



zellis | WEBINAR

FINANCIAL WELLBEING:

FROM NICE-TO-HAVE TO BOARDROOM PRIORITY

PAY CONNECT 2026

IN CELEBRATION OF NATIONAL PAYROLL WEEK

**UNLIMIT
WHAT'S
NEXT** 

92%

**OF UK EMPLOYEES EXPERIENCED FINANCIAL
STRESS IN THE LAST YEAR**

9 in 10

SAY IT IMPACTS THEIR PERFORMANCE AT WORK

DIRECT CORRELATION BETWEEN SAVINGS BUFFER AND PRODUCTIVITY

Savings Amount	Money Stress Reduction %	Estimated Productivity Gain %
£250	30%	+10%
£500	45%	+16%
£1,000	65%	+23%
£2,000+	75%	+26%



SUSTAINABLE GROWTH IS BEING CONSTRAINED BY HUMAN CAPACITY UNDER STRAIN; FINANCIAL STRESS REMAINS ONE OF THE MOST STATISTICALLY SIGNIFICANT BARRIERS TO EMPLOYEE PERFORMANCE

Until organisations systematically reduce this burden, they will continue to cap their own potential for innovation, service quality and long-term growth ”

Gethin Nadin, Chief Innovation Officer, Zellis

WORKPLACE FINANCIAL WELLBEING IMPROVES ORGANISATIONAL FUNCTIONING

Consistently over the last decade, hundreds of global studies have shown how workplace financial wellbeing initiatives drive better organisational outcomes

– across every generation

	Gen Z	Millennials	Gen X	Baby Boomers
Feeling more safe and secure	78%	70%	76%	69%
Improved productivity	69%	70%	69%	57%
Better focus on work	68%	68%	65%	60%
Reduced stress	67%	75%	69%	74%
Coping with rising inflation	65%	66%	65%	56%

An evidence-based model that improves employee financial wellbeing by changing behaviour and building resilience, driving measurable gains in organisational productivity, stability, and performance

1 Socio-economic Foundations

Core Principle: Financial wellbeing is constrained (but not wholly determined) by external conditions

Key Behaviours: Income level, access to financial tools and products, economic conditions, social norms and pressures

Organisational Impact: Income and context influence financial wellbeing, but behaviour still matters

2 Behaviour Regulation

Core Principle: Behaviour is governed by cognitive and emotional regulation, not just knowledge

Key Behaviours: Self control, habit formation, future orientation, self efficacy

Organisational Impact: Employees act on intentions and take opportunities, more positive workplaces

An evidence-based model that improves employee financial wellbeing by changing behaviour and building resilience, driving measurable gains in organisational productivity, stability, and performance

3 Economic Capability

Core Principle: Knowledge and skills enable behaviour, but only when translated into action

Key Behaviours: Improved decision making, greater self efficacy, greater usage of workplace financial products, benefits and tools

Organisational Impact: Improves engagement with financial wellbeing investments and benefits

4 Applied Financial Behaviour

Core Principle: Behaviour is governed by cognitive and emotional regulation, not just knowledge

Key Behaviours: Saving regularly, planning, budgeting and monitoring, maintaining manageable debt

Organisational Impact: Generates more wealth with less risky behaviour and lower organisational impact

THE FINANCIAL WELLBEING CONTROL SYSTEM

An evidence-based model that improves employee financial wellbeing by changing behaviour and building resilience, driving measurable gains in organisational productivity, stability, and performance

5 Capital Formation

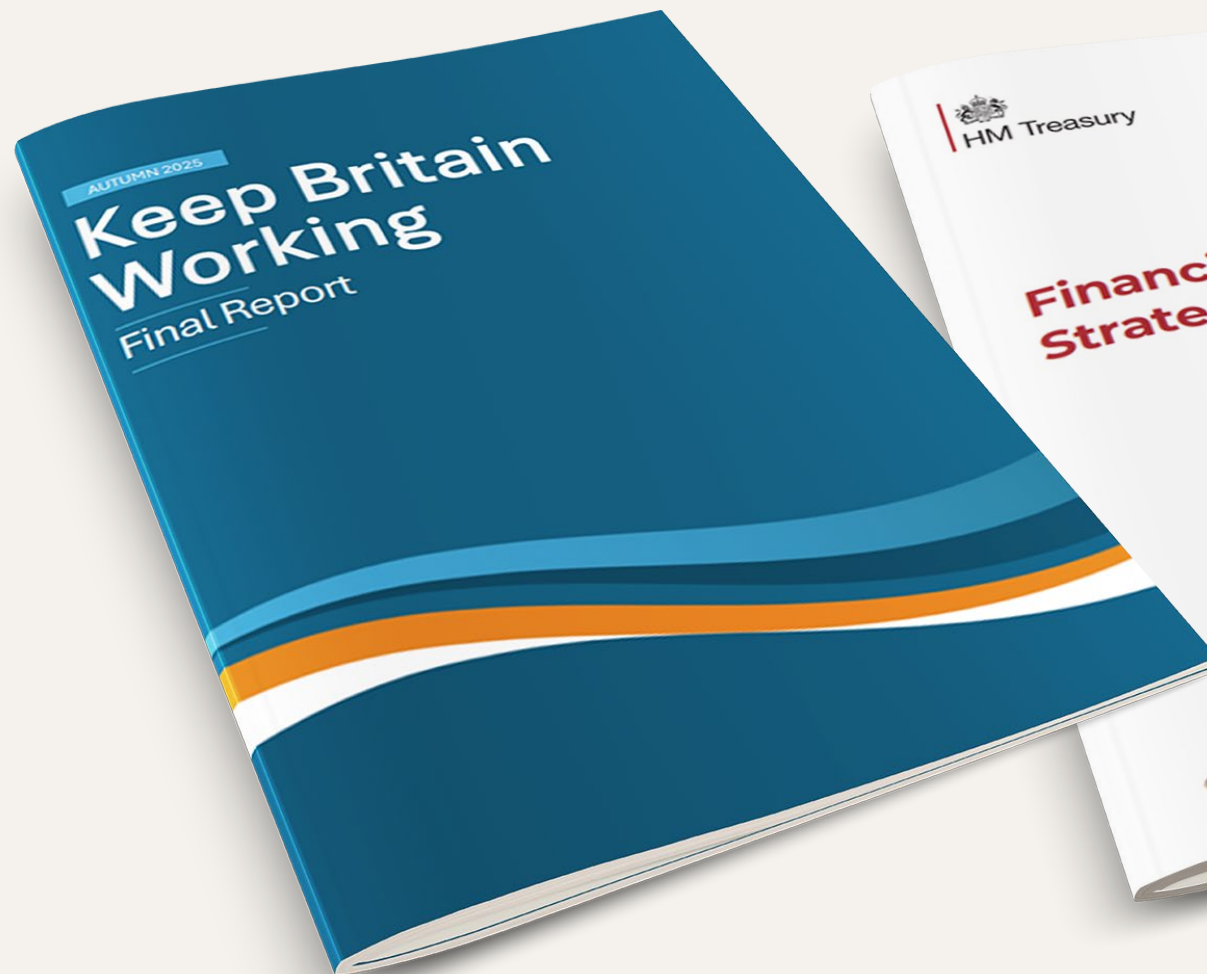
Core Principle: Financial wellbeing requires the ability to absorb shocks and sustain stability over time

Key Behaviours: Building emergency savings, accumulating medium- and long-term assets, reducing reliance on debt

Organisational Impact: Reduces volatility and prevents negative shocks from impacting health



EMPLOYERS ARE NOW AT CENTRE STAGE



7 Sept | 1pm

Financial wellbeing:

From nice-to-have to boardroom priority

Speakers: Nick Clarke, Rachel Harte

7 Sept | 3pm

A career in payroll:

More strategic, more influential, more exciting than ever

Speakers: Abigail Vaughan, Jason Davenport

10 Sept | 12:15pm

Payroll in the human-machine era

Speakers: Steve Elcock, Adrian Goddard

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10 Sept | 3pm

Sleep well with confidence in payroll compliance

Speakers: Cybill Watkins, Neville Cotton

11 Sept | 12pm

Pay reimagined:

The evolution of payroll

Speakers: Steve Elcock, Nick Clarke, Neville Cotton

**UNLIMIT
WHAT'S
NEXT** 

THANK YOU FOR JOINING US



RACHEL HARTE

Head of Impact,
Hastee



NICK CLARKE

Director of Product
Management, Zellis