

# PepsiCo make a positive impact on employee financial health in 59 countries

Established: 1965  
Industry: FMCG  
Employees: 280,000+



## The challenge

PepsiCo's vision is to create long-term financial fitness for all their employees. Recognizing there was little or no activity outside of the U.S., PepsiCo took steps to launch a global financial wellbeing program.

“We had different flavors of financial wellbeing. Really robust in some markets, not as much in others, and in some it didn't exist. We needed to make sure that we have a globally consistent experience for all our associates.”

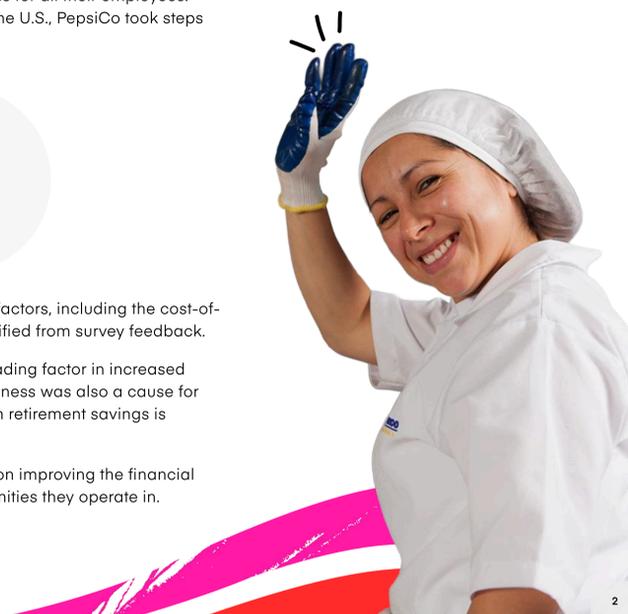
**Barry O'Brien,**  
Senior Director, Global Retirement & Financial Wellbeing, PepsiCo

For the business case, the team considered external factors, including the cost-of-living crisis and employee sentiments that were identified from survey feedback.

They highlighted that 'money management' was a leading factor in increased stress globally. Separately, employee retirement readiness was also a cause for concern in countries where loans or withdrawals from retirement savings is possible.

Another crucial element of the strategy was to focus on improving the financial literacy for employees, their families, and the communities they operate in.

1 The global financial wellbeing playbook, nudge webinar

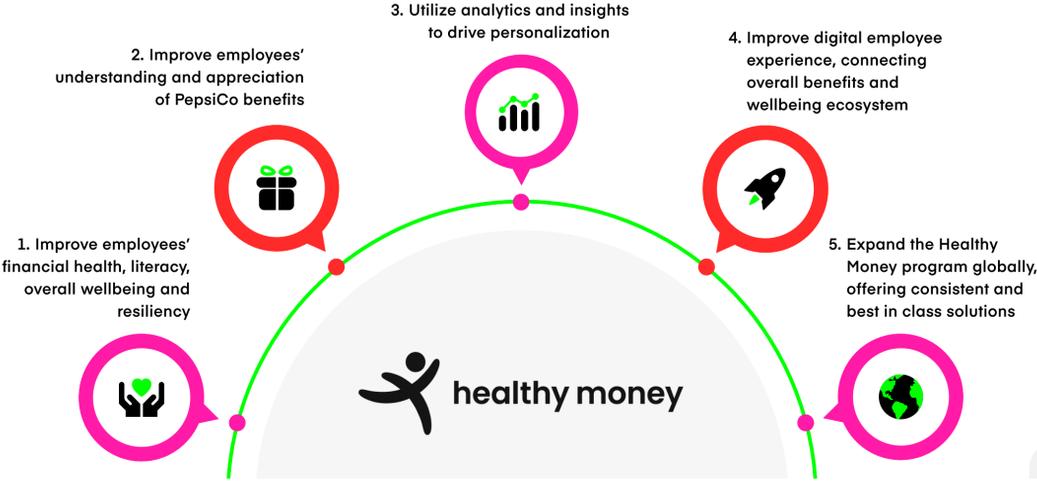


## The solution

### Underpinning the program with impartial financial education

PepsiCo identified nudge as the perfect partner to deliver a globally-consistent financial wellbeing program, that's powered by impartial, personalized financial education.

The PepsiCo and nudge team created a program brand called 'Healthy Money' with five key objectives:



## A global-first launch strategy

PepsiCo and nudge launched the Healthy Money initiative to their global workforce through an omni-channel approach:

- 1 Centrally created and deployed multimedia communication and promotional toolkits to equip regional HR and internal communication leads.
- 2 Established a unique web page and QR codes so frontline employees can log into nudge without needing to be at a company location or on the PepsiCo network.
- 3 Where company emails are not provided to frontline employees, PepsiCo captured and used personal emails from benefits administration to deploy launches and subsequent nudge communications, improving overall reach.
- 4 In some countries, PepsiCo added a financial or prize incentive to encourage registration and for employees to take the financial health checkup on the nudge platform e.g., sweepstake entries and wellbeing dollars that translated to gift cards.
- 5 PepsiCo's regional reward teams attended on-site benefit fairs in select countries to support launch efforts.
- 6 Utilized nudge to promote wider benefits during key social awareness events, including National 401(k) Day and World Mental Health Day.

2 Global benefit education, nudge webinar



“We use a lot of the different channels that are available to us and sometimes we need to get very creative... We do quite a bit of listening and surveys to give us an education into the channels that specific cohorts would prefer.”

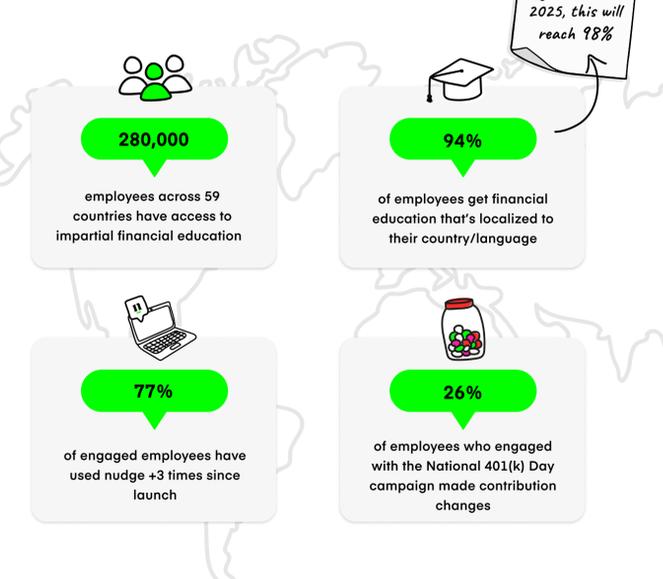
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## Total workforce inclusion

A key focus in the launch was to ensure frontline workers would see the relevancy and importance of Healthy Money and nudge. Here are some ways PepsiCo and nudge approached this together:

- #1** Communications included images of frontline workers so they could see this program was for everyone, not something just for "the wealthy" or "management".
- #2** Recognizing that employees may not be the ones managing the household finances, PepsiCo and nudge deployed print home-mailers to ensure their loved ones could learn about the new financial wellbeing offering too.
- #3** In larger launches, they integrated other PepsiCo benefits into nudge's financial education. The phase one launch occurred during World Mental Health Week, and the first custom nudge post also promoted their EAP resources - helping to meet their vision of connecting mental health, resilience and financial stress challenges.
- #4** Introducing the concept of nudge and financial wellbeing to their LATAM markets, PepsiCo produced a fun, energetic, reggaeton-like jingle and short video to promote nudge's financial education features in Spanish.
- #5** In the U.S., a large cohort of their frontline workers have expressed Spanish as their preferred language. Highlighting the dual language functionality on nudge as part of launch communications was applauded by PepsiCo leadership as being inclusive, innovative and 'frontline-centric'.

## The results



3 Global benefit education, nudge webinar

“We are starting to focus on building financial literacy which will be a multi-year journey through our partnership with nudge. I'm super excited about the ability to drive action and learning through the nudge content and signposting our folks within the ecosystem.”

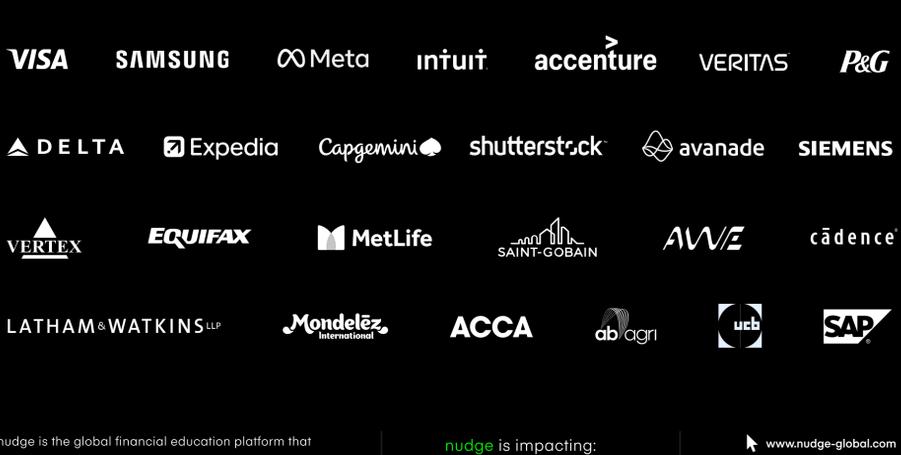
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**Hear more of the PepsiCo story**

Get more insights and top tips from PepsiCo on how they rolled out their financial wellbeing program globally in our on-demand webinar, alongside P&G and Fanduel.

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nudge is impacting:

- 300+ global clients
- 100+ countries
- 2 million lives

www.nudge-global.com  
hello@nudge-global.com

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