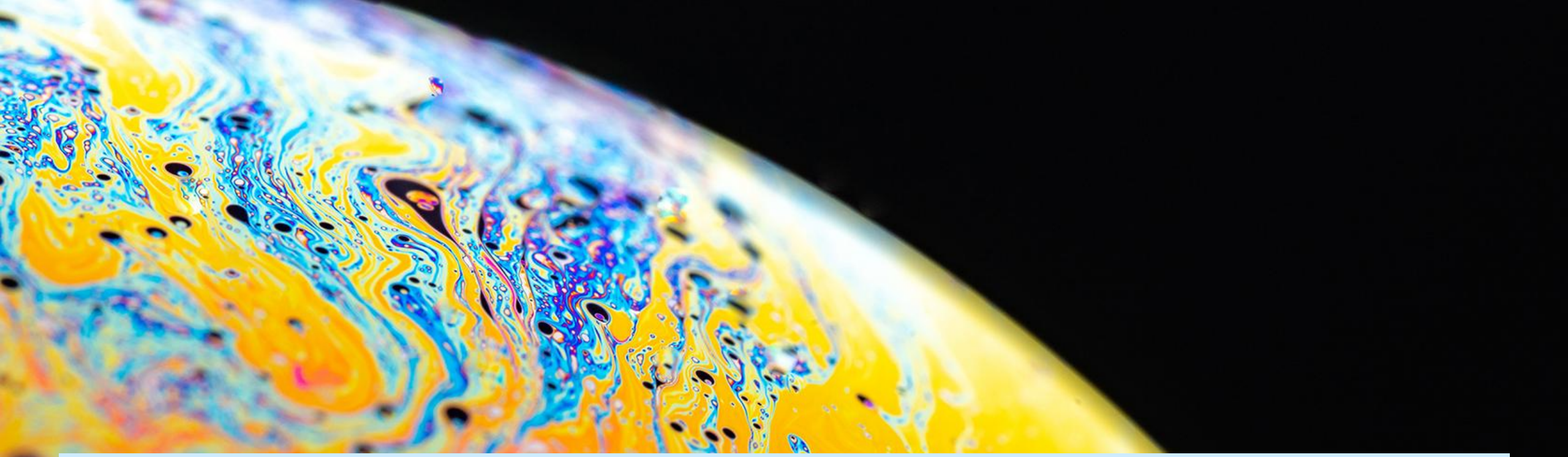

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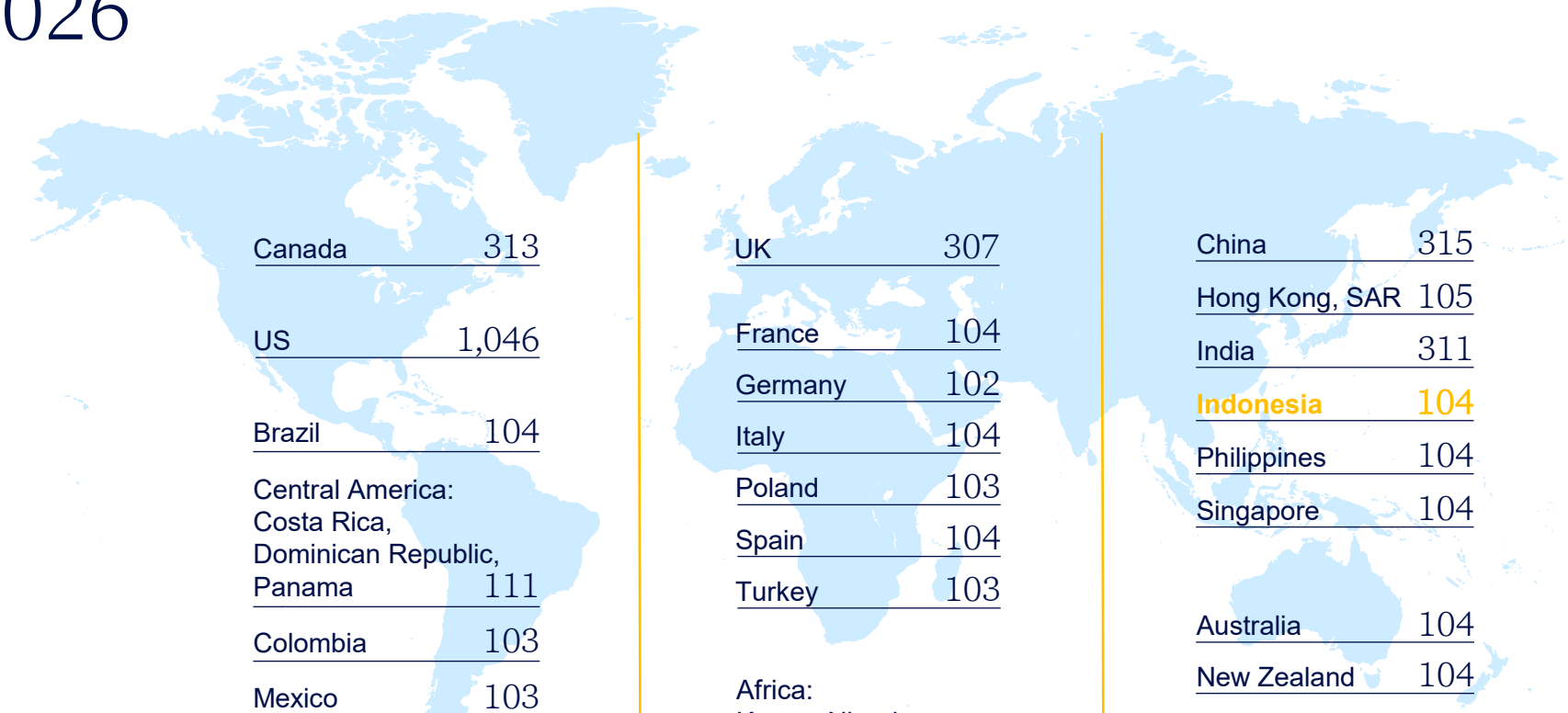
Indonesia People Risk 2026

The Human Edge: Transforming Risk into Strategic Advantage

Infographic

People Risk 2026

4,517 HR and Risk professionals were surveyed from October to November 2025



Canada	313
US	1,046
Brazil	104
Central America: Costa Rica, Dominican Republic, Panama	111
Colombia	103
Mexico	103
Peru	103
Southern Latin America: Argentina, Chile, Uruguay	109

UK	307
France	104
Germany	102
Italy	104
Poland	103
Spain	104
Turkey	103
Africa: Kenya, Nigeria, Morocco, South Africa	139
KSA	105
UAE	103

China	315
Hong Kong, SAR	105
India	311
Indonesia	104
Philippines	104
Singapore	104
Australia	104
New Zealand	104

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Top People Risks by Risk Rating Score

25 key risks fall into five pillars of people risk. HR and Risk professionals assessed the likelihood and severity of these risks for their organization in the next one to two years. The product of these scores was used to produce a risk rating score (RRS):

Rectified rankings for HR+Risk

	Total (HR + Risk)	HR	Risk
1	Inadequate cyber threat literacy	Inadequate cyber threat literacy	Misconduct
2	Mishandling of data and IP	Mishandling of data and IP	Changing regulatory environment
3	Misconduct	Increasing health and benefit costs	Inadequate cyber threat literacy
4	Changing regulatory environment	Poor management of investment risk	Severe weather/environment
5	Mental health deterioration	Misconduct	Mishandling of data and IP
6	Severe weather/environment	Technology skills shortages	Mental health deterioration
7	Poor management of investment risk	Unsafe working conditions	Employee financial insecurity
8	Employee financial insecurity	Mindset barriers to AI adoption	Inadequate leadership skills
9	Labor shortages	Labor shortages	Lack of transparency and fairness
10	Technology skills shortages	Unaffordable/inaccessible healthcare	Labor shortages

Risk pillar

- Technological change and disruption
- Talent, leadership, and workforce practices
- Protection, environment, and sustainability
- Governance, compliance, and financial
- Health, well-being, and safety

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Technological change and disruption

The AI hustle: unlocking real business value

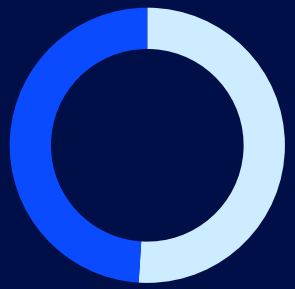
As artificial intelligence reshapes expectations of work and accelerates organizational change, it is also redefining risk – and what it takes to remain competitive. While many employers remain focused on the dangers that AI can bring – from data loss to hallucinations – a far greater threat is emerging: failing to convert AI investment into meaningful productivity, innovation and performance gains.

HR and Risk concerns regarding a lack of AI mindset



38%

Are concerned about investment in AI without appropriate employee training and upskilling



51%

Are concerned about lack of AI knowledge in HR, limiting transformation of people practices

Capability is control: navigating AI technology risks



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Talent, leadership, and workforce practices

Surviving the fast lane: the new leadership challenge

Organizational risk is evolving, placing leaders at the center of a volatile world and their organization's response. As pressures grow, leadership skills and digital fluency are increasingly crucial for effective risk management. Without these skills, risks spread quickly amid ambiguity.

Inadequate supervisory and leadership skills triggers or worsens more risks than any other people risk*





49%

Of HR and Risk Professionals say they have highly effective leadership assessments to select and develop leaders

*Results based on Global data

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Protection, environment, and sustainability

Frayed loyalty: the growing risk of employee financial insecurity

Employee financial insecurity has become a material organizational risk, directly affecting productivity, retention, and behavior.

Employee financial insecurity

According to HR and Risk, is most likely to trigger or worsen these people risks:*

Uncompetitive attraction, retention, and engagement strategies and labor shortages

Rewards and program gaps become more impactful to the employee, leading them to look elsewhere for better compensation, benefits, development paths and working conditions.

Misconduct and detrimental culture

Employees may make decisions or take actions that are out of character or unethical, reflecting the strain they are under.

Financial insecurity may also increase distrust and competition, normalizing self-protective behaviors over collaboration.

Inadequate cyber threat literacy and security minded actions

Employees may be less likely to follow security best practices due to stress or distraction, making them more vulnerable to mistakes and exploitation.



37%

Of HR and Risk Professionals are concerned about making benefit decisions without considering the health and financial impact on employees

*Results based on global data

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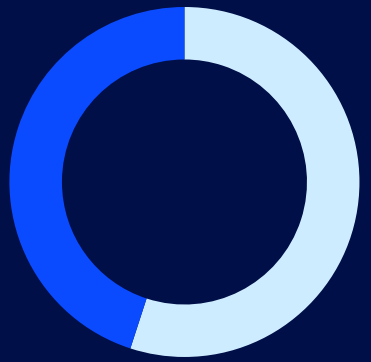
Governance, compliance, and financial

Quest for clarity: regaining control in a time of complexity

Managing rewards and benefits is becoming significantly more complex. Rising costs, shifting regulations, transparency demands, and growing cyber risks challenge Risk and HR teams to do more with fewer resources and less margin for error.



55%

Of HR and Risk Professionals say **Increasing Health and Benefit Costs** are almost certain or likely to occur

Sample Metrics of Today & Tomorrow

Making decision-making more streamlined and supported by clear, compelling data points

Metrics of today

- Percentage of employees enrolled
- Average cost per employee
- Rate of absenteeism

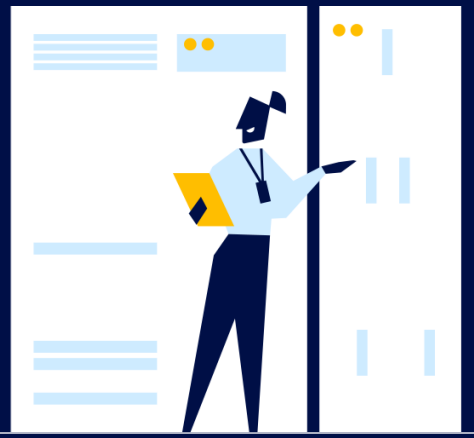
New data opportunities

- Predictive AI models
- Synthetic data
- Web harvesting

Metrics of tomorrow

- Use of high-quality, value-based healthcare
- Benefit needs sentiment
- Impact of benefits on employee financial security







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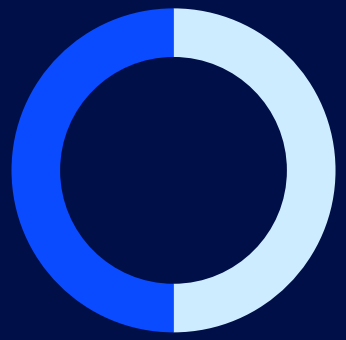
Health, well-being, and safety

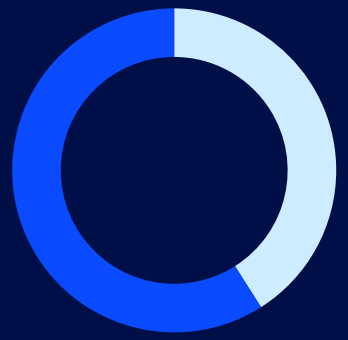
Hidden health risks: emphasizing what really matters

Workforce health and safety provides the foundation of organizational performance. Employees cannot perform, adapt or innovate if they are injured or unwell or feel unsafe at work. Yet, health-related risks and the importance of prevention appear to be receding from view – overshadowed by more immediate concerns such as cyber threats, AI disruption and geopolitical instability.



50%

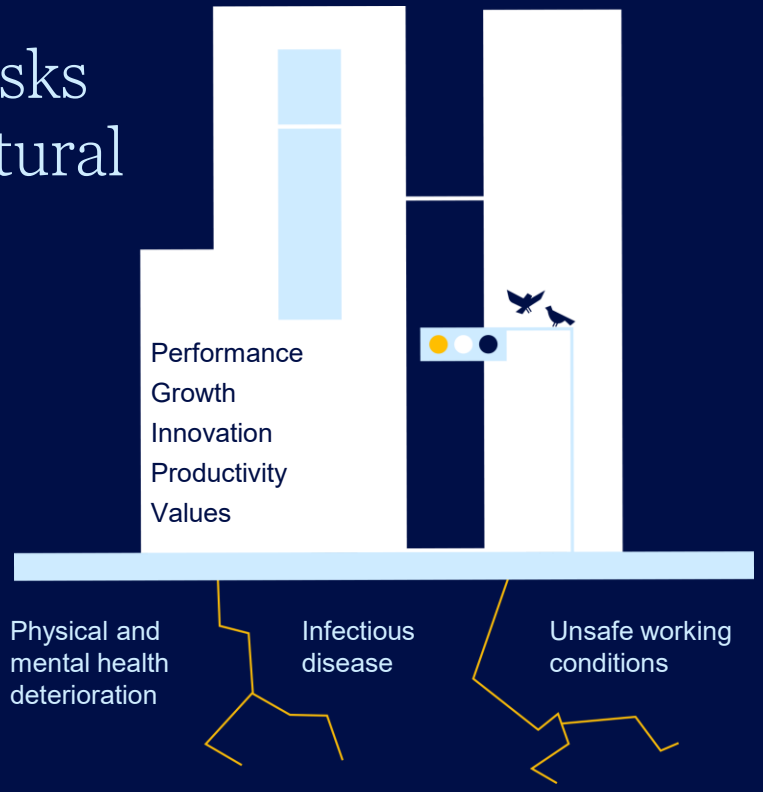
Of HR and Risk professionals say risks related to unsafe physical and / or psychological working conditions would have a catastrophic or high impact on their organization



41%

Of HR and Risk professionals are concerned about limited support for employee mental health and emotional well-being at work

Health risks are structural



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Key takeaway

In an era of sustained uncertainty, the ability to understand, prioritize, and manage people risks has become a defining source of resilience and competitive advantage.

Which of the following positive outcomes has your organization realized from successfully managing and mitigating people risks?

52%
Increased workforce productivity and efficiency

49%
Faster progress on strategic initiatives (e.g., AI adoption, sustainability)

40%
Greater resilience during external shocks (e.g., geopolitical, climate events)

36%
Tangible financial savings or improved profitability

Download the Marsh People Risk 2026 Asia snapshot now to learn more.



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