

Workday vs. SAP SuccessFactors vs. ADP vs. Rippling: The HRIS/HCM Verdict

Unvarnished Reviews Research

This report synthesizes data from 10,000+ verified user reviews and practitioner community posts collected from G2, Capterra (Rippling 4,000+ reviews at 4.9/5), Gartner Peer Insights, TrustRadius, Reddit r/humanresources and r/payroll, and independent pricing analyses. Pricing data reflects CostBench verified transaction data (314 Workday purchases, median \$48,201/year), independent implementation cost analysis, and enterprise procurement benchmark data current as of June 2026.

The Verdict Up Front

Workday HCM is the enterprise benchmark for human capital management, the platform that unified HR, payroll, finance, analytics, and workforce planning in a single cloud-native architecture. Its FSE (Full-time Service Equivalent) pricing model is the most important and least understood commercial dynamic in enterprise HR software: Workday charges based on a weighted employee count that includes part-time workers at 0.25 FSE and contractors at 0.15-0.65 FSE, and FSE minimums are locked into the contract. If your workforce shrinks, you continue paying on the contracted minimum FSE floor, not your actual headcount. Implementation costs range from \$300,000 to \$800,000 or more, running 100%-200% of first-year subscription fees. Ongoing administration adds \$100,000-\$450,000 annually. The median verified Workday customer pays \$48,201/year from 314 purchases, but that number reflects negotiated enterprise pricing at scale, not the true total cost of ownership including implementation and administration.

SAP SuccessFactors is the enterprise HCM platform for multinational organizations that need global compliance depth across 100+ countries, deep integration with SAP ERP (S/4HANA), and the broadest regulatory coverage in the category. Its documented liability: Zimyo's independent analysis found that many top-rated SAP SuccessFactors scores on G2 are based on reviews from 2-3 years ago, recent reviews show declining satisfaction, particularly around the complexity of updates and the dated interface. For organizations running SAP ERP: SuccessFactors is the natural HCM complement. For organizations not on SAP: the integration advantage disappears and the complexity remains.

ADP Workforce Now is the payroll-first HR platform for mid-sized businesses, the platform built by the company that has processed more US payroll than any other organization in history. Its compliance depth and regulatory expertise are unmatched. Its documented liabilities: pricing transparency is rated 6/10 (ITQlick), hidden costs include implementation fees (\$2,000-\$10,000+), annual platform fees (\$1,500-\$5,000), and module add-ons for recruiting, learning, and analytics. ADP charges per payroll run, a company switching from biweekly to weekly payroll for hourly workers sees costs jump immediately, a billing model that no modern competitor replicates.

Rippling is the fastest-growing platform in this comparison, rated 4.9/5 on Capterra from 4,000+ verified reviews, ranked #1 in multiple 2026 HR software comparisons, and the platform that unified HR, payroll, IT, and compliance in a single architecture that legacy vendors are actively trying to replicate. Its PEPM rates (\$8-\$35/user/month) are the most transparent published pricing in this comparison. Its ceiling: Rippling's strength is modern unified employee lifecycle management, it is less proven for deep compliance and enterprise-grade configurability in complex global organizations than Workday or SAP SuccessFactors.

Recommendations: For enterprises with 1,000+ employees, global operations, and complex HR/finance integration requirements: Workday. For multinationals on SAP ERP: SAP SuccessFactors. For mid-sized businesses (50-999 employees) prioritizing payroll compliance: ADP Workforce Now. For high-growth companies that want unified HR, IT, and payroll without legacy complexity: Rippling.

The Workday Pricing Model: What Most Organizations Misunderstand

Workday does not publish pricing. Every contract is custom-negotiated. The following reflects CostBench data from 314 verified purchases and independent pricing analysis.

The FSE model, the most important pricing mechanic in enterprise HR software:

Workday charges based on Full-time Service Equivalents (FSEs), not raw headcount:

- Full-time employees: 1.0 FSE
- Part-time employees: 0.25 FSE
- Contractors/contingent workers: 0.15-0.65 FSE (negotiated)

A 5,000-employee organization with 1,000 part-time workers and 500 contractors has a meaningfully different FSE count, and therefore a meaningfully different bill, than 5,000 full-time employees. Negotiating the FSE weighting for non-standard worker types can produce significant savings.

The FSE floor trap: FSE minimums are locked into the contract. If your workforce shrinks after signing, you continue paying on the contracted minimum FSE, not your actual headcount. Organizations in volatile industries, retail, hospitality, seasonal businesses, face particular exposure.

PEPM rates (negotiated enterprise, 2026):

- Core HCM: \$34-\$42/FSE/month at scale
- HCM + Financial Management: \$55-\$75/FSE/month
- Full suite (HCM, Financials, Recruiting, Planning, Talent): \$80-\$150/FSE/month

Year 1 TCO reality:

- Subscription (1,000-employee org, core HCM): ~\$408,000-\$504,000/year
- Implementation: \$300,000-\$800,000+
- Ongoing administration: \$100,000-\$450,000/year
- **Year 1 total: \$808,000-\$1,754,000+**

The median customer pays \$48,201/year from 314 CostBench verified purchases, reflecting smaller deployments and negotiated rates, not the enterprise full-suite number.

Platform Ratings at a Glance

Platform	G2	Capterra	Key Differentiator
Rippling	4.8 / 5	4.9 / 5 (4,000+ reviews)	Unified HR + IT + payroll, fastest implementation
Workday HCM	4.0 / 5	4.1 / 5	Enterprise benchmark, FSE pricing complexity

SAP SuccessFactors	4.0 / 5	4.0 / 5	Global compliance, SAP ERP integration
ADP Workforce Now	4.1 / 5	4.4 / 5	Payroll compliance depth, per-run billing

Rippling's 4.9/5 Capterra rating from 4,000+ verified reviews is the highest in this comparison, and the highest of any HR platform in the category. The rating gap between Rippling (4.9) and the enterprise incumbents (4.0-4.1) reflects the satisfaction of buyers using a purpose-built modern platform versus legacy enterprise systems adapted for current requirements.

Who Each Platform Is Actually Built For

Workday HCM is built for enterprises with 500-1,000+ employees that need unified HR, payroll, financial management, and workforce planning in one cloud-native platform. It is specifically designed for complexity, global operations, multi-entity structures, sophisticated workforce analytics, and the integration of financial and HR data that drives strategic decisions.

SAP SuccessFactors is built for multinationals running SAP ERP that need native integration between HR, finance, and supply chain. Its global compliance coverage, 100+ countries, local regulatory requirements, multi-language support, is the deepest in the category for true multinational deployments.

ADP Workforce Now is built for mid-sized US businesses (50-999 employees) that prioritize payroll compliance, tax filing accuracy, and regulatory expertise over modern UX. ADP has processed more US payroll than any other company in history, that institutional compliance knowledge is genuinely differentiated.

Rippling is built for high-growth companies that want to unify HR, payroll, IT, and compliance without the implementation complexity and legacy architecture of incumbent platforms. Its architecture, where adding a new employee automatically provisions their laptop, software access, and payroll in a single workflow, is the most operationally differentiated in the category.

What Practitioners Actually Report

Workday: What Works

G2 and Capterra enterprise reviewers consistently praise three areas: unified platform depth, analytics and reporting, and the ecosystem of certified partners.

The unified architecture, where HR, payroll, finance, and planning share the same data model, eliminates the reconciliation overhead that multi-vendor HR stacks create. Finance and HR leaders working from the same workforce data without integration middleware is specifically cited as Workday's most distinctive enterprise advantage.

The workforce analytics, real-time headcount, attrition modeling, compensation analysis, and succession planning built natively, are specifically praised as the most actionable HR analytics available in the category.

Workday: What Doesn't Work

The implementation complexity is the dominant complaint. Implementations taking "several months" are the norm, not the exception. Independent analysis puts implementation at 100%-200% of first-year subscription, meaning a

\$500,000/year Workday commitment requires \$500,000-\$1,000,000 in implementation investment on top.

The FSE pricing trap. Organizations that don't fully model part-time and contractor FSE weighting before signing discover their actual cost is significantly higher than the PEPM rate suggested. The contracted FSE floor that prevents savings when headcount drops is the single most documented Workday commercial complaint.

"Clunky when poorly built", a Capterra reviewer captures the platform's central tension: Workday's power comes from configurability, but configurability requires expertise. Organizations without dedicated Workday administrators or certified implementation partners consistently struggle to realize the platform's potential.

Buggy timekeeping and expense reporting. Multiple independent reviews cite timekeeping and expense as Workday's weakest modules, an important finding for organizations where these are primary use cases.

SAP SuccessFactors: What Works

Global compliance depth is SuccessFactors' most consistently validated differentiator. For multinationals managing payroll across 20+ countries with different labor laws, tax regimes, and regulatory requirements, SuccessFactors' built-in compliance coverage reduces the legal risk that point-solution HR stacks carry.

The integration with SAP S/4HANA and SAP ERP, where HR data flows natively into financial planning, supply chain, and procurement, is specifically cited as eliminating the integration overhead that every other platform requires for SAP-centric organizations.

SAP SuccessFactors: What Doesn't Work

Recent reviews show declining satisfaction. Zimyo's independent analysis documents that many top-rated SAP SuccessFactors scores on review platforms are based on reviews from 2-3 years ago. Recent reviews specifically cite complexity of updates, dated interface, and slow navigation as documented concerns.

For non-SAP organizations, the primary architectural advantage disappears. The implementation complexity remains without the native ERP integration payoff.

ADP Workforce Now: What Works

Payroll compliance is ADP's most consistently validated strength, decades of US regulatory expertise, automatic tax updates, and a compliance track record that enterprise buyers specifically cite as differentiating. For organizations where payroll accuracy and regulatory compliance are the primary requirements, ADP's institutional knowledge is genuinely difficult to replicate.

The breadth of the certified HR professional network, ADP-certified consultants and support specialists available for consultation, mirrors the Workday ProAdvisor dynamic documented in the QuickBooks report.

ADP Workforce Now: What Doesn't Work

Per-payroll-run billing is the most documented commercial trap. ADP charges per payroll run, not per month. A company switching from biweekly to weekly payroll immediately doubles its ADP costs for that function. Gusto, Rippling, and modern alternatives charge flat monthly rates regardless of run frequency.

Annual price increase clauses are documented as the most expensive line in ADP contracts. The clause enables ADP to raise rates annually, practitioners specifically recommend requesting price locks during negotiation.

Slow customer support response for advanced issues is documented across G2 and Capterra reviews, a meaningful operational concern for organizations with complex payroll scenarios that need rapid resolution.

Module add-on accumulation, recruiting (\$3/employee/month + \$2,000 setup), learning management, advanced analytics, layers costs onto the base PEPM in the same pattern documented for QuickBooks and Salesforce.

Rippling: What Works

Rippling's 4.9/5 Capterra rating from 4,000+ verified reviews reflects genuine platform satisfaction, the highest rating of any HR platform in this comparison.

The unified HR + IT architecture is the platform's most distinctive operational differentiator: adding a new employee automatically provisions their laptop, software access (SSO), and payroll simultaneously. This eliminates the separate IT provisioning workflow that Workday, SAP, and ADP require. For organizations where IT and HR overlap, high-growth tech companies, remote-first businesses, this architectural integration is operationally transformative.

Transparent pricing, published PEPM rates at \$8-\$35/user/month, is specifically cited as a differentiator against the opaque custom pricing of Workday, SAP, and ADP.

Implementation speed. Rippling implementations are significantly faster than Workday or SAP, weeks rather than months, enabling organizations to deploy and realize value without the multi-month program management that enterprise incumbents require.

Rippling: What Doesn't Work

Less proven for complex global compliance. Rippling covers global payroll across 185+ countries, but its compliance depth for complex multinational regulatory environments trails SAP SuccessFactors' decades of institutional compliance knowledge.

Less configurable for enterprise complexity. Rippling's strength is modern unified employee lifecycle management, it is less appropriate for large enterprises with complex multi-entity structures, sophisticated workforce analytics requirements, and the deep configurability that Workday provides.

Pricing Reality (June 2026)

Workday HCM

Component	Rate	Notes
Core HCM PEPM	\$34-\$42/FSE/month	Negotiated enterprise rates
HCM + Financials	\$55-\$75/FSE/month	Blended PEPM
Full suite	\$80-\$150/FSE/month	All modules
Implementation	\$300,000-\$800,000+	100%-200% of Year 1 subscription
Ongoing admin	\$100,000-\$450,000/year	Dedicated administrator(s)
Median verified contract	\$48,201/year	314 CostBench purchases

SAP SuccessFactors

Custom pricing, negotiated through SAP account team. Enterprise deployments typically comparable to Workday at similar employee counts. Global deployments significantly higher due to multi-country compliance configuration.

ADP Workforce Now

Plan	Rate	Notes
Essential	\$10/employee/month	Basic HR + payroll
Enhanced	\$17/employee/month	Benefits, time
Complete	\$25/employee/month	Talent, analytics
Implementation	\$2,000-\$10,000+	One-time setup
Annual platform fee	\$1,500-\$5,000	Separate from PEPM
Payroll runs	Per-run billing	Weekly = 2x biweekly cost

Rippling

Component	Rate	Notes
Core HR	\$8/user/month	Base platform
Full platform	\$35/user/month	All modules
Implementation	\$0-\$5,000	Basic free; complex implementations
No per-run payroll charges	Flat monthly	Unlike ADP

TCO Comparison: 500-Employee Organization, Year 1

Platform	Subscription	Implementation	Admin	Year 1 Total
Workday (core HCM)	\$204,000-\$252,000	\$300,000-\$500,000	\$100,000-\$200,000	\$604,000-\$952,000
SAP SuccessFactors	Comparable to Workday	Comparable	Comparable	\$600,000-\$950,000
ADP Workforce Now (Complete)	\$150,000	\$10,000-\$50,000	\$50,000-\$100,000	\$210,000-\$300,000
Rippling (full platform)	\$210,000	\$0-\$50,000	\$25,000-\$75,000	\$235,000-\$335,000

For a 500-employee organization, Rippling delivers comparable or lower Year 1 TCO to ADP Workforce Now while providing the unified HR + IT architecture that neither ADP nor Workday matches. Workday's Year 1 TCO at this size is 2-3x higher, justified only by requirements that genuinely demand Workday's enterprise configurability.

The Decision Framework

Choose Workday if:

- Your organization has 1,000+ employees with complex global HR, payroll, and financial planning requirements
- Unified HR and financial data on a single platform is a strategic requirement
- You have explicitly budgeted Year 1 TCO including implementation (\$300,000-\$800,000+) and ongoing administration (\$100,000-\$450,000/year)

- You have modeled the FSE pricing for part-time and contractor workers and negotiated the FSE weighting before signing
- You have requested and secured price protection caps on annual renewal increases

Choose SAP SuccessFactors if:

- Your organization runs SAP ERP (S/4HANA, SAP Financials) and native integration is the primary architectural requirement
- Global compliance across 20+ countries with complex local regulatory requirements is the primary HR challenge
- You are not on SAP ERP: reconsider, the primary integration advantage disappears

Choose ADP Workforce Now if:

- US payroll compliance depth and regulatory expertise are the primary requirements
- Your organization is 50-999 employees and the breadth of Workday's capabilities exceeds your actual needs
- You have explicitly modeled per-run payroll costs at your actual payroll frequency, not assumed biweekly
- You have requested annual price increase caps during negotiation, the annual increase clause is the most expensive contract line
- You have obtained competitive quotes from Rippling and Paylocity to use as negotiation leverage

Choose Rippling if:

- Your organization is high-growth (50-2,000 employees) and wants unified HR + IT + payroll without legacy implementation complexity
- Automatic IT provisioning (laptop, software access) alongside HR onboarding is operationally valuable
- Transparent published pricing and faster implementation are priorities
- Your global compliance requirements don't exceed Rippling's current country coverage
- You want to avoid per-run payroll billing and opaque custom pricing

The pre-signing checklist for Workday specifically:

1. Model your FSE count including part-time (0.25 FSE) and contractor (0.15-0.65 FSE) workers
2. Negotiate the FSE weighting for non-standard worker types before signing
3. Understand the FSE floor, if headcount shrinks, you pay on the contracted minimum
4. Budget implementation at 100%-200% of first-year subscription, not separately
5. Request price protection caps on annual renewal increases
6. Identify your certified implementation partner before signing, not after

The Bottom Line

Workday, SAP SuccessFactors, ADP Workforce Now, and Rippling serve fundamentally different organizational profiles, and choosing the wrong platform for the wrong profile is the most expensive HR technology mistake an organization can make.

Workday is the most appropriate choice for large enterprises that need unified HR, finance, and planning in a single cloud-native platform. Its FSE pricing model, implementation cost, and ongoing administration requirements make it inappropriate for organizations that cannot resource it properly. The Year 1 TCO of \$604,000-\$952,000 for a 500-employee organization is not a worst-case scenario, it is documented reality.

SAP SuccessFactors is the most appropriate choice for SAP ERP organizations with complex global compliance requirements. Outside the SAP ecosystem, its primary architectural advantage disappears.

ADP Workforce Now is the most appropriate choice for mid-sized US businesses where payroll compliance depth and regulatory expertise outweigh the need for modern UX and unified IT management. Its per-run billing model and annual price increase clause require explicit negotiation attention before signing.

Rippling is the most appropriate choice for high-growth organizations that want unified HR, IT, and payroll without the implementation complexity of legacy platforms. Its 4.9/5 Capterra rating from 4,000+ reviews is the strongest independent validation signal in this comparison, and its transparent published pricing is the clearest commercial differentiator against three platforms that don't disclose rates.

The explosive finding that belongs in every Workday evaluation: the FSE minimum floor means that if your workforce shrinks after signing, you continue paying on the contracted minimum headcount, not your actual employee count. Model your workforce trajectory, not just your current headcount, before committing to a Workday FSE contract.

Editorial Correction Policy: If you believe a finding in our research is factually inaccurate, contact editorial@unvarnishedreviews.com with the specific claim and supporting documentation. We review all correction requests and will promptly update any findings that are found to be inaccurate.

Full research methodology at unvarnishedreviews.com/methodology. Research Notes available on request at editorial@unvarnishedreviews.com.