



Inside the

FUTURE OF SUPER:

2026 Report

The evolving relationship between super and employment and why it matters

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Foreword

Recent years have seen business leaders absorb an extraordinary amount of change. Significant reform and new regulations, rising costs and shifting employee expectations have reshaped how organisations operate, often at speed and under pressure. Through it all, one responsibility has remained constant yet increasingly consequential: **superannuation**.

Super is fundamental to Australia's employment system. For employees, it represents long-term financial security. For employers, it's a significant investment in their people and a core part of what it means to pay someone correctly. Yet for much of its history, super has operated in the background, managed through infrequent processes, separate systems and limited visibility. That distance has allowed complexity to grow and risk to accumulate, often unnoticed.

The result is a mismatch. Many employers are managing super through fragmented workflows, while employees are asked to place confidence in a system they rarely see or fully understand. And when something goes wrong, it's the employer who bears the consequences.

This is why the shift to Payday Super is such an important moment. From 1 July 2026, super will be paid each pay run, with contributions generally required to be received by funds within seven business days. It makes super more frequent, more visible and more time-sensitive, turning what was often a periodic process into a core payroll workflow.

Payday Super will improve timeliness and visibility, but it also raises the operational bar. It creates new cash-flow and processing demands and it exposes the limits of super workflows that were built for a lower-frequency world.

Our modelling highlights the scale of the transition ahead. For small and medium-sized businesses transitioning from quarterly super payments, an additional \$124,000 in working capital may be required on average to meet the new timing requirement, while readiness across the market remains uneven.*

At Employment Hero, we've spent the past 15 years building technology to make employment easier and more valuable for everyone.

As Payday Super approaches, one message is clear: the businesses that move early will be best placed to succeed. That means modernising payroll and super workflows, reducing manual effort and bringing super back into sync with the employment experience, in a way employees can see, understand and trust.

So what does this change mean in practice and how is the role of super evolving? This report answers those questions. It brings together insights from employers and employees to show the current state of super, what Payday Super will change and where the biggest gaps in awareness, readiness and confidence sit today.

Super can no longer sit in the background. The decisions made now about systems and process design will shape how confidently businesses meet the new requirements and how employees experience super as part of work.



Ben Thompson
CEO and Co-Founder,
Employment Hero

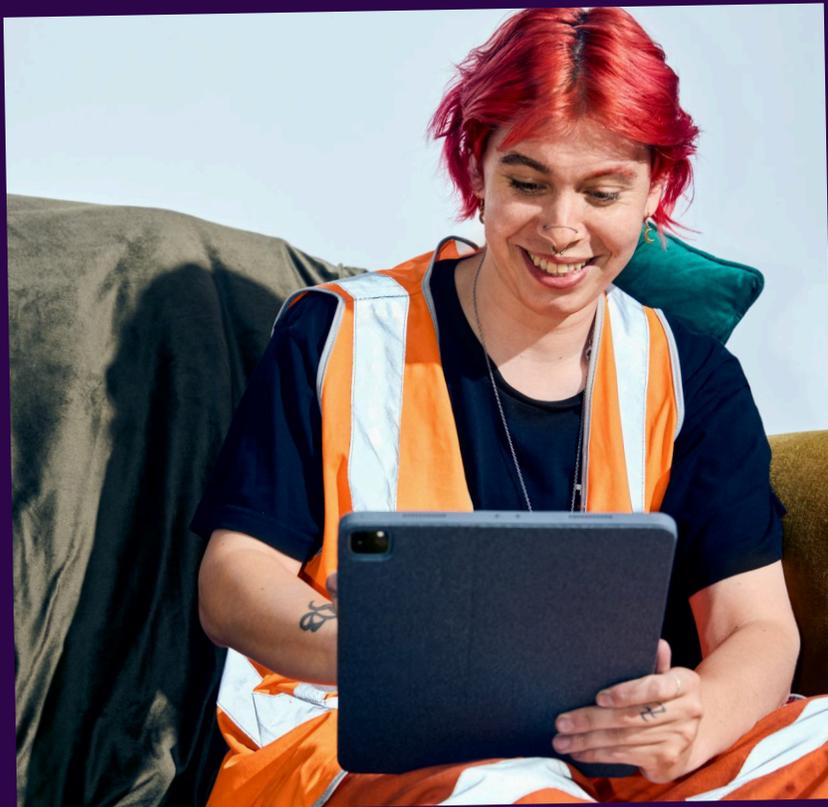
Introduction

Superannuation is part of pay and embedded in every employment relationship, yet it rarely feels that way day to day. For many employees, super is something they know they should care about, but don't regularly engage with. For many employers, it's a critical obligation managed through systems and processes that can be complex, manual and hard to scale.

This report looks at the current state of super from both sides of the payslip, what employees know and understand, what employers are managing and where the experience breaks down. It highlights a clear pattern: awareness and confidence are uneven, engagement is often low and frustration is common across the system.

At the same time, the system is moving into a new operating reality. From 1 July 2026, Payday Super brings super payments in line with payday, increasing frequency, visibility and timing pressure. That shift will amplify what already exists today: the gaps in knowledge, the friction in processing and the readiness of payroll workflows and cash-flow planning.

The key findings look at where employers and employees align, where they don't and what the transition to Payday Super is likely to mean in practice, across engagement, compliance risk, operational change and the employee experience.



Key Findings

EMPLOYER



EMPLOYEE

Super knowledge

Nearly half (46%) of businesses report that there is a lack of employee engagement in super.

7 in 10 (69%) businesses agree that staying on top of regulatory changes is a concern.

Only half of the workforce say they have good knowledge about superannuation.

90% are aware there is a choice, but only 36% actively chose their current fund.

Only 18% of employees check their super at every pay cycle.

Two in three employees perceive superannuation as a valuable benefit for their financial future. However, one in three do not see it in this way, describing super as something they don't actively think about.

System frustrations

Frustration lies on both sides... 84% of businesses report at least one frustration with current super processing.

And most employees don't find it easy... 68% experience challenges when engaging with their super fund.

Awareness of Payday Super

While changes are coming soon, 58% of businesses remain unaware of Payday Super.

80% of employees are not aware of the changes coming under Payday Super.

Pressure at payday

60% are concerned about their current super processes under Payday Super.

...But 75% of businesses do believe they can adapt and adhere in the first six months.

Almost half (45%) of all businesses will require operational shifts to meet payment frequency rules of Payday Super.

40% of businesses report that new super requirements will impact their cash flow to the point they may need credit/line of financing.

Timing pressures is the number one perceived impact for businesses.

36% of employees have concerns about their employers ability to implement upcoming changes.

75% of employees are paid weekly or fortnightly, but only 39% receive super on the same schedule.

When Payday Super comes into effect, increased visibility will raise expectations, with a projected 33% increase in employees checking their super every payday.



THE STATE OF SUPER IN AUSTRALIA

Super engaged or super confused?
How super is experienced at work today

Superannuation is one of Australia's most important financial systems and one of the most significant long-term investments employers make on behalf of their people. Yet in day-to-day working life, super often remains out of sight. That distance shapes how employees understand and engage with it, and allows small issues to build in the background until they surface as problems.

Only half of employees say they know a fair amount or a great deal about super; the other half admit they know little to nothing.

When super is unclear, it's easier to ignore. And when it's ignored, missed payments, multiple accounts and unreviewed fees can compound over decades into materially different retirement outcomes.

While employees ultimately own their super, employers carry the obligation to pay it correctly and on time and are often the first to feel the impact when disengagement turns into disputes, corrections or compliance risk.



The example to the right shows how small differences in engagement can add up over a working life.

Even with conservative assumptions, small, practical actions like consolidating accounts, keeping fees lower, engaging with super to ensure higher investment returns and contributing as little as \$15 a week can materially change retirement outcomes over time. The difference isn't driven by income, but by earlier engagement and contributions that have more time to compound.

Low engagement also follows clear patterns. Women and younger workers (the groups more likely to report lower confidence in super) are also more likely to remain disengaged. Over a working life, even modest differences in engagement can translate into significant gaps in retirement savings, reinforcing existing inequities in pay, career progression and time out of the workforce.

For employers, this highlights the importance of having super processes that are not only compliant, but clear, consistent and accessible across a diverse workforce, instead of relying on confidence or financial literacy to fill the gaps.

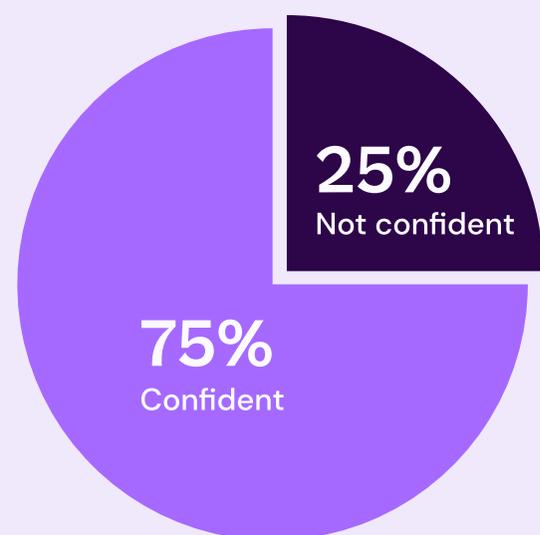
	Employee A (engaged)	Employee B (disengaged)
Super accounts	1 consolidated account	Multiple accounts
Average annual fees	\$50 + 0.25% account balance	\$100 + 0.50% account balance
Total employer contributions (40 yrs)	12% p.a.	12% p.a.
Voluntary contributions	\$15 per week from age 30 (\$780 p.a.)	None
Engagement	Regularly checks balance and contributions	Rarely checks super
Annual investment return	6.6% p.a.	5.8% p.a.
Estimated super balance at retirement	~\$584,700	~\$428,700
Difference at retirement: ~\$156,000		

This example assumes a 40-year career, a starting super balance of \$0 and a salary of \$80,000, with a 12% employer super guarantee applied throughout. Both employees earn the same income, receive the same employer contributions and super contribution tax rate of 15%. Inflation is 2.5% each year and a further 1.2% each year of wage growth. Figures are shown in today's dollars, rounded for simplicity and do not consider contribution caps. The figures are calculated using the moneysmart.gov.au super calculator.

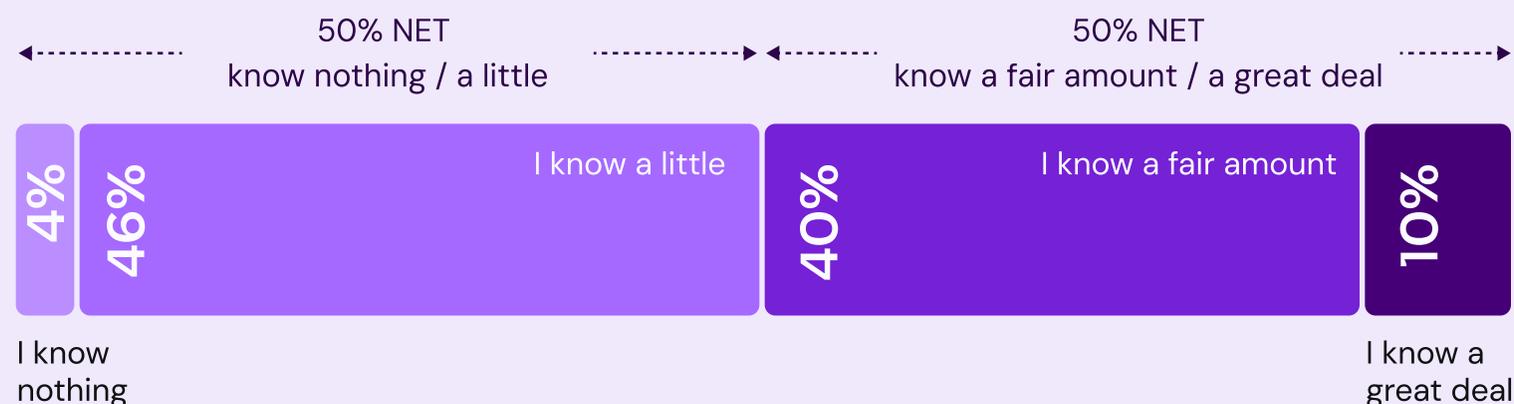
Confidence in making decisions about super tells a similar story. While many Australians feel comfortable managing their super, a significant proportion do not, and low confidence is concentrated among certain groups.

Women (**34%**) are more than twice as likely as men (**16%**) to lack confidence in making super decisions, highlighting the gap between simply having super and feeling equipped to manage it. The same pattern appears among employees who rely solely on employer contributions (**34%**), suggesting that when super is treated as a passive benefit and not as something they have control over, confidence and meaningful drops.

Q: How confident do you feel in making decisions about superannuation?



Q: How knowledgeable are you about superannuation?



Checking in or checked out?

Most employees aren't checking their super and it shows

For many employees, super remains a background process, trusted to happen instead of regularly checked. How often people check their super balance is a clear indicator of engagement and the data shows most employees aren't looking very often.

Engagement with super varies by age, particularly when it comes to how closely employees monitor their balance. Overall, just **18%** of employees check their super every pay cycle.

Engagement rises with age: **over a quarter (28%)** of employees aged 60+ review their balance each pay, compared with **10%** of those aged 18–29.

The difference is not just about whether people engage, but how they do it. Younger employees are more likely to engage through mobile apps, valuing visibility in the systems they use every day, with **84%** saying it's positive to have super clearly shown on their payslip.

As employees move closer to retirement, super naturally becomes more emotionally and financially salient. For employers, this shift often translates into more questions, closer scrutiny and higher expectations around accuracy and timing.

Out of sight, out of funds

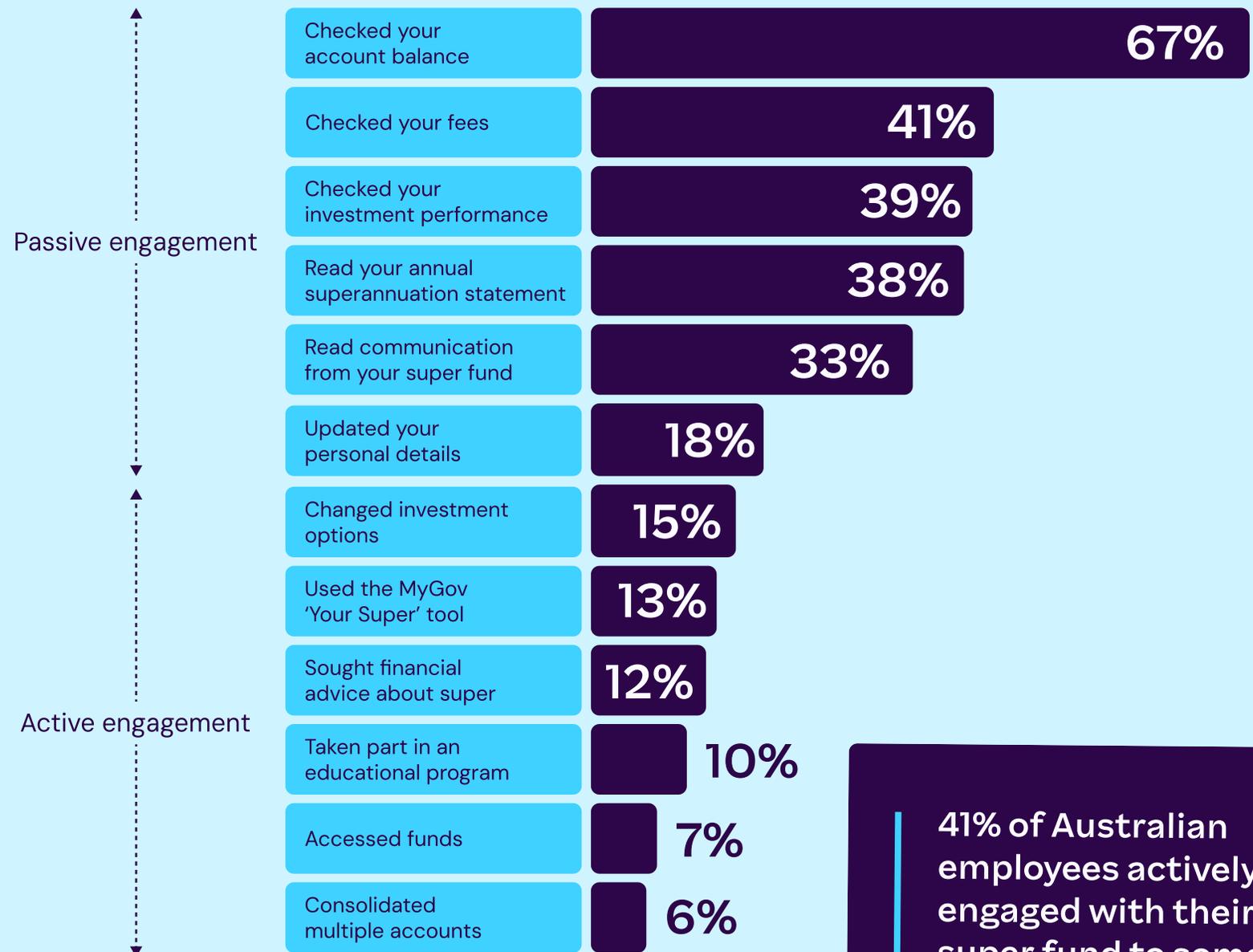
Over half of employees are disengaged from one of their biggest assets

Despite knowing super matters, fewer than half of employees (41%) actively engaged with their super fund the past 12 months, be it consolidating accounts, changing investment options or using the MyGov “Your Super” tool.

Among those who do engage, the pattern is driven by life stage and confidence. Men are more likely than women to adjust investment options (42% vs 32%). Younger employees are more proactive in consolidating multiple accounts, while older workers are more likely to seek financial advice as retirement approaches.

For employers, it’s clear that supporting super engagement isn’t one-size-fits-all. Different life stages bring different questions and priorities and workplaces that provide the right tools, visibility and prompts at the right time are better placed to support a diverse workforce.

Q: In the last year, which of the following have you done in relation to your superannuation?



41% of Australian employees actively engaged with their super fund to some extent in the past year

Choice exists, but default dominates

The gap between employee awareness and real-world super decisions

Australians have a huge choice of super funds and retirement savings options and employees know it. **90% of employees** know they can choose their own super fund. Yet only **36%** actually have done so.

Despite high levels of understanding of choice, the data reveals an engagement challenge, with **62%** of employees passively placed in an employer default fund, staying in a fund from a previous role and in many cases, from an employee's first job.

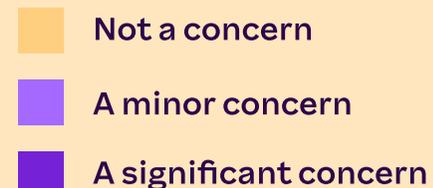
It's a familiar dynamic in super: it's considered important, but not urgent. And when decisions are delayed, the default becomes permanent, with lasting consequences for an employee's financial future.

Super high stakes for employers

Regulatory change is driving risk, with 70% of employers worried about keeping up

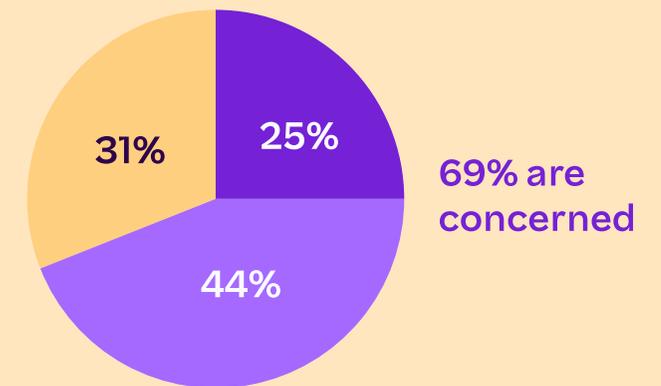
For businesses, super administration has moved from routine processing to a high-stakes, low-tolerance area that demands accuracy every time. Keeping up with regulatory change is the number one concern, with **70%** of businesses worried about their ability to stay on top of evolving requirements.

That pressure increases with headcount. Larger businesses (250+ employees) are **36%** more likely to describe compliance as a significant concern. Nearly **two-thirds** also worry about penalties, reflecting a simple reality that in super, one mistake can be costly. As super becomes more visible and more closely tied to payroll, long-standing gaps in engagement, systems and processes are being brought into focus and placing employers at the centre of what happens next.

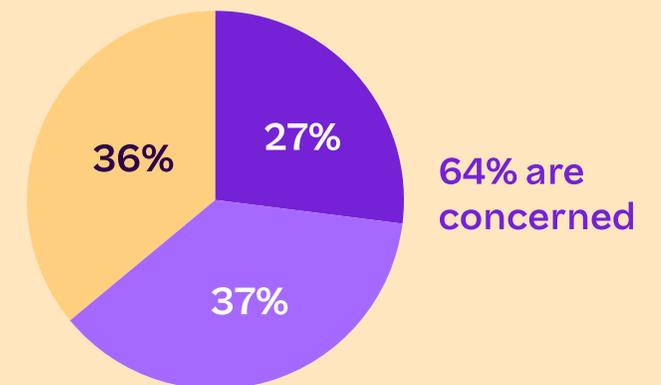


Q: How much of a concern are the following for you and your business?

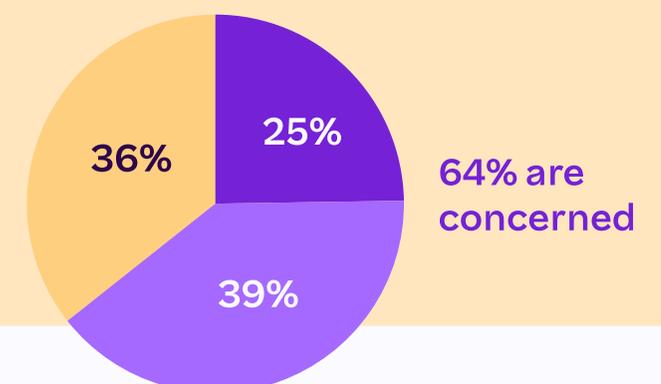
1. Staying on top of regulatory changes



2. Penalties for not meeting deadlines or non-compliance



3. Adhering to ATO requirements



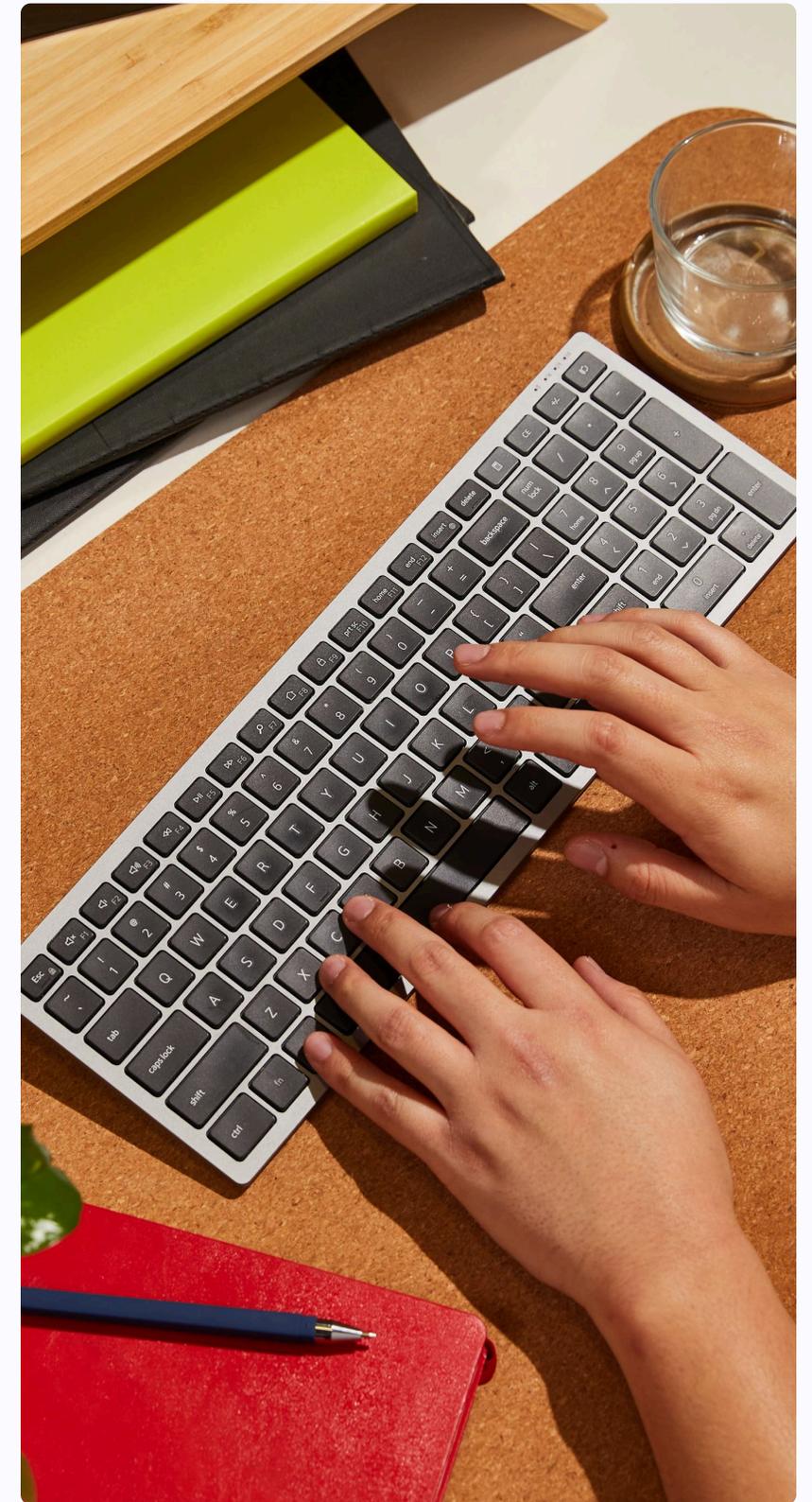
Super admin under pressure

Understanding where super payment processes fall short.

For many businesses, superannuation has shifted from a routine payroll task to an ongoing operational headache. **84%** of Australian businesses say at least one part of their super process is frustrating, highlighting the growing complexity and administrative burden involved in paying super.

The biggest pain points aren't the scheduled payments themselves, but what happens when something goes wrong. Returned funds due to errors (**63%**) and the number of manual steps involved (**60%**) are the most commonly cited frustrations, turning exceptions into time-consuming rework.

And scale doesn't solve it. In fact, larger businesses are the most likely to report frustration. As payroll volumes increase, so too does the impact of errors, with returned funds and lengthy processing times creating compounding delays and inefficiencies.



FOR EMPLOYERS: SUPER IS SHIFTING GEARS



What it means for readiness, risk and trust as the super system tightens

For decades, super has been earned through work and funded through wages, but managed through infrequent processes and separate systems. This has shaped how super is understood, how it's monitored and how risk accumulates across the system.

As super becomes more visible and more time-sensitive, those long-standing gaps are coming into focus.

From 1 July 2026, super will need to be paid with every pay cycle and reach employees' funds within seven business days. This shifts super from a periodic compliance task to a regular responsibility for businesses, raising expectations on accuracy, timeliness and transparency.

For businesses, the stakes are high, yet **58%** are not aware of changes in legislation coming their way. Compliance is already front of mind and Payday Super raises the bar further. So what do Australians really understand about Payday Super, where are the gaps and what will this change mean in practice for businesses and their people? The findings reveal a significant disconnect.



Payday Super: The major reform hiding in plain sight



58%



of businesses are **not** aware
of any legislative changes
coming into effect in 2026

Despite the scale of the system, awareness of upcoming changes to super remains limited. More than half of businesses (**58%**) say they are not aware of any legislative changes coming into effect in 2026, while **eight in ten** employees say the same.

More importantly, even where awareness exists, understanding is thin. For employees who have heard about Payday Super, the most common source is the media (**50%**). That coverage is helping surface the existence of the change, but it isn't consistently translating into what it means in practice, including timing,

8 in 10

employees are **not** aware of
any upcoming changes to how
super is paid

expectations and what “on-time” contributions will look like under the new ATO requirements.

Understanding also isn't evenly distributed. Women are around **20%** less likely than men to say they understand how the change will affect contributions. Employees who rely solely on employer contributions are **28%** less likely to report understanding than those who actively contribute themselves, reinforcing a familiar pattern: when super is experienced as passive, confidence and comprehension lag.

Super reform exposes existing gaps

Why the least-prepared employers face the greatest compliance risk

On the business side, comprehension and capability appear linked. Employers who describe their super processes as difficult have lower awareness of what's changing (64% are not aware), compared with those who report easy processes (53%). The same pattern holds for payment methods: employers relying on manual processes are the least aware, despite being among those most exposed to the operational impact of reform.

This gap creates real risk. When a major regulatory change lands without clear understanding, businesses are more exposed to compliance errors and employees are left unsure what they're entitled to, including when contributions should be paid and what "on-time" looks like under the new rules.

Ready or not, Payday Super is coming

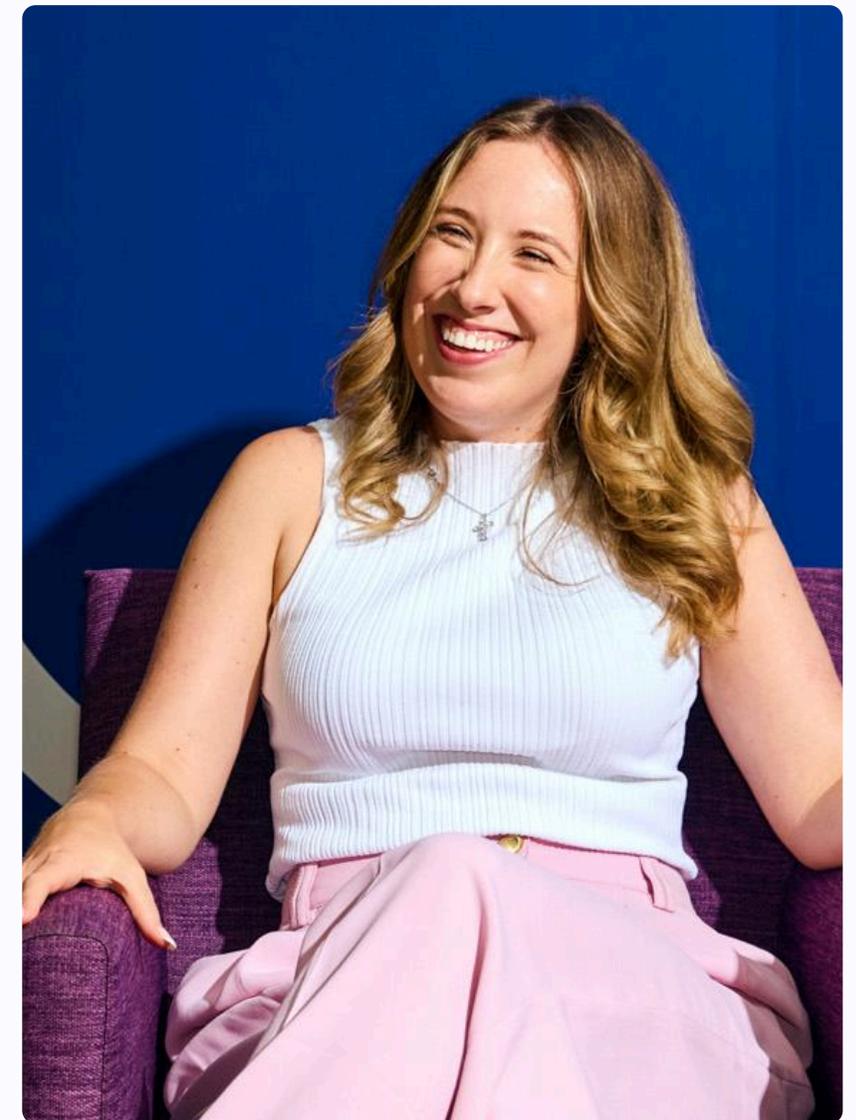
Employers aren't confident that their systems can keep up

Many employers are beginning to reassess whether their current systems and processes are fit for a more visible super environment. 30% of businesses are concerned about their ability to manage upcoming changes using their current setup.

That figure matters when viewed at scale. With 99.8% of Australian businesses classified as small to medium-sized, even a minority translates into hundreds of thousands of workplaces facing a significant operational shift without confidence in the systems behind it.

That pressure will intensify as familiar support is withdrawn. The ATO's Small Business Superannuation Clearing House (SBSCH) will close on 1 July 2026 and new users can't register from 1 October 2025. For employers that currently rely on SBSCH or that are using manual, disconnected processes, the combination of reform and reduced support makes the need for simpler, more reliable systems clearer and more urgent.

3 out of 10 employers admit to being concerned about their current processes for dealing with upcoming changes.



“”

Payday Super is being introduced with the expectation that all businesses, including small and medium, will move quickly to compliance from day one, even while parts of the super and payroll ecosystem are still being upgraded. At the same time, hundreds of thousands of employers will need to transition off the ATO’s Small Business Superannuation Clearing House ahead of its closure in July 2026.

When you combine that with a projected 60% increase in administrative workload and an average \$124,000 cash-flow impact for SMBs, it’s clear this reform represents a significant operational and financial shift for businesses.



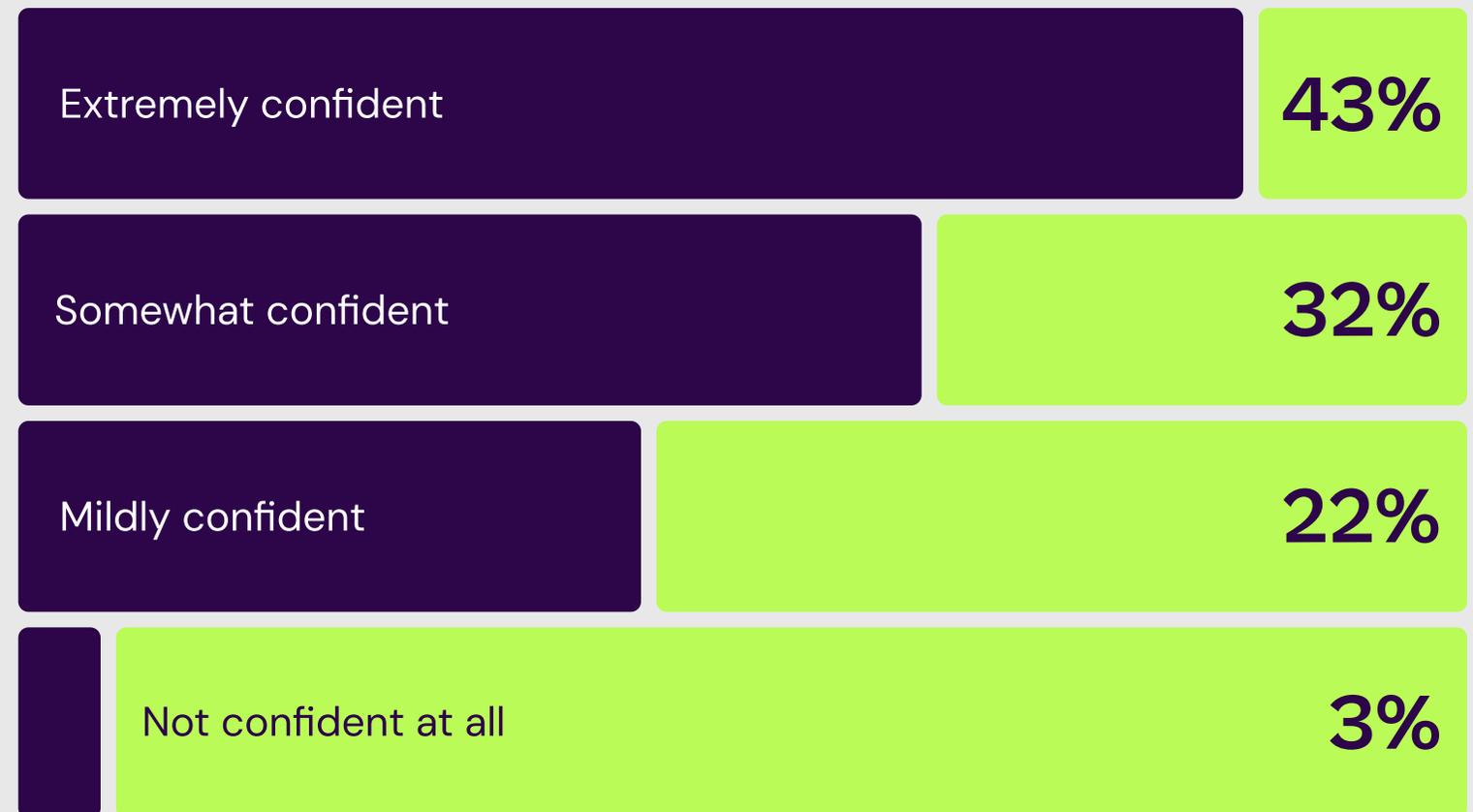
Rob Dunn
General Manager
Superannuation, Employment Hero

While readiness remains mixed, confidence to get there is high

Despite mixed readiness, confidence remains high. **Three-quarters (75%)** of businesses believe they will be able to adapt and adhere to new super requirements within the first six months.

This confidence suggests optimism, but it also reflects a familiar pattern seen in regulatory change, that belief in adaptability often precedes a full appreciation of the operational shift required. As super moves from a periodic obligation to a recurring payroll responsibility, complexity becomes harder to manage through workarounds alone.

Q: How confident do you feel that your organisation or business will be able to adapt and adhere to these changes in the first 6 months?



Heightened strain on super systems

Why super processes that worked in the background are set to struggle in the spotlight

Historically, pay and super have operated on different timelines. Employees are typically paid weekly or fortnightly, while super has often been processed monthly or quarterly. Over time, this separation has contributed to a broader decoupling of super from the day-to-day reality of work, despite super being earned through employment and funded directly from wages.

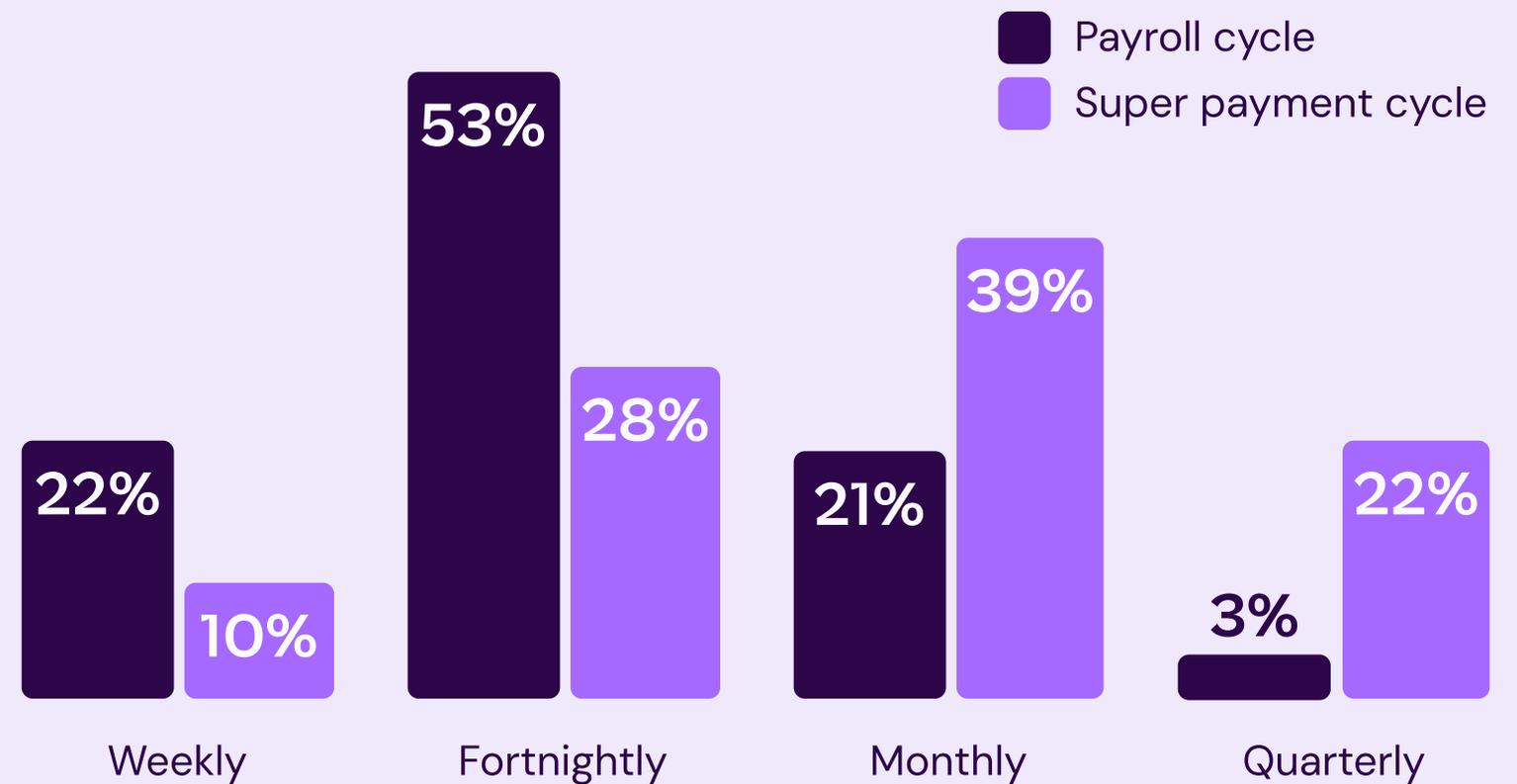
This disconnect is now clearly visible. Today, **three-quarters** of businesses run weekly or fortnightly pay cycles, yet only **38%** pay super on the same cadence. The result is a system designed around infrequent, back-end processing rather than the rhythm of work itself.

As super becomes more visible and more closely linked to payroll, these legacy processes are coming under pressure.

Systems and workflows built for batch payments, end-of-period reconciliations and delayed cash movement are increasingly misaligned with how super is now expected to function.

When asked what they would change about their current approach to paying super, businesses consistently point to fewer manual steps, second only to lower costs.

What is the current payroll cycle in your business? And how frequently are you paying superannuation?



“

What we're seeing with Payday Super is a collision between legacy super and payments infrastructure, modern payroll platforms and the materially higher expectations set by the new legislation. Super clearing systems and payment rails were originally designed for quarterly batching, high-value, low-frequency transactions, delayed cash movement and manual exception handling; not continuous payroll cycles.

These ageing foundations are fundamentally misaligned with high-frequency pay runs, a society that increasingly expects near real-time processes and the operational reality of Payday Super. When those worlds converge, processes that once felt manageable quickly become major friction points and errors explode.

The risk for employers isn't making a single mistake; it's carrying that operational strain into every pay cycle. That's why, ahead of July, employers are prioritising automated, payroll-embedded solutions: to reduce complexity, protect compliance and gain genuine peace of mind.



Rob Dunn
General Manager
Superannuation, Employment Hero

The end of super as usual

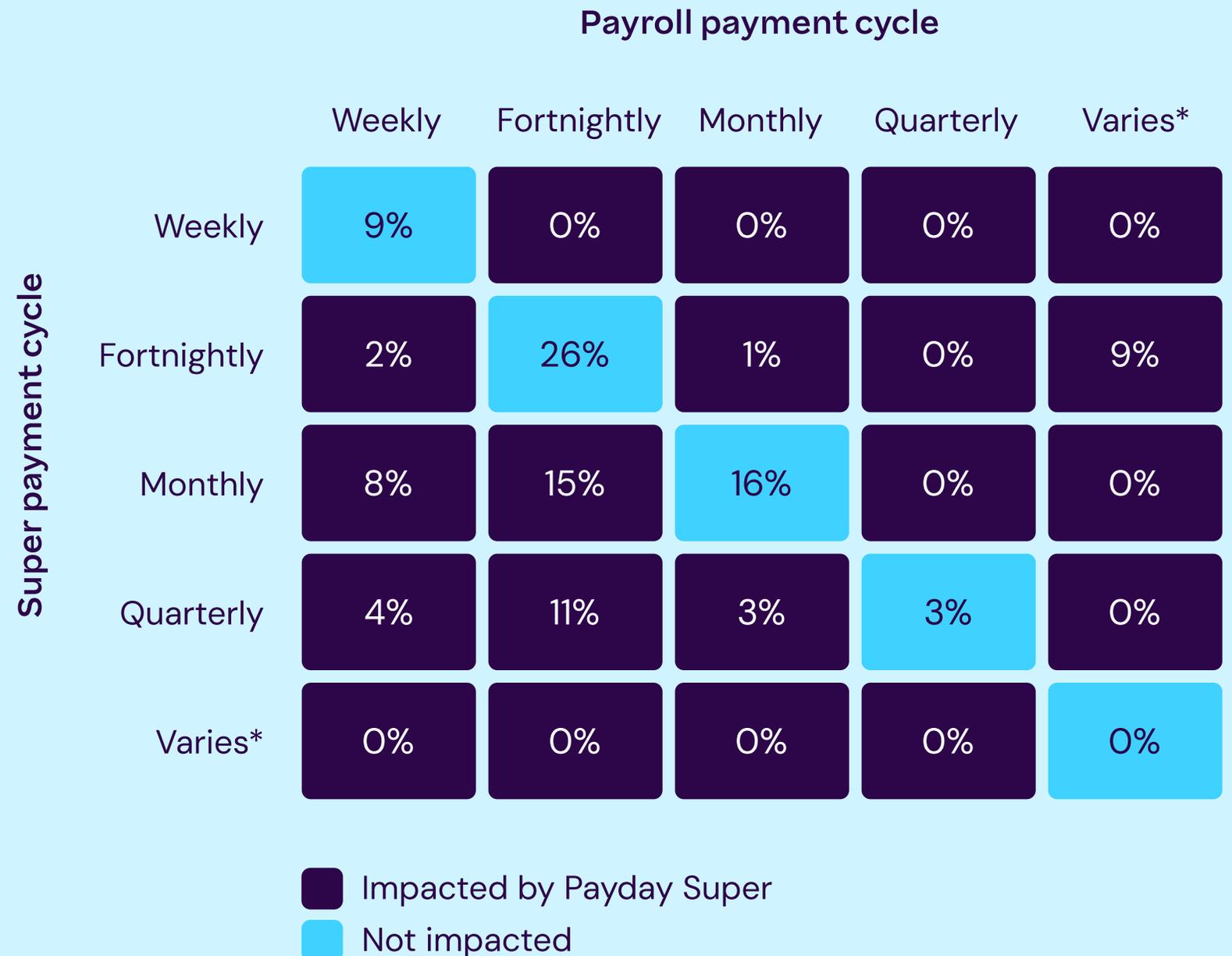
Operational change lies ahead for the majority of Aussie businesses

As Australia prepares for super to be paid at payday, it's easy to assume that businesses have got their systems set up and ready to go. But Employment Hero's data shows a growing gap between what businesses report they're doing and what's actually currently happening in practice.

Employment Hero's live payroll data shows that around **70%** of employers still pay super quarterly. To avoid penalties under Payday Super, this figure ultimately needs to fall to **0%**, marking a huge operational shift for a lot of businesses in a relatively short amount of time.

By contrast, when asked directly, **45%** of businesses report that they run payroll on a different cadence to super payments. The difference between these two figures points to a clear disconnect between what employers believe their payroll operations look like and how super is actually being processed in reality. It also could be a sign that businesses are greatly underestimating the operational change ahead that's needed under the upcoming reform.

Pay and super cycles as reported by employers, which demonstrates the extent of misalignments, but actually underestimates the reality of operational shift.



Payday Super brings cash flow front and centre

Why cash flow will be the ultimate test of preparation

It's not just the system or processes that are cause for concern. Paying super alongside wages changes the timing of cash outflows, bringing forward a cost many businesses currently manage over longer timeframes.

Employment Hero modelling indicates that the average small business would need an additional **\$124,000*** in working capital to meet the new timing requirements. For many small employers, that's a meaningful planning challenge, even if the dollar impact will be less material for larger organisations with deeper cash reserves.

Consistent with this, **two in five** businesses report the new requirements will affect cash flow to the point they may need credit or financing. While credit can provide short-term support, it comes with trade-offs such as higher costs, reduced flexibility and less room to invest or absorb future volatility.

The pressure is amplified where payroll processes are still designed for quarterly super payments. With the vast majority of Australian employers being small, successful implementation will depend not only on policy settings, but on practical business readiness, including system design, process automation and cash-flow planning.

Systems built to fit, not bolt on

Easy integration is the clearest signal of what employers need

When choosing super payment platforms, employers consistently prioritise integration. Integration with payroll systems (**50%**) ranks as highly as low fees (**49%**) and automation (**48%**). This preference reflects a broader truth that as super becomes more visible and time-sensitive, businesses are aware that having fragmented systems have the potential to create risk and rework.

That ranking is telling. Employers of every business size aren't looking for another system or another set of steps. They want tools that fit existing payroll workflows, because when a platform doesn't integrate smoothly, the extra work can quickly outweigh other benefits.

Q: Which factors are important for your business when choosing which platform/product to make superannuation payments?

Top three responses from multi-code lists

Integration with existing payroll systems

50%

Low fees

49%

Automation of processes

48%

SUPER STEPS INTO THE SPOTLIGHT FOR EMPLOYEES

Why payday visibility raises expectations and trust

Employees get paid regularly, but super has often been paid later and checked less often, making it easier to assume it's "sorted" without verifying it.

That invisibility has shaped employee behaviour. Over time, that distance has allowed gaps in understanding, engagement and confidence to persist.

By aligning super with payday, it increases visibility at the moment employees already pay attention. This is when they receive wages, open their payroll app or check their payslip. Super becomes easier to track in smaller, more frequent amounts and when something is easier to track, it's easier to notice when it's missing, late or doesn't match expectations.

That shift raises employee expectations. As super becomes more visible and verifiable, it will increasingly influence how employees judge employer reliability and trust, not just as a compliance obligation, but as part of the pay experience.



More frequent super payments pays off

Regular contributions boost confidence now and better outcomes later

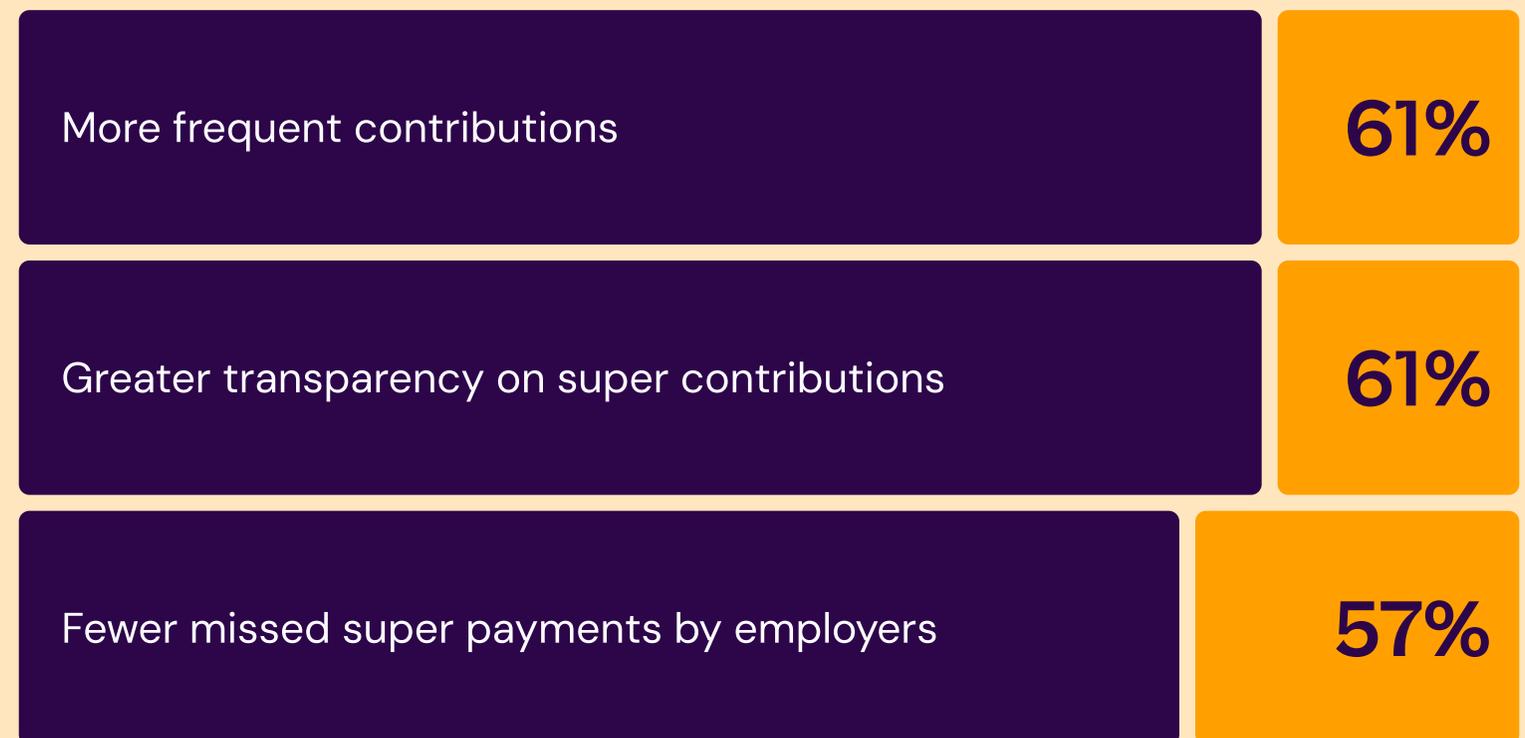
For employees, the most significant shift under Payday Super is the move to more frequent super payments. When asked about the perceived benefits, employees most commonly pointed to more frequent contributions (61%) and greater transparency on what's being paid (61%).

While these changes are noticeable day to day, their real value lies in long-term outcomes. Paying super more frequently allows contributions to start compounding sooner, which can materially improve retirement balances over time, even when individual payments are smaller.

More frequent payments also increase visibility. Regular contributions make it easier for employees to see what's being paid and when, reducing uncertainty and removing the question marks that can arise when missed or delayed payments go unnoticed for long periods.

Q: What, if anything, do you think are the main benefits of the Payday Super system?

Top three responses



The generational trust divide

How confidence in employer readiness varies across the workforce

Confidence in employers' ability to manage the change is mixed, with young workers expressing the most concern. Despite being decades away from retirement, **50%** of under-30s express concern about employer readiness, compared with just **23%** of employees aged over 60.

With super payments set to align with each pay cycle, payroll will become a visible measure of employer competence, especially for a generation that expects real-time access and transparency by default.

For younger workers, Payday Super is likely to become an early signal of workplace trust. This cohort is more sceptical than the workforce overall, with employees aged 18–29 significantly less likely to trust the institutions responsible for managing their super. In particular, they're **22%** less likely to trust their super fund to comply with new requirements,

highlighting a lower baseline of confidence before change even begins.

For employers, the implication is clear. Younger employees are less willing to assume things are happening correctly behind the scenes, making reliability and transparency critical from the outset of their careers.

I think the biggest concern is how this is implemented and also what the real-time monitoring actually looks like and what the consequences of non-compliance might be.

– Female, 18 – 29 years old

My main concern is employers actually paying it and if it's really monitored / policed with follow through.

– Male, 30 – 39 years old

I'm worried that my employer might not be able to keep up with payments especially if cashflow varies week to week.

– Female, 50 – 59 years old

My employer has an irregular cashflow and may find this difficult to comply with, it may affect the business. Small businesses may struggle and there should be help and assistance for small businesses, not heavy-handed penalties.

– Female, 30 – 39 years old

Trust sits closest to where super is experienced

Why what employees experience day-to-day carries the most weight

As Payday Super approaches, it's clear that employees tend to place the most trust in the parts of the system they experience directly. Employees are more than **twice as likely** to say they "completely trust" their employer to comply with the new legislation, compared to the government enforcing it.

Looking at overall trust (those who completely or mostly trust each party), the picture is more balanced. Around **three in five** employees say they trust their employer (**61%**) or their super fund (**62%**) to comply with the new requirements and **51%** express trust that the system will be enforced by the government.

The takeaway isn't that any one institution is failing, it's that no single part of the system has overwhelming confidence, which makes consistent execution and clear communication especially important from 1 July 2026.

For employers, this trust dynamic matters because super is not a peripheral benefit; it's the largest long-term financial investment most businesses make on behalf of their employees. While employees ultimately own their super, the way it is paid, explained and reinforced at work shapes how confident people feel about their financial future. Clear communication helps employees understand how super works, what to expect and who plays which role in the system, reducing uncertainty and misplaced concern when change occurs.

For employers, this creates both responsibility and opportunity. Payroll and super carry outsized weight because trust is built through lived experience. Getting them right strengthens trust, however getting them wrong quickly undermines confidence.

In a payday super world, payroll becomes one of the most tangible expressions of reliability in the employment relationship.

All eyes on super

Why more visibility means more engagement

While **18%** of employees check their super balance every pay cycle today, under Payday Super, nearly **one-quarter** expect to do so, a potential **~33%** uplift in regular engagement.

This shift doesn't require employees to change how they think about super, it simply makes super easier to track. When contributions align with payday, employees can check super in the same moments they already review pay, making it easier to confirm payments are arriving on time and as expected.

18% of employees check their super balance every pay cycle

Employees are pragmatic: certainty matters more than promises

When employees think about super, certainty around fund performance outweighs almost everything else. Behind low fees (**67%**), the most important consideration when choosing a fund is consistent investment returns (**55%**), double the next most important factor, brand reputation (**28%**).

What employees really want in a super fund is reassurance that their money is being managed predictably, with minimal volatility or surprises.

Unsurprisingly, that desire for consistency becomes stronger with age. Among workers aged 60 and over, **64%** prioritise consistent returns, compared with **42%** of those aged 18–29. As retirement approaches, risk tolerance declines and stability becomes more important.

In a more visible super system, trust is no longer assumed, it's earned incrementally and repeatedly through every pay run. For employers, that makes super not just a regulatory requirement, but one of the most tangible expressions of reliability in the employment relationship.

Low fees and consistent investment returns are the most important factors for employees

THE FUTURE OF SUPER

Super is moving into a higher-frequency, higher-visibility world. What was once managed through infrequent, disconnected processes is becoming more regular, more visible and more tightly linked to payroll. In this environment, managing super across multiple systems like clearing houses, bank portals and manual checks adds unnecessary complexity for employers, increases the risk of errors and makes it harder for employers to know whether contributions have been paid correctly and on time.

This is a turning point. As super payments become more frequent and time-sensitive, the systems employers rely on matter more than ever. Tools built for batch-based, periodic super payments struggle to scale, forcing payroll teams to rely on workarounds rather than focusing on accuracy, compliance and efficiency.

DRIVING THE FUTURE OF SUPER AND EMPLOYMENT

The direction is clear that the future of super is embedded in payroll, automated by default and processing status confirmed in near real time. Modern systems will validate employee details earlier, surface exceptions faster, automate all payments and reduce manual intervention, freeing employers to focus on business growth and employee experience instead of compliance and reconciliation.

That's the approach we're building at Employment Hero. We started with Payday Super readiness, but our ambition goes further: to bring super and employment back into sync, improve employee engagement and choice and remove unnecessary friction from one of the most important parts of pay. With modern technology, including automation and AI-assisted workflows. We're building toward a future where super administration is simpler for employers and more transparent for employees.

HeroClear is part of that foundation: helping employers with the most deeply embedded, automated super clearing solution available, purpose-built inside Employment Hero payroll. By keeping payroll, onboarding and super workflows connected and automated end-to-end, employers can reduce manual admin, increase visibility and resolve issues earlier, supporting more consistent, compliant super outcomes with less effort, as the system continues to evolve.

By bringing HR, payroll, onboarding and super clearing within one Employment Operating System, Employment Hero helps businesses manage super in a simpler, more reliable and compliant way, ready for what comes next.



A SYSTEM WHERE WORK MEETS PAYDAY

For employees, super remains the largest mandated, employer-funded benefit they receive through work and for many Australians, it will be the single largest financial asset they ever hold outside of their home. Yet as this report shows, it is often poorly understood, rarely engaged with and experienced at a distance from everyday working life.

At Employment Hero, we believe that improving super outcomes starts with making super easier to see, understand and engage with as part of work. That's why we're continuing to invest in our embedded super platform, with employee super services built directly into our digital employment operating system.

By embedding super into the platforms employees already use to onboard, get paid and manage their employment, we help employees link to their super, understand their options and engage with fund choice and contributions over time.

This approach meets employees where they are. It recognises that engagement is strongest when information is timely, contextual and presented in familiar systems. When super is visible at the moments employees are already paying attention, such as starting a new role or reviewing a payslip, it becomes easier to verify, easier to understand and easier to act on.

Put simply, contextual engagement helps elevate super from a background obligation to a meaningful and trusted part of an employee's working life.



THE NEXT ERA OF SUPER STARTS NOW

The findings in this report show what distance has produced: uneven knowledge, low confidence among employees, reliance on default funds despite widespread awareness of choice and significant frustration for businesses responsible for paying super correctly and on time.

Payday Super changes the operating environment. Aligning super with payday increases frequency, visibility and scrutiny, making it easier for employees to verify contributions and harder for process gaps to stay hidden. For employers, it raises the operational bar: timing becomes tighter, errors become more costly and scalable payroll workflows become essential.

This shift also creates an opportunity. Greater visibility can lift engagement and when super is delivered reliably every pay run it strengthens trust in the employment relationship. Employers best placed for what comes next will be those who prepare early by simplifying workflows, reducing manual intervention and improving visibility. Employees benefit most when they use that visibility to check contributions and engage frequently to build confidence and make more informed choices over time.

Ultimately, this is bigger than a single reform. Payday Super marks a broader shift in the relationship between super and employment, from something that happens in the background to something that is experienced, verified and valued at work. How well that shift is managed will shape not only compliance outcomes, but trust, engagement and confidence in one of the most important parts of pay and retirement for years to come.



ABOUT THE RESEARCH

This report draws on data from two bespoke surveys commissioned by Employment Hero and conducted in partnership with Quantum Market Research (QMR).

The first survey gathered responses from 500 Australian business decision-makers and/or users of superannuation payment platforms from organisations employing 5–499 people. This group of respondents are referred to as ‘employers’ throughout the report.

The second survey collected responses from 1,010 Australian employees actively contributing to a superannuation account. This group of employees are referred to as ‘employees’ throughout the report.

Both surveys were conducted between 4–18 December.

Data has not been weighted due to narrow screener parameters and targeting of specific audiences for both the business and employee survey.

The sample demographics / firmographics below are broken down by businesses and employees.

References

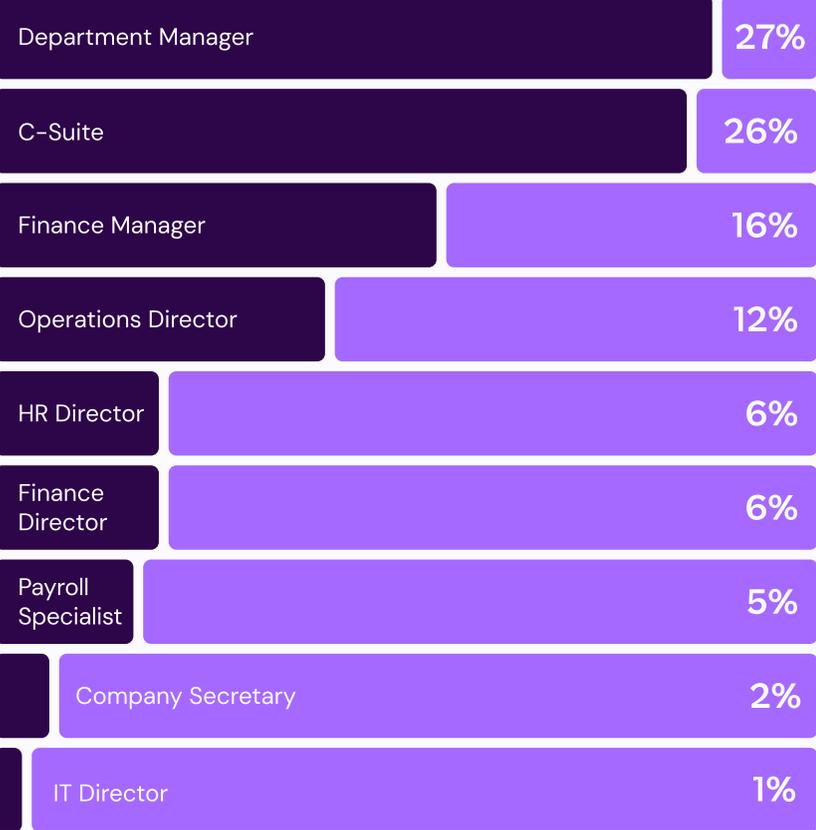
*\$124,000 has been calculated based on the average employer size and the average employee salary on the Employment Hero platform and looks at the current average payroll cycle versus the increase in Super Guarantee (SG) events per year under the proposed Payday Super Reform, using anonymised and aggregated data. Based on these calculations, the increase in SG events per year will require \$124,615 in order to meet the proposed timing requirements.

BUSINESS SAMPLE PROFILE

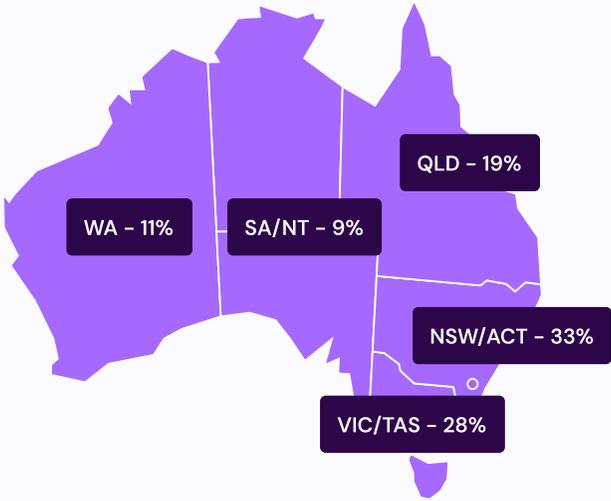
Employment status



Current role



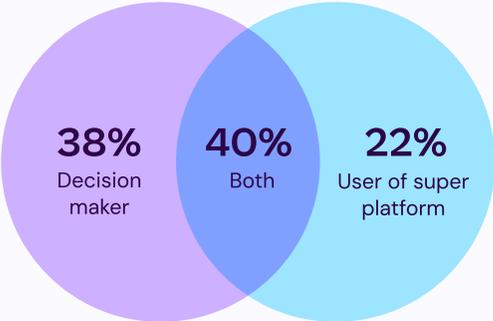
State of primary business location



Number of employees

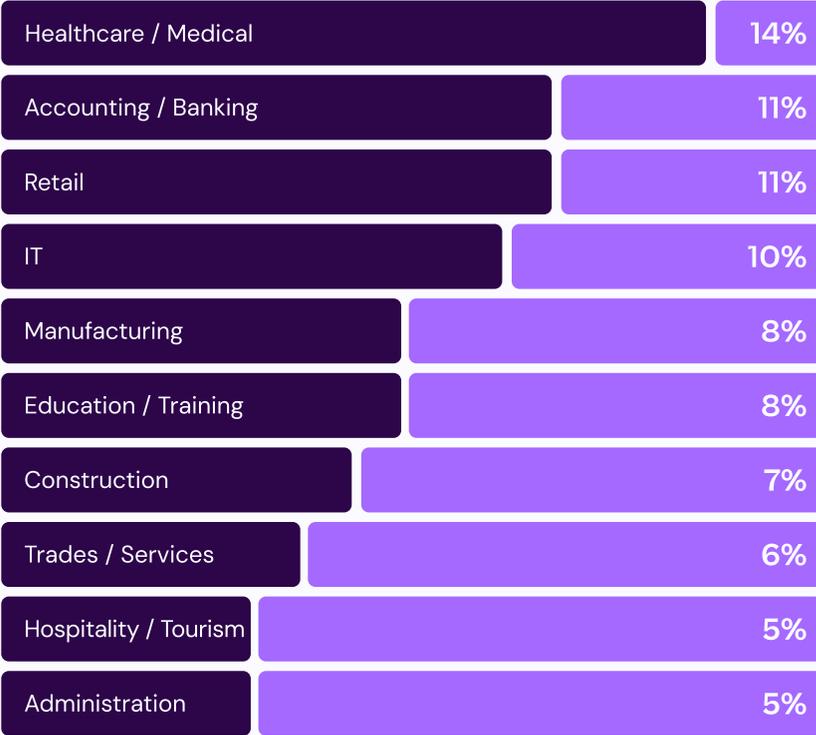


Superannuation involvement status



*This classification was determined by previous roles and responsibility questions, which automatically determined which status each respondent was allocated.

Industries of operation

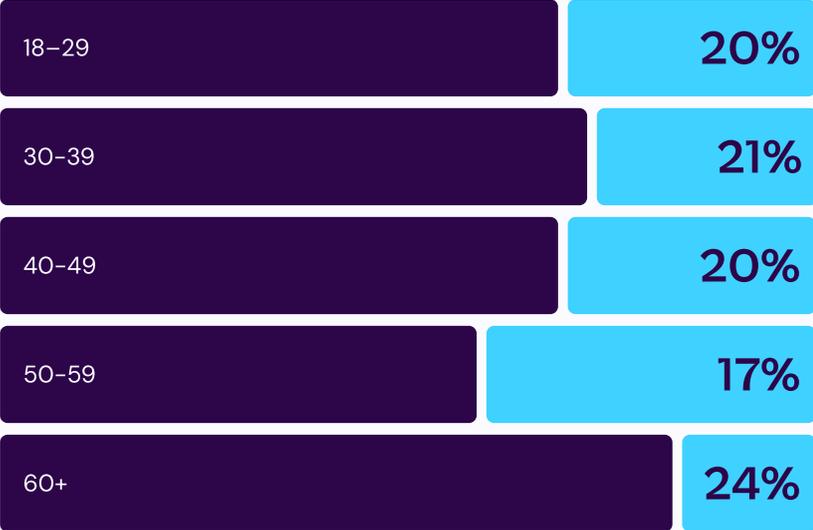


Annual turnover of past year

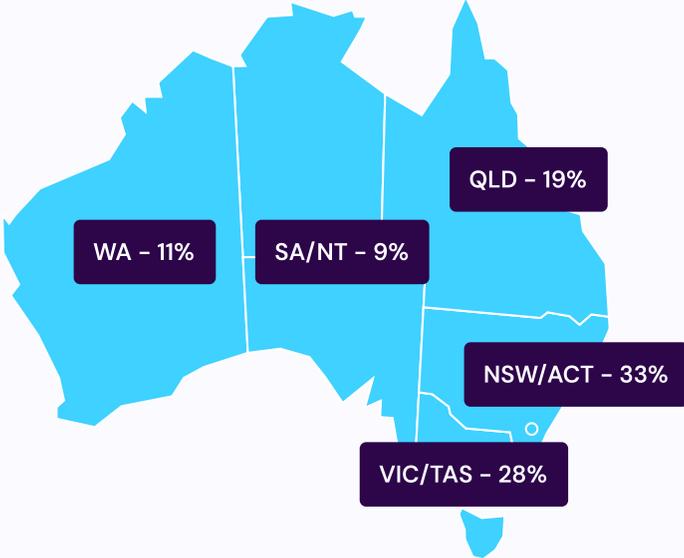


EMPLOYEE SAMPLE PROFILE

Age



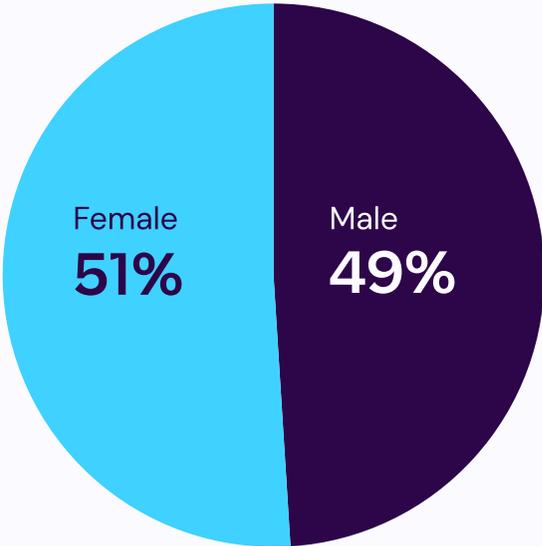
State of residence



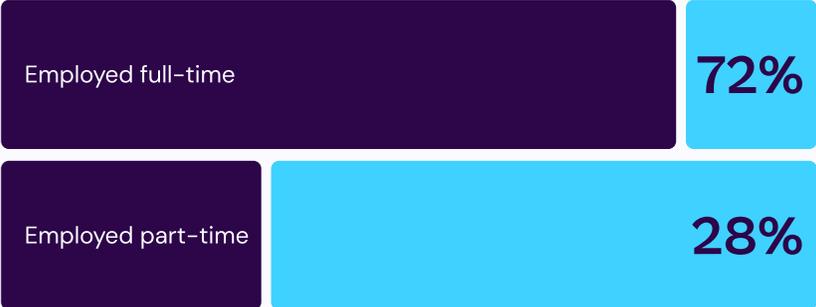
Type of superannuation account held



Gender



Employment status



Method of contribution to superannuation

