2026 Everest Group Report

# When Pay Is Flexible, Performance Follows

New research from 100+ U.S. employers reveals how on-demand pay is reshaping workforce performance, retention, and operational stability.

Commissioned by DailyPay

Everest Group®

June 2026

# On-demand Pay (ODP) as a Workforce Performance Lever

## Examining the Link Between Financial Flexibility and Productivity

# Contents

# Introduction

Traditional payroll cycles have remained largely unchanged for decades despite significant shifts in workforce expectations, operating models, and employee financial pressures.

Employees are expected to work, adapt, and respond to operational needs in real time, yet many still wait one or two weeks to access wages they have already earned. This disconnect is becoming increasingly difficult for employers to ignore.

On-demand Pay (ODP), also referred to as Earned Wage Access (EWA), is emerging as a practical response to this challenge and becoming an increasingly important workforce strategy component. In the US market, ODP has evolved beyond its initial positioning as a payroll innovation or a standalone employee benefit and is now integrated into broader workforce support, employee experience, and financial wellness initiatives.

For this report, ODP refers to employer-offered solutions that allow employees to access a portion of their earned but unpaid wages before the scheduled payroll cycle. Financial wellness refers to organizational initiatives that improve employee financial stability, reduce financial stress, and strengthen workforce well-being.

As labor shortages, workforce instability, and operational disruptions continue to pressure employers, organizations are evaluating ODP through a broader strategic lens. Companies increasingly associate ODP with stronger attendance reliability, improved shift participation, workforce continuity, employee engagement, and operational stability.

**This Viewpoint draws on** a 2026 survey of more than 100 US companies to examine:

- How organizations position ODP within broader workforce strategies
- How companies define and measure ODP success
- How ODP influences workforce productivity and operational outcomes
- Which organizational priorities will shape the ODP's market evolution in the future

The analysis highlights how organizations are redefining the role of ODP and the strategic considerations shaping the next phase of market evolution.

# Research highlights

**Companies may be underestimating ODP's true impact**

As ODP becomes more deeply integrated with workforce systems, organizations will be able to increasingly use ODP-related insights to anticipate workforce disruptions, improve operational responsiveness, and build more stable and resilient workforce operations.

While ODP has a tremendous impact on employees' financial wellness, considering ODP as just a financial wellness initiative is underselling its broader company value. Organizational experiences increasingly suggest that its impact extends well beyond employee financial flexibility.

**ODP market adoption has matured faster than measurement practices**

Many companies have already scaled ODP programs across multiple workforce segments.

However, most companies still do not fully utilize measurement frameworks and data available to consistently quantify workforce and operational impact.

**Companies increasingly link ODP to workforce productivity**

Companies are increasingly associating ODP with measurable improvements across absenteeism, shift completion, employee engagement, and workforce reliability. As organizations face growing pressure to maintain operational stability with constrained labor capacity, ODP is viewed not just as a financial wellness benefit but as a workforce productivity lever that can influence day-to-day operational performance.

**Productivity definitions are evolving**

Many companies no longer define productivity solely through traditional output metrics. Instead, workforce consistency, staffing stability, attendance reliability, and operational continuity are emerging as equally important indicators.

**Companies without ODP may face a growing operational disadvantage**

As ODP adoption scales, companies are increasingly using it to improve employee engagement, strengthen workforce visibility, enhance operational responsiveness, and build more stable workforce operations.

Organizations that continue to view ODP as a standalone benefit risk overlooking its broader role in workforce strategy and operational performance.

# Research methodology

This study is based on a survey of 100 US organizations that currently offer ODP and employ hourly workers. Respondents include only decision-makers and senior influencers across finance, HR, payroll, total rewards and benefits, employee experience and wellness, and workforce management and operations. The analysis reflects perspectives from companies actively using ODP through either pilot deployments or scaled company programs.

Exhibit 1 outlines survey respondents' profiles by functional area, organizational role, company size, industry representation, and ODP adoption stage.

Exhibit 1: Split of respondents by company size, industry, role, and ODP adoption status

Source: Everest Group (2026)

100% = 100

| Split of respondents by **functional area** | |
|---|---|
| HR | 47% |
| Finance | 32% |
| Payroll | 11% |
| Total rewards and benefits | 5% |
| Workforce management and operations | 5% |

| Respondent profile by **role** | |
|---|---|
| C-suite and executive level / CHRO, or equivalent | 41% |
| Director / Senior director, or equivalent | 38% |
| AVP / VP / SVP, or equivalent | 12% |
| Manager / Senior manager, or equivalent | 9% |

| Respondent profile by **industry split** | |
|---|---|
| Healthcare and medical | 18% |
| Manufacturing | 14% |
| Technology | 11% |
| Hospitality | 10% |
| Retail | 9% |
| Consumer goods | 8% |
| Banking/Finance | 7% |
| Professional services | 5% |
| Construction | 4% |
| Transportation | 4% |
| Other (education, real estate, non-profit and entertainment) | 10% |

| Respondent profile by **company size** | |
|---|---|
| Fewer than 500 | 24% |
| 500-999 | 23% |
| 1,000-4,999 | 27% |
| 5,000 or more | 26% |

| Respondent profile by **ODP roll out stage** | |
|---|---|
| Full scale ODP rollout | 71% |
| Pilot / Limited roll-out phase | 29% |

# The ODP landscape across companies

Organizations are currently operating in an environment shaped by persistent labor shortages, rising workforce costs, shift coverage instability, and increasing pressure to improve workforce reliability without proportionally increasing labor spend.

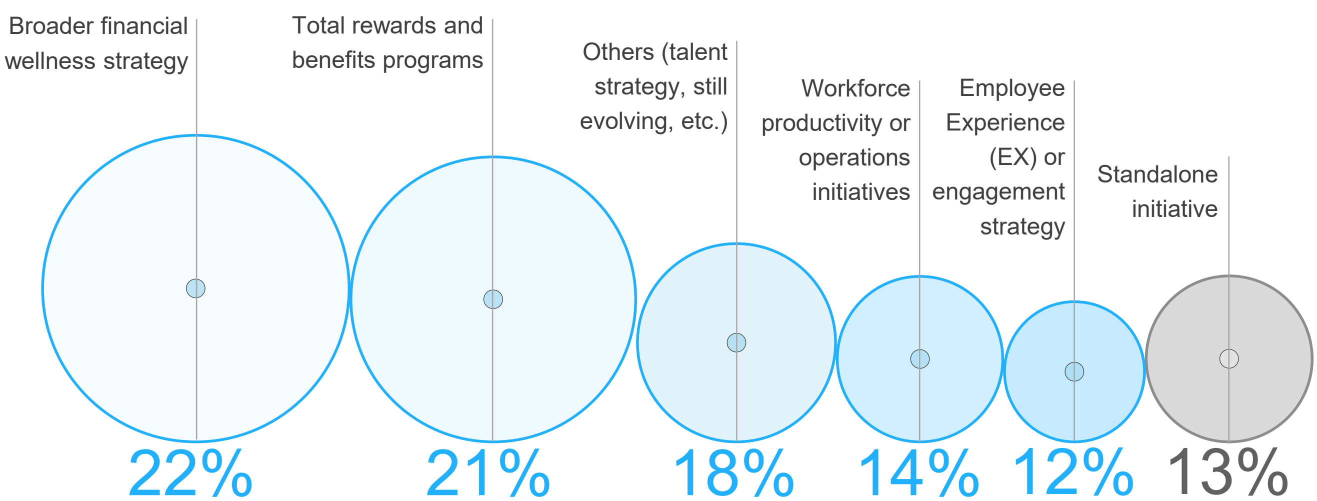
In response, organizations are increasingly re-evaluating and expanding how they position ODP within the enterprise.

Exhibit 2 highlights how organizations currently position ODP within their broader workforce or employee initiatives.

Exhibit 2: ODP positioning within workforce or employee strategies

Source: Everest Group (2026)

% of respondents




As company-wide adoption matures, organizations are evaluating ODP through a broader workforce lens. In fact, 87% of surveyed companies position ODP within broader workforce or employee initiatives rather than treating it as a standalone solution.[1]

Companies increasingly assess ODP contribution to financial wellness, but also its impact on employee experience, productivity, workforce reliability, and operational performance.

1 Based on responses from 100 US companies surveyed to the question: How is ODP positioned within your organization's broader workforce or employee strategy?

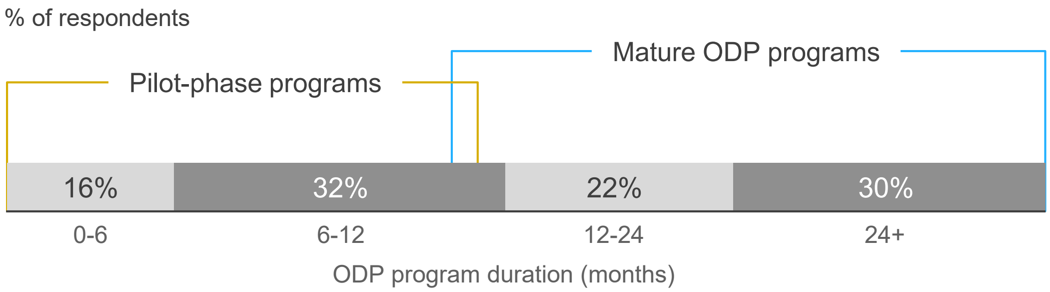
## ODP adoption maturity continues to accelerate

ODP has moved beyond isolated pilot-stage experimentation. Many companies are already deploying programs at scale across multiple workforce segments.

Exhibit 3 illustrates the current ODP solutions deployment maturity across surveyed companies.

Exhibit 3: ODP deployment maturity across companies

Source: Everest Group (2026)




The market's rapid maturation creates an important inflection point. While company adoption has accelerated, governance models, success metrics, and operational attribution frameworks continue to evolve.

This gap between deployment maturity and measurement maturity represents a significant market challenge. Many organizations now recognize ODP's workforce implications but still struggle to quantify broader operational impact consistently.

## ODP adoption in companies

Companies are increasingly expanding ODP adoption across workforce segments. ODP adoption is most common among frontline hourly employees, but it is increasingly extending beyond traditional workforce segments.

Despite broader deployment and increasing program maturity, many organizations still struggle to connect ODP implementation with measurable company outcomes. As a result, the market conversation increasingly centers on how organizations can evaluate ODP's influence across workforce and operational performance.

**More than half of respondents say ODP is available to part-time employees and salaried non-exempt full-time employees; 52% extend it to shift-based employees; and 40% even extend it to exempt salaried employees.[2]**

2 Based on responses from 100 U.S. companies surveyed to the question: Which employee segments currently have access to ODP in your organization? (respondents could select more than one option)

# The evolving role ODP plays in a company's workforce strategy

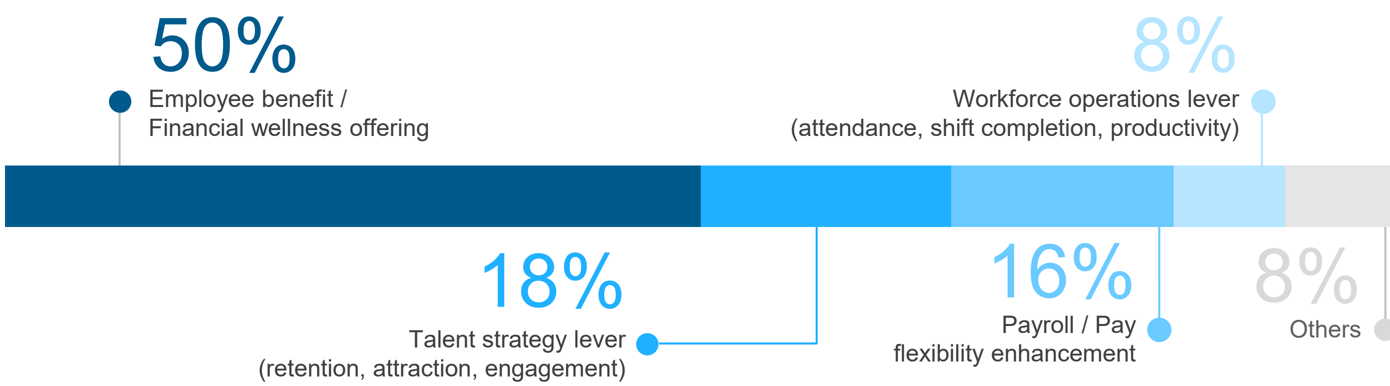
Financial wellness continues to represent the dominant company narrative around ODP. For many organizations, the initial rationale for adoption is straightforward: provide employees with greater flexibility over earned wages, reduce short-term financial stress, and strengthen the overall employee value proposition.

Exhibit 4 highlights how business leaders currently position ODP within their organizations.

Exhibit 4: Business leader perspectives on ODP positioning

Source: Everest Group (2026)

% of respondents




Although financial flexibility remains the primary value proposition, company perspectives on ODP adoption continue to evolve. Organizations are evaluating ODP's influence on workforce conditions such as attendance reliability, shift participation, workforce continuity, employee engagement, and retention, that enable productivity.

This evolution increasingly positions workforce productivity as the bridge between employee-focused financial support initiatives and broader company outcomes.

As organizations seek stronger returns from workforce investments, productivity-related indicators are becoming increasingly relevant in evaluating ODP impact.

At the same time, companies continue refining how they define and measure productivity within the ODP context. While organizations increasingly recognize the relationship between ODP and workforce performance, many still lack mature frameworks to consistently attribute operational improvements directly to ODP adoption.

This creates the next major market challenge: defining success beyond utilization metrics and developing more robust approaches to workforce impact measurement.

**64% of the respondents have a moderate or higher confidence in their organization's ability to link ODP to measurable productivity outcomes.[3]**

# Defining success and productivity with ODP

Organizations often evaluate ODP through visible, employee-centric indicators such as engagement, utilization, and financial wellness outcomes. While these metrics remain important, broader strategic value of ODP becomes more visible when companies assess workforce stability and operational performance indicators alongside employee outcomes.

Exhibit 5 outlines the metrics used to evaluate ODP impact across employee, workforce, and operational levels.

Exhibit 5: Success metrics used to track ODP impact

Source: Everest Group (2026)

Order of observed impact →

**Level 1**

Employee experience metrics

Metrics for individual employee well-being: financial wellness, engagement, and benefit satisfaction

**Level 2**

Workforce management metrics

Metrics for workforce stability: retention, absenteeism, tardiness, and no-shows

**Level 3**

Operational-level metrics

Metrics for productivity and labor efficiency: shift fill and completion, overtime, output per employee, recruitment outcomes, and manager efficiency

3 Based on responses from 100 US companies surveyed to the question: How confident are you in your organization's ability to link ODP to measurable productivity outcomes?

Rather than viewing ODP solely through a financial wellness lens, organizations increasingly assess whether ODP influences:

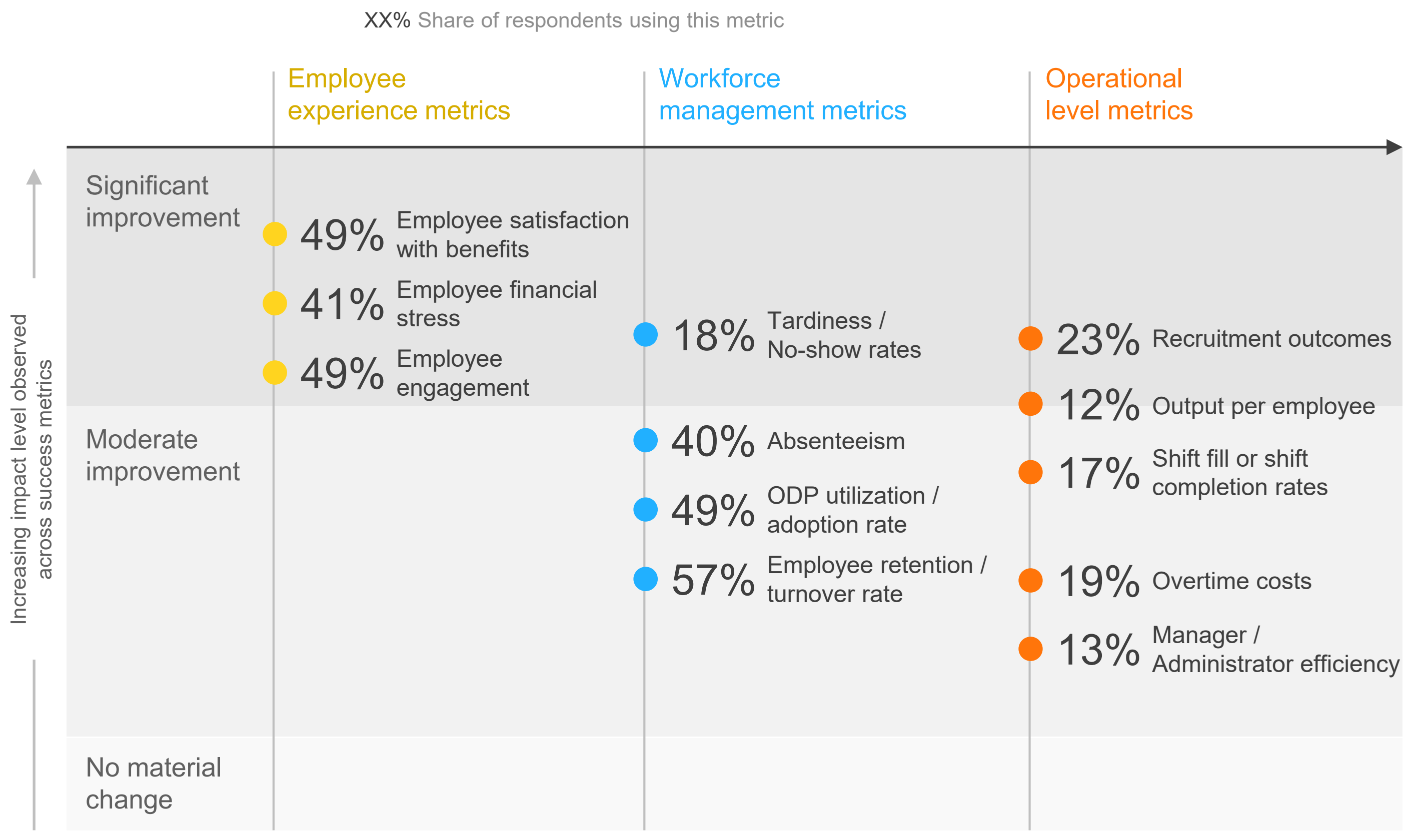
- Absenteeism
- Shift fulfillment
- Workforce continuity
- Labor efficiency
- Recruitment outcomes
- Workforce participation

As companies expand measurement frameworks, many are reporting varying impact levels across these workforce and operational metrics.

Exhibit 6 highlights the success metrics organizations currently track and the company-reported impact across these areas.

Exhibit 6: Company-reported impact across ODP success metrics

Source: Everest Group (2026)




Traditional productivity indicators such as units produced per hour or sales per employee remain relevant. However, many organizations now define productivity more broadly to include workforce consistency, attendance reliability, and operational stability.

As a result, productivity gains are often realized indirectly through:

- Fewer last-minute staffing disruptions
- Stronger shift coverage
- Lower absenteeism
- Greater workforce participation
- Improved operational continuity

Company-wide workforce initiatives are often expected to require extended maturity periods before measurable operational outcomes become visible. 72% of respondents surveyed[4], however, report that employee wellness and engagement benefits appear almost immediately following implementation, while broader operational outcomes typically emerge within the first year.

Organizations most commonly evaluate impact through employee surveys, HRIS and payroll systems, platform analytics, manager feedback, and scheduling and attendance systems.

This also highlights an important company reality: ODP's impact cannot be understood through a single metric or data source. Workforce outcomes are influenced by multiple interconnected factors, making direct attribution inherently complex.

The following case study highlights how a US-based global company is realizing ODP's benefits by combining multiple metrics and anecdotal indicators.

## Case study: TTEC

### Company background and business objectives

TTEC is a global customer experience and technology services company with more than 50,000 employees worldwide. It supports companies across digital engagement and operational delivery environments, with a strong focus on workforce experience and operational continuity.

### Business challenge

TTEC observed employees face short-term financial pressures and unexpected expenses that required access to funds before the scheduled payroll date. The company also sought to strengthen financial wellness support within its broader employee strategy. A key objective was to introduce a tool to help employees better manage unexpected financial situations without creating unnecessary workplace disruption.

### The solution

TTEC introduced DailyPay's ODP offering along with the DailyPay card to its eligible US workforce in October 2024. The company positioned ODP as both a workforce benefit and a broader financial wellness strategy. TTEC integrated ODP into onboarding programs, employee communications, digital workplace messaging, and leadership advocacy initiatives.

4 Based on responses from 100 US companies surveyed to the question: How long did it take (or do you expect it to take) for ODP to deliver meaningful outcomes?

"Having access to money when unexpected situations come up helps employees stay focused and continue working without disruption."

– Laura Butler, Chief People Officer, TTEC

ODP use extends beyond hourly workers, with 31% of salaried users enrolled, and is expanding across diverse workforce segments. DailyPay supports the program through monthly reporting across enrollment, engagement, savings behavior, DailyPay Card usage, transfer metrics, and employee support indicators.

**Outcomes achieved**

TTEC reported:

| | | |
|---|---|---|
| **60%** enrollment | **51%** active users | **47%** improvement in tenure compared to non-enrolled peers |

The organization evaluates ODP impact through adoption, engagement, satisfaction, financial wellness behavior, and workforce reliability signals. TTEC also actively uses ODP within the recruitment value proposition, positioning rapid access to earned pay as a workforce differentiator.

Employees have placed more than US$1.1 million into savings jars, helping to develop responsible financial planning practices amongst employees.

TTEC also reported a DailyPay employee NPS score of 72, indicating strong employee satisfaction with the benefit. The company is now extending ODP to additional geographies, reflecting confidence in the program's ability to support workforce and employee experience objectives across diverse operating environments.

Building on this momentum, TTEC plans to further strengthen its financial wellness strategy through employee education initiatives, promotion of new DailyPay capabilities, and communications aligned to real-world financial pressures such as transportation and fuel costs.

The case study reflects a broader market reality. Companies increasingly rely on employee sentiment, HR and payroll systems, program analytics, attendance data, and manager observations to identify consistent impact patterns, as shown in Exhibit 7.

Together, these indicators allow organizations to move beyond surface-level utilization metrics and assess whether improvements in workforce behavior and operational stability are occurring alongside ODP adoption.

Exhibit 7: How organizations track ODP success metrics

Source: Everest Group (2026)

% of respondents

60% Employee surveys

51% HRIS / Payroll data

47% ODP platform's analytics and reporting

42% Manager feedback

38% Attendance or scheduling systems

6% Do not formally track ODP success metrics

Many organizations, particularly those in early deployment stages, are still seeing directional indicators rather than fully attributable business outcomes. This highlights a critical company challenge: ODP's value often becomes visible before it becomes measurable. As programs mature, adoption deepens, and organizations integrate ODP data more closely with workforce and operational systems, the relationship between ODP and productivity outcomes becomes significantly easier to identify, quantify, and validate.

# Key company considerations across the ODP life cycle

As organizations continue to expand the role ODP plays within broader workforce strategies, company priorities are also becoming more differentiated based on adoption context and business objectives. The challenges faced by companies evaluating ODP for the first time are often distinct from those focused on expanding and optimizing existing programs.

Exhibit 8 outlines the strategic considerations and priorities companies should focus on across the ODP life cycle.

Exhibit 8: Strategic considerations for companies evaluating and scaling ODP

Source: Everest Group (2026)

For companies evaluating ODP for the first time, the initial focus should be on building organizational alignment and establishing a clear business case across three areas

**Stakeholder buy-in**

Build alignment across HR, payroll, operations, finance, and employee experience teams by positioning ODP not only as a financial wellness initiative, but also as a lever for improving workforce stability, attendance reliability, retention, and operational continuity. Framing ODP through both employee and operational outcomes helps companies strengthen the business case, secure broader executive sponsorship, and improve alignment on investment priorities and success metrics.

**Workforce alignment**

Identify the high-friction workforce segments and operational pain points where ODP is most likely to create measurable value, such as absenteeism, shift coverage instability, overtime dependency, or retention pressures.

**Measurement readiness**

Establish baseline metrics tied to adoption, attendance, retention, workforce participation, overtime dependency, and operational reliability to create an initial framework for evaluating impact.

---

For companies looking to expand or optimize existing ODP programs, priorities need to shift toward improving program effectiveness and deepening operational impact across three dimensions

**Program adoption and trust**

Strengthen employee awareness, accessibility, and ongoing engagement by embedding ODP within broader employee experience, financial wellness, and workforce support initiatives. Higher adoption and sustained participation improve the likelihood of generating measurable workforce and operational outcomes at scale.

**Operational integration**

Connect ODP data with HR, payroll, scheduling, attendance, overtime, and workforce management systems to improve visibility into workforce patterns and operational outcomes. Deeper integration enables organizations to better understand how ODP use correlates with attendance reliability, shift fulfillment, labor efficiency, and workforce continuity.

**Impact segmentation**

Analyze outcomes across workforce types, locations, shift categories, and employee cohorts to identify where ODP is driving the strongest workforce, operational, and productivity benefits. More granular analysis allows companies to refine workforce strategies, optimize program design, and improve resource allocation across different labor environments.

As ODP adoption matures, companies are expected to broaden their evaluation frameworks from employee-centric outcomes toward more integrated measures, including workforce reliability, operational consistency, labor efficiency, and business performance.

# Future outlook: ODP's role will continue expanding

ODP's future trajectory within companies is becoming increasingly multidimensional. While financial flexibility will continue to serve as the foundational value proposition, organizations are steadily expanding how they evaluate ODP's role within the workforce.

Organizations are increasingly viewing ODP not only as a financial wellness enabler but also as a contributor to workforce reliability, employee engagement, retention, and operational continuity.

As company expectations evolve, attention is increasingly shifting from initial implementation toward long-term program effectiveness and measurable business value.

Organizations are no longer focused solely on enabling access to ODP; they are also prioritizing the organizational capabilities required to improve adoption, strengthen workforce integration, and better understand operational impact. Achieving meaningful outcomes across employee, workforce, and operational dimensions depends not only on program adoption but also on how effectively companies and ODP providers work together to align programs with workforce priorities and continuously optimize engagement and usage over time.

Exhibit 9 highlights the key priorities companies are focusing on to strengthen the effectiveness, integration, and strategic value of their ODP programs over time.

Exhibit 9: Planned company actions to strengthen ODP impact over the next 12-18 months

Source: Everest Group (2026)

% of respondents

41%

Conduct employee education and awareness programs

37%

Enhance integration with existing payroll, HR, or workforce systems

36%

Strengthen internal analytics & reporting to better measure impact

22%

Increase external promotion of EWA (employer branding and recruitment messaging)

22%

Run internal workshops to align stakeholders on EWA strategy

21%

Redesign internal processes to better leverage EWA

19%

Partner with EWA providers to optimize implementation and outcomes

10%

Engage external advisors/consultants to refine EWA strategy or deployment

Note: The total share across all metrics will be more than 100% as respondents could select multiple metrics

As adoption matures, organizations are increasingly seeking greater precision in how ODP programs are measured, optimized, and aligned with workforce objectives.

This is likely to shift the market conversation from broad claims of employee impact toward more evidence-based evaluation of workforce outcomes. Companies are expected to demand clearer visibility into where ODP drives the strongest value, which workforce segments benefit most, how usage patterns influence operational metrics, and what factors improve long-term adoption effectiveness.

The market is also expected to see growing demand for more configurable and data-driven ODP programs tailored to different workforce environments, labor models, and operational priorities. Rather than viewing ODP as a uniform offering, companies are likely to place greater emphasis on how programs can be adapted to specific workforce challenges such as absenteeism, shift volatility, retention pressures, or staffing instability.

As company expectations evolve, provider selection criteria are also becoming more strategic. Beyond wage access functionality alone, companies are increasingly prioritizing providers that can support deeper workforce system integration, configurable program design, analytics and reporting capabilities, and alignment with broader workforce and operational objectives.

As ODP platforms progressively complement payroll, scheduling, attendance, and workforce management systems, companies are expected to gain greater visibility into workforce patterns and operational trends over time, creating opportunities for more informed workforce planning and decision-making.

Over time, organizations working with the right ecosystem partners will begin leveraging ODP-related data signals to better anticipate workforce disruptions, identify patterns linked to absenteeism or shift instability, and improve workforce planning and operational responsiveness. In the long term, the strategic value of ODP will increasingly be defined not only by access to earned wages but also by its role in helping companies build more adaptive, stable, and resilient workforce operations in increasingly dynamic labor environments.

48% respondents look to expand ODP to additional employee segments; 22% expect ODP to play a larger role in workforce productivity and operations or workforce strategy.[5]

5 Based on responses from 100 US companies surveyed to the question: Over the next 12-24 months, how do you expect your organization's ODP use to change?

# Conclusion

Company conversations around ODP are entering a new phase. The market focus is shifting from whether organizations should offer ODP to how effectively they can translate it into measurable workforce and operational value.

Companies seeing the strongest outcomes are not necessarily those with the broadest deployments. Instead, leading companies align ODP initiatives with broader workforce objectives, operational priorities, adoption efforts, measurement frameworks, and employee engagement strategies.

**This shift raises several strategic questions for business leaders:**

- Which workforce challenges can ODP realistically influence?
- What operational metrics should define success?
- Which employee segments generate the strongest measurable outcomes?
- How should ODP data integrate with broader workforce and operational systems?

The next phase for market maturity will likely depend less on access expansion and more on measurement discipline, operational integration, and workforce intelligence.

As company expectations continue evolving, ODP may increasingly become part of a broader workforce resilience and operational stability strategy rather than remaining confined to financial wellness alone.

Everest Group®
With you on the journey

Everest Group is a leading research firm helping business leaders make confident decisions. We guide clients through today's market challenges and strengthen their strategies by applying contextualized problem-solving to their unique situations. This drives maximized operational and financial performance and transformative experiences. Our deep expertise and tenacious research focused on technology, business processes, and engineering through the lenses of talent, sustainability, and sourcing deliver precise and action-oriented guidance. Find further details and in-depth content at www.everestgrp.com.

This study was funded, in part, by
DailyPay

For more information about
Everest Group, please contact:

+1-214-451-3000
info@everestgrp.com

For more information about
this topic please contact the author(s):

Sharath Hari, Vice President
sharath.hari@everestgrp.com

Ambika Kini, Practice Director
ambika.kini@everestgrp.com

Dishank Aryan, Senior Analyst
dishank.aryan@everestgrp.com

## Notice and Disclaimers

dailypay

Learn more at DailyPay.com