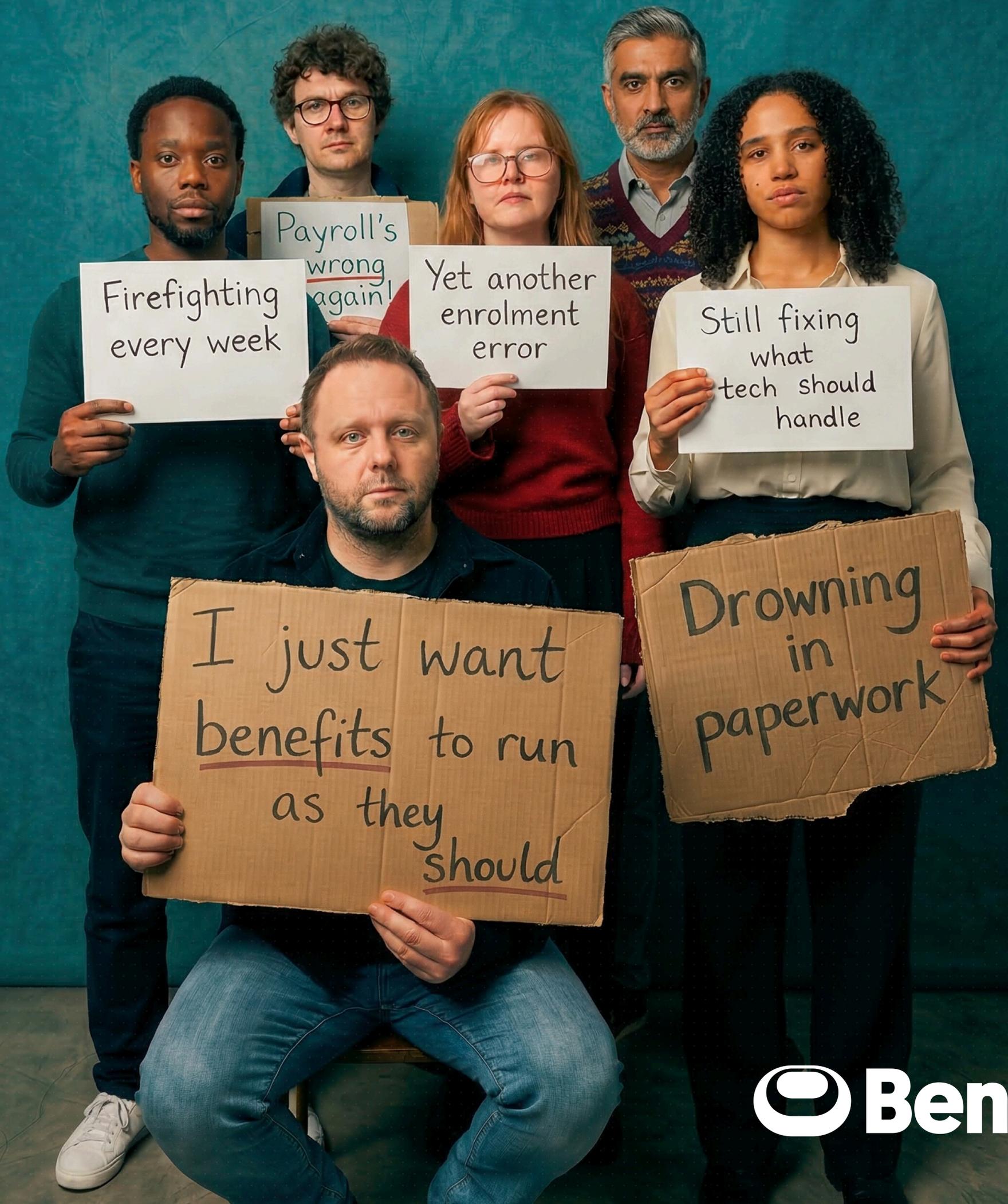


Tech Didn't Free Benefit Teams.

It Gave Them More Work.



Firefighting
every week

Payroll's
wrong
again!

Yet another
enrolment
error

Still fixing
what
tech should
handle

I just want
benefits to run
as they
should

Drowning
in
paperwork

TL;DR for Benefits Leaders

Benefits tech promised to reduce admin. In reality, it's often redistributed it.

Enrolment is digital. Dashboards look modern. But behind the interface, many teams are still reconciling spreadsheets, fixing payroll errors, managing exceptions, and acting as the safety net between systems that don't fully agree.

As regulatory complexity increases and organisations scale globally, that hidden operational burden doesn't shrink — it grows.

This report argues that the real issue isn't whether benefits are "modernised." It's whether your infrastructure actually contains complexity, or exports it to your team.

If payroll corrections, ticket queues, and reconciliation cycles are still part of your operating rhythm, the problem isn't your team.

It's the foundations.

01

Automation Didn't Remove the Work Or the Risk



The risk of complexity at scale

Complexity in global benefits management might not look complex to start with, but is revealed over time in increased friction, broken processes, and issues that appear as individual errors but are in fact systemic.

Even when errors become visible, they are often treated as isolated incidents rather than symptoms of a broader problem.

Payroll and pay-related systems are particularly unforgiving. A small mathematical or rules-based discrepancy doesn't remain a technicality — it becomes a financial event, a trust event, and ultimately a reputational one.

A real example from outside the benefits sector illustrates this clearly. In late 2025, Harrods warehouse staff were underpaid due to a holiday-pay calculation error by an agency supplying temporary labour. The Guardian reported that the mistake may have amounted to a six-figure debt owed to hundreds of workers, driven by a miscalculation in holiday pay rates and only resolved after a prolonged period.

While this is a reward and payroll-focused example, the underlying risk is identical in benefits. The systems, rules, and dependencies are just as complex — and just as prone to errors that scale quickly and quietly before surfacing.

Now consider the scale at which multinational organisations operate benefits: multiple countries, multiple providers, multiple payroll systems, and multiple statutory requirements. At that scale, even minor inconsistencies become costly — and humans become the safety net.



For the better part of a decade, the benefits technology industry has told a persistent story: digitise the function, automate the workflows, centralise the system, and the administrative burden disappears.

It's a story that has been repeated with the confidence of a Tuesday following a Monday — at conferences, in sales decks, in roadmaps, and in the language of “self-serve”, “modernisation”, and “efficiency”.

The story is not wholly false. Interfaces have improved. Paper has declined. Employees can enrol online. Data exists in more places than it did. Benefits have become more flexible.

But the wrong question has dominated the conversation.

The question has been: How do we modernise benefits? The more honest question — the one most senior Reward and Benefits leaders grapple with — is: Why does it still take so much human work to keep benefits from breaking?

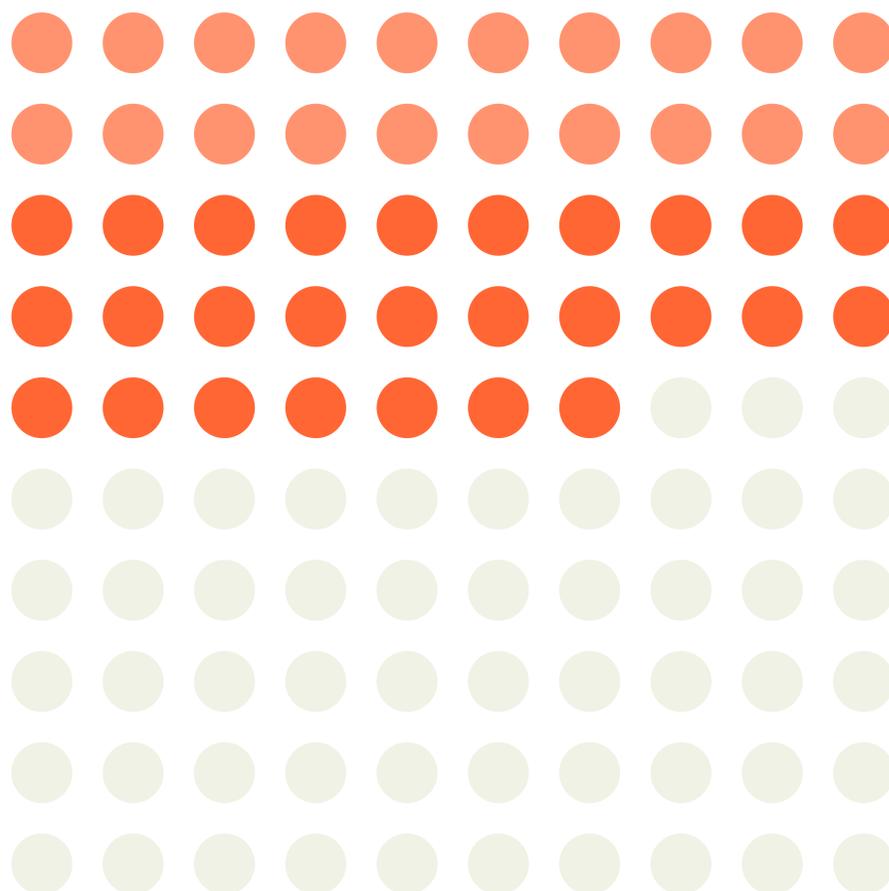
The evidence of that work is everywhere, once you know where to look: in the reconciliation spreadsheets that sit beneath the “system of record”; in the ticket queues that substitute for clarity; and in the payroll corrections that prove, in the most public way possible, that an “automated” process is still being supervised by humans.

Payroll, in particular, remains the sharpest stress test.

In September 2024, a survey commissioned by global payroll provider Remote found **47% of UK employees had experienced payroll errors** in the previous year, and **59% of those affected experienced multiple errors**.

The consequences were not trivial: **59%** reported increased stress and anxiety; **55%** reported direct financial repercussions such as late bill payments or overdraft fees; and **42%** said the error negatively affected their relationship with their employer.

If nearly half of employees experience payroll errors in a year, then the story that technology has removed operational risk starts to look like a false narrative.



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59%

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The administrative burden didn't disappear. It moved.

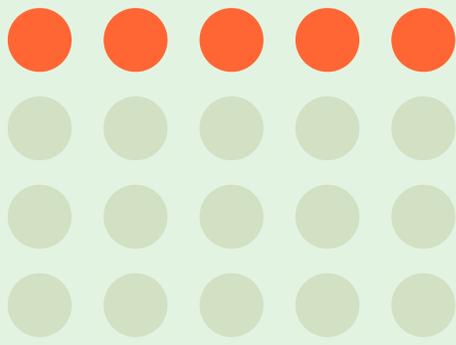
The broader context is that modern work is drowning in administration — and digital tools have not automatically reduced it.

New research cited by TechRadar, drawing on Dropbox data, estimated that UK office workers waste 11.3 billion hours annually on administrative tasks such as emailing and scheduling, and found that one in four workers spend six to ten hours per week on admin — roughly a working day.

Benefits leaders will recognise the pattern. Administrative labour is not simply “forms” anymore. It’s the labour of orchestration: the human effort required to ensure multiple systems agree with one another, and to correct them when they don’t.

The critical question isn’t whether benefits technology has made enrolment digital. It has. The question is whether it has built foundations strong enough that global scale does not demand constant human supervision.

11.3 billion hours
wasted annually on administrative tasks across the UK workforce

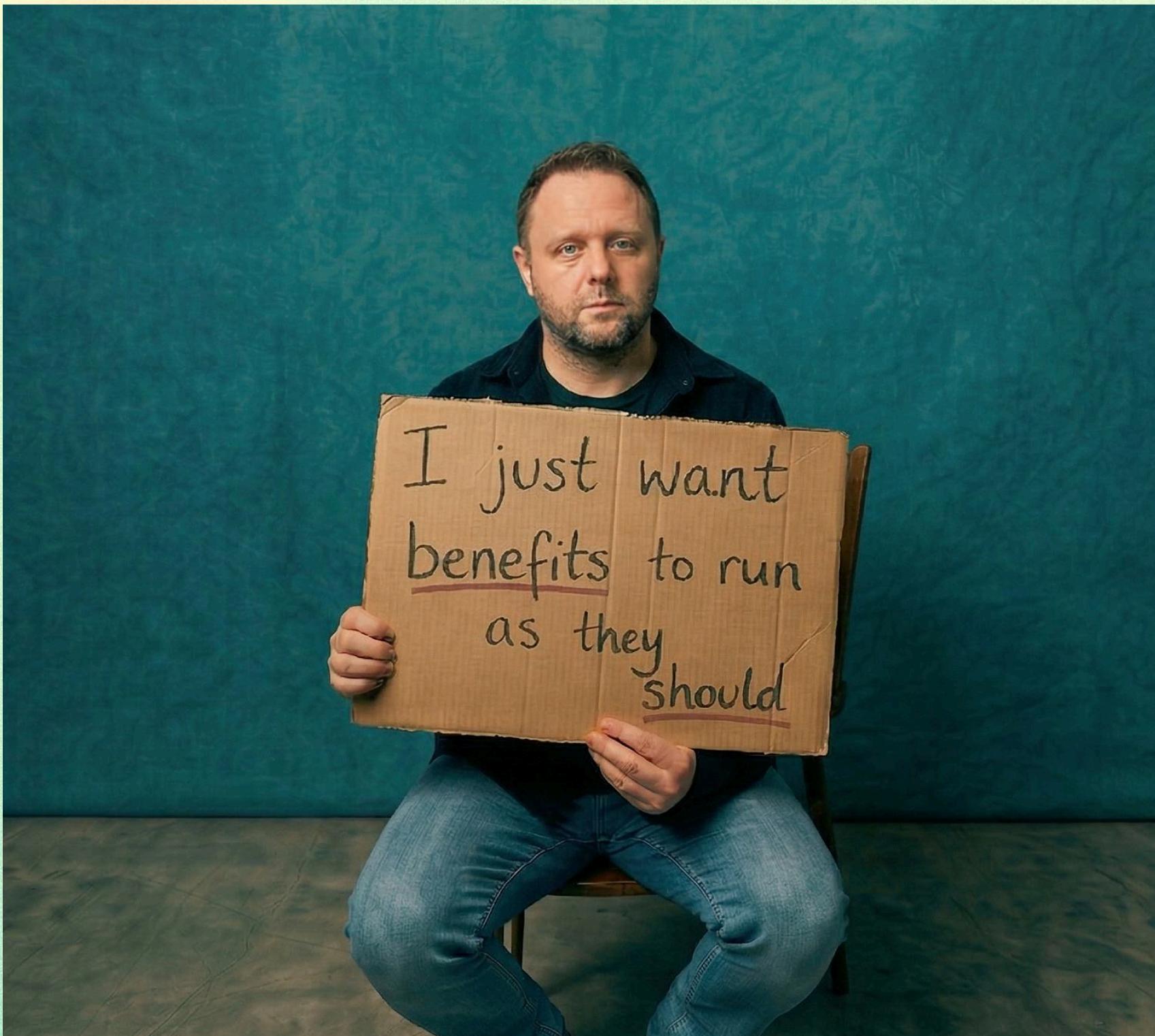


1 in 4

UK workers spend 6-10 hours per week on admin

02

The Industry Built Benefits Technology Backwards



The industry's mis-ordering problem

This is where the benefits technology industry has gone wrong.

Benefits platforms have historically competed on what is visible: employee experience, marketplace breadth, slick dashboards, and the promise of “insights”. Those are the things procurement and HR leadership can see. They are also, conveniently, the things that can be presented beautifully in a sales deck.

But benefits have a hierarchy of needs, and the industry has too often built it upside down.

Beneath experience and insights sits a management layer that is less glamorous and far more determinative:

Eligibility logic

(who gets what, when, and under which conditions)

Enrolment data integrity

(what data must be captured, and how it must be validated)

Cost and contribution logic

(what it costs, who pays, and how that translates into payroll)

Governance and auditability

(who can change what, and how changes are tracked)

Payroll-ready outputs

(what the business ultimately cares about: accurate deductions and compliance)

When these foundations are weak, everything built above them becomes a source of additional work. The employee journey may look “modern”, but the organisation pays the cost behind the scenes.

That’s why the idea that benefits tech has created more work, not less, feels painfully familiar to senior benefits leaders. Instead of simplifying the job, many platforms simply put them in charge of supervising a more intricate machine – and called it “automation.”



Payroll Is Where Truth Shows Up



Payroll as the public proof

If you want to find out whether a benefits system actually works, you don't start by looking at the employee interface. You look at payroll. Payroll is where claims are tested. Payroll is where mistakes become visible to employees and finance. Payroll is where HR loses credibility fastest.

The UK government's own guidance on correcting payroll errors is revealing not because it points to scandal, but because it normalises correction as part of modern payroll operations — how to fix mistakes with pay and deductions, how to amend errors in reporting, and how to correct payments.

Correction is sometimes inevitable. But this is an excuse many vendors hide behind when their systems fail under basic stress.

Remote survey data suggests payroll errors are not rare edge cases: they are common enough to be a lived reality for a large share of the workforce.

And once you accept that payroll errors are not aberrations, you begin to see the category differently: a benefits platform's core job is not solely to create enrollment journeys. It's to produce payroll-ready, governed, auditable truth.

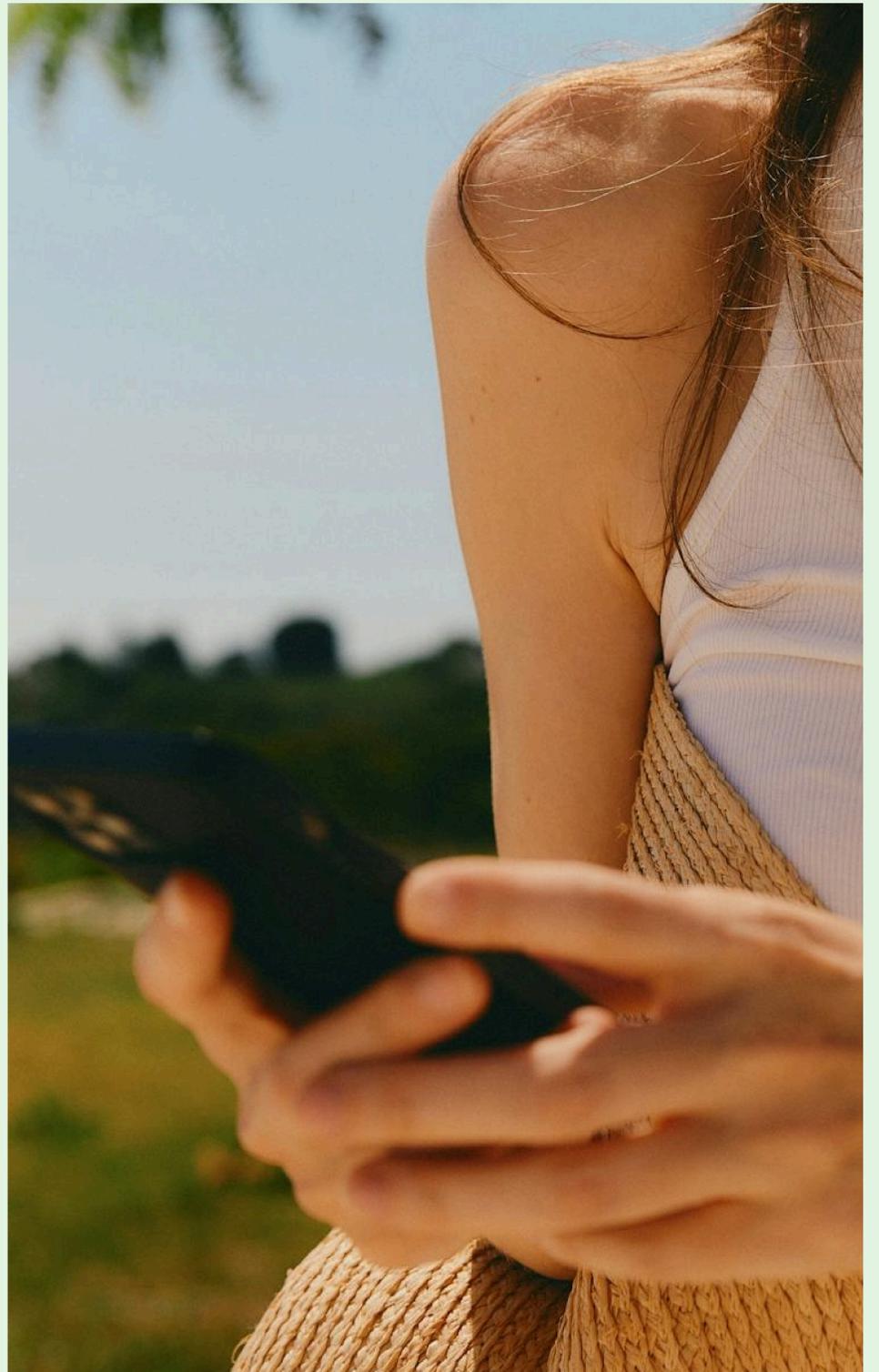


David Duckworth

Co-Founder & COO, Ben



This isn't about inevitability — it's about process design. If corrections are happening frequently, that's a signal the underlying workflow is broken. Instead of relying on short-term fixes, organisations need to address the root cause so the same errors don't keep resurfacing.



The tension everyone avoids saying out loud

Here is the tension that causes internal discomfort in enterprise HR teams:

Benefits leaders are often held accountable for operational failures they don't control, because the system was sold with the claim it would prevent them.

A payroll discrepancy occurs, and the organisation looks to Reward. A deduction is wrong, and the employee calls HR. A statutory constraint is breached, and the risk becomes HR's.

The technology stack sits in the background, treated as a neutral tool. But the tool's architecture has distributed complexity into human labour.

The first step in changing the conversation is naming this clearly:

Admin, tickets, and payroll errors are not evidence of a weak team. They are symptoms of infrastructure that does not contain complexity.

Why “innovation” is often noise

The industry's current obsession is AI.

McKinsey's [The state of AI in 2025 survey](#) tells us that 88% of companies now use AI in at least one business function.

Centralisation can be valuable. AI can be valuable. But both can become distractions if they are layered onto weak foundations.

AI built on inconsistent data does not remove work. It can create new forms of work: verifying outputs, managing edge cases, resolving confusion when the system produces plausible but incorrect answers. “Automation” without trustworthy underlying logic, or clean data is just faster error propagation.

This is why the most mature view of “innovation” in benefits is also the least exciting to sell: innovation only matters after the admin is under control.



Mark Kelly

Global Health, Wellbeing & Benefits Leader

“

Many organisations claim to have centralised benefits management, but in reality they've simply in-sourced the same fragmented work into shared services — preserving inefficiencies rather than eliminating them. Treating a 'low-cost hub' as a cost strategy instead of an efficiency strategy often just adds more people to the problem instead of fixing it.

Global scale doesn't create fragility. It reveals it.

There is a temptation, particularly in Europe, to frame the modern benefits burden as the unavoidable cost of cross-border growth: “global benefits are complicated, therefore the work is inevitable”. But that’s too convenient — and it lets systems off the hook.

Complexity is real. But not all complexity has to be borne by humans.

In HR and payroll, the direction of travel is unambiguous.

TMF Group’s Global Business Complexity Index HR and payroll sub-report found that **54% of jurisdictions predict regulatory requirements will become increasingly complex over the next five years** and that almost a third of jurisdictions expect HR and payroll to become more complex. The report links growing complexity to changing tax frameworks and labour law changes, among other factors.

That matters because it undermines a common assumption embedded in many tech rollouts: that complexity is roughly stable, and once a system is implemented the work declines.

In reality, complexity is increasing. The question is whether infrastructure contains it, or exports it onto teams.

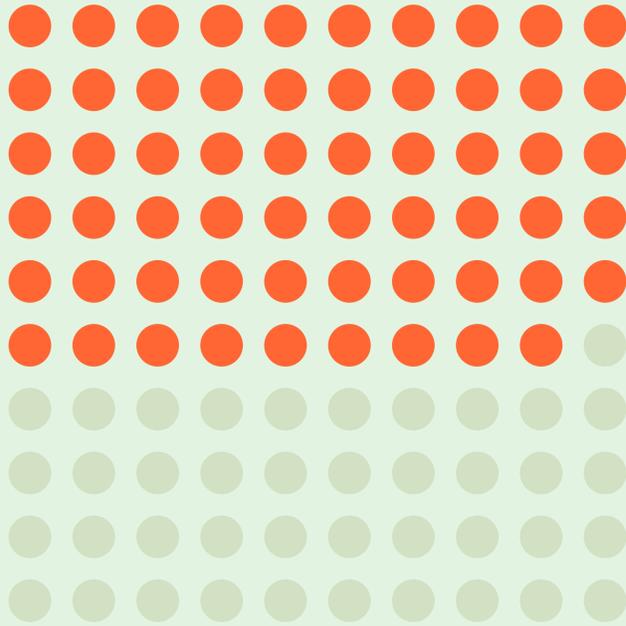


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Complexity isn't the real problem — unmanaged complexity is. Too many organisations skip the root cause analysis and avoid properly defining or streamlining their underlying workflows, expecting the technology to fix it for them. But it's still a classic case of garbage in, garbage out.



59%

of jurisdictions predict regulatory requirements will become increasingly complex over the next five years

04

Can Your System Contain Complexity?



The infrastructure test: what enterprise should demand

Often, during a procurement process, the focus falls on feature checklists. But surface-level capabilities shouldn't be the deciding factor for global businesses. The real question is containment, not capability.

A system that can scale without breaking needs to show – clearly and live – how it contains the complexity of real workflows that generate downstream risk:

1 A benefit can be configured or changed quickly — without creating data fallout.

The test is not speed for its own sake; it's whether change is isolated from unintended consequences.

2 Eligibility can handle real-world complexity without manual intervention.

This includes exceptions, country-specific rules, and the messy reality of workforce data. Weak systems push exceptions into spreadsheets.

3 Enrolment captures data in a controlled way — and enrolment membership can be reconciled.

Membership list reconciliation is a tell: if it requires months of work the platform is not fit for purpose.

4 HRIS data can be ingested, mapped, and validated in a way that prevents error.

Errors that enter at ingest don't remain at ingest. They propagate into payroll and reporting.

5 Cost and contribution logic is modular and payroll-ready.

A system that cannot handle varied payroll structures and frequencies without workarounds is not built for enterprise.

6 Statutory constraints can be enforced by design.

Minimum wage rules are a good example: if they aren't embedded into the logic, they will be handled by last-minute checks and heroic interventions.

7 Payroll-ready exports and reconciliation are proven and credible.

Not an afterthought. Not a "services" project. The output should be auditable and correct without spreadsheet manipulation.

These are not exotic requirements.

They are what it means to contain complexity rather than outsource it to human labour.

The thing this industry has to admit

The benefits tech category isn't built on deliberate deception. Many platforms deliver real improvements. But there is a difficult truth the industry has avoided confronting for years.

It often optimised for what could be demonstrated quickly — user experience, dashboards, employee journeys — rather than what would withstand enterprise stress.

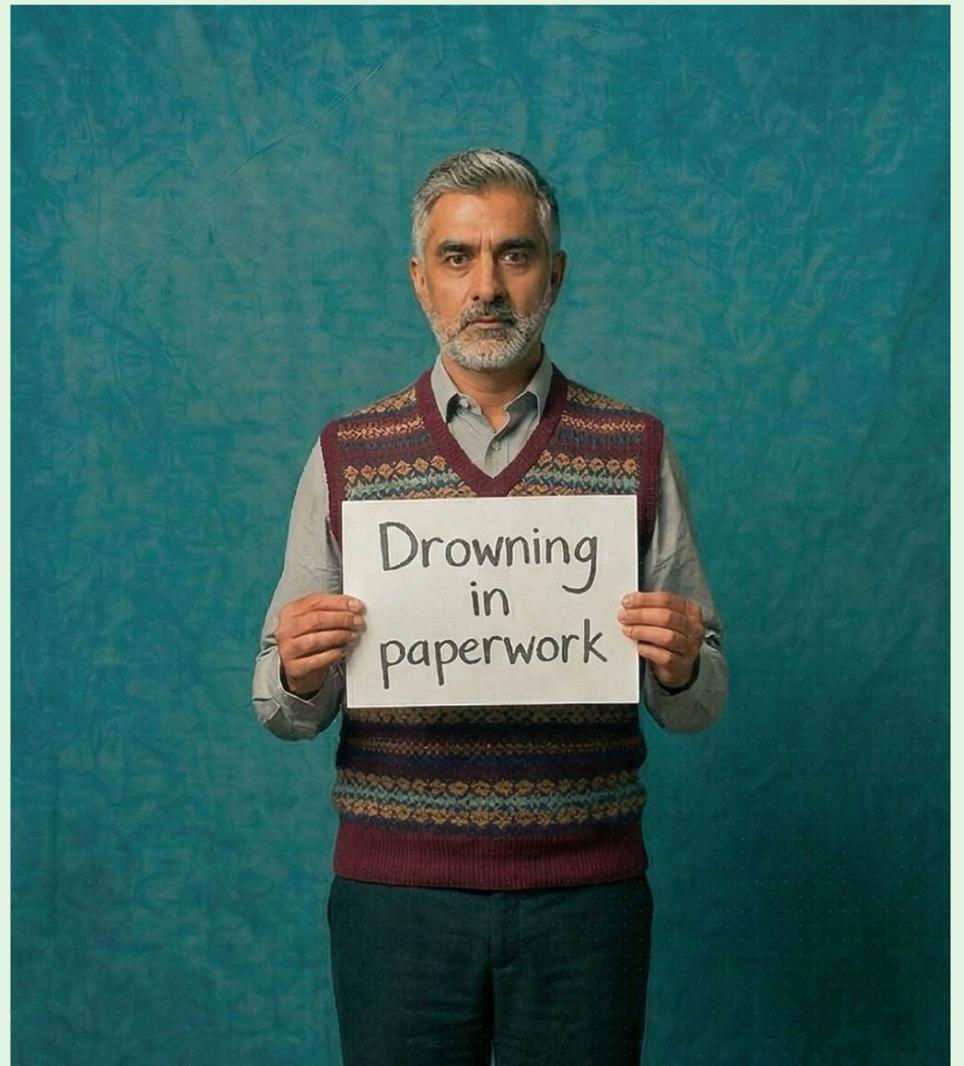
As long as that remains true, Benefits leaders will continue to be handed tools that look modern and perform well in controlled settings, while the real work continues in the gaps between systems.

And the work will keep increasing — because complexity is rising. [TMF's](#) work shows that the regulatory environment and HR/payroll requirements are expected to become more complex in many jurisdictions.

This is why the title of this report is deliberately confrontational. It's meant to puncture the self-congratulatory story the sector tells itself.

Tech didn't free benefits teams. It gave them more work.

Not because technology is inherently unhelpful, but because too much of it has been built to display complexity neatly rather than contain it reliably.



It's time to demand more

If you are a Head of Benefits reading this, the goal is not to make you cynical about technology. It's to make you more demanding.

The next time a platform promises automation, ask where the work goes when scale arrives. Ask how the system prevents downstream fallout. Ask how it proves payroll-ready truth.

And if a vendor can't show you live how the hardest workflows work — the ones that trigger tickets, errors, and payroll corrections — you already know the answer.

The work hasn't been removed.

It's simply been reassigned.

To you.

