2026 Human Capital Trends Study

EMEA Overview

About the Study and Data Methodology

About the Study

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.

The results in the presentation focus on EMEA (Europe, Middle East, and Africa) with responses from 926 participants from countries, including: Germany (31), Ireland (51), Italy (154), Netherlands (42), Nordics (66), Poland (75), Portugal (64), Spain (80), Türkiye (62), United Arab Emirates (UAE) (34) and United Kingdom (UK) (138). Additional countries such as those in Africa with fewer than 30 participants are not listed.

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%.

Europe, the Middle East and Africa (EMEA)

Overview

Across EMEA, AI ambitions are shifting from experimentation to strategic priority. The focus on automating routine tasks and improving operational efficiency is driving the AI agenda*, with 74% of organizations now in pilot or deployment phases - broadly in line with the global average. With evolving regulation and governance frameworks (noting that non-EU markets such as the UAE and Türkiye operate under distinct regimes), shaping the environment these figures show an appetite for new strategies and technologies.

Despite a proactive approach to AI integration, organizations must not leave their employees behind. Reskilling and upskilling are critical to digital transformation, yet a large share of the region's workforce lacks future-ready skills and knowledge. A high proportion of EMEA organizations report no participation in AI reskilling or upskilling in the past 12 months (17%) - highlighting a clear gap between ambition and capability. While this may reflect a phased approach to AI, it also raises questions around whether current approaches to workforce transformation are keeping pace with the scale of change.

When it comes to attracting and retaining top talent with in-demand AI skills, EMEA leads all other regions. With a higher percentage of EMEA respondents recently benchmarking compensation than the global average, the region's prioritization of pay transparency and total rewards may be paying off in the battle for talent. With the advent of the EU's Pay Transparency Directive (Directive (EU) 2023/970)* — which member states were required to transpose into national law by 7 June 2026 - organizations should ensure that pay ranges and pay structures support the principle of equal pay for equal work or work of equal value by being based on objective gender-neutral criteria. Organizations may also choose to design pay structures that are competitive and cost-effective.

There is a growing gap between perception and reality. While benefits may be explained clearly from a leadership or HR perspective, that does not guarantee they are understood in the same way by employees. Employers must keep up with changing employee demands.

However, the data suggests EMEA may be lagging in prioritising a broader range of employee support. When it comes to benefits, employees in the region are seeing a greater gap between the support they expect from employers and the benefits currently being offered than the global average. What matters is not only what is communicated, but also how it is understood and, even more importantly, what employees believe as a result. Against such a fierce battle for talent, the ability to customize benefits is critical to supporting talent strategies by increasing employee engagement, satisfaction and productivity.

One area where the region does lead is within the adoption of hybrid working arrangements. In EMEA, 66% of employers benefit from a more agile work arrangement, compared to 60% globally. While other regions are clearly still navigating the 'office vs. remote' debate, EMEA appears to have more successfully and rapidly negotiated this pivot with its people. As employees seek more choice, leveraging this cultural approach of trust and autonomy will only serve to strengthen Employee Value Propositions (EVPs).

*The EU AI Act's has a phased application (prohibited-practice bans and obligations rolling out 2025–2027).
**The Pay Transparency Directive does not automatically apply in Middle East and African countries, although it may be relevant where employment is governed by an EU Member State's law (for example, employees posted into the EU).

Key Actions

1. Optimize the workforce and meet rising AI demands by prioritizing employee upskilling/reskilling, while identifying and defining critical roles for today and tomorrow to support succession planning, and speeding up the shift from “not actively using” AI to full deployment.
2. Attract and retain critical talent by more clearly defining the EVP and aligning a broader range of rewards to what people value. Prioritize communication strategies embedded in the day-to-day experience, moving away from simply sharing information to shaping employee perception.
3. Undertake regular compensation benchmarking to gain comprehensive insights and analytics, so that pay ranges and structures support competitive pay transparency. Preparing robust data for compensation is an issue for today, not tomorrow.

“

Across EMEA, AI is rapidly becoming a strategic priority - but technology alone won’t deliver advantage. The organizations that succeed will be those that match AI ambition with investment in skills, leadership and workforce readiness, strengthening rewards, flexibility and employee support to turn momentum into sustained competitive edge.

Lisa Patel– Head of Talent & Health, EMEA, Aon

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Top 3 People Strategy Priorities

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

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

“

It’s no surprise to see a strong overlap between global and EMEA Human Capital priorities, with the top three reinforcing this further. Every organization needs to accelerate its digital transformation in response to AI, and that starts — or at the very least depends — on HR. It also highlights the importance of having the right leadership at the top: not only to drive change, but to sustain it, shifting mindsets and embedding it into the organization’s culture. Organisation design and workforce planning are a natural extension of this.

Andrew Cunningham, Chief Client Officer, Human Capital Solutions, EMEA, Aon

Data Maturity

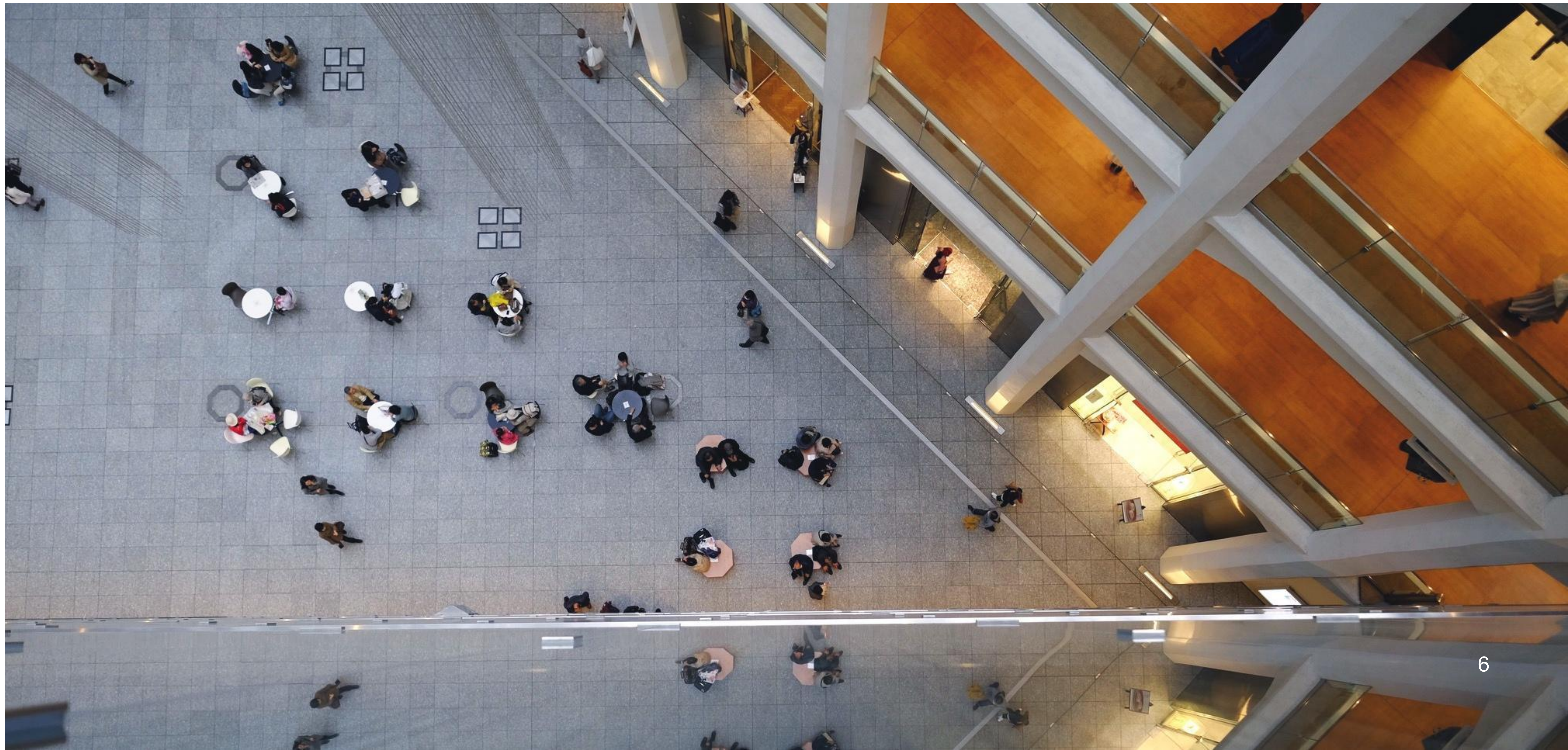
39%

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

Global Benchmark 38%

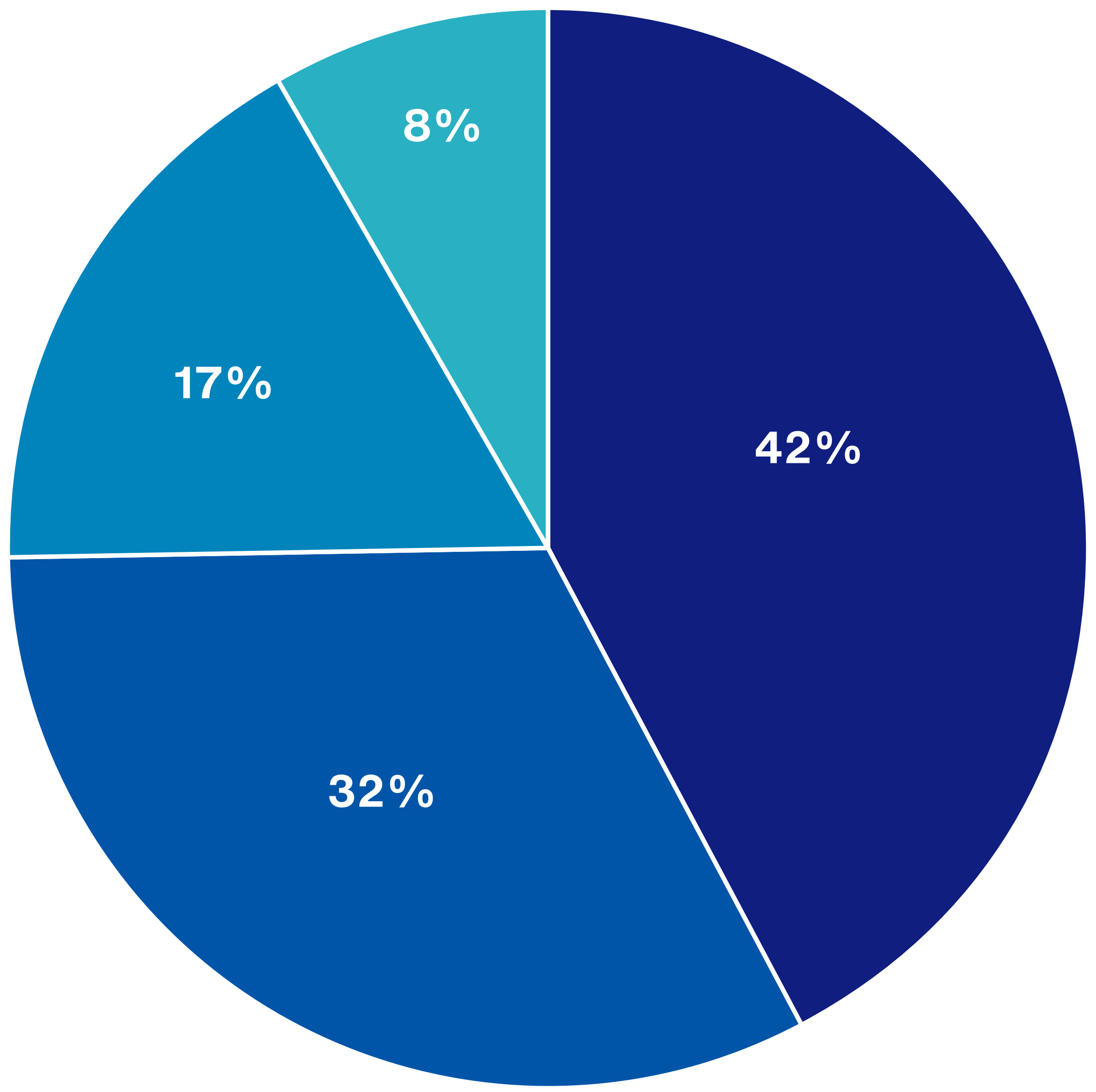
> People analytics is now a well-established capability across HR in EMEA, with most organizations either building dedicated teams or embedding it within their broader HR function. The challenge, however, remains around capturing data consistently and making it truly usable. This becomes even more critical in the context of AI, where poor-quality data doesn't just limit impact — it can actively undermine outcomes.

John McLaughlin, Chief Commercial Officer & Head of Assessment, Talent Solutions, EMEA, Aon



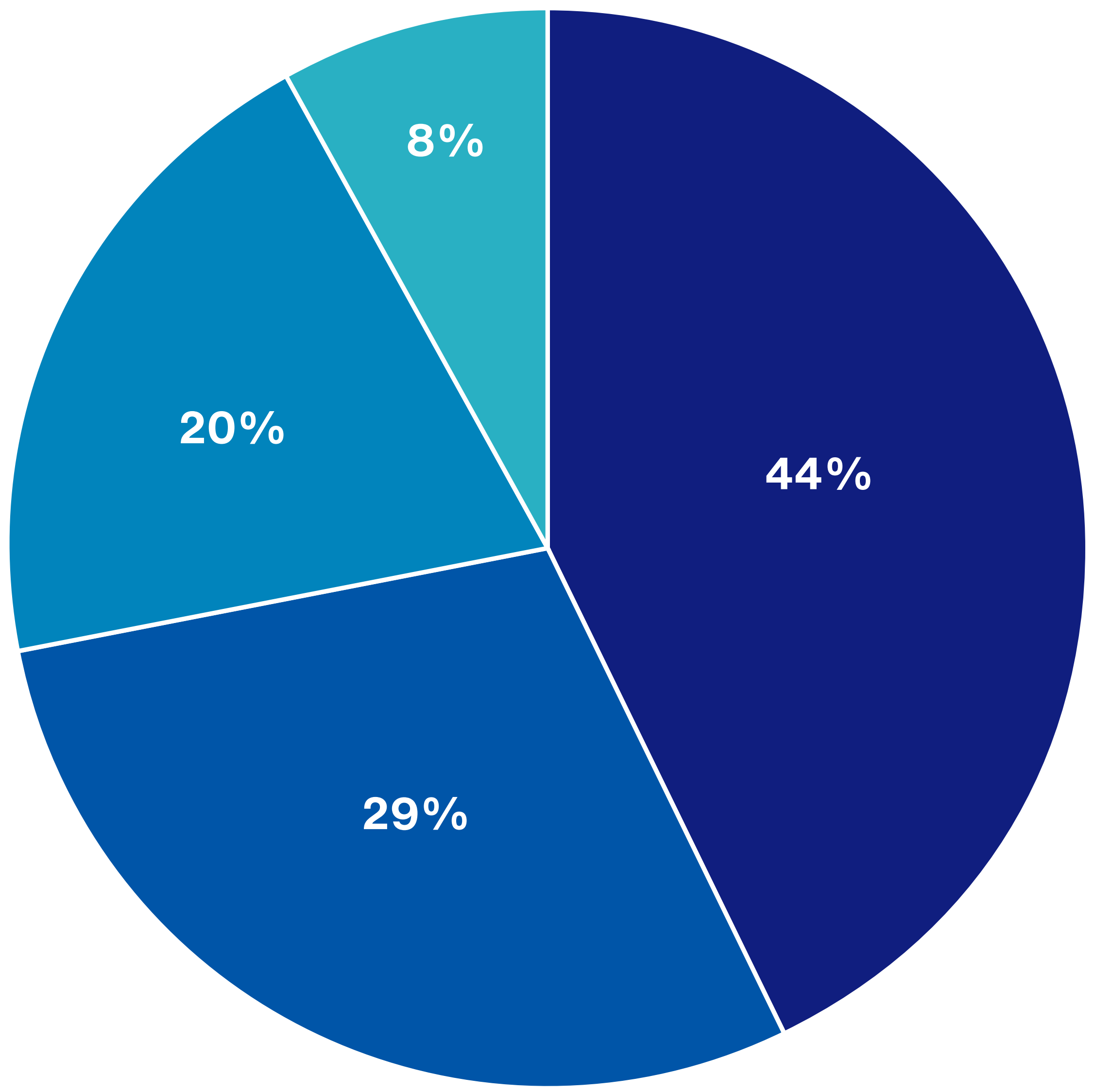
AI Adoption Stage

EMEA Region Results



- Deployed 42%
- Piloting 32%
- Pre-implementation 17%
- Not actively using 8%

Global Benchmark



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

“

With adoption levels closely aligned to the global benchmark, EMEA's evolving regulatory environment does not appear to be slowing AI activity. Organizations across the region continue to invest in piloting and deploying AI technologies as part of broader transformation efforts.

John McLaughlin, Chief Commercial Officer & Head of Assessment, Talent Solutions, EMEA, Aon

Top 3 AI Objectives

EMEA Region Results		Global Benchmark	
1.	Automate routine tasks	1.	Increase operational efficiency
2.	Increase operational efficiency	2.	Automate routine tasks
3.	Drive innovations	3.	Drive innovation

> "
>
> Across organizations, the focus on AI is clear — driving efficiency, automating routine tasks and enabling innovation. HR is not only supporting this shift, but in many cases leading it. Benefits and total rewards is a strong example of where this is coming to life. By harnessing better data and more connected technology, organizations can streamline operations, improve decision-making and free up capacity internally — while also delivering a more personalized and joined-up employee experience.

Andrew Krawczyk, Growth Leader EMEA, Human Capital Solutions, Aon

AI Recruitment

28%

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

Global Benchmark **24%**

> The reality is that, wherever you are, if you're not willing to pay the premium for AI talent, it's unlikely you'll be able to attract it at scale. It's also important to distinguish between creators and users — broad AI skills can be built or acquired relatively easily, but top-tier expertise remains much harder to secure.

John McLaughlin, Chief Commercial Officer & Head of Assessment, Talent Solutions, EMEA, Aon

AI's Impact

85%

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

Global Benchmark **86%**

89%

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

Global Benchmark **88%**

27%

agree AI will significantly replace jobs in their field.

Global Benchmark **23%**

> "AI is not primarily about replacing jobs — it's about reshaping them. The real opportunity lies in augmentation, where technology enhances human capability, creates new skills, and unlocks greater value from the existing workforce.
>
> **John McLaughlin, Chief Commercial Officer & Head of Assessment, Talent Solutions, EMEA, Aon**

Employee Value Proposition

21%

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

Global Benchmark **19%**

> People are typically an organization's single biggest investment, yet only a small proportion of employees truly understand the value of what's offered to them. When an EVP isn't clearly defined, communicated and brought to life in the day-to-day experience, it's not shaping behaviour, not driving engagement — and ultimately not delivering value. In practice, it simply doesn't exist.

Sandrine Decarnin – Head of Communications Advisory Practice, EMEA, Aon

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Top 3 Total Rewards Communications Channels

EMEA Region Results	Global Benchmark
1. Email	1. Email
2. 1-on-1 meeting	2. Company benefits portal
3. Internal company website / intranet	3. 1-on-1 meeting

> While leaders talk about personalization and curated experiences, many employees are still reached through email, static intranets and occasional 1:1s.The opportunity now is significant: with AI and modern experience platforms, organizations can not only define their Employee Value Proposition; but truly bring it to life — making it dynamic, personalized and value-driving at scale.
>
> **Andrew Krawczyk, Growth Leader EMEA, Human Capital Solutions, Aon**

Top Communication Barrier

#1

Information overload/
competing priorities.

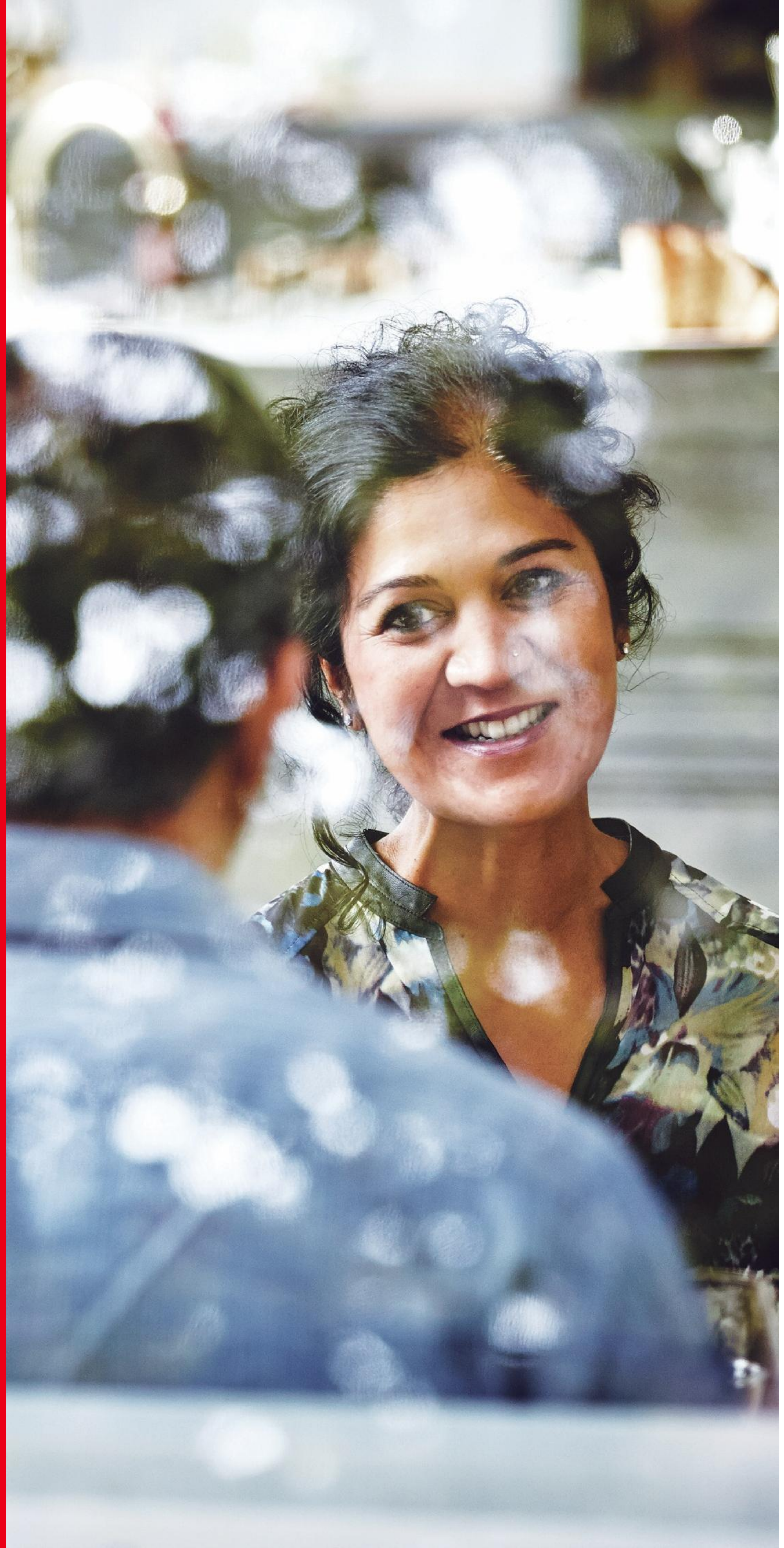
Global Benchmark

Information overload/
competing priorities.

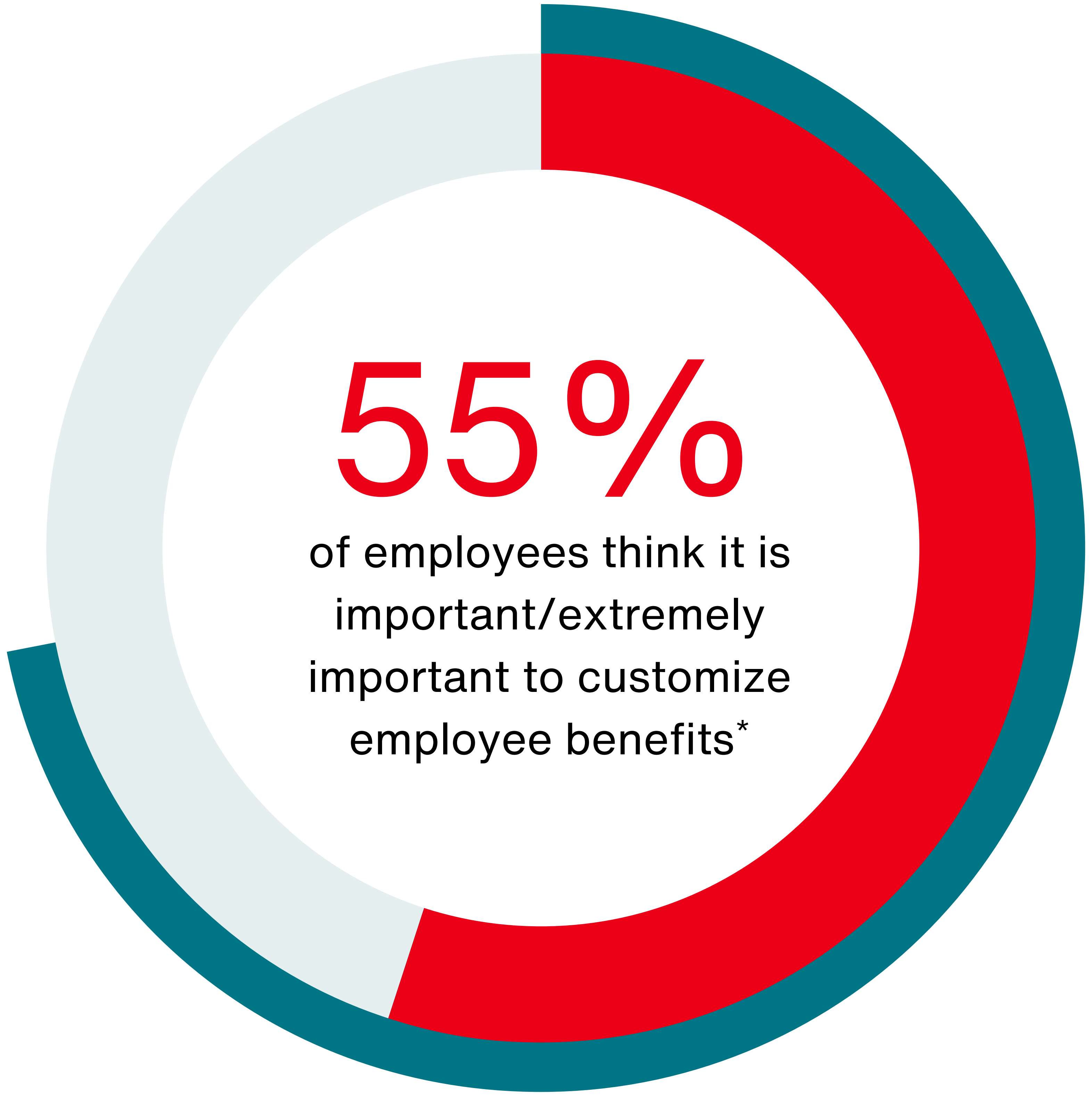
"

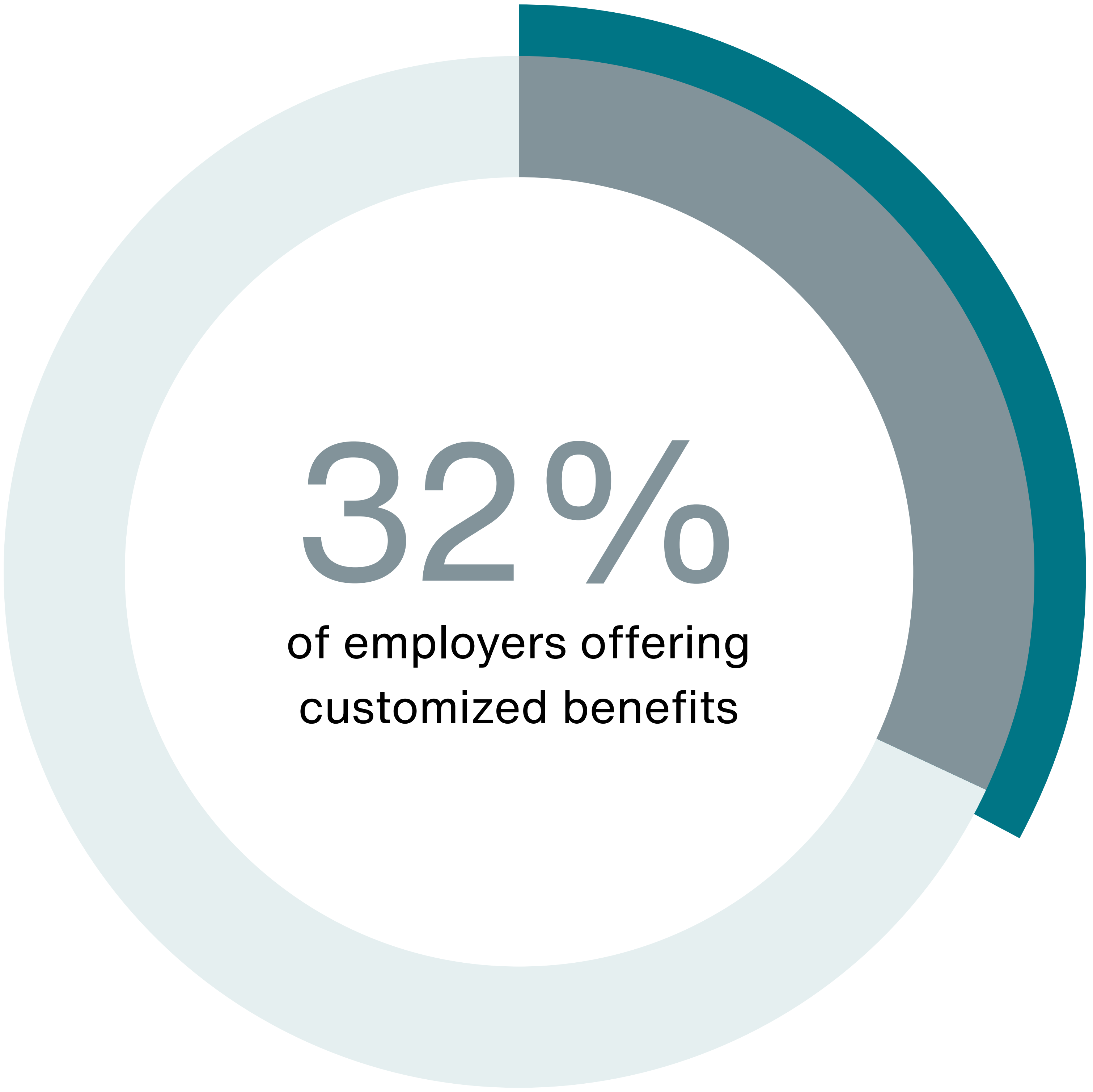
The core issue is a lack of prioritization and visibility. Companies need to shift from more communication to better communication: being more selective in what is shared, simplifying and prioritising key messages, and using more targeted, timely campaigns. Just as importantly, employees need clear entry points so they know where to go. The goal isn't to cut through the noise by adding volume, but by increasing relevance and impact.

Sandrine Decarnin - Head of Communications Advisory Practice, EMEA, Aon



Customized Benefits





Global Benchmark 72%

Global Benchmark 33%

*Employee figure (55% / 72%) is drawn from the Employee Sentiment Study 2025, a separate study and respondent population; the employer figure (32% / 33%) is from the 2026 Human Capital Trends survey. The two are shown for context and are not directly comparable

Wellbeing Strategy

84%

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

Global Benchmark 84%

"

While most organizations are confident their wellbeing strategy meets employee needs, the focus now is on ensuring that translates into real impact. Many organizations already have strong foundations in place — the opportunity is to build on this by increasing visibility, relevance and engagement. When employees actively engage with what's available, the value can be fully realized.

Sandrine Decarnin – Head of Communications Advisory Practice, EMEA, Aon

Wellbeing Commitment

26%

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

Global Benchmark 25%

"

Despite the focus and investment from organizations, employees are struggling to see the value — reflected in how few perceive leadership's commitment to wellbeing as strong and visible. A data-driven targeted communication strategy is far more effective and valuable to employees than mass, catch all communications that employees need to work harder to apply to their circumstances.

John Hardern, Head of Client Solutions, EMEA Wealth, Aon

Employee Retirement

40%

are not concerned about their employees being unable to afford to retire.

Global Benchmark 40%

"Financing for later life is one of our biggest incremental challenges we face as a society, certainly up there with climate change. Organizations that support employees sooner will see the benefits compound in the longer term and in the shorter term likely see improved financial wellbeing, less financial stress helping manage escalating medical costs, and higher overall productivity."

John Hardern – Head of Client Solutions, EMEA Wealth, Aon

Top 3 Total Rewards Objectives

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

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

"

The focus on retaining high performers, attracting top talent and driving business performance is clear — but delivering against this requires more than intent. Organizations need reward structures that genuinely differentiate high performers and are aligned to the right metrics to drive outcomes. In a low-turnover environment, this is becoming even more critical, as high-performance cultures don't happen by default — they are actively shaped through how performance is recognised and rewarded."

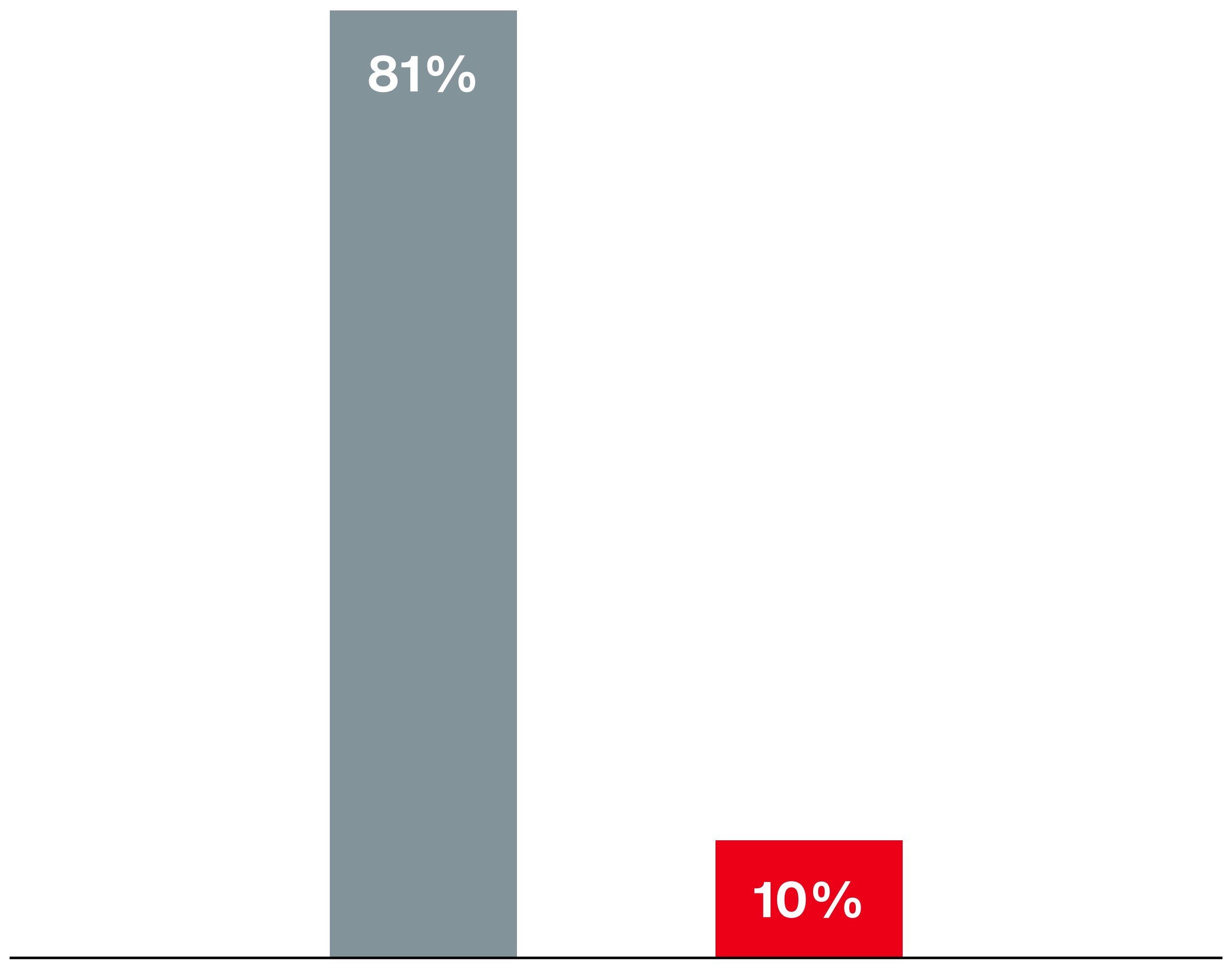
Anthony Poole, Partner, EMEA Human Capital Solutions, Aon

Employer Benefits: Aspiration Versus Perception

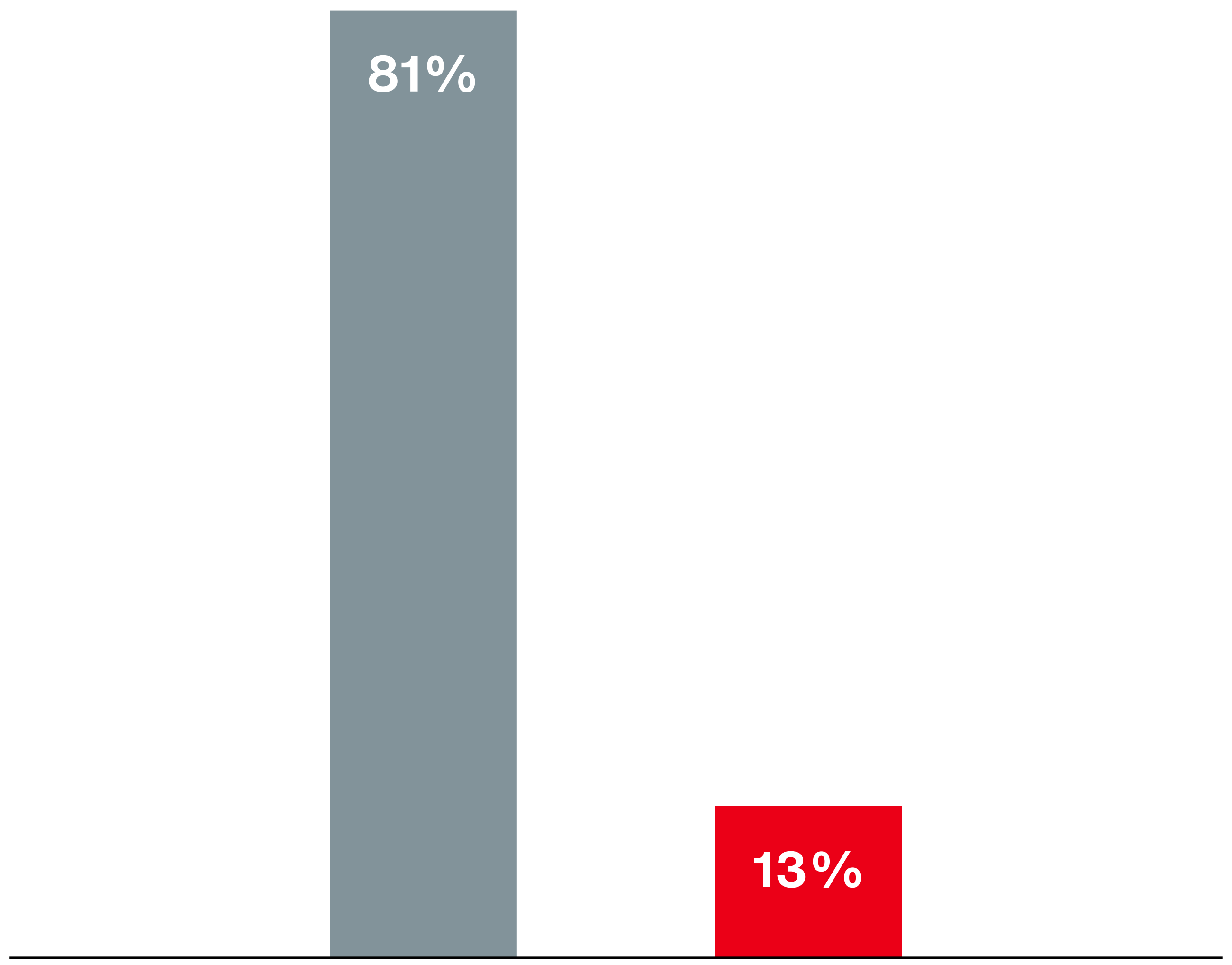
Childcare

What employers believe they should support

What employees state they receive
(Data from the Employee Sentiment study 2025)



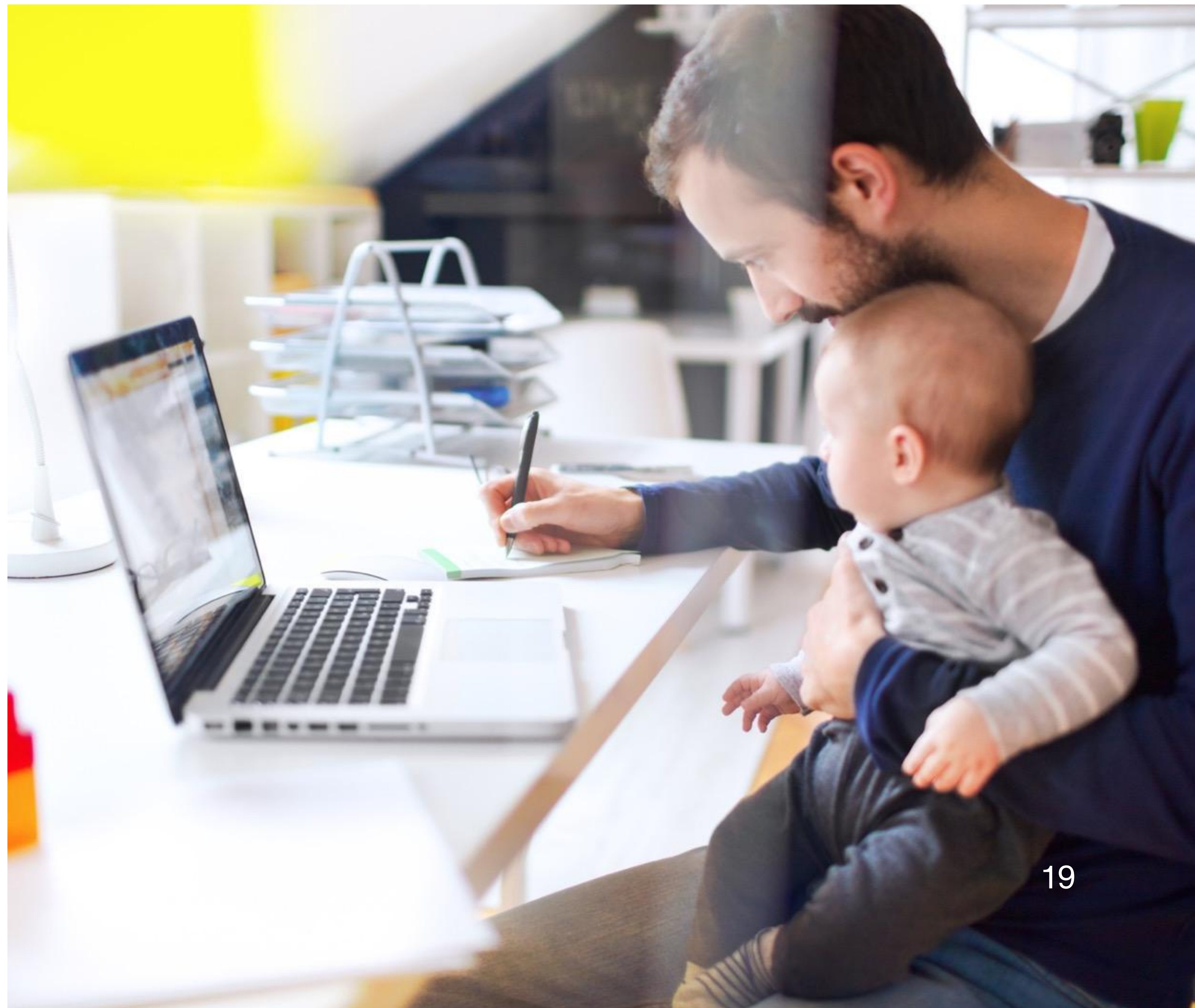
EMEA Region Results



Global Benchmark

“There’s a growing gap between what is communicated and what employees actually take away. Communication is shifting from sharing information to shaping perception — what matters is not just what is said, but how it’s understood and what employees ultimately believe.

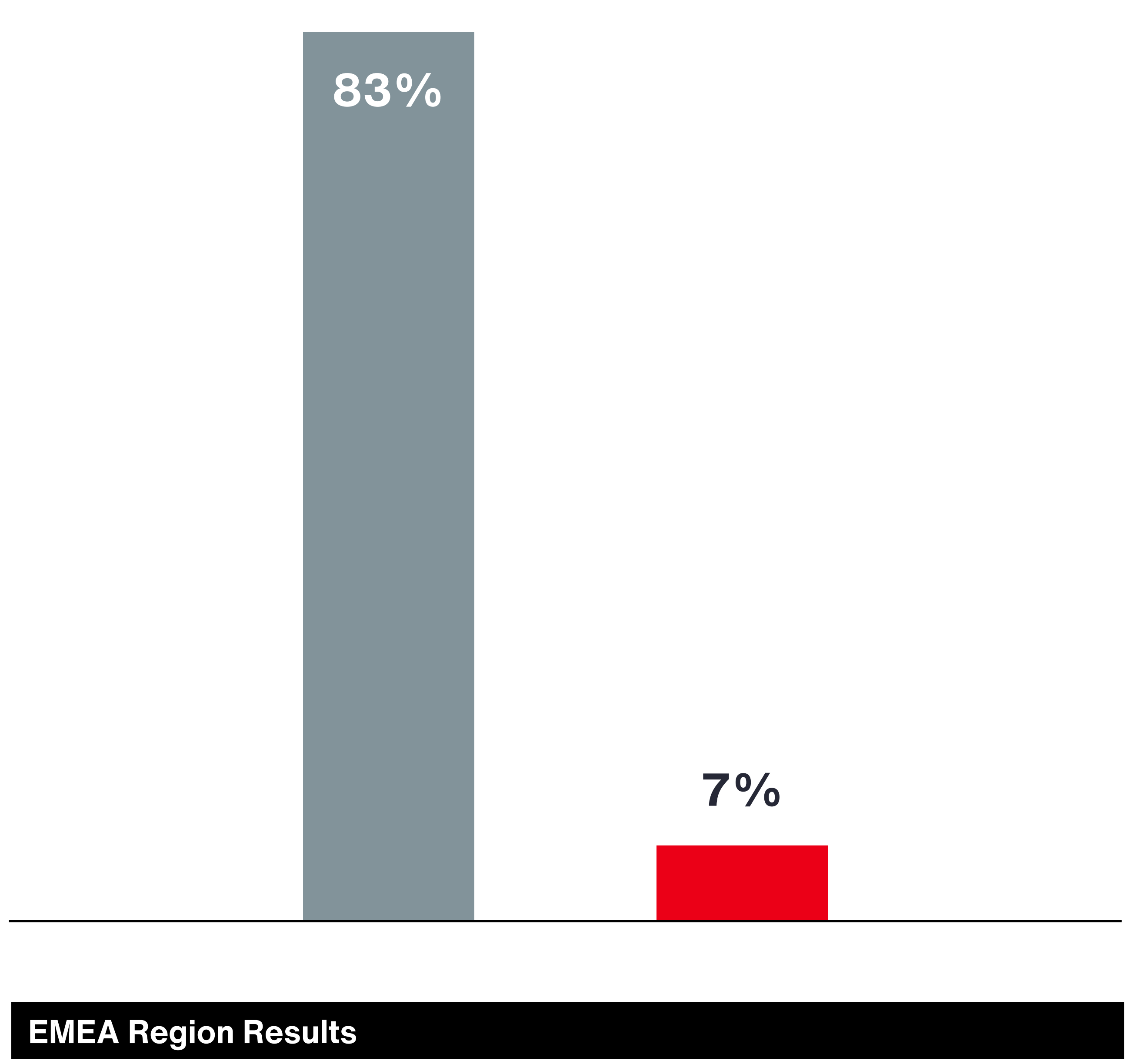
Sandrine Decarnin – Head of Communications Advisory Practice, EMEA, Aon

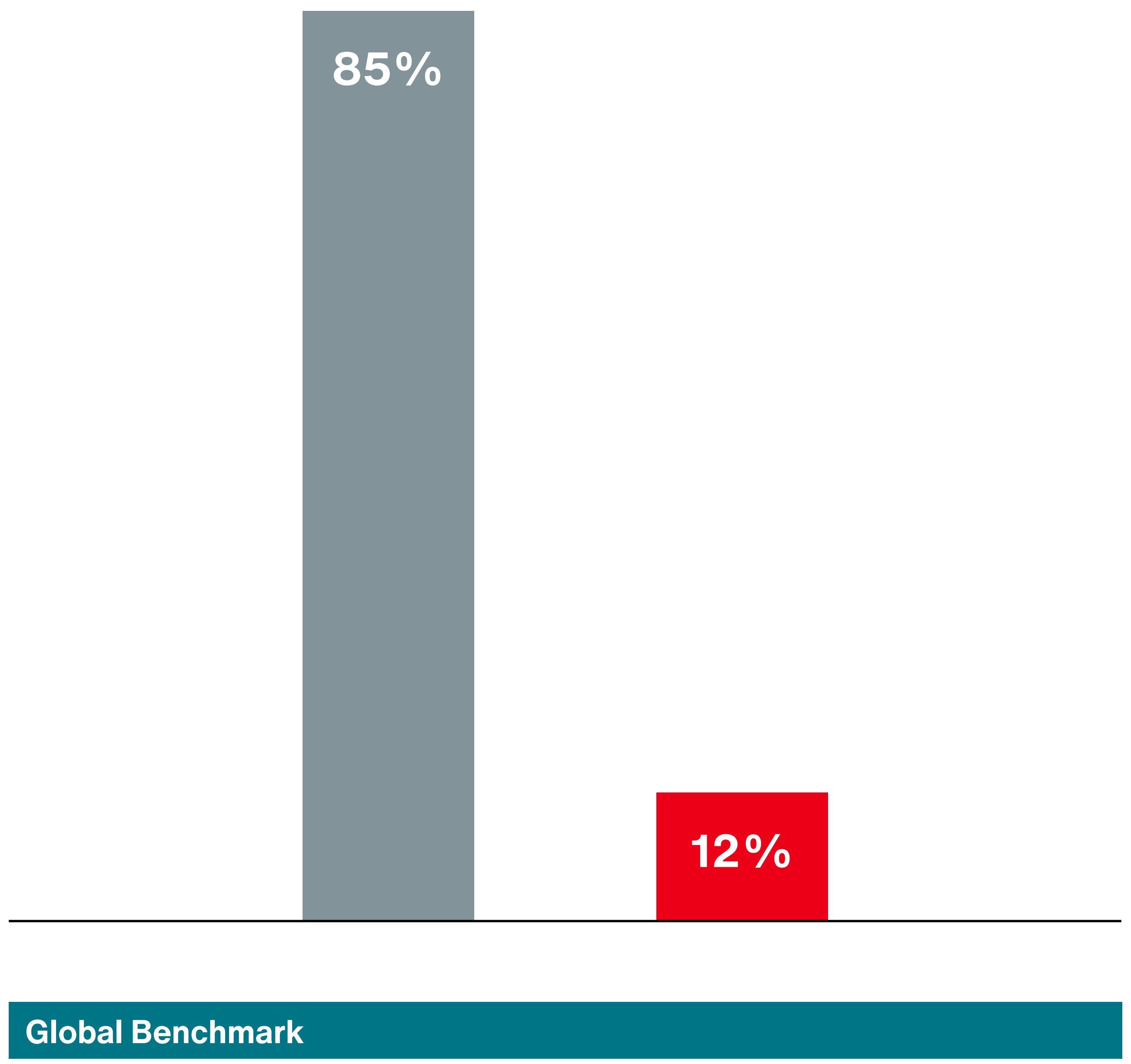


Employer Benefits: Aspiration Versus Perception

Women's Health

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

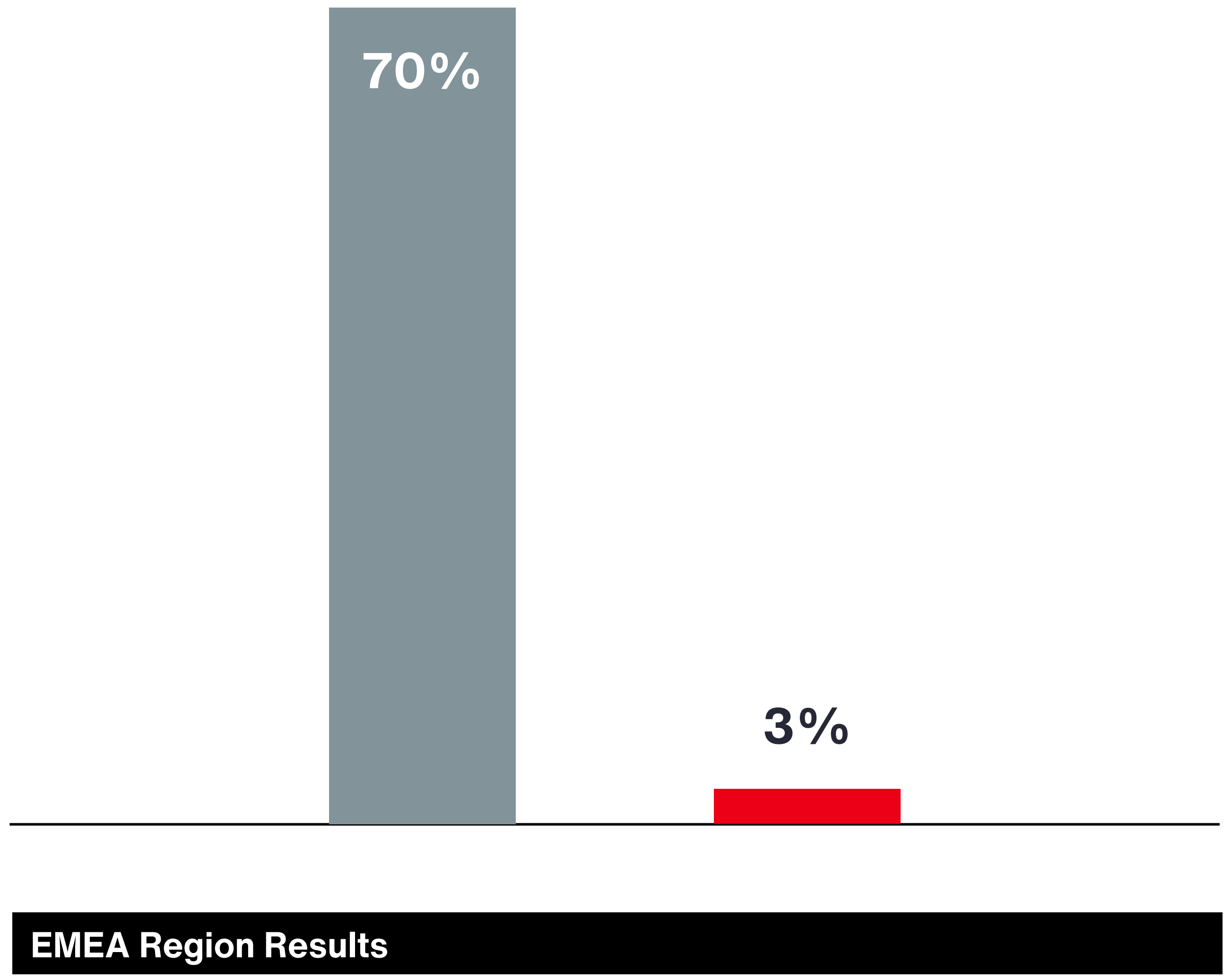


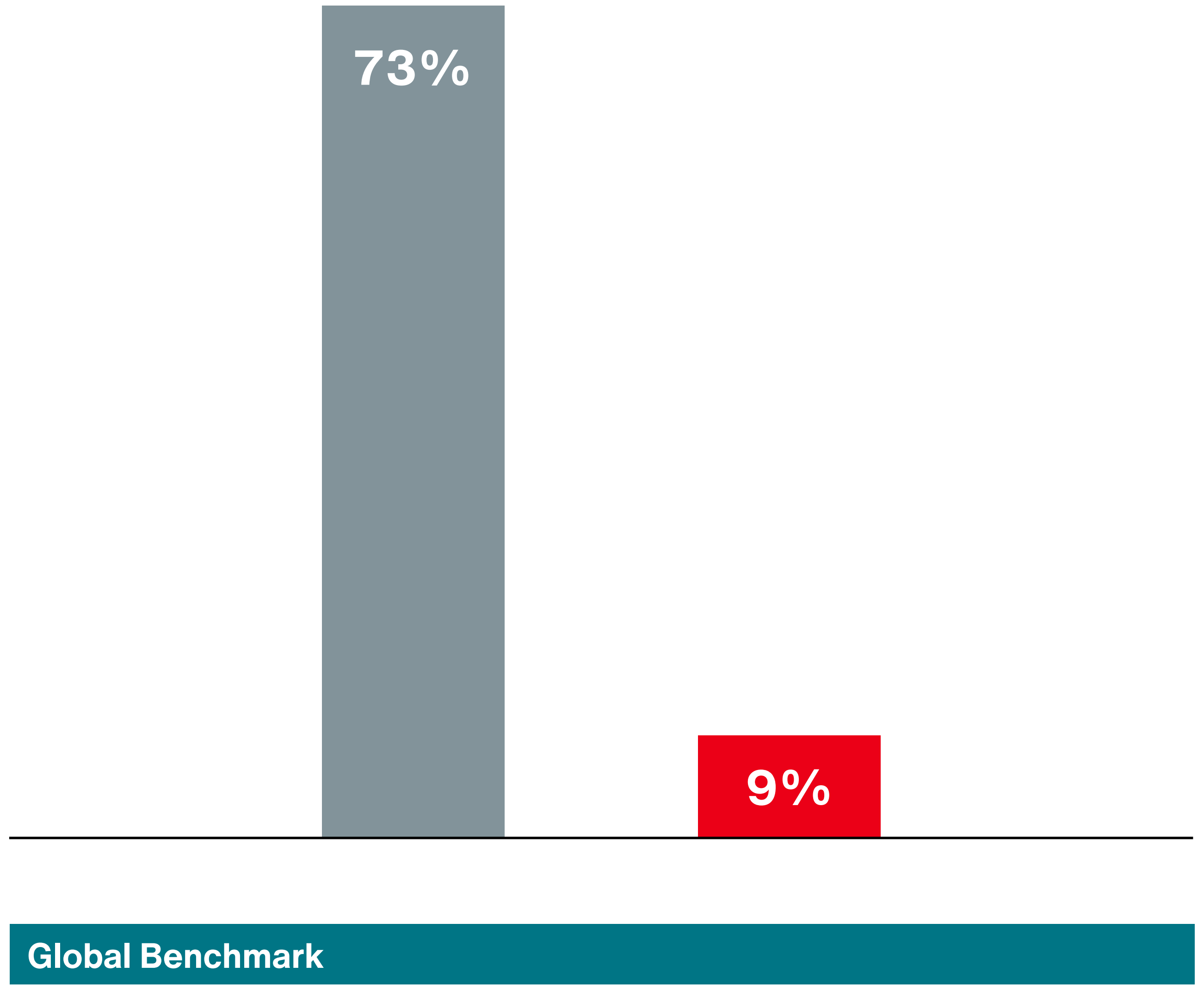


Employer Benefits: Aspiration Versus Perception

Family Forming/Fertility

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

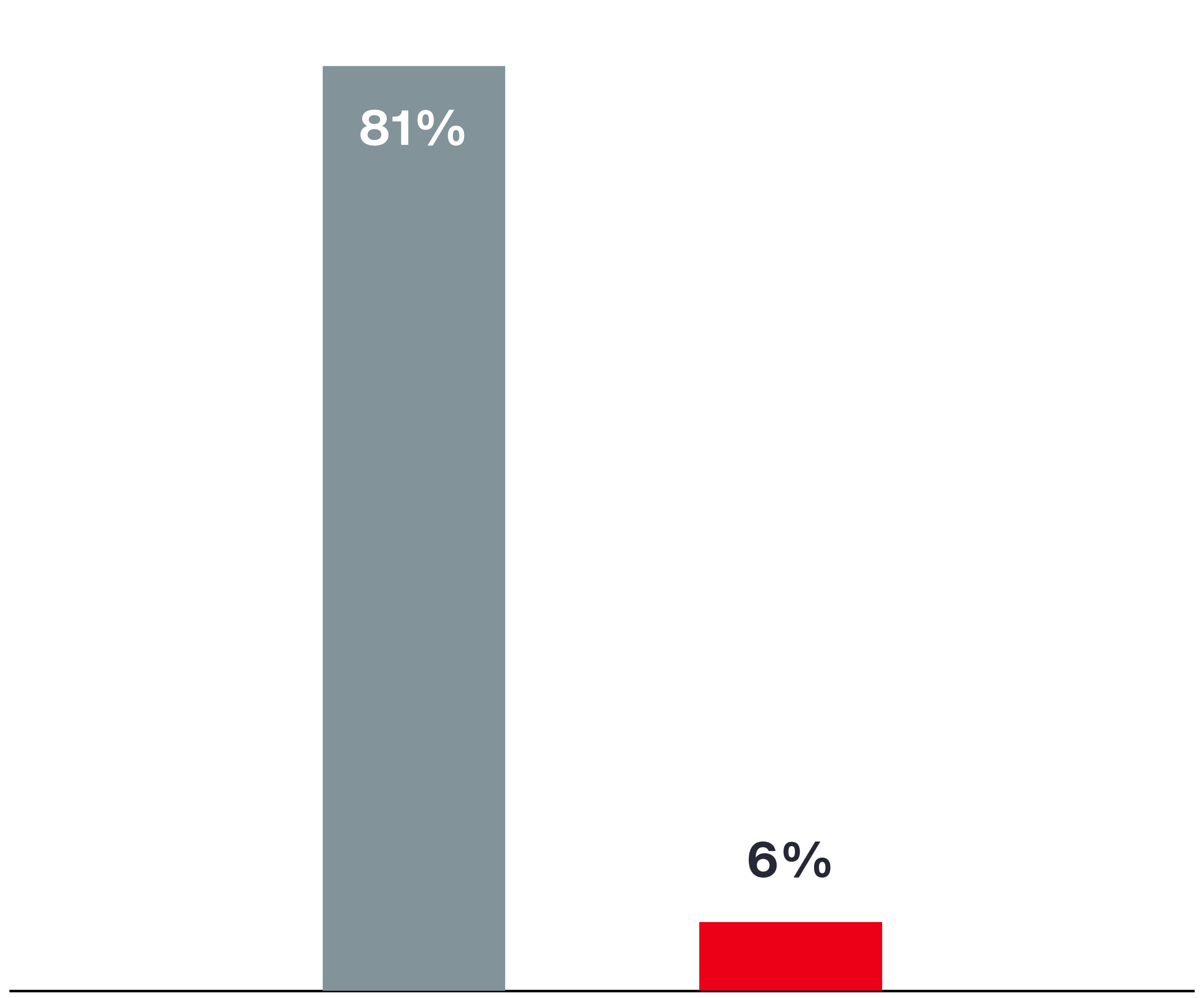




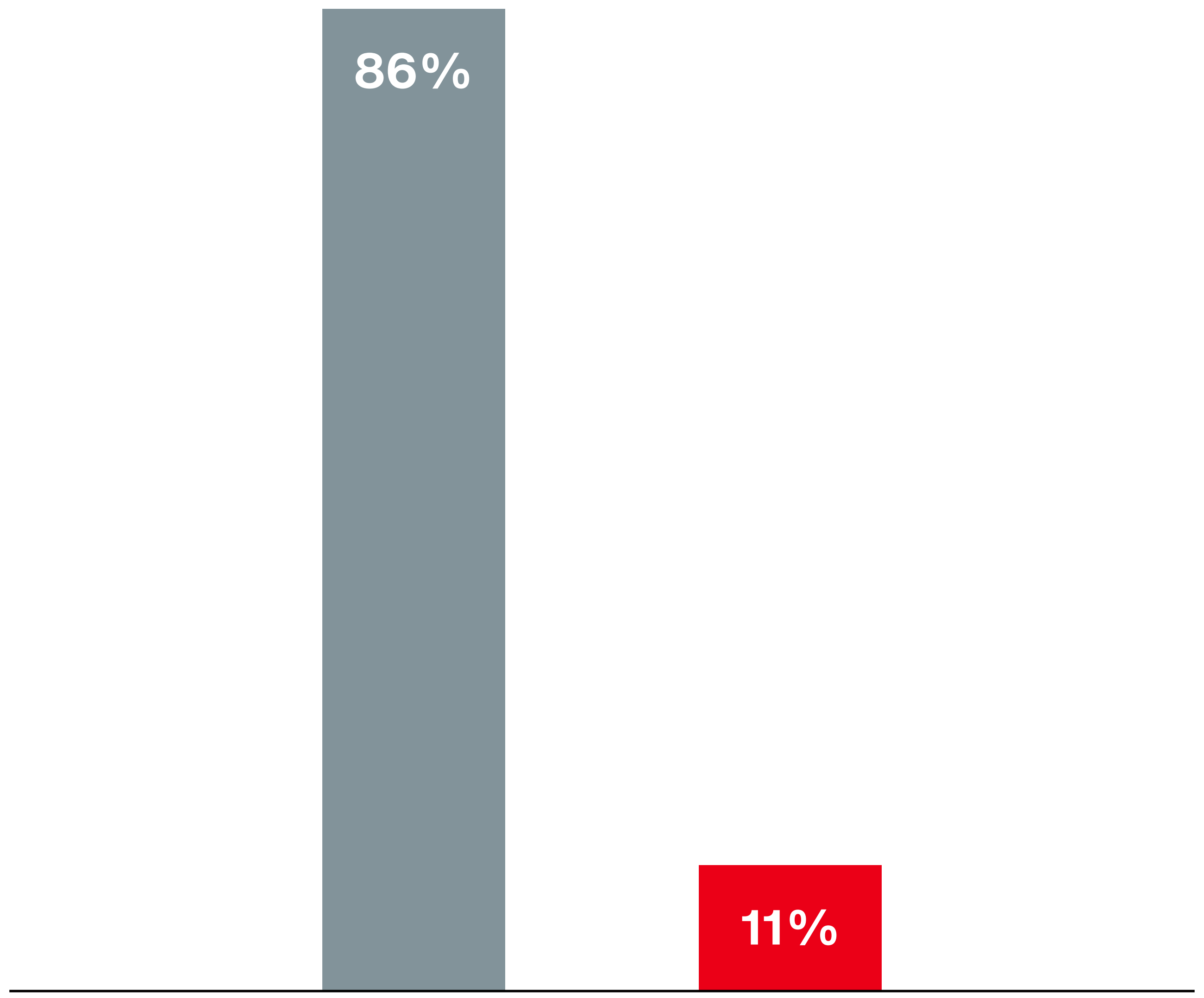
Employer Benefits: Aspiration Versus Perception

Financial Education

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



EMEA Region Results



Global Benchmark

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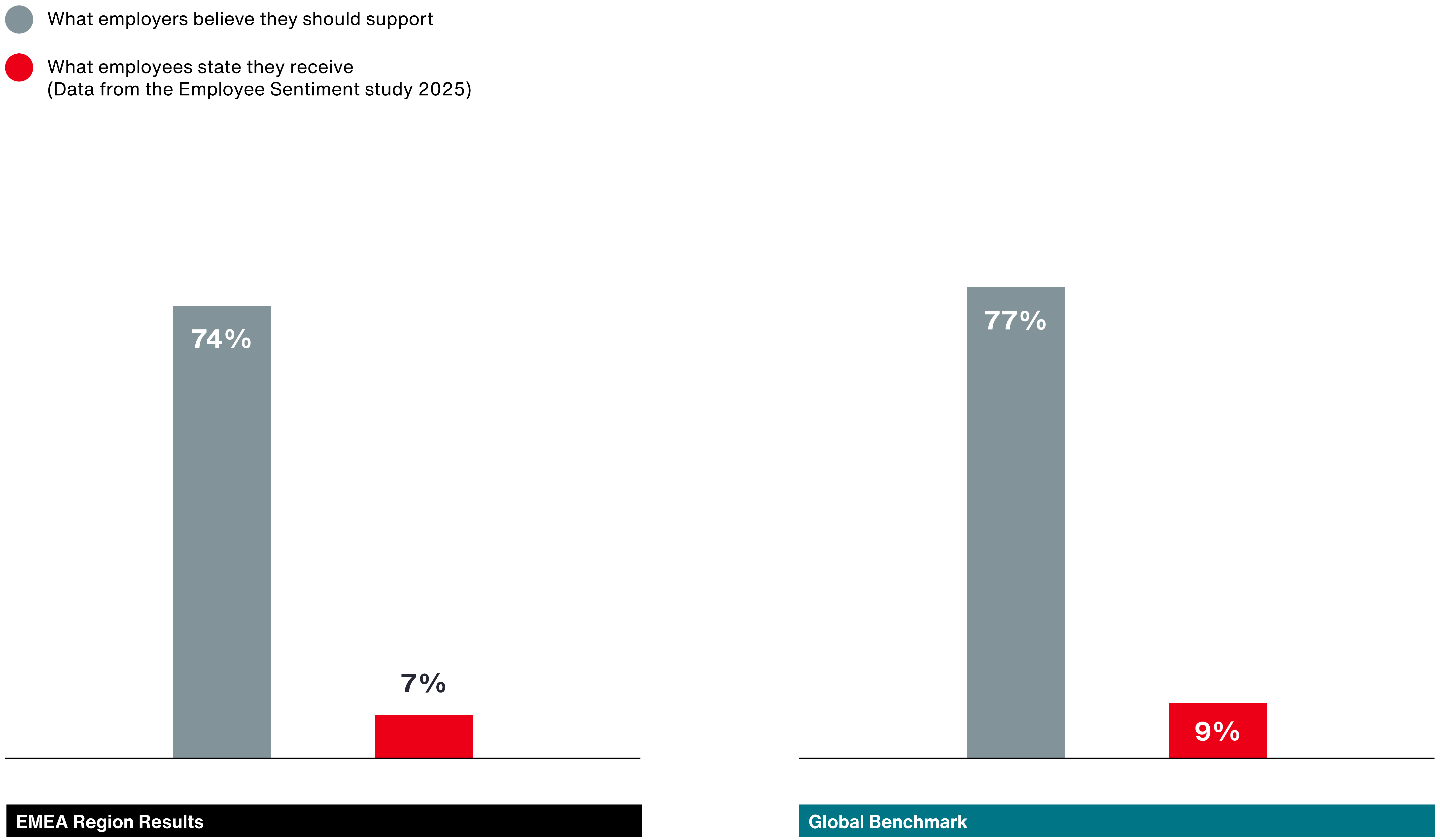
Employer Benefits: Aspiration Versus Perception

Financial Advice



Compensation Benchmark

30%

have not benchmarked compensation in the last year.

Global Benchmark 26%

> Compensation benchmarking is essential to balance competitiveness with cost. In a world of pay transparency, reward structures must attract talent, manage spend, and drive performance.
>
> **Anthony Poole – Partner, EMEA Human Capital Solutions, Aon**

Gender Retirement Savings Gap

24%

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

Global Benchmark 21%

"The gender pensions gap is driven by a complex mix of career patterns, caring responsibilities and pay differences, so there is no single solution. However, benefits design is a powerful lever: features such as contributions during extended leave, options to top up missed payments and flexible contribution structures can help reduce the gap where particular life events affect one gender more than another."

John Hardern – Head of Client Solutions, EMEA Wealth, Aon

Transparent Pay

23%

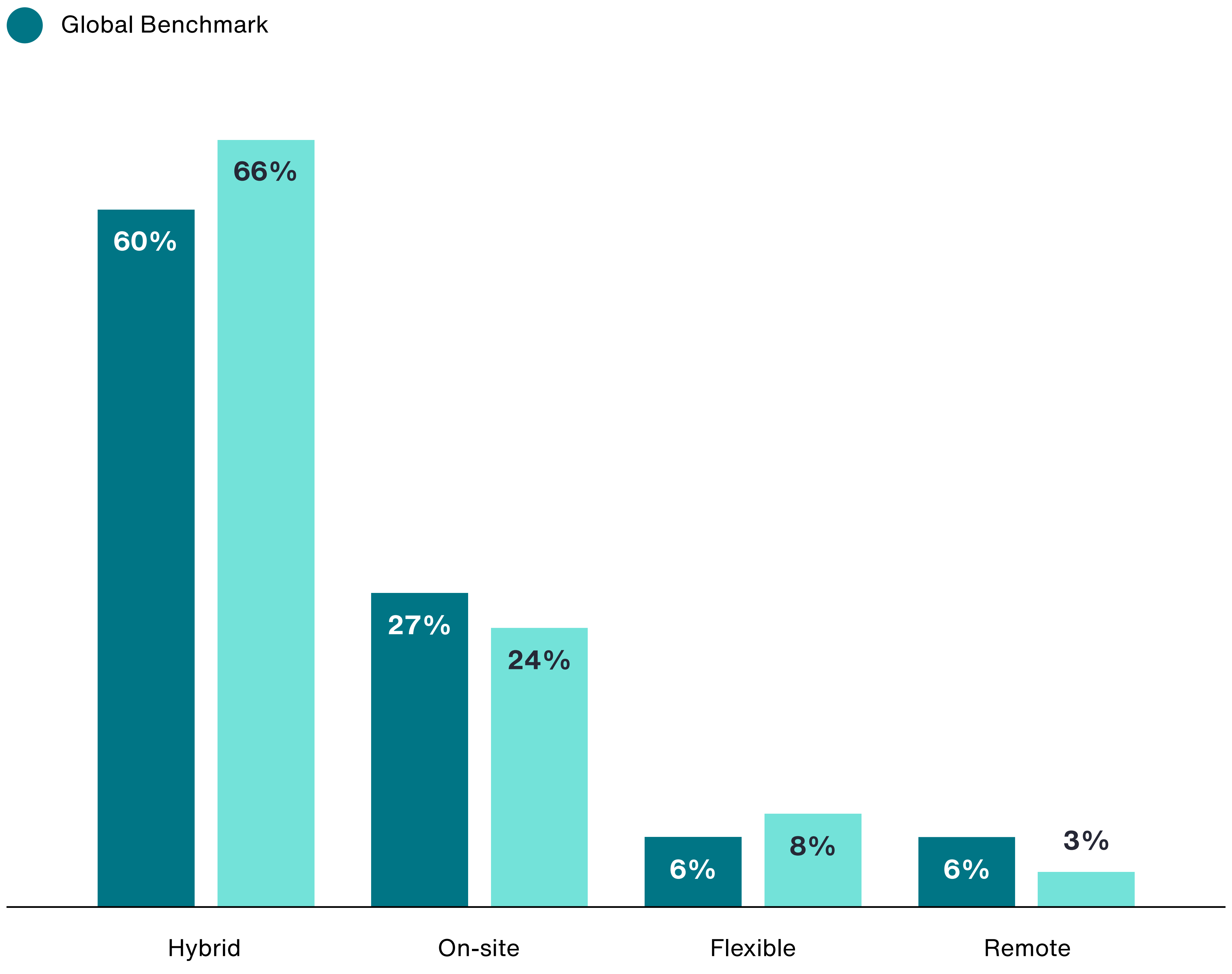
rate their pay transparency practices mature or very mature.

Global Benchmark **22%**

> Many organizations delayed progress because of uncertainty around how the EU Pay Transparency Directive would be implemented locally. With the 7 June 2026 transposition deadline now passed and national laws taking effect, that window has largely closed — firms that have not acted should prioritize defining their approach to work of equal value, preparing robust compensation and benefits data, and planning clear communications now."

Anthony Poole – Partner, EMEA Human Capital Solutions, Aon

Working Location Style



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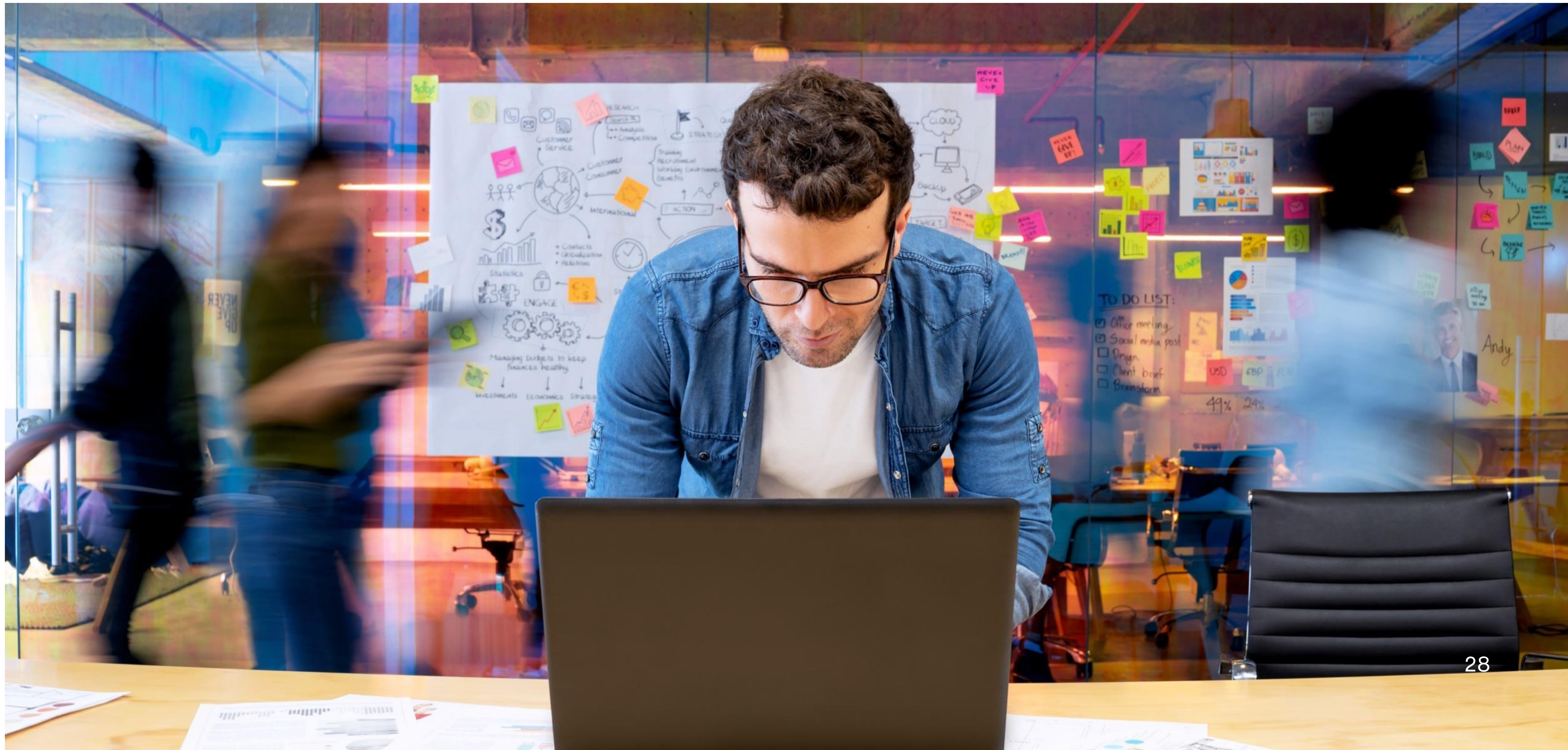
Critical Workforce Skills

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

Global Benchmark

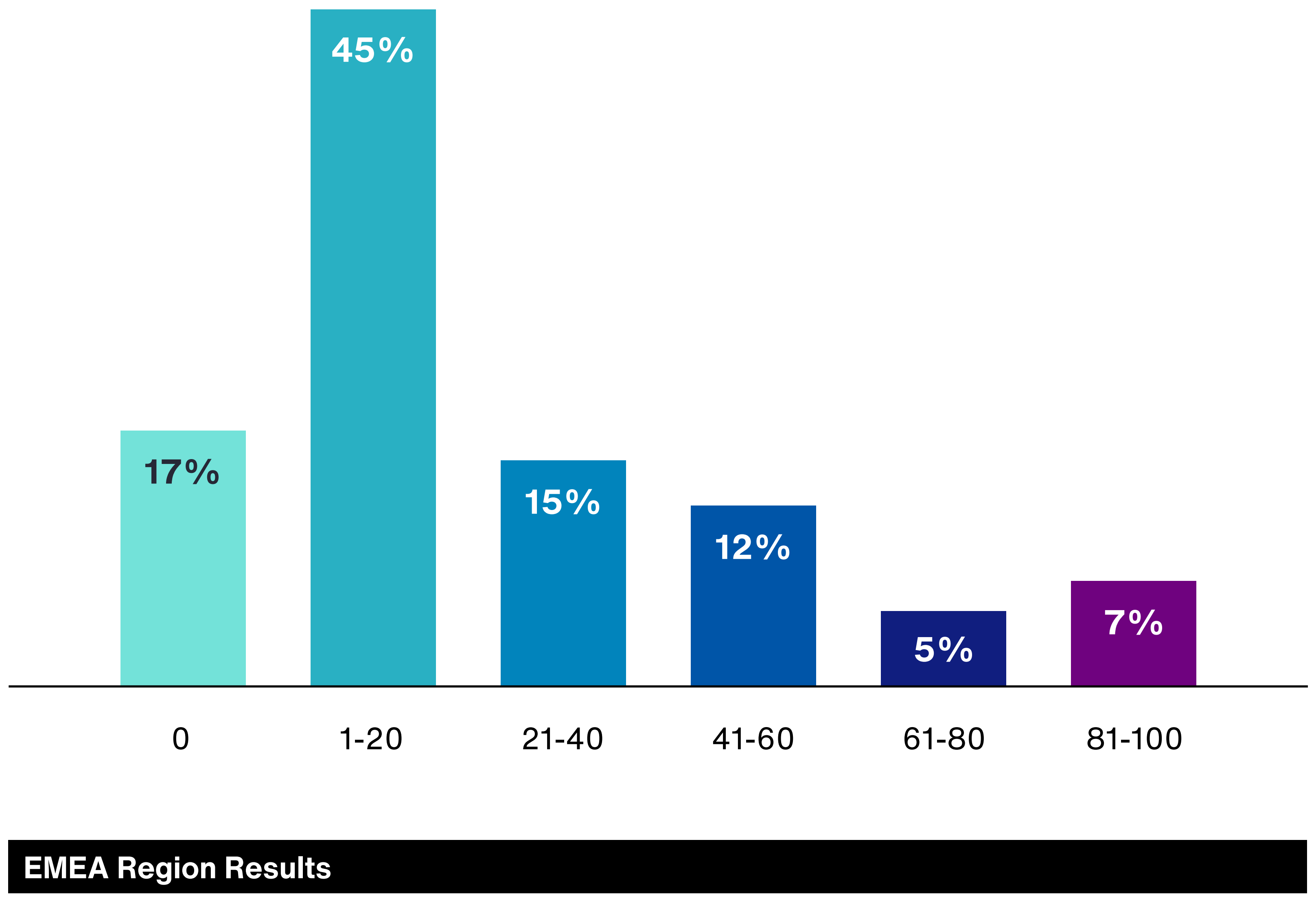
Adaptability and Change Management

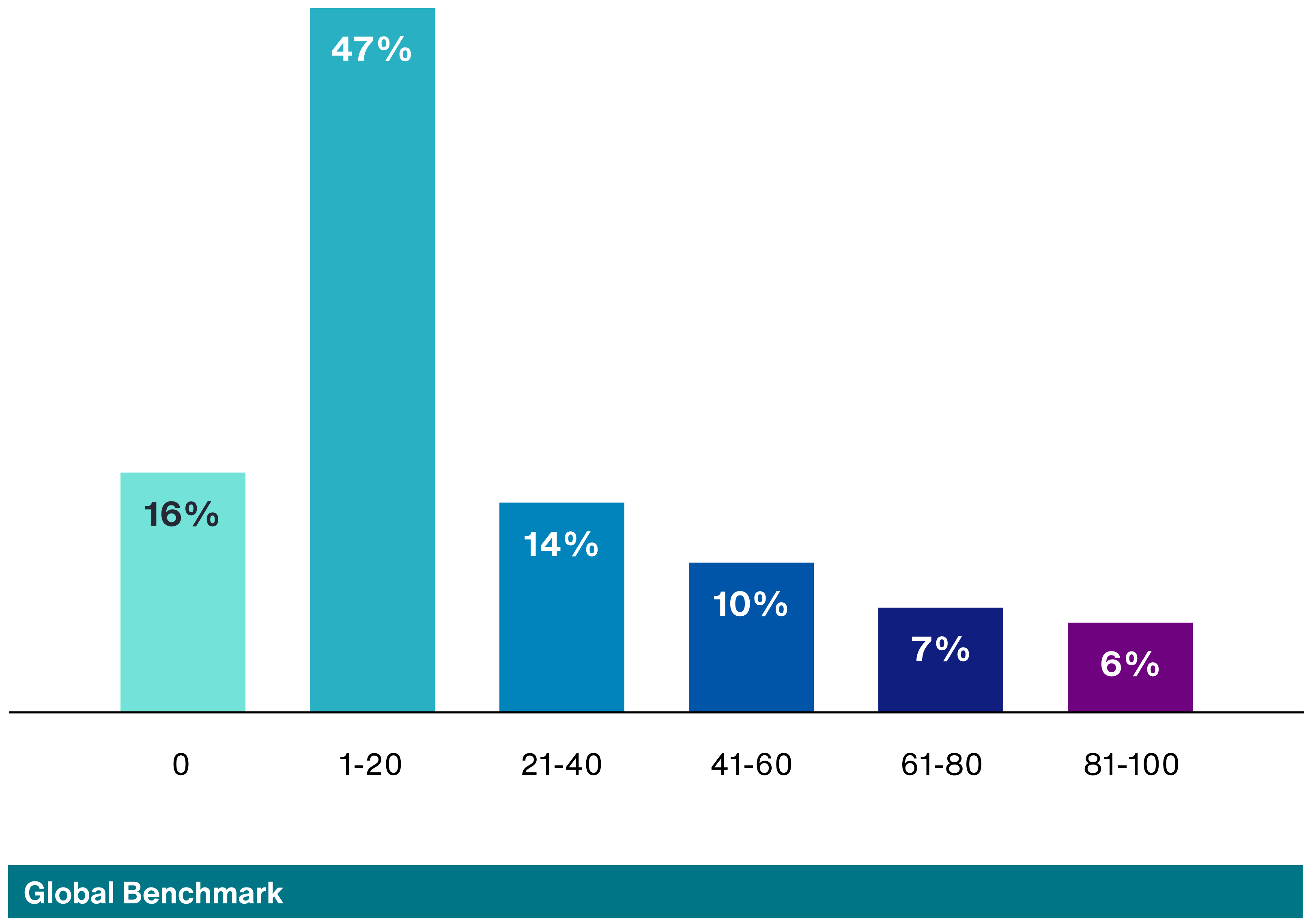
> We're operating in an environment of constant volatility, but what lies ahead is more fundamental. AI will reshape organizations at their core, and the ability to adapt and lead change will define who succeed.
>
> **John McLaughlin, Chief Commercial Officer & Head of Assessment, Talent Solutions, EMEA**



AI Reskilling/Upskilling

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





> Organizations are investing heavily in upskilling, often at scale — but the real question is whether traditional approaches to learning and workforce transformation are fit for what comes next. In an AI-driven environment, it may no longer be enough.
>
> **John McLaughlin, Chief Commercial Officer & Head of Assessment, Talent Solutions, EMEA**

Climate Impact

48%

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

Global Benchmark 51%

Sustainable Investments

30%

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

Global Benchmark 24%

Note: Nothing here constitutes investment advice

"

We are seeing this trend play out in practice, with pension schemes increasingly embedding sustainable investment into default strategies while giving members more flexibility to invest in line with their values.

John Hardern – Head of Client Solutions, EMEA Wealth, Aon

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Next Steps

Discover

Uncover the human story behind employer data with deeper insights that reveal the priorities, objectives, challenges and opportunities in your region.

Create

Tailor and redefine your offering to build competitive, equitable and sustainable compensation and total rewards packages that attract, retain and engage top talent.

Activate

Meet tomorrow's challenges by aligning people strategy with business goals so you thrive in the age of AI.

Find Out More

Explore the global results of the Human Capital Trends Report today.

Read the Report.

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For more information about Aon's broad Human Capital Solutions, visit www.aon.com/humancapital

About

Aon exists to shape decisions for the better — to protect and enrich the lives of people around the world. Through actionable analytic insight, globally integrated Risk Capital and Human Capital expertise, and locally relevant solutions, our colleagues provide clients in over 120 countries and sovereignties with the clarity and confidence to make better risk and people decisions that help protect and grow their businesses.

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