



Rapido
Experience
with Platform
& Riders



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Issues faced

No Time-Based Earning Guarantee

- No minimum payout system exists for captains during low-demand hours.
- Other platforms are piloting “Active Time” incentives to address this gap.


Impact:

- Captains lose income by staying loyal during off-peak hours.

No Structured Cancellation Feedback

- Captains aren't allowed to formally explain ride cancellations.
- This lack of input can lead to hidden penalties, reduced visibility, or unfair ratings.

Impact:

- Penalizes valid cancellations, deterring captains in unsafe or low-pay situations.



No “No-Cancellation Zones”

- “No cancellation zones” ensure rides in high-demand areas on some platforms.
- Not applied universally or available to bike captains.


Impact:

- Lost guaranteed rides and uneven coverage in hotspots.



Incentives Are Invisible or Confusing

- Incentives exist, but there's no real-time tracker for progress.
- Bonus criteria are vague, with no clear path to achievement.

Impact:

- Captains can't plan their day or maximize bonuses efficiently, losing motivation.



Limited Safety Tools

- SOS exists but lacks AI monitoring, training, and incident tracking.
- Competing platforms like Uber and Ola are significantly ahead in safety features.

Impact:

- Safety feels reactive, not part of the platform's core culture.



Reputational Pressure & No Recovery System

- A few bad ratings can sharply reduce ride allocation.
- No appeal process or rating recovery system exists.

Impact:

- Captains work under pressure, driven by fear rather than pride.



Lack of Profitability Filters & Demand Visibility

- Captains get long pick-up, short drop rides without extra pay.
- No tools to filter low-value trips or forecast demand hotspots.

Impact:

- Captains waste time and fuel on low-paying rides, leading to lower earnings, reduced loyalty, and higher attrition.



Lack of System Transparency

- Captains don't know how ratings impact ride volume or visibility.
- No dashboard to track incentives, earnings, or warnings.

Impact:

- Lack of feedback causes anxiety, mistrust, and higher attrition.

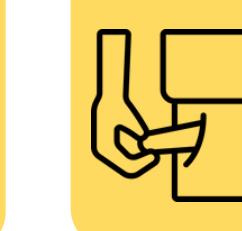


No Destination Mode

- Unlike Uber or Lyft, Rapido lacks a destination filter like Uber/Lyft.
- Helps captains earn on the way home and cut dead miles.

Impact:

- Captains return empty post-shift, hurting earnings & morale.



Suggested Strategies

Empower Your ride, Own Your Choices

Captains provide cancellation reasons via dropdown, text, or voice, enabling fairer evaluations and smoother dispute resolution.



Fare Counter-Offer System

Add a negotiation screen so captains can counter fares with one tap, giving them more pricing control for effort-heavy rides.

Easier Ways to Earn More

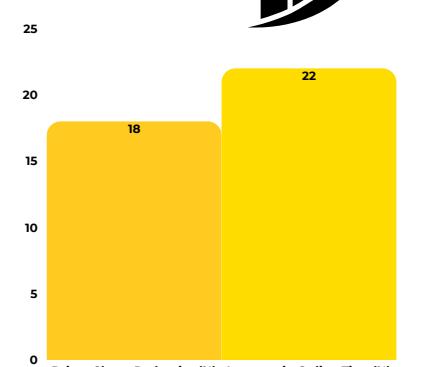
Earnings & Performance Dashboard: A real-time dashboard shows captains their ride earnings, bonuses, incentives, and ratings, making income and performance clear and transparent.



Transparent dashboards boost captain satisfaction by +20% and cut payment issues by -15%.

Active-Time Based Incentive Program:

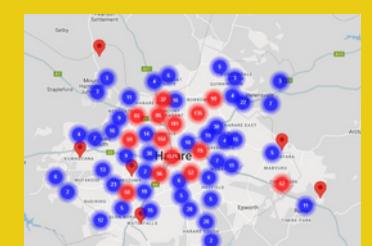
Captains earn guaranteed payouts for staying online during low-demand hours, encouraging loyalty and better service availability.



Spot Demand

Demand Prediction Heatmaps:

Real-time map overlays highlight areas with high rider demand based on time and location data, reducing idle time, guiding captains toward hot zones, and improving overall efficiency.



Pickup Distance Bonus:

Automatically compensates captains with a ₹10-₹20 bonus when the pickup distance exceeds a set threshold (e.g., 3 km), balancing travel costs and making long pickups more acceptable.

Stay Safe on Every Ride

No-Cancellation Zones: Designating crowded, high-demand areas where captains cannot cancel after accepting a ride ensures ride assurance for riders in critical zones and provides captains with more consistent trips.



Panic Button Integration:

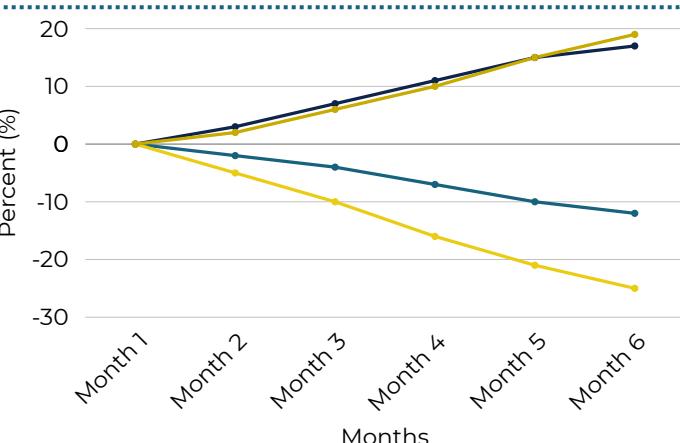
An in-app SOS feature instantly connects captains to emergency support, boosting real-time safety confidence and platform reliability in high-risk areas.



Get Better Trips, Waste Less

Minimum Ride Profitability Toggle:

Allowing captains to enable a filter that avoids low-profit rides ensures they only accept trips with good pickup-to-drop efficiency, maximizing income per kilometer and preventing wasted effort.



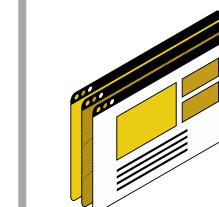
Destination Mode:

Captains set a preferred destination and get matched only with riders going that way, helping them earn on return trips and reduce empty rides.

Map-First

Map-First Request View + Lightweight UI:

Display all ride requests on a map interface upfront with minimal visual clutter, allowing captains to quickly see and choose rides based on location and convenience.



This approach helps captains make faster, more informed decisions and is especially effective for low-end phones and areas with limited network connectivity.

Lightweight UI designs use less data and memory, making apps run smoother on entry-level devices—a key factor in emerging markets where over 40% of drivers use budget smartphones.

Competitor Analysis

	Transparency & Control	Incentives & Earnings Visibility	Ratings & Cancellations	Dispute & Complaint Handling	Safety & Insurance Features	UI/UX & Accessibility
	Basic stats; no ride filters; manual acceptance limited	Hidden deep; no real-time progress	Triggers review; ₹50 penalty on riders; no clear feedback loop	24–48 hrs; grievance officer; fast SOS response	SOS, number masking, ₹5L insurance	Multilingual, low-clutter UI; budget Android optimized
Uber	Trip-level stats; rider control partial	Complex bonus logic; post-trip visibility	Risks deactivation; ₹50 fee to driver; cancellation flags logged	48 hrs avg; escalation centers; 3–7 days appeal	SOS, Greenlight, ID checks, in-app safety hub	Cluttered; too many popups; info-rich
	Earnings visible; basic control; no filters	Goal-based bonuses by time blocks	Guardian-linked rating impact; ₹50 rider fee; dropdown feedback	3–5 business days; Guardian monitoring	Guardian AI, helpline, real-time monitoring	Clean; smart toggles; low-battery warnings
	Weekly summaries; live task visibility	Live heatmaps, incentive calculators	Tier-linked impact; ₹20–50 compensation; proof required	3–7 days; escalation to senior staff	Panic button, partner insurance	Real-time task screen, maps, chat/call buttons
zomato	Order-level visibility; no filters; tier-based access	Gamified bonuses (badges, goals, progress)	Tier impact + payout change; ₹30 or 5% penalty to rider	7–15 days; hotline + SMS-based distress	SMS alerts, ₹1L medical cover	Swipe interface, visual progress, gamified
	Full manual ride selection; real-time fare & area visibility	No incentives; earnings via direct negotiation	Threshold; no fee structure; full manual matching	24–72 hrs; support center + SOS	SOS call, moderate coverage	Minimal map-first UI; lightweight
BluSmart	EV-focused; transparency unclear	Not applicable	No longer active	N/A	N/A	Legacy-only
	Legacy system; basic control	Fixed wages; no bonus structure	Low impact; traditional system	3–10 days; regional + corporate support	GPS-based tracking; emergency contacts	Basic, no smart elements
BAXI	No advanced control; regional manual logging	Unknown or regional	Not defined; informal	2–3 days via regional ops	Informal; basic insurance	Old UI; no real-time features
	Offline booking log; manual fare visibility	None	No structured system; informal feedback	Offline only; log-based support	None	Simple UI; local language first



Rapido Community Building



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The Captain Problem: Isolation, Friction & Fatigue in Gig Work



The Gig Work Reality

Captains operate independently

No shared workspace, peer network, or office culture

Treated as independent contractors

No job security, insurance, or paid leave

App-only interface

Human contact is minimal, leading to isolation

No bonding or community support

Everyone rides alone

Fairness by Design

Introducing “Captain’s Voice”

A structured system to explain cancellation reasons from the Captain’s side

- In-app prompt after every cancellation
- Pre-filled options for text inputs
- Optional notes/voice input
- Linked to rider ID, verified for misuse

Impacts

- Reduces unfair penalties
- increases platform trust

Reimagining the Role of a Captain

We envision a Captain ecosystem that's fair, connected, and trusted — not just functional.



Fair treatment in cancellations and platform behavior



Transparent ratings, earnings, and visibility status



Community through rituals, stories, meetups, and recognition



Operational ease and vehicle flexibility



Welfare, incentives, and support systems that scale

The Captain’s Dashboard

Clear, Real-Time, Human

Give Captains visibility into how the platform treats them.

Earnings Breakdown

Ride-level fare, bonuses, surge logic

Incentive Logic

“You earned ₹120 today: ₹60 base + ₹60 surge”

Rating Insights

Average, trends, comments, flags

Visibility Status

Push-alerts on ranking/visibility drops

Industry Learning

What competitors do right

Uber



Training centers, in-app feedback, onboarding help

Star awards, helpline, offline events

Festive kits, meetups, financial aid

Townhalls, app forums



Urban Company



Mentorship, social networks, digital training

Impacts accountability, confidence, & performance improvement

Captain+: A Blueprint for Belonging, Flexibility & Fairness



Vehicle Changes

Current Problems

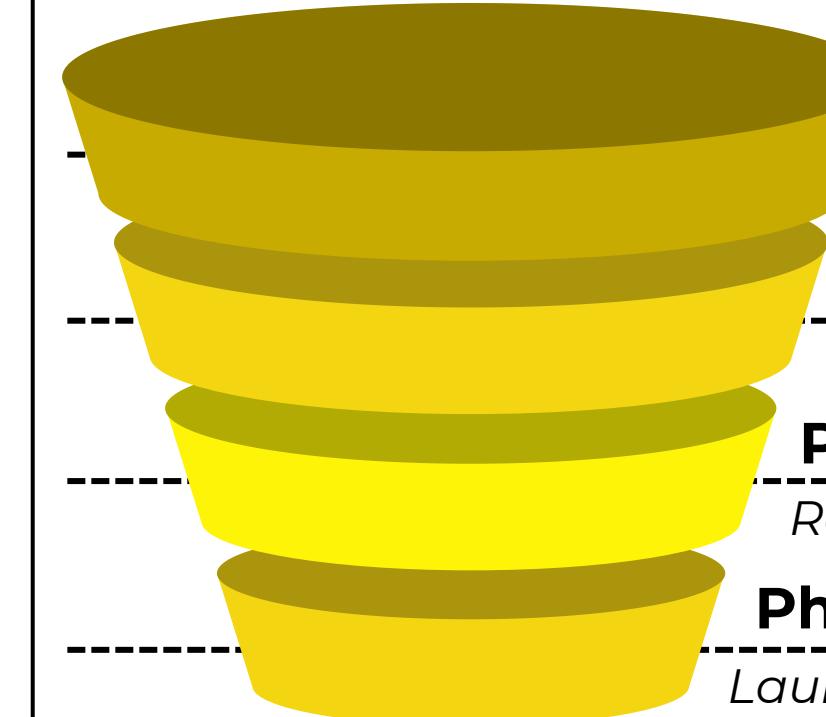
Vehicle change option hidden and unintuitive
New profiles creation loses history and potential income
Mismatched bikes create safety concerns

Smart Vehicle Switch System (Proposed)

Prominent “Switch Bike” option in app
Temporary backup vehicle allowed for 48–72 hrs
Ratings, history, and KYC retained
Rider + Captain see pre-ride vehicle confirmation
In-app insurance offer + “Ack insures your ride” notif

Execution Roadmap

Next 100 Days – Rollout Plan



Phase 4 (100 Days)

Finalize perks, start full-scale Captain Connect

Phase 3 (90 Days)

Enable vehicle switch system + mentorship

Phase 2 (60 Days)

Rollout Captain Dashboard + Storytelling features

Phase 1 (30 Days)

Launch “Captain’s Voice” + WhatsApp Groups in 3 cities

Benchmark: Rapido Leads in Vehicle Flexibility

Feature	Uber	Ola	inDrive	Namma Yatri	Rapido+
Easy Vehicle Switch	✓	✓	✓	✓	✓
Backup Vehicle Use	✗	✗	✗	✗	✓
Ride History Retained	✓	✓	✓	✓	✓
Pre-Ride Vehicle Conformation	✗	✗	✗	✗	✓
In-App Conformation Options	✗	✗	✗	✗	✓

Long-Term Captain Care & Commitment

Loyalty Through Structured Benefits

Commitment-Based Profiling

Track types: Full-time, Part-time, Temporary
Full-time 6+ months gives access to:

- Free vehicle insurance
- Health insurance (partner: Acko)
- Fuel cards, festive bonuses

Additional Support Programs

Emergency Micro-Loans

₹3k–₹10k, repay through future rides

Vehicle Maintenance

Monthly vouchers for repairs & spares

Fuel Partnerships

Cashback, prepaid fuel cards, loyalty rewards

Dedicated POCS

Captains are assigned support managers



Rapido Flexible Payout Plan



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Flexible Payout Plan: Case Studies and Comparative Analysis



- ₹67/day flat fee, drivers keep 100% of fares
- Adopted by 1M+ drivers across India
- Ensures predictable costs and platform loyalty

(Source: Fortuneindia.com)



- ₹20–₹40/day fee, no commission; drivers set fare
- 10x cheaper than earlier ₹250 commissions
- Boosts daily earnings and platform engagement

(Source: Reuters)



- Streak bonuses + \$100 weekly ride milestones
- Instant earnings cash-out with small fee
- Improved driver retention by 17%

(Source: Lyft)



- Fast Pay with instant withdrawals
- Tiered bonuses for 30/50/100 deliveries
- Retains top performers and ensures consistency

(Source: dasher.doorDash.com)



- ₹10–30/day fee, drivers keep full fare
- Open-source, transparent backend via ONDC
- 25M+ rides; reduced churn via direct booking

(Source: geeksforgeeks)

PLATFORM	OLA	UBER	NAMMA YATRI	LYFT
PAYOUT MODEL	Zero-commission SaaS	Zero-commission SaaS, fare negotiation	Zero-commission SaaS with option for per-ride	Cash out + streak bonuses
SUBSCRIPTION /COMMISSION	<ul style="list-style-type: none"> • ₹67/day flat fee • 0% commission 	₹20–₹40/day drive fee, 0% commission	₹25/day or ₹3.5 per trip >10 trips	N/A
WITHDRAWAL FREQUENCY	Standard payout (daily/weekly)	Cash paid directly after ride	Daily/weekly withdrawals	Instant withdrawals for a small fee
RETENTION STRATEGIES	SaaS clarity, driver transparency	Subscription clarity, flexibility via cash model	Transparency, driver-first ONDC model	Bonus for ride streaks, weekly milestones
BONUS STRUCTURES	Occasional ride-target bonuses	N/A	N/A	Streak bonuses during peak hours
INSURANCE/ SUPPORT	Standard benefits	Personal accident insurance & health coverage	N/A	N/A

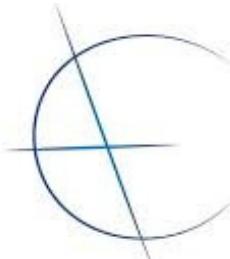
Flexible Payout Plan: Proposed Payout Plan



Features	Details	Benefits
Earned Wage Access (EWA)	Up to 50% earnings available instantly post-ride	Decreases churn and enhances satisfaction
Weekly & On-Demand Payout	Weekly + same-day withdrawals (1x free)	Matches captain liquidity needs Reducing app-switching
Tiered SaaS Subscription	₹9 (<5 rides), ₹19 (5–9), ₹29 (10+ rides)	Fairer model Aligns with Ola's zero-commission trend
“Rapido Pro Captain” Status	Eligibility: >500 rides & \geq 4.5 rating. Benefits include: <ul style="list-style-type: none">₹19 daily flat feeEarly withdrawals₹200 monthly fuel supportPriority ride allocation	Builds loyalty, tier-up aspirational behavior
Advance Salary & Micro-Loans	Up to ₹2–5k advance ₹5k–50k micro-loan via fintech	Supports urgent financial needs Boosts trust
Health & Vehicle Insurance	₹5/day (₹1L personal) ₹10–₹15/day (vehicle breakdown)	Addresses safety and unexpected costs



Rapido Insurance Plan & Cost Analysis



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Health Insurance Plan for Rapido Captains: Policy and Roadmap



Policy Details

- We propose Implementation of a **Group Health Insurance** scheme for **300–400** Rapido captains.
- It offers each captain a **₹2 lakh individual cover** or a **₹5 lakh family floater** (captain + one family member).
- By leveraging pooled risk, this bulk mediclaim plan offers lower premiums, zero waiting periods, and comprehensive coverage.
- This would drive productivity, reduce absenteeism, and reinforce Rapido's reputation as a responsible gig-economy employer.

Individual Insurance Premium Benchmarking: Market Rates and Interpolation

We analysed premium quotes for a ₹2 lakh individual health cover across eight leading insurers—HDFC Ergo (Optima Secured), ICICI Lombard (Elevate), Care Supreme, Aspire Gold+ Value, Star Health (Super Star), Niva Bupa (ActivOne Smart) and Reliance (Health Gain). After adding a 15 % buffer to the average quote, **the estimated monthly premium per captain is ₹249.03**. Applying bulk-policy discounts yields

Bulk-Policy Discount Structure

- 40% group-discount rate (standard GHI policy):
• $\text{₹}249.03 \times (1 - 0.40) = \text{₹}149 \text{ per captain/month}$
- 50% bulk-purchase discount (high-volume renewal)
• $\text{₹}249.03 \times (1 - 0.50) = \text{₹}125 \text{ per captain/month}$

Family Insurance Premium Benchmarking: Market Rates and Interpolation

We analysed premium quotes for a ₹5 lakh family-floater (captain + one dependent) across seven leading insurers—HDFC Ergo (Optima Secured), ICICI Lombard (Elevate), Care Supreme, Aspire Gold+ Value, Star Health (Super Star), Niva Bupa (ActivOne Smart) and Reliance (Health Gain). After adding a 15% buffer to the average quote, **the estimated monthly premium per captain is ₹1,416.68**. Applying bulk-policy discounts yields:

Bulk-Policy Discount Structure

- 40% group-discount rate (standard GHI policy):
• $\text{₹}1416.68 \times (1 - 0.40) = \text{₹}850 \text{ per captain/month}$
- 50% bulk-purchase discount (high-volume renewal)
• $\text{₹}1416.68 \times (1 - 0.50) = \text{₹}708 \text{ per captain/month}$

Implementation

Ask customers if they're ready to contribute, clarifying that payment is optional

Conduct an induction program for captains to inform about initiative

Enroll capatains in program

Create support system

Implement plan

Health Insurance Plan for Rapido Captains: The Finer details

Recommendation

Policy Coverage

Policy covers individual captains and group annual coverage



Individual health insurance plan covers **2 lakhs** annually
Monthly premium: **250-300/-**



Group health insurance plan covers **5 lakhs** annually
Monthly premium: **800-1000/-**

Cost burden

Individual 1/- per ride charge from customer

Group 4/- per ride charge from customer

Optional for customer: ask if they willing to pay otherwise deduct from captain's per ride income

Eligibility

Completed at least **1 year of active service**
Achieved a minimum badge level

- Ride completion count
- Customer ratings
- Adherence to platform standards

Cost Breakdown

- Number of rides in a day is 15 (approx)
- Working 5 days in a week

	Individual	Group
contribution per ride	1	4
average number of rides	15	15
total rides	300	300
maximum premium receivable	300	1200
premium payable	300	1000
Deficit amount	0	0
cost to company per captain	0	0

Contribution	Cost to company per captain	
	Individual	Group
Price	0	700
2	0	400
3	0	100
4	0	0

Risk Assessment

Exceed Amount

If premium amount exceed

↓
Individual

Contribution amount may exceed from 1 to 2

↓
Group

Amount above may charge from captains per ride

Unacceptance

Captains may refuse the program

↓

- Conduct workshops & orientation sessions on importance of insurance.
- Partner with local insurance advisors to offer on-ground education at fleet hubs.

Lengthy Process

Process may discourage captains

↓

Paper work, reimbursement process may discourage captains

Provide dedicated helpline support partner for insurance claims,



Rapido Vehicle Rental Strategy



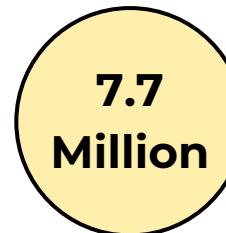
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Vehicle Rental Model: Informal issues and potential benefits

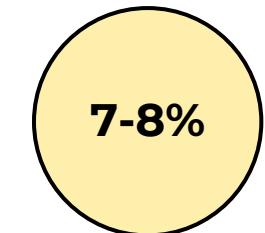


Lack of vehicle Ownership

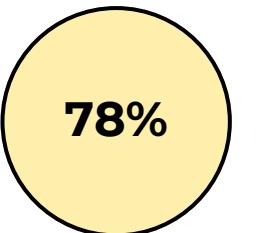
Statistics to highlight the need of vehicle borrowing



Number of gig workers today →
23.5M by 2030



Households which own a car



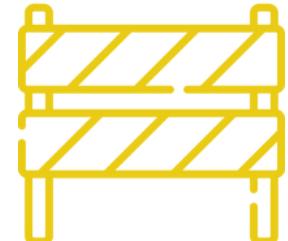
Gig workers who are outside the reach of vehicle EMIs (<2.5 Lakh Income)

As a result, many of new gig workers have to borrow vehicle from informal lenders, friends and family.

Benefits of the model

Eliminates the biggest barrier:

Rapido gives gig workers affordable, reliable vehicle access, so lack of ownership never stops them from earning.



Creates passive income:

Captains earn from idle vehicles — turning downtime into extra cash and boosting community collaboration.



Scales fleet without heavy investment:

Owned fleet, partners, and peer sharing help Rapido grow fast — without tying up big capital in assets.



Boosts captain retention:

By removing access barriers and offering flexible, low-risk vehicle options, captains stay longer & earn more.



A structured rental system would ensure affordable, insured, well-maintained vehicles, provide trusted, trackable rentals, and boost captain onboarding, retention, and fleet sustainability.

Rising Informal Vehicle Borrowing

Problems with Informal vehicle borrowing, From the view of the company and captains

Unreliable

Owners can reclaim the vehicle anytime, leaving captains stranded & hurting earnings.

Unsafe

No insurance or KYC; higher risk of theft, accidents, or breakdowns.

Unstructured

No formal agreement → disputes over fuel, payments, damages, fines, or repairs.

Inconsistent earnings

Sudden loss of vehicle = no rides, no income

Financial stress

Captains bear repairs and damage costs

Risk of deactivation

Vehicle recalled mid-trip

No insurance cover

High personal cost in case of theft or accident

Poor vehicle condition

More breakdowns, more customer complaints.

Vehicle Rental Model: Possible models for implementation



Owned Fleet Model

- Bikes (110–125cc) CNG/Electric Autos
- Rapido builds its own fleet — new, refurbished, pre-owned vehicles
 - Rapido manages ownership, insurance, maintenance, servicing
 - Captains rent at subsidized daily/monthly rates
 - Vehicles will be handed over with a full tank and must be returned full.
 - GPS tracking & Live selfie for security of vehicle



Vehicle	Daily Rent	Monthly Rent	Security Deposit
Bike	₹150	₹3,500	₹1,500
Auto	₹350	₹8,000	₹5,000

Sample Rental Model (not based on calculations)

Branding

- Owned vehicles will have full Rapido branding
- Authenticity, trust, and easy identification
- Doubles as on-road advertising, boost visibility

Partnered Rental Model

- Rapido partners with rental operators (e.g., Wheelstreet, Zoomcar, Revv, local vendors)
- Vehicles listed & booked via Rapido app
- Partners manage upkeep, insurance, compliance
- Co-branding / magnetic stickers ensure trust & consistency

Benefits: Asset-light | Scalable | Low investment | Fast rollout



Captain-to-Captain Sharing

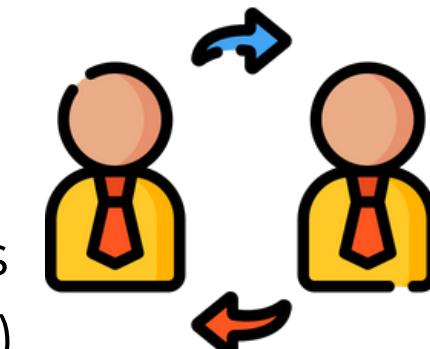
• Peer-to-peer model:

Captains rent their vehicles to other verified captains during idle periods (e.g., weekends, nights, vacations)

- App-enabled listing, booking, payment
- Income split between owner captain & Rapido
- Digital agreements, GPS tracking, KYC verification ensure safety

• Benefits:

Creates passive income | Increases fleet availability | No extra investment | Fosters captain community





Rapido's Skill & Career Upliftment Plan



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Closing Rapido's Long Term Growth gaps



Why No Long-Term Loyalty?



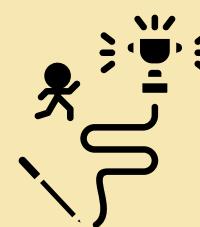
Unclear visibility

Scattered perks; low in-app awareness



Execution gaps

City-limited pilots; no nationwide scale



No structured behavioural nudges

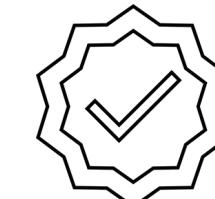
No progress bars or reminders



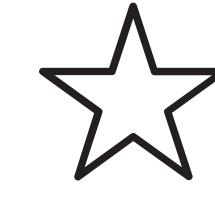
Behavioral Solutions: Enhancing Gamification

- Show a progress bar on the home screen
- Instant pop-up rewards display each newly unlocked benefit.
- In-app reminders: "Complete 5 rides to earn a fuel voucher."
- Special badges awarded after NSDC or emergency response training
- Track referrals like a quest

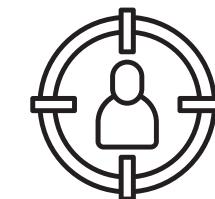
Behavioral Solutions: Tiered Rewards Program



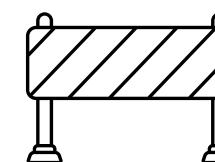
Launch a multi-level "**Captain Club**"
(Bronze /Silver /Gold) etc.



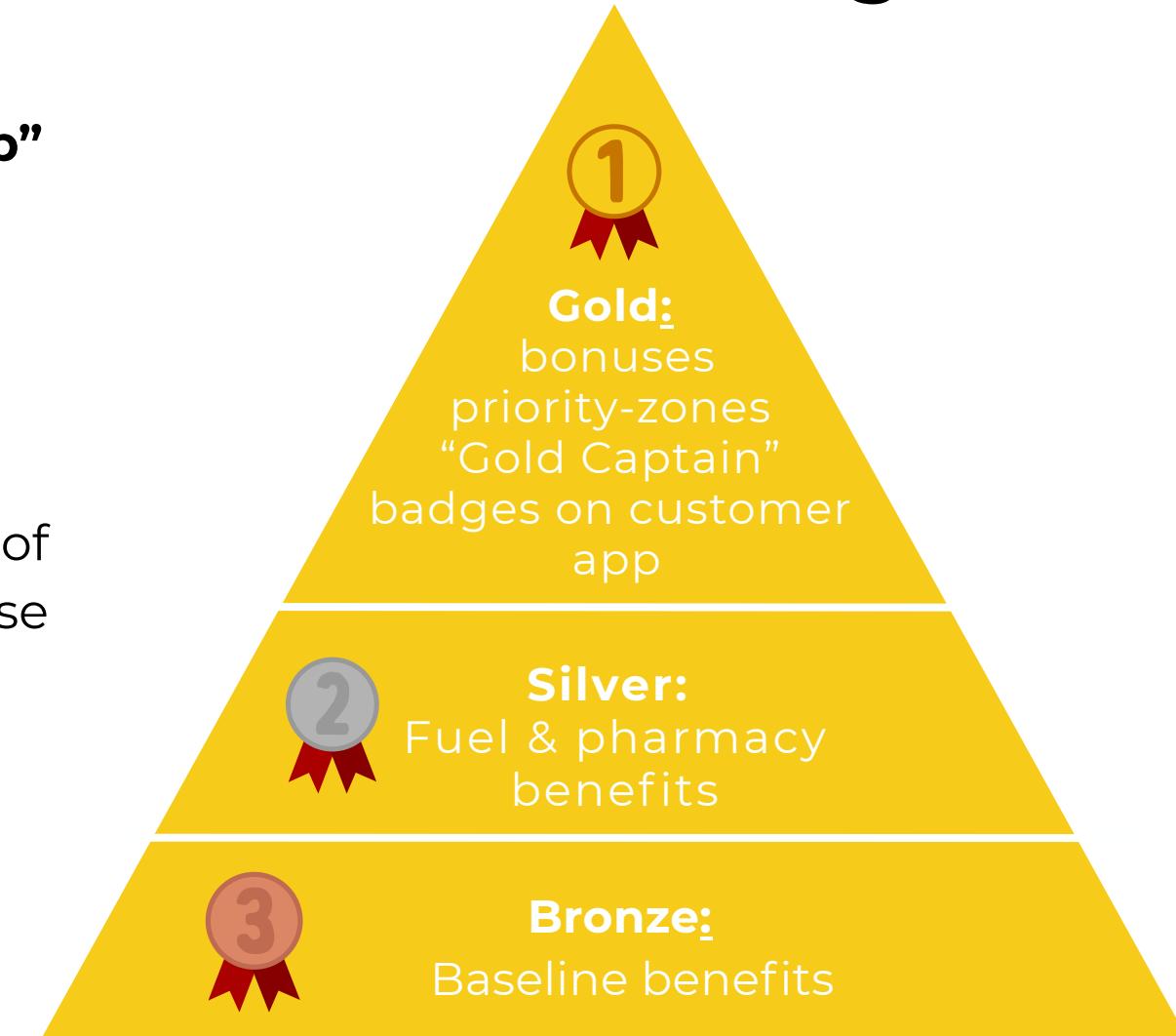
Drivers can level up through trip
count, punctuality and ratings.



Segmenting Drivers: Instead of
building for every driver propose
targeting the top 30% of drivers.



High Threshold Incentives
should be avoided, common
stressors & hidden hurdles lead
to frustration.



Segmenting Example

Initiative	Type	Why
Tiered badges + bonuses	Full-timers / committed part-timers	Gives structure and pride
Area leader roles	Full-timers with tenure	Offers recognition, dignity
Soft-skill training	Part-timers and full-timers	Improves customer ratings, earnings
Referral bonuses	Everyone	Motivated by quick money

Closing Rapido's Long Term Growth gaps

Current Barriers Faced by Captains

No Career Progression Path

No path to trainer, supervisor, or lead roles

Lack of Skill Development

No structured training in communication, English, digital tools, customer handling, or off-road career skills.

Low Digital & Financial Literacy

Struggle with digital tools, financial systems, and planning for formal job transitions.

Leads to captains being stuck in **low-paying, high-risk work** without exit routes

Rapido Futures

Weekend certification for loyal captains seeking formal roles

Why it matters

- Provides dignified exit pathways for ageing or burnt-out captains
- Builds loyalty and retention by rewarding discipline
- Helps captains grow into formal workforce roles over time

Career Transition Options

- Logistics & Warehouse Roles
- Field Operations (e.g., Fleet Supervisors)
- Retail Front-End (e.g., E-com pickers, Store Ops)
- Customer Service & Back Office (for literate/skilled)

Eligibility Criteria

- Auto in-app invite
- Optional to join

- 3+ years
- 90% ride completion
- 4.0+ rating
- no major flags

Rapido Advance

- Progress tracked, "Trained" tag & certificate
- Push **notifications** prompt captains without pressure
- Content via **short videos/voice notes (multi-language, low data)**
- **Scalable** with existing Rapido tech + **WhatsApp opt-ins**

Platform Mastery

- Ride logic
- Peak-hour timing
- Incentive use
- Fewer cancellations
- Better acceptance
- Reducing idle time
- Full app use

Digital & Financial Skills

- Budgeting daily & weekly
- Smart saving habits
- Basic investment (SIP, RD)
- EMI & loan understanding
- UPI & wallet usage
- Payout tracking
- Map & app navigation

Work Planning

- Best zones & timing
- Daily earning targets
- Rest & recovery breaks
- Avoiding burnout
- Tracking weekly rides
- Low-traffic routes
- Meal & fuel planning

Customer Communication

- Polite greetings
- Clear, confident speech
- Handling delays calmly
- Asking directions nicely
- Responding to complaints
- Avoiding arguments
- Improving ratings