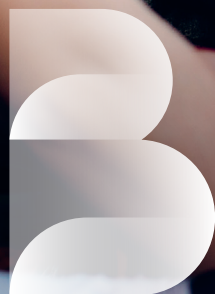


Lost in the German employee benefits jungle?

Strategies for HR leaders and benefits providers

Market trends 2025



Management summary

The German employee benefits market is no longer just about corporate pension schemes, meal vouchers and free fruit at work. In recent years it has expanded at an unprecedented rate, with some segments such as bike leasing increasing fivefold since 2019. A wide array of new segments has also emerged, from support with mental & female health to subsidies for fitness classes. But as corporates and small and medium-sized enterprises (SMEs) have ratcheted up their offerings, so employee expectations have also increased, creating a new level of complexity. As a result, employers and benefits providers alike often struggle with the lack of transparency in the market. They do not have access to reliable data about which benefits really matter to employees, what different players are offering and how the situation could develop in the future.

To provide them with such data, in late 2024 we conducted the largest market analysis on employee benefits focusing on HR managers in Germany to date, with over 1,700 respondents.

Our findings will be of interest to two groups of individuals. **HR leaders** can use our detailed survey data to benchmark themselves against their competitors, understand what the most important benefits are, learn about key trends in the market and use these insights to improve their decision-making and spending. **Benefits providers** can learn about the drivers behind increasing demand, discover which benefits are the most important in 2025 and beyond, and understand the purchase criteria of key decision-makers on the client side.

One of our most striking findings was that, when it comes to employer branding, it is not so much about offering a broad spectrum of, say, 20 to 30 benefits as offering the five to ten key benefits that really matter to the company's employees. We also discovered that companies often fall into the "one-size-fits-all" trap, offering benefits that target all employees rather than strategically addressing specific groups within the workforce, such as female employees or blue-collar workers, or adopting a "lifecycle approach" to benefits. A third important insight is that in order to keep key stakeholders on their side, HR leaders need to keep a close eye on overall costs and administrative efforts and make full use of any tax subsidies that are available.

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1 The employee benefits market in Germany

Understanding a complex picture

In this study we differentiate between six categories of employee benefits in Germany: meals and other food, mobility, health and wellbeing, financial health, gifts, and other employee benefits. The gifts category includes *Sachbezug* (benefits in kind), in particular employee expense vouchers – tax-advantaged vouchers worth EUR 50 or cards that employers can top up each month to that value and which employees can then use at retailers, for leisure activities and so on. ▶ **A**

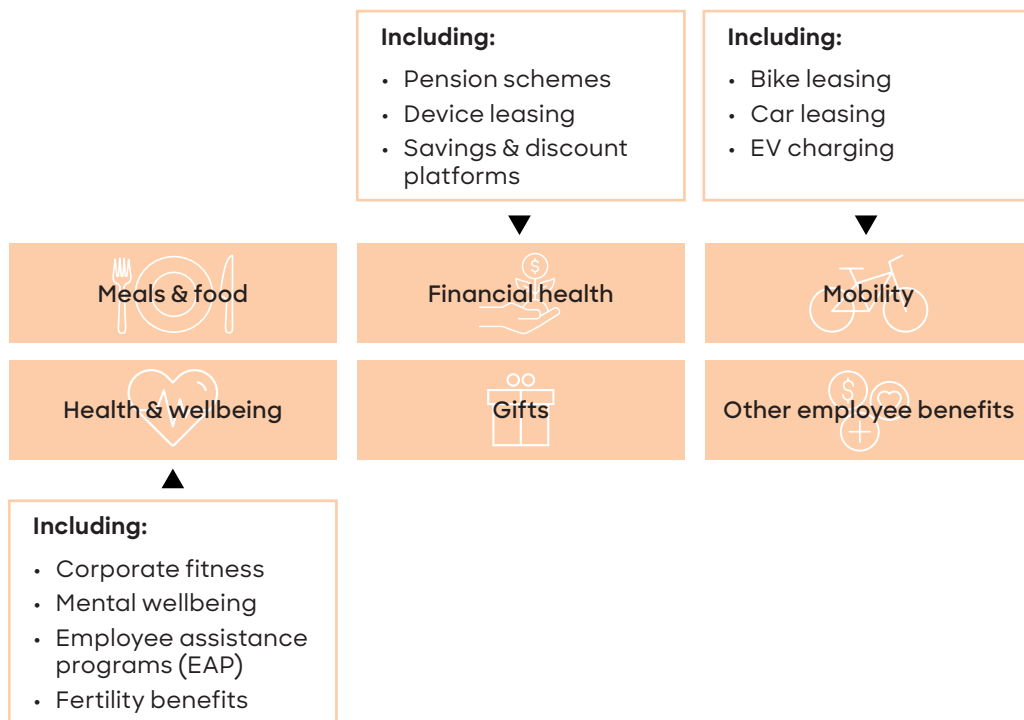
According to research carried out by Roland Berger in 2024, bike leasing (included in the category "mobility") tops the ranks in terms of net revenues, followed by corporate fitness (included in "health & wellbeing") and meals and other food.

// The German employee benefits system is truly non-transparent, with its highly complex tax regulations, broad variety of providers, with some household names and many names that only market insiders are aware of, and complicated situation with regard to innovation and effectiveness, making it unclear to many potential buyers."

Heiko Leitz

Head of the Benefits & Rewards Expert Group at the BPM (*Bundesverband der Personalmanager*innen*)

A Categories and selected subsegments of employee benefits in Germany



Source: Roland Berger

Historically, these six categories had little overlap – unsurprisingly, as the products and services they involve are extremely varied in nature. The categories also comprise a number of very distinct subsegments. For example, the "health & wellbeing" category includes corporate fitness, care solutions, and employee assistance programs or EAPs (including the provision of babysitters and kindergartens). More recently, however, we observe a convergence of categories and subsegments, as benefits providers that were previously active in one segment now expand into other categories. For example, we have recently seen bike leasing companies as well as meals & food companies acquiring multi-benefit platforms in Germany. To some extent this is an inevitable development, as benefits providers serve the same buying centers – typically HR leaders – and compete for the same budgets. This process of convergence is currently speeding up as financial investors acquire benefits providers and inject large amounts of money into them, pushing product development and accelerating their go-to-market.

LEADING BENEFITS PROVIDERS IN GERMANY

In the past, it was easy to differentiate between employee benefits providers focused on a single segment of the employee benefits market and benefits platforms covering multiple or all segments. This is now becoming increasingly difficult. While Germany lags behind other countries in Europe and elsewhere in terms of the market penetration of benefits platforms, many subsegments have clear category leaders. The following companies enjoy the highest brand awareness and were known to at least 50 percent of respondents in the survey: **Jobrad** (bike leasing), **EGYM Wellpass**, **Urban Sports Club** (corporate fitness), **Pluxee**, **EdenRed** (meals & food) and **corporate benefits GmbH** (financial health). Of these leading players, Jobrad is so well known that its name is now used for the entire subsegment. Despite the fact that *EGYM Wellpass* and *Pluxee* recently underwent rebranding, these brands are already among the best known in Germany – a clear sign of how relevant their services are for employees.

A QUESTION OF TAX

As in many other countries, the employee benefits market in Germany enjoys numerous tax subsidies. They include the EUR 50 *Sachbezug*, EUR 600 tax free for health promotion and prevention measures (under Section 3 no. 34 of the German Income Tax Act, EStG) and regulations on meals and food vouchers, among others. It would be natural to assume that HR leaders are fully aware of these regulations. Surprisingly, however, 27 percent of our survey respondents were unfamiliar with the health promotion regulation, which can be used for fitness and mindfulness offerings, for example. In addition, more than 15 percent did not know about Germany's salary sacrifice (*Entgeltumwandlung*) scheme, despite the fact that this has

been the key driver behind the expansion of bike and device leasing schemes in recent years. Five percent of respondents did not even make any use of the *Sachbezug* tax benefit.

The implications of this finding are threefold. First, if corporates and SMEs were aware of these tax regulations, they could reduce their costs when implementing employee benefit schemes and at the same time provide their employees with a higher net

// Opportunities can be found in the fine print of the legislation – for all major stakeholders."

Johannes Klein
Roland Berger

income – especially in the case of salary sacrifice benefits such as bike leasing and *Sachbezug*-related offerings. Second, benefits providers would do well to redouble their focus on educating HR leaders, and potentially offer consulting services to companies to make them aware of what exactly is available; in so doing, they would further enhance their own market penetration. And third, both benefits providers and HR leaders would be well advised to keep up with new regulations or changes in existing rules so they can continuously optimize their offering.

2

Employer vs. employee perspectives

Uptake and satisfaction with benefits

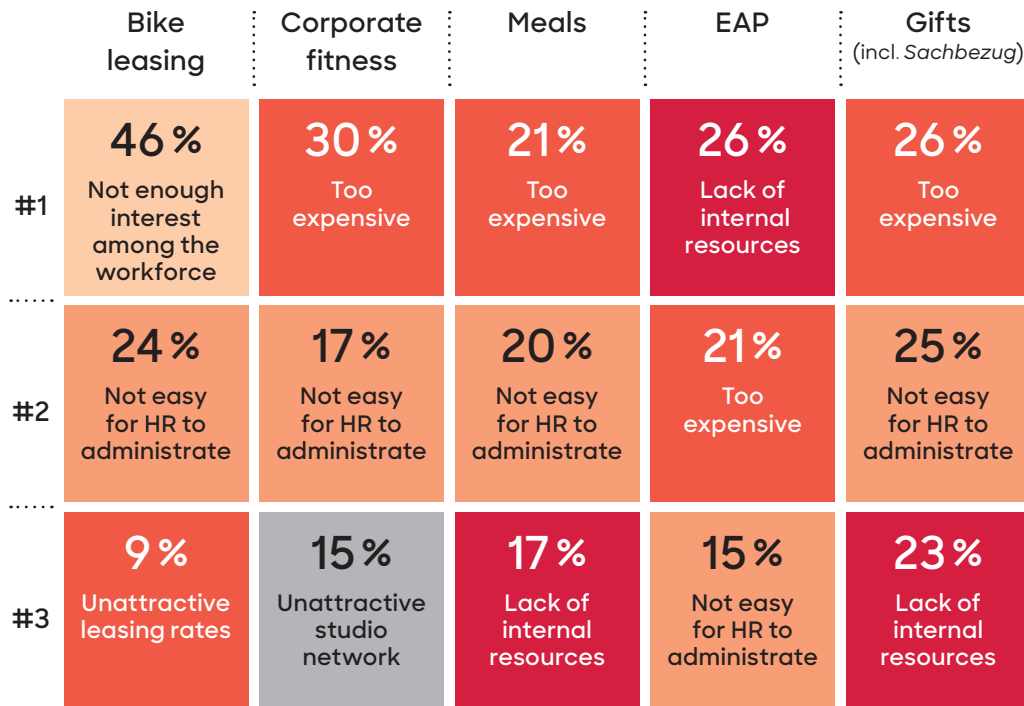
The benefits most commonly offered to employees include bike leasing, company pension schemes (*Betriebliche Altersvorsorge* or *bAV*), corporate fitness, company cars (typically only offered to a subset of employees) and workplace fruit and other snacks. We asked survey participants what prevented them from offering other benefits. Interestingly, except for bike leasing, which is paid for under the employee salary sacrifice model and is therefore essentially cost-neutral from the employer's perspective, all other major benefits are perceived by those who have not yet introduced them as being too expensive. Notably, companies also consider ease of administration by the HR team a critical factor. ▶ **B**

Reservations relating to cost and ease of administration cannot be ignored, especially in times of economic volatility. The message for benefits providers is clear: They must innovate particularly in the area of pricing and reduce the perceived costs for employers. They can do this by introducing usage-based pricing models or other forms of value pricing, for example, or more flexible contract options – in the past, for instance, employers would have to take over the bike or car leased for an employee, if that employee then left the firm. At the same time, benefits providers must improve their technological solutions so that employee benefits are easier to administrate by HR. Maximilian Diem, CEO of *Deutsche Dienstrad*, underlines the necessity of technological innovation: "As bike leasing is not only a highly attractive way to purchase a new bike more cheaply but also serves society from an emission-free mobility perspective, it is clear that bike leasing providers need to ramp up their capabilities and offerings towards corporates to ensure smooth administrative processes and fair economics to all parties."

DIFFERENT PERSPECTIVES

Many companies aim to reach the broadest possible audience with their employee benefits – an approach that Bastian Schmidtbleicher-Lück, CEO of the market-leading organization for corporate health management and prevention, *MOOVE GmbH*, views critically. In his opinion, employee benefits should not be treated like broad-spectrum antibiotics for recruiting and retention: "The current situation is a good starting point for rethinking existing benefits packages, as they are certainly not sufficient to address the needs of diverse target groups, strategic objectives and specific requirements." The five voluntary benefits most commonly offered by employers are bike leasing, meals and other food, gifts (including *Sachbezug* cards and vouchers), fitness and EAPs. We call these five benefits the **Big 5**.

B We asked: "Why don't you offer the following benefits?"



Source: Roland Berger

However, we wanted to investigate how these benefits are actually being used by employees. Here, it is useful to differentiate between two types of benefits: "voucher-based benefits", including meal and food vouchers, gift vouchers and *Sachbezug* cards and vouchers; and "normal benefits" focused on one specific service, such as bike leasing, corporate fitness offerings and EAP. Voucher-based benefits can almost be considered cash equivalents, so it is no surprise that their usage by employees is extremely high, and significantly higher than for other benefits. From a purely *homo economicus* perspective, one would expect full usage every single month - which makes it all the more remarkable that only 60 percent of companies offering this benefit say that their employees use the full EUR 50 each month. The reason for this may be that some employees are simply not aware of what monthly balance they have remaining, or, in more rural areas, that they have limited opportunity to spend the full amount provided by their employer.

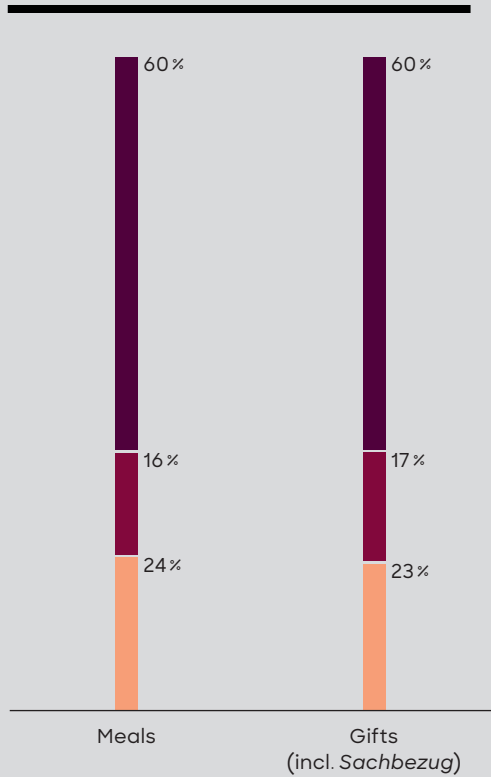
In terms of median usage figures, corporate fitness is used by employees slightly more often than bike leasing and significantly more often than EAPs. Some observers in the past have suggested that corporate fitness benefits mainly benefit the ten percent of Germans that have a gym membership anyway.

“ Voucher-based benefits are perceived by many employees as a cash equivalent that increases the amount of money they have available each month.”

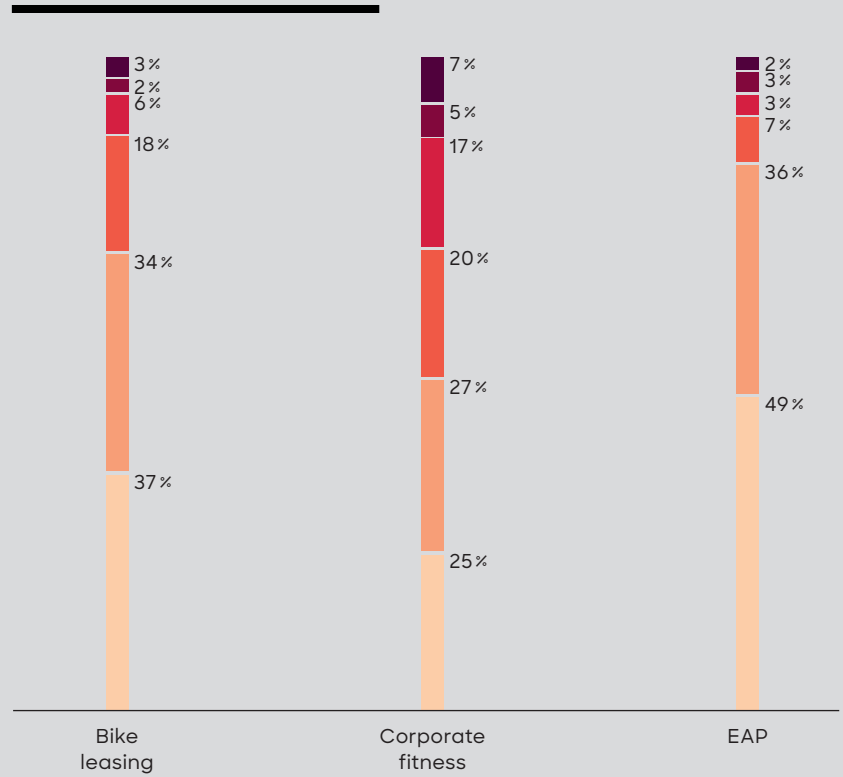
Fabian Neuen
Roland Berger

C Use of benefits by employees

Usage of voucher-based benefits

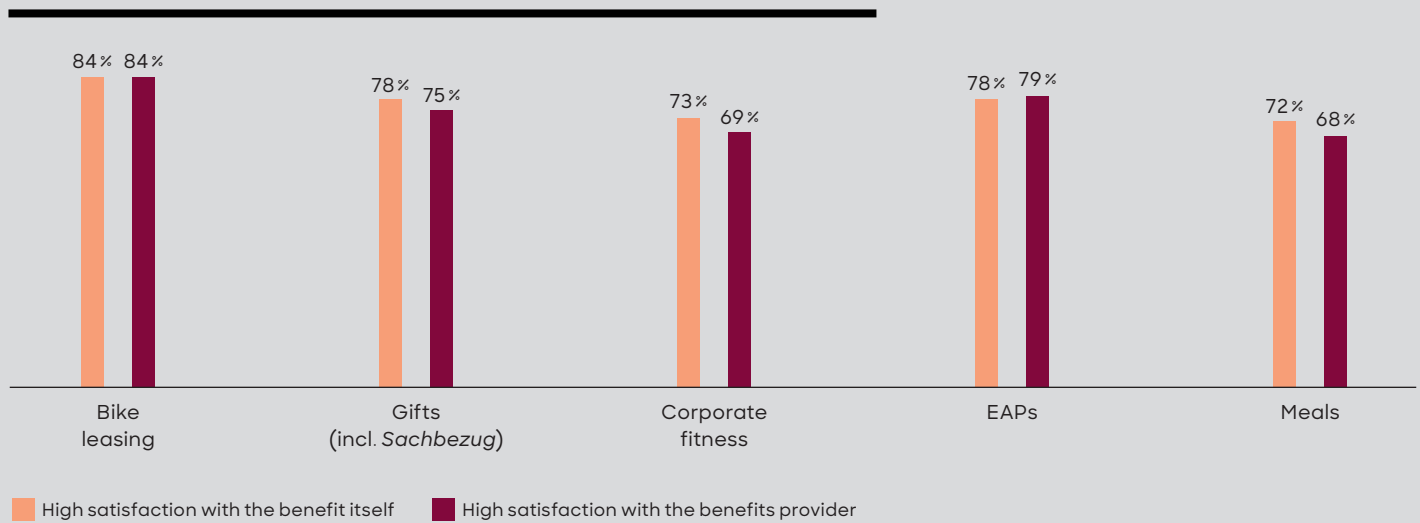


Usage of "normal" benefits



usage intensity among employees of the respective benefit

D HR leaders' satisfaction with selected benefits



Source: Roland Berger

However, from the levels of usage, it appears that they do actually result in people becoming more active, and thus truly have an impact on employee health and wellbeing. ▶ C

Overall satisfaction among HR leaders with the specific benefits they offer is very high. Interestingly, these satisfaction rates do not correlate with the usage figures for employees. This could indicate that, while expected usage may be an important factor in HR leaders' decisions to offer a specific benefit, actual usage may not be the most important factor in deciding to keep a benefit once it has been added. ▶ D

3

Market trends

How is the benefits world evolving?

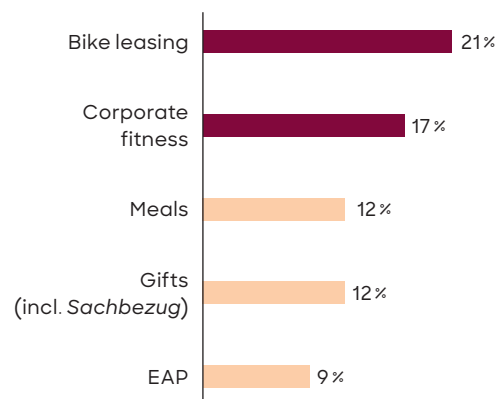
One of the key aims of our study was to discover what trends are affecting the world of employee benefits, in other words, how the market is developing. In this section we look at overall trends in the market, industry-specific trends, the situation for companies of different sizes, and decision processes and key purchasing criteria for HR leaders.

In the previous section we defined what we call the *Big 5* benefits, or those most commonly offered by employers: bike leasing, meals, gifts (including *Sachbezug* cards and vouchers), fitness, and EAPs. These benefits have already widely penetrated the market, but there are still employers who have not yet adopted them. We asked survey respondents which of the *Big 5* they were planning to introduce for the first time in 2025; their responses are shown in the table adjacent. ▶ E

Beyond the *Big 5*, two additional trends were visible. Thus, some 13 percent of HR leaders aim to add *bAV* company pension schemes to the benefits package they offer employees and an impressive 32 percent would like to introduce either mental health, care or family-building benefits. To Linda Viering, Business Development Manager at family-building and fertility benefits provider *peaches*, this does not come as a surprise: "Companies are increasingly aware of the necessity to support their employees, and especially their female employees, during the most important life stages."

Implicitly, many HR leaders embrace the fact that there is no one-size-fits-all benefit. They are therefore extending the range of benefits they offer so that they cover support not only for work-related situations but also for employees' lives outside work and their long-term planning for retirement. We call this a "lifecycle approach" to benefits. HR leaders may or may not be aware of this concept yet; in any case, 69 percent consider this type of portfolio enlargement to be an important trend going forward. Taking a closer look

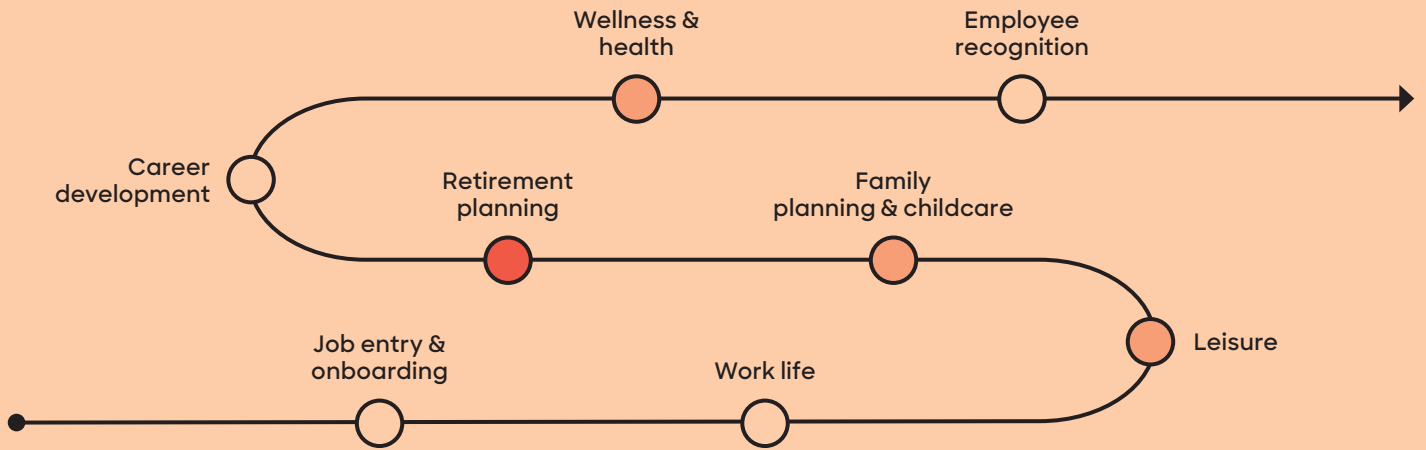
E Which benefits do you plan to add to your offer in 2025?



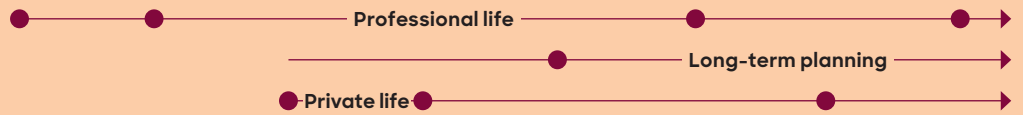
Source: Roland Berger

F HR leaders should adopt a lifecycle approach to benefits

Employees go through different life phases...



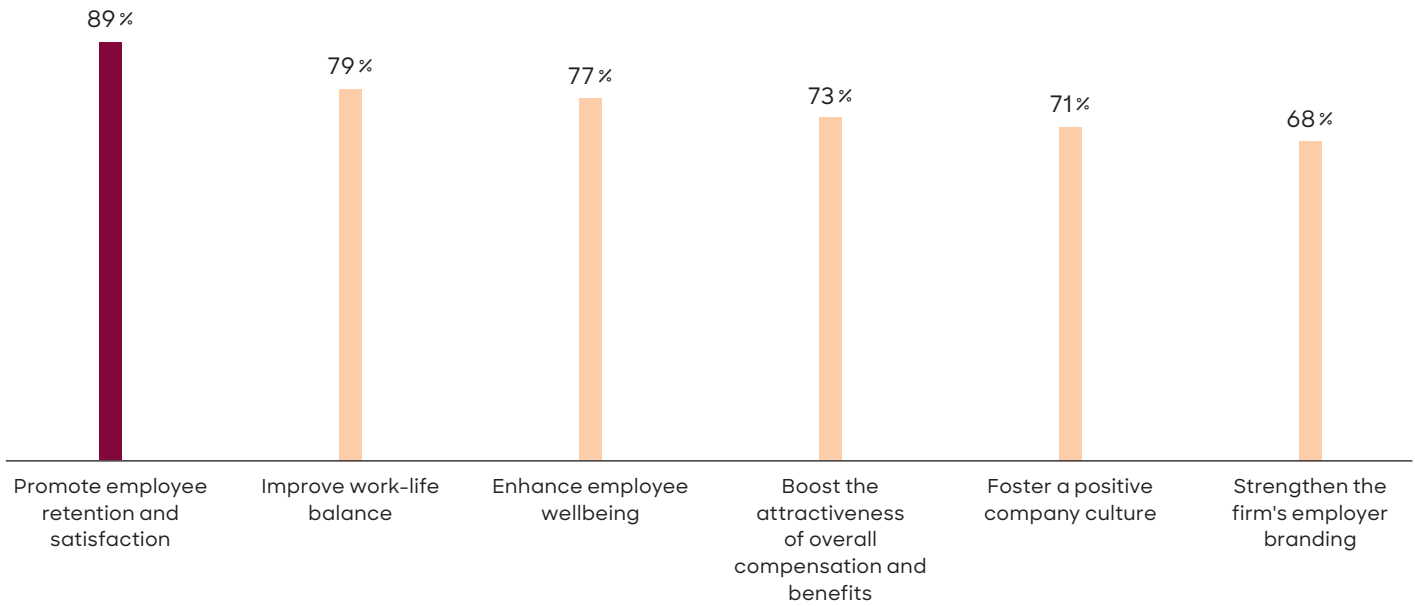
... and benefits need to support them throughout their journey



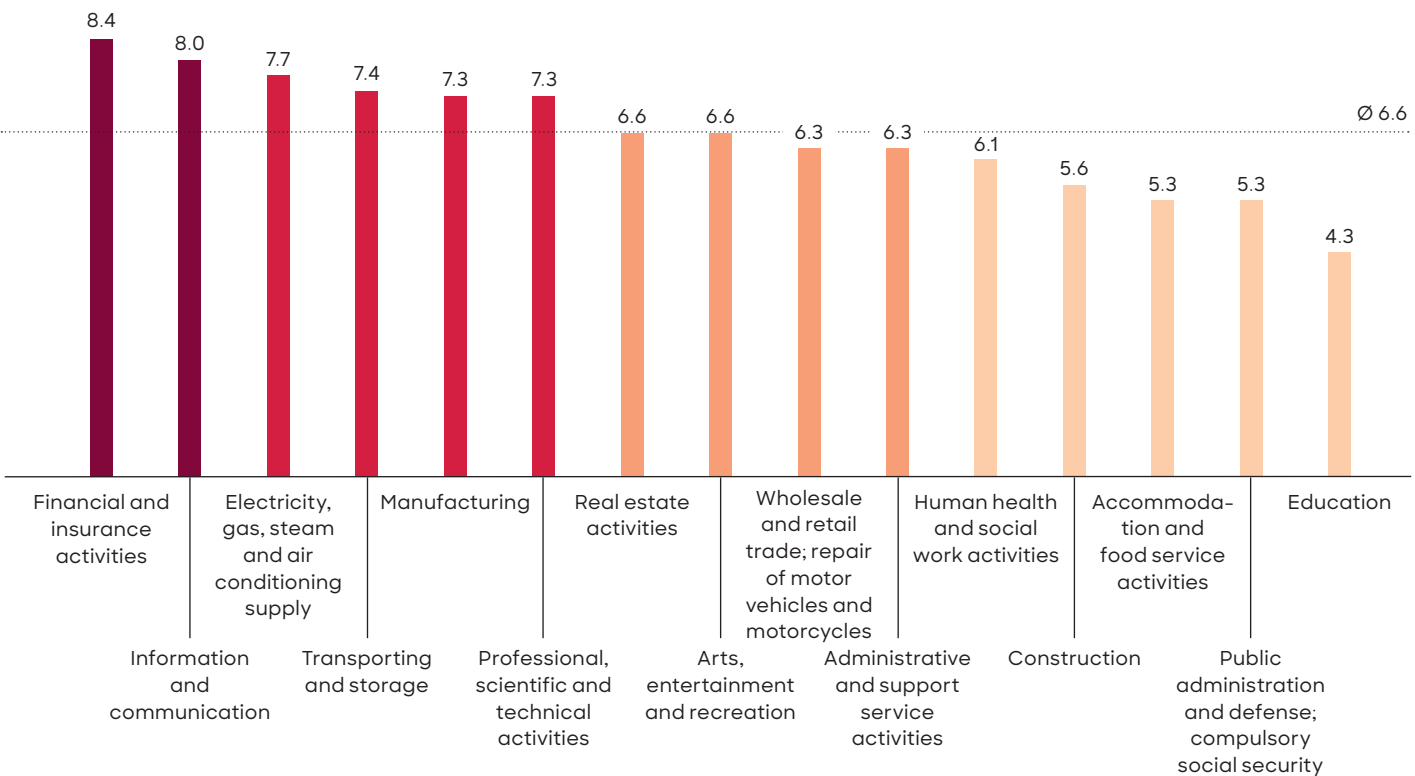
		Job entry & onboarding	Work life	Leisure	Family planning & childcare	Retirement planning	Career development	Wellness & health	Employee recognition
Meals & food	Meal vouchers	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>					<input type="checkbox"/>
Gifts	Gift cards	<input type="checkbox"/>		<input type="checkbox"/>					<input type="checkbox"/>
Mobility	Bike leasing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				<input type="checkbox"/>	<input type="checkbox"/>
Health & wellbeing	Mental wellbeing		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Fertility benefits		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Corporate fitness	<input type="checkbox"/>		<input type="checkbox"/>				<input type="checkbox"/>	<input type="checkbox"/>
	Prevention		<input type="checkbox"/>	<input type="checkbox"/>				<input type="checkbox"/>	
Financial health	Device leasing	<input type="checkbox"/>		<input type="checkbox"/>					<input type="checkbox"/>
	Pension schemes					<input type="checkbox"/>			<input type="checkbox"/>
	Savings & discounts platforms			<input type="checkbox"/>		<input type="checkbox"/>			
Other employee benefits	Training	<input type="checkbox"/>	<input type="checkbox"/>				<input type="checkbox"/>		<input type="checkbox"/>
	Childcare		<input type="checkbox"/>		<input type="checkbox"/>		<input type="checkbox"/>		<input type="checkbox"/>

Source: Roland Berger

G What do you hope to achieve by introducing new benefits?



H Number of different benefits offered, by industry



Source: Roland Berger

// There is a clear trend towards more emotional and personal benefits."

Fabian Neuen,
Roland Berger

at the lifecycle approach is, we believe, one of the most valuable things that HR leaders can do when deciding about their future benefits portfolio. ▶ **F**

By introducing new benefits, HR leaders are aiming to achieve a number of different strategic HR goals. Their top three goals are employee retention and satisfaction (89 percent), improving the work-life balance (79 percent) and enhancing employee wellbeing (77 percent). From the figures, it is clear that companies are determined to remain (or become) attractive employers

in the ongoing war for talent. The shortage of skilled labor is set to increase in Germany in the coming years, so the trend towards adding new benefits is likely to speed up, if anything. ▶ **G**

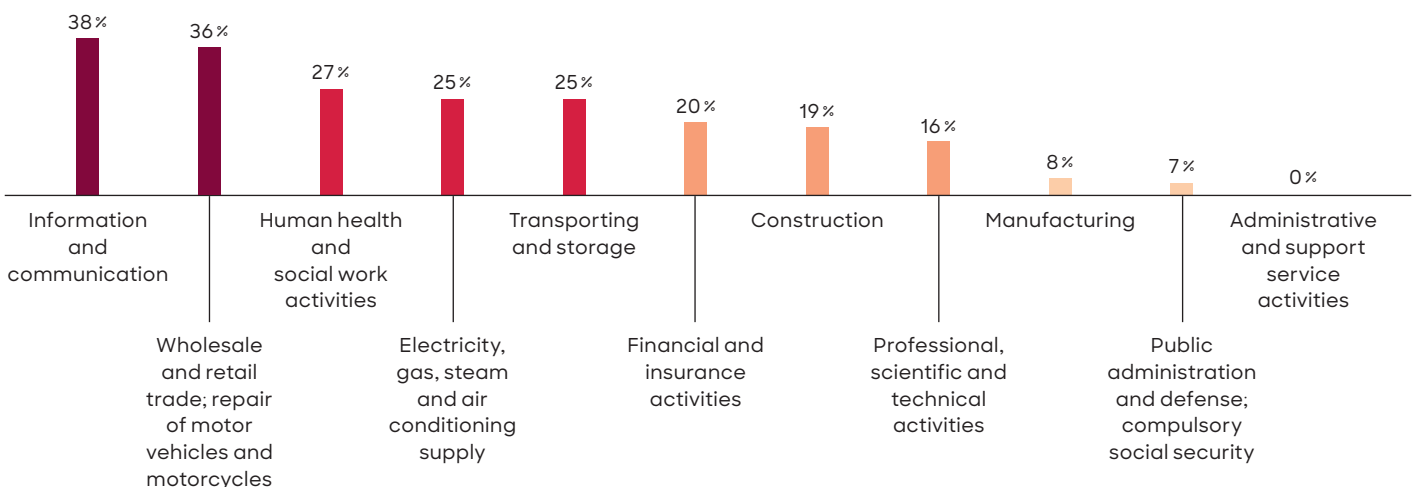
INDUSTRY DIFFERENCES

The survey identifies structural differences between different industries. Perhaps surprisingly, industries that are known for their well-paid jobs, such as financial services, IT and communications, and utilities, also offer the highest average number of different benefits. According to Nicolas Stadtmeyer, CEO of *EGYM Wellpass*, "[this] is a reflection of the fierce competition for top talent in these industries, a shift to impactful benefits combined with the fact that attractive benefits help retain employees and so reduce the very high turnover costs."

In stark contrast, the education sector, which is known for its relatively low salaries and is mainly in government hands, also comes bottom of the ranking for the number of benefits it offers, at just 4.3 on average. Employee benefits providers will need to find strategies for

I Spending on employee benefits, by industry

Share of companies in each industry (overview of selected industries) spending more than EUR 1,000 on employee benefits per employee per year



Source: Roland Berger

public servants working in education and other sectors, as these employees do not benefit in the same way as employees in private companies. ▶ **H**

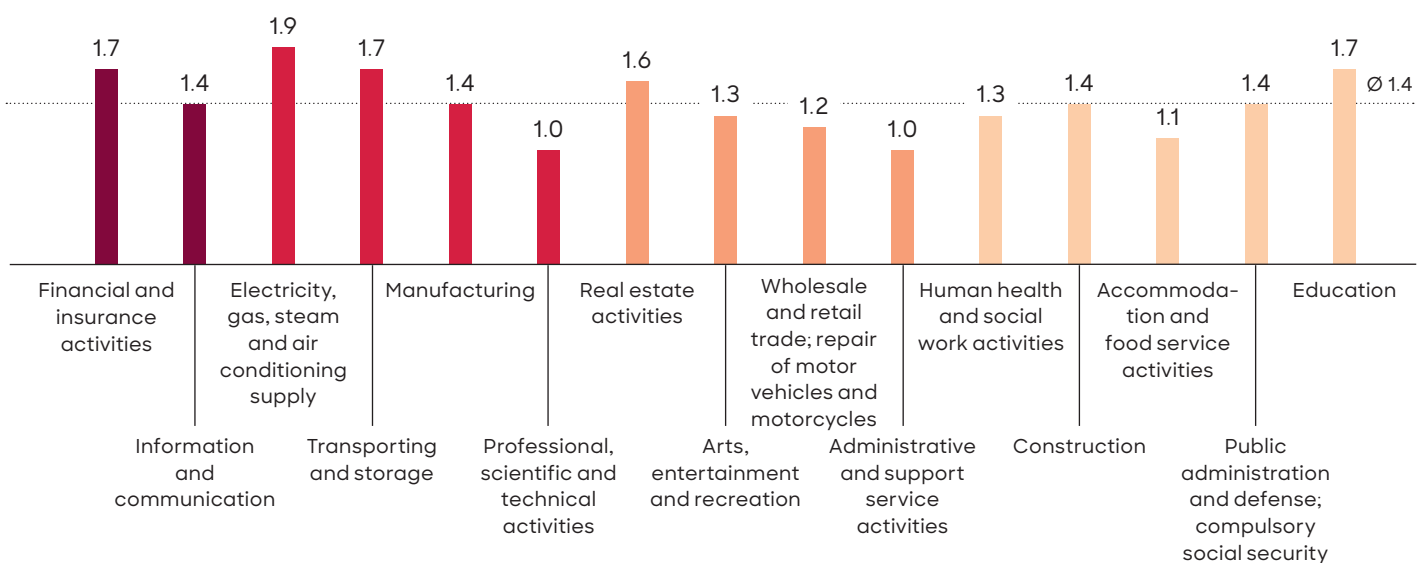
HOW MUCH IS ACTUALLY BEING SPENT?

38 percent of the companies in the IT and communications sector invest in excess of EUR 1,000 per employee each year. Other relatively big spenders include retail firms (36 percent of which spend over EUR 1,000) and also utilities (25 percent) and healthcare (27 percent), two segments that include some high-margin firms alongside public sector companies. ▶ **I**

Will the industries that currently lag behind ever catch up with the leaders? The good news for employees is that companies across all industries intend to add on average at least one benefit in the coming year. But, once again, this will not affect all industries equally: Those that already offer a large number of benefits plan to expand their offering even further than those currently offering fewer benefits. Andreas Sticha, CEO of *Pluxee Deutschland*: "This is a historic moment in the employee benefits market. Small and medium-sized companies in particular are investing massively in the financial, mental and physical wellbeing of their workforce, enhancing the benefits packages that they offered in the past." ▶ **J**

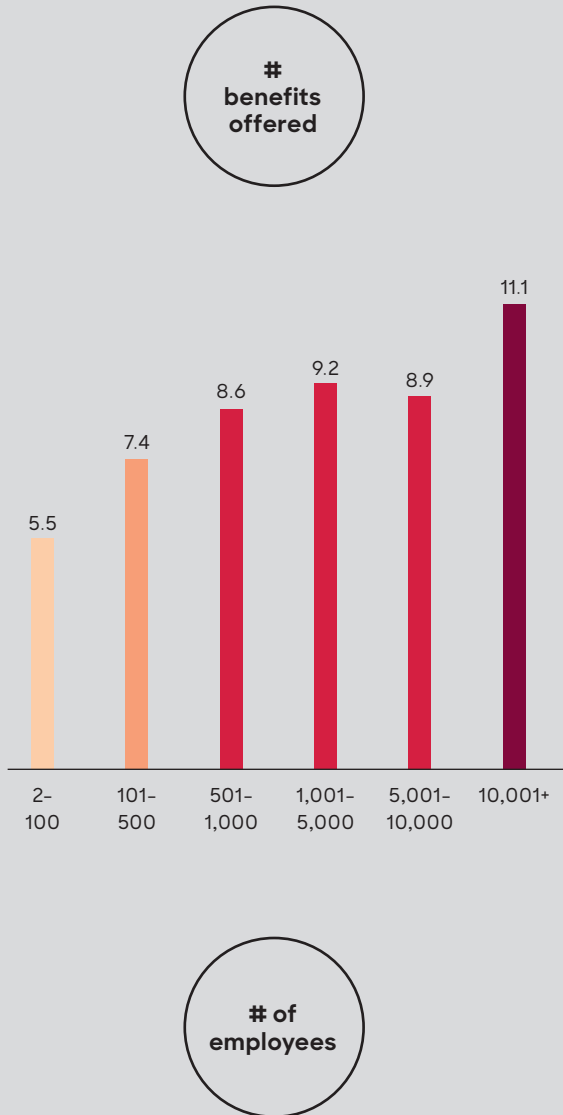
In addition to differences in employee benefits between industries, we also examined differences between corporates and SMEs. Here, we found a strong correlation between the number of benefits offered and the size of the company: The bigger the company, the more benefits they offer. ▶ **K** Part of the reason for this is that big companies need to cater to a more diverse workforce, unlike smaller companies with their more homogeneous employees and needs.

J How many new benefits do different industries plan to offer in 2025?



Source: Roland Berger

K Average number of benefits by company size



Source: Roland Berger

The differences do not stop there, either. The survey reveals that different benefits are important to different sizes of company. Thus, the smaller the company, the more important it tends to consider mobility benefits and, conversely, the less important it considers wellbeing benefits. Voucher-based benefits also play a crucial role for small companies. The reason for this is relatively straightforward: Bike leasing is overall very important and comes at no extra cost to employers, while voucher-based benefits give employees a maximum degree of flexibility regarding how they are used and are by their nature very similar to cash, as mentioned previously. ▶L

DECISION PROCESSES AND KEY PURCHASING CRITERIA

When it comes to choosing which new benefits to offer employees, in 22 percent of cases the HR leader is the sole person making the decision and signing the contract, in 48 percent of cases it is the HR leader in alignment with the managing director or general manager, and in 20 percent of cases the finance department is also involved. Especially in larger companies, the works council and the corporate healthcare management department (*Betriebliches Gesundheitsmanagement, BGM*) are also increasingly involved in the decision.

The time it takes to decide whether to introduce new employee benefits also varies depending on the size of the company. Thus, while 77 percent of smaller companies are able to reach a decision about adding a new benefit within six months, the same is true for just 38 percent of companies with 501-1,000 employees; the bigger the company, the longer the time needed for decisions. Also, around 67 percent of decisions are taken in the second half of the year. In other words,

71%

of companies would ideally like their employee benefits to support local businesses.

before making a decision, companies more often than not wait to see how they performed during the year and whether they have any budget left over that they can invest in employee wellbeing measures.

Remarkably, only 47 percent of respondents know how much they actually spend on employee benefits. For those who do, median spend is around EUR 500 per employee per year. Some 40 percent of companies say they are willing to offer employee benefits even if there is no tax advantage – for example, if they have already used up the EUR 50 *Sachbezug* budget. This is interesting, as it means that tax

L Importance of benefits, by company size

# of employees	Mobility	Health & wellbeing	Meals & food	Financial health	Other benefits
2-100	29%	15%	19%	25%	13%
101-500	27%	19%	12%	27%	14%
501-1,000	25%	23%	9%	27%	16%
1,001-5,000	24%	24%	9%	27%	15%
5,001-10,000	20%	27%	8%	28%	17%
10,001+	20%	28%	6%	27%	20%

Source: Roland Berger

regulations create an initial demand for employee benefits, but as they become a commodity or even a hygiene factor, companies are willing to invest the extra money needed.

4

Our recommendations

Action points for HR leaders and benefits providers

The survey generated a number of key insights, touched on in the previous chapters, that should prompt HR leaders and benefits providers to action. For **HR leaders**, who face increasing competition over winning and retaining talent, it will become more and more important to offer a stack of attractive benefits. However, the survey revealed that it is not the sheer number of benefits that counts: 89 percent of respondents said that offering five to ten "killer" benefits was more important than offering a broad spectrum of, say, 20 to 30 benefits that employees do not make as much use of.

Another key finding of the survey was that selecting the right benefits and the right providers of benefits can be challenging for HR leaders. Many companies appear to fall into the **"one-size-fits-all" trap**, offering benefits targeted at all employees. Instead, beyond the

// Multi-benefits providers can act as a one-stop shop for key benefits such as bike leasing, fitness, and meals and other food."

Johannes Klein
Roland Berger

Big 5 benefits, we recommend that they take a close look at their strategic goals as a company and then choose up to five more employee benefits that support those goals in a targeted fashion. For example, if one of their HR goals is to increase the percentage of female staff in the company, they should offer benefits targeting women. More generally, they would also be well advised to adopt a "**lifecycle approach**" to benefits, supporting employees both at work and in their personal lives over the course of their career, as discussed in Chapter 3.

Given the current economic situation, HR leaders must pay close attention to the overall costs of benefits

and the administrative costs involved. If they fail to do this, serious objections to benefits may be heard from other key stakeholders. Getting **additional internal stakeholders** involved early on will accelerate the decision process. As a rule of thumb, HR leaders should consider involving the general managers (or managing directors) and finance department by default; in many cases, this would be sufficient to ensure new benefits are approved. In addition, we recommend implementing **yearly review cycles** of both benefits and benefits providers. In this way, HR leaders can demonstrate accountability for the company's resources and boost their credibility as advisors to the C-level. They should also get used to jettisoning ineffective or excessively expensive benefits. Lastly, HR leaders should also consider asking emerging multi-benefits providers for price quotations; these providers can function as a one-stop shop for the *Big 5* benefits and more, and can exploit synergies to offer companies lower prices than players with a narrow focus.

As regards **benefits providers**, the question exercising the sector at the moment is who will be able to scale the fastest and with the greatest efficiency? Given the anticipated market growth, this question will continue to be of paramount importance. Accordingly, benefits providers need to enhance their product and process offering, at the same time sharpening their go-to-market along three key dimensions:

- **Market segmentation:** Benefits providers need a clear market segmentation so that they can identify growth pockets in the market, for example, by industry or company size.
- **Value proposition:** Most benefits providers need to further sharpen their value proposition. Almost two-thirds of HR leaders already make full use of their EUR 50 *Sachbezug* budget, so even benefits of widely different types are competing for the same budget.
- **Sales channels:** Providers need to focus more strongly on specific online and offline sales channels. For example, it may be best to approach HR leaders through social media and search engine marketing, and workers representatives through conferences and proactive outreach.

// While most benefits providers can be considered digital natives, we often see a lack of data skills and unsystematic use of digital go-to-market channels."

Fabian Neuen
Roland Berger

In order to excel in this future go-to-market approach, we expect to see many benefits providers adding new roles to their teams, including online marketing experts, data scientists and product managers, bringing **fresh skills and competences** to the firms they join. The market leaders in each of the benefits categories are likely to build teams of outstanding experts in their field, putting them yet another step ahead of their smaller competitors. Benefits providers will also continue to grow by means of **mergers and acquisitions (M&A)**, an effective way to increase the size of their operations that is also relatively risk-free, as the acquired company has typically already demonstrated its product-market fit. In 2024 we saw many transactions, both large and small, across all categories, and the number of transactions is likely to be still higher in 2025.

With regard to products and processes, benefits providers will need to radically rethink how to **reduce the administrative burden on HR leaders**, creating a smooth experience with as little follow-up bureaucracy needed as possible – something that both SMEs and larger corporates crucially require.

5

Outlook

Where do we go from here?

Clearly, **demand for employee benefits will continue to grow**. Driving this expansion will be employers' desire to strengthen their branding and improve recruitment and retention rates. Subsegments such as bike leasing and corporate fitness schemes will continue to thrive, outgrowing the market. In addition, currently less visible subsegments such as pension schemes, mental health, and care and family-building benefits will become more relevant in the future. This will lead to companies offering a broader benefits stack than ever before, initially adding five to ten new benefits and later perhaps even more. We also expect to see them putting special emphasis on the employee perspective – "to ensure a perfect match of corporate aspirations and employees' reality," as Inga Dransfeld-Haase, President of the *BPM*, puts it.

Many HR leaders currently struggle with the lack of transparency in the market. They are uncertain which benefits to offer and from which providers. As a result, we expect to see **more market education** going forward. This could be an opportunity for benefits providers to demonstrate to clients how different benefits impact the workforce – something that 72 percent of HR leaders want to understand better. In addition, as many as 82 percent of HR leaders said that navigating the benefits providers jungle was difficult for them, so we expect to see specialized service providers emerging who can help HR leaders do so.

Going forward, these demand-side trends will favor a shift in the strategic positioning of benefits providers towards a **multi-benefits approach**, at least in the medium term. We also expect to see a new wave of **digital solutions**, ensuring that HR leaders enjoy a more seamless experience and greater convenience when choosing and implementing benefits. This will also be an opportunity for new market entrants. Both of these developments will make it more difficult for companies to switch providers – in other words, they will increase the "lock-in" effect, a prerequisite for cross-selling and ensuring recurring revenues for benefits providers.

About this study

The survey was carried out in Q4/2024 by Roland Berger in collaboration with a consortium of employee benefits providers from different segments. The consortium consisted of, in alphabetical order, *Deutsche Dienstrad* (bike leasing), *EGYM Wellpass* (corporate fitness), *MOOVE* (prevention solutions), *peaches* (family-building and fertility benefits), *Pluxee* (meals & food, gifts) and the *Bundesverband der Personalmanager*innen* (BPM), a leading German HR professionals association. Each consortium partner circulated the 20–40 minute survey to its corporate clients or members. We received more than 1,700 responses, making this Germany's most comprehensive market study on employee benefits, focusing on HR managers in Germany, to date. Where significant differences occurred for respondents from one of the consortium partners, results were normalized.

Further reading

- [ROLAND BERGER'S SERVICE PORTFOLIO IN THE EMPLOYEE BENEFITS SECTOR](#)
- [ROLAND BERGER'S EXPERTISE IN TRANSFORMATION AND STRATEGIC PEOPLE MANAGEMENT](#)
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