

How consolidating benefits into one platform transformed the employee experience

How a global multinational replaced a fragmented, multi-vendor benefits ecosystem with a single platform, giving employees visibility, access, and genuine financial well-being support across three regions.

CAPABILITIES USED

<p>BENEFITS HUB Centralized perks & benefits platform All benefits, health, wellness, financial, lifestyle, and corporate discounts, consolidated into a single platform employees can discover and access easily.</p>	<p>FINANCIAL WELLNESS Tax-saving benefits & lifestyle spending accounts Employees optimize take-home income through tax-efficient allowances for meals, fuel, communication, and learning, plus flexible LSAs for personalized benefit allocation.</p>
<p>PERKS STORE Exclusive discounts, cashback & gift cards Employees access corporate discounts and cashback offers across groceries, travel, dining, electronics, and entertainment through a curated perks marketplace.</p>	<p>FINANCIAL SUPPORT Early wages, instant loans & device leasing Employees access earned wages early or apply for instant loans for unexpected expenses. Device leasing enables affordable access to smartphones and laptops via payroll deductions.</p>

THE CHALLENGE

Benefits that existed, just not where employees could find them

The organization offered its employees meaningful benefits, health coverage, wellness subscriptions, tax-saving allowances, insurance programs, corporate discounts. But offering a benefit and making it accessible are two very different things. Benefits were hosted across multiple vendor portals, each requiring separate navigation and login. Employees across India, the Philippines, and the Middle East struggled to understand what was available, let alone use it.

Only 38% of employees were aware of the full range of benefits available to them. Only 34% were actively using any. Satisfaction with benefits programs sat at 41%, not because the benefits were poor, but because most employees never encountered them in a way that made them easy to act on. Tax-saving allowances that could meaningfully increase take-home pay went unclaimed. Wellness programs went underused. Corporate discounts went unknown.

Without a consolidated platform, the organization couldn't measure utilization, couldn't understand which programs employees valued, and couldn't improve the offering strategically. The benefits program was invisible to the people it was designed to support.

THE SOLUTION

One hub. Every benefit. Personalized to each employee's preferences

The organization implemented Xoxoday Empuls, creating a centralized benefits hub where employees could discover, access, and use the full range of their workplace perks, from financial support and tax savings to wellness programs and everyday discounts, all from a single platform.

Flexible tax-saving benefits, employees optimize their income through tax-efficient allowances across meals, fuel, communication, and learning expenses, reducing taxable income while covering everyday costs more efficiently.

Lifestyle spending accounts (LSAs), employees allocate benefit budgets across wellness, learning and development, financial services, or remote-work support, choosing what fits their stage of life rather than accepting a one-size-fits-all structure.

Perks store, exclusive discounts, cashback offers, and discounted gift cards across groceries, travel, dining, electronics, and entertainment give employees savings on everyday purchases, immediately and visibly.

Early wages and instant loans, employees access earned wages before payday or apply for instant loans to manage unexpected expenses without lengthy approval processes, addressing financial stress when it occurs.

Health and wellness benefits, wellness programs, health checkups, mental wellness services, and corporate insurance coverage are accessible in one place, supporting both physical and financial wellbeing.

Device leasing, employees lease smartphones, laptops, and other devices through affordable payroll deductions, making modern workplace technology accessible without upfront cost.

THE RESULTS

From 38% awareness to 89%, and 27% better retention



Benefits awareness climbed from 38% to 89%. Active utilization rose from 34% to 72%. Employee satisfaction with benefits programs grew from 41% to 84%. Perks store usage increased 4x as employees discovered and acted on corporate discounts and cashback offers that had previously been inaccessible.

The downstream effect on retention was significant: employee retention improved 27% following the introduction of enhanced benefits programs. When employees can see and use the value their employer offers them, not just in their base compensation but in the full range of support available to them, the employment relationship changes. Benefits stopped being a secondary consideration and became a genuine part of the organization's value proposition.



Most employees had no idea what benefits were available to them. The programs existed. They just weren't visible.

Empuls put everything in one place. Tax-saving allowances, the perks store, early wage access, wellness programs, all visible and accessible. The Lifestyle spending accounts feature lets employees choose what actually fit their lives, not a one-size package.

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COMPANY PROFILE

GEOGRAPHY India, Philippines, Middle East	WORKFORCE Global Multinational
PROGRAM TYPE Perks, benefits & financial wellness	CHALLENGE Fragmented benefits ecosystem

CAPABILITIES

Perks & benefits hub	Tax-saving benefits	Lifestyle spending accounts
Perks store	Early wages	Instant loans
Device leasing	Health & wellness	

Benefits consolidated from multiple vendors into one platform, discovered, accessed, and used by employees across three regions