

Safeguarding a data-driven approach to wellbeing



THE COMPANY

Established:
1903

Industry:
Insurance

No. of employees:
8.5k (UK)



“We knew that we needed a tailored approach to our financial wellbeing strategy, and that we needed to move away from our one-size-fits-all approach. Finding a tailored, impartial solution like nudge was really helpful.”

Ash Tonks
Employee Wellbeing Manager, AXA UK

THE CHALLENGE

AXA UK's commitment to creating a place where people love to work led them to embark on a data-driven financial wellbeing initiative.

The UK reward and wellbeing team analyzed employee feedback and insight on their financial wellbeing needs, and there was a disconnect with what was currently on offer. They also identified that specific support was required for certain demographics, including women, carers, early career professionals, those over 50 and frontline workers. To address this, the team looked to implement a new, inclusive financial wellbeing program.

An important component of this was to also drive better awareness, understanding and uptake of employee benefits, such as share plans and bonus sacrifice – empowering all their people to make more informed financial decisions.

THE SOLUTION

AXA UK's reward and wellbeing team partnered with nudge to underpin their local 'We Care' program with impartial, personalized financial education that drives action. This was in line with AXA Group's global wellbeing program that aims to support employees at different life stages or with key life events.

Key initiatives for the 'We Care' UK program included:

- Introducing bite-sized, on-demand and more accessible financial wellbeing training from nudge for contact center employees who don't have the flexibility to join live sessions.

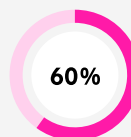


THE SOLUTION CONTINUED...

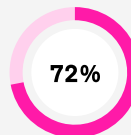
- When there's something employees need to know, or a financial action they ought to take, the nudge team send out personalized, timely nudges as a reminder. These include the promotion of benefits, like their bonus sacrifice and share plan scheme, alongside relevant education so people can better understand what's available to them and take action.
- AXA delivered events such as the inaugural financial wellbeing week, "Invest in You". The program used nudge insights, focus groups and other wellbeing services to ensure they addressed the known challenges and pain-points experienced by different groups of employees, including retirement and day-to-day finances.
- The team delivered the campaign; "Being a Women Shouldn't be a Risk". AXA UK organized specific financial wellbeing training from nudge that was tailored for women and covered key aspects of personal finance. The team worked with the internal gender equality network to ensure that the initiative engaged and connected with the intended audience.



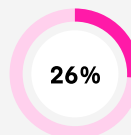
THE RESULTS



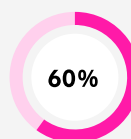
increase in employee benefit engagement in annual window following nudges



increase in take up of share plans following nudges



increase in bonus sacrifice uptake



increase in employees accessing education following retirement roadshows



Watch parties for the "Being a Woman Shouldn't be a Risk" webinar in 9 different offices, with an additional 250 people joining virtually.



The UK program was such a success that AXA Group incorporated nudge into their global program so now all 160,000 colleagues can access impartial financial education.

nudge is the global financial education platform that demystifies money management for all. Drawing on behavioral psychology and data, our platform offers personalized, engaging financial knowledge and skills to educate and delight anyone. A global solution that is unaffiliated with conflicting financial products, our inclusive approach is trusted by hundreds of thousands of people across the world.

nudge is impacting:

300+ global clients

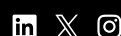
100+ countries

2 million people

nudge

www.nudge-global.com

hello@nudge-global.com



© 2025 Nudge Global. All rights reserved.