



2026 Human Capital Trends Study

Technology Powered, People Driven: How Humans Amplify Outcomes in the Age of AI



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About the Report & Data Methodology

About the Report

This study is based on findings from Aon's 2026 Human Capital Trends survey and insights from Aon's team of human capital specialists. It is designed to equip senior business, human resources and people leaders with insights into today's organizations, their workforces and the human capital strategies required to optimize talent and strengthen performance.

Thank you to our team of human capital thought leaders who contributed.

Data Methodology

From November 2025 to January 2026, Aon conducted a Human Capital Trends survey. 2,361 board directors and senior business and people leaders from organizations worldwide shared their perspectives on a range of human capital topics.

The global survey spanned 62 geographies, including 23 with samples of 30+ participants (our threshold for statistical significance), across a range of industries.

North America (NA) geographies had total responses from 697 participants across Canada (88) and the United States of America (U.S.A.) (609).

Europe, Middle East and Africa (EMEA) geographies had responses from 926 participants across Germany (31), Ireland (51), Italy (154), Netherlands (42), Nordics (66), Poland (75), Portugal (64), Spain (80), Türkiye (62), United Arab Emirates (U.A.E.) (34) and the United Kingdom (UK) (138). Additional EMEA geographies with fewer than 30 participants are not listed (129).

Asia-Pacific (APAC) geographies had responses from 504 participants across Australia (125), China (34), Hong Kong (57), India (89), Malaysia (31), the Philippines (60) and Singapore (48). Additional APAC geographies with fewer than 30 participants are not listed (60).

Latin America (LATAM) geographies had responses from 234 participants across Brazil (75), Colombia (34) and Mexico (67). Additional LATAM geographies with fewer than 30 participants are not listed (58).

For clarity, our data points have been rounded to the nearest whole number. This means sometimes a set of percentages will not add up to exactly 100%.

Unless otherwise stated, all data within this report comes from our analysis of Aon's Human Capital Trends survey and Employee Sentiment survey.

Foreword

Organizations across the globe face a defining moment.

AI advancements are quickly developing. Employee expectations are shifting. Technology has made data more accessible. Simply put: The global landscape is changing at speed.

In this fast-paced world, focusing on today is no longer enough. The near and distant future must be confronted with confidence.

That's why I'm proud to present our report, rich in data and insight, on today's global human capital trends. This report precisely defines the employee and employer relationship in this new world. Providing leaders with the foresight, readiness and intent needed to see what's coming and shape what's next. We delve into the gap between high rates of AI implementation and low AI readiness. Our data suggests that investing in people is the ultimate advantage in the age of AI. We uncover how investment can be turned into impact, with employee value propositions driving meaningful change.

If harnessed, these insights can illuminate a path forward for organizations around the world and help them achieve a powerful competitive advantage. I also believe that this report can act as a call to action for organizations looking to cultivate a stronger, happier and more productive workforce.

While today's challenges are evident, the opportunities are there to be seized. Let's work together to navigate these changes and transform your organization into a powerhouse of tomorrow.

Byron Beebe
CEO of Human Capital



Executive Summary

Artificial intelligence (AI) in the workplace has rapidly evolved from exploration to execution, transforming the workforce and elevating the strategic value of human capital. Organizations that unlock technology's potential today are better positioned to stay ahead tomorrow. But a fundamental question remains: How do people and technology align in this new age of AI?

People, at every level of the organization, have the possibility to amplify impact and multiply outcomes with transformative technology in their hands. Paired with this, human leadership, adaptability and innovation become the engines for reshaping the future of growth. Organizations that embrace this may be better positioned to build the resilience needed to thrive in an uncertain world — one in which 39% of companies are pursuing or considering mergers and acquisitions amid ongoing volatility.

Our 2026 Human Capital Trends Study highlights the foresight, readiness and intent leaders need to align people and AI for the next chapter of growth.

Implementation has Gone Mainstream. AI Readiness has Not

Organizations are deploying AI faster than they are building the skills, structures and human support needed to harness it. **Seventy-three percent of organizations have deployed or are piloting AI in their organizations, but only 18% have seen the majority of their workforce participate in AI reskilling/upskilling programs in the past 12 months.** There are plenty of opportunities for upskilling, led by full workforce assessments, disciplined training and change management. The result will be more harmonious technological integration that cultivates a more skilled, confident workforce embracing AI.

Investing in People is the Ultimate Advantage in the Age of AI

As AI reshapes work, technology alone will not deliver results. When asked to rank the workforce skills most critical to success over the next three years, adaptability and change management came first, followed by leadership and people management, with digital literacy and technology adoption third. These results underscore the fact that human capabilities remain the primary drivers of organizational success. The advantage, therefore, lies in how effectively organizations unlock the potential of their people. In this environment, skills such as creativity, judgment and collaboration become even more vital — capabilities that depend on motivation, psychological safety and engagement. By building a culture that motivates employees and strengthens engagement, organizations can realize AI's true value. This can be done through ongoing training and reskilling, effective pay transparency, greater opportunity equity and sustained commitment to employee wellbeing. Technology and AI are essential, but without strong human capabilities, transformation is likely to fail.



Turn Investment into Impact: EVPs are Powering Meaningful Change

Fiscal pressure is high, but the cost of misaligned people investment is higher. As people costs continue to rise, a persistent gap remains between intended support and the employee experience.

Data is key to unlocking the full potential of a people strategy, but many organizations may be falling short, both in how they use data and in how clearly they define their employee value propositions (EVPs). Just 12% of Chief People Officers and Board Directors use comprehensive, interactive analytics tools, and only 38% of organizations report a high level of HR data maturity, limiting their ability to translate insight into meaningful workforce impact. At the same time, only 19% of organizations have an EVP that is clearly defined and well understood.

Data-driven EVPs, built on employee needs and effective communication, are critical building blocks for closing that gap and driving meaningful change. Our findings reveal that organizations with a clearly defined

and well-understood EVP can deliver a stronger impact across several employee priorities — 49% rate their leadership’s commitment to employee wellbeing as strong and visible, 34 percentage points higher than companies without an EVP. These organizations are also 21 percentage points more likely to address the gender retirement savings gap, and 20 percentage points more likely to personalize employee benefits now or in the future.

Together, these gaps reveal a critical disconnect: Without strong data foundations and a clear EVP to guide decision making, people investment can struggle to convert spend into impact. Embedding data more deeply into people strategy and EVP design can help to improve insight and connect business investment with real human outcomes.

The opportunities to drive growth through human capital strategies are clear, but impact will depend on how effectively leaders use data and technology to empower people. Those who act decisively today can shape tomorrow’s competitive advantage.



The Authors

Introducing our report authors.



Byron Beebe

Byron Beebe is Chief Executive Officer of Human Capital at Aon and a member of the Aon Executive Committee. He leads the development of integrated Health, Wealth and Talent solutions, delivering actionable analytics and connected people strategies for clients. Having joined Aon in 1991, Byron has played a pivotal role in shaping the firm's Human Capital value proposition, with deep expertise in retirement and total rewards. He holds a BA in Mathematics from Wabash College and is a Fellow of the Society of Actuaries and an Enrolled Actuary.



Amanda Scott

Amanda leads Aon's North America Talent Solutions business, delivering data-driven strategies across Rewards and Career Advisory, Executive and Board Advisory, and Data Solutions and Assessment. With more than 20 years of consulting experience, she has held global leadership roles spanning M&A, Talent and Rewards, and client relationship management, and is a recognized thought leader and frequent industry speaker. Amanda is also the founder and CEO of Mike's Mates, a UK mental health charity, and serves on several nonprofit and industry boards.



Lisa Patel

Lisa Patel is Head of Health & Talent, EMEA at Aon, overseeing the business across 27 countries and leading solutions that support more than 10,500 clients. With 30 years' experience in the employee benefits industry, she joined Aon in 2018 and has served on both the EMEA and Global Human Capital Executive leadership teams. Lisa brings deep expertise across healthcare, risk, pensions, talent and flexible benefits, and holds a BSc in Maths and Economics from the University of Warwick and is a Fellow of the Pensions Management Institute.



Doug Melton

Doug Melton is Chief Commercial Officer for Aon's Global Human Capital business, helping organizations use data and analytics to better manage workforce, health and compensation risks. He brings deep expertise in health economics and actuarial analytics and is a frequent contributor to Aon research, industry discussions and podcasts. In his role, Doug works closely with clients and regional leaders to translate insight into practical strategies that support better decision making across the workforce lifecycle. Doug holds a PhD and MPH in health policy and management, with a focus on health insurance economics.

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AI Implementation
has Gone Mainstream;
AI Readiness has Not



Amanda Scott
North America Talent Solutions

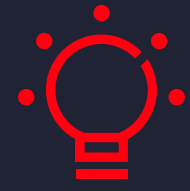




AI is no longer emerging; it is already embedded across many organizations. But while implementation has accelerated, generally workforce readiness has not. Many employers are deploying AI faster than they are building the skills, structures and human support needed to make it effective.

AI readiness is about more than training. It reflects an organization's ability to redeploy work, evolve skills, redesign decision making and realign rewards as technology reshapes how value is created. It extends well beyond technical enablement, encompassing leadership expectations, job design, workforce capability, data maturity, governance and the overall employee experience.

Organizations that consider strengthening AI readiness and bridging this gap between technology and people are better positioned to develop a workforce equipped to realize the value that widespread AI deployment is designed to deliver and unlock stronger growth, improved margins and faster innovation.



Key Takeaway

Organizations are deploying AI faster than they are building the skills, structures and human support needed to make it effective.



Action

Build people readiness at the same pace as AI adoption, by adequately training/upskilling your workforce to stay ahead of the competition.

73%

of organizations have deployed or are piloting AI in their organizations, while only 18% have seen the majority of their workforce participate in AI reskilling/upskilling programs in the past 12 months.



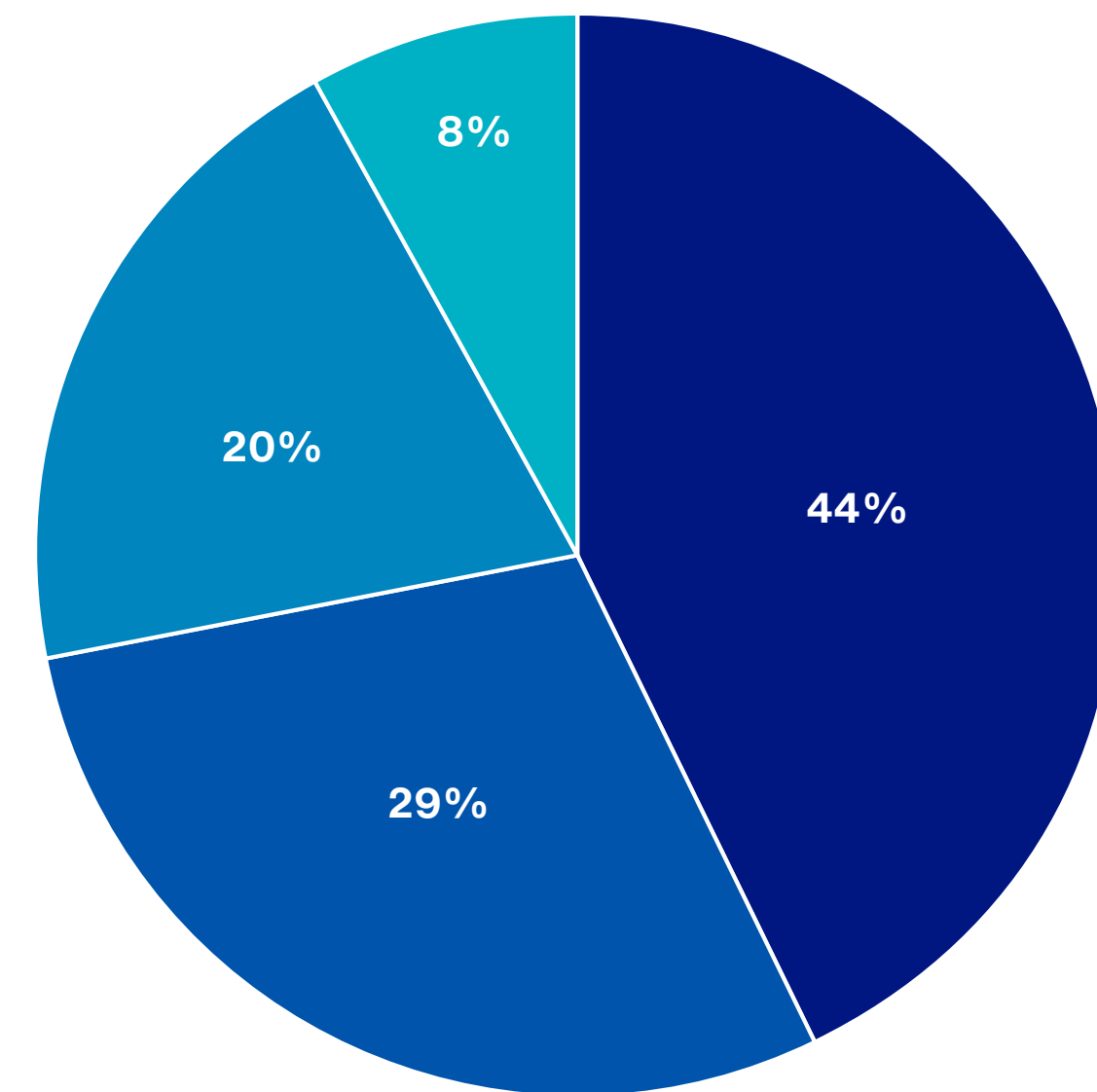
Upskilling the AI-Augmented Workforce

AI implementation is now commonplace, but deployment alone may expose deeper gaps in skills and organizational readiness.

Globally, 44% of organizations have deployed AI, with another 29% piloting the technology. Just 8% say they are neither using nor actively considering the technology. However, this rapid adoption is often not matched by workforce investment. Only 28% of organizations have hired new employees with AI expertise and just 18% report that most of their workforce has participated in AI reskilling or upskilling programs in the past 12 months. To address this gap, sustained investment in upskilling and reskilling can support the development of stronger human capital and can support AI to move from experimentation towards delivering fuller value creation.

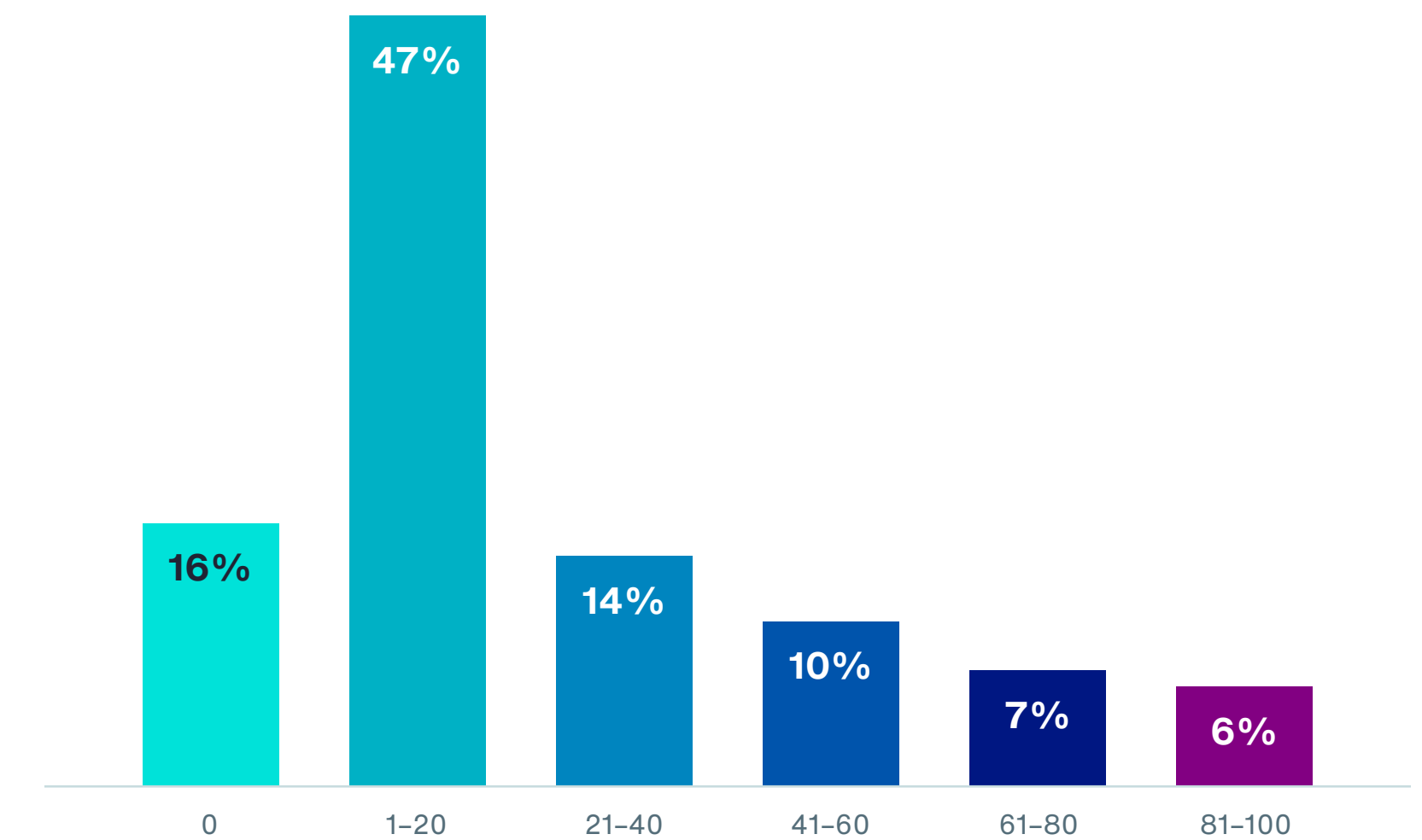
HR leaders generally remain confident that existing roles will endure, even as AI creates new skills and opportunities. Nearly half of organizations (49%) identify HR as a top priority for AI deployment — second only to IT — reflecting HR's central role in shaping workforce capability. Within HR, learning and development ranks as the second-highest priority application for AI (39%).

AI Adoption Stage



- Deployed 44%
- Piloting 29%
- Pre-implementation 20%
- Not actively using 8%

AI Reskilling/Upskilling



% of the workforce that has participated in AI reskilling/upskilling programs in last 12 months.



Turning AI into a force that truly unlocks human potential requires more than technology alone. Organizations should consider how to equip employees with the skills, confidence and clarity to work alongside AI. A comprehensive AI strategy designed to help employees understand how the technology can transform their roles can open new opportunities for both individuals and the organization.

Less than a

quarter

of organizations have a Head of AI role.

Just

35%

of organizations stated their key objective in deploying AI was to “advance workforce reskilling or upskilling,” with “increase operational efficiency” at 81% and “automate routine tasks” at 80%.

Redefining the Value of Work

AI is reshaping what work is, where value is created and how human contribution is recognized. As automation and augmentation expand, the focus is shifting away from role replacement and toward role redefinition. This will elevate judgment, creativity and human connection alongside technological capability.

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The question is no longer whether AI will change work, but how quickly organizations adapt, how deeply roles and skills evolve and where new sources of value emerge. Leaders who recognize this moment can move beyond narrow efficiency gains to redesign work itself — rethinking roles, skills and reward models to better align human capability with AI’s expanding potential.

**Marinus van Driel - Partner, Workforce Transformation,
Aon Human Capital, North America**

Those who act early can reduce disruption to their workforce while positioning their organizations for growth.

84%

agreed that with the increasing automation of tasks through technology, employees need to place greater emphasis on fostering their soft skills.



The question is no longer whether AI will change work, but how quickly organizations adapt, how deeply roles and skills evolve and where new sources of value emerge.

The Responsibility Gap

As AI embeds deeper into organizations, responsibility is increasingly shifting from experimentation toward stewardship, and many employers are not yet fully prepared. While AI is increasingly influencing decisions, roles and outcomes, only 28% of organizations have fully operational AI guidelines with oversight mechanisms in place, and less than half have established a team responsible for AI governance. Scaling AI responsibly requires workforce literacy, a clear understanding of readiness across teams and robust governance covering ethical use, accountability and compliance. Without these foundations, AI risks moving faster than trust, limiting its value and potentially exposing organizations to reputational, regulatory and workforce risk.





Activate Skills Growth Through AI-Enabled Learning

As organizations invest in workforce upskilling, AI can play a powerful role — not just as a tool, but as an effective teacher when embedded within a structured skills-development framework. Over half of employers (55%) are now encouraging employee-driven learning, signaling a shift toward shared ownership of development between organizations and their workforce.

However, self-directed learning alone may not be sufficient. Clearly defined and supported learning pathways can enable employees to invest the time and effort needed to build new skills. This, in turn, can support employee confidence to pursue development or entirely new roles as opportunities appear. Additional support, whether through managers, coaches or targeted interventions, remains important.

From the employee perspective, this focus on skills is already beginning to reshape patterns of career mobility. Seventy-six percent of employers agree that hiring and talent development strategies are increasingly prioritizing skills and competencies over formal degrees. Yet only 35% are using AI-driven learning platforms to meaningfully engage employees. This highlights an opportunity for organizations to strengthen their upskilling approach and better connect learning to growth and mobility.

What Can You Do?

Cultivate people readiness before and during AI integration by efficiently upskilling your workforce to stay ahead of the competition and overcoming financial pressures in the process. Utilizing AI as a driver for employee self-improvement can also be beneficial for progressing AI readiness.



Key Actions to Consider



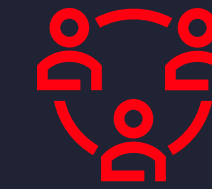
Quantify where AI will create value and risk across the workforce.

- Understand which tasks are likely to be automated, augmented or fundamentally redefined.
- Use data-driven analysis to identify where AI will most significantly impact roles, skills, productivity and cost across the organization.
- Apply external benchmarks, where available, alongside internal workforce data to prioritize AI opportunities with the greatest business return.
- Evaluate organizational readiness, including leadership alignment and employee adoption risk, before scaling AI initiatives.
- Establish a clear, evidence-based approach that aligns leaders on where to focus AI investment first.



Redesign work, skills and ways of operating to capture AI-enabled productivity.

- Redesign jobs and workflows to combine human and AI capabilities in ways that improve performance and safety.
- Map future critical skills to guide reskilling, redeployment and hiring strategies as AI changes role requirements.
- Align organization design, operating models and incentives with new AI-enabled ways of working.
- Support enterprise-wide change through structured change management grounded in workforce data and insights.
- Enable leaders to translate AI ambition into practical, actionable workforce decisions through data-led leadership experiences.



Build workforce capability and governance to scale AI responsibly.

- Establish AI literacy and fluency pathways that equip leaders, managers and employees to work confidently with AI.
- Assess individual and team readiness for AI adoption to tailor enablement and change interventions where they are needed most.
- Implement clear governance frameworks covering responsible use, ethics, compliance and decision accountability.
- Put in place controls to manage AI and model risk while maintaining innovation momentum.
- Ensure ongoing oversight so AI adoption remains trusted, transparent and aligned to organizational values and regulation.

Case Study

The Board-Level Request

A large telecommunications firm was preparing for a critical board meeting and needed data-driven insights to shape its evolving AI strategy spanning technology and workforce investment. Specifically, the client required insight into how AI will augment or transform work due to AI and investment needed in people and technology.

Our Approach

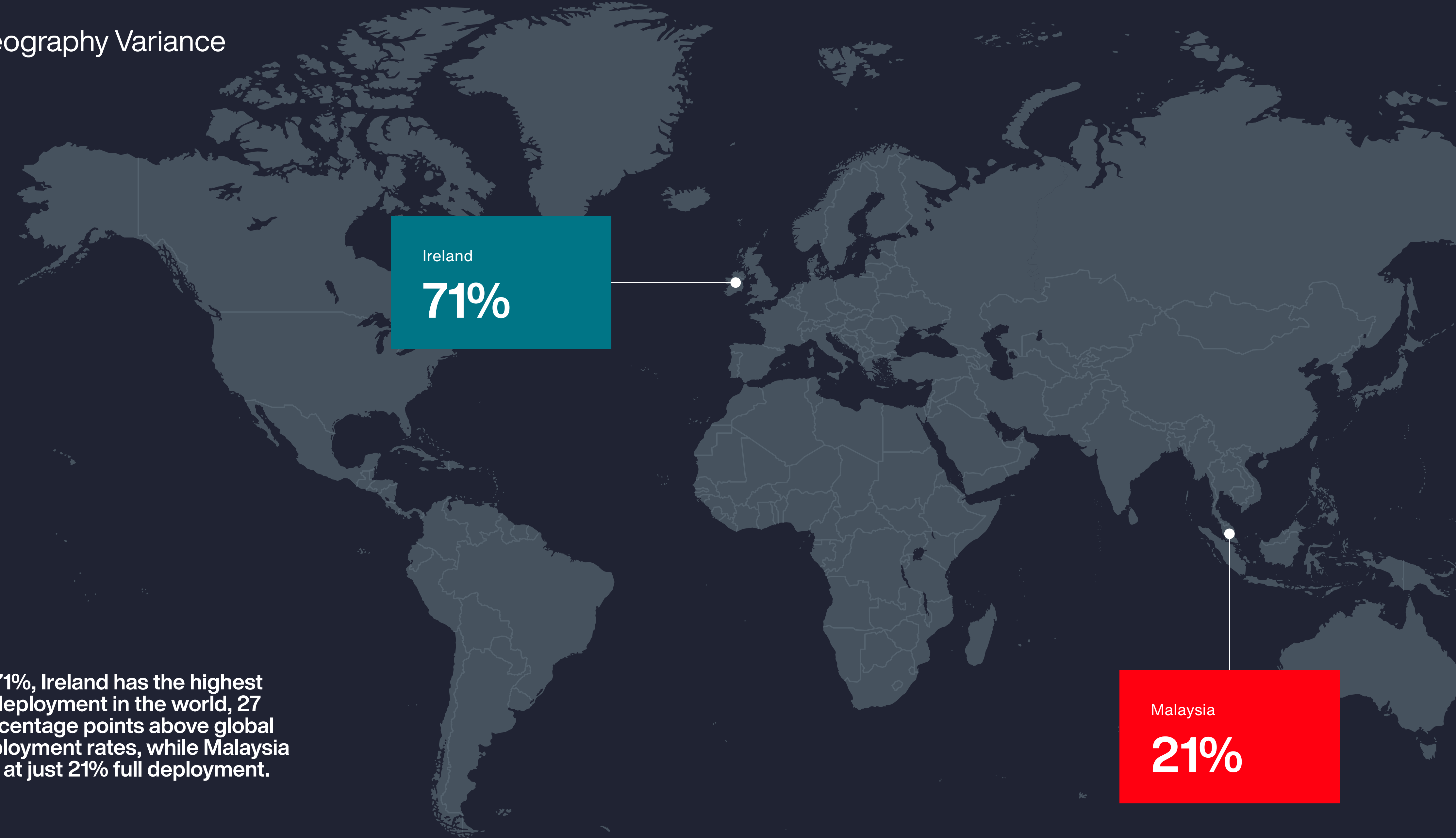
We identified roles likely to evolve through AI-driven augmentation or automation, assessed evolving skills to guide future talent needs, and highlighted reskilling and upskilling pathways for roles impacted by AI.

The Impact

- Informed board-level discussions on workforce and technology investments.
- Identified surplus talent pools for redeployment into higher-value roles.
- Focused reskilling initiatives to optimally benefit employees and the organization.
- Enabled data-backed decisions on where AI could optimize work and elevate human impact.
- Supported realization of potential cost savings through strategic workforce shifts.



Geography Variance



At 71%, Ireland has the highest AI deployment in the world, 27 percentage points above global deployment rates, while Malaysia sits at just 21% full deployment.

Malaysia
21%

2

Investing in People is the Ultimate Advantage in the Age of AI



Lisa Patel
Head of Health & Talent, EMEA



AI is reshaping workforces, but technology alone won't deliver results. Human skills remain vital for both short- and long-term business success.

In this environment, skills such as critical thinking, creativity and collaboration become even more vital and are underpinned by motivation, psychological safety and engagement. By building a culture that motivates employees and strengthens engagement — through ongoing training and reskilling, effective pay transparency, greater opportunity equity and sustained commitment in employee wellbeing — organizations can move towards realizing AI's true value.

Technology and AI are essential, but without strong human capabilities, successful transformation is unlikely.

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The winners in the application of AI will lead with world-class people strategies. AI represents a historic opportunity for growth, particularly for organizations that approach transformation by integrating people and technology—so they evolve in lockstep. By closing the gap between ambition and readiness, leaders can act with confidence, strengthen long-term resilience and win today and in the future.

Greg Case, President and CEO, Aon





Key Takeaway

Human skills are the differentiating factor in transformation, while tech and AI remain essential.



Action

Activate a culture that motivates employees, strengthens engagement and attracts and retains high-value talent for sustained competitive advantage.

Respondents identified the following workforce skills as most critical to organizational success over the next three years:

1.

Adaptability and change management.

2.

Leadership and people management.

3.

Digital literacy and technology adoption.



Human Skills are Still the Most Critical to Success

When asked to rank the workforce skills most critical to success over the next three years, **adaptability and change management came first, followed by leadership and people management, with digital literacy and technology adoption third.** These results reinforce a clear message: While technology is accelerating change, it is human skills that continue to play a critical role in influencing organizational competitiveness.

A key source of competitive edge lies in how effectively organizations unlock the potential of their people. Building a culture that supports adaptability, leadership and innovation can play a significant role in supporting growth and resilience. This requires deliberate investment, structure and training support. Without this sort of foundation, even the most ambitious transformation efforts may struggle to deliver lasting value.

Despite this, many employers remain primarily focused on automation over skills — **80% of employers say automating routine tasks is a key objective in deploying AI and just 35% identify workforce upskilling and reskilling as a primary objective.**



This imbalance may also be reflected in broader strategic priorities. When asked to rank their top five people strategy priorities over the next three years, accelerating digital transformation ranks first. In contrast, pay transparency, opportunity equity and employee wellbeing sit well outside the top five. Yet, it is precisely these factors that can underpin motivation, trust and engagement, and enable people to embrace change rather than resist it. Organizations that consider rebalancing their focus toward these human enablers may be better positioned to translate technology investment into real performance gains.

Skills development increasingly needs to be approached as a continuous process rather than episodic. Employers benefit from clarity around current workforce skills and the skills they may need tomorrow. Auditing current capabilities, mapping future skills requirements and identifying gaps are essential steps toward shaping a future-focused workforce strategy.

81%

of employers say that increasing operational efficiency is a key objective in deploying AI.

Organizations that consider rebalancing their focus toward these human enablers may be better positioned to translate technology investment into real performance gains.

“

Cultures that prioritize learning are more likely to embrace new ways of working and build future readiness. Assessing leadership behavior is also critical to understanding true AI readiness — revealing whether values are translated into clear expectations and guardrails. This is now a key differentiator in a fast-moving, uncertain environment.

Charlotte Schaller, Partner, Aon Human Capital, UK



Organizations with Full AI Deployment are Leading the Charge in Employee Wellbeing

To amplify outcomes and find a healthy workforce balance, organizations should consider bridging the divide between technological speed and the people who power it. That starts with putting employee wellbeing high on the agenda.

Employers surveyed are confident they are meeting the mark, with 84% having confidence that their organization's wellbeing strategy is meeting the needs of their workforce. But there is a disconnect: 72% of employees still experience high stress levels at work.

With an increasingly high risk of burnout, wellbeing strategies that truly support the workforce should not only support employee health but also drive performance and productivity.

In this context, a notable pattern is emerging. Organizations that have fully deployed AI are more than twice as likely to describe their leadership's commitment to wellbeing as strong and visible compared with those that are discussing AI but have taken no concrete action. This indicates that the ability to operationalize AI often goes hand in hand with a sustained focus on workforce wellbeing — an essential enabler of transformation at scale.

Currently, wellbeing strategies are falling short on delivery, with only

21%

of employees reporting receiving emotional wellbeing support.





These results underline the need for employers to consider proactive steps — including building wellbeing strategies that prepare employees for a future shaped by AI while actively mitigating its potential downsides.¹ Cultivating culture, leadership and belonging are central to achieving sustainable wellbeing at work.²

“

In APAC’s fast-growing economies, AI adoption has the potential to reduce administrative burden and improve employee experience. However, without changes to workload expectations and leadership norms, technology can also intensify pace and pressure. Wellbeing gains are realized only when productivity benefits are deliberately reinvested into sustainable work design.

**Susan Fanning, Head of Wellbeing Solutions,
Aon Human Capital, APAC**

Our findings suggest that embracing new technologies does not need to come at the expense of culture. In fact, AI adoption can accelerate the development of more progressive, people-centered workplaces. This can

happen when organizations use AI not simply to drive efficiency, but to redesign work by removing low-value and repetitive tasks. This approach can enable greater flexibility and assists leaders and employees to develop the skills, clarity and confidence to work differently. When productivity gains are consciously reinvested into wellbeing, learning and smarter work design, technology can become an enabler of better employee experience rather than a source of additional pressure.

To deliver meaningful impact, wellbeing initiatives should ideally move beyond rhetoric towards more coordinated, measurable action. Data-led insight can help organizations connect fragmented initiatives into a cohesive ecosystem that strengthens the EVP, supports productivity and drives business performance.

Automating routine tasks is a fundamental objective in AI deployment for 80% of employers, and 57% have already automated routine and repetitive tasks. As deployment increases, these numbers will likely rise, too.

¹ AI Doesn’t Reduce Work—It Intensifies It, Harvard Business Review.

² Optimizing and Personalizing Benefits with Artificial Intelligence, Aon.

Move From Pay Equity to Opportunity Equity

Another critical element in building the culture needed to thrive in the age of AI is opportunity equity.

Our findings show that the vast majority of employers believe they should support benefits for women in the workplace — 81% think employers should help by supporting childcare, and 73% believe employers should help by supporting family formation and fertility.

The wider background to these figures is stark. In the first half of 2025, 212,000 women left the U.S. workforce, while 44,000 men entered it.³ In the UK, just under half (43%) of female tech employees thought about leaving their roles because of a lack of flexible working options and clear career paths.⁴

While employers often claim to provide gender pay equity, programs to support female career progression remain scarce. Eighty-four percent of employers say they ensure equal pay for equal work, regardless of gender, but only 14% have policies to support equal career progression and promotion opportunities.

In addition, organizations lag behind in addressing longer-term outcomes for women. Eighty-five percent of employers think their companies should help employees by supporting women's health (e.g., menstruation, menopause), yet just 12% of employees report receiving that support. Furthermore, only 21% of employers are integrating initiatives to proactively address the gender retirement savings gap. Behind all this is a clear disconnect between intent and action.



Employer Benefits: Aspiration Versus Perception

- What employers believe they should support
- What employees state they receive
(Data from the Employee Sentiment Study 2025)

Women's Health

85%

12%

These equity challenges are not limited to gender alone. As an example, for decades, ethnic minorities in the UK have also been impacted by a lack of workplace equity.⁵ This can affect how people participate, progress and achieve long-term financial security at work.

Despite progress, structural gaps may continue to create talent, productivity and retention risks for employers. By building personalized total rewards ecosystems and equitable career progression pathways — supported by innovative technology — HR can turn equity into a driver of resilience and growth.

³ Successful women are quitting their jobs. Why?, BBC.

⁴ Diversity in Tech: Landscape Research Findings, the Department of Science, Innovation and Technology (DSIT)

⁵ Ethnicity, poverty, and in-work inequalities in the UK, Joseph Rowntree Foundation.

HR Must Fully Embrace Pay Transparency Acceleration

Moving from the era of confusing and cloaked pay decisions to embracing transparency is becoming essential across industries. This is particularly true for EU countries. With just 19%⁶ of companies feeling they are ready for pay transparency legislation coming to EU member states in June 2026,⁷ seizing the moment requires real action and organizational clarity.

However, employers need to consider a balanced approach to pay transparency that supports both employee and employer needs. There are concerns that greater pay transparency may cause friction when pay differences appear unfair, but results show that employees are increasingly expecting clear pay transparency processes. Even for employers who describe their pay transparency policies as “very mature,” only 19% have full pay transparency. Compounding this, manager readiness to explain pay remains the top risk organizations identify when increasing transparency – suggesting that even where policies exist, the people delivering them are not yet prepared.

81%

of employees think it is important or extremely important to demonstrate greater compensation transparency and fairness.

19%

of employers say their pay transparency policies are mature, with 3% saying they are very mature.

84%

identify manager readiness to explain pay as their top risk when increasing transparency.⁸

An integrated, data-driven and intentional approach to pay transparency goes beyond addressing regulatory requirements.

With 43% of employers meeting legal compliance but potentially going no further, those that incorporate more insight-driven pay transparency measures may be better able to attract and retain the best talent.

In today’s workplace, transparency is increasingly recognized as a key differentiator. When ranking the key motivations behind a focus on pay transparency, respondents cited “enhance employee value propositions/talent attractiveness” as the second-highest response. Organizations that lead with clarity through data-driven analysis, expert consultancy and pay transparency within a total rewards framework are better placed to build trust and support high-performing talent.

⁶ The 2025 Global Pay Transparency Study, Aon.

⁷ Pay Transparency in the EU, European Council.

⁸ The 2026 Pay Transparency Pulse Survey, Aon.

What Can You Do?

Create a culture that motivates employees, encourages engagement and attracts and retains high-value talent for sustained competitive advantage. Wellbeing must also be taken more seriously and be built into business strategy, moving to real action that creates a healthy, engaged and productive workforce.



Key Actions to Consider



Focus on reskilling for long-term relevance.

- Remove AI uncertainty by using skills assessment to turn ambiguity into insight, action and opportunity.
- Implement regular skills assessments to understand current capability, identify future gaps and guide investment decisions at both organizational and individual levels.
- Create a framework to align skills development to future business priorities while making pathways visible, personalized and accessible across the workforce.
- Use data and technology to assess, track and evolve skills over time — ensuring reskilling efforts support progression rather than reinforce existing inequities.



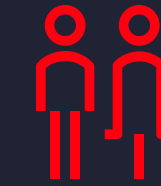
Embed wellbeing into workforce strategy.

- Put wellbeing at the center of workforce design to sustain engagement, resilience and long-term performance.
- Integrate wellbeing into business, people and AI strategies rather than positioning it as a standalone benefit.
- Address mental, physical and financial wellbeing holistically, recognizing the cumulative impact on performance and retention.
- Design wellbeing support that adapts to different life stages, roles and working patterns.
- Measure wellbeing outcomes consistently, linking them to engagement, productivity and trust, to demonstrate ROI.



Advance pay transparency with fairness.

- Build trust and accountability by making pay transparency central to how fairness, progression and value are communicated.
- Share clear, consistent communication around how pay is set, reviewed and progressed.
- Use data and governance to identify and address pay gaps before they become systemic risks.
- Equip leaders and managers to have confident, informed conversations about pay and progression.
- Reinforce transparency as a trust-building mechanism, not simply a compliance exercise.



Designing opportunity equity into progression.

- Maximize workforce potential by ensuring access to opportunity, progression and advancement is equitable by design.
- Ensure access to development, stretch roles and high-impact work is equitable across genders and life stages.
- Build career pathways that account for non-linear progression, career breaks and varied working patterns.
- Regularly audit promotion, performance and talent processes for structural bias.
- Align opportunity equity with long-term financial and career outcomes, ensuring potential — not circumstance — drives success.

Case Study

Many jurisdictions now require detailed reporting, and sometimes action, on pay and benefits equity, and pay transparency. Yet many organizations lack access to the data they need to comply.

With pay transparency regulations in more than two dozen jurisdictions, multinationals must navigate complex requirements from EU reporting on pay and benefits to the UK's gender pay gap rules, which are set to broaden to disability and ethnicity.



Establishing Global Standards: Digitizing Benefits Administration at Scale

Background

Our client faced fragmented benefit administration across 27 countries, negatively impacting employee experience and lacking standardized processes. Survey feedback highlighted non-intuitive technology, unclear priorities and absence of best practice standards.

Aon's Solution

Aon implemented a global employee benefits and total rewards platform to over 27,000 employees that digitized and streamlined the employee experience across the entire lifecycle, from enrollment to life events and transactions. The solution delivered 24/7 access to real-time information via web and mobile, supported by a multilingual global support center across Europe, Asia and Latin America. By centralizing administration and creating a unified knowledge base, we ensured consistent workflows and efficient management. We worked with the client to optimize benefit strategies and align with market trends.

Impact



22

countries live covering
90% of global employees.



~200

benefits automated and vendor
reporting centralized.



Single Sign-on



Global Standards

Established BAU practices, operating models
and robust governance to ensure global standards.



Global Workday Integration

Geography Variance

37% of organizations in India and Türkiye rate their pay transparency practices as mature or very mature, the joint highest in the world. The highest pay transparency maturity among EU member states, where pay transparency legislation will soon come into force, is the Netherlands, at just 34%.

Netherlands

34%

Türkiye

37%

India

37%

3

Turn Investment into Impact: EVPs are Powering Meaningful Change

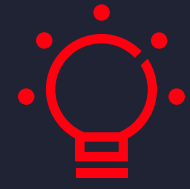


Doug Melton
Chief Commercial Officer,
Global Human Capital





Fiscal pressure is high, but the cost of misaligned people investment is higher. As people costs continue to rise, a persistent gap remains between intended support and the employee experience. Data-driven EVPs built on employee needs, and effective communication can build the foundation for closing that gap and pushing forward with impactful change.



Key Takeaway

As people costs rise, a persistent gap remains between intended support and the employee experience. Data driven EVPs, built on employee needs are the critical building blocks for closing that gap and driving meaningful change.



Action

Use data to realign people investment with what employees truly value — building EVPs rooted in real needs and used as a practical framework for decision making and change.

The following data relates to companies with a clearly defined and well-understood EVP.

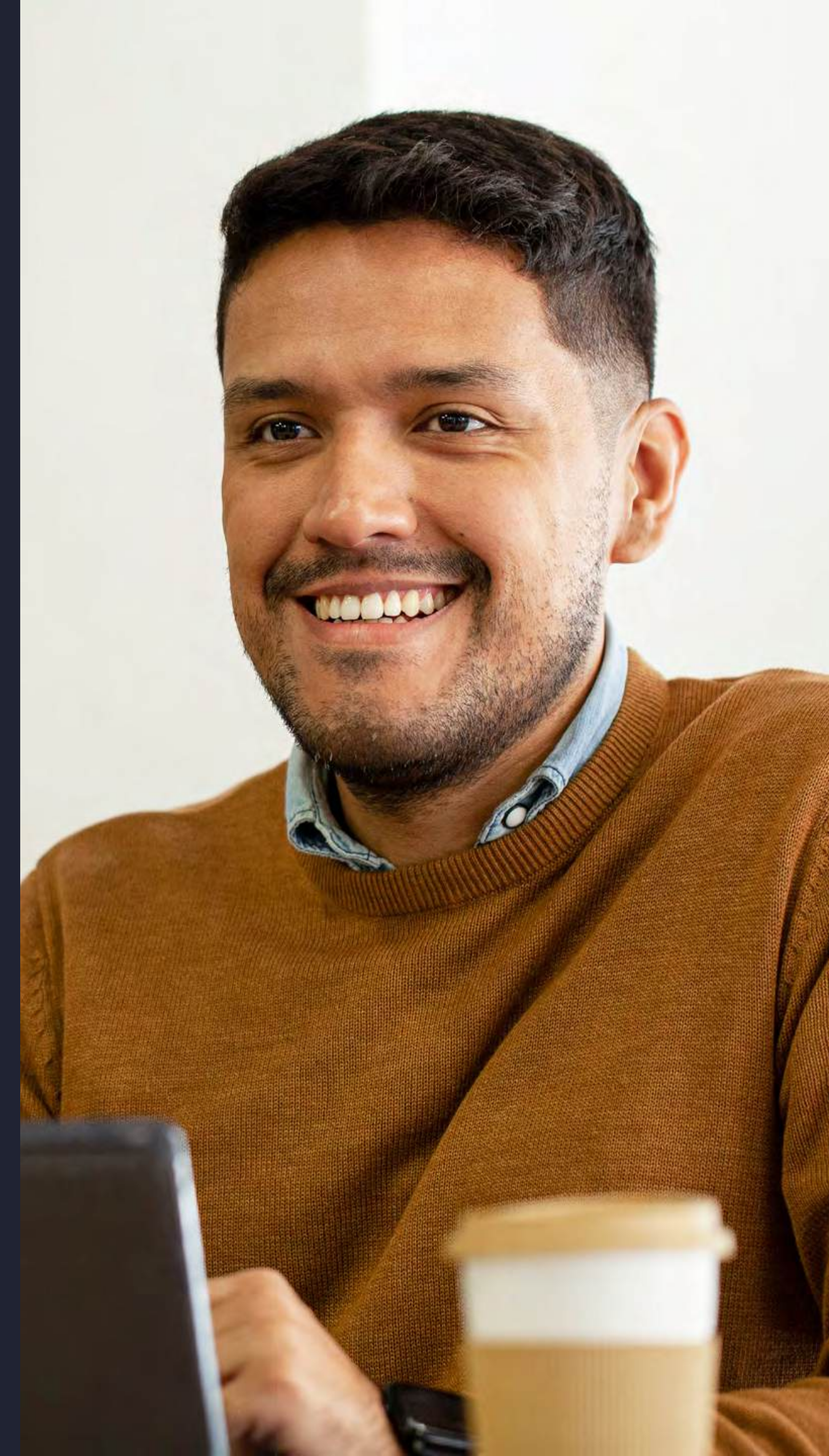
49%

rate their leadership's commitment to employee wellbeing as strong and visible, 34 percentage points higher than companies without an EVP.

35%

are putting in place initiatives to proactively address the gender retirement savings gap. This is 21 percentage points higher than companies without an EVP.

Those companies with a clearly defined and understood EVP are 20 percentage points more likely to personalize employee benefits now or in the future.



Defining EVPs is a Key to Unlocking Impact

To support people investment that delivers impact, a clearly defined EVP can be essential.

Our findings show that organizations with a clearly defined and well-understood EVP deliver a stronger impact across several employee priorities.

	Companies with a clearly defined and well-understood EVP	Companies without an EVP
Leadership's commitment to employee wellbeing as strong and visible.	49%	15%
Putting in place initiatives to proactively address the gender retirement savings gap.	35%	14%
Personalizing employee benefits now or are planning to in the future.	64%	44%



The benefits of clearly defined EVPs are evident, yet only 19% of organizations today have an EVP that is both clearly defined and well understood. Without clear EVP design and effective communication, people investment struggles to translate spend into impact, making action on EVP clarity and communication a priority. This comes at a time when cost pressure places greater scrutiny on every investment.

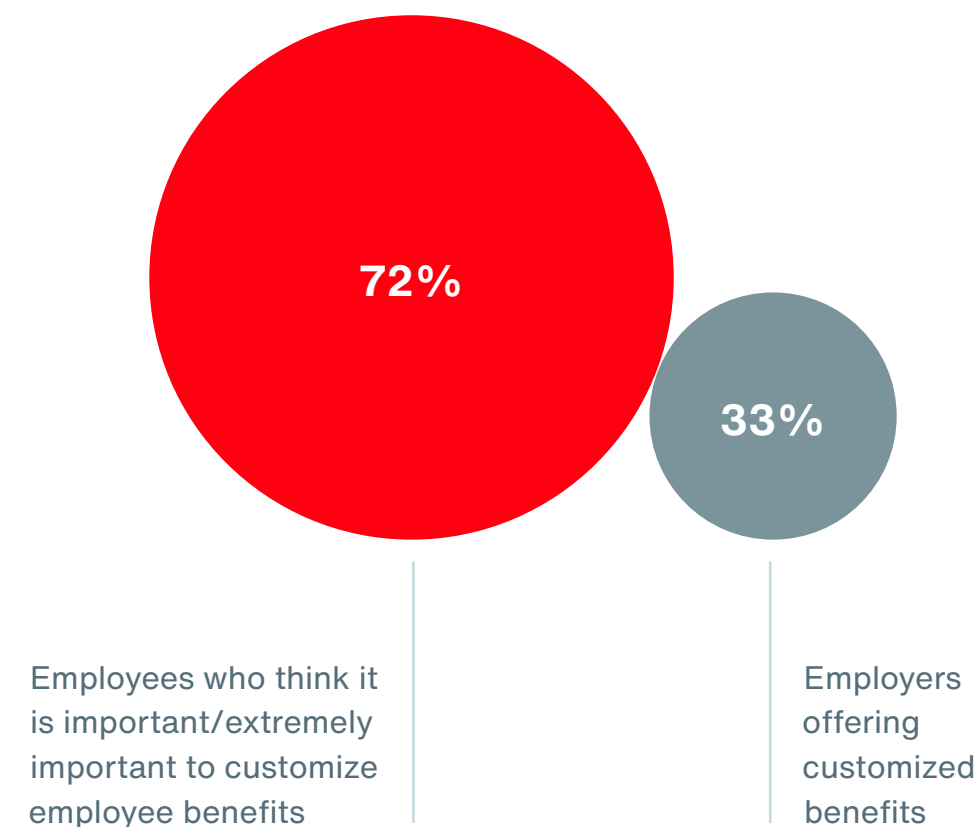
Only 19% of organizations today have an EVP that is both clearly defined and well understood.



As employee expectations continue to shift and demand for more tailored experiences grows, EVPs that recognize individual needs can play a critical role in improving engagement and the recruitment and retention of talent. Aon's [Employee Sentiment Study](#) highlights the scale of this opportunity: 63% of employees would be willing to sacrifice existing benefits for a better choice, and 72% believe it is important or extremely important to customize benefits. This Human Capital Trends study found that only 33% of employers currently offer this option. Personalization can take many forms, from flexible benefits delivered through employee benefit platforms to career paths tailored to individual strengths and goals, and working styles adapted to different needs. By placing personalization at the heart of an EVP, organizations can support sustained people investments that direct spend where it delivers the greatest human impact.

High-performing organizations use their EVP not as a statement, but as a decision framework — guiding where to invest, what to personalize and which trade-offs to make under cost pressure.

Customized Benefits



“

In a constrained cost environment, organizations cannot afford disconnected people strategies. A data-led EVP, communicated clearly and consistently, ensures people investment supports business priorities and delivers measurable return.

**Jim Hoff, Strategic Communications Leader,
Aon Human Capital, North America**

Harness Data in a Reinvented World of Work

Data is key to unlocking a workforce's full potential in today's quickly shifting world, but organizations should consider doing more to utilize data. Just 12% of chief people officers and board directors use comprehensive, interactive analytics tools, and only 38% of organizations report a high level of HR data maturity. This may limit their ability to translate insight into meaningful workforce impact. For instance, when evaluating the effectiveness of total rewards programs, organizations most commonly rely on employee satisfaction scores (57%), turnover rates (50%) and external benchmarks or industry comparisons (42%). While valuable, these metrics in isolation provide only a partial view. There are greater opportunities to bring data sources together and be analyzed through more sophisticated tools that reveal how different people investments interact and drive outcomes.

Although the link between AI and data quality is often acknowledged, our findings reveal that many organizations still underestimate the level of HR data maturity required to move from ambition to action. This is reflected in the fact that 58% of organizations with fully deployed AI report high levels of HR data maturity, compared with just 19% of those who are discussing deploying AI but have taken no concrete action.

What organizations use to evaluate total rewards effectiveness

57%

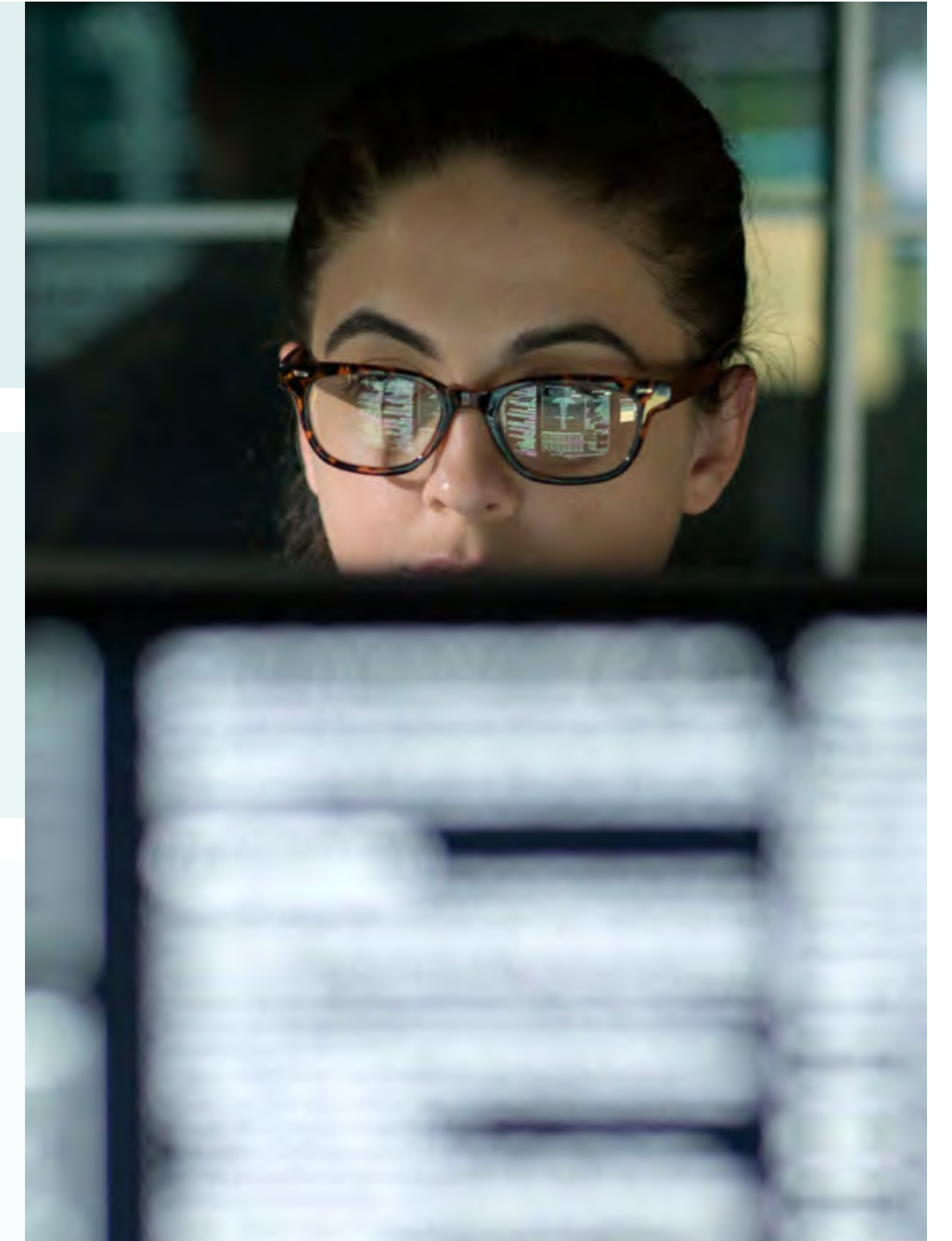
Employee Satisfaction Scores

50%

Turnover Rates

42%

External Benchmarks or Industry Comparisons





After deploying AI,

37%

of organizations stated that they took action to enhance data-driven decision making.

At

49%,

the technology, media and communications industry has the highest level of HR data maturity in the world. Real estate is the lowest at 16%.

Data-driven precision can play an important role helping to ensure constrained people investment delivers maximum business and employee impact. By investing in data and predictive tools — which look to the future, not the past — leaders can shape business strategy through more intelligent, informed decision making. Advanced analytical approaches that leverage large, connected data sets can strengthen every aspect of people strategy, from talent and rewards to health and benefits and retirement. Collecting the data is only the first step; purpose-built analytics turn data into insights. Those insights can fuel total rewards strategies and clearer, more credible narratives for leaders and employees alike. This can help organizations make better decisions, personalize communications, explain outcomes with confidence and build greater trust.

AI-Enabled Communication That Cuts Through the Noise

With information overload and competing priorities cited as the number one barrier to effective employee communication, an effective total rewards communications strategy is essential, but most organizations fall short. Just 21% say their approach meets their needs. Advances in AI can create a powerful opportunity to change this, enabling more personalized, timely and relevant total rewards messages that cut through the noise and improve understanding. One example is the growing use of AI concierge services on benefit platforms, which allow employees to ask questions about their benefits quickly and intuitively. For instance, an employee might ask, “I have chronic back pain, what benefits and resources can help me?” and receive tailored guidance in real-time.

When applied thoughtfully, AI and data can enable employers to personalize benefits at scale, making them far easier for employees to understand, navigate and use. Combined with a clear communication strategy — using simple language, guided journeys and timely nudges at key life and enrollment moments — these tools can help close the gap between benefit availability and actual utilization. This allows employers to reimagine how employees are communicated with, strengthening understanding, trust and helping employees thrive in this new age of work.

The table to the right highlights the scale of opportunity for organizations to make more effective use of advances in AI to support communication goals.

How is your organization currently using, or planning to use AI to support the employee experience?

	Currently using	Planning to implement
AI-driven employee sentiment analysis (e.g., engagement monitoring, real-time pulse surveys)	10%	36%
AI-generated internal communications (e.g., newsletters, content summaries, translation tools)	13%	36%
AI-powered virtual benefits assistance (e.g., chatbots for benefits queries, automated claims support)	13%	37%
Personalized benefits and total rewards decision support (e.g., interactive selection tools, personalized recommendations)	11%	29%
Personalized learning and career development (e.g., AI-driven learning platforms, career pathing tools)	14%	43%
Predictive health and wellbeing support (e.g., early burnout identification, personalized health nudges)	7%	24%
Recruitment and onboarding support (e.g., candidate screening, assessments, onboarding chatbots)	18%	45%

When EVP design is intentional, data informs decisions and communication can be more effective. Organizations can optimize spend, amplify impact and reward people with what they truly value, reconnecting business investment with human impact.

What Can You Do?

By clearly defining EVPs, investment can be turned into meaningful impact. Efficient data utilization can transform people investment, bringing organizations more in line with what employees truly value. This includes building EVPs that address genuine, day-to-day, personalized employee needs, which can also be used as a practical framework for creating new strategies and tightening decision making.



Key Actions to Consider



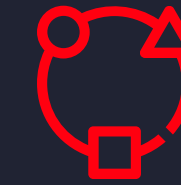
Build and activate a clearly-defined EVP.

- Create a distinct, data-led EVP that supports business priorities and is consistently understood through targeted, effective communication across the employee lifecycle.
- Use data-informed personas to understand what motivates current and future employees, ensuring the EVP supports critical business needs such as growth, capability, retention and resilience.
- Embed the EVP early and consistently, reinforcing it through pre-boarding and onboarding to accelerate alignment, engagement and productivity.
- Anchor the EVP in skills, progression and capability building, with a clear focus on reskilling and upskilling aligned to future business requirements.
- Articulate and activate a clear cultural identity, ensuring leadership behaviors and employee experiences consistently reinforce the EVP and how work gets done.
- Continuously review and evolve the EVP, using workforce and industry insight to ensure it remains aligned to changing business strategy and employee expectations.



Leverage data for deeper workforce insight.

- Make smarter, more confident decisions about where to invest people resources with integrated human capital analytics.
- Build strong data foundations that enable consistent collection, management and governance of workforce data to support confident, insight-led decision making.
- Integrate data across HR, including health, wealth and talent to reduce silos and create a more connected, holistic view of the workforce.
- Move beyond static reporting to interactive and predictive analytics that help leaders anticipate future risks, opportunities and trade-offs.
- Use insight to prioritize people investment, aligning workforce decisions with business strategy, capability needs and cost pressures.



Embrace AI-enabled personalization to transform total rewards communications.

- Meet the diverse needs of today's modern workforce and cut through information overload with timely, relevant and highly personalized communications, delivered through simple, intuitive and engaging experiences.
- Invest in AI-enabled communications technology that delivers personalized total rewards messages based on employee role, life stage, preferences and behaviors.
- Implement a single, intuitive digital hub for rewards and benefits, available anytime, anywhere and on any device, to simplify access and improve understanding.
- Use AI-driven prompts and nudges to deliver targeted, personalized reminders at the moments that matter, such as enrollment windows, life events or key financial decisions.
- Continuously test and refine communications using insight, leveraging engagement and behavioral data to optimize content, timing and channels and maximize impact.

Flexible Benefits & EVP: Empowering Employee Choice Across APAC

Background

A large multinational aimed to enhance its EVP by introducing flexible benefits, giving employees choice and fostering a positive experience. Working with Aon, they piloted the initiative in India to assess viability across multiple APAC countries.

Aon's Solution

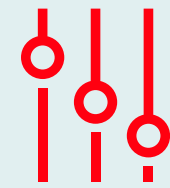
Aon's two-phase approach included benchmarking, in-depth employee surveys, financial modeling and final plan design to match vision and affordability. Change management efforts enabled consistent deployment, streamlined communication and strong engagement encouraging employees to explore new choices.

Impact



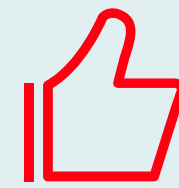
99.5%

of employees made selections.



7x increase

in voluntary program participation.



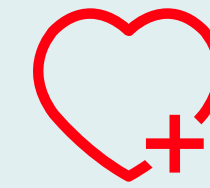
57%

opted for higher coverage.



Valued

Plan design and communication approach were highly valued by employees.



66%

traded off leave for benefits.



Expansion

Flexible benefits implemented, with expansion underway to three additional geographies.

Geography Variance

37% of United Arab Emirates respondents have an EVP that is clearly defined and well understood by employees, with China close behind at 35%. This is in sharp contrast to 10% of respondents in Malaysia and 11% in the United Kingdom answering the same question.

United Kingdom

11%

China

35%

United Arab Emirates

37%

Malaysia

10%

4

Conclusion



As AI adoption and full deployment accelerate, organizations across the globe face a defining moment. Technology alone will not deliver impact. Real value is likely to depend on how effectively organizations align AI with their people.

Our findings point to three critical actions to consider:

1.

Build people readiness at the same pace as AI deployment, through structured, organization-wide upskilling and reskilling.

2.

Activate a culture that motivates and engages employees, supported by continuous learning, fair and transparent pay practices, greater opportunity equity, and a sustained commitment to employee wellbeing.

3.

Create a data-driven EVP that reflects evolving employee expectations, helps manage cost pressures and turns investment into meaningful workforce outcomes.



When people are enabled to lead, adapt and innovate — powered by transformative technology — organizations can amplify outcomes and convert change into advantage.

In a volatile and fast moving global landscape, organizations that invest in their people as deliberately as they invest in AI will be better positioned to feel the returns across performance, resilience and trust — today and long into the future.

“

The organizations that will see real returns from AI are those that put people at the center of their strategy. By building workforce readiness, activating engaging cultures and aligning EVP investment to outcomes, AI becomes a catalyst for performance, and this is how change can convert into a competitive advantage.

Lisa Stevens, Chief People and Administrative Officer, Aon

5

Geographical Overviews





Global

Global trends are reshaping human capital, presenting clear advantages for organizations ready to act. Employers are encouraged to provide greater clarity in employee value propositions (EVPs) to strengthen engagement and competitive advantage as the skills-attraction challenge intensifies. AI is widely expected to create new opportunities and increase operational efficiency, but with upskilling lagging behind deployment, organizations should consider elevating AI skills to scale and accelerate digital transformation. Closing the gap between employer intent and employee experience presents an untapped opportunity — especially across customized benefits, financial education and greater workplace support for women. There are clear pathways to enrich and retain high performers and to enhance organizational performance. The key is taking decisive action today.

Doug Melton – CCO Global Human Capital, Aon

Key Actions

- Develop an AI skills development program tailored to enrich existing roles, drive career development and address high implementation rates.
- Minimize total rewards expense pressures by deploying personalized benefits informed by rich employee data.
- Leverage benefits technology to maximize benefits utilization with intelligent, targeted health and wellbeing communication.



Top 3 People Strategy Priorities

1. Accelerating digital transformation in HR processes
2. Strengthening leadership and succession planning
3. Optimizing workforce planning and organization design

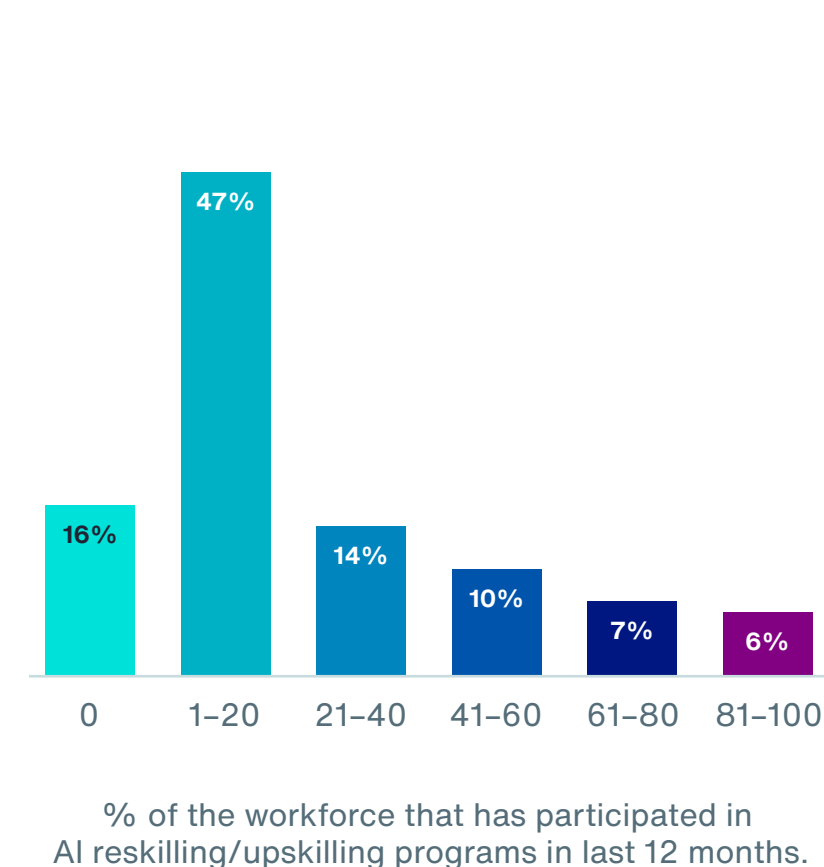
Employee Value Proposition

19% have an EVP that is clearly defined and well understood by employees.

Data Maturity

38% agree they have a high level of data maturity in HR.

AI Reskilling/Upskilling



Top 3 total rewards Objectives

1. Retain high performers
2. Attract top talent
3. Drive business performance

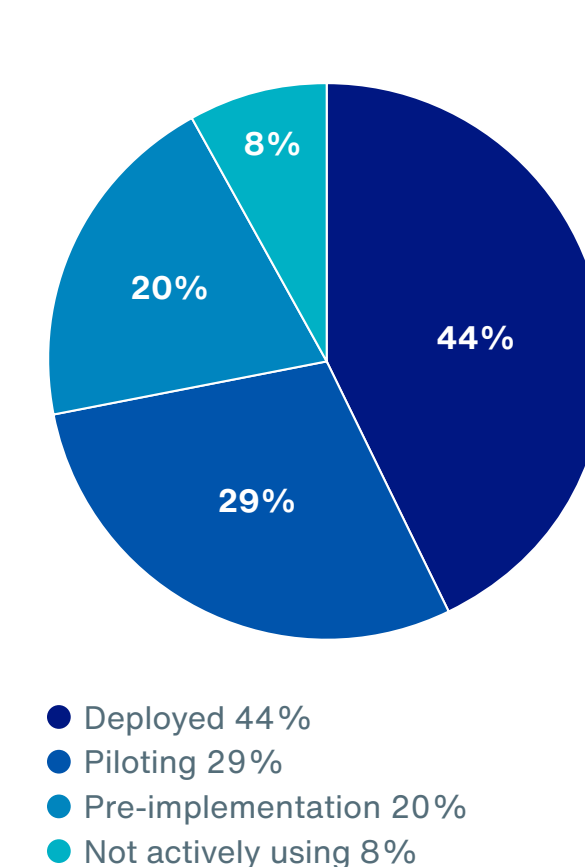
Transparent Pay

22% rate their pay transparency practices mature or very mature.

Compensation Benchmark

26% have not benchmarked compensation in the last year.

AI Adoption Stage



Top 3 AI Deployment Objectives

1. Increase operational efficiency
2. Automate routine tasks
3. Drive innovations

AI Recruitment

24% agree they are able to recruit and retain enough talent with AI skills.

Critical Workforce Skills

Adaptability and Change Management is considered the most critical skill to organizational success over the next three years.

AI's Impact

- 86%** agree AI will automate some tasks, but existing roles will still be necessary.
- 88%** agree AI will create new opportunities and require new skills in their field.
- 23%** agree AI will significantly replace jobs in their field.

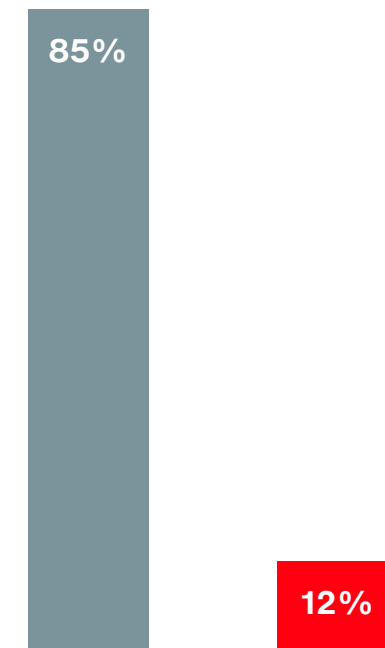
Employer Benefits: Aspiration Versus Perception

● What employers believe they should support
 ● What employees state they receive
 (Data from the Employee Sentiment Study 2025)

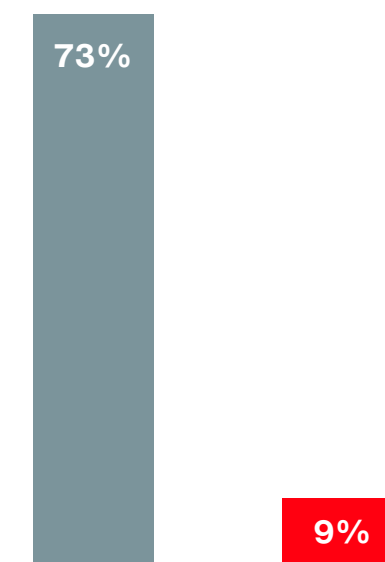
Childcare



Women's Health



Family Forming/Fertility



Financial Education



Financial Advice



Wellbeing Strategy

84% have confidence that their organization's wellbeing strategy is meeting the needs of their workforce.

Gender Retirement Savings Gap

21% agree that they are putting in place initiatives to address the gender retirement savings gap.

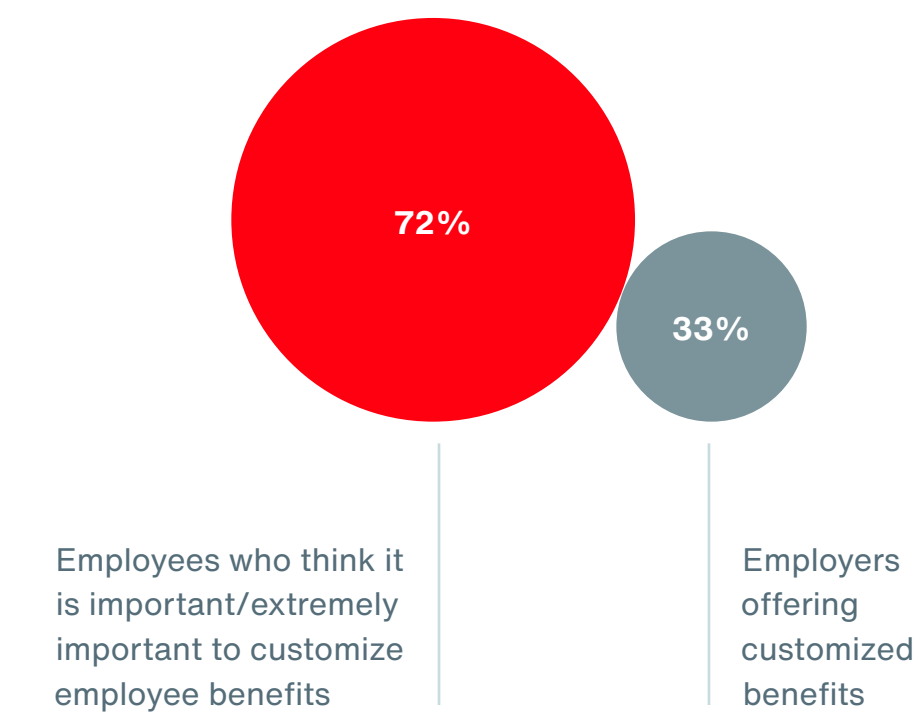
Climate Impact

51% are not investing in employee's health and wellbeing in relation to the impact of weather/climate.

Top 3 total rewards Communications Channels

1. Email
2. Company benefits portal
3. 1-on-1 meeting

Customized Benefits



Wellbeing Commitment

25% say that their leadership's commitment to employee wellbeing is strong and visible.

Employee Retirement

40% are not concerned about their employees not being able to afford to retire.

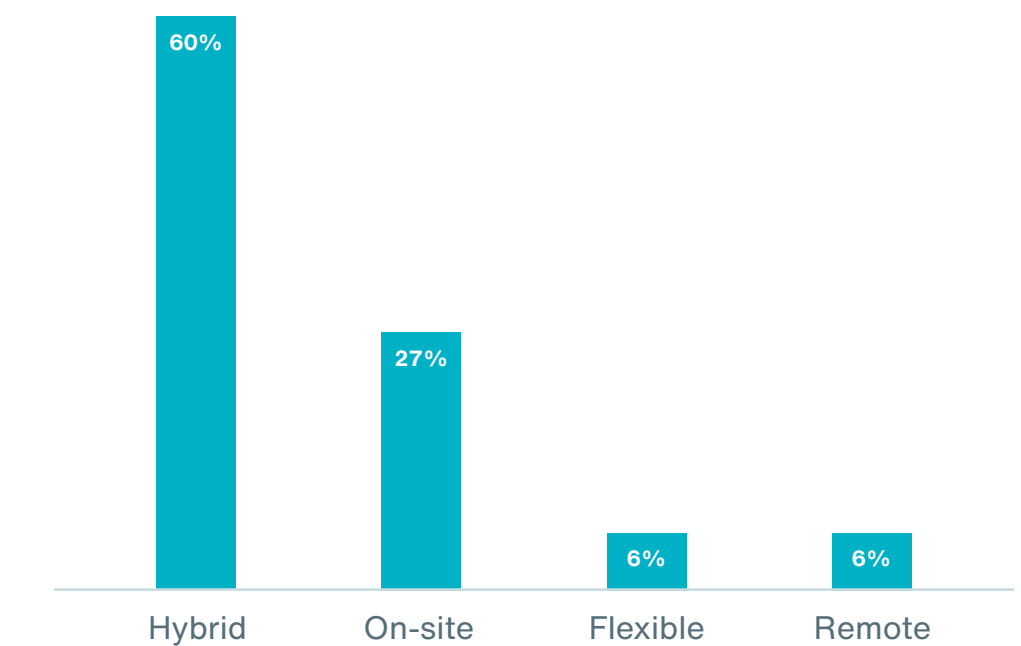
Sustainable Investments

24% say it is important for their organization to consider climate impacts when making decisions about retirement fund investments.

Top Communication Barrier

#1 Information overload/competing priorities.

Working Location Style





Australia

Australia's employee benefits provision reflects the long-standing impact of the Fringe Benefits Tax (FBT), materially increasing the cost of employer-provided benefits relative to other markets. Over time, this has contributed to a more restrained benefits environment and moderated employee expectations. This context helps explain Australia's lower levels of customized benefits when compared to the global average, alongside clearer EVPs and comparatively strong compensation benchmarking. Pay transparency practices are also less mature than the global average, reflecting the absence of legislative drivers seen in the U.S. and Europe. The findings highlight persistent gaps between employer intent and employee experience, particularly in wellbeing support for women and families, the provision of financial advice, and in alignment on environmental and climate-related priorities.

Alex Cass – Partner, Human Capital Client Leader, Aon

Key Actions

- Stay competitive by integrating Total Reward technology.
- Reassess how rewards, wellbeing and sustainability strategies are designed and experienced through expert consultancy and support.
- Improve women's health, family forming and fertility and childcare benefits by bringing benefits into one connected, customizable ecosystem.



Top 3 People Strategy Priorities

1. Accelerating digital transformation in HR processes
2. Strengthening leadership and succession planning
3. Improving employee engagement and retention

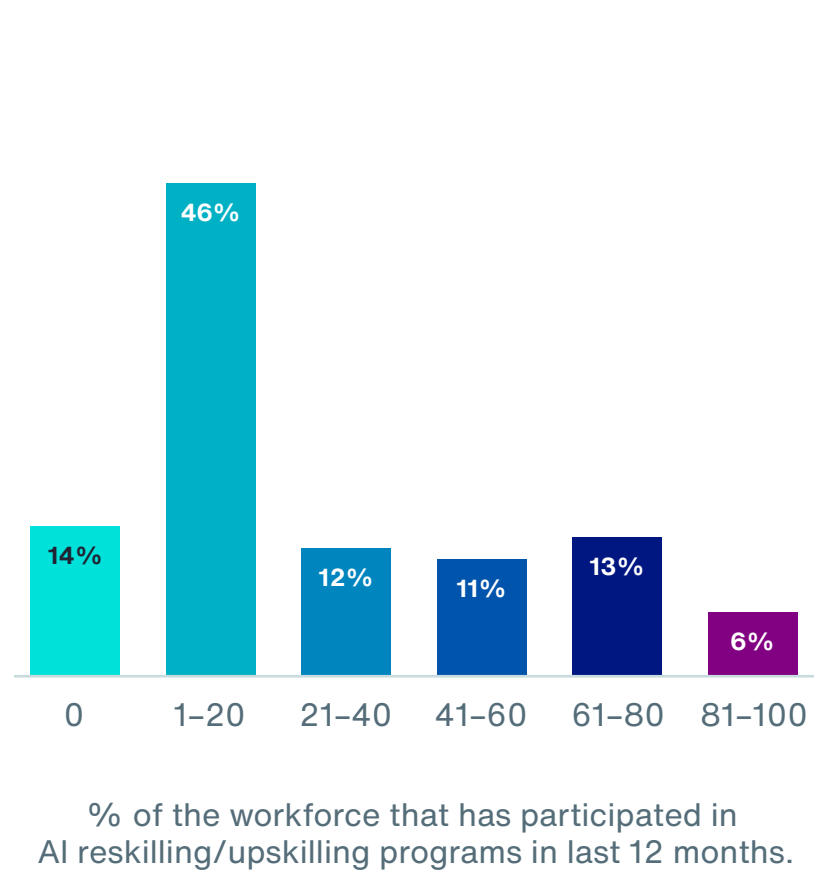
Employee Value Proposition

23% have an EVP that is clearly defined and well understood by employees.

Data Maturity

33% agree they have a high level of data maturity in HR.

AI Reskilling/Upskilling



Top 3 total rewards Objectives

1. Retain high performers
2. Attract top talent
3. Drive business performance

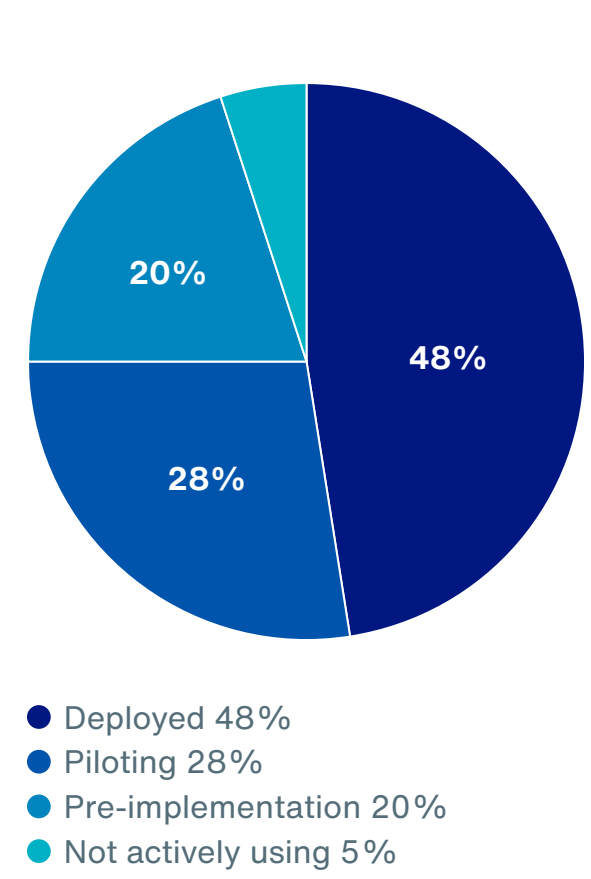
Transparent Pay

13% rate their pay transparency practices mature or very mature.

Compensation Benchmark

12% have not benchmarked compensation in the last year.

AI Adoption Stage



Top 3 AI Deployment Objectives

1. Increase operational efficiency
2. Automate routine tasks
3. Enable data-driven decision making

AI Recruitment

24% agree they are able to recruit and retain enough talent with AI skills.

Critical Workforce Skills

Leadership and People Management is considered the most critical skill to organizational success over the next three years.

AI's Impact

- 87%** agree AI will automate some tasks, but existing roles will still be necessary.
- 82%** agree AI will create new opportunities and require new skills in their field.
- 19%** agree AI will significantly replace jobs in their field.

Key
= Equally Ranked

Employer Benefits: Aspiration Versus Perception

● What employers believe they should support
 ● What employees state they receive
 (Data from the Employee Sentiment Study 2025)

Childcare

72%

4%

Women's Health

85%

4%

Family Forming/Fertility

65%

3%

Financial Education

83%

6%

Financial Advice

63%

7%

Wellbeing Strategy

85% have confidence that their organization's wellbeing strategy is meeting the needs of their workforce.

Gender Retirement Savings Gap

32% agree that they are putting in place initiatives to address the gender retirement savings gap.

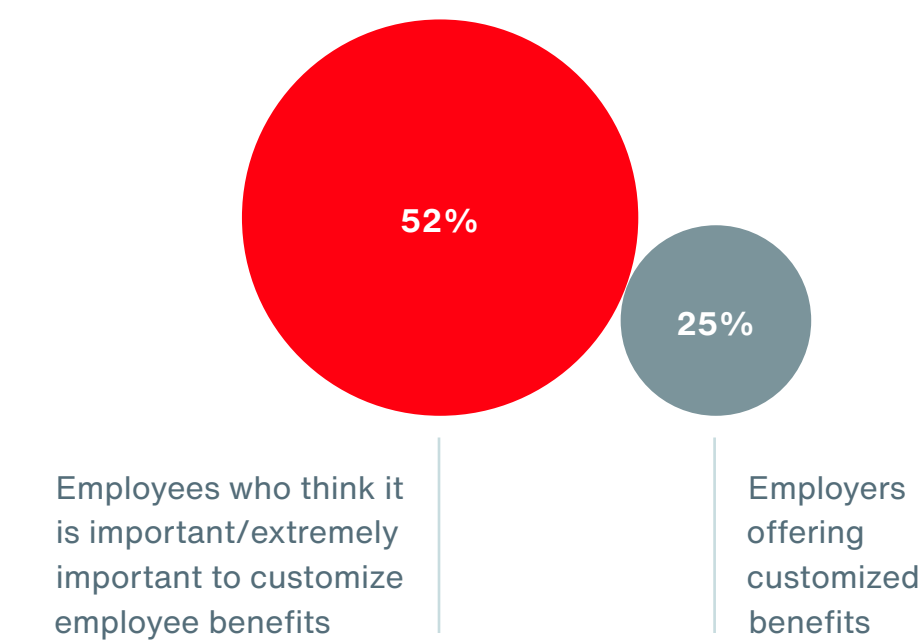
Climate Impact

57% are not investing in employee's health and wellbeing in relation to the impact of weather/climate.

Top 3 total rewards Communications Channels

- 1= Email
- 1= Internal company website/intranet
2. 1-on-1 meetings
3. Company benefits portal

Customized Benefits



Wellbeing Commitment

28% say that their leadership's commitment to employee wellbeing is strong and visible.

Employee Retirement

48% are not concerned about their employees not being able to afford to retire.

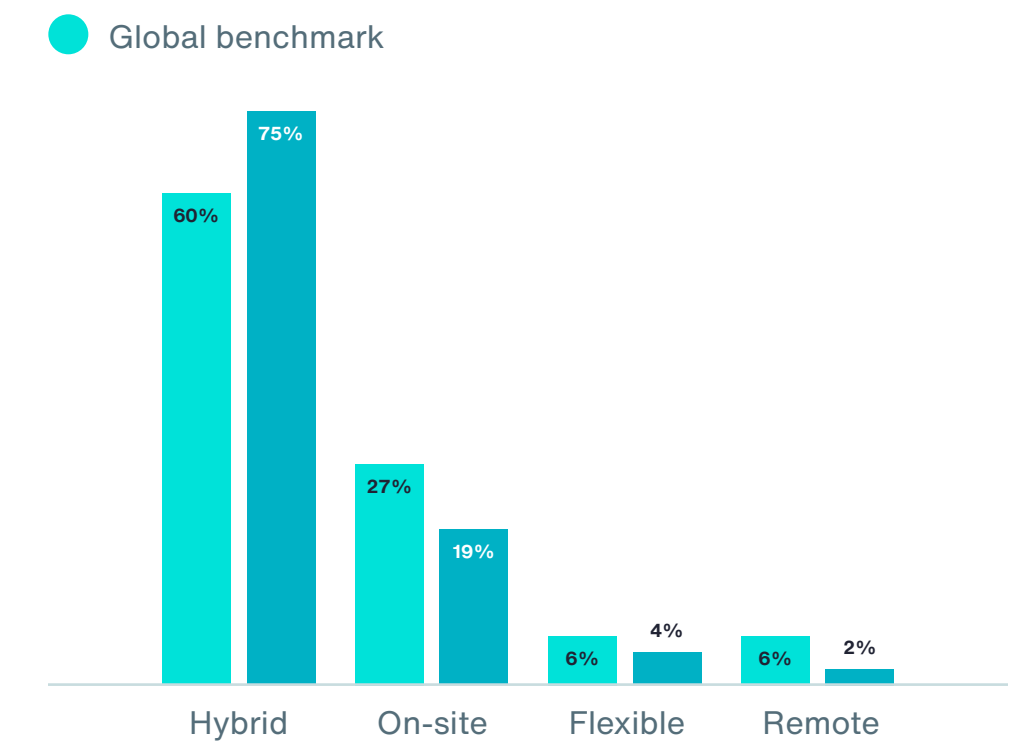
Sustainable Investments

30% say it is important for their organization to consider climate impacts when making decisions about retirement fund investments.

Top Communication Barrier

#1 Information overload/competing priorities.

Working Location Style





Brazil

As the largest economy in South America, Brazilian organizations are in a prime position to seize human capital benefits. While AI deployment and piloting are lower than the global average, relatively high AI recruitment, reskilling and upskilling numbers may help speed up adoption. Respondents were overwhelmingly positive about AI's impact, with 96% agreeing that new opportunities will be created and require new skills. In other areas, pay transparency and investments in health and wellbeing in relation to climate impact are higher than global averages but, data maturity and wellbeing strategies should be improved. A clear opportunity in Brazil is closing the 63% customized benefits gap, which is much higher than the 39% global level. All these figures lay fertile ground for further growth within Brazilian organizations.

Fabio Martinez – Vice President, Health and Talent, Brazil, Aon

Key Actions

- Integrate AI deeper into organizational structures through proper risk management and analysis.
- Close the customized benefits gap by integrating a highly customizable total rewards platform.
- Increase data maturity to give HR more tools to cultivate better wellbeing benefits.



Top 3 People Strategy Priorities

1. Accelerating digital transformation in HR processes
2. Strengthening leadership and succession planning
3. Driving employee productivity

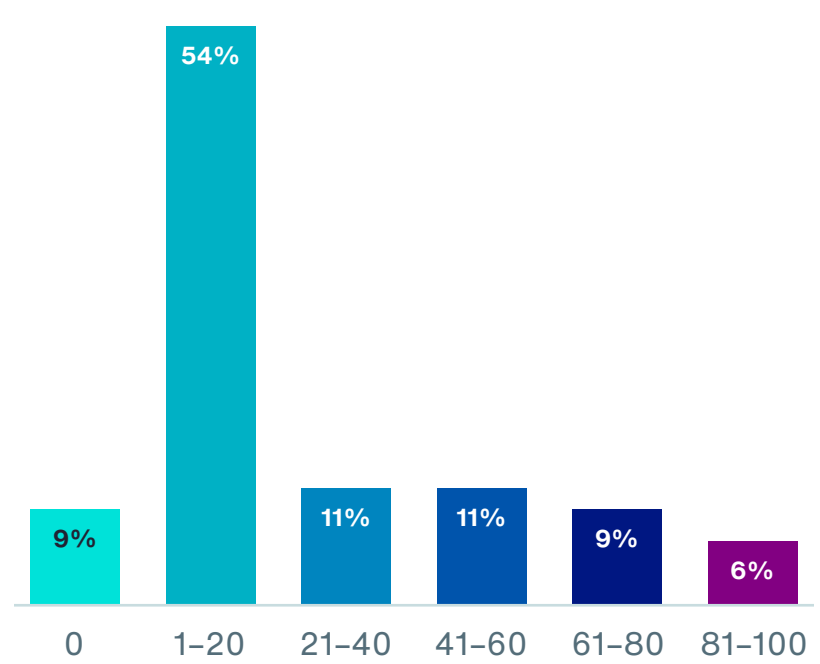
Employee Value Proposition

20% have an EVP that is clearly defined and well understood by employees.

Data Maturity

31% agree they have a high level of data maturity in HR.

AI Reskilling/Upskilling



% of the workforce that has participated in AI reskilling/upskilling programs in last 12 months.

Top 3 total rewards Objectives

1. Retain high performers
2. Attract top talent
3. Drive business performance

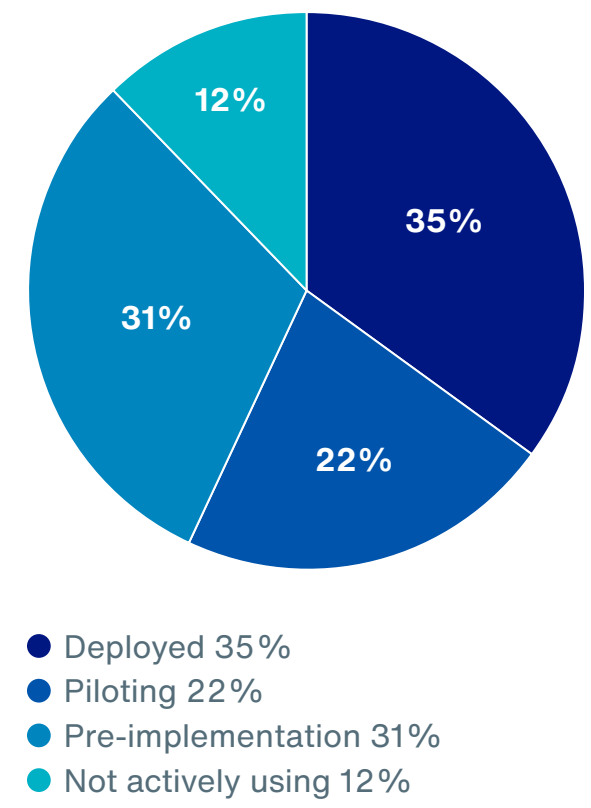
Transparent Pay

31% rate their pay transparency practices mature or very mature.

Compensation Benchmark

28% have not benchmarked compensation in the last year.

AI Adoption Stage



● Deployed 35%
● Piloting 22%
● Pre-implementation 31%
● Not actively using 12%

Top 3 AI Deployment Objectives

1. Automate routine tasks
2. Increase operational efficiency
3. Drive innovation
3. Enable data-driven decision making

AI Recruitment

32% agree they are able to recruit and retain enough talent with AI skills.

Critical Workforce Skills

Adaptability and Change Management is considered the most critical skill to organizational success over the next three years.

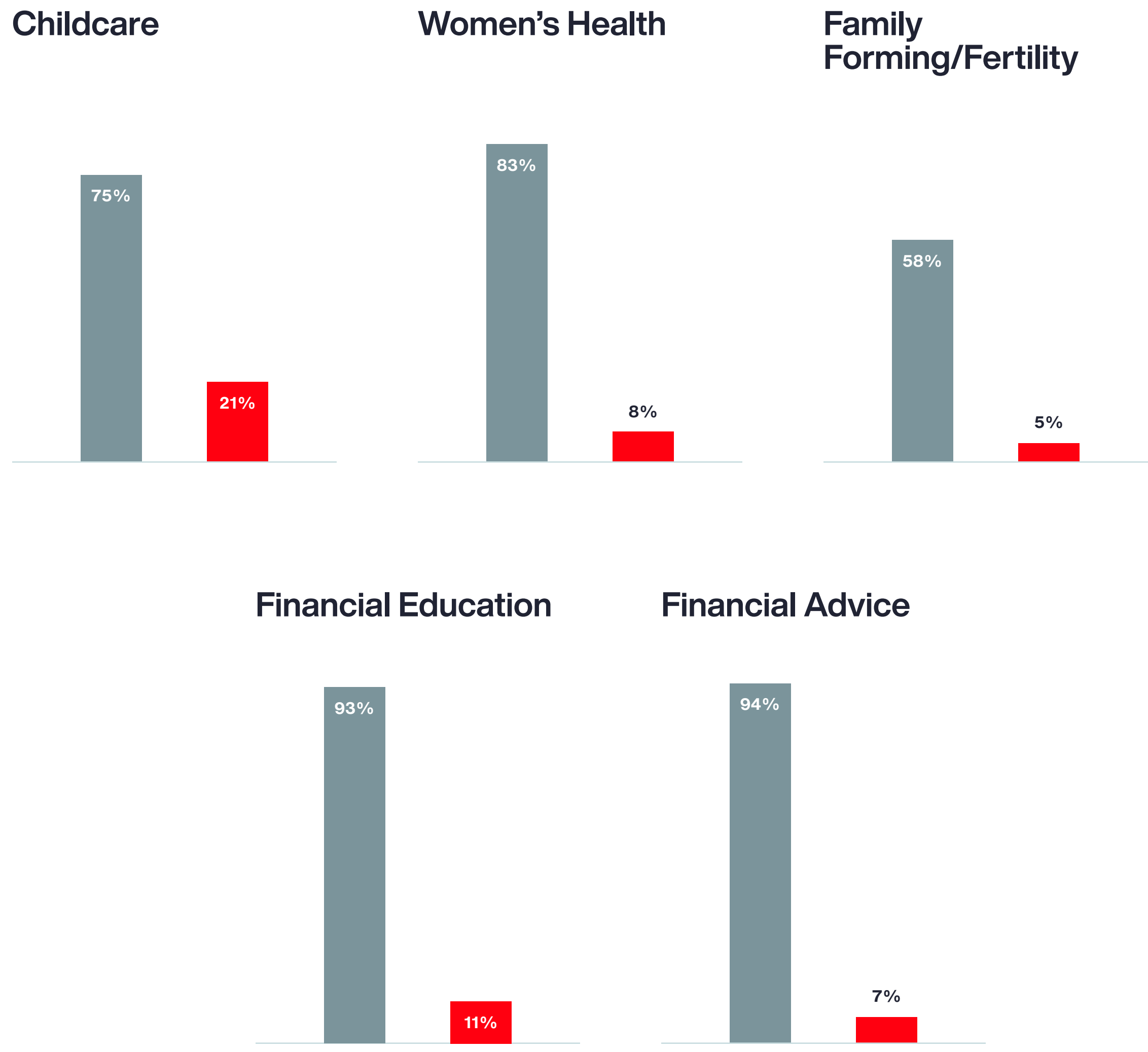
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- 96%** agree AI will create new opportunities and require new skills in their field.
- 18%** agree AI will significantly replace jobs in their field.

Key
= Equally Ranked

Employer Benefits: Aspiration Versus Perception

● What employers believe they should support
 ● What employees state they receive
 (Data from the Employee Sentiment Study 2025)



Wellbeing Strategy

86% have confidence that their organization's wellbeing strategy is meeting the needs of their workforce.

Gender Retirement Savings Gap

22% agree that they are putting in place initiatives to address the gender retirement savings gap.

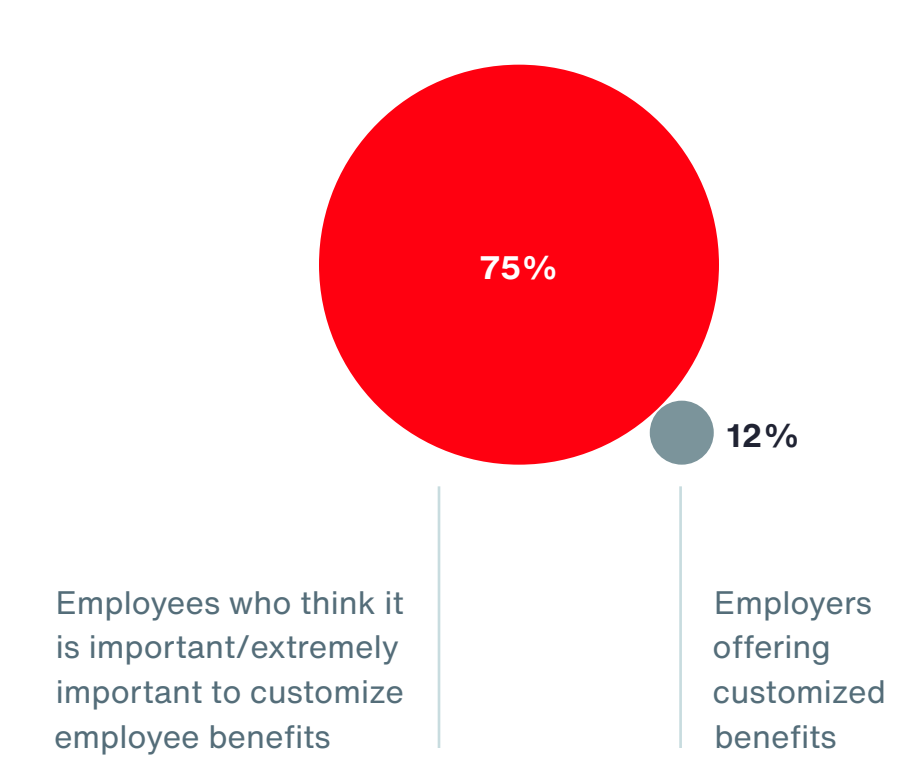
Climate Impact

38% are not investing in employee's health and wellbeing in relation to the impact of weather/climate.

Top 3 total rewards Communications Channels

1. Email
2. 1-on-1 meetings
3. Digital brochure

Customized Benefits



Wellbeing Commitment

22% say that their leadership's commitment to employee wellbeing is strong and visible.

Employee Retirement

30% are not concerned about their employees not being able to afford to retire.

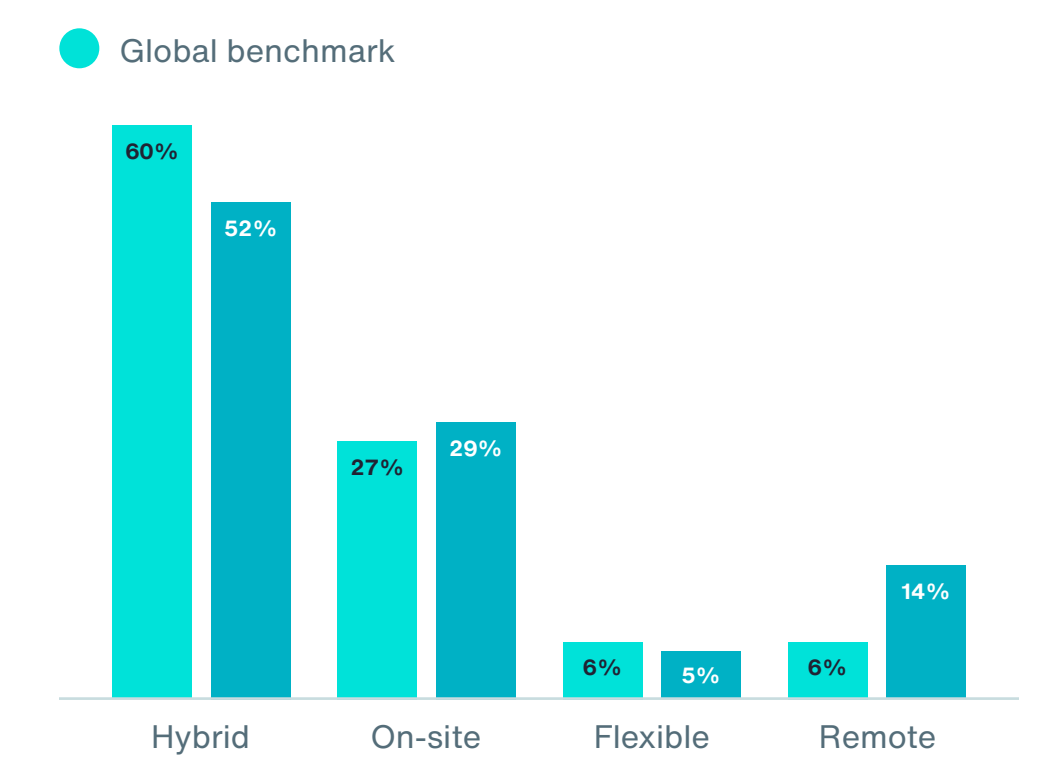
Sustainable Investments

32% say it is important for their organization to consider climate impacts when making decisions about retirement fund investments.

Top Communication Barrier

#1 Information overload/competing priorities.

Working Location Style





Canada

Canadian organizations are under pressure to manage costs and show clear ROI on human capital spend while attracting and retaining talent in an economy marked by geopolitical uncertainty, trade tensions and tighter immigration policies. The research indicates that employers are lagging behind global averages in key areas, including data maturity, EVP clarity, and AI readiness. Companies should prepare for significant disruption from AI, evolving legislation and increased employee expectations. Canadian employers are generally positive about AI's potential, but gaps in AI skills, reskilling and data maturity limit their ability to use technology to manage people costs intelligently and model external shocks.

Dominic De Fabrizio – Human Capital Strategy Lead, Aon

Key Actions

- Use AI shifts as a catalyst to map future-critical roles and capabilities, creating learning pathways that prepare employees for new ways of working.
- Define and articulate a compelling and data-driven EVP to differentiate your talent offering and strengthen talent strategies.
- Undertake continuous employee listening, turning insights into targeted changes that optimize employee perceptions of benefits value without increasing overall program spend.



Top 3 People Strategy Priorities

1. Accelerating digital transformation in HR processes
2. Optimizing workforce planning and organizational design
3. Strengthening leadership and succession planning

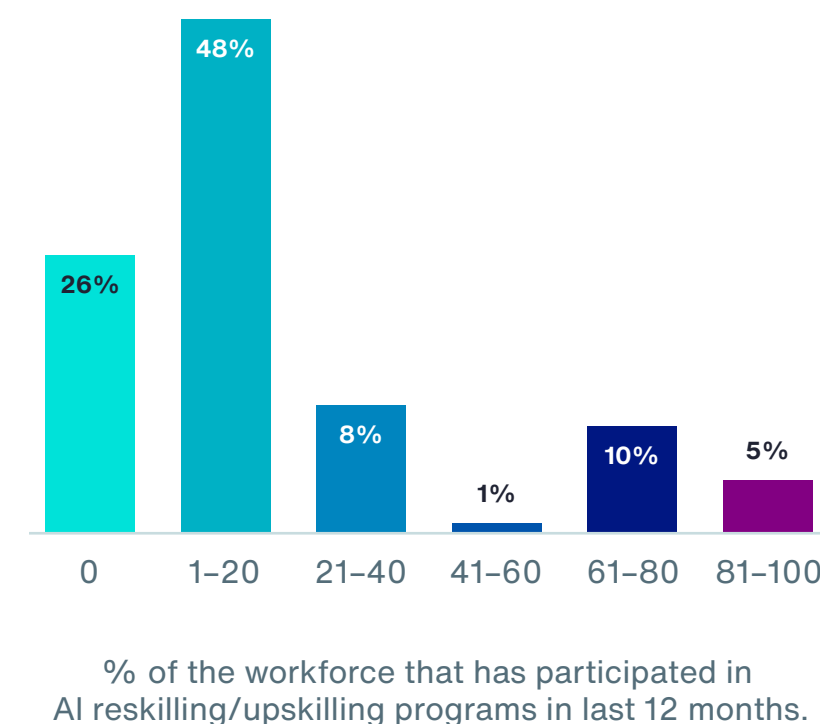
Employee Value Proposition

14% have an EVP that is clearly defined and well understood by employees.

Data Maturity

30% agree they have a high level of data maturity in HR.

AI Reskilling/Upskilling



Top 3 total rewards Objectives

1. Retain high performers
2. Attract top talent
3. Improve employee engagement

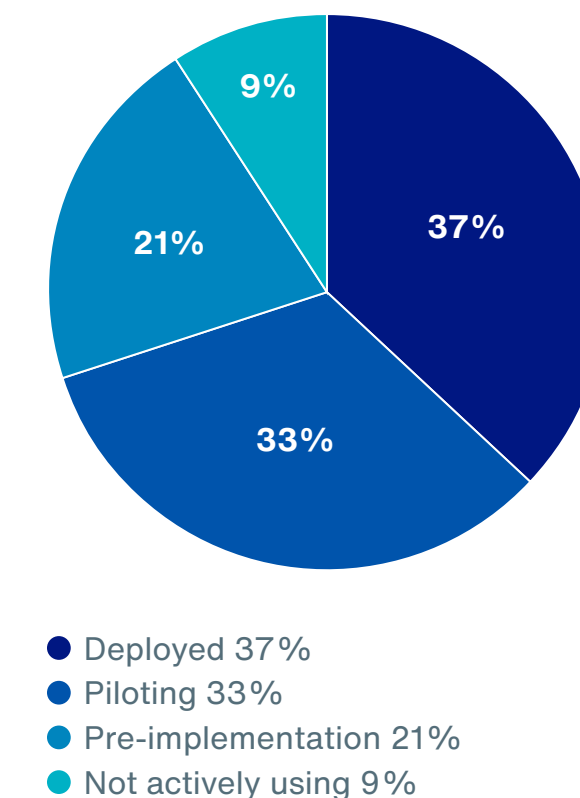
Transparent Pay

25% rate their pay transparency practices mature or very mature.

Compensation Benchmark

34% have not benchmarked compensation in the last year.

AI Adoption Stage



Top 3 AI Deployment Objectives

1. Increase operational efficiency
2. Automate routine tasks
3. Enable data-driven decision making

AI Recruitment

8% agree they are able to recruit and retain enough talent with AI skills.

Critical Workforce Skills

Adaptability and Change Management is considered the most critical skill to organizational success over the next three years.

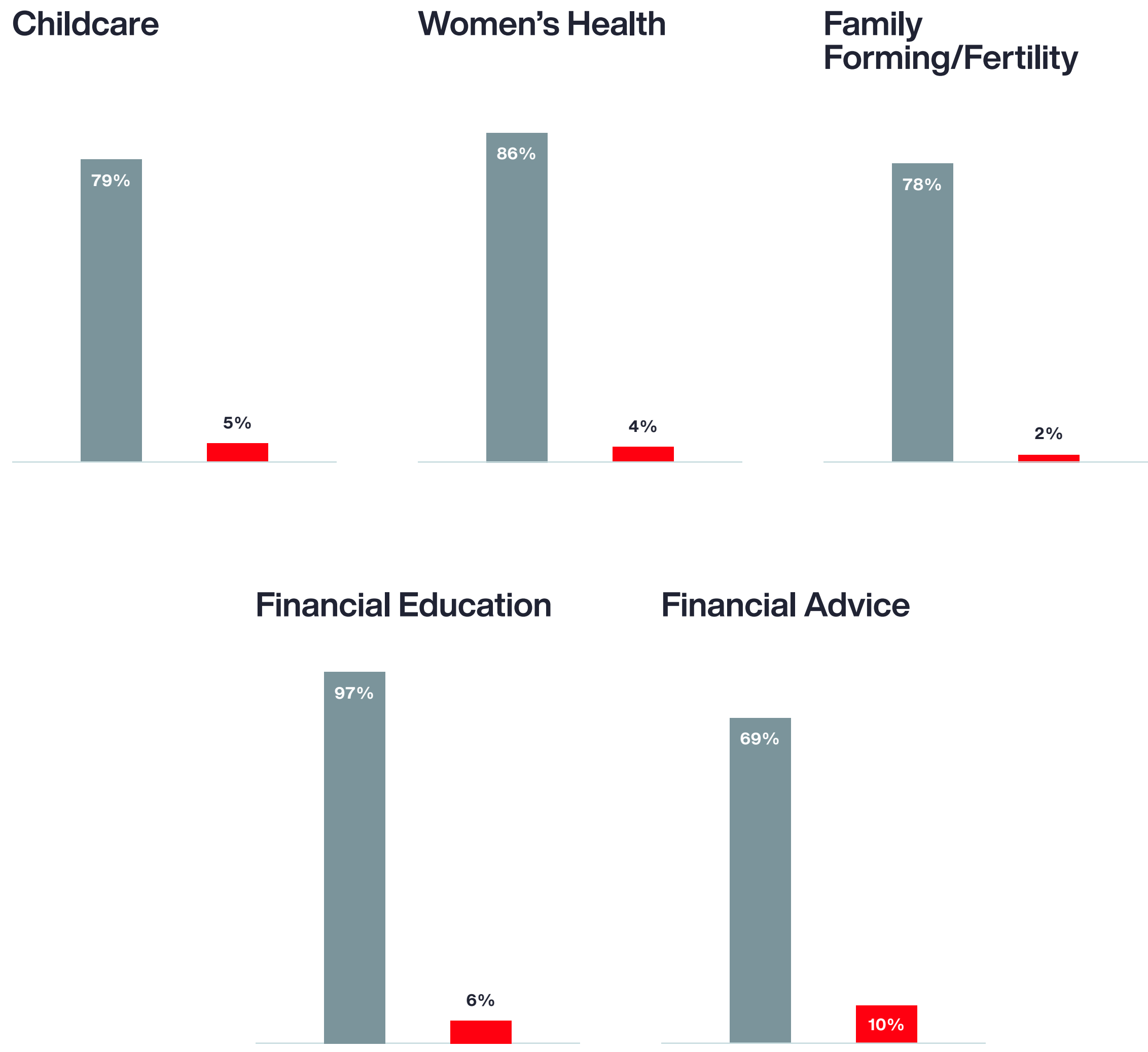
AI's Impact

- 92%** agree AI will automate some tasks, but existing roles will still be necessary.
- 96%** agree AI will create new opportunities and require new skills in their field.
- 19%** agree AI will significantly replace jobs in their field.

Key
= Equally Ranked

Employer Benefits: Aspiration Versus Perception

● What employers believe they should support
 ● What employees state they receive
 (Data from the Employee Sentiment Study 2025)



Wellbeing Strategy

87% have confidence that their organization's wellbeing strategy is meeting the needs of their workforce.

Gender Retirement Savings Gap

16% agree that they are putting in place initiatives to address the gender retirement savings gap.

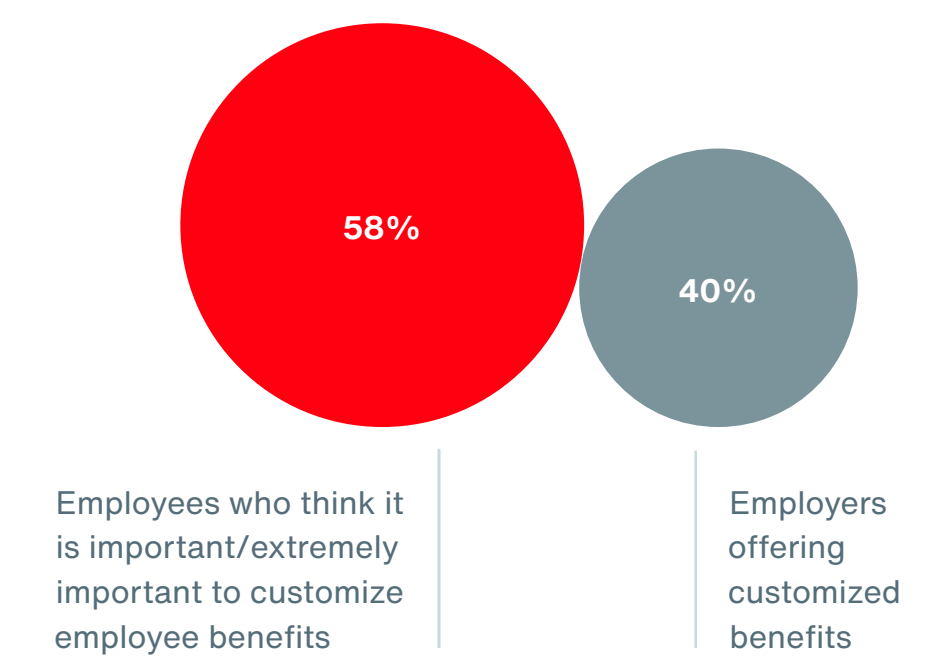
Climate Impact

63% are not investing in employee's health and wellbeing in relation to the impact of weather/climate.

Top 3 total rewards Communications Channels

- 1= Email
- 1= Internal company website/intranet
2. Company benefits portal
3. 1-on-1 meetings

Customized Benefits



Wellbeing Commitment

20% say that their leadership's commitment to employee wellbeing is strong and visible.

Employee Retirement

45% are not concerned about their employees not being able to afford to retire.

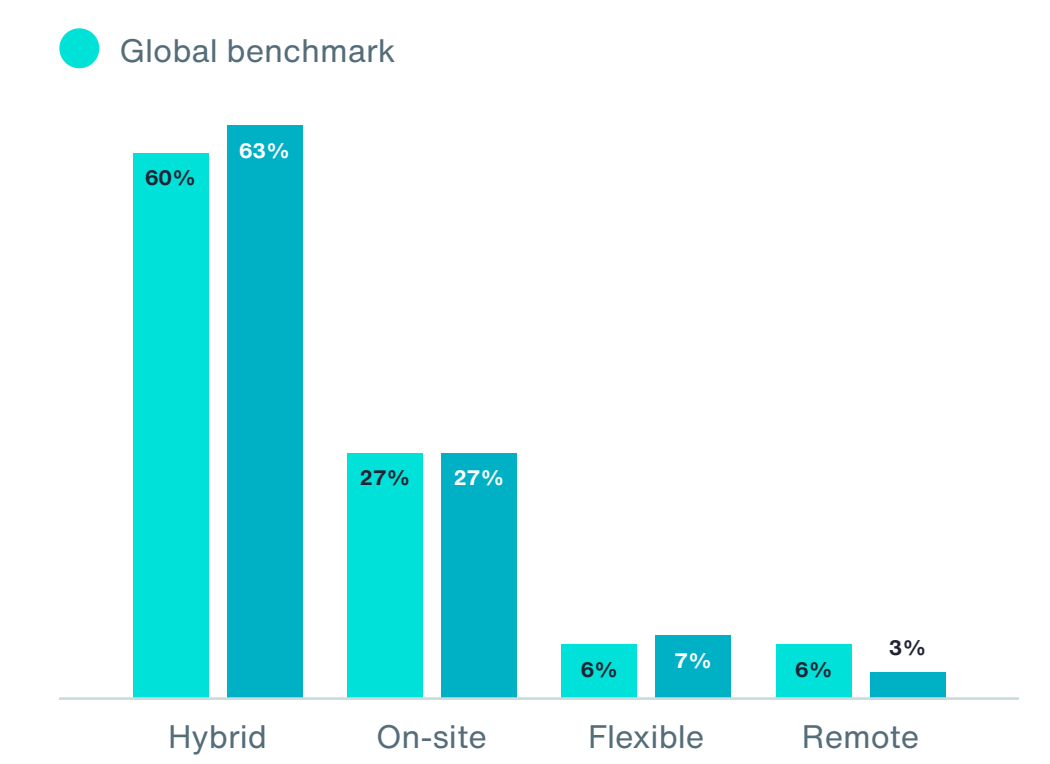
Sustainable Investments

27% say it is important for their organization to consider climate impacts when making decisions about retirement fund investments.

Top Communication Barrier

#1 Information overload/competing priorities.

Working Location Style





China

China may be considered a leader in AI development, but when it comes to industrial roll-out, Chinese businesses are slightly lagging, with 38% in the deployment phase compared to 44% globally. However, with a further 38% in a piloting phase and a large majority of organizations reporting that some portion of their workforce is participating in AI reskilling or upskilling, Chinese businesses are clearly readying their workforces for the future. Against this backdrop, 90% agree that while AI will automate certain tasks, existing roles will still be necessary, four percentage points higher than the global average. Employers offer a more clearly defined and well understood EVP in comparison to the global average. However, this should be combined with greater pay transparency and a visible commitment to employee wellbeing and financial security if China is to address the AI recruitment challenge.

Stephen Cui – Partner, Aon China

Key Actions

- Integrate customized benefits to attract a more diverse workforce.
- Rethink internal communication to minimize information overload, build employee engagement and support change management strategies.
- Enhance employees' financial wellbeing through greater financial education and support.



Top 3 People Strategy Priorities

1. Driving employee productivity
2. Accelerating digital transformation in HR processes
3. Optimizing workforce planning and organizational design

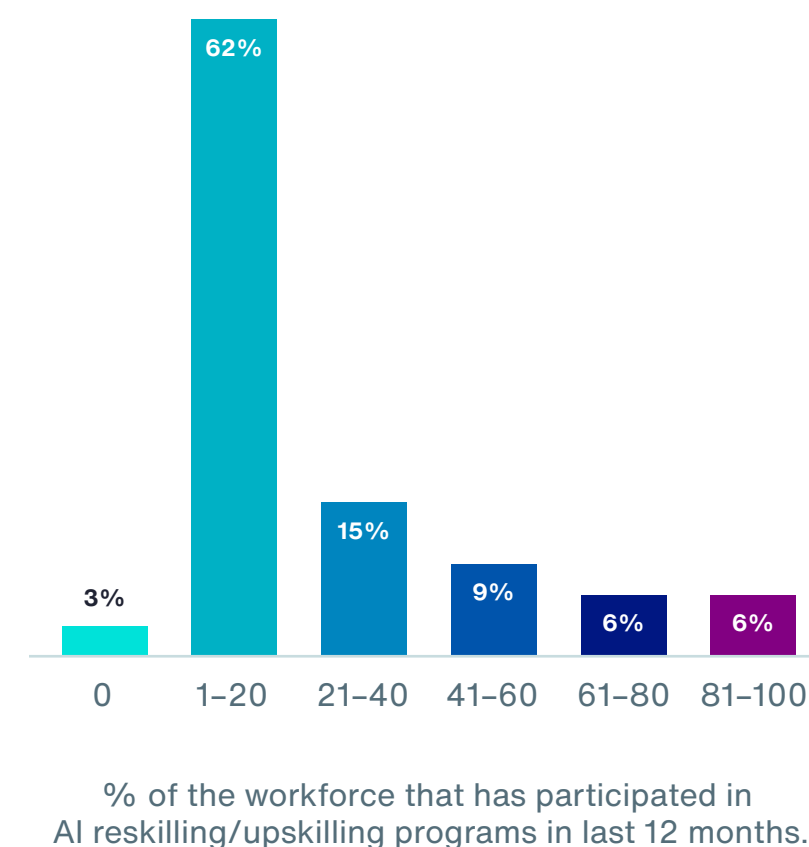
Employee Value Proposition

35% have an EVP that is clearly defined and well understood by employees.

Data Maturity

44% agree they have a high level of data maturity in HR.

AI Reskilling/Upskilling



Top 3 total rewards Objectives

1. Drive business performance
2. Retain high performers
3. Attract top talent

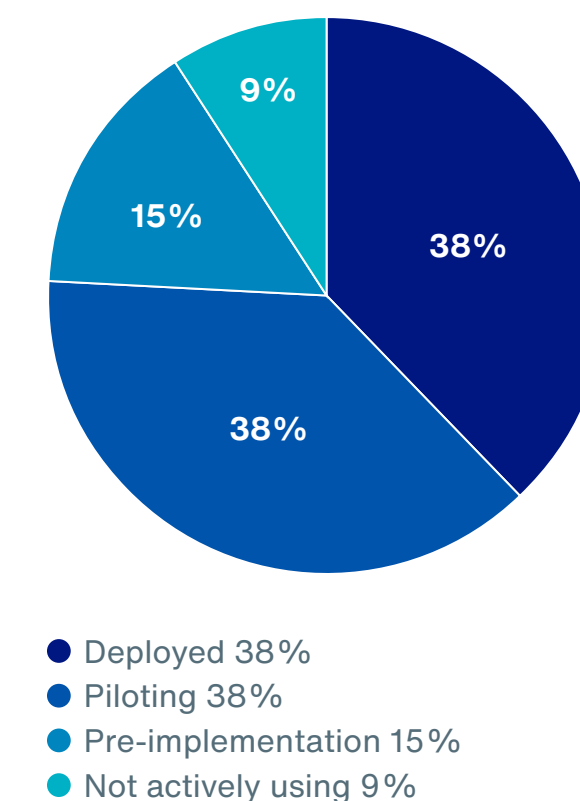
Transparent Pay

15% rate their pay transparency practices mature or very mature.

Compensation Benchmark

30% have not benchmarked compensation in the last year.

AI Adoption Stage



Top 3 AI Deployment Objectives

1. Increase operational efficiency
2. Automate routine tasks
3. Advance workforce reskilling/upskilling

AI Recruitment

19% agree they are able to recruit and retain enough talent with AI skills.

Critical Workforce Skills

Adaptability and Change Management is considered the most critical skill to organizational success over the next three years.

AI's Impact

90% agree AI will automate some tasks, but existing roles will still be necessary.

84% agree AI will create new opportunities and require new skills in their field.

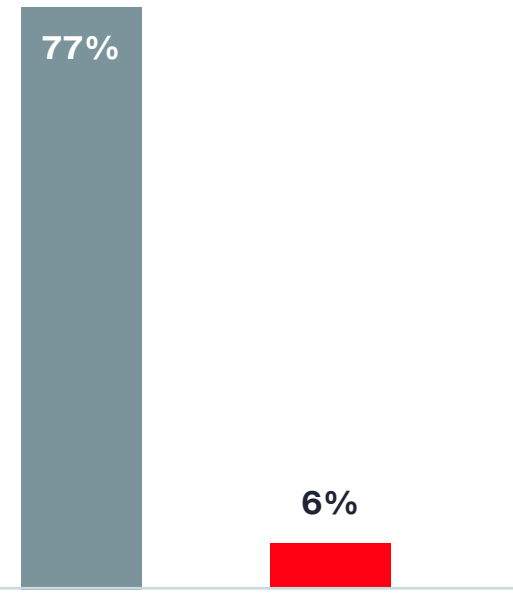
32% agree AI will significantly replace jobs in their field.

Key
= Equally Ranked

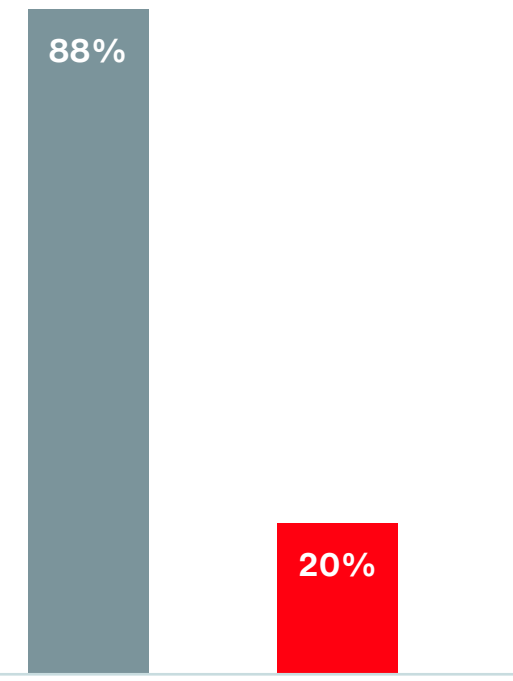
Employer Benefits: Aspiration Versus Perception

● What employers believe they should support
 ● What employees state they receive
 (Data from the Employee Sentiment Study 2025)

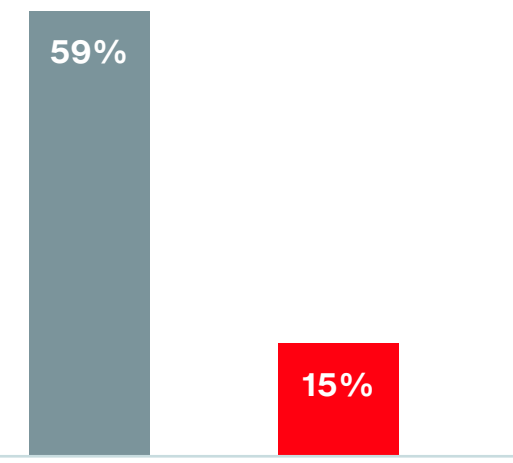
Childcare



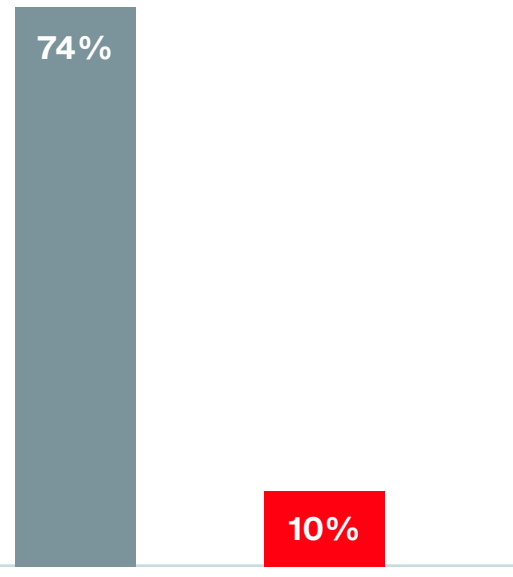
Women's Health



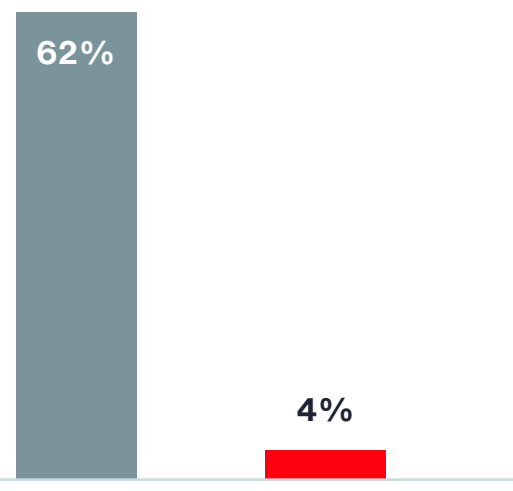
Family Forming/Fertility



Financial Education



Financial Advice



Wellbeing Strategy

85% have confidence that their organization's wellbeing strategy is meeting the needs of their workforce.

Gender Retirement Savings Gap

27% agree that they are putting in place initiatives to address the gender retirement savings gap.

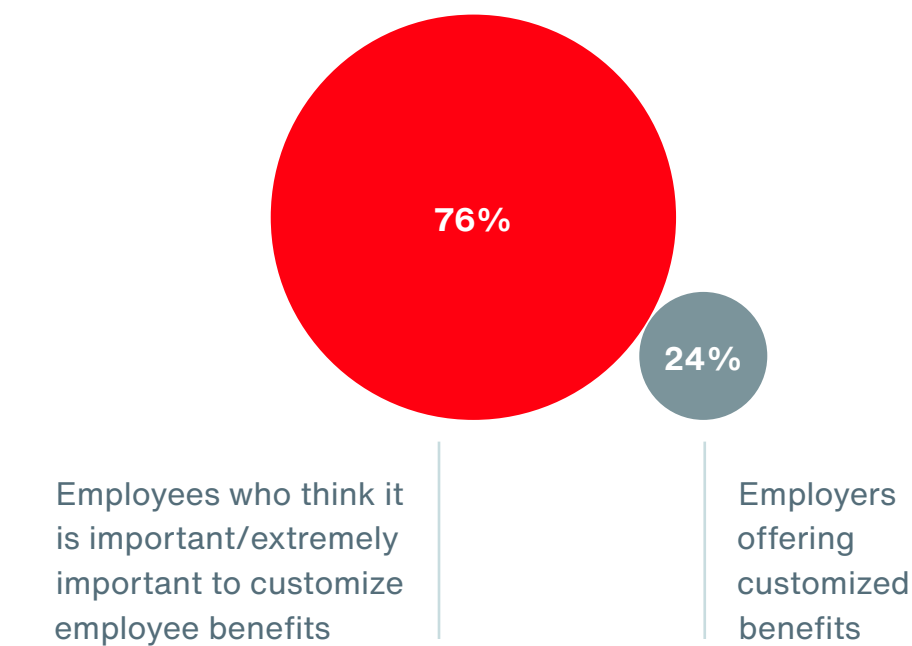
Climate Impact

26% are not investing in employee's health and wellbeing in relation to the impact of weather/climate.

Top 3 total rewards Communications Channels

- 1= 1-on-1 meetings
- 1= Email
2. Internal company website/intranet
3. In-person group meetings

Customized Benefits



Wellbeing Commitment

18% say that their leadership's commitment to employee wellbeing is strong and visible.

Employee Retirement

65% are not concerned about their employees not being able to afford to retire.

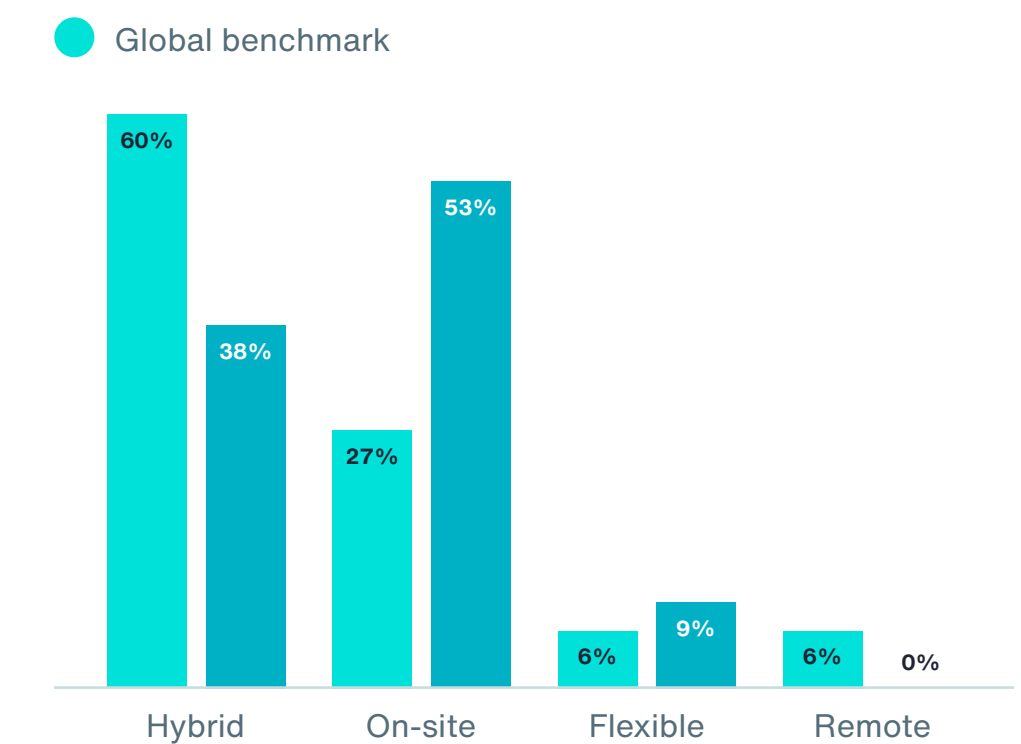
Sustainable Investments

27% say it is important for their organization to consider climate impacts when making decisions about retirement fund investments.

Top Communication Barrier

#1 Information overload/competing priorities.

Working Location Style





Colombia

Colombian organizations showed greater confidence in their EVPs and wellbeing strategies when stacked against the perceptions of global peers. However, on closer inspection, there is greater disparity between employees' aspirations for customizable benefits and employers offering this level of flexibility. Significantly, data maturity and compensation benchmarking lag behind the global average by 8 and 25 percentage points, respectively, while 33% agree they are able to recruit and retain enough talent with AI skills, nine percentage points above the global statistic. The country is a major outlier when it comes to investing in employees' health and wellbeing in relation to the impact of weather and climate. Colombia is also 10% ahead of the global benchmark for prioritizing sustainable retirement options.

Key Actions

- Consider increasing investment in HR data maturity to drive more strategic human capital decision making and improve organizational resilience.
- Leverage a proactive stance on climate change to strengthen talent attraction and retention strategies.
- Offer more personalized benefits, which drive value, enhance the employee experience and manage costs and affordability.



Top 3 People Strategy Priorities

1. Accelerating digital transformation in HR processes
2. Driving employee productivity
3. Strengthening leadership and succession planning

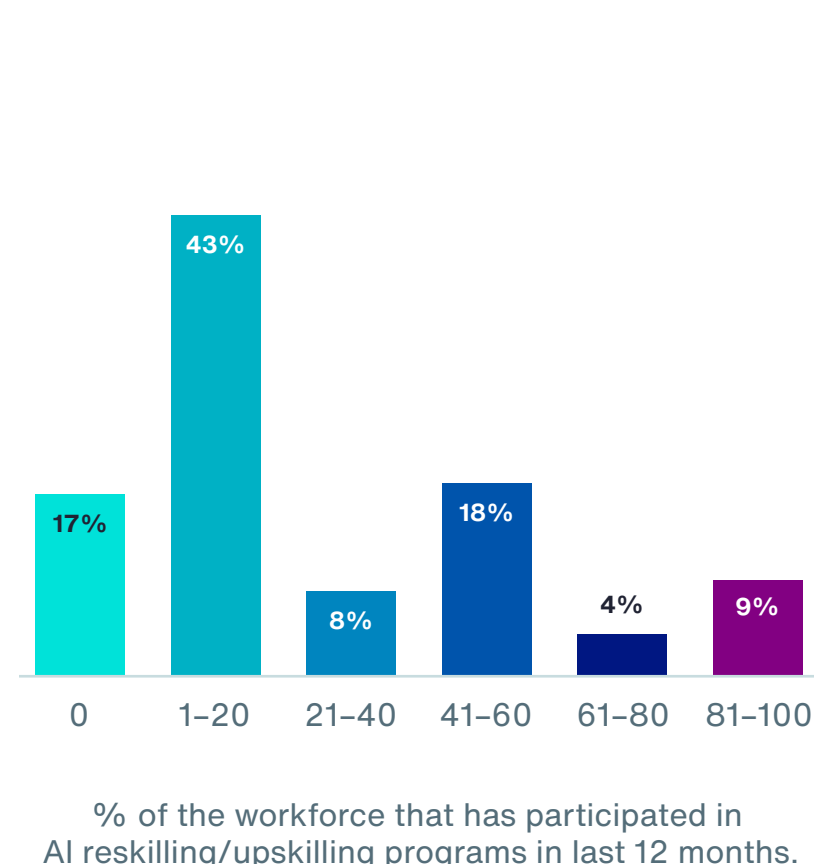
Employee Value Proposition

26% have an EVP that is clearly defined and well understood by employees.

Data Maturity

30% agree they have a high level of data maturity in HR.

AI Reskilling/Upskilling



Top 3 total rewards Objectives

1. Attract top talent
2. Retain high performers
3. Improve employee engagement

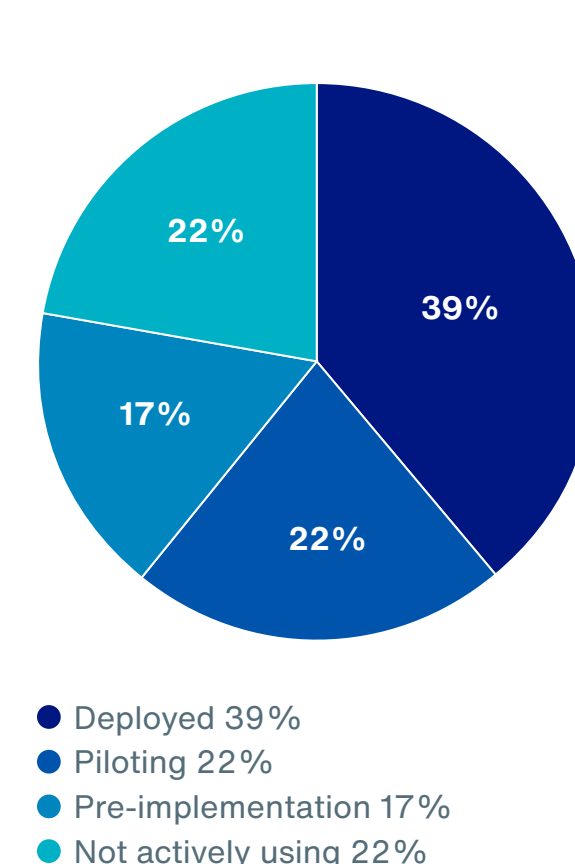
Transparent Pay

21% rate their pay transparency practices mature or very mature.

Compensation Benchmark

51% have not benchmarked compensation in the last year.

AI Adoption Stage



Top 3 AI Deployment Objectives

1. Automate routine tasks
2. Increase operational efficiency
3. Drive innovation

AI Recruitment

33% agree they are able to recruit and retain enough talent with AI skills.

Critical Workforce Skills

Adaptability and Change Management is considered the most critical skill to organizational success over the next three years.

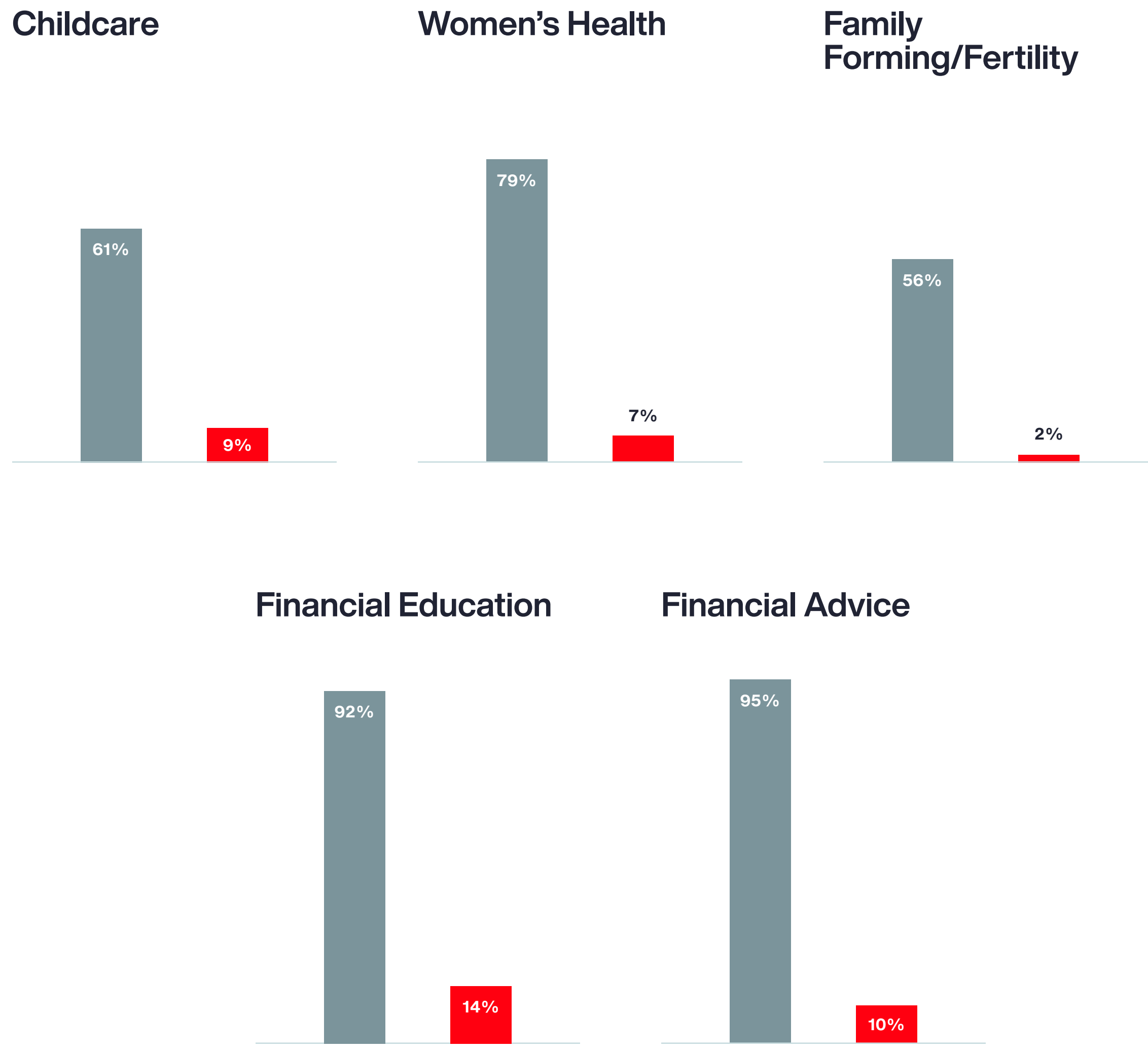
AI's Impact

- 73%** agree AI will automate some tasks, but existing roles will still be necessary.
- 94%** agree AI will create new opportunities and require new skills in their field.
- 17%** agree AI will significantly replace jobs in their field.

Key
= Equally Ranked

Employer Benefits: Aspiration Versus Perception

● What employers believe they should support
 ● What employees state they receive
 (Data from the Employee Sentiment Study 2025)



Wellbeing Strategy

92% have confidence that their organization's wellbeing strategy is meeting the needs of their workforce.

Gender Retirement Savings Gap

30% agree that they are putting in place initiatives to address the gender retirement savings gap.

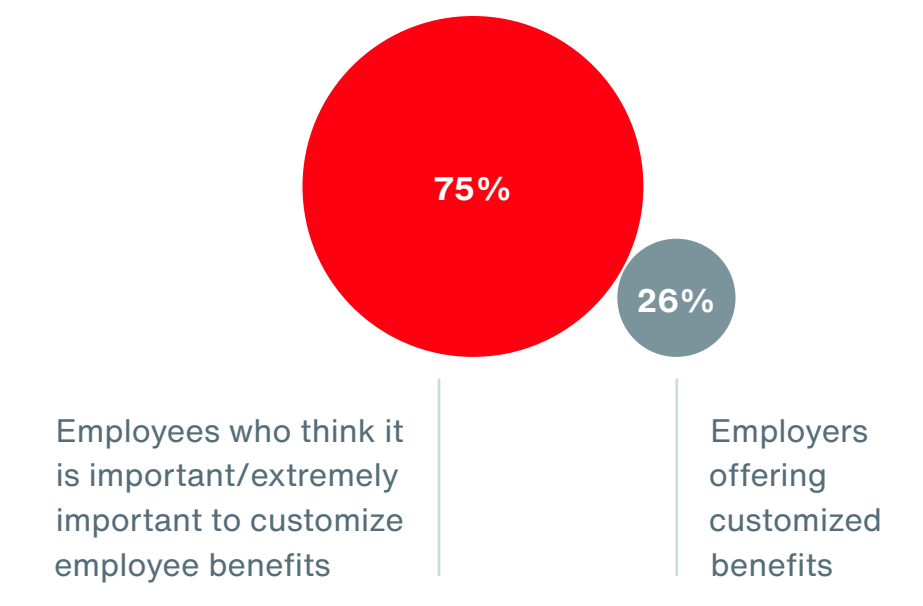
Climate Impact

17% are not investing in employee's health and wellbeing in relation to the impact of weather/climate.

Top 3 total rewards Communications Channels

1. Email
2. Company benefits portal
- 3= 1-on-1 meetings
- 3= Virtual meetings/teleconference/ video conference

Customized Benefits



Wellbeing Commitment

17% say that their leadership's commitment to employee wellbeing is strong and visible.

Employee Retirement

39% are not concerned about their employees not being able to afford to retire.

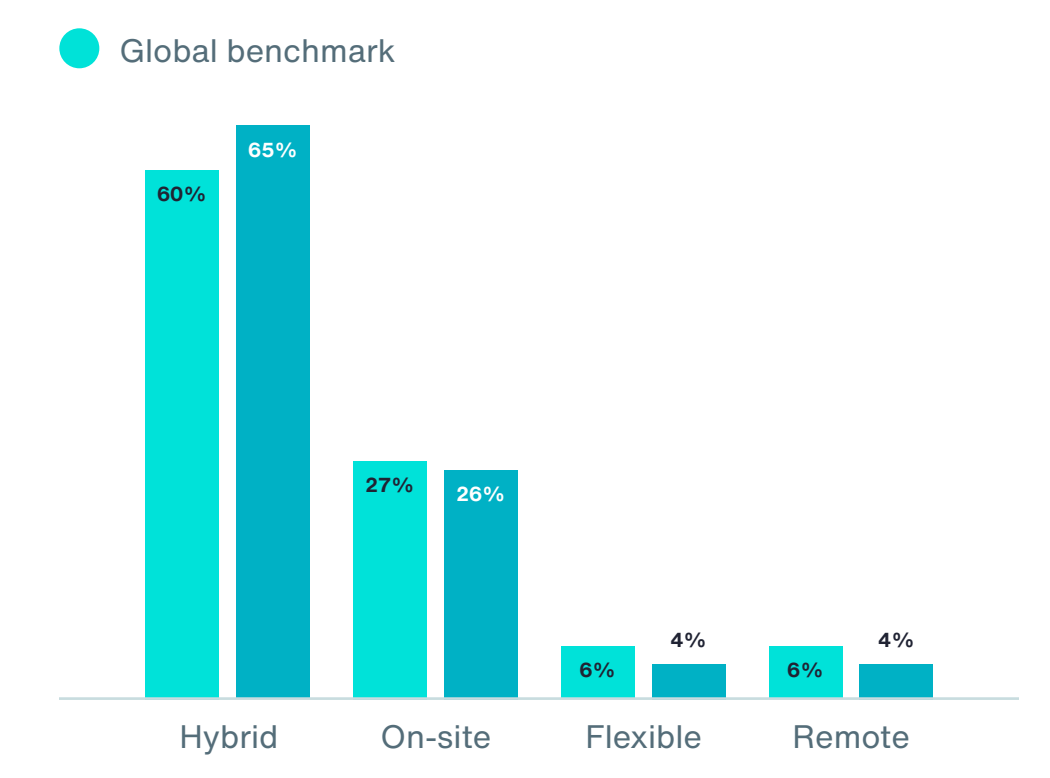
Sustainable Investments

34% say it is important for their organization to consider climate impacts when making decisions about retirement fund investments.

Top Communication Barrier

#1 Information overload/competing priorities.

Working Location Style





Germany

German organizations are making solid progress across data maturity, pay transparency and AI adoption, with activity levels exceeding global benchmarks in pay transparency and AI. Despite these advancements, challenges remain in translating investments into recruiting success and future skills development. A persistent gap between employer intent and employee experience remains evident. While organizations report confidence in their wellbeing strategies and benefits offerings, employee understanding, access and perceived value remain lower than the global average, indicating limited visibility and impact at workforce level. This misalignment is particularly pronounced in total rewards, where demand for personalized benefits exceeds current offerings. Closing this gap may be critical to realizing the full value of human capital investments.

Marie Buhlmann – Strategic Sales Manager, Human Capital, Germany, Aon

Key Actions

- Translate wellbeing and EVP strategies into visible leadership action and measurable employee impact.
- Close the gap between benefits design and employee experience through personalization, communication and accessibility.
- Scale AI adoption by linking upskilling efforts directly to talent outcomes, particularly in recruiting and critical skills.



Top 3 People Strategy Priorities

1. Accelerating digital transformation in HR processes
2. Pay transparency
3. Driving employee productivity

Top 3 total rewards Objectives

1. Retain high performers
2. Attract top talent
3. Drive business performance

Top 3 AI Deployment Objectives

1. Automate routine tasks
2. Increase operational efficiency
3. Enhance user experience

Employee Value Proposition

33% have an EVP that is clearly defined and well understood by employees.

Transparent Pay

30% rate their pay transparency practices mature or very mature.

AI Recruitment

43% agree they are able to recruit and retain enough talent with AI skills.

Data Maturity

29% agree they have a high level of data maturity in HR.

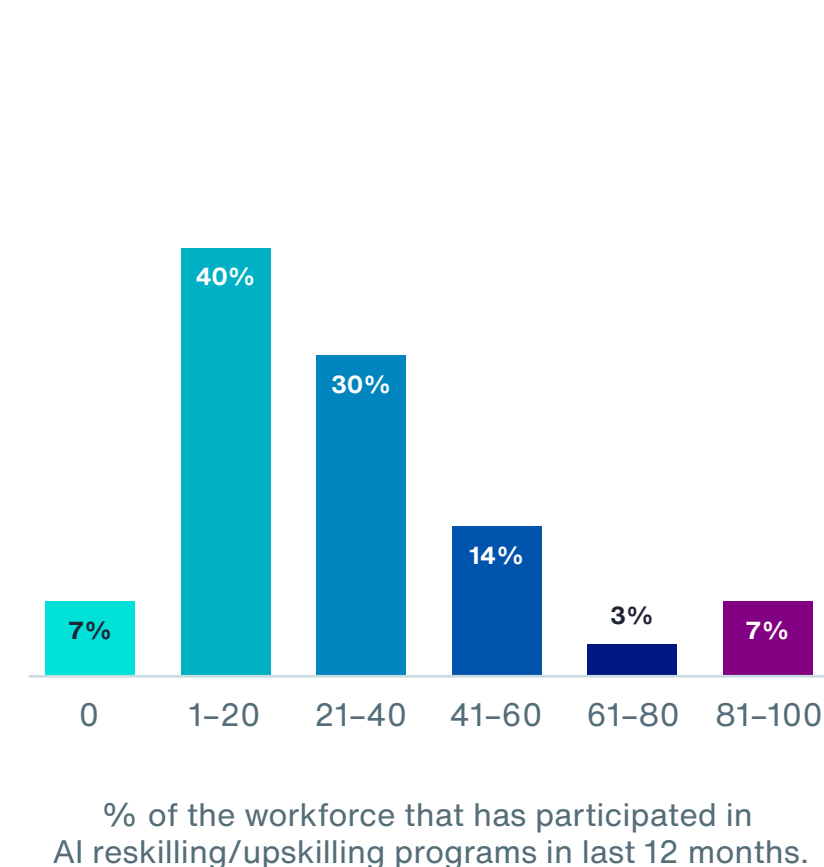
Compensation Benchmark

9% have not benchmarked compensation in the last year.

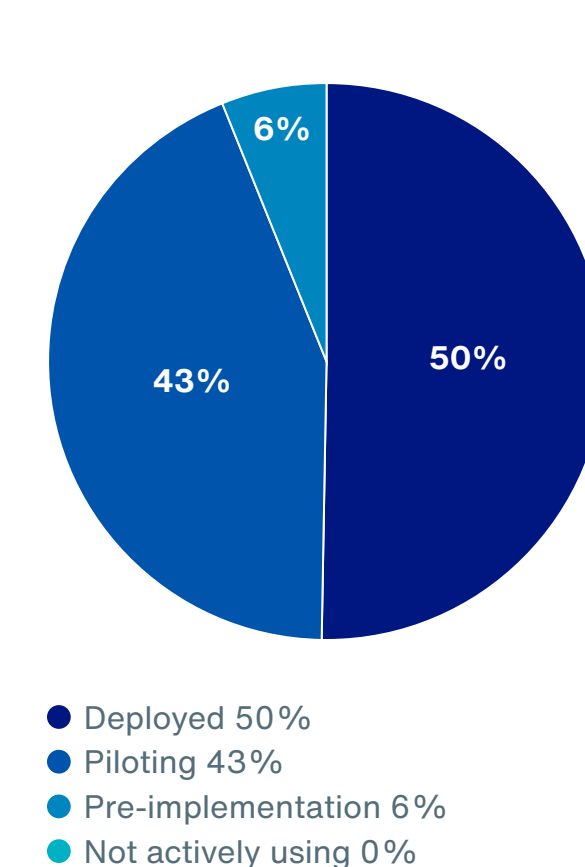
Critical Workforce Skills

Adaptability and Change Management is considered the most critical skill to organizational success over the next three years.

AI Reskilling/Upskilling



AI Adoption Stage



AI's Impact

93% agree AI will automate some tasks, but existing roles will still be necessary.

90% agree AI will create new opportunities and require new skills in their field.

24% agree AI will significantly replace jobs in their field.

Employer Benefits: Aspiration Versus Perception

● What employers believe they should support
 ● What employees state they receive
 (Data from the Employee Sentiment Study 2025)

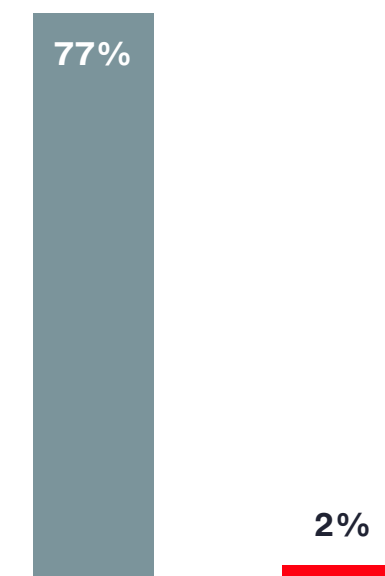
Childcare



Women's Health



Family Forming/Fertility



Financial Education



Financial Advice



Wellbeing Strategy

83% have confidence that their organization's wellbeing strategy is meeting the needs of their workforce.

Gender Retirement Savings Gap

16% agree that they are putting in place initiatives to address the gender retirement savings gap.

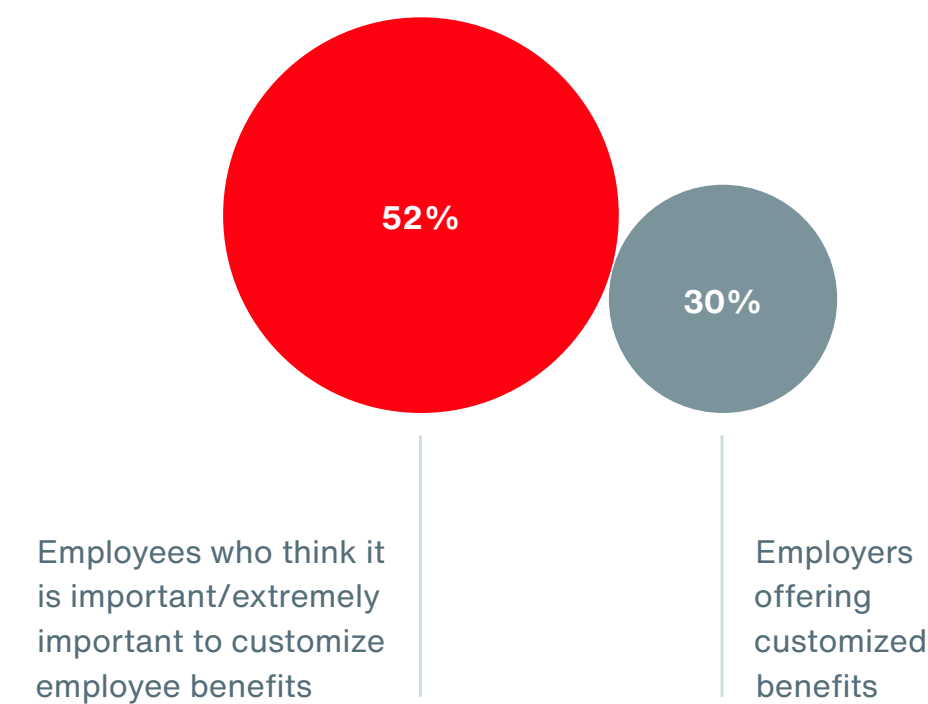
Climate Impact

60% are not investing in employee's health and wellbeing in relation to the impact of weather/climate.

Top 3 total rewards Communications Channels

- 1-on-1 meetings
- Total reward statements - digital
- Internal company website/intranet

Customized Benefits



Wellbeing Commitment

13% say that their leadership's commitment to employee wellbeing is strong and visible.

Employee Retirement

70% are not concerned about their employees not being able to afford to retire.

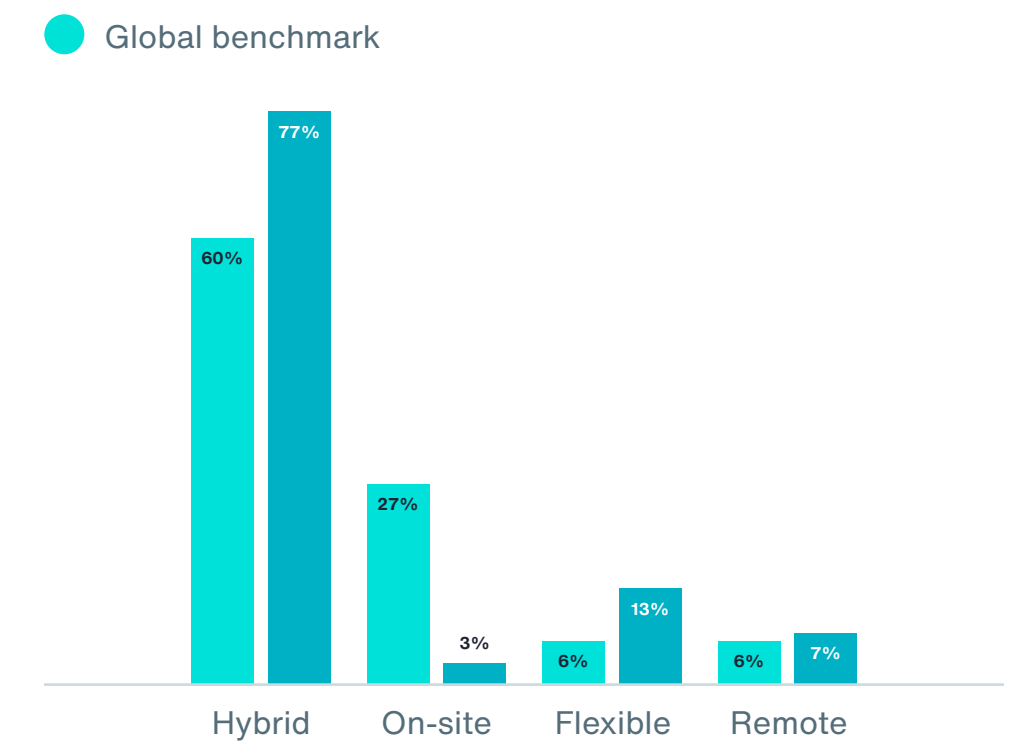
Sustainable Investments

23% say it is important for their organization to consider climate impacts when making decisions about retirement fund investments.

Top Communication Barrier

#1 Information overload/competing priorities.

Working Location Style





Hong Kong

Hong Kong outperforms the global average in AI deployment by 16 percentage points, supported by strong AI reskilling and upskilling rates. However, only 8% of organizations report being able to recruit and retain sufficient AI talent – 16 percentage points below the global average – highlighting a significant capability gap. Compensation practices are comparatively mature, with 90% having conducted benchmarking in the past year, yet pay transparency lags behind the global average by 8 percentage points. Organizations in Hong Kong also have a clear opportunity to bridge the benefits gap between ambition and reality for childcare, women’s health, fertility and financial wellbeing.

Alan Oates – Head of Global Benefits, Asia Pacific, Aon

Key Actions

- Cultivate clearer pay transparency through a pay equity audit and by building integrated, sustainable pay transparency strategies.
- Use a comprehensive database to benchmark compensation and drive smarter workforce decisions.
- Close the employer-employee benefits gap between aspiration and reality through a customized benefit framework.



Top 3 People Strategy Priorities

1. Accelerating digital transformation in HR processes
2. Strengthening leadership and succession planning
3. Optimizing workforce planning and organizational design

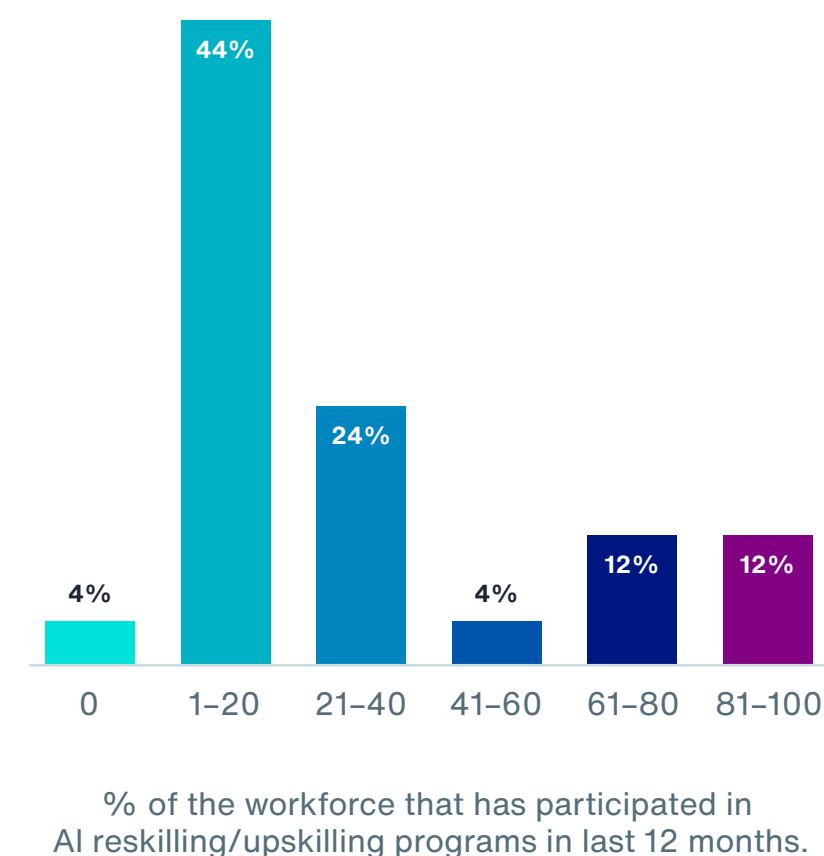
Employee Value Proposition

14% have an EVP that is clearly defined and well understood by employees.

Data Maturity

47% agree they have a high level of data maturity in HR.

AI Reskilling/Upskilling



Top 3 total rewards Objectives

1. Retain high performers
2. Drive business performance
3. Attract top talent

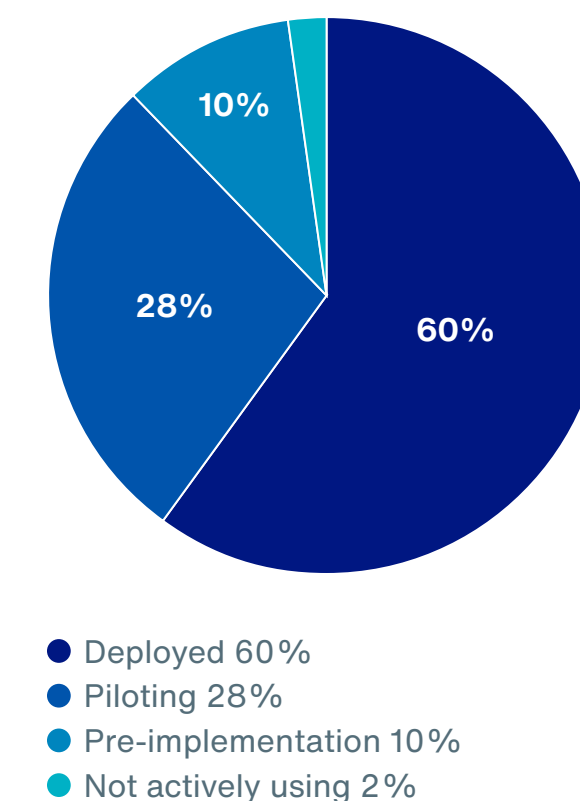
Transparent Pay

14% rate their pay transparency practices mature or very mature.

Compensation Benchmark

10% have not benchmarked compensation in the last year.

AI Adoption Stage



Top 3 AI Deployment Objectives

1. Increase operational efficiency
2. Automate routine tasks
3. Enable data-driven decision making

AI Recruitment

8% agree they are able to recruit and retain enough talent with AI skills.

Critical Workforce Skills

Adaptability and Change Management is considered the most critical skill to organizational success over the next three years.

AI's Impact

73% agree AI will automate some tasks, but existing roles will still be necessary.

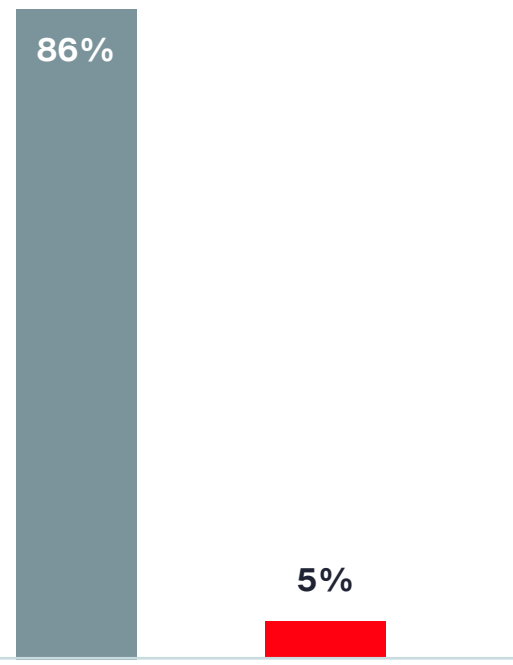
87% agree AI will create new opportunities and require new skills in their field.

16% agree AI will significantly replace jobs in their field.

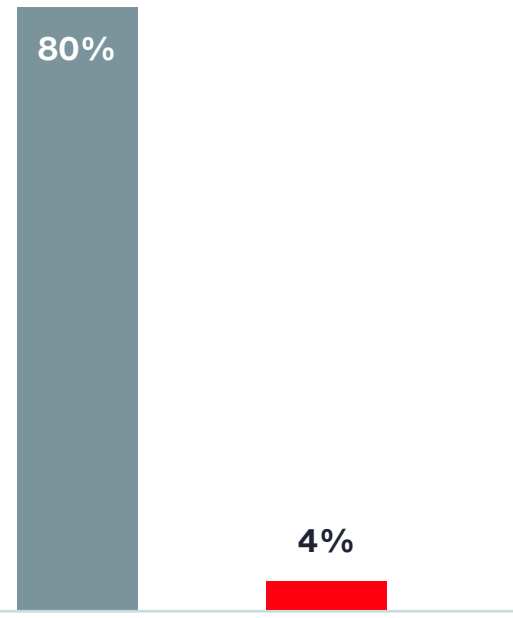
Employer Benefits: Aspiration Versus Perception

● What employers believe they should support
 ● What employees state they receive
 (Data from the Employee Sentiment Study 2025)

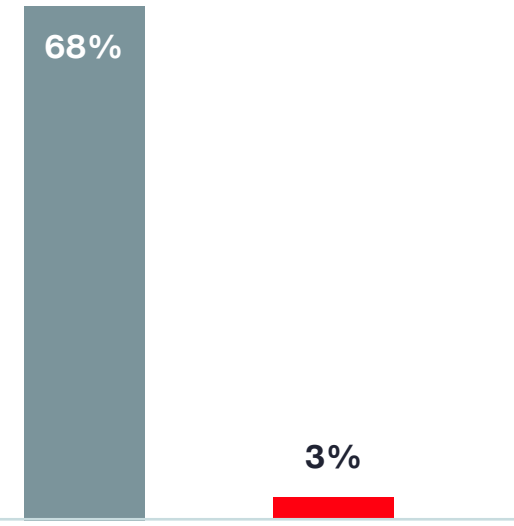
Childcare



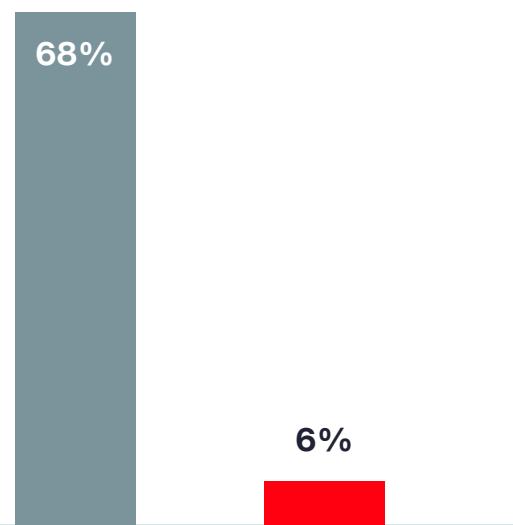
Women's Health



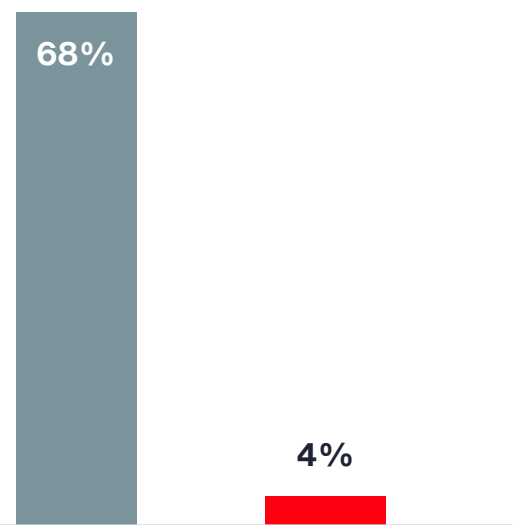
Family Forming/Fertility



Financial Education



Financial Advice



Wellbeing Strategy

84% have confidence that their organization's wellbeing strategy is meeting the needs of their workforce.

Gender Retirement Savings Gap

24% agree that they are putting in place initiatives to address the gender retirement savings gap.

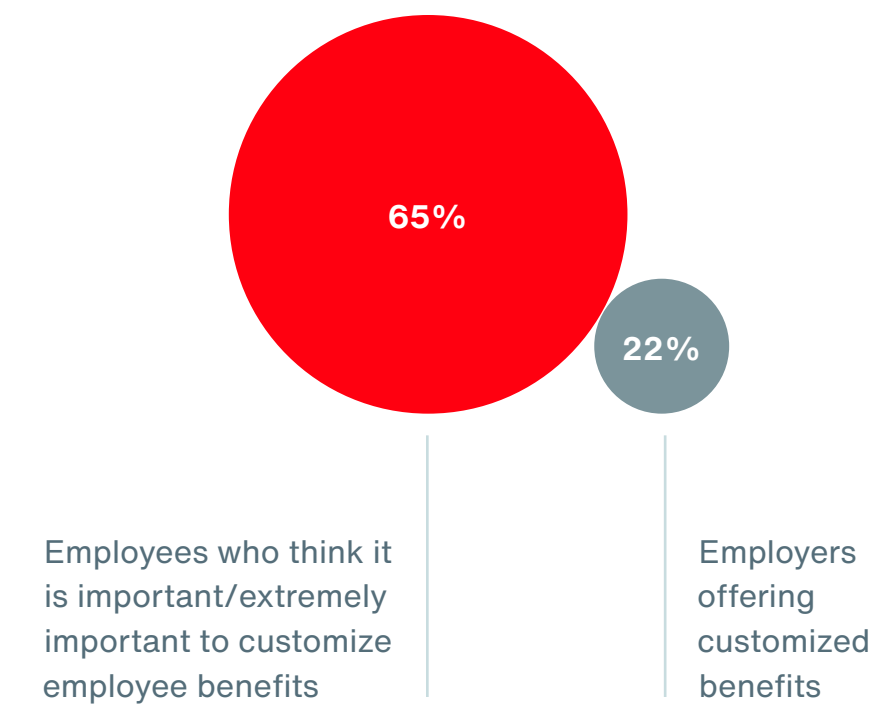
Climate Impact

44% are not investing in employee's health and wellbeing in relation to the impact of weather/climate.

Top 3 total rewards Communications Channels

1. Email
2. Internal company website/intranet
3. 1-on-1 meetings

Customized Benefits



Wellbeing Commitment

22% say that their leadership's commitment to employee wellbeing is strong and visible.

Employee Retirement

54% are not concerned about their employees not being able to afford to retire.

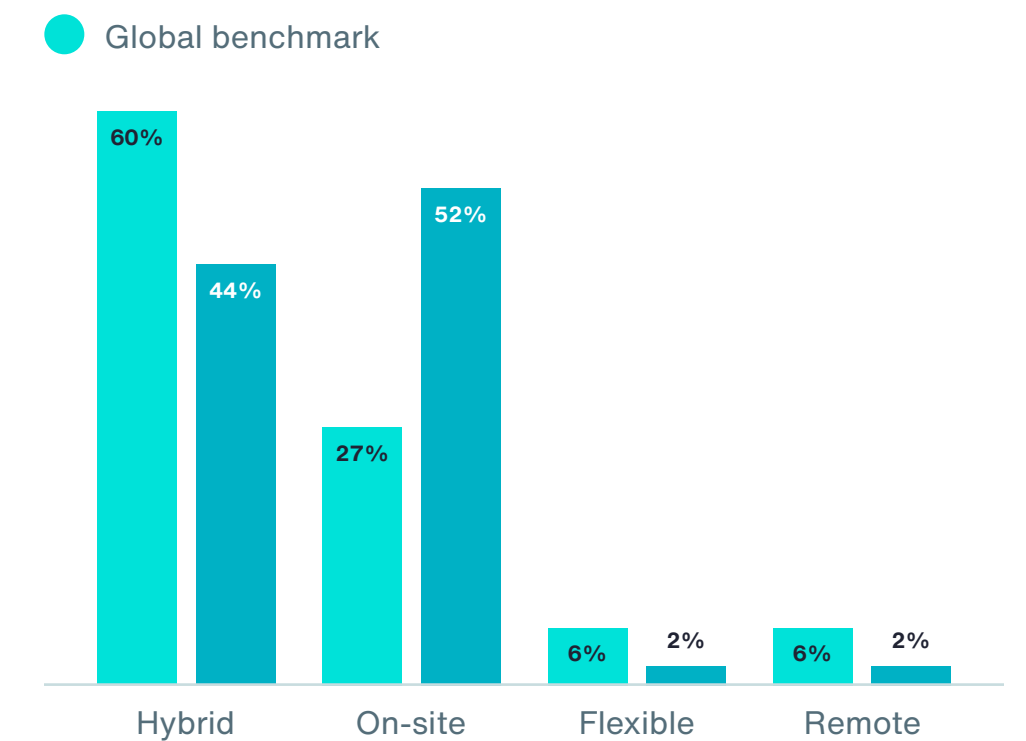
Sustainable Investments

20% say it is important for their organization to consider climate impacts when making decisions about retirement fund investments.

Top Communication Barrier

#1 Information overload/competing priorities.

Working Location Style





India

India is exceeding global averages in several areas. A higher rate of HR data maturity and more clearly defined, well-understood EVPs suggest that Indian organizations benefit from higher engagement. However, there are stark differences between aspiration and reality regarding benefits — most notably in women’s health and financial education and advice — and Indian employees have high expectations for customized benefits that employers should meet. Positively, 48% are taking a proactive approach to addressing the gender retirement savings gap, compared to only 21% globally. When it comes to AI, India is slightly behind global trends in full deployment, but is ahead in its ability to recruit and retain enough talent with AI skills, positioning the country well to accelerate adoption.

Shilpa Khanna – Rewards Solutions Leader, India, Aon Human Capital, Aon

Key Actions

- Meet employee expectations on customized benefits by integrating a comprehensive total rewards strategy and framework.
- Increase AI deployment rates by efficiently managing risk and potential, and maintaining comprehensive upskilling programs.
- Use high data maturity to pinpoint areas where AI can enrich HR processes and accelerate further digital transformation.



Top 3 People Strategy Priorities

1. Accelerating digital transformation in HR processes
2. Driving employee productivity
3. Optimizing workforce planning and organizational design

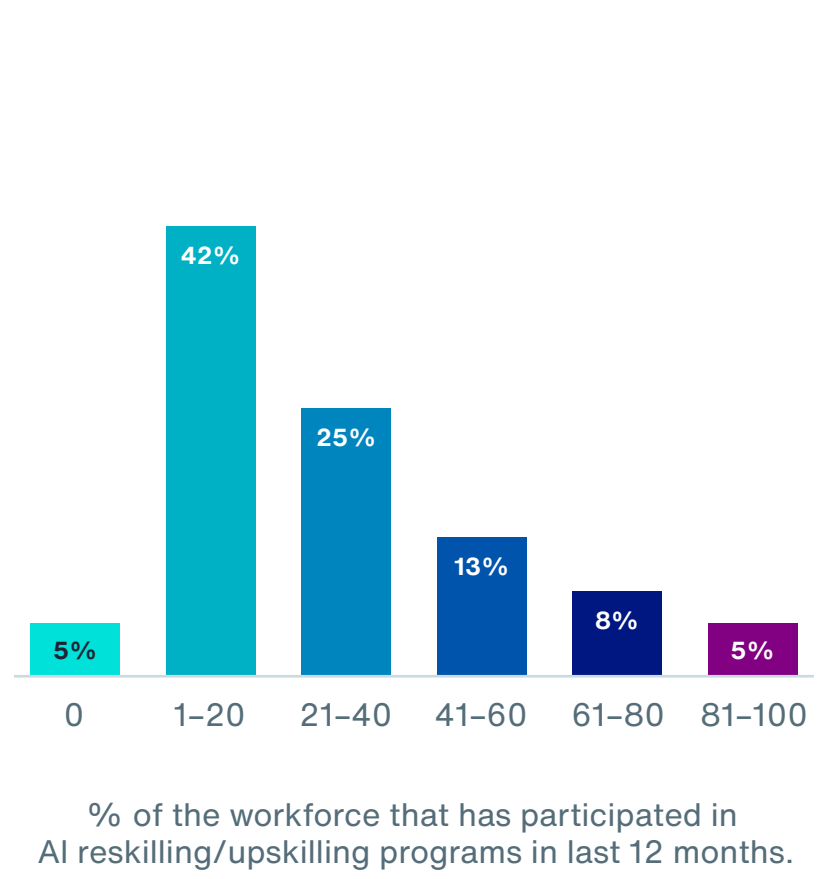
Employee Value Proposition

25% have an EVP that is clearly defined and well understood by employees.

Data Maturity

56% agree they have a high level of data maturity in HR.

AI Reskilling/Upskilling



Top 3 total rewards Objectives

1. Retain high performers
2. Attract top talent
3. Drive business performance

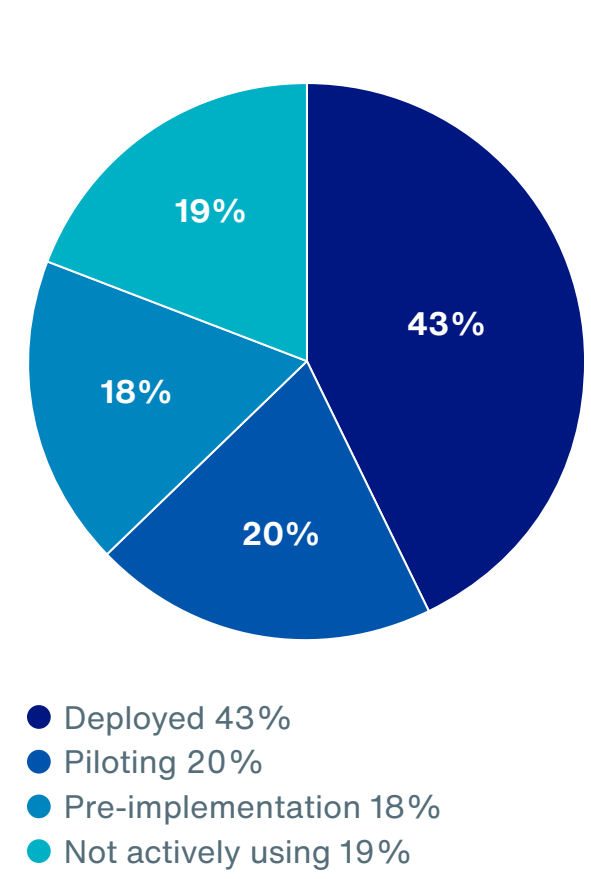
Transparent Pay

37% rate their pay transparency practices mature or very mature.

Compensation Benchmark

35% have not benchmarked compensation in the last year.

AI Adoption Stage



Top 3 AI Deployment Objectives

- 1= Automate routine tasks
- 1= Increase operational efficiency
2. Enable data-driven decision making
3. Drive innovation

AI Recruitment

39% agree they are able to recruit and retain enough talent with AI skills.

Critical Workforce Skills

Adaptability and Change Management is considered the most critical skill to organizational success over the next three years.

AI's Impact

- 73%** agree AI will automate some tasks, but existing roles will still be necessary.
- 92%** agree AI will create new opportunities and require new skills in their field.
- 31%** agree AI will significantly replace jobs in their field.

Key
= Equally Ranked

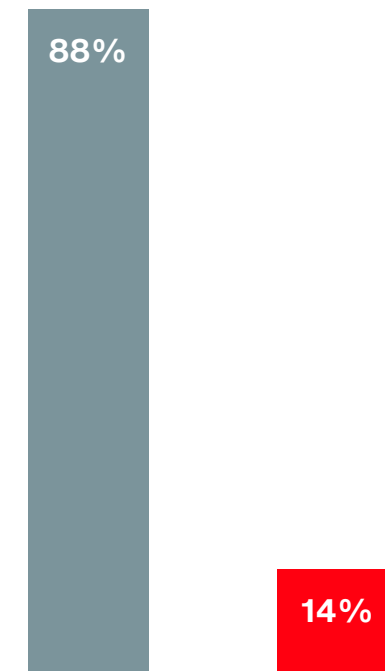
Employer Benefits: Aspiration Versus Perception

● What employers believe they should support
 ● What employees state they receive
 (Data from the Employee Sentiment Study 2025)

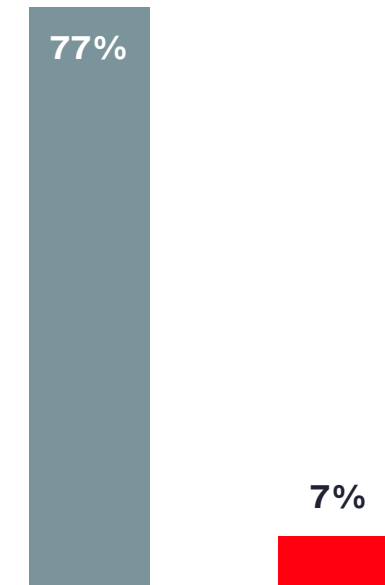
Childcare



Women's Health



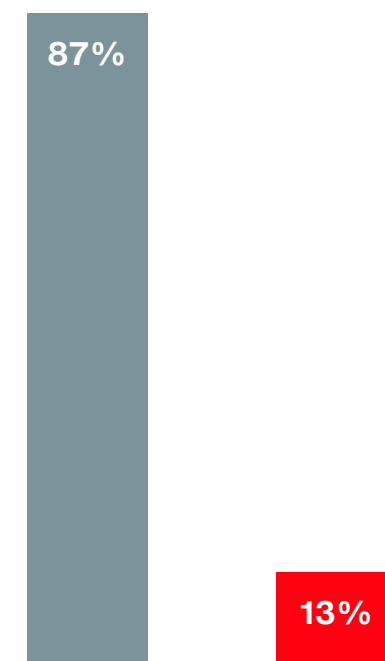
Family Forming/Fertility



Financial Education



Financial Advice



Wellbeing Strategy

89% have confidence that their organization's wellbeing strategy is meeting the needs of their workforce.

Gender Retirement Savings Gap

48% agree that they are putting in place initiatives to address the gender retirement savings gap.

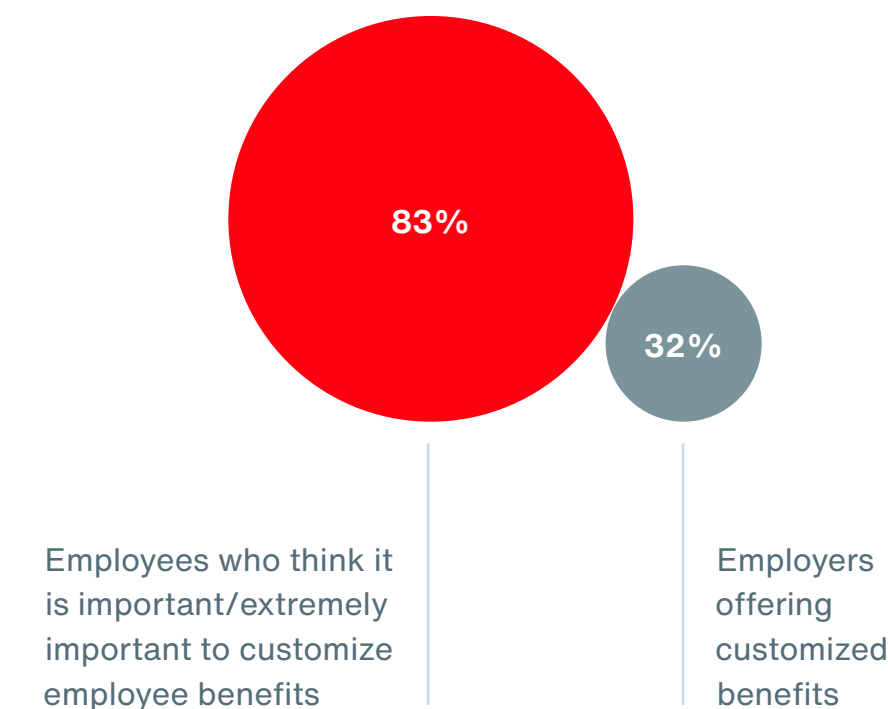
Climate Impact

24% are not investing in employee's health and wellbeing in relation to the impact of weather/climate.

Top 3 total rewards Communications Channels

1. Email
2. Company benefits portal
3. 1-on-1 meetings

Customized Benefits



Wellbeing Commitment

40% say that their leadership's commitment to employee wellbeing is strong and visible.

Employee Retirement

27% are not concerned about their employees not being able to afford to retire.

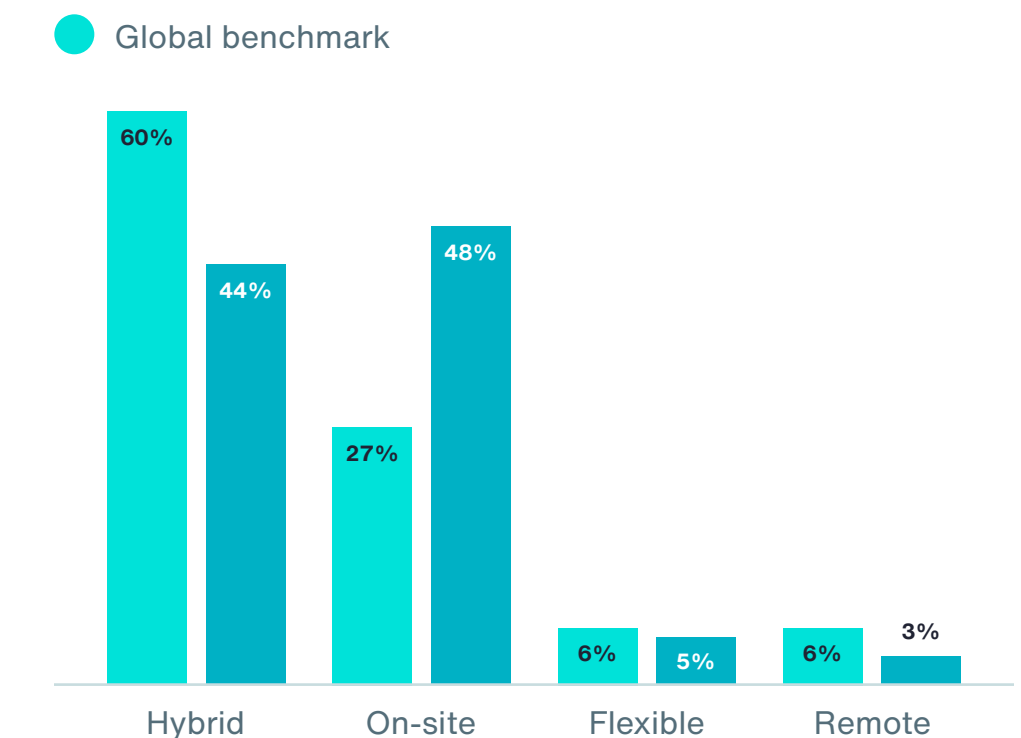
Sustainable Investments

33% say it is important for their organization to consider climate impacts when making decisions about retirement fund investments.

Top Communication Barrier

#1 Information overload/competing priorities.

Working Location Style





Ireland

Ireland is ahead of global trends in the adoption of AI across the workforce. In fact, 0% of Irish respondents stated that they are ‘not actively using AI’, with 71% reporting deployment – 27 percentage points above the global average. This suggests Irish organizations are moving quickly to embed AI, supported by higher rates of upskilling and reskilling compared with the global outlook. With such a high deployment rate, Irish organizations are expected to continue to deliver effective AI initiatives that benefit both employers and employees. Clarity around the EVP is low at 13%, and employers are also failing to meet employee expectations on customized benefits, despite 98% reporting confidence in wellbeing strategies. The result can be understood as a degree of distance between what leaders believe they are offering and how employees experience it.

Caitriona Coffey – Commercial Client Director, Human Capital, Aon

Key Actions

- Engage the remaining parts of the workforce in AI upskilling and reskilling programs.
- Enhance EVP clarity through a thorough workforce assessment and data utilization.
- Close the customizable benefits gap that exists between employers and employees through the integration of total rewards technology.



Top 3 People Strategy Priorities

1. Accelerating digital transformation in HR processes
2. Strengthening leadership and succession planning
3. Optimizing workforce planning and organizational design

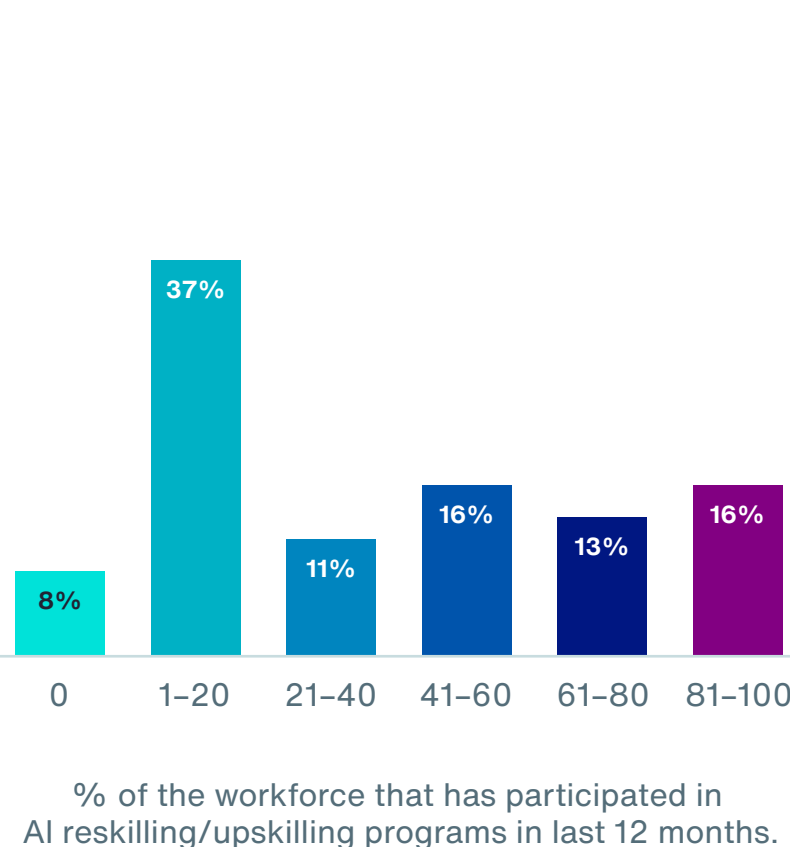
Employee Value Proposition

13% have an EVP that is clearly defined and well understood by employees.

Data Maturity

43% agree they have a high level of data maturity in HR.

AI Reskilling/Upskilling



Top 3 total rewards Objectives

1. Retain high performers
2. Drive business performance
3. Attract top talent

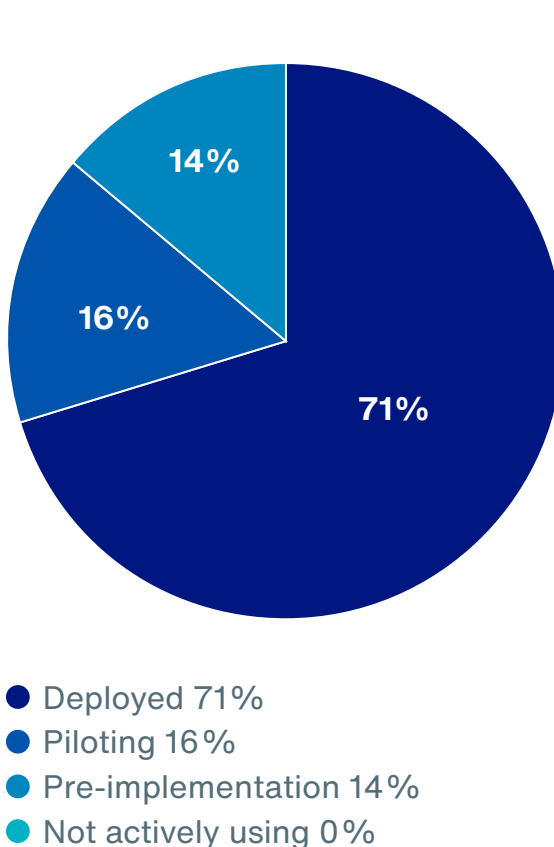
Transparent Pay

29% rate their pay transparency practices mature or very mature.

Compensation Benchmark

27% have not benchmarked compensation in the last year.

AI Adoption Stage



Top 3 AI Deployment Objectives

1. Increase operational efficiency
2. Automate routine tasks
3. Enable data-driven decision making

AI Recruitment

32% agree they are able to recruit and retain enough talent with AI skills.

Critical Workforce Skills

Adaptability and Change Management is considered the most critical skill to organizational success over the next three years.

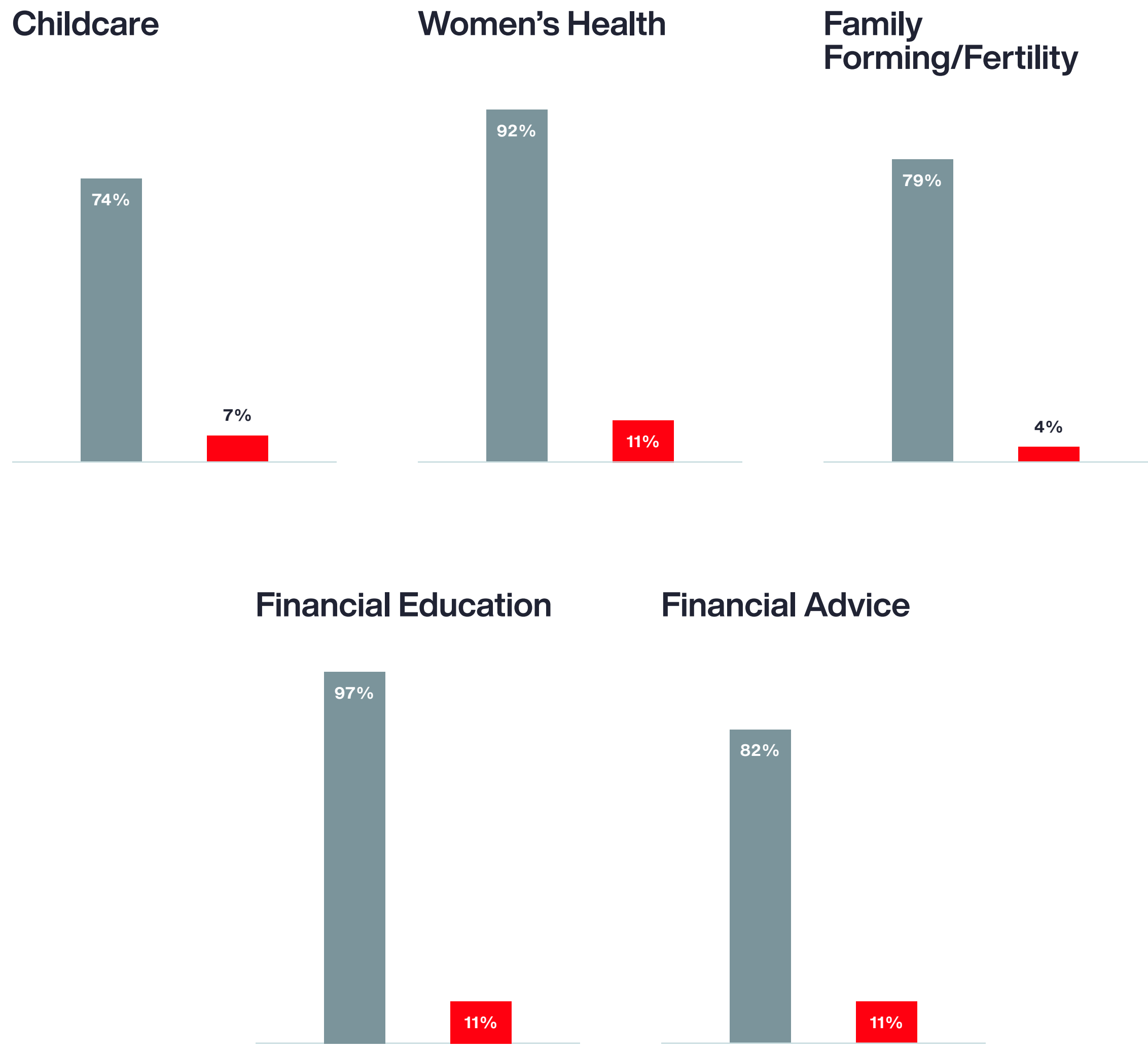
AI's Impact

- 92%** agree AI will automate some tasks, but existing roles will still be necessary.
- 92%** agree AI will create new opportunities and require new skills in their field.
- 24%** agree AI will significantly replace jobs in their field.

Key
= Equally Ranked

Employer Benefits: Aspiration Versus Perception

● What employers believe they should support
 ● What employees state they receive
 (Data from the Employee Sentiment Study 2025)



Wellbeing Strategy

98% have confidence that their organization's wellbeing strategy is meeting the needs of their workforce.

Gender Retirement Savings Gap

26% agree that they are putting in place initiatives to address the gender retirement savings gap.

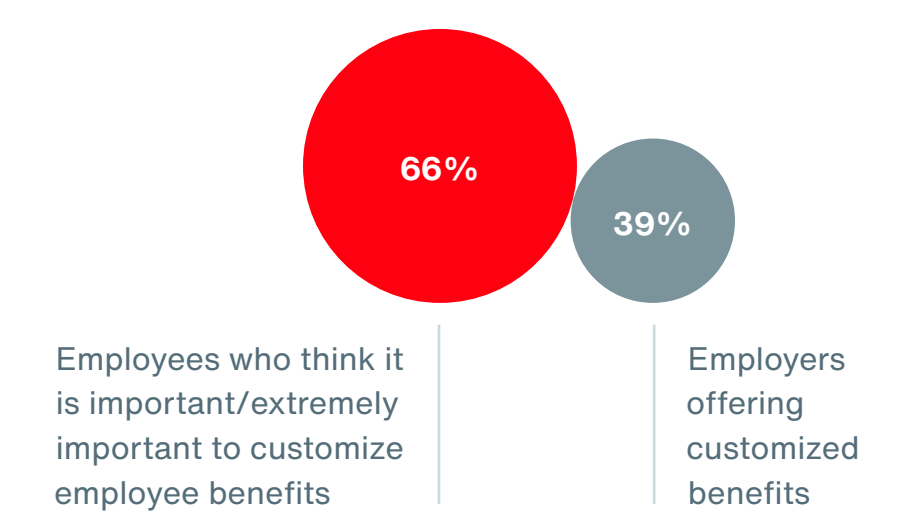
Climate Impact

42% are not investing in employee's health and wellbeing in relation to the impact of weather/climate.

Top 3 total rewards Communications Channels

- 1= Company benefits portal
- 1= Email
- 2. 1-on-1 meetings
- 3= Total reward statements - digital
- 3= Virtual meetings/teleconference/ video conference

Customized Benefits



Wellbeing Commitment

29% say that their leadership's commitment to employee wellbeing is strong and visible.

Employee Retirement

34% are not concerned about their employees not being able to afford to retire.

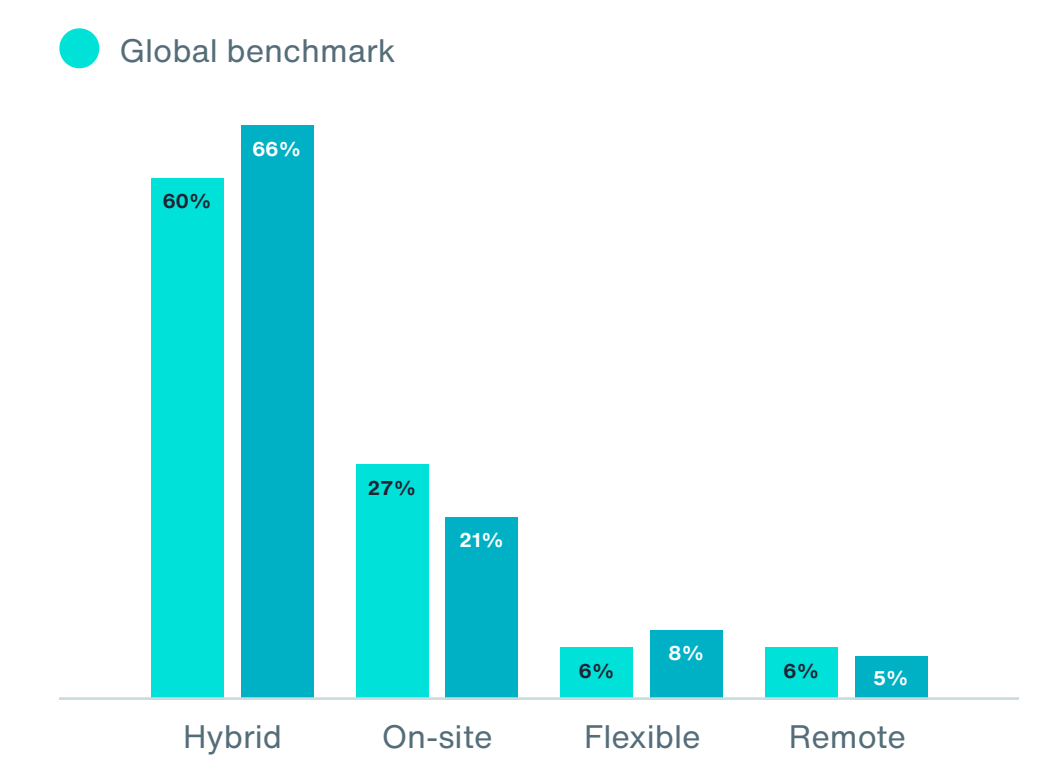
Sustainable Investments

48% say it is important for their organization to consider climate impacts when making decisions about retirement fund investments.

Top Communication Barrier

#1 Information overload/competing priorities.

Working Location Style





Italy

With AI driving innovation worldwide, Italian organizations should work harder to capitalize on the opportunities on offer. The AI deployment rate globally is 44%, yet only 33% of Italian organizations are at the same stage. In addition, almost a quarter of the Italian organizations report that none of their workforce has participated in AI reskilling or upskilling programs in the past 12 months. Italian organizations should also focus on more frequent compensation benchmarking and providing/communicating more around financial education and advice. While employers aspire to offer comprehensive and customized benefits, employee perceptions reveal a significant gap between intent and lived experience, likely driven by limited communication and the fact that only 20% of Italian organizations report having a clearly defined and well-understood Employee Value Proposition.

Greta Massironi – Wellbeing Consultant, Aon Italy

Key Actions

- Increase AI upskilling programs to ensure both employers and employees are taking full advantage of technological change.
- Increase compensation benchmarks frequency, as competition for talent continues to intensify.
- Offer employees access to financial education and advice through digital tools and workforce programmes.



Top 3 People Strategy Priorities

1. Accelerating digital transformation in HR processes
2. Enhancing employee development and training programs
3. Improving employee engagement and retention

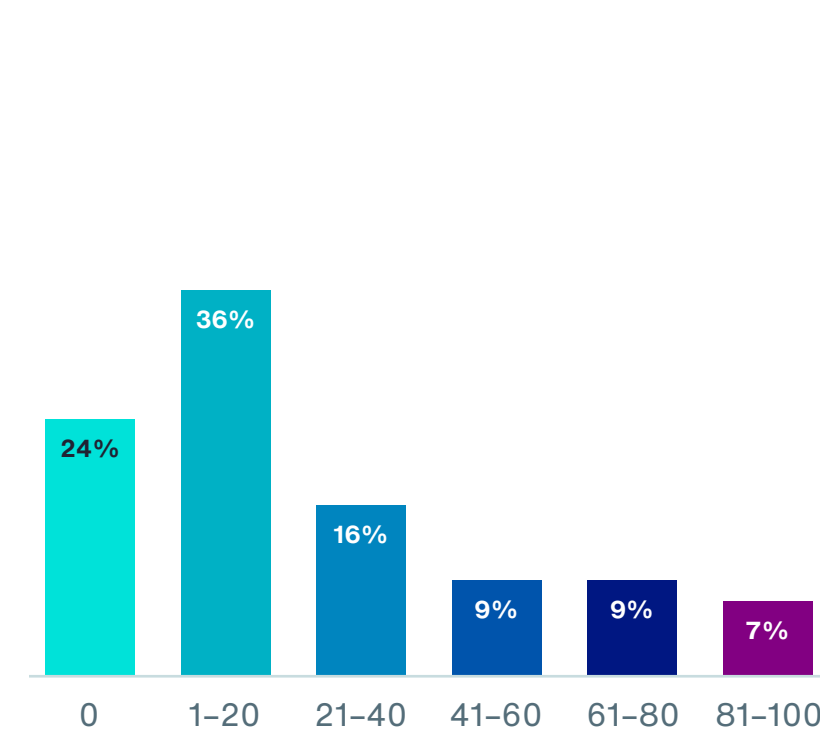
Employee Value Proposition

20% have an EVP that is clearly defined and well understood by employees.

Data Maturity

45% agree they have a high level of data maturity in HR.

AI Reskilling/Upskilling



% of the workforce that has participated in AI reskilling/upskilling programs in last 12 months.

Top 3 total rewards Objectives

1. Retain high performers
2. Improve employee engagement
3. Attract top talent

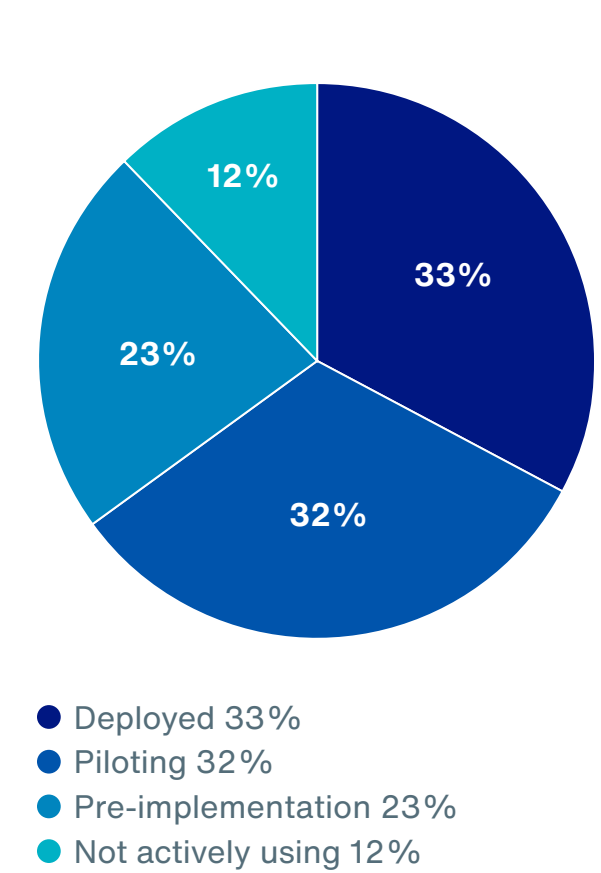
Transparent Pay

18% rate their pay transparency practices mature or very mature.

Compensation Benchmark

42% have not benchmarked compensation in the last year.

AI Adoption Stage



Top 3 AI Deployment Objectives

1. Increase operational efficiency
2. Automate routine tasks
3. Drive innovation

AI Recruitment

27% agree they are able to recruit and retain enough talent with AI skills.

Critical Workforce Skills

Adaptability and Change Management is considered the most critical skill to organizational success over the next three years.

AI's Impact

- 80% agree AI will automate some tasks, but existing roles will still be necessary.
- 83% agree AI will create new opportunities and require new skills in their field.
- 30% agree AI will significantly replace jobs in their field.

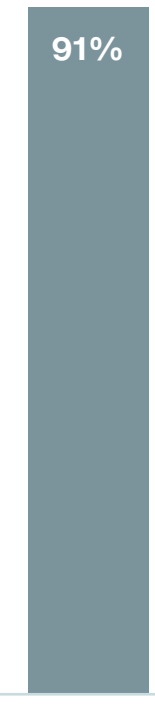
Employer Benefits: Aspiration Versus Perception

● What employers believe they should support
 ● What employees state they receive
 (Data from the Employee Sentiment Study 2025)

Childcare



Women's Health



Family Forming/Fertility



Financial Education



Financial Advice



Wellbeing Strategy

78% have confidence that their organization's wellbeing strategy is meeting the needs of their workforce.

Gender Retirement Savings Gap

26% agree that they are putting in place initiatives to address the gender retirement savings gap.

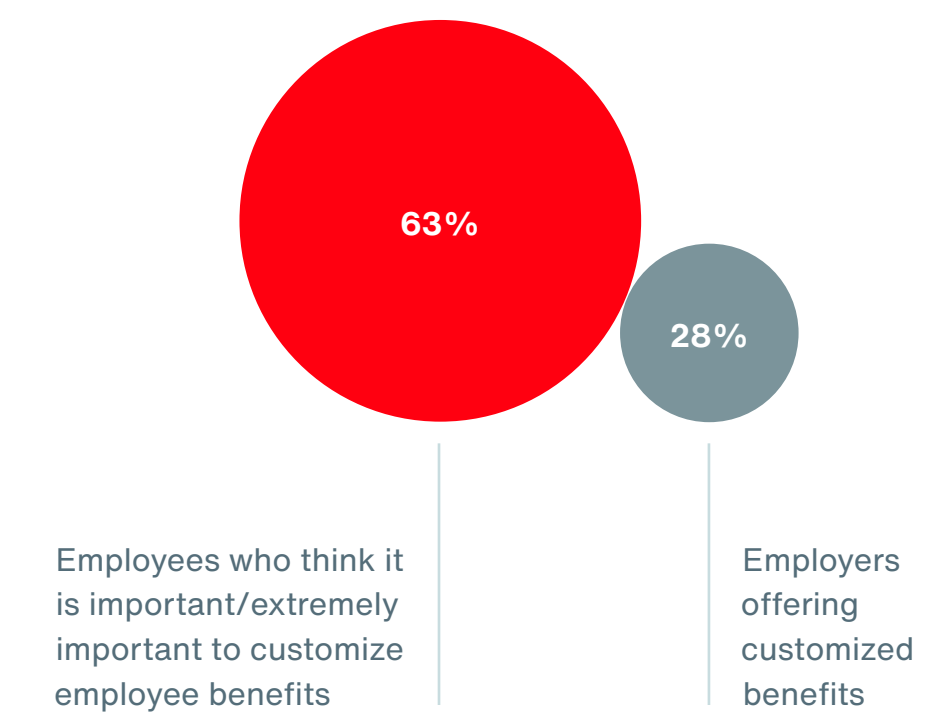
Climate Impact

40% are not investing in employee's health and wellbeing in relation to the impact of weather/climate.

Top 3 total rewards Communications Channels

1. Company benefits portal
2. Email
3. Internal company website/intranet

Customized Benefits



Wellbeing Commitment

26% say that their leadership's commitment to employee wellbeing is strong and visible.

Employee Retirement

27% are not concerned about their employees not being able to afford to retire.

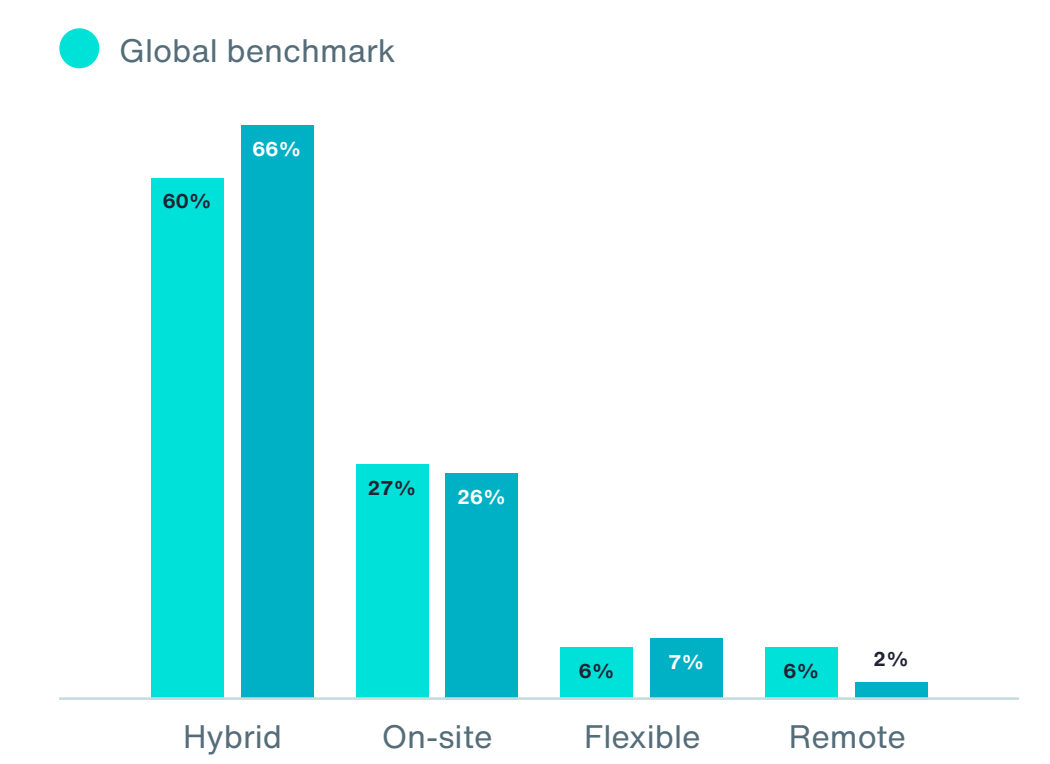
Sustainable Investments

23% say it is important for their organization to consider climate impacts when making decisions about retirement fund investments.

Top Communication Barrier

#1 Information overload/competing priorities.

Working Location Style





Malaysia

Malaysian leaders are firmly focused on strengthening people strategies to support business performance. However, only 41% report a high level of HR data maturity, limiting data-driven insights. Furthermore, just 10% have a clearly defined and well-understood EVP, and low wellbeing leadership visibility (14%) and limited action on the gender retirement savings gap (31%) suggest rising risks around equity and long-term workforce resilience. Total rewards, AI and wellbeing are critical enablers in attracting, retaining and engaging top talent, yet structural challenges persist. Only 14% report mature pay transparency practices, and 34% have not recently benchmarked compensation. AI adoption is accelerating, yet just 5% feel confident in their ability to attract and retain AI-skilled talent, making adaptability and change management critical future skills.

Rachel Jaya Prakash – Head of Malaysia, Talent Solutions, Aon

Key Actions

- Clarify and activate the EVP while improving HR data maturity to enable better workforce decisions and productivity outcomes.
- Refresh compensation benchmarking and advance pay transparency to support retention of high performers and talent competitiveness.
- Invest in reskilling, change management and workforce transition strategies to close AI talent gaps and support sustainable adoption.



Top 3 People Strategy Priorities

1. Accelerating digital transformation in HR processes
2. Optimizing workforce planning and organizational design
3. Driving employee productivity

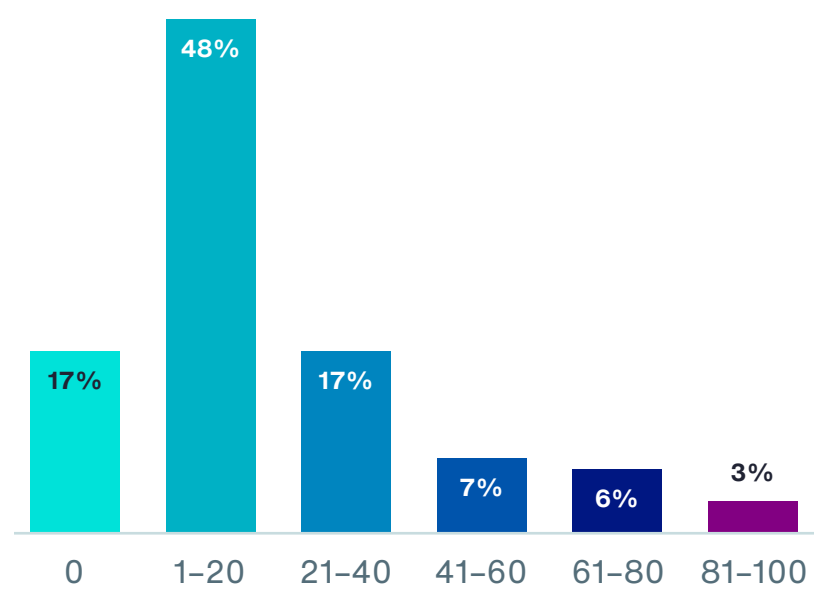
Employee Value Proposition

10% have an EVP that is clearly defined and well understood by employees.

Data Maturity

41% agree they have a high level of data maturity in HR.

AI Reskilling/Upskilling



% of the workforce that has participated in AI reskilling/upskilling programs in last 12 months.

Top 3 total rewards Objectives

1. Retain high performers
2. Drive business performance
3. Attract top talent

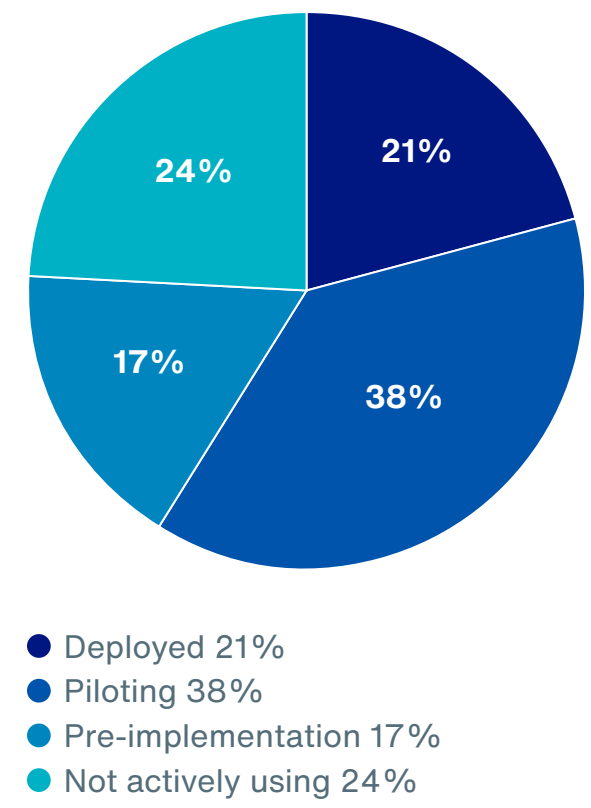
Transparent Pay

14% rate their pay transparency practices mature or very mature.

Compensation Benchmark

34% have not benchmarked compensation in the last year.

AI Adoption Stage



● Deployed 21%
● Piloting 38%
● Pre-implementation 17%
● Not actively using 24%

Top 3 AI Deployment Objectives

1. Automate routine tasks
2. Increase operational efficiency
3. Enhance user experience

AI Recruitment

5% agree they are able to recruit and retain enough talent with AI skills.

Critical Workforce Skills

Adaptability and Change Management is considered the most critical skill to organizational success over the next three years.

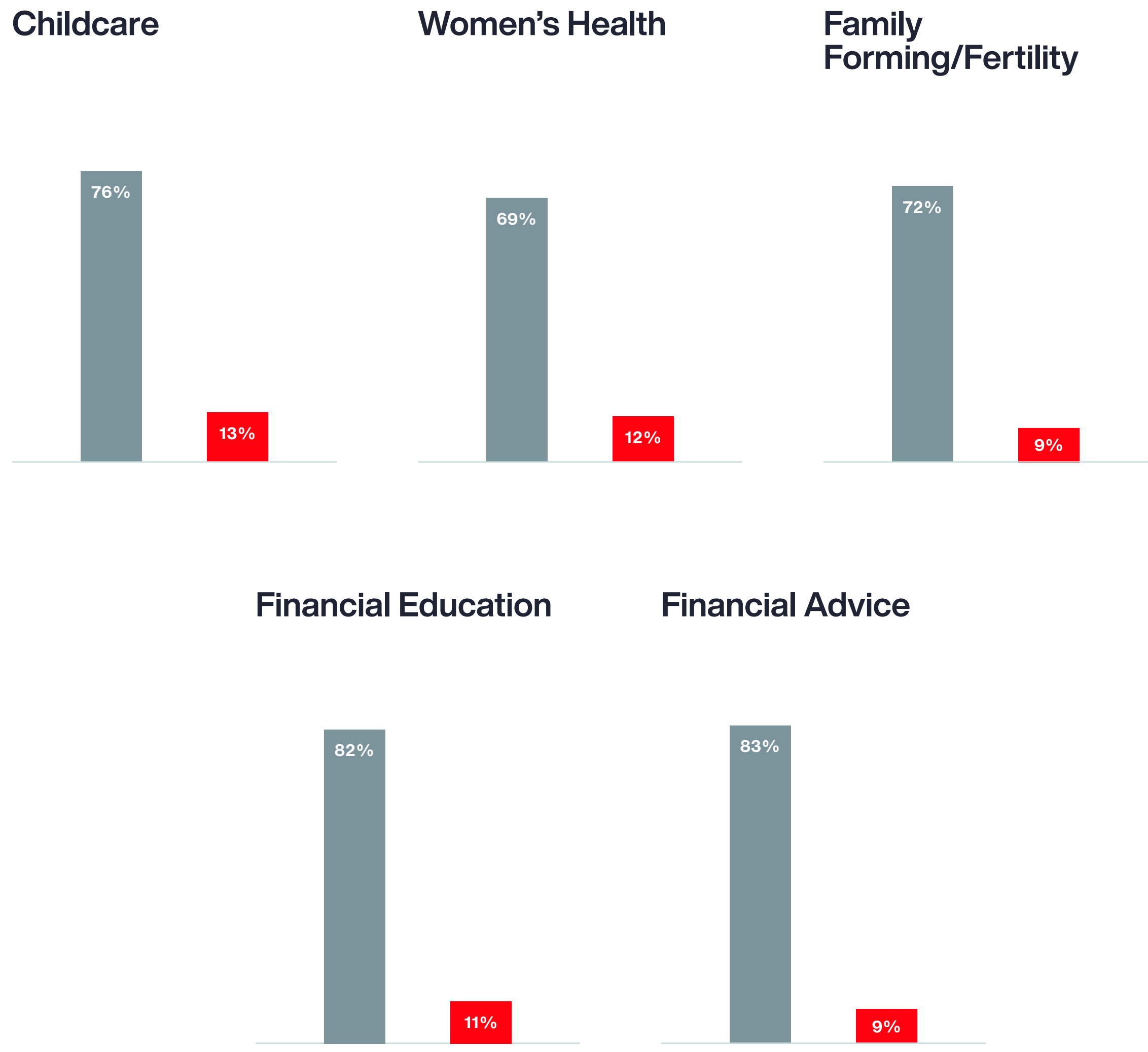
AI's Impact

- 82%** agree AI will automate some tasks, but existing roles will still be necessary.
- 91%** agree AI will create new opportunities and require new skills in their field.
- 37%** agree AI will significantly replace jobs in their field.

Key
= Equally Ranked

Employer Benefits: Aspiration Versus Perception

● What employers believe they should support
 ● What employees state they receive
 (Global data from the Employee Sentiment Study 2025)



Wellbeing Strategy

83% have confidence that their organization's wellbeing strategy is meeting the needs of their workforce.

Gender Retirement Savings Gap

31% agree that they are putting in place initiatives to address the gender retirement savings gap.

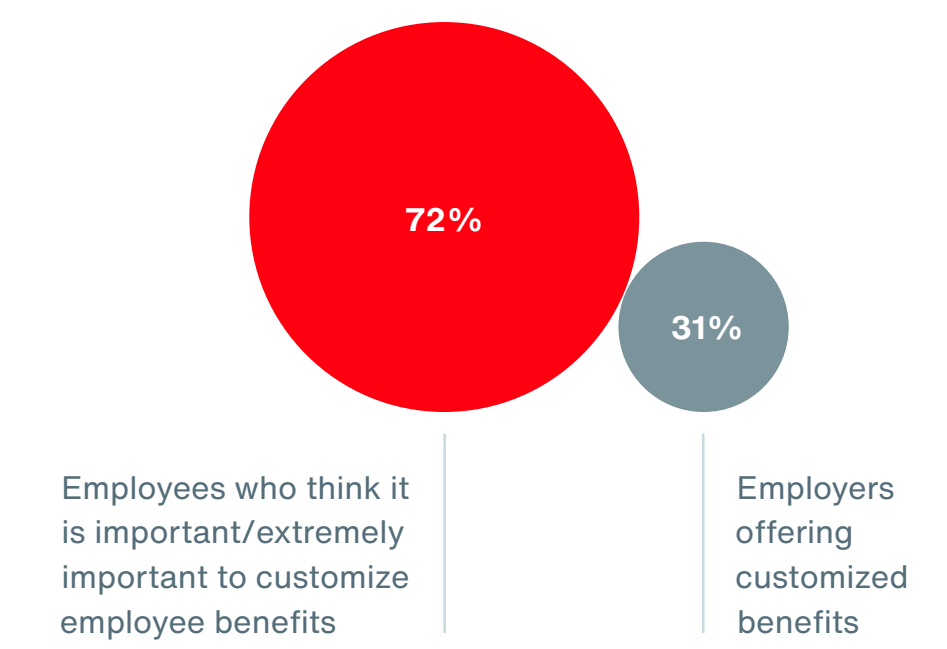
Climate Impact

31% are not investing in employee's health and wellbeing in relation to the impact of weather/climate.

Top 3 total rewards Communications Channels

- 1= Company benefits portal
- 1= Email
2. In-person group meetings
3. 1-on-1 meetings

Customized Benefits



Wellbeing Commitment

14% say that their leadership's commitment to employee wellbeing is strong and visible.

Employee Retirement

20% are not concerned about their employees not being able to afford to retire.

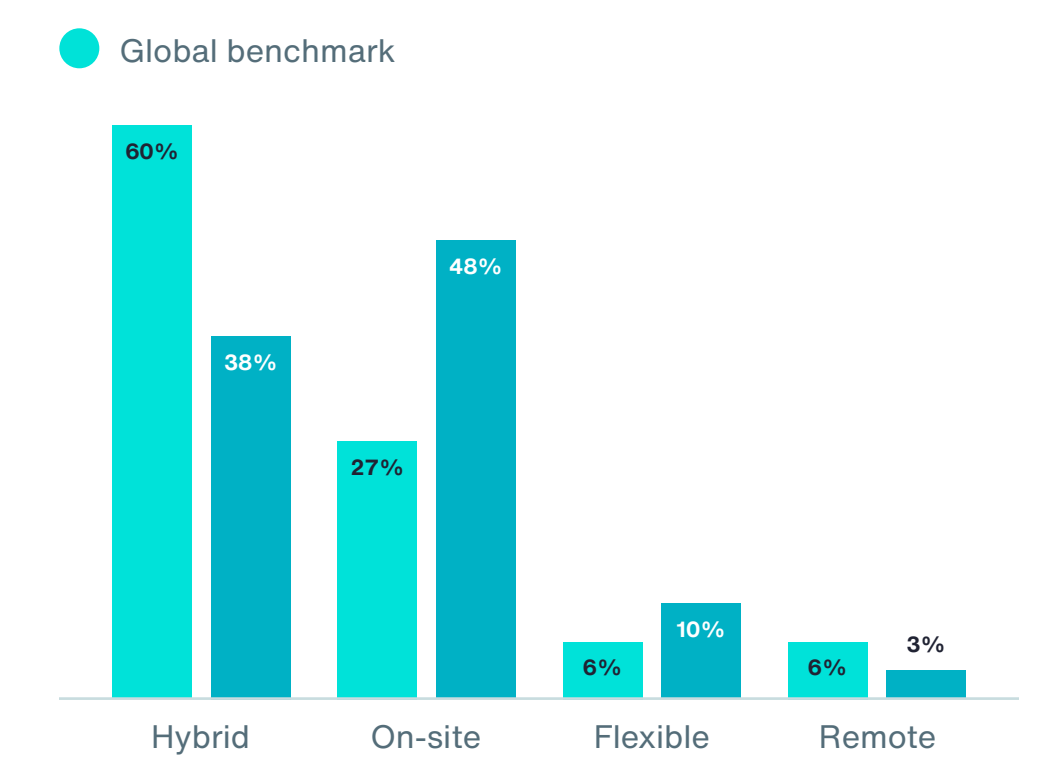
Sustainable Investments

38% say it is important for their organization to consider climate impacts when making decisions about retirement fund investments.

Top Communication Barrier

#1 Cultural differences and variations in communication styles plus Information overload/competing priorities.

Working Location Style





Mexico

Mexican employers express a clear focus on people management, with employee productivity, training and engagement emerging as top priorities. Despite strong confidence in data maturity, compensation benchmarking falls below the global average. This is likely contributing to lower pay transparency maturity, with Mexico lagging behind the global benchmark by 9 percentage points. As legislation tightens and employee expectations increase, organizations face growing pressure to disclose pay ranges, address equity gaps and comply with regulations. When it comes to AI adoption, the data shows that Mexico has been slower to adapt than its global peers. With a quarter of organizations not participating in AI reskilling/upskilling, employers should consider addressing these knowledge gaps, particularly as 84% believe the rollout of AI will require new skills.

Key Actions

- Build a sustainable pay transparency strategy that turns compliance into a competitive advantage.
- Start AI upskilling programs to prepare employees for technological change and enable leaders to leverage its advantages.
- Enhance employees long-term financial wellbeing through targeted education and advice services.



Top 3 People Strategy Priorities

1. Accelerating digital transformation in HR processes
2. Driving employee productivity
3. Enhancing employee development and training programs

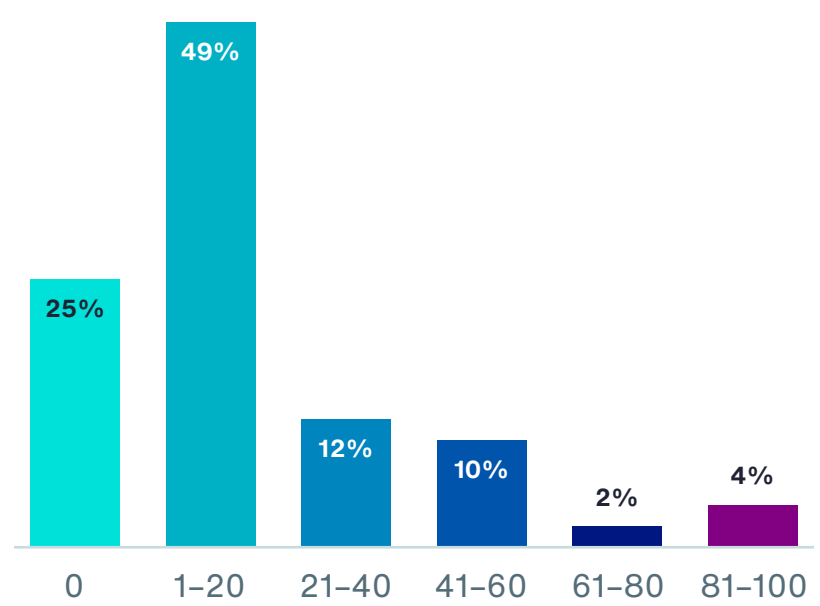
Employee Value Proposition

21% have an EVP that is clearly defined and well understood by employees.

Data Maturity

39% agree they have a high level of data maturity in HR.

AI Reskilling/Upkilling



% of the workforce that has participated in AI reskilling/upskilling programs in last 12 months.

Top 3 total rewards Objectives

1. Retain high performers
2. Attract top talent
3. Improve employee engagement

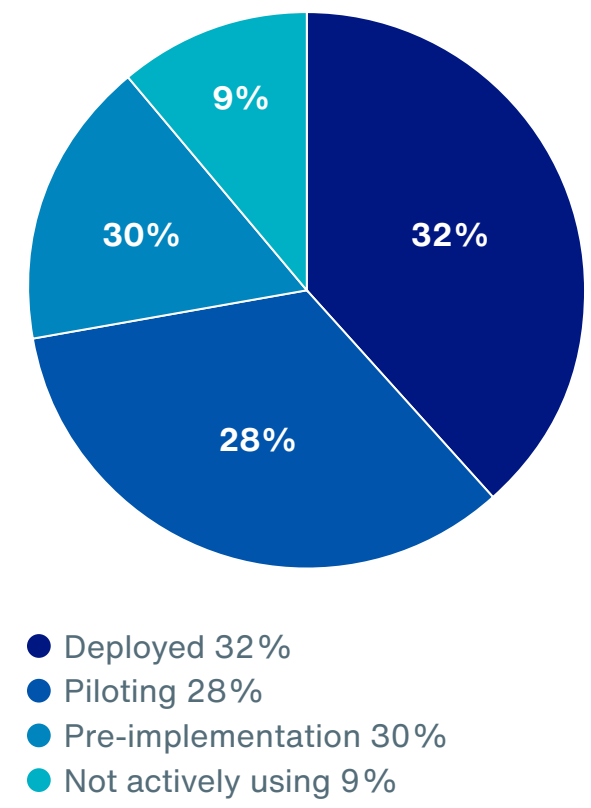
Transparent Pay

13% rate their pay transparency practices mature or very mature.

Compensation Benchmark

33% have not benchmarked compensation in the last year.

AI Adoption Stage



● Deployed 32%
● Piloting 28%
● Pre-implementation 30%
● Not actively using 9%

Top 3 AI Deployment Objectives

1. Automate routine tasks
2. Increase operational efficiency
3. Drive innovation

AI Recruitment

21% agree they are able to recruit and retain enough talent with AI skills.

Critical Workforce Skills

Leadership and People Management is considered the most critical skill to organizational success over the next three years.

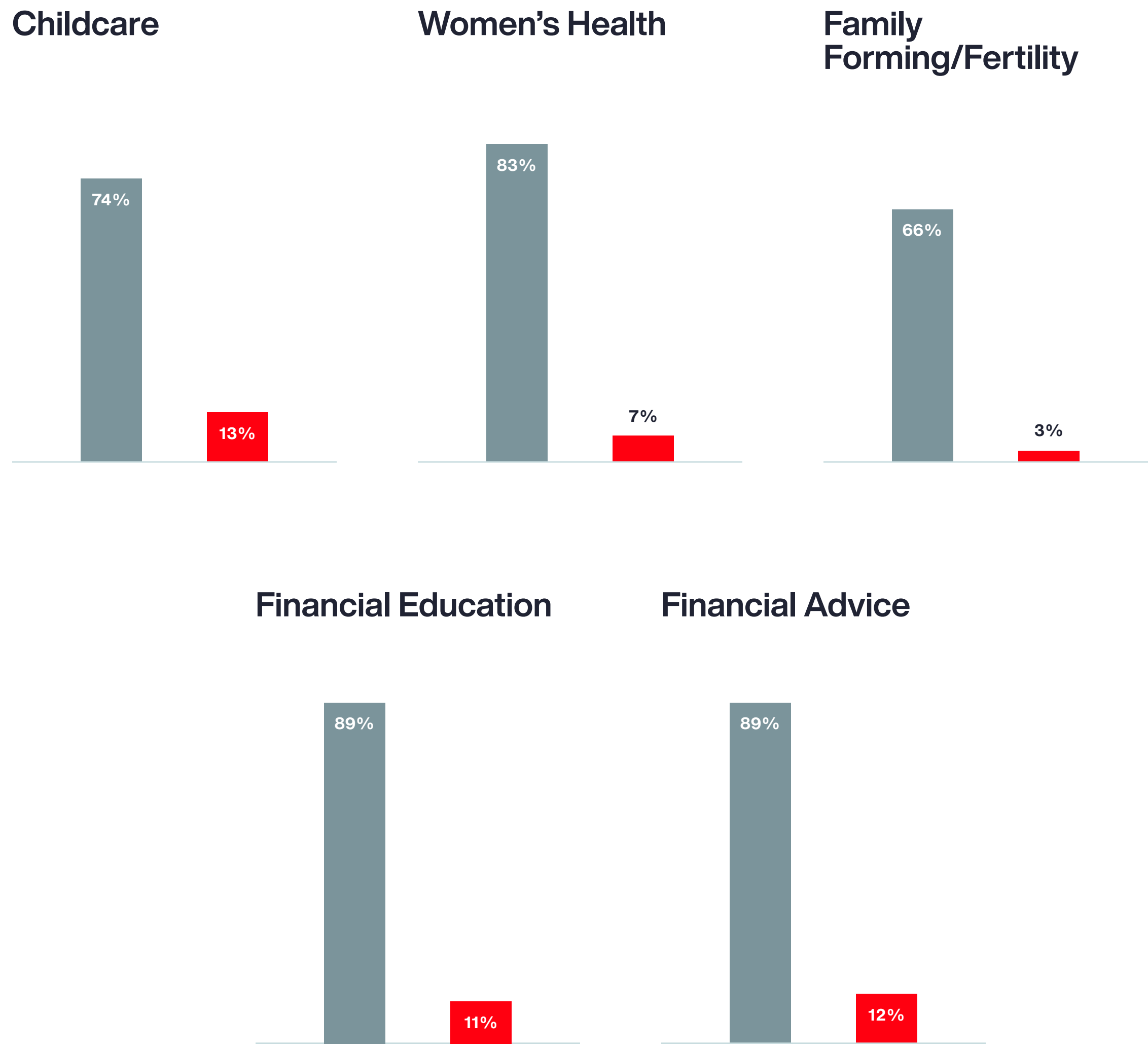
AI's Impact

- 73%** agree AI will automate some tasks, but existing roles will still be necessary.
- 84%** agree AI will create new opportunities and require new skills in their field.
- 35%** agree AI will significantly replace jobs in their field.

Key
= Equally Ranked

Employer Benefits: Aspiration Versus Perception

● What employers believe they should support
 ● What employees state they receive
 (Data from the Employee Sentiment Study 2025)



Wellbeing Strategy

79% have confidence that their organization's wellbeing strategy is meeting the needs of their workforce.

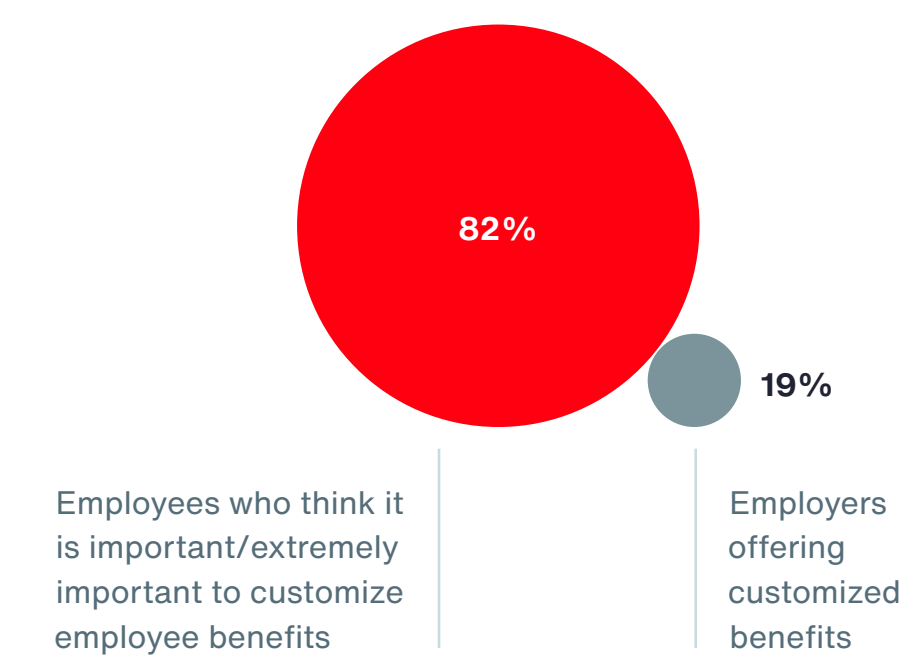
Climate Impact

49% are not investing in employee's health and wellbeing in relation to the impact of weather/climate.

Top 3 total rewards Communications Channels

1. Email
2. 1-on-1 meetings
- 3= Company benefits portal
- 3= In-person group meetings

Customized Benefits



Wellbeing Commitment

26% say that their leadership's commitment to employee wellbeing is strong and visible.

Employee Retirement

31% are not concerned about their employees not being able to afford to retire.

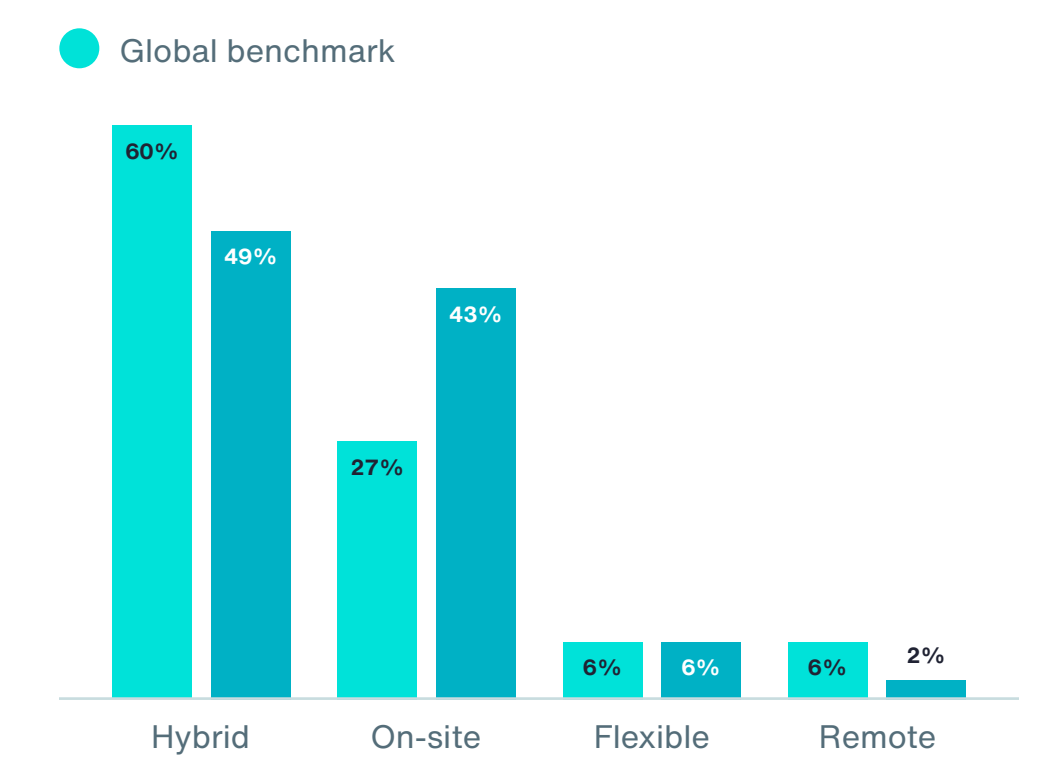
Sustainable Investments

20% say it is important for their organization to consider climate impacts when making decisions about retirement fund investments.

Top Communication Barrier

#1 Information overload/competing priorities.

Working Location Style





Netherlands

Dutch organizations have a range of opportunities to harness, from advancing AI adoption to empowering employees through personalized benefits. AI reskilling is well underway in the Netherlands, but increasing the number of employees participating in programs is critical. Just 5% of Dutch employers are not actively using AI, and upskilling may help move more organizations towards full deployment, which is essential for remaining competitive both nationally and internationally. Next to that, 52% of employees think customizable benefits are important/extremely important, yet only 18% of Dutch employers offer them. Turning aspirations for greater levels of segmented support into reality, particularly around childcare, women’s health and financial advice, may help Dutch organizations build more diverse and resilient workforces.

Elmar van Dijk – Multinational Client Leader, EMEA Human Capital Solutions, Aon

Key Actions

- Foster a culture of self-learning while increasing engagement in AI skills programs through data utilization.
- Offer more personalized benefits to drive value, enhance the employee experience and manage costs and affordability.
- Use total rewards technology to bring benefits into one ecosystem to increase employee engagement, value perception and benefits utilization.



Top 3 People Strategy Priorities

1. Strengthening leadership and succession planning
2. Accelerating digital transformation in HR processes
3. Optimizing workforce planning and organizational design

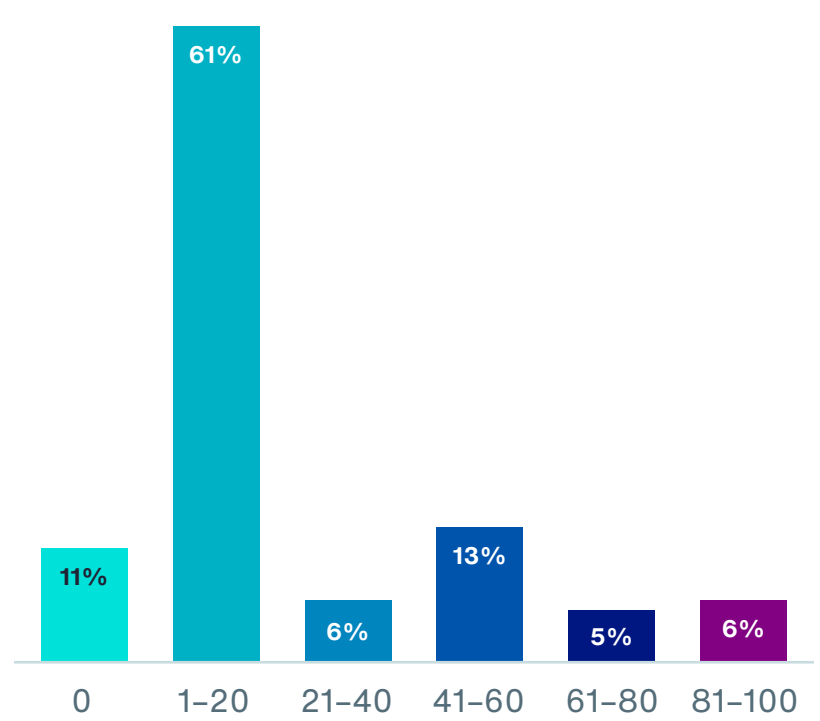
Employee Value Proposition

18% have an EVP that is clearly defined and well understood by employees.

Data Maturity

26% agree they have a high level of data maturity in HR.

AI Reskilling/Upskilling



% of the workforce that has participated in AI reskilling/upskilling programs in last 12 months.

Top 3 total rewards Objectives

1. Retain high performers
2. Drive business performance
3. Manage labor costs

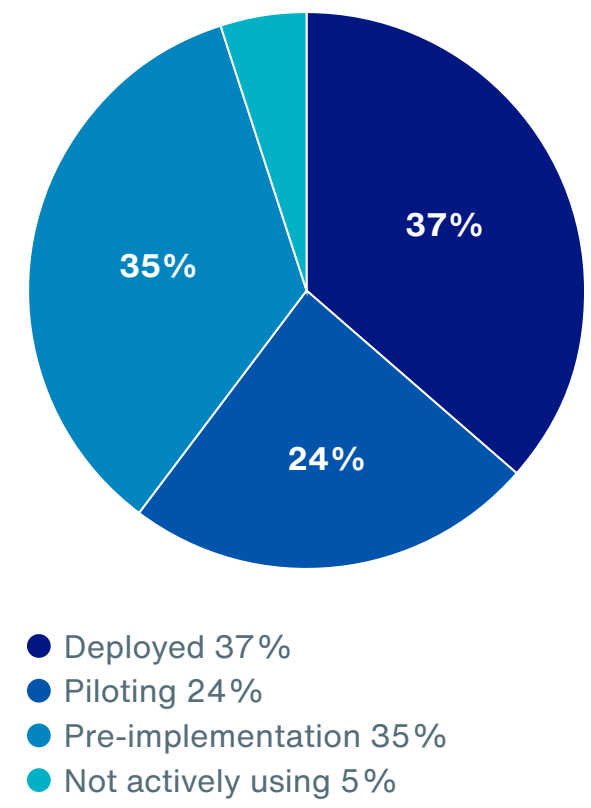
Transparent Pay

34% rate their pay transparency practices mature or very mature.

Compensation Benchmark

29% have not benchmarked compensation in the last year.

AI Adoption Stage



Top 3 AI Deployment Objectives

1. Increase operational efficiency
2. Automate routine tasks
3. Drive innovation

AI Recruitment

28% agree they are able to recruit and retain enough talent with AI skills.

Critical Workforce Skills

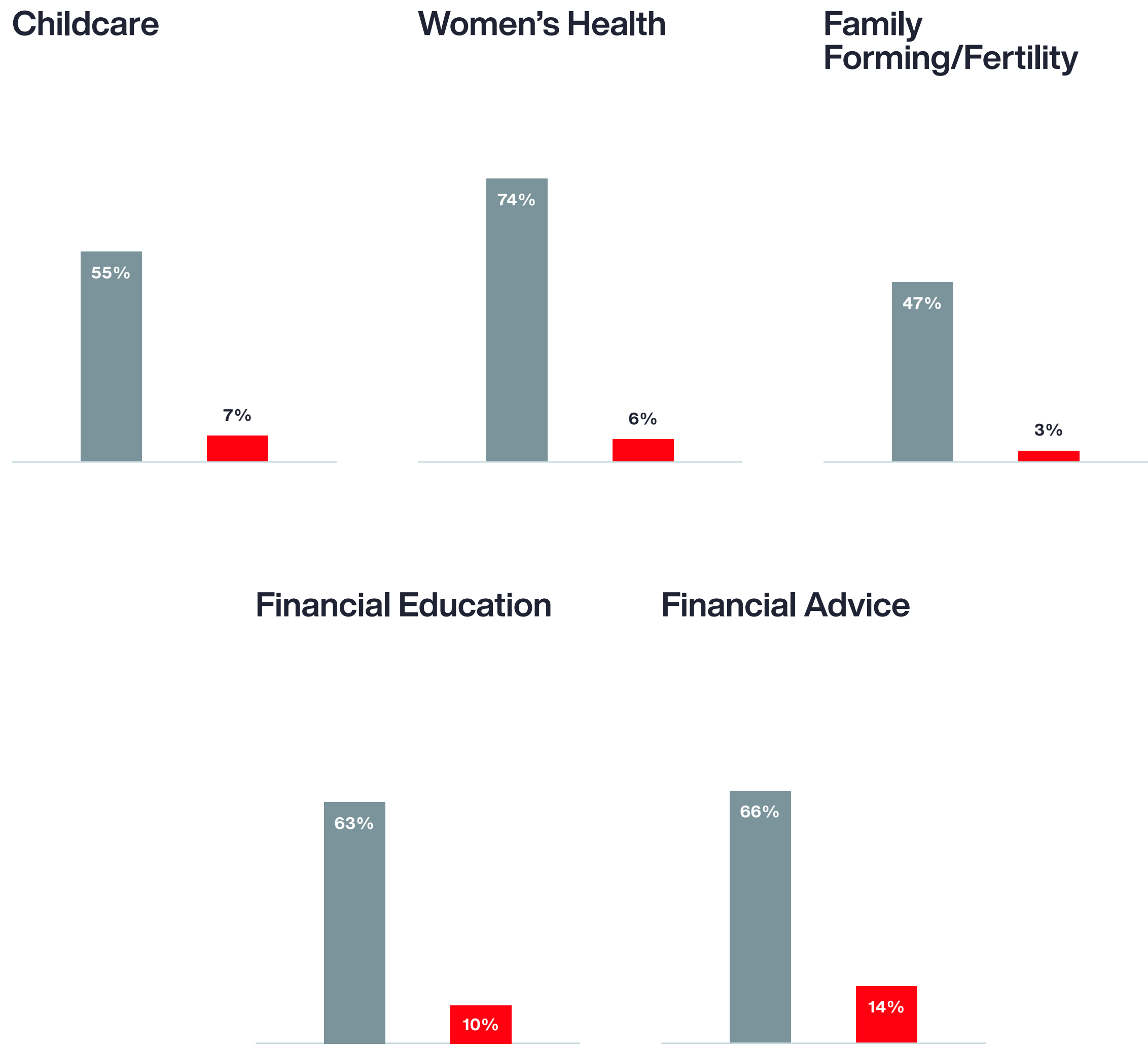
Adaptability and Change Management is considered the most critical skill to organizational success over the next three years.

AI's Impact

- 86%** agree AI will automate some tasks, but existing roles will still be necessary.
- 97%** agree AI will create new opportunities and require new skills in their field.
- 50%** agree AI will significantly replace jobs in their field.

Employer Benefits: Aspiration Versus Perception

● What employers believe they should support
 ● What employees state they receive
 (Data from the Employee Sentiment Study 2025)



Wellbeing Strategy

76% have confidence that their organization's wellbeing strategy is meeting the needs of their workforce.

Gender Retirement Savings Gap

26% agree that they are putting in place initiatives to address the gender retirement savings gap.

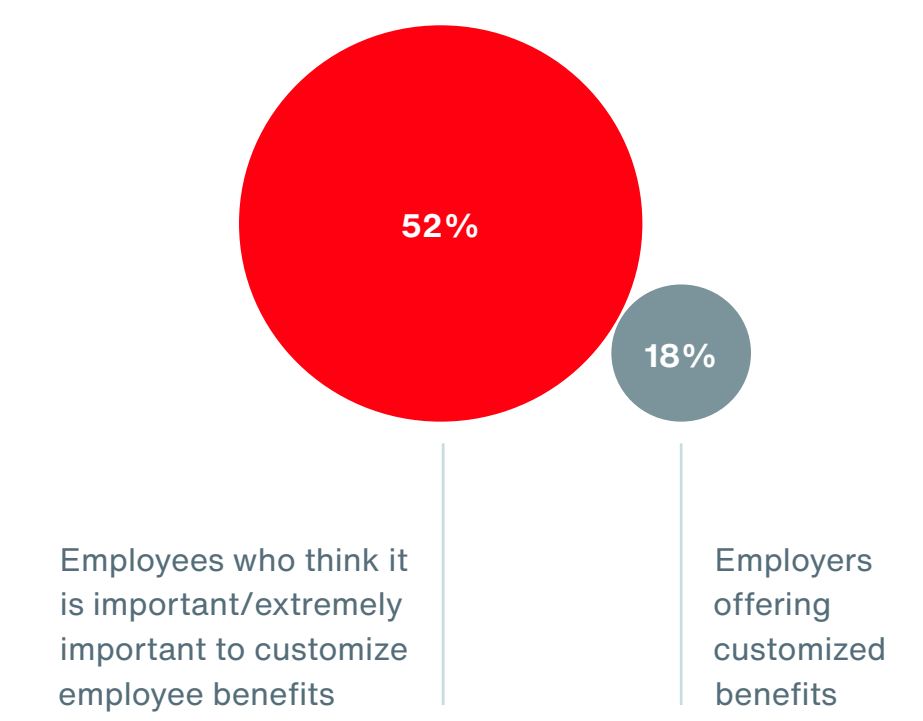
Climate Impact

45% are not investing in employee's health and wellbeing in relation to the impact of weather/climate.

Top 3 total rewards Communications Channels

1. Email
2. Internal company website/intranet
3. 1-on-1 meetings

Customized Benefits



Wellbeing Commitment

21% say that their leadership's commitment to employee wellbeing is strong and visible.

Employee Retirement

55% are not concerned about their employees not being able to afford to retire.

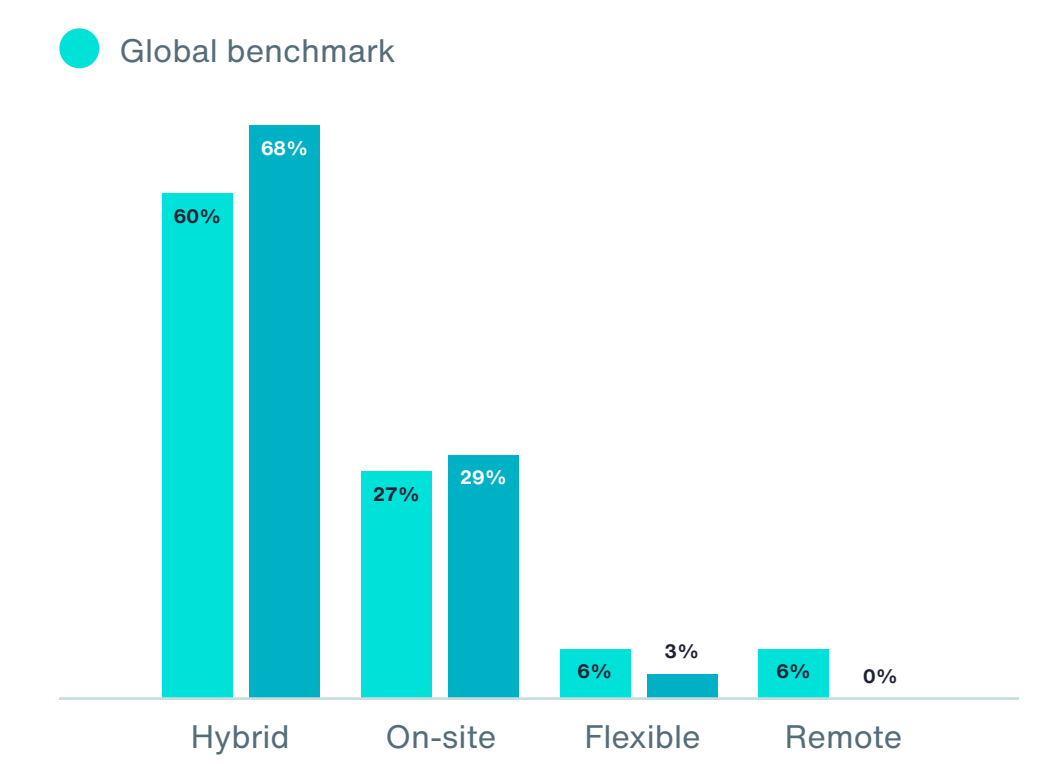
Sustainable Investments

34% say it is important for their organization to consider climate impacts when making decisions about retirement fund investments.

Top Communication Barrier

#1 Information overload/competing priorities.

Working Location Style





Nordics

While AI deployment in the Nordics is nine percentage points above the global average, AI recruitment remains challenging for Nordic organizations, and deeper HR data maturity is needed, as the Nordics ranked lowest in this area. While leadership commitment to wellbeing is stronger than the global average, interestingly support for benefits such as childcare, women’s health, family forming/fertility and financial support are all significantly below the global averages. Bridging the gap is a key opportunity, especially as the Nordics highly value the skills people bring to their roles, with leadership and people management considered the most critical future skills.

Jesper Mortensen – Head of Account Management, Health and Benefits, Aon Denmark

Key Actions

- Bring wellbeing into overall business strategy and foster stronger, more visible leadership commitments.
- Gather and harness deeper data insights to enhance human capital analytics and improve information maturity.
- Leverage benefits technology to maximize benefits utilization with intelligent, targeted health and wellbeing communication.



Top 3 People Strategy Priorities

1. Accelerating digital transformation in HR processes
2. Strengthening leadership and succession planning
3. Enhancing employee development and training programs

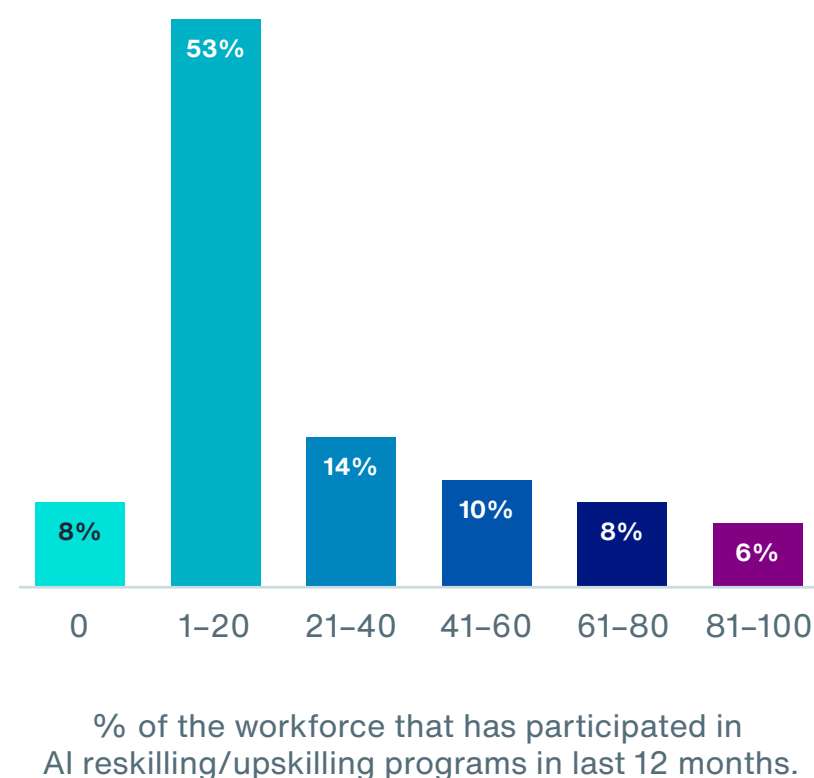
Employee Value Proposition

18% have an EVP that is clearly defined and well understood by employees.

Data Maturity

25% agree they have a high level of data maturity in HR.

AI Reskilling/Upskilling



Top 3 total rewards Objectives

1. Retain high performers
2. Drive business performance
3. Attract top talent

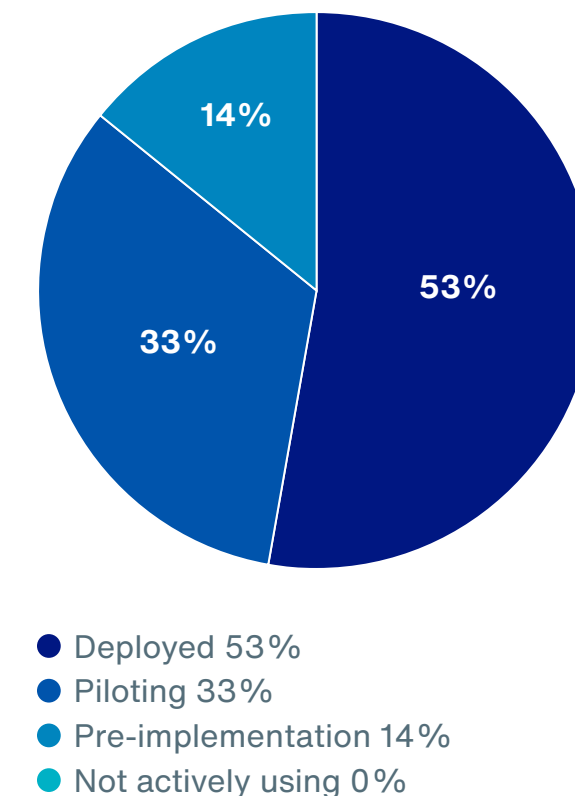
Transparent Pay

18% rate their pay transparency practices mature or very mature.

Compensation Benchmark

30% have not benchmarked compensation in the last year.

AI Adoption Stage



Top 3 AI Deployment Objectives

1. Automate routine tasks
2. Increase operational efficiency
3. Enable data-driven decision making

AI Recruitment

22% agree they are able to recruit and retain enough talent with AI skills.

Critical Workforce Skills

Leadership and People Management is considered the most critical skill to organizational success over the next three years.

AI's Impact

83% agree AI will automate some tasks, but existing roles will still be necessary.

90% agree AI will create new opportunities and require new skills in their field.

26% agree AI will significantly replace jobs in their field.

Employer Benefits: Aspiration Versus Perception

- What employers believe they should support
- What employees state they receive
(Global data from the Employee Sentiment Study 2025)

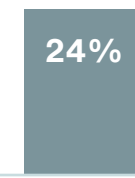
Childcare



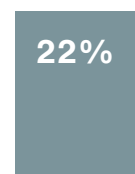
Women's Health



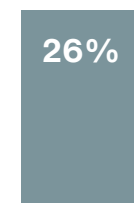
Family Forming/Fertility



Financial Education



Financial Advice



Wellbeing Strategy

90% have confidence that their organization's wellbeing strategy is meeting the needs of their workforce.

Gender Retirement Savings Gap

26% agree that they are putting in place initiatives to address the gender retirement savings gap.

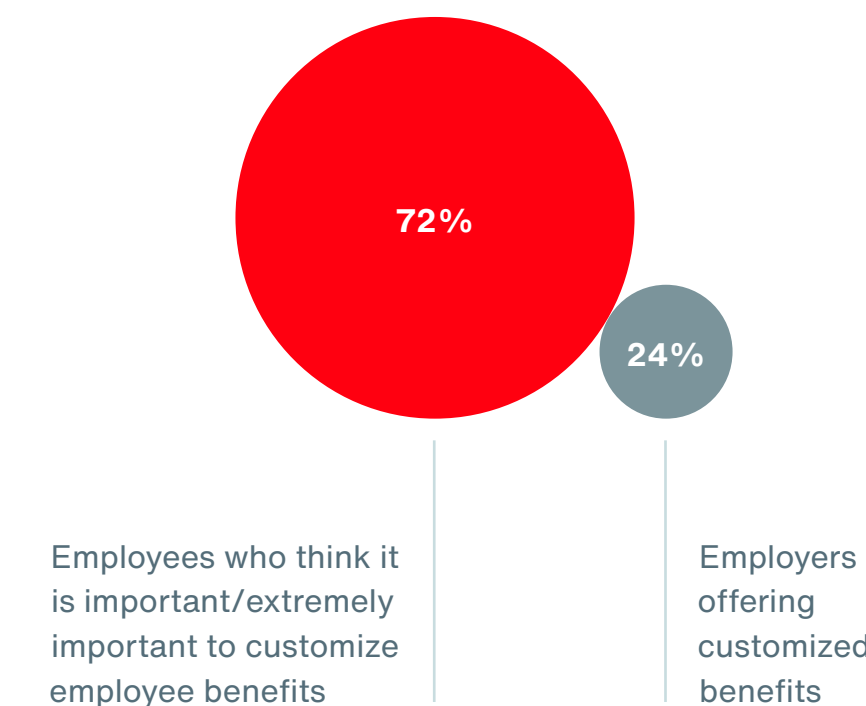
Climate Impact

65% are not investing in employee's health and wellbeing in relation to the impact of weather/climate.

Top 3 total rewards Communications Channels

- 1-on-1 meetings
- Internal company website/intranet
- Company benefits portal

Customized Benefits



Wellbeing Commitment

33% say that their leadership's commitment to employee wellbeing is strong and visible.

Employee Retirement

78% are not concerned about their employees not being able to afford to retire.

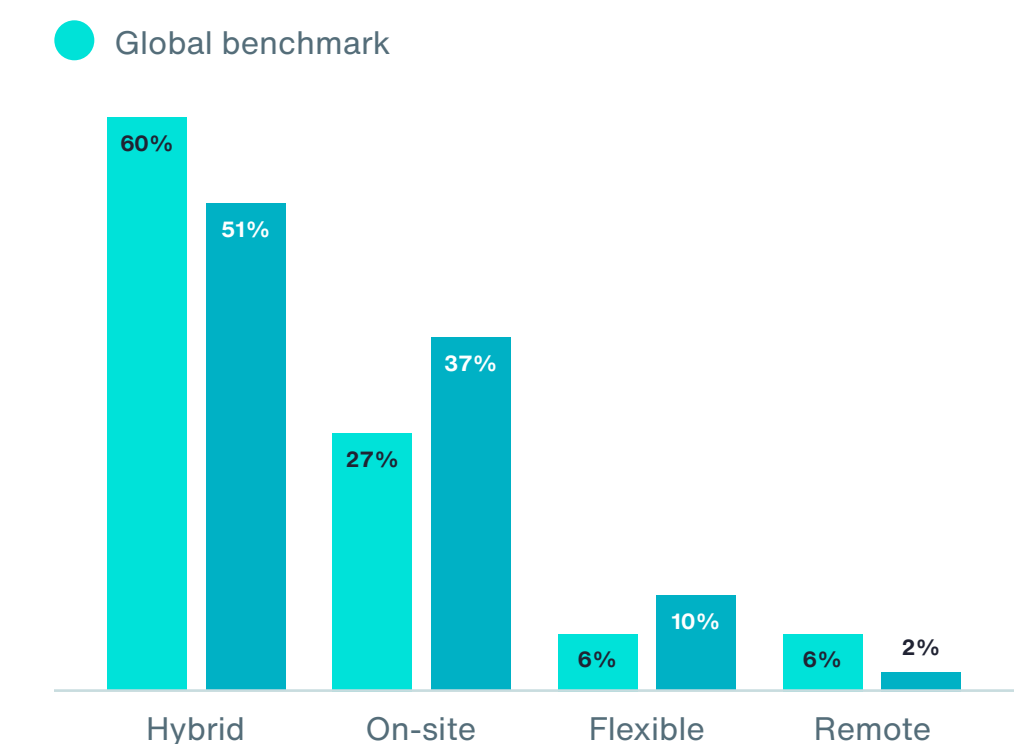
Sustainable Investments

34% say it is important for their organization to consider climate impacts when making decisions about retirement fund investments.

Top Communication Barrier

#1 Information overload/competing priorities.

Working Location Style





Philippines

Organizations in the Philippines are confidently keeping pace with global trends on AI and deployment, echoing other fast-growing Asian economies. AI reskilling and upskilling rates are particularly high, but AI talent remains a challenge. Only 17% are able to recruit and retain enough talent with AI skills, seven percentage points below the global average. Greater focus on pay transparency and compensation benchmarking may be critical to solving this challenge. Yet just 13% rate their pay transparency practices as mature or very mature, and compensation benchmarking rates lag significantly behind the global average. Although employer aspirations for a broader range of benefits are high, there is plenty of opportunity to close gaps in childcare, women’s health and customized benefits.

Cris Rosenthal – Strategic Advisory Lead, Human Capital Solutions, Aon

Key Actions

- Collect, analyze and utilize data to ensure comprehensive and effective compensation benchmarking.
- Build a robust job architecture that aligns human capital strategy with business strategy to attract and retain top talent.
- Introduce customizable benefits to meet and exceed the expectations of an evolving and diverse workforce.



Top 3 People Strategy Priorities

1. Accelerating digital transformation in HR processes
2. Strengthening leadership and succession planning
3. Improving employee engagement and retention

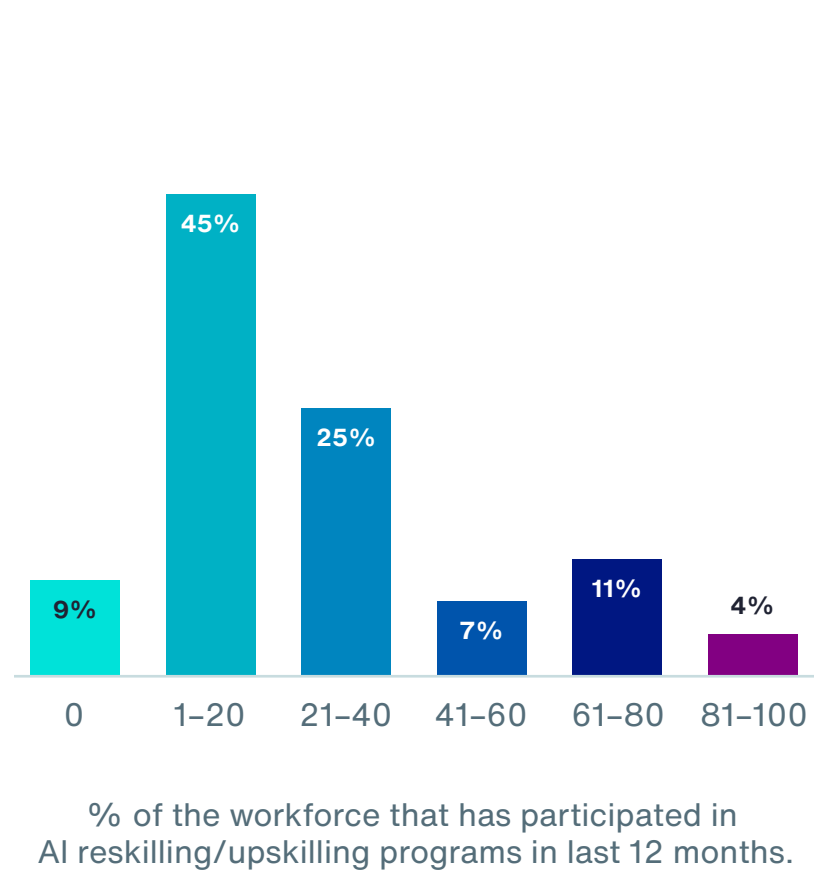
Employee Value Proposition

20% have an EVP that is clearly defined and well understood by employees.

Data Maturity

53% agree they have a high level of data maturity in HR.

AI Reskilling/Upskilling



Top 3 total rewards Objectives

1. Retain high performers
2. Attract top talent
3. Drive business performance

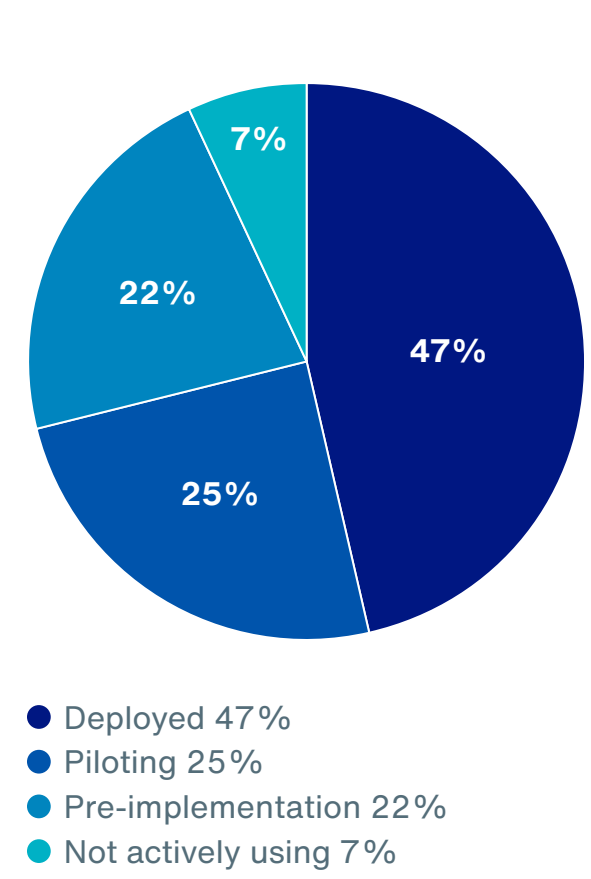
Transparent Pay

13% rate their pay transparency practices mature or very mature.

Compensation Benchmark

55% have not benchmarked compensation in the last year.

AI Adoption Stage



Top 3 AI Deployment Objectives

1. Automate routine tasks
2. Increase operational efficiency
3. Drive innovation

AI Recruitment

17% agree they are able to recruit and retain enough talent with AI skills.

Critical Workforce Skills

Adaptability and Change Management is considered the most critical skill to organizational success over the next three years.

AI's Impact

- 92%** agree AI will automate some tasks, but existing roles will still be necessary.
- 94%** agree AI will create new opportunities and require new skills in their field.
- 29%** agree AI will significantly replace jobs in their field.

Employer Benefits: Aspiration Versus Perception

● What employers believe they should support
 ● What employees state they receive
 (Data from the Employee Sentiment Study 2025)

Childcare

72%

12%

Women's Health

84%

13%

Family Forming/Fertility

60%

5%

Financial Education

97%

17%

Financial Advice

83%

15%

Wellbeing Strategy

77% have confidence that their organization's wellbeing strategy is meeting the needs of their workforce.

Gender Retirement Savings Gap

34% agree that they are putting in place initiatives to address the gender retirement savings gap.

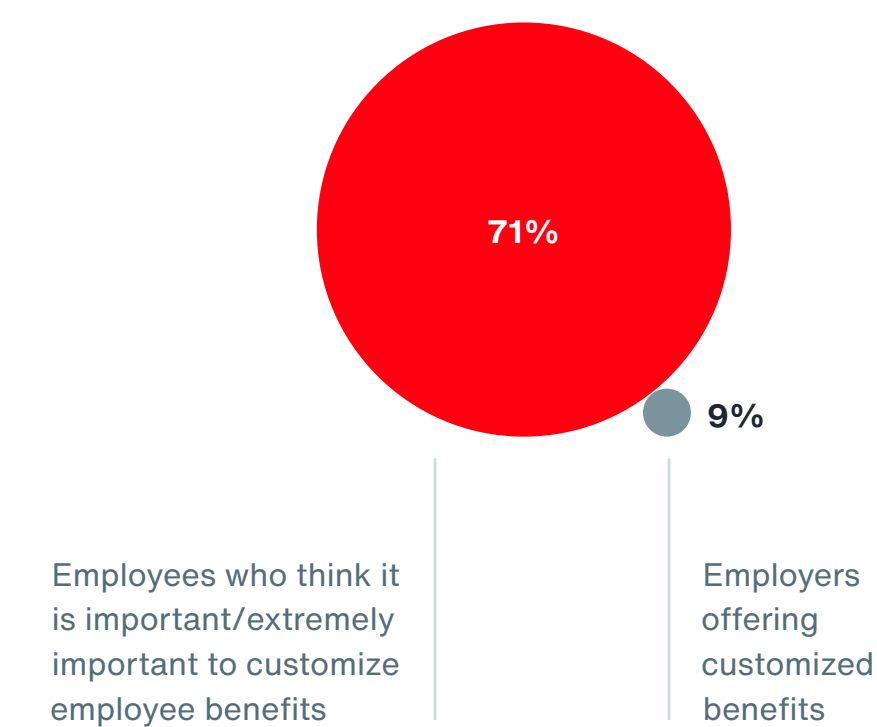
Climate Impact

14% are not investing in employee's health and wellbeing in relation to the impact of weather/climate.

Top 3 total rewards Communications Channels

1. Email
2. Company benefits portal
3. 1-on-1 meetings

Customized Benefits



Wellbeing Commitment

25% say that their leadership's commitment to employee wellbeing is strong and visible.

Employee Retirement

15% are not concerned about their employees not being able to afford to retire.

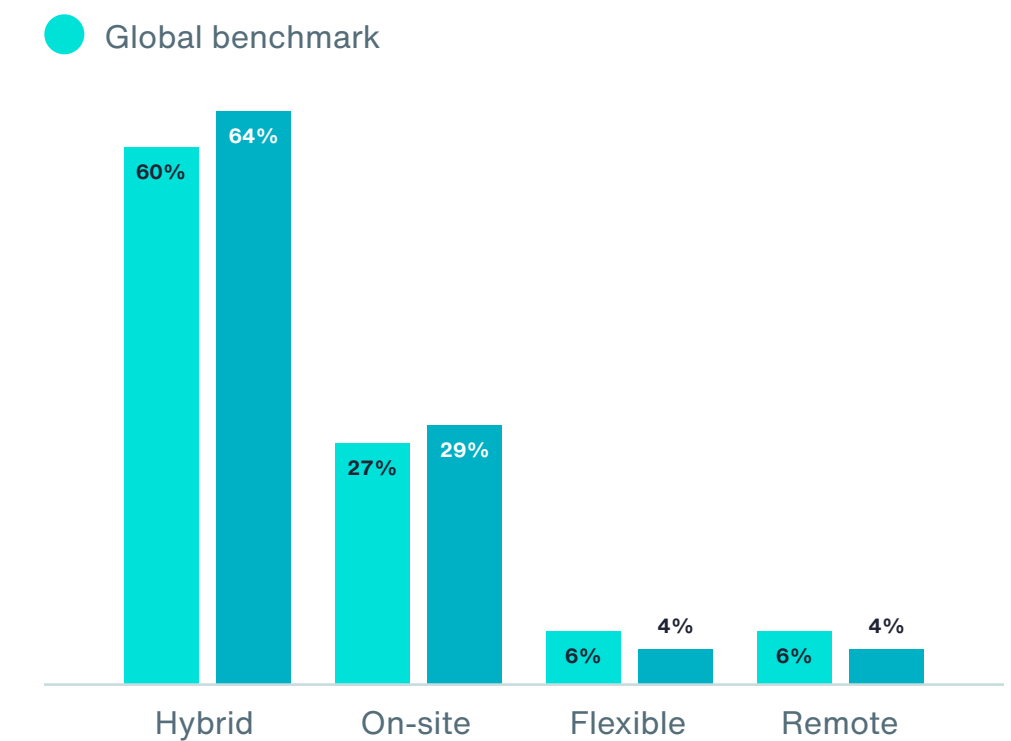
Sustainable Investments

31% say it is important for their organization to consider climate impacts when making decisions about retirement fund investments.

Top Communication Barrier

#1 Information overload/competing priorities.

Working Location Style





Poland

Poland is one of the fastest-growing large economies in the European Union, but organizations should do more to embrace AI. AI deployment rates remain below the global average, with 21% of organizations reporting that none of their workforce has received AI reskilling or upskilling in the past year. With the vast majority of Polish employers positive about AI's impact, raising skills may help move more adoption from pre-implementation and piloting to full deployment. More should be done to improve the clarity of EVPs, which will help raise the diversity of employer benefits and create a stronger, more visible wellbeing commitment. Elsewhere, fewer respondents expressed concern about sustainable investments compared with the global average, while the rates at which employers believe they should support women's health and family forming and fertility were relatively low compared to the global average.

Karolina Hernik – Employee Benefit Practice Leader, Aon

Key Actions

- Nurture a culture of continuous learning while integrating more AI upskilling programs.
- Improve the clarity of EVPs by using total rewards technology under one benefits ecosystem.
- Focus on cultivating a healthier workforce through more personalized wellbeing benefits.



Top 3 People Strategy Priorities

1. Accelerating digital transformation in HR processes
2. Pay transparency
3. Driving employee productivity

Top 3 total rewards Objectives

1. Retain high performers
2. Drive business performance
3. Improve employee engagement

Top 3 AI Deployment Objectives

1. Automate routine tasks
2. Increase operational efficiency
3. Drive innovation

Employee Value Proposition

26% have an EVP that is clearly defined and well understood by employees.

Transparent Pay

32% rate their pay transparency practices mature or very mature.

AI Recruitment

22% agree they are able to recruit and retain enough talent with AI skills.

Data Maturity

37% agree they have a high level of data maturity in HR.

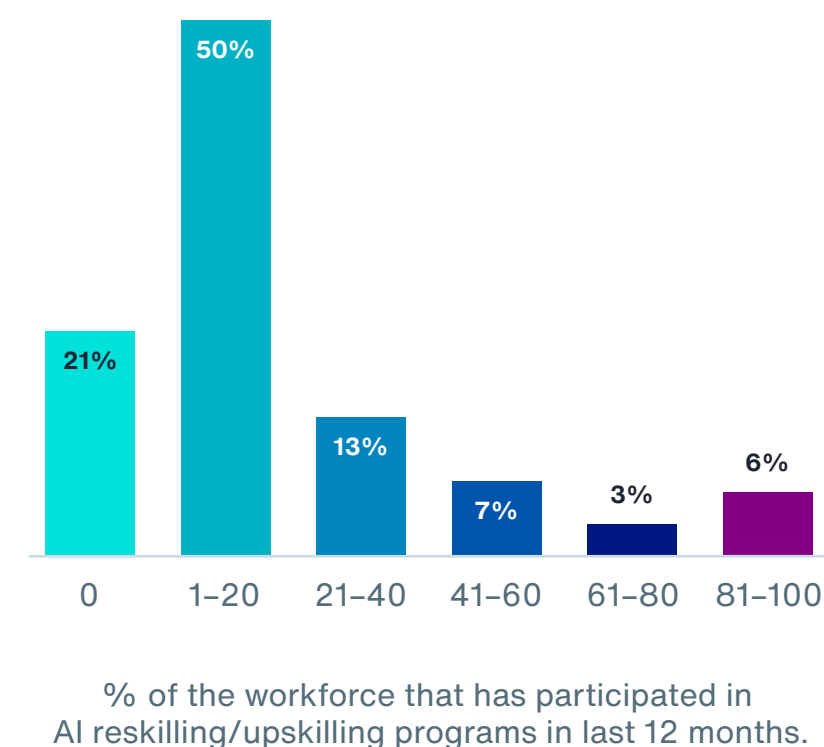
Compensation Benchmark

23% have not benchmarked compensation in the last year.

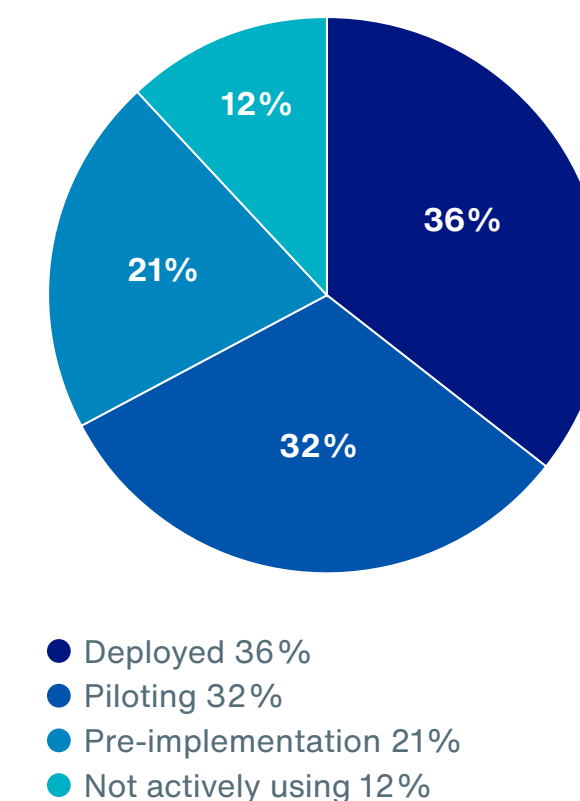
Critical Workforce Skills

Adaptability and Change Management is considered the most critical skill to organizational success over the next three years.

AI Reskilling/Upskilling



AI Adoption Stage



AI's Impact

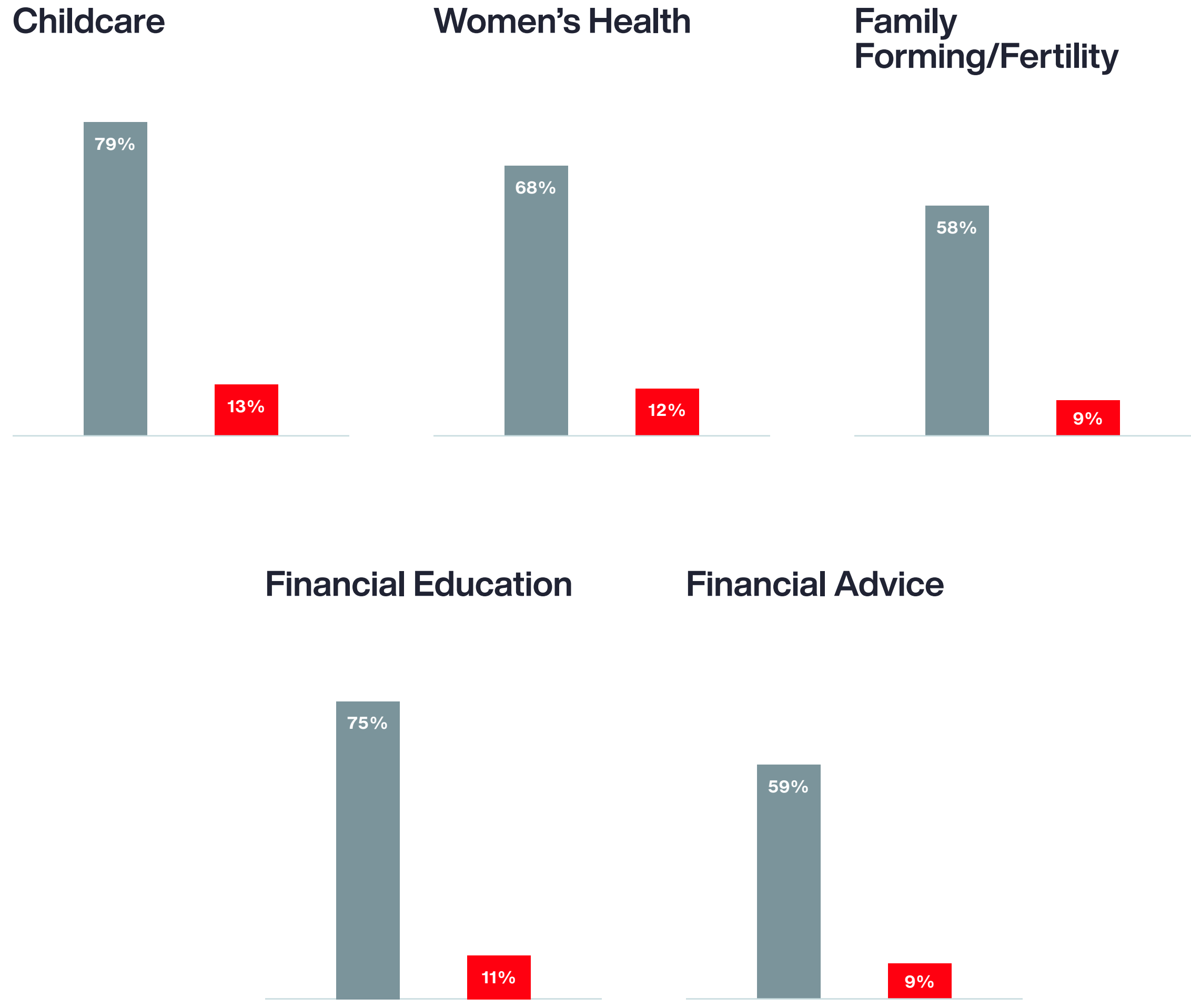
81% agree AI will automate some tasks, but existing roles will still be necessary.

80% agree AI will create new opportunities and require new skills in their field.

18% agree AI will significantly replace jobs in their field.

Employer Benefits: Aspiration Versus Perception

● What employers believe they should support
 ● What employees state they receive
 (Global data from the Employee Sentiment Study 2025)



Wellbeing Strategy

84% have confidence that their organization's wellbeing strategy is meeting the needs of their workforce.

Gender Retirement Savings Gap

29% agree that they are putting in place initiatives to address the gender retirement savings gap.

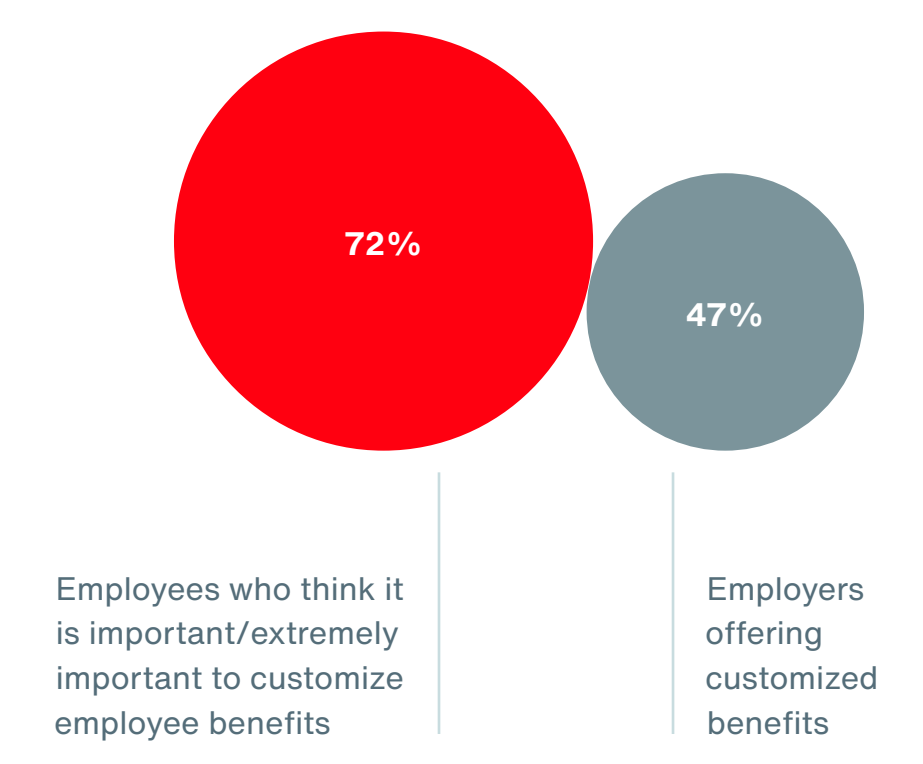
Climate Impact

49% are not investing in employee's health and wellbeing in relation to the impact of weather/climate.

Top 3 total rewards Communications Channels

1. Email
2. 1-on-1 meetings
3. Internal company website/intranet

Customized Benefits



Wellbeing Commitment

24% say that their leadership's commitment to employee wellbeing is strong and visible.

Employee Retirement

40% are not concerned about their employees not being able to afford to retire.

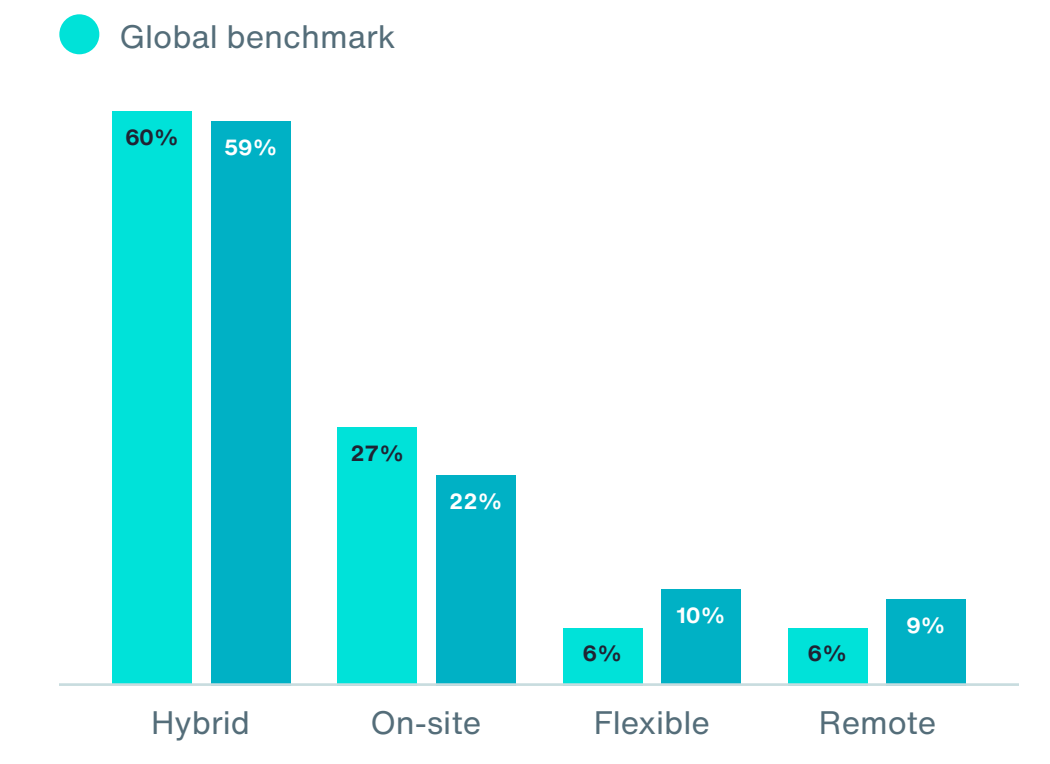
Sustainable Investments

15% say it is important for their organization to consider climate impacts when making decisions about retirement fund investments.

Top Communication Barrier

#1 Information overload/competing priorities.

Working Location Style





Portugal

Portuguese employers expressed optimism in the new AI landscape. The data reveals 98% agree that AI will create new opportunities and require new skills in their field, 10 percentage points above the global average. However, 17% of organizations say their employees have participated in no reskilling or upskilling, signaling a need to focus on closing this gap to build future-ready workforces and strengthen employee equity. Employers also expressed an aspiration to deliver more segmented support — particularly in family forming/fertility, women’s health and financial education — a step that may strengthen talent attraction and retention strategies, while building critical workforce resilience.

Inês Almeida – Advisory & Specialty Consultant, Aon

Key Actions

- Harness high employee engagement in AI opportunities with deeper upskilling and reskilling.
- Deepen HR data maturity through productive data utilization and enhance EVP clarity.
- Increase compensation benchmarking through a cutting-edge compensation database.



Top 3 People Strategy Priorities

1. Accelerating digital transformation in HR processes
2. Improving employee engagement and retention
3. Strengthening leadership and succession planning

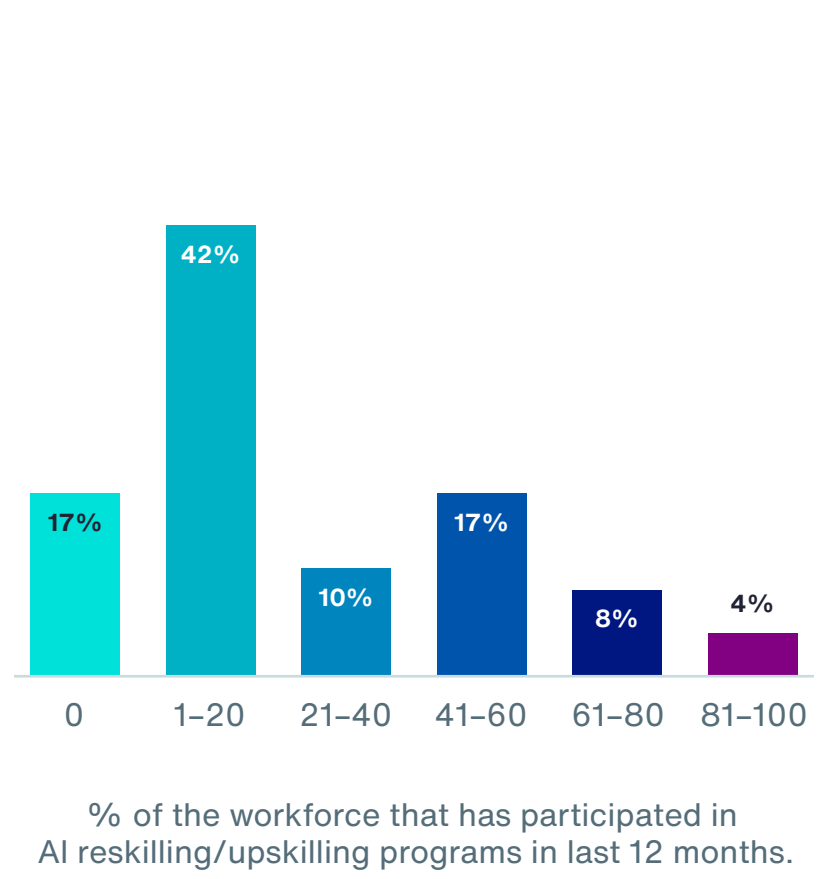
Employee Value Proposition

17% have an EVP that is clearly defined and well understood by employees.

Data Maturity

30% agree they have a high level of data maturity in HR.

AI Reskilling/Upskilling



Top 3 total rewards Objectives

1. Retain high performers
2. Improve employee engagement
3. Attract top talent

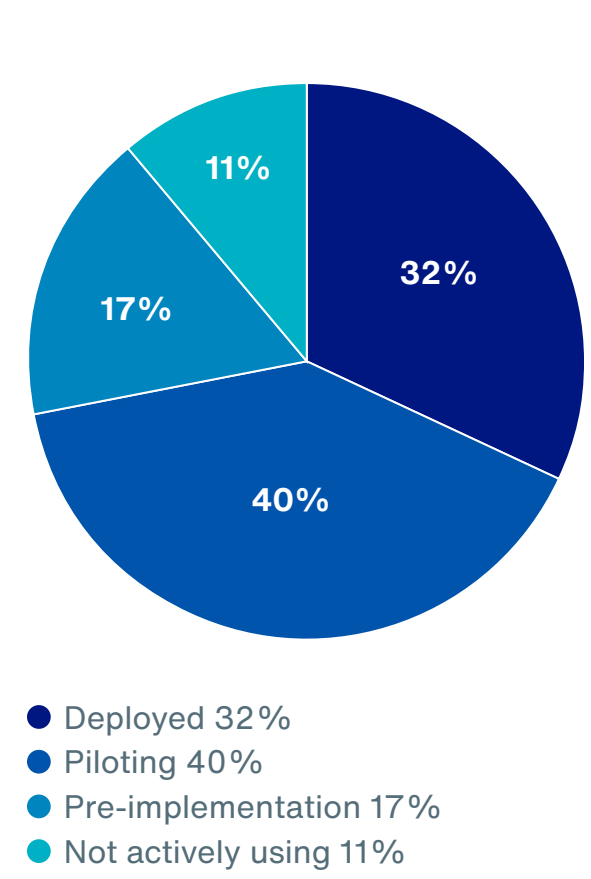
Transparent Pay

25% rate their pay transparency practices mature or very mature.

Compensation Benchmark

32% have not benchmarked compensation in the last year.

AI Adoption Stage



Top 3 AI Deployment Objectives

1. Automate routine tasks
2. Increase operational efficiency
3. Drive innovation
3. Enhance user experience

AI Recruitment

24% agree they are able to recruit and retain enough talent with AI skills.

Critical Workforce Skills

Adaptability and Change Management is considered the most critical skill to organizational success over the next three years.

AI's Impact

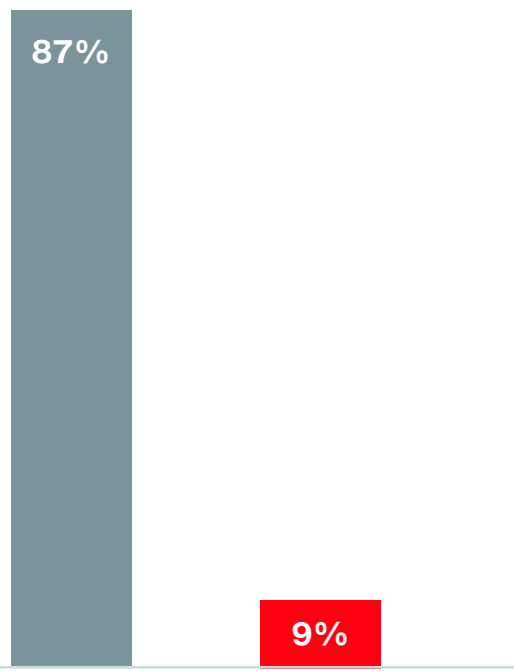
- 84% agree AI will automate some tasks, but existing roles will still be necessary.
- 98% agree AI will create new opportunities and require new skills in their field.
- 19% agree AI will significantly replace jobs in their field.

Key
= Equally Ranked

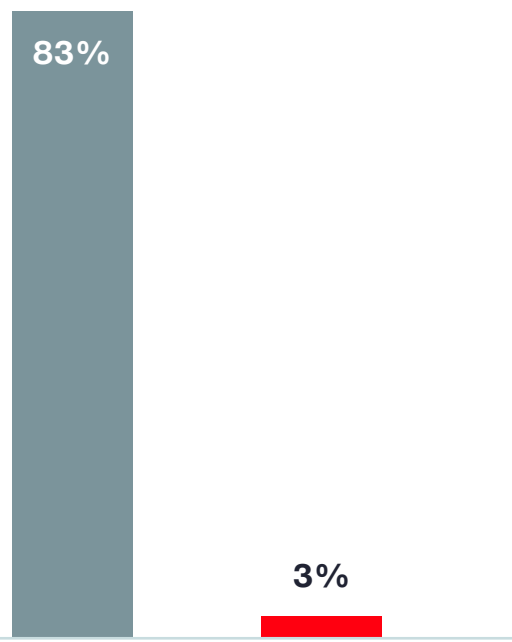
Employer Benefits: Aspiration Versus Perception

● What employers believe they should support
 ● What employees state they receive
 (Data from the Employee Sentiment Study 2025)

Childcare



Women's Health



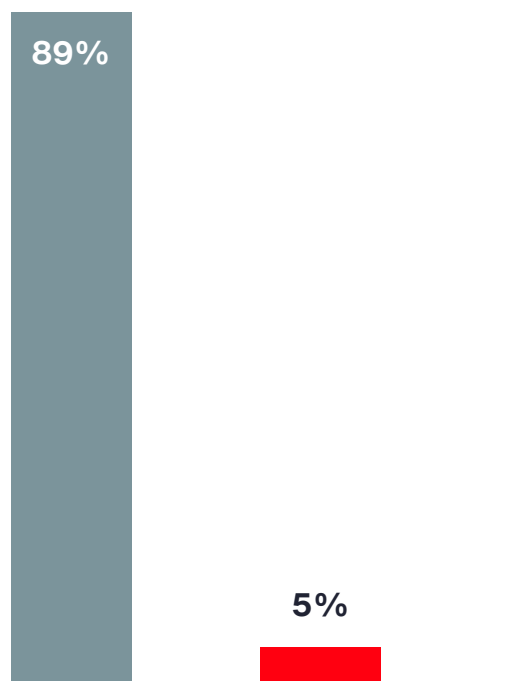
Family Forming/Fertility



Financial Education



Financial Advice



Wellbeing Strategy

83% have confidence that their organization's wellbeing strategy is meeting the needs of their workforce.

Gender Retirement Savings Gap

26% agree that they are putting in place initiatives to address the gender retirement savings gap.

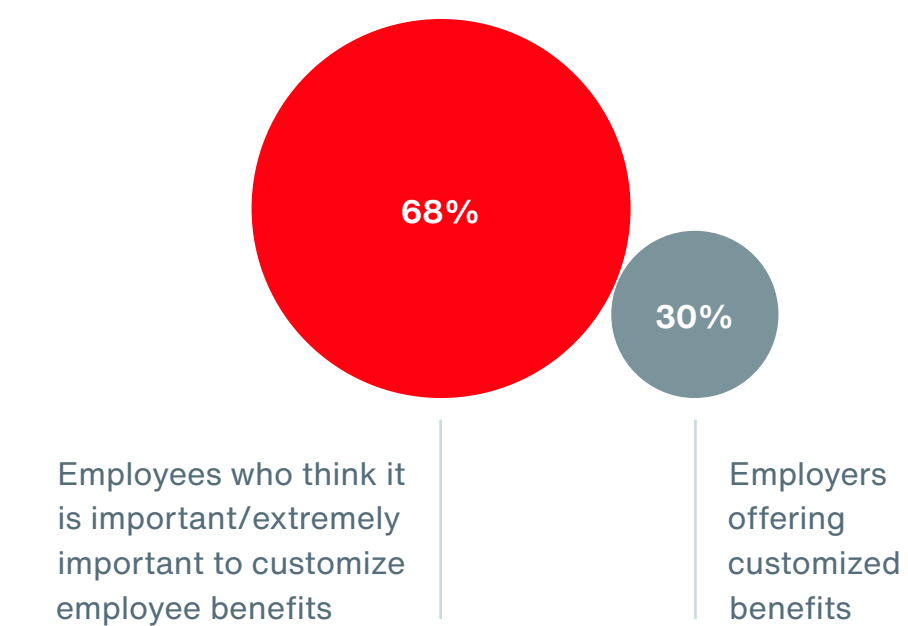
Climate Impact

60% are not investing in employee's health and wellbeing in relation to the impact of weather/climate.

Top 3 total rewards Communications Channels

- 1= Company benefits portal
- 1= Email
2. Internal company website/intranet
3. 1-on-1 meetings

Customized Benefits



Wellbeing Commitment

26% say that their leadership's commitment to employee wellbeing is strong and visible.

Employee Retirement

28% are not concerned about their employees not being able to afford to retire.

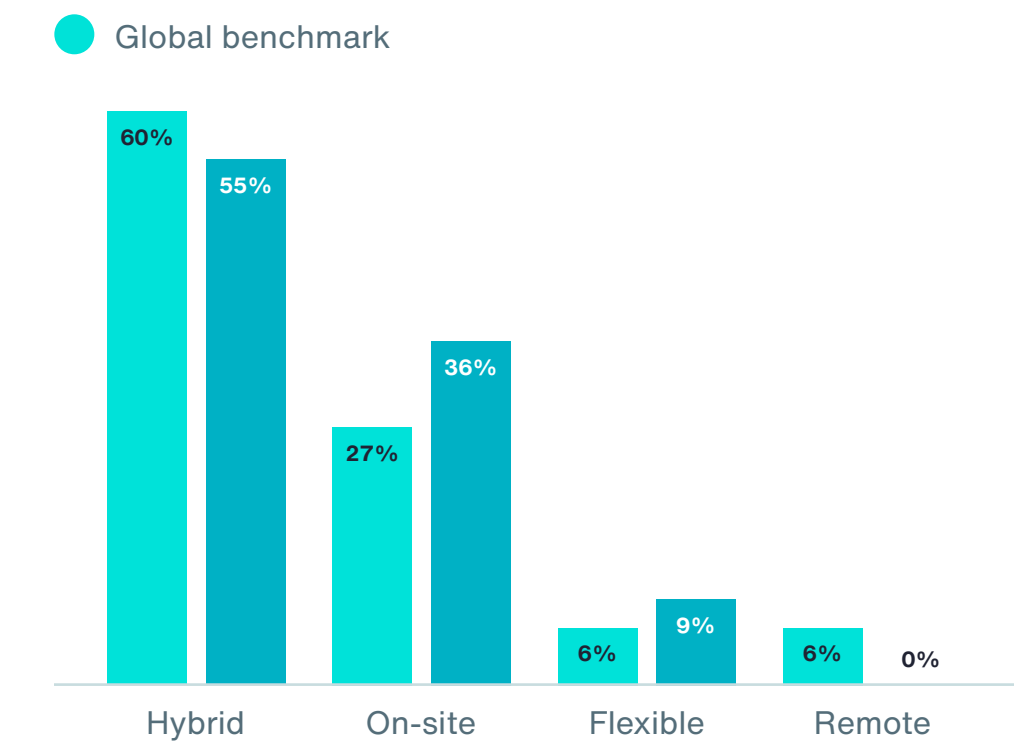
Sustainable Investments

30% say it is important for their organization to consider climate impacts when making decisions about retirement fund investments.

Top Communication Barrier

#1 Information overload/competing priorities.

Working Location Style





Singapore

As one of the most successful Southeast Asian economies, Singapore is home to organizations at the forefront of growth. This is highlighted by a more advanced rate of AI upskilling than in other nations. Although more employers here offer a clearly defined and well-understood EVP than the global average, more than two-thirds are not at the same level, creating a missed opportunity to strengthen the employee experience. While the gap between employers' benefits aspirations and benefits received for childcare is smaller than the global average, gaps in women's health, family forming/fertility and financial education are far larger. Addressing these gaps and increasing access to customized benefits should become a priority if employers are to realize their total rewards objectives.

Rahul Chawla – Partner & Head of Talent Solutions, Aon

Key Actions

- Build a robust job architecture that aligns human capital strategy with business strategy.
- Address benefits gaps by integrating total rewards technology.
- Offer more personalized benefits to drive value, enhance the employee experience and manage costs and affordability.



Top 3 People Strategy Priorities

1. Optimizing workforce planning and organizational design
2. Accelerating digital transformation in HR processes
3. Strengthening leadership and succession planning

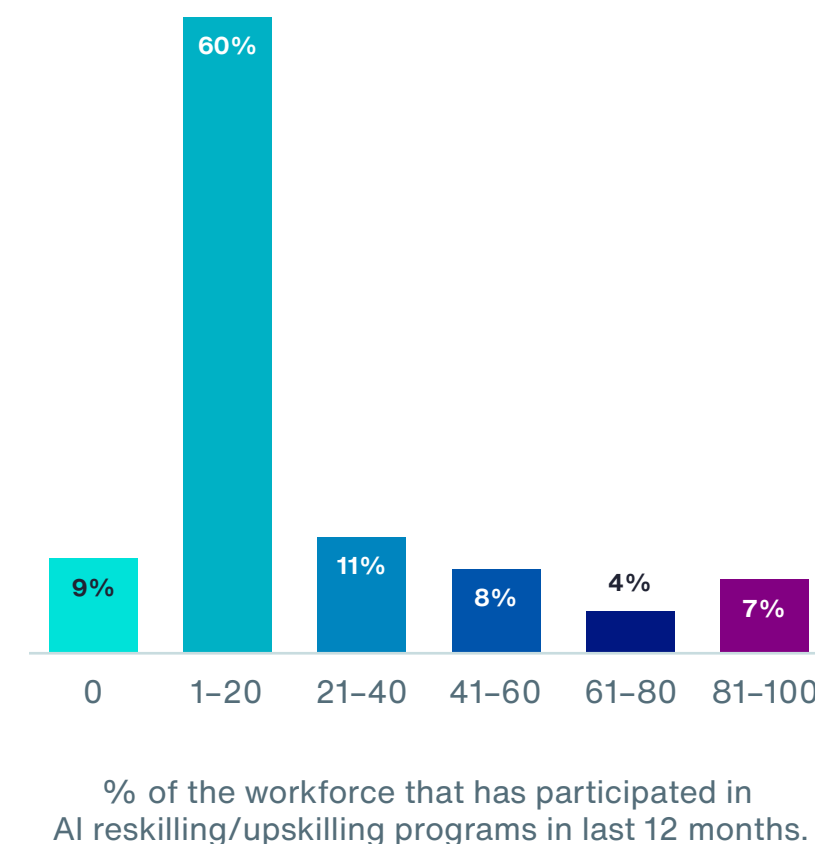
Employee Value Proposition

31% have an EVP that is clearly defined and well understood by employees.

Data Maturity

27% agree they have a high level of data maturity in HR.

AI Reskilling/Upskilling



Top 3 total rewards Objectives

1. Retain high performers
2. Drive business performance
3. Attract top talent

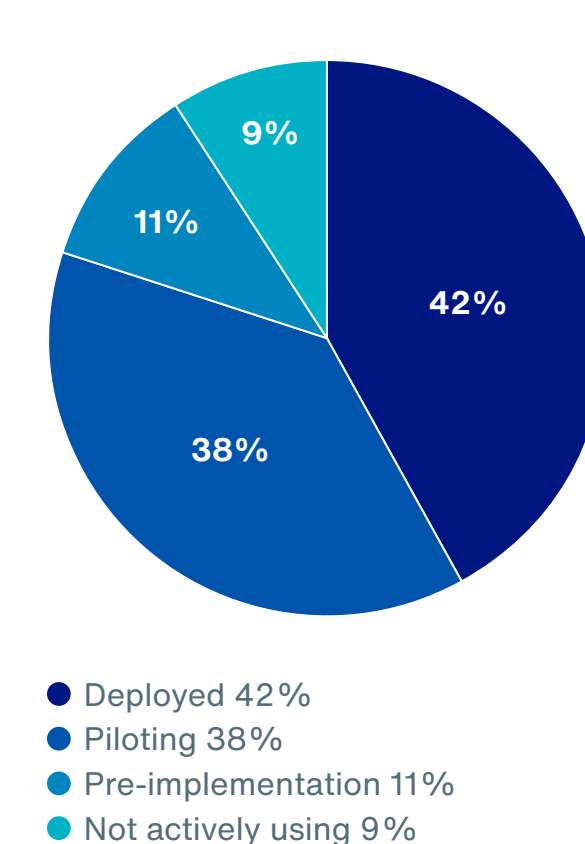
Transparent Pay

11% rate their pay transparency practices mature or very mature.

Compensation Benchmark

13% have not benchmarked compensation in the last year.

AI Adoption Stage



Top 3 AI Deployment Objectives

1. Increase operational efficiency
2. Automate routine tasks
3. Enable data-driven decision making

AI Recruitment

24% agree they are able to recruit and retain enough talent with AI skills.

Critical Workforce Skills

Adaptability and Change Management is considered the most critical skill to organizational success over the next three years.

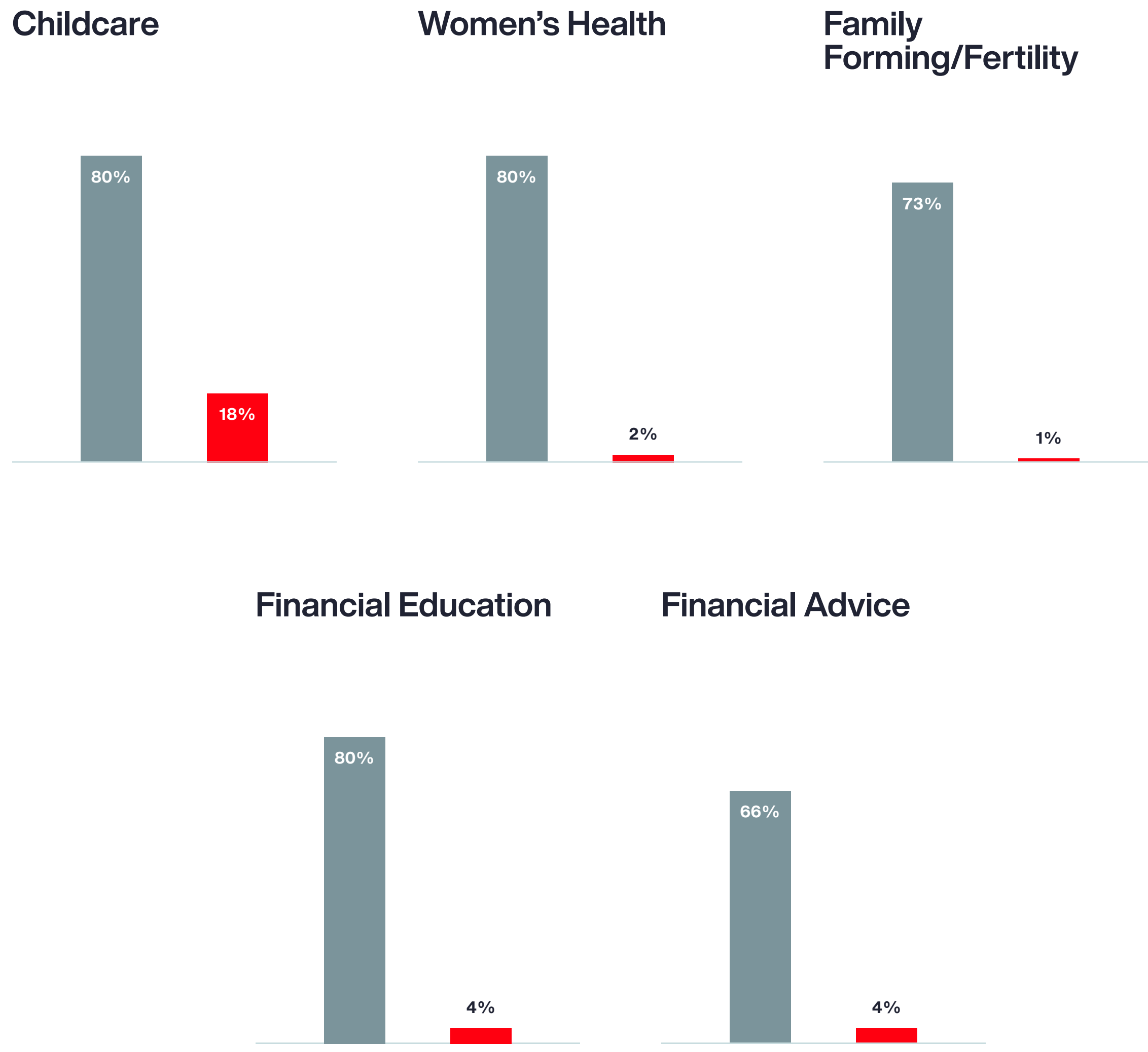
AI's Impact

- 83%** agree AI will automate some tasks, but existing roles will still be necessary.
- 88%** agree AI will create new opportunities and require new skills in their field.
- 26%** agree AI will significantly replace jobs in their field.

Key
= Equally Ranked

Employer Benefits: Aspiration Versus Perception

● What employers believe they should support
 ● What employees state they receive
 (Data from the Employee Sentiment Study 2025)



Wellbeing Strategy

89% have confidence that their organization's wellbeing strategy is meeting the needs of their workforce.

Gender Retirement Savings Gap

13% agree that they are putting in place initiatives to address the gender retirement savings gap.

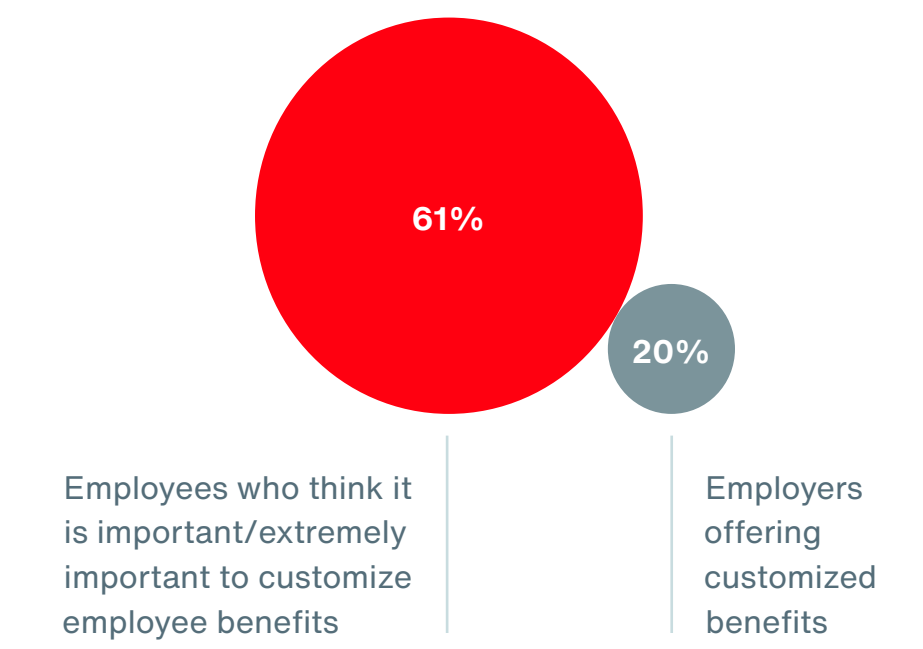
Climate Impact

47% are not investing in employee's health and wellbeing in relation to the impact of weather/climate.

Top 3 total rewards Communications Channels

- 1= Company benefits portal
- 1= Email
2. Internal company website/intranet
3. Total reward statements - digital

Customized Benefits



Wellbeing Commitment

20% say that their leadership's commitment to employee wellbeing is strong and visible.

Employee Retirement

56% are not concerned about their employees not being able to afford to retire.

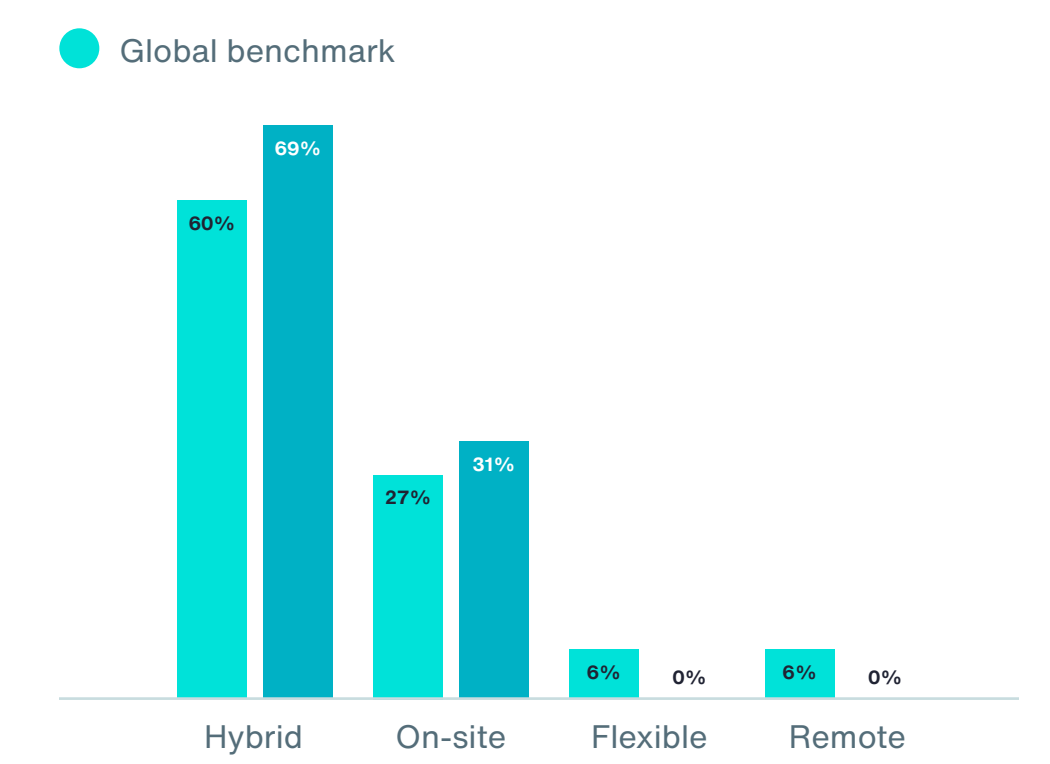
Sustainable Investments

15% say it is important for their organization to consider climate impacts when making decisions about retirement fund investments.

Top Communication Barrier

#1 Information overload/competing priorities.

Working Location Style





Spain

Spain's data maturity sits nine percentage points above the global average. However, broader employee insights aren't always translating into proactive human capital strategies. 19% of organizations have a clearly defined EVP, and only 24% say there is a strong, visible commitment from leadership to employee wellbeing. With employers stating that their primary total rewards objectives are to retain, attract and engage talent, they should work harder to translate workforce data into decisions that build strong talent pipelines. Mature pay transparency practices can be leveraged as a competitive advantage in the quest for talent, but Spain lags 11 percentage points behind the global average, increasing the risk of inconsistent pay decisions and erosion of employee trust.

Clara Gámir – EMEA Human Capital Sales Leader, Spain, Aon

Key Actions

- Turn pay transparency compliance into a competitive advantage by embedding transparency into the total rewards strategy.
- Invest in reskilling programs to optimize the workforce for changing skills and technology.
- Attract and retain talent by strengthening EVP and ensuring fairness and transparency across the workforce.



Top 3 People Strategy Priorities

1. Accelerating digital transformation in HR processes
2. Driving employee productivity
3. Improving employee engagement and retention

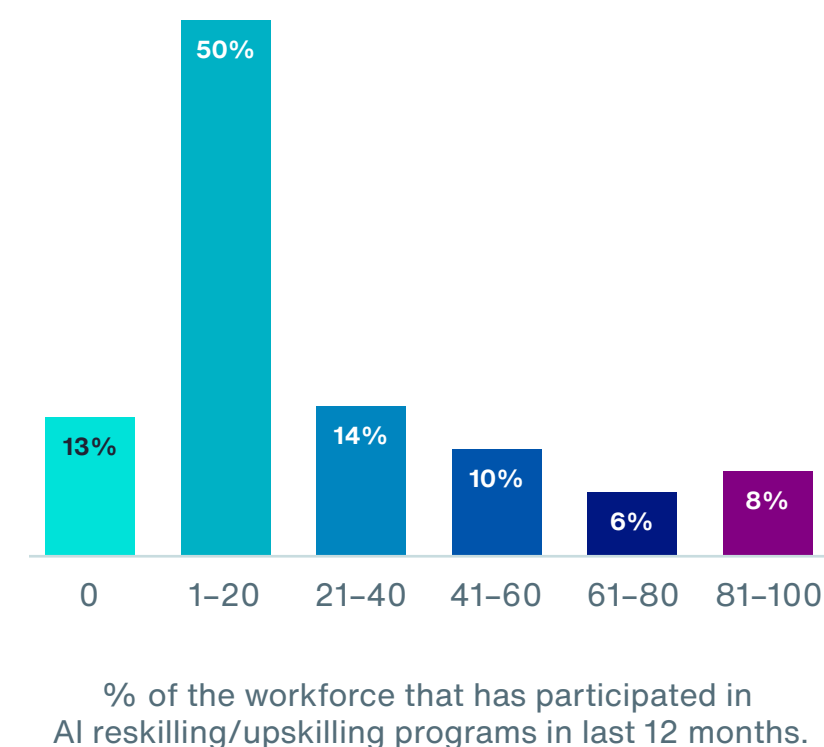
Employee Value Proposition

19% have an EVP that is clearly defined and well understood by employees.

Data Maturity

47% agree they have a high level of data maturity in HR.

AI Reskilling/Upskilling



Top 3 total rewards Objectives

1. Retain high performers
2. Attract top talent
3. Improve employee engagement

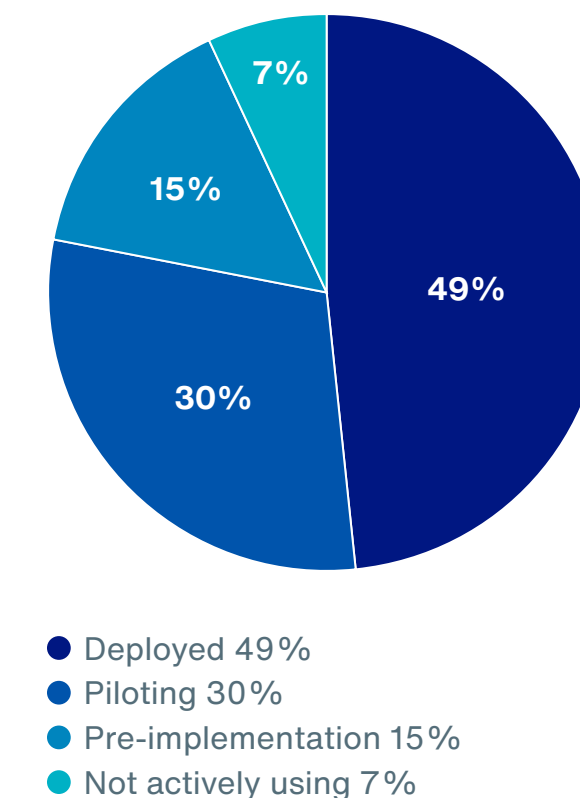
Transparent Pay

11% rate their pay transparency practices mature or very mature.

Compensation Benchmark

26% have not benchmarked compensation in the last year.

AI Adoption Stage



Top 3 AI Deployment Objectives

1. Automate routine tasks
2. Increase operational efficiency
3. Drive innovation

AI Recruitment

36% agree they are able to recruit and retain enough talent with AI skills.

Critical Workforce Skills

Adaptability and Change Management is considered the most critical skill to organizational success over the next three years.

AI's Impact

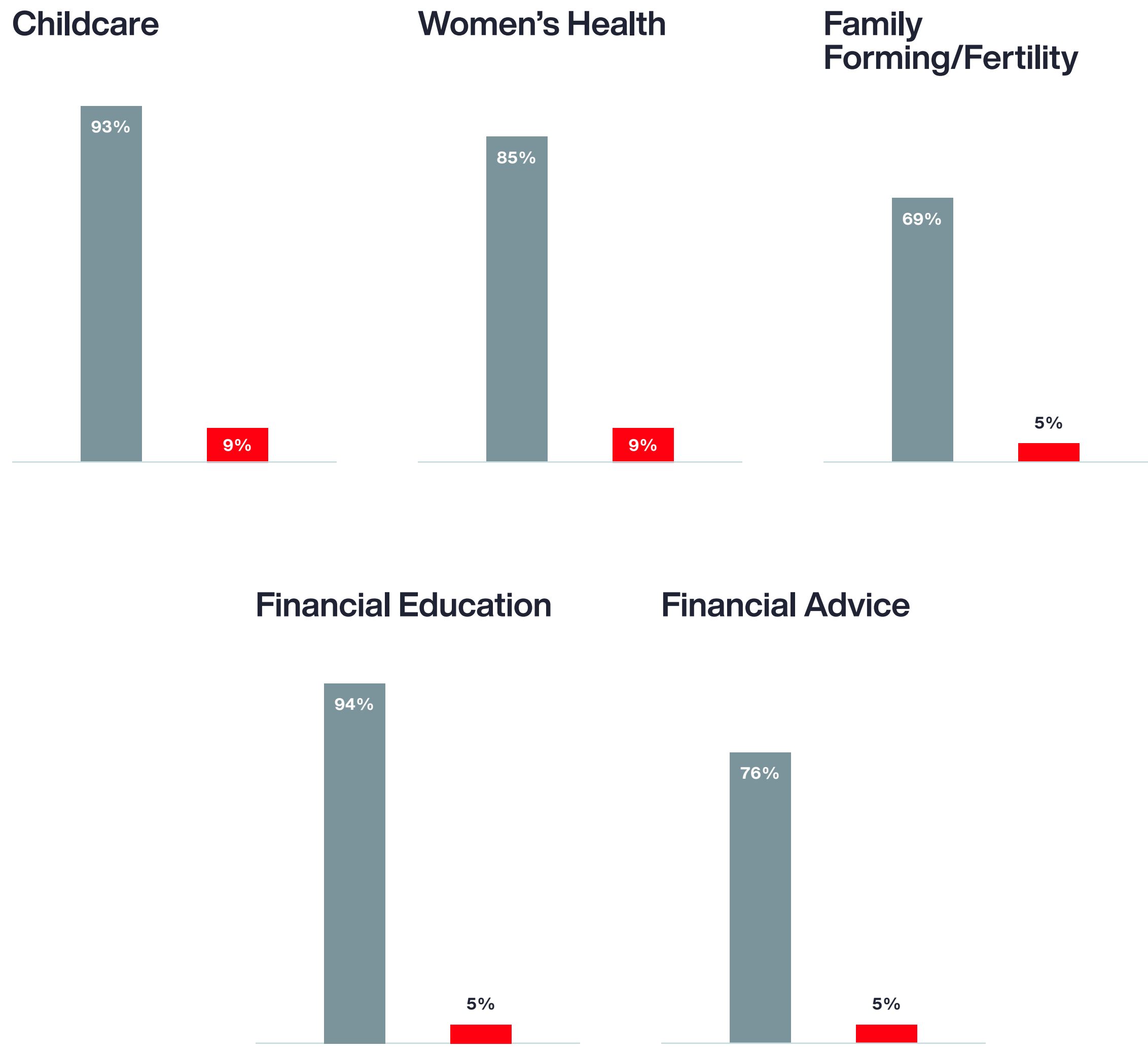
72% agree AI will automate some tasks, but existing roles will still be necessary.

96% agree AI will create new opportunities and require new skills in their field.

42% agree AI will significantly replace jobs in their field.

Employer Benefits: Aspiration Versus Perception

● What employers believe they should support
 ● What employees state they receive
 (Data from the Employee Sentiment Study 2025)



Wellbeing Strategy

73% have confidence that their organization's wellbeing strategy is meeting the needs of their workforce.

Gender Retirement Savings Gap

15% agree that they are putting in place initiatives to address the gender retirement savings gap.

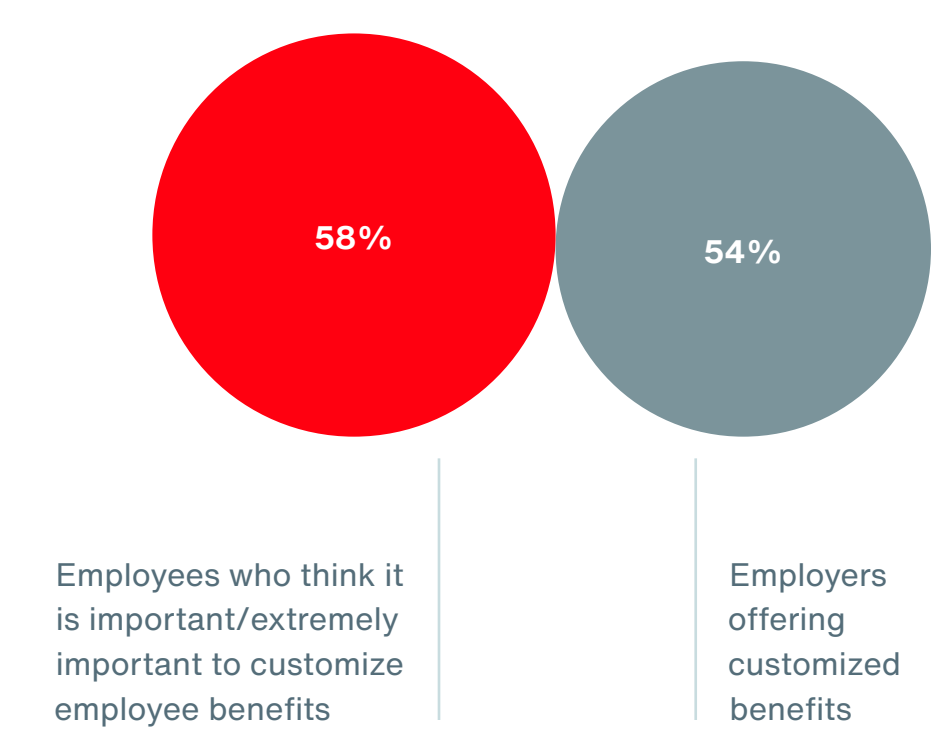
Climate Impact

31% are not investing in employee's health and wellbeing in relation to the impact of weather/climate.

Top 3 total rewards Communications Channels

1. Email
2. Company benefits portal
3. 1-on-1 meetings

Customized Benefits



Wellbeing Commitment

24% say that their leadership's commitment to employee wellbeing is strong and visible.

Employee Retirement

28% are not concerned about their employees not being able to afford to retire.

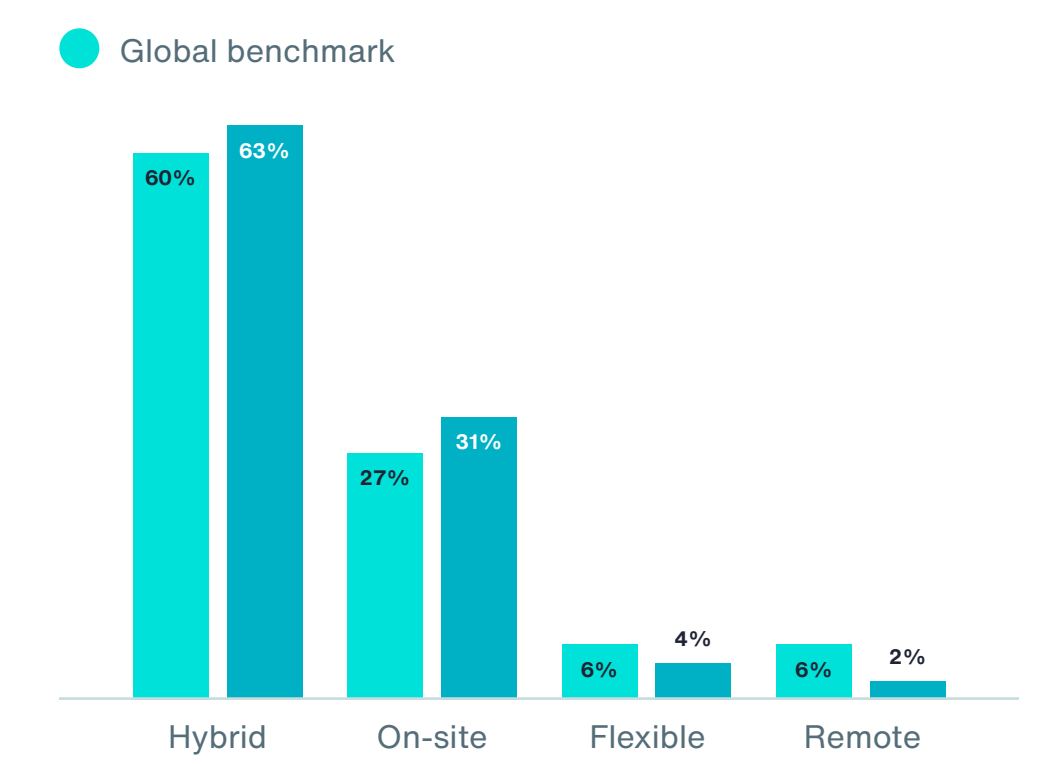
Sustainable Investments

15% say it is important for their organization to consider climate impacts when making decisions about retirement fund investments.

Top Communication Barrier

#1 Information overload/competing priorities.

Working Location Style





Türkiye

While thriving in certain areas, Türkiye is far behind global AI trends, with AI deployment trailing the global benchmark by 13 percentage points. To add to this 22% are not actively using AI, 14 percentage points higher than the global average. More needs to be done to advance AI progression particularly around training given over a quarter of organizations report that none of their workforce have not participated in AI reskilling or upskilling over the last 12 months. However, Türkiye is performing well against global trends in key areas. EVPs are more clearly defined and understood, and HR data maturity has reached 50%, providing Turkish leaders with better oversight of employees and opportunities for engagement. Turkish organizations also appear to be more advanced than the global average in addressing the gender retirement savings gap.

Selva Özker – Director, Health & Wealth Solutions, Aon

Key Actions

- HR should accelerate AI deployment by fostering a culture of continuous learning and integrating targeted upskilling programs.
- Assess the potential of AI through risk management to help accelerate deployment.
- Increase customizable benefits by integrating a single total rewards platform and technology.



Top 3 People Strategy Priorities

1. Accelerating digital transformation in HR processes
2. Improving employee engagement and retention
3. Driving employee productivity

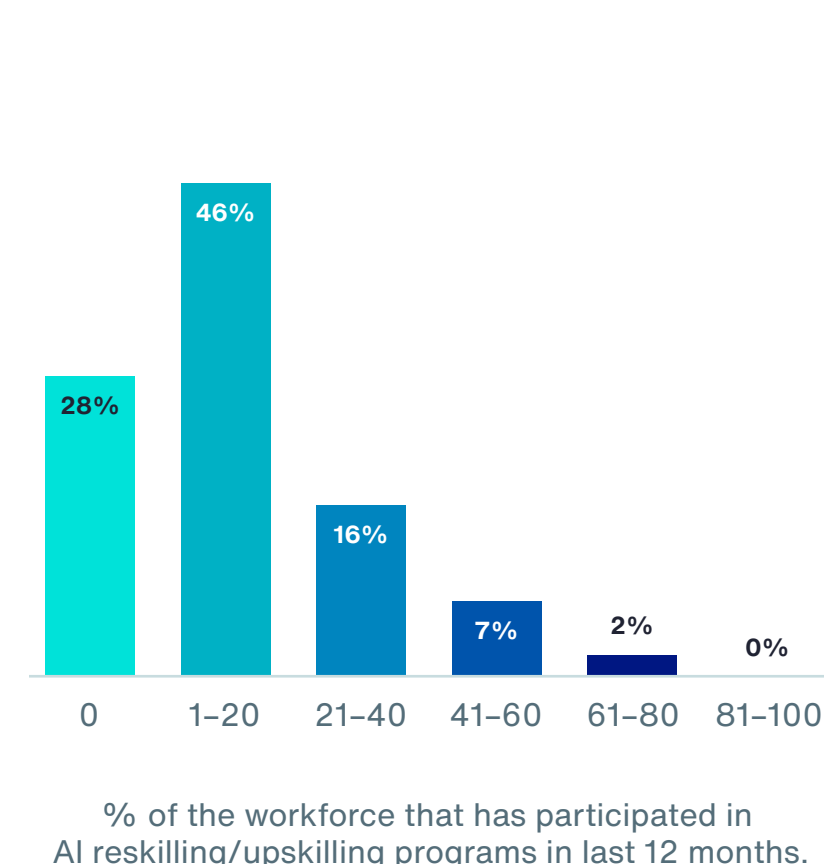
Employee Value Proposition

33% have an EVP that is clearly defined and well understood by employees.

Data Maturity

50% agree they have a high level of data maturity in HR.

AI Reskilling/Upskilling



Top 3 total rewards Objectives

1. Retain high performers
2. Improve employee engagement
3. Drive business performance

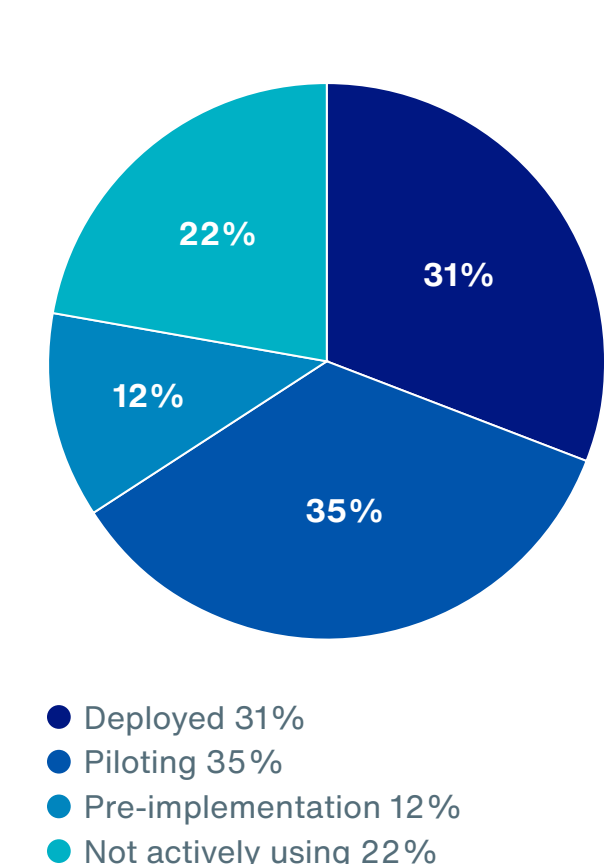
Transparent Pay

37% rate their pay transparency practices mature or very mature.

Compensation Benchmark

30% have not benchmarked compensation in the last year.

AI Adoption Stage



Top 3 AI Deployment Objectives

1. Automate routine tasks
2. Increase operational efficiency
3. Enhance user experience

AI Recruitment

33% agree they are able to recruit and retain enough talent with AI skills.

Critical Workforce Skills

Adaptability and Change Management is considered the most critical skill to organizational success over the next three years.

AI's Impact

- 86%** agree AI will automate some tasks, but existing roles will still be necessary.
- 93%** agree AI will create new opportunities and require new skills in their field.
- 34%** agree AI will significantly replace jobs in their field.

Employer Benefits: Aspiration Versus Perception

● What employers believe they should support
 ● What employees state they receive
 (Global data from the Employee Sentiment Study 2025)

Childcare

83%

13%

Women's Health

82%

12%

Family Forming/Fertility

74%

9%

Financial Education

79%

11%

Financial Advice

74%

9%

Wellbeing Strategy

85% have confidence that their organization's wellbeing strategy is meeting the needs of their workforce.

Gender Retirement Savings Gap

40% agree that they are putting in place initiatives to address the gender retirement savings gap.

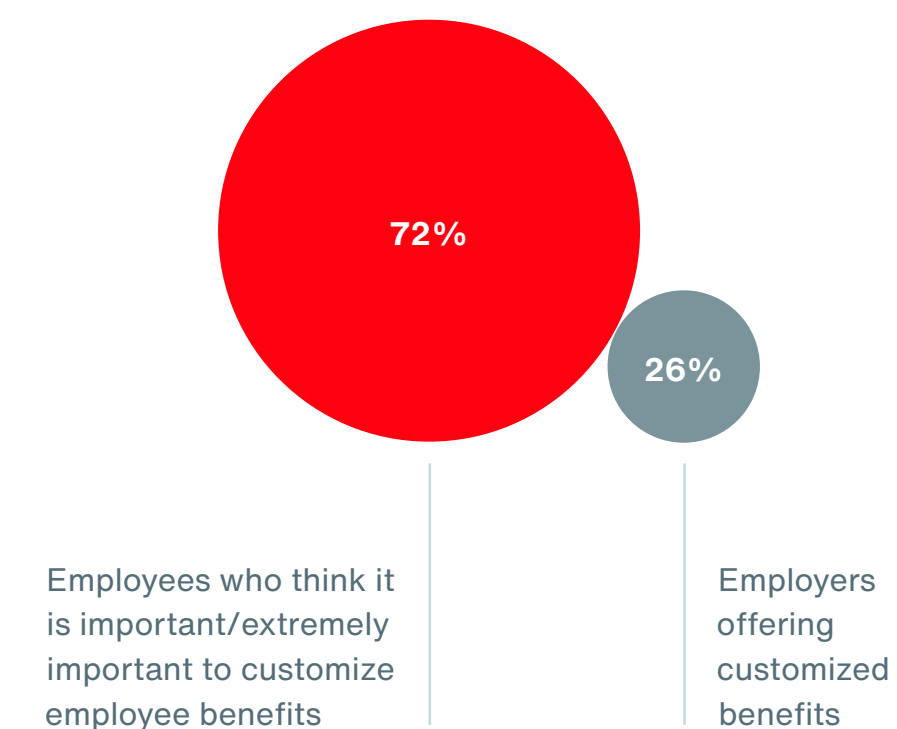
Climate Impact

39% are not investing in employee's health and wellbeing in relation to the impact of weather/climate.

Top 3 total rewards Communications Channels

1. Email
2. 1-on-1 meetings
3. In-person group meetings

Customized Benefits



Wellbeing Commitment

20% say that their leadership's commitment to employee wellbeing is strong and visible.

Employee Retirement

27% are not concerned about their employees not being able to afford to retire.

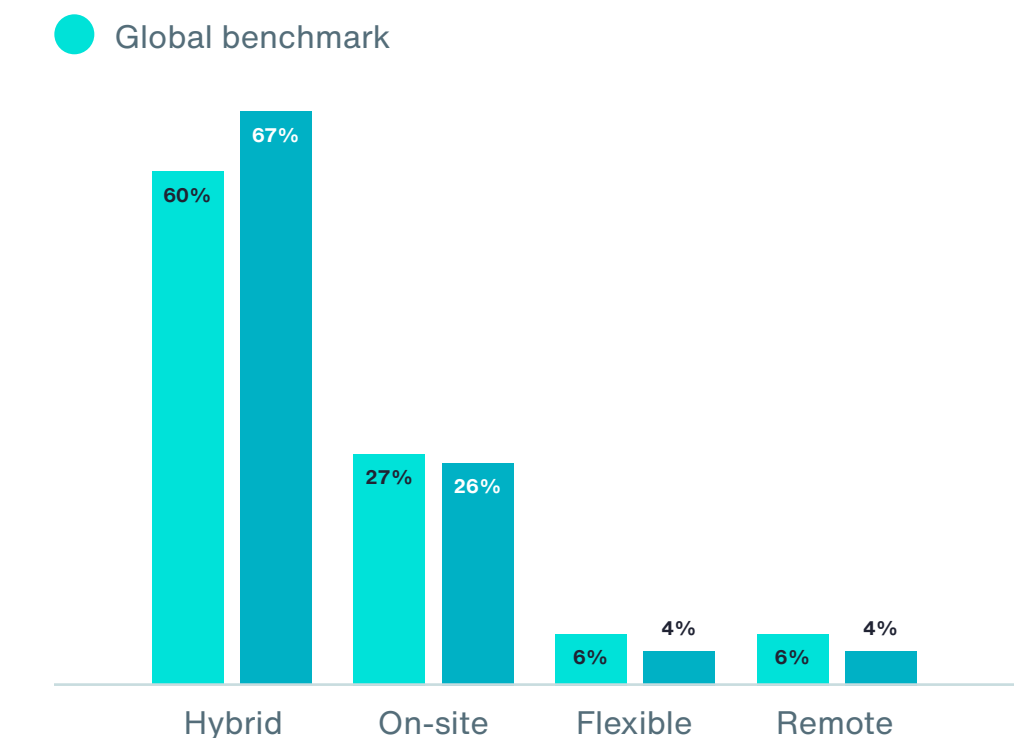
Sustainable Investments

34% say it is important for their organization to consider climate impacts when making decisions about retirement fund investments.

Top Communication Barrier

#1 None/not applicable.

Working Location Style





United Arab Emirates

Data maturity in the U.A.E. is aligned with global levels, and the rate of organizations with clearly defined and well-understood EVPs sits 18 percentage points above the global trend. Together, these factors highlight the U.A.E.'s commitment to enhancing the employee experience and reflect wider national initiatives to invest in talent attraction and retention strategies. As such, the region's ability to recruit and retain enough AI talent is 15 percentage points higher than the global average. The introduction of voluntary pensions in the U.A.E. is transforming the employee-employer landscape, helping address gender gaps in retirement savings. Furthermore, national initiatives to increase women's participation in the workplace are broadening the region's talent pool and may help support organizations to achieve the top three total rewards objectives.

Paul Zoghbi – CEO Talent Solutions Middle East, Aon

Key Actions

- Evolve compensation and allowance structures, shifting from cash-based rewards to performance-linked, long-term compensation.
- Integrate personalized benefits with total rewards technology to drive progress against the top three total rewards objectives.
- Meet increased AI deployment rates by training high performers and attracting top talent with AI skills.



Top 3 People Strategy Priorities

1. Accelerating digital transformation in HR processes
2. Strengthening leadership and succession planning
3. Optimizing workforce planning and organizational design

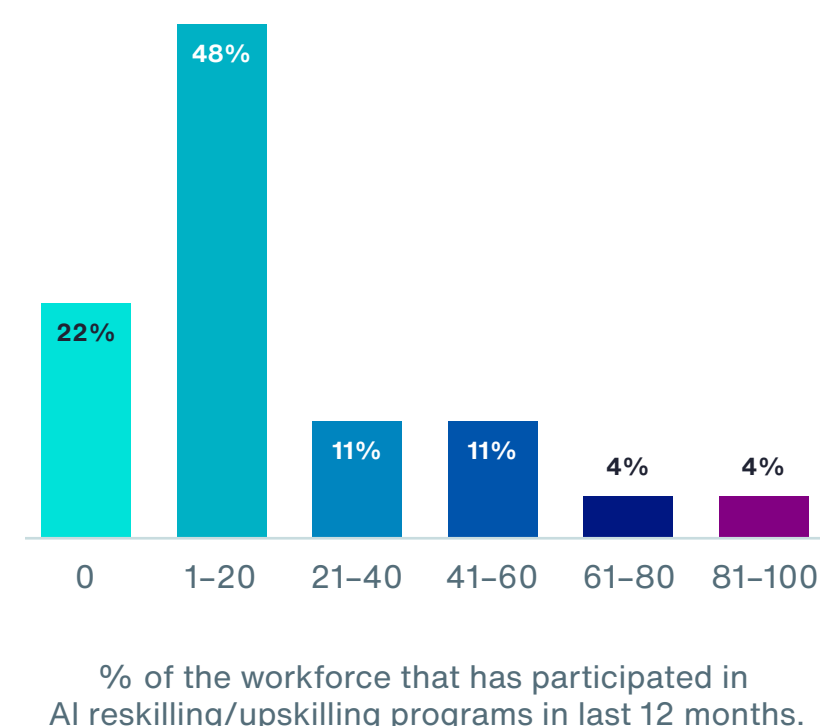
Employee Value Proposition

37% have an EVP that is clearly defined and well understood by employees.

Data Maturity

42% agree they have a high level of data maturity in HR.

AI Reskilling/Upskilling



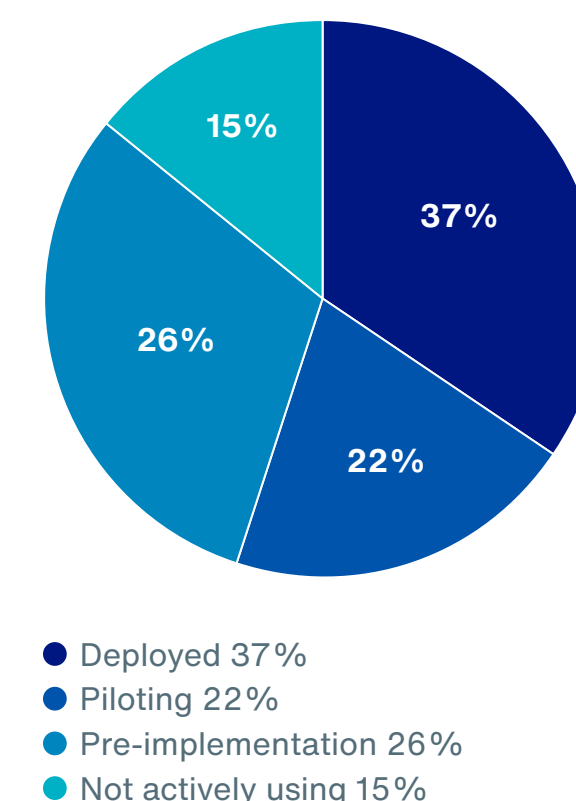
Top 3 total rewards Objectives

1. Retain high performers
2. Attract top talent
3. Drive business performance

Compensation Benchmark

41% have not benchmarked compensation in the last year.

AI Adoption Stage



Top 3 AI Deployment Objectives

- 1= Automate routine tasks
- 1= Increase operational efficiency
- 2= Enable data-driven decision making
- 2= Enhance user experience
3. Drive innovation

AI Recruitment

39% agree they are able to recruit and retain enough talent with AI skills.

Critical Workforce Skills

Leadership and People Management is considered the most critical skill to organizational success over the next three years.

AI's Impact

92% agree AI will automate some tasks, but existing roles will still be necessary.

87% agree AI will create new opportunities and require new skills in their field.

26% agree AI will significantly replace jobs in their field.

Key
= Equally Ranked

Employer Benefits: Aspiration Versus Perception

● What employers believe they should support

Childcare



Women's Health



Family Forming/Fertility



Financial Education



Financial Advice



Wellbeing Strategy

71% have confidence that their organization's wellbeing strategy is meeting the needs of their workforce.

Gender Retirement Savings Gap

22% agree that they are putting in place initiatives to address the gender retirement savings gap.

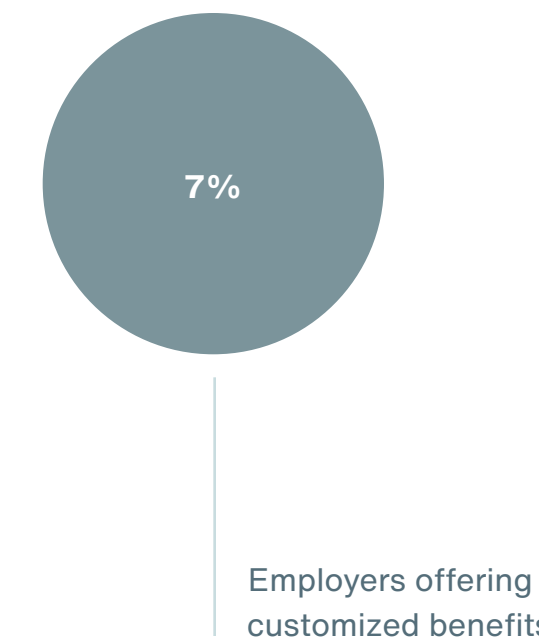
Climate Impact

33% are not investing in employee's health and wellbeing in relation to the impact of weather/climate.

Top 3 total rewards Communications Channels

1. Email
2. 1-on-1 meetings
3. In-person group meetings

Customized Benefits



Wellbeing Commitment

33% say that their leadership's commitment to employee wellbeing is strong and visible.

Employee Retirement

34% are not concerned about their employees not being able to afford to retire.

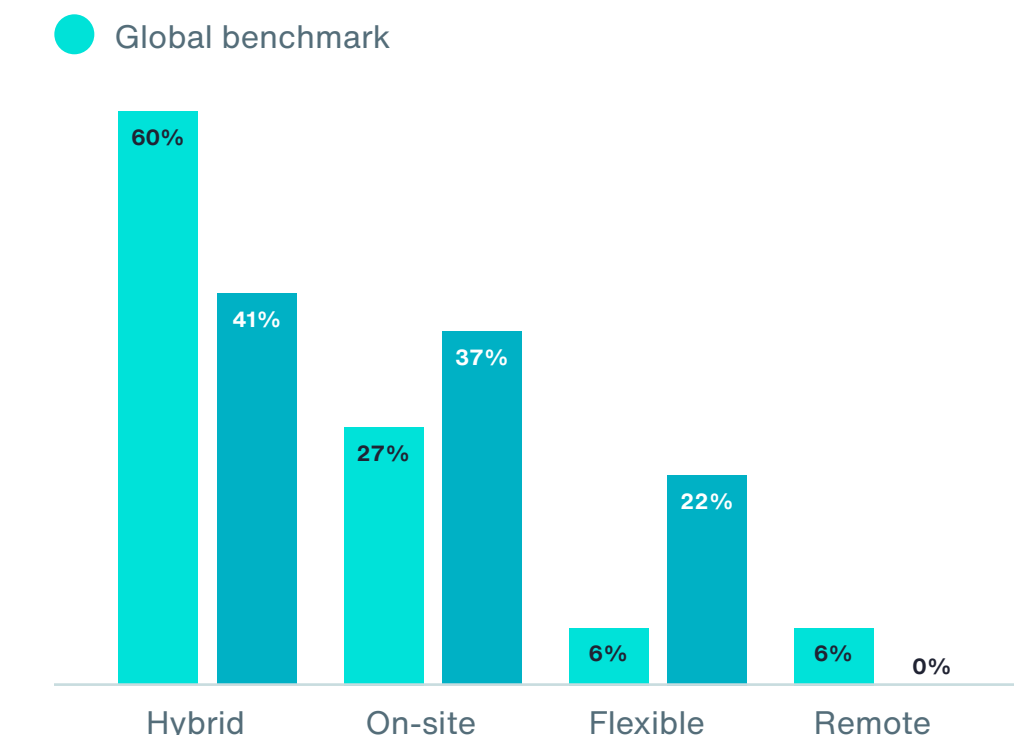
Sustainable Investments

29% say it is important for their organization to consider climate impacts when making decisions about retirement fund investments.

Top Communication Barrier

#1 Information overload/competing priorities.

Working Location Style





United Kingdom

The United Kingdom (UK) shows plenty of similarities to international trends, but employers view certain crucial areas as being underserved. In the UK, employers see larger gaps than the global average between the benefits they aspire to provide and what employees say they actually receive — highlighting potential gaps in provision, but also in how these benefits are communicated and understood. Addressing this divergence could be critical to enhancing the attraction and retention of top talent. Equally important to this challenge are mature pay transparency and clearly defined EVPs, however the UK is also falling behind the global trend by 10 percentage points and 8 percentage points, respectively. When it comes to AI adoption, the UK is ahead of the curve. While global piloting and deployment AI adoption rates sit at 73%, the UK's sit at a higher 82%.

John Russell Smith – Chief Commercial Officer, UK Health, Aon

Key Actions

- Strengthen EVP clarity and communication to help close the gap between intended benefits and employee perception.
- To meet rising legislation and higher employee expectations, elevate pay transparency with a more strategic approach to consulting.
- Equip workforces with comprehensive AI upskilling programs, using data, analytics tools and AI assessments.



Top 3 People Strategy Priorities

1. Accelerating digital transformation in HR processes
2. Strengthening leadership and succession planning
3. Optimizing workforce planning and organizational design

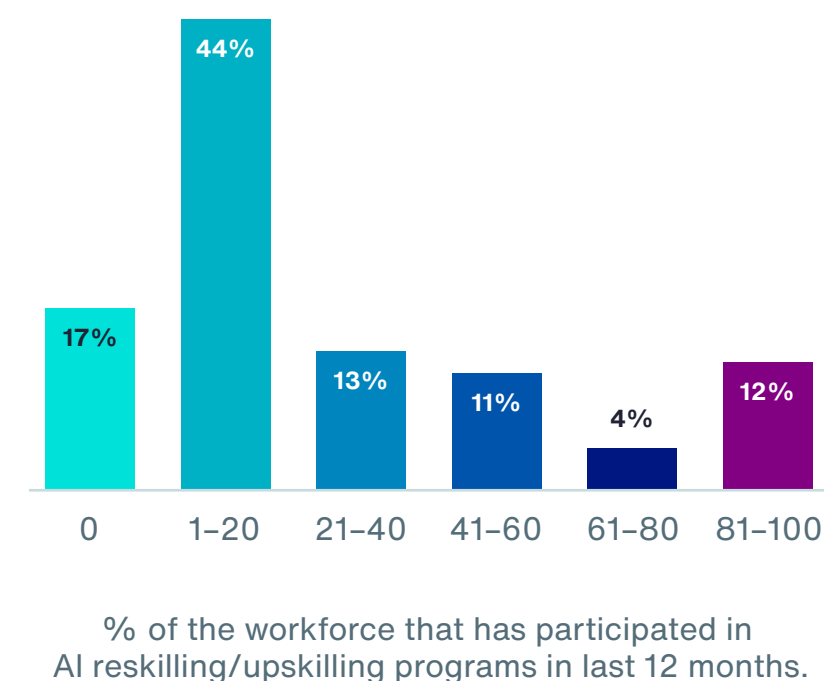
Employee Value Proposition

11% have an EVP that is clearly defined and well understood by employees.

Data Maturity

36% agree they have a high level of data maturity in HR.

AI Reskilling/Upskilling



Top 3 total rewards Objectives

1. Retain high performers
2. Attract top talent
3. Drive business performance

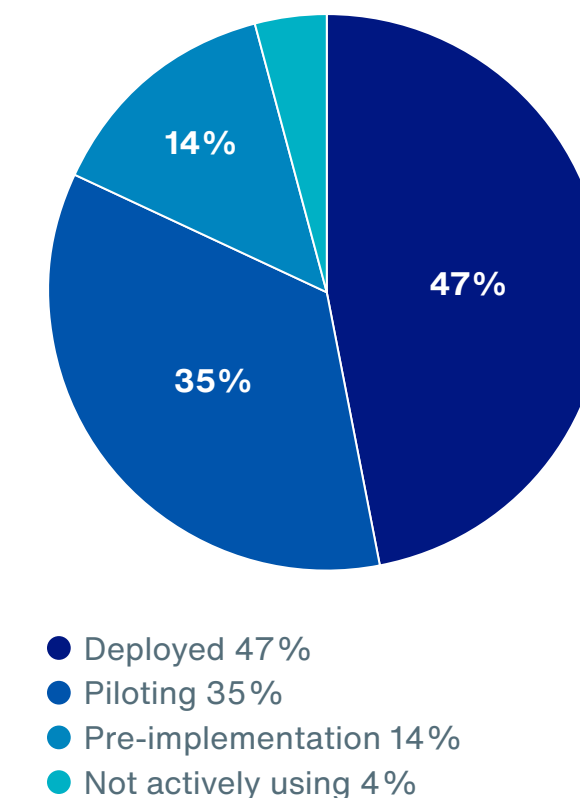
Transparent Pay

12% rate their pay transparency practices mature or very mature.

Compensation Benchmark

25% have not benchmarked compensation in the last year.

AI Adoption Stage



Top 3 AI Deployment Objectives

1. Automate routine tasks
2. Increase operational efficiency
3. Drive innovation

AI Recruitment

25% agree they are able to recruit and retain enough talent with AI skills.

Critical Workforce Skills

Adaptability and Change Management is considered the most critical skill to organizational success over the next three years.

AI's Impact

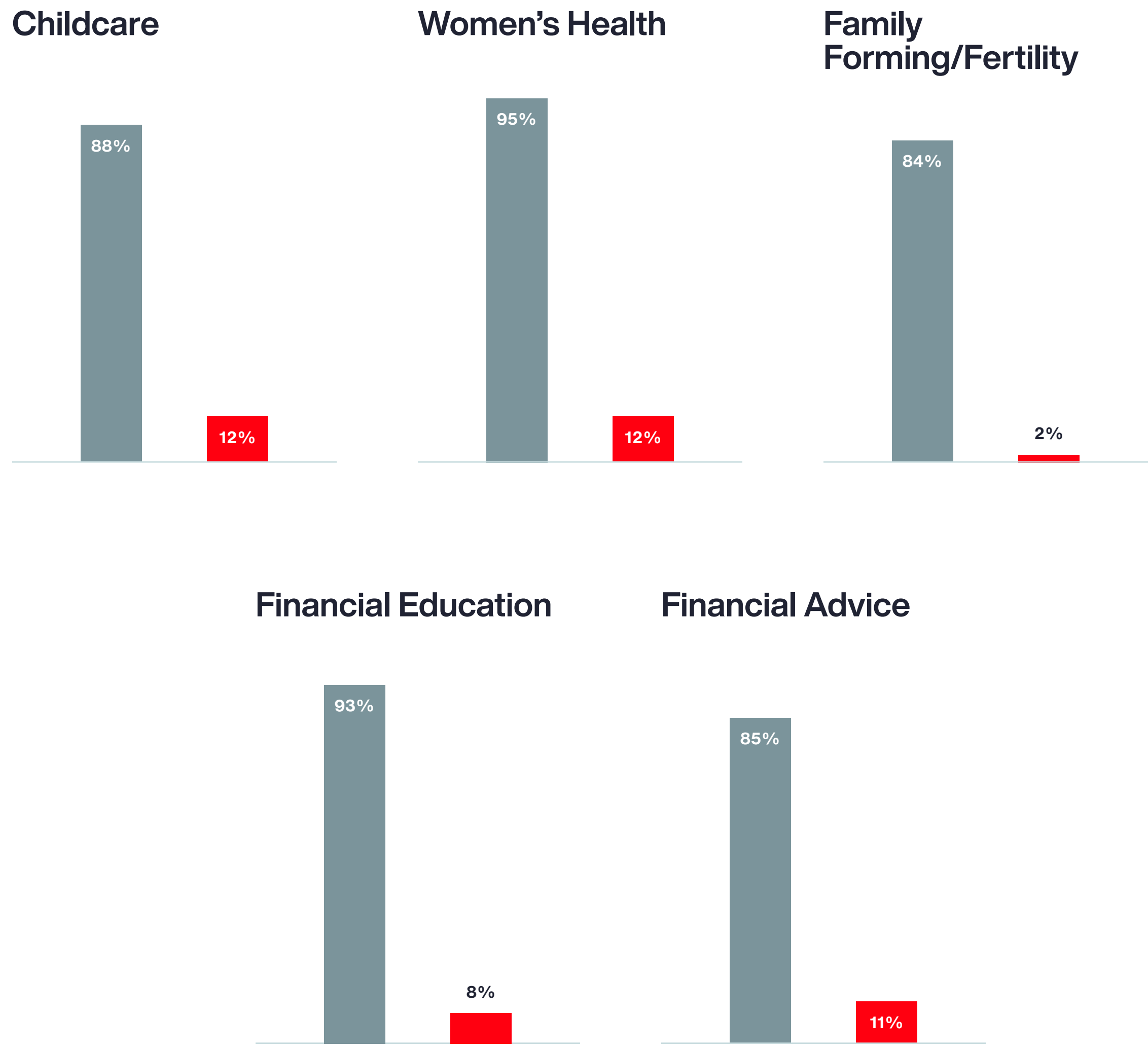
93% agree AI will automate some tasks, but existing roles will still be necessary.

89% agree AI will create new opportunities and require new skills in their field.

23% agree AI will significantly replace jobs in their field.

Employer Benefits: Aspiration Versus Perception

● What employers believe they should support
 ● What employees state they receive
 (Data from the Employee Sentiment Study 2025)



Wellbeing Strategy

87% have confidence that their organization's wellbeing strategy is meeting the needs of their workforce.

Gender Retirement Savings Gap

17% agree that they are putting in place initiatives to address the gender retirement savings gap.

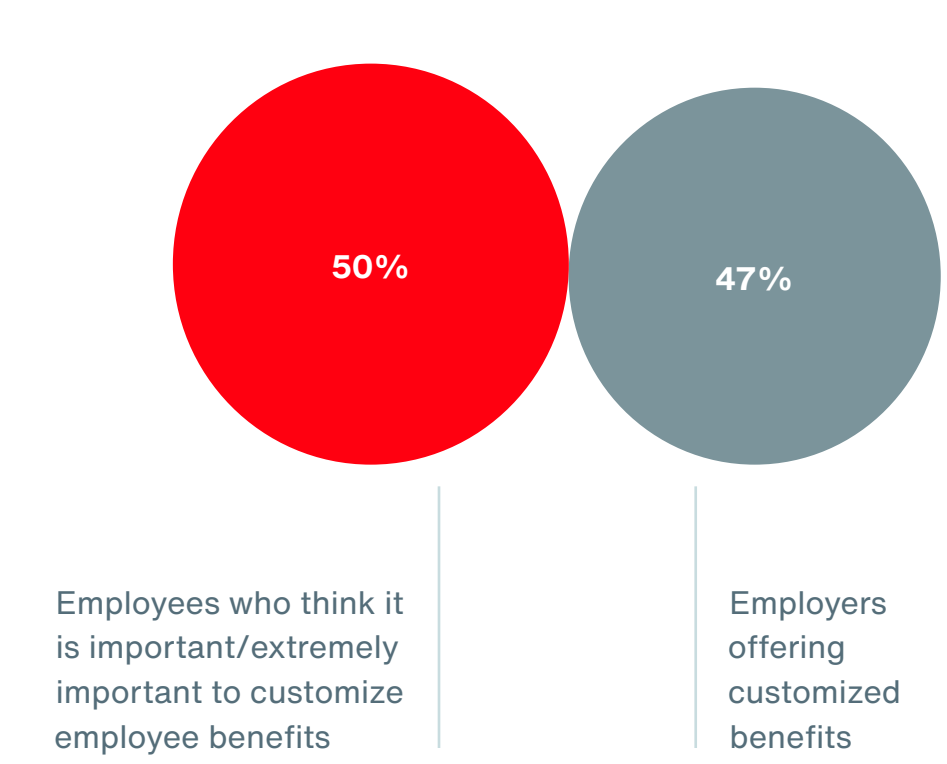
Climate Impact

68% are not investing in employee's health and wellbeing in relation to the impact of weather/climate.

Top 3 total rewards Communications Channels

1. Email
2. Internal company website/intranet
3. Company benefits portal

Customized Benefits



Wellbeing Commitment

20% say that their leadership's commitment to employee wellbeing is strong and visible.

Employee Retirement

40% are not concerned about their employees not being able to afford to retire.

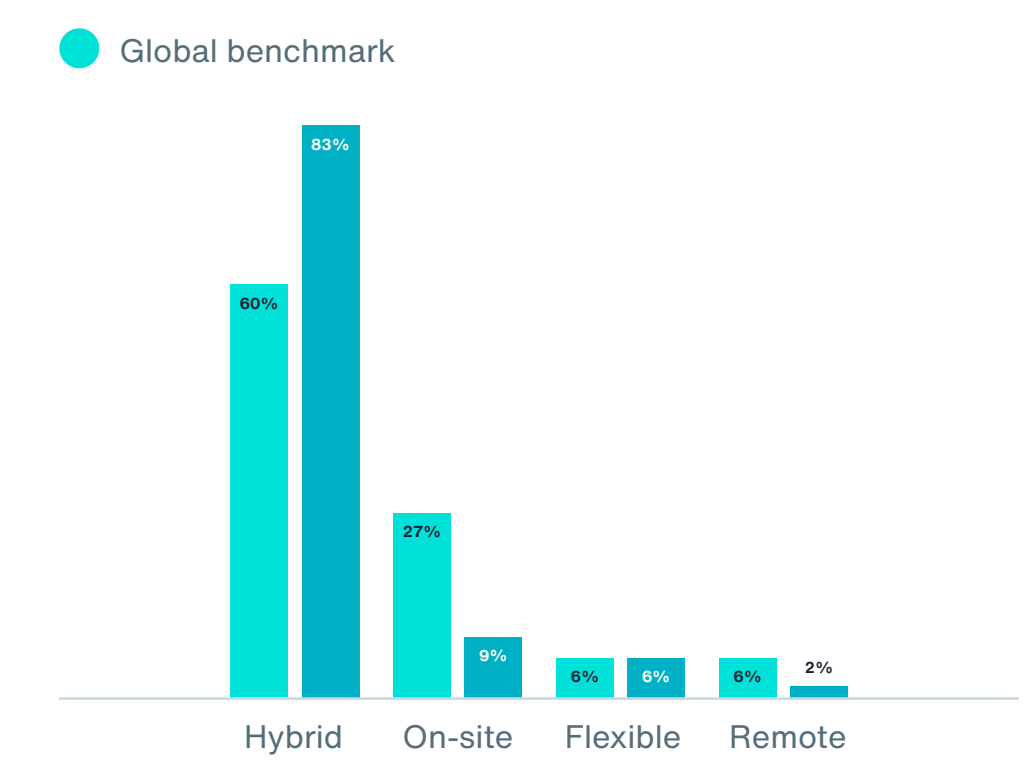
Sustainable Investments

43% say it is important for their organization to consider climate impacts when making decisions about retirement fund investments.

Top Communication Barrier

#1 Information overload/competing priorities.

Working Location Style





U.S.A.

In contrast to the global outlook, optimizing workforce planning and organizational design is the top people strategy priority for employers in the U.S.A. However, AI reskilling and upskilling is trailing the global average, with one in five organizations reporting zero workforce participation in AI training over the past 12 months, despite higher levels of deployment. U.S. organizations should focus on addressing the gender retirement savings gap after ranking lowest in implementing initiatives, 10 percentage points behind the global average, and place greater emphasis on women's health overall. Lastly, U.S. employees are more than twice as likely to work remotely when compared to the global average, reflecting shifting workplace trends.

Steven Guyer – U.S. Rewards Solutions Partner, Aon

Key Actions

- Ensure women's health and the gender retirement savings gap are being fully addressed across the pipeline.
- Minimize total rewards cost pressures and create value by enabling deeper, more personalized benefits customization.
- Bring more employees into AI upskilling or reskilling programs to meet the needs of deployment.



Top 3 People Strategy Priorities

1. Optimizing workforce planning and organizational design
2. Accelerating digital transformation in HR processes
3. Strengthening leadership and succession planning

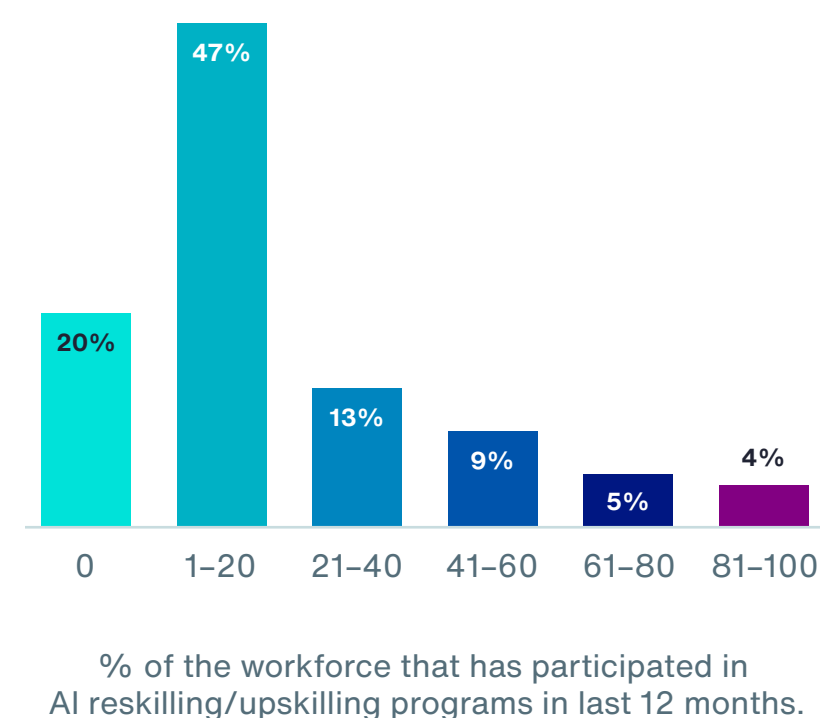
Employee Value Proposition

14% have an EVP that is clearly defined and well understood by employees.

Data Maturity

35% agree they have a high level of data maturity in HR.

AI Reskilling/Upskilling



Top 3 total rewards Objectives

1. Retain high performers
2. Attract top talent
3. Drive business performance

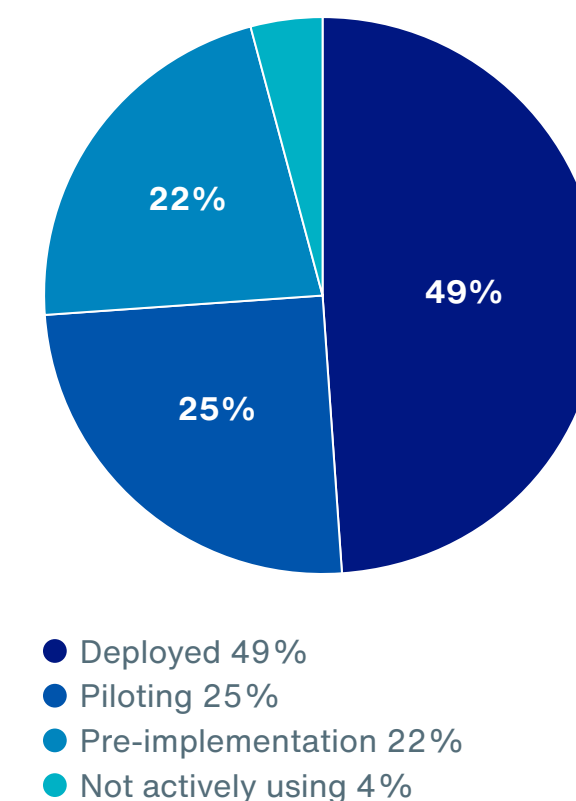
Transparent Pay

23% rate their pay transparency practices mature or very mature.

Compensation Benchmark

16% have not benchmarked compensation in the last year.

AI Adoption Stage



Top 3 AI Deployment Objectives

1. Increase operational efficiency
2. Automate routine tasks
3. Drive innovation

AI Recruitment

23% agree they are able to recruit and retain enough talent with AI skills.

Critical Workforce Skills

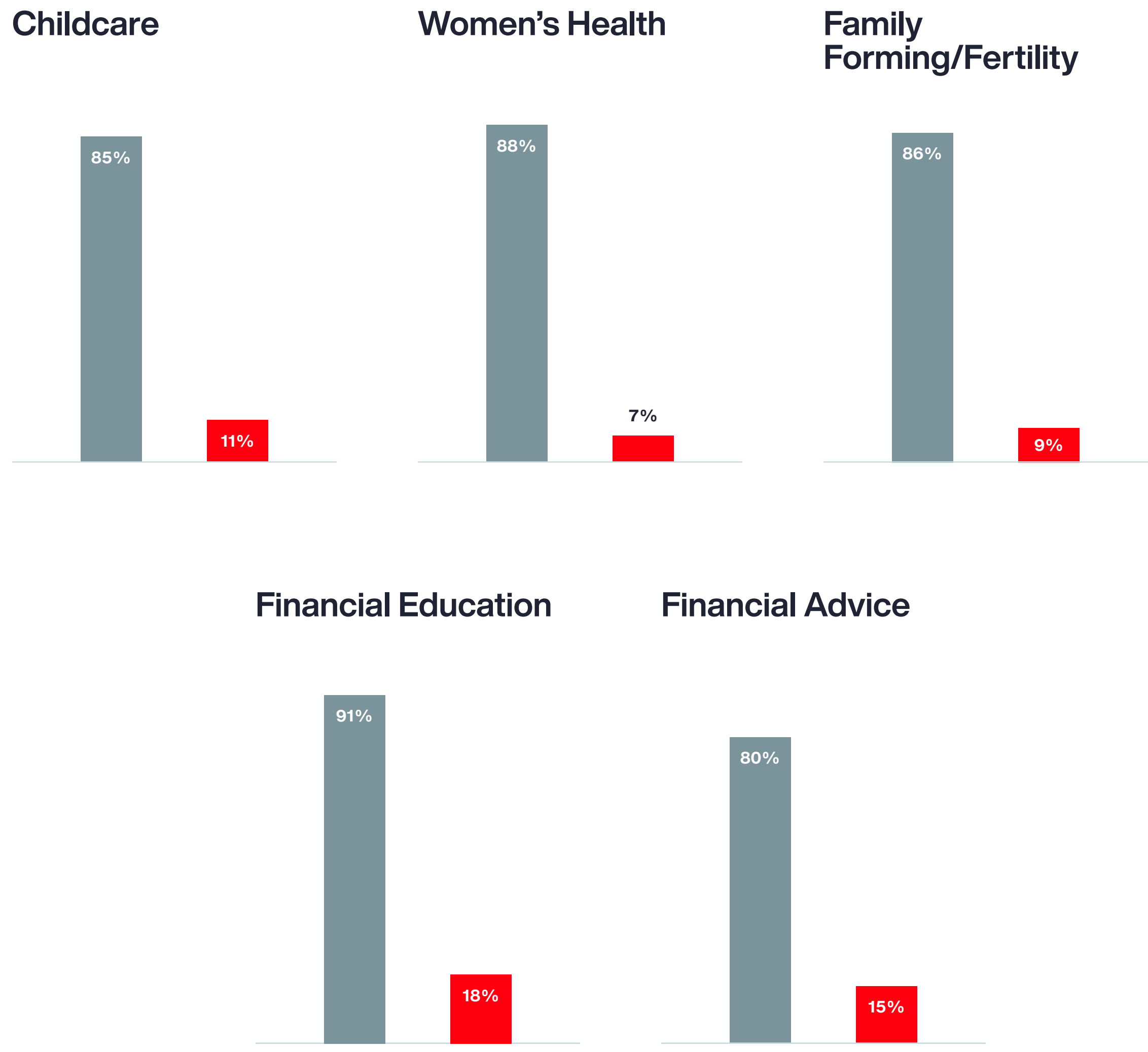
Adaptability and Change Management is considered the most critical skill to organizational success over the next three years.

AI's Impact

- 89% agree AI will automate some tasks, but existing roles will still be necessary.
- 86% agree AI will create new opportunities and require new skills in their field.
- 17% agree AI will significantly replace jobs in their field.

Employer Benefits: Aspiration Versus Perception

● What employers believe they should support
 ● What employees state they receive
 (Data from the Employee Sentiment Study 2025)



Wellbeing Strategy

87% have confidence that their organization's wellbeing strategy is meeting the needs of their workforce.

Gender Retirement Savings Gap

11% agree that they are putting in place initiatives to address the gender retirement savings gap.

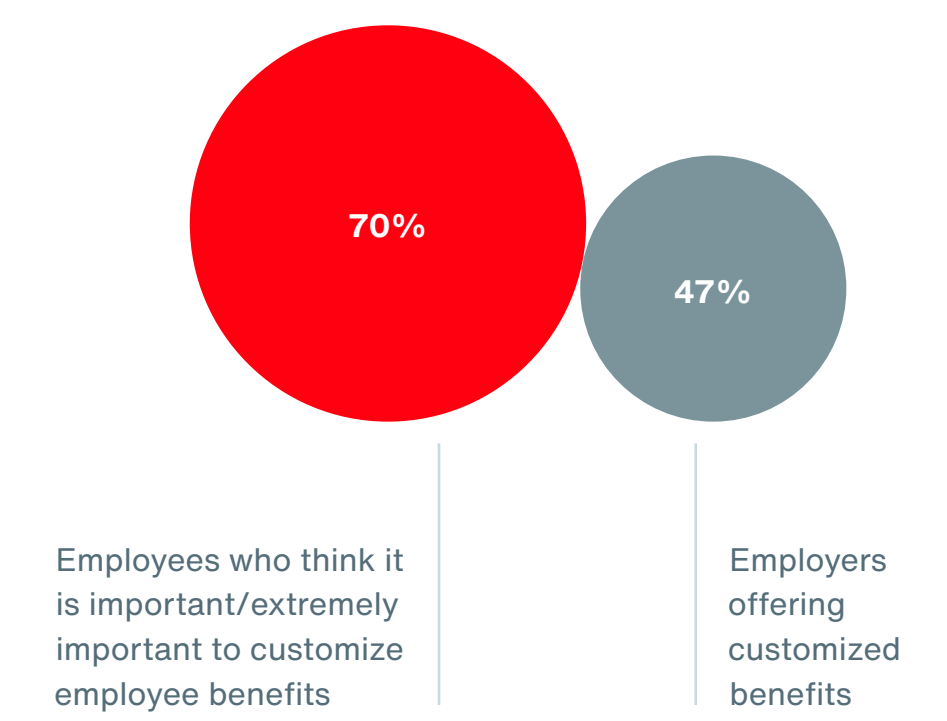
Climate Impact

68% are not investing in employee's health and wellbeing in relation to the impact of weather/climate.

Top 3 total rewards Communications Channels

1. Company benefits portal
2. Email
3. Internal company website/intranet

Customized Benefits



Wellbeing Commitment

26% say that their leadership's commitment to employee wellbeing is strong and visible.

Employee Retirement

45% are not concerned about their employees not being able to afford to retire.

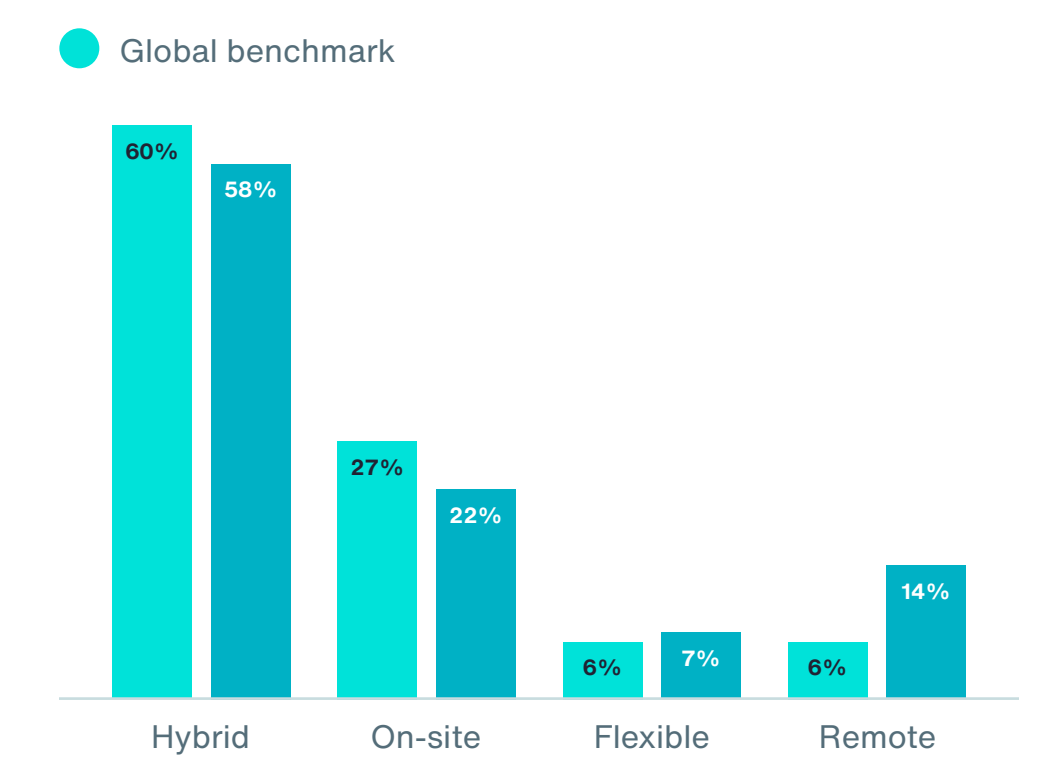
Sustainable Investments

14% say it is important for their organization to consider climate impacts when making decisions about retirement fund investments.

Top Communication Barrier

#1 Information overload/competing priorities.

Working Location Style



Participant Figures



Geographic

Global	2361	Mexico	67
Australia	125	Netherlands	42
Brazil	75	Nordics	66
Canada	88	Philippines	60
China	34	Poland	75
Colombia	34	Portugal	64
Germany	31	Singapore	48
Hong Kong	57	Spain	80
India	89	Türkiye	62
Ireland	51	U.A.E.	34
Italy	154	UK	138
Malaysia	31	U.S.A.	609



Industry

Construction and Real Estate	111
Financial Institutions (FI)	247
Food, Agriculture and Beverage (FAB)	89
Healthcare Providers and Services	120
Hospitality, Travel and Leisure	39
Industrials and Manufacturing (I&M)	394
Insurance	130
Life Sciences	202
Natural Resources	83
Professional and Business Services	216
Public Sector	58
Retail and Consumer Goods	123
Technology, Communications and Media (TMC)	414
Transportation and Logistics	81



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