

Globant ▶



UNSGSA

UNITED NATIONS SECRETARY-GENERAL'S
SPECIAL ADVOCATE FOR FINANCIAL HEALTH

Global leaders on Financial Health: From access to outcomes



Executive Summary

Financial Health is emerging as a global priority, integral to achieving inclusive and sustainable economic growth. While access to financial services has expanded in recent years, **the next frontier is ensuring Financial Health for individuals everywhere, so they can manage their resources with stability, resilience, and confidence, supported by transparent financial systems.**

At a high-level roundtable co-hosted by Globant and Her Majesty Queen Máxima of the Netherlands, in her capacity as the United Nations Secretary-General's Special Advocate for Inclusive Finance for Development (UNSGSA), global leaders underscored the transformative role of technology in advancing this agenda. Discussions highlighted critical imperatives:

- Embedding Financial Health into digital finance ecosystems
- Shifting focus from access to outcomes
- Harnessing data, AI, and behavioral insights responsibly
- Strengthening collaboration and trust

The roundtable made clear that achieving Financial Health requires a paradigm shift: from short-term measures of access to long-term strategies that embed resilience and well-being at the center of financial systems. By aligning technological innovation with inclusive policy frameworks, the global community can ensure that digital transformation delivers meaningful impact for individuals, families, and societies worldwide.

Global leaders on Financial Health: From access to outcomes

Financial Health needs to be embedded in digital finance, software, and cloud solutions, and technological innovation may be the key to making it happen.

Last week, Globant co-hosted a high-level roundtable on Technology and Financial Health with Her Majesty Queen Máxima of the Netherlands, in her role as the United Nations Secretary-General's Special Advocate for Financial Health (UNSGSA). C-suite leaders and senior technologists from banks, fintechs, card networks, cloud providers, and consumer platforms came together to tackle a big question:

How can innovation redefine Financial Health, the ability of people to manage money with stability, resilience, and fair access to financial products and tools for millions worldwide?

The conversation, led by Her Majesty Queen Máxima of the Netherlands, in her role as UNSGSA, and Martín Migoya, Globant's CEO and co-founder, went far beyond apps or payment rails; it charted the next generation of technological innovation that will help consumers improve their financial health and, in turn, improve their lives and achieve their dreams.

As a starting point, **leaders emphasized the need to measure the financial health of consumers to set baselines and understand which products and solutions are most needed.** This, in turn, can inform the design of data-driven financial products and tools that help consumers manage the day-to-day, build wealth over time, and respond and be resilient to shocks. Meeting customers where they are is critical, with product design informed by a deep understanding of how consumers live, work, and transact.

Discussion also centered on moving beyond traditional financial education towards opportunities to provide real-time, tailored (AI-aided) information to help people budget and meet financial goals. Public-private collaboration was underscored as essential to addressing barriers such as fraud, digital infrastructure, and last mile gaps, ultimately empowering people to improve their financial well-being.

Leaders like Kelly Tullier, Vice Chair and Chief People & Corporate Affairs Officer at Visa; Bunita Sawhney, Chief Consumer Product Officer at Mastercard; Juspal Manic, Chief Growth Officer at Featurespace; Toby Brown, Head of Banking Solutions at Google; Peter Jacobs, CEO of ING Netherlands; Idah Riddihough, Global Director of Digital Solutions at the World Bank; Mariano de Beer, CEO of Nexo Latam; Alex Graff, Global Managing Director of Financial Services at FICO; Michelle Moore, Head of Digital at Wells Fargo; Ashley Ross, Head of Consumer Client Experience & Governance at Bank of America; and Wenceslao Casares, Founder of Xapo Bank brought bold ideas and candid debates to the table.

The real takeaway? Financial Health is no longer a side topic; it's becoming the battleground where technology, data, and growth collide.

“

We have seen what technology can do for financial inclusion by bringing millions into the financial sector for the first time, but access is only the first step. People also need financial and digital tools so that they can reach a state of Financial Health. That way they can improve their quality of life, face unexpected challenges, plan for the future, and feel secure.

By bringing together the right tools and services, customer insights, data, and innovation, the technology sector can help move us forward from inclusion to impact. Financial health improves customer outcomes while simultaneously unlocking new business opportunities and driving sustainable growth for companies.”



Martín Migoya,
CEO and co-founder of Globant

Here are the three key takeaways that emerged from the roundtable:

01

Financial Health is a global priority

The session opened with remarks from the UNSGSA and Martín Migoya, who emphasized the importance of Financial Health as economic, climate, and other global shocks become more frequent, and the financial landscape grows increasingly complex, exposing the vulnerabilities of those excluded from financial systems.

“

The global community has made great progress in expanding financial access, but access alone is not enough. We must ensure that financial inclusion leads to real improvements in people's lives – including boosted resilience, confidence, and well-being.”



UNSGSA

A forthcoming G20 report emphasizes that the future of digital financial inclusion will be defined by transformative technology trends, called the **“Great Opens”**: open finance, open data, open APIs, and even open ledgers. These technologies have the potential to transform how financial services are delivered, offering greater transparency, smarter choices, and better experiences for users. At the same time, they create new challenges around digital trust, fraud, and regulatory readiness.

The consensus was that the global community stands at a pivotal juncture. While the past decade has seen significant progress through the development of digital IDs, mobile payments, and expanded connectivity in many regions, laying the groundwork for greater financial inclusion, access alone is insufficient.

“

True digital inclusion goes far beyond connectivity. For many people, the real challenge is affordable access to devices and data—without them, the promise of digital finance and other digital services remains out of reach. We also need to strengthen skills, lower barriers, and support countries to create digital ecosystems that are safe, inclusive, and resilient. And in many regions, confidence in financial systems remains fragile, so we must look at the full picture: connectivity, affordability, skills, safeguards, and trust, all working together to make data-informed financial health a reality.”



Idah Riddihough,
Global Director, Digital Solutions, World Bank

02

Financial Health needs a paradigm shift: From access to resilience and well-being

A key theme that emerged was the evolving nature of Financial Health, which is no longer just about access but about fostering lasting resilience, boosting confidence, and promoting overall well-being. According to the National Fund for Workforce Solutions, companies that introduce financial wellness programs with built-in savings tools see employee engagement climb by 43% and productivity improve by 40%.

“

Younger generations, and Gen Z in particular, are feeling financially stressed, but many are taking action to improve their financial health. Amid information overload, banks can be a trusted source of financial education and provide personalized solutions to support them with their financial health journey.”



Ashley Ross,
Head of Consumer Client Experience
& Governance, Bank of America



Additionally, global digital platforms have a unique opportunity to embed Financial Health into daily life. Simple nudges, like saving reminders, high-debt alerts, or personalized spending and budgeting insights, can be integrated into apps people already use, illustrating how personalized planning and advising can help solve the riddle of long-term financial health.

“

Mastercard's study with NuBank, drawing insights from over 3.6 million consumers, makes it clear: everyday actions like checking balances and tapping to pay are powerful signals of financial health. By delivering secure experiences – alongside access to credit and financial education – we can help more people unlock long-term resilience.



Bunita Sawhney,
Chief Consumer Product
Officer, Mastercard

A Financial Health dashboard on a Google homepage, social media taskbar, or messaging apps could provide real-time insights, actionable tips, and progress tracking. By making financial well-being an intuitive, everyday experience, platforms can help users make smarter decisions and take control of their finances. Even credit bureaus like FICO can go beyond credit scores, offering dashboards that measure resilience, not just risk, and integrating savings, payments, and investment behavior.

FICO's recent decision to incorporate buy-now-pay-later activity into credit scores is a powerful example of modernizing credit infrastructure to reflect today's financial landscape and help solve for financial health. However, Financial Health challenges remain persistent.

According to the Financial Health Pulse® 2025 U.S. Trends Report, financially vulnerable households stayed between 14% and 17% from 2018 to 2025. By spring 2025, just 31% of households were financially healthy, only slightly above pre-pandemic levels.

03

AI, data, and behavioral science are transforming global Financial Health

Leaders pointed out how AI, alternative data, and behavioral science are already reshaping the way people manage their Financial Health. For example, most Americans feel at ease using AI for daily financial tasks like budgeting (60%) and automated savings (59%). Comfort levels are even higher among Millennials, with 61% already relying on AI to manage their finances.

Working together across the financial ecosystem can turn small steps into lasting impact. When banks, fintechs, platforms, regulators, and development organizations align, innovation moves faster, responsibly, and sustainably. By combining safeguards, digital tools, customer insights, and data, technology becomes a trusted partner in driving financial inclusion, widening access while helping people feel more resilient and confident in the digital economy.

“

Expanding access to the digital economy is just the beginning—lasting financial resilience depends on trust, education, and collaboration. Visa is making financial learning engaging and relevant by meeting young people where they are, in the classroom or on the soccer pitch, and equipping educators with knowledge and resources. We are also providing digital tools to SMBs (Small and Medium Businesses), who thrive when financial health is embedded into the digital economy. We can't do it alone—strong public-private partnerships are essential to prepare the next generation and empower SMBs for a healthy financial future.



Kelly Tullier,
Vice Chair, Chief People & Corporate
Affairs Officer, Visa

By looking beyond traditional credit reports, alternative data, like mobile usage, digital payments, and utility records, can help extend credit to unbanked or underbanked people. At the same time, these insights give institutions a clearer picture of financial risk, letting them make smarter decisions while reaching more people responsibly.

Behavioral science shows that small nudges, reminders, default options, or gamified incentives, when combined with technology and human understanding, can influence financial habits more effectively than education alone, creating real impact. By applying these techniques, Financial Health solutions are becoming more personal, predictive, and scalable.

From insight to action

The discussion made it clear that no one can do this alone. Building trust and resilience in financial systems depends not only on collaboration across industries but also on a long-term commitment from every stakeholder to stay engaged, align on shared goals, and continue driving progress. This means moving beyond short-term fixes to sustained efforts, investing in innovation, reinforcing partnerships, and ensuring accountability over time, so that trust and resilience are not just achieved but maintained for future generations.

Shaping Tomorrow's Financial Health

Technology is changing the way we think about Financial Health, making it smarter, more inclusive, and more human. Together, we can reshape Financial Health for the digital age and make it accessible to everyone. At Globant, we believe that AI, alternative data, and digital innovation can help people build lasting financial resilience and confidence while also driving credible financial value for solution providers.



About **Globant**

At Globant, we create the digitally-native products that people love. We bridge the gap between businesses and consumers through technology and creativity, leveraging our expertise in AI. We dare to digitally transform organizations and strive to delight their customers.

- We have more than 31,200 employees and are present in 35 countries across 5 continents, working for companies like Google, Electronic Arts, and Santander, among others.
- We were named a Worldwide Leader in AI Services (2023) and a Worldwide Leader in Media Consultation, Integration, and Business Operations Cloud Service Providers (2024) by IDC MarketScape report.
- We are the fastest-growing IT brand and the 5th strongest IT brand globally (2024), according to Brand Finance.
- We were featured as a business case study at Harvard, MIT, and Stanford.
- We are active members of The Green Software Foundation (GSF)

Contact: pr@globant.com

For more information, visit

www.globant.com

The background features abstract, flowing particle trails in shades of teal and green against a dark, almost black, background. These trails are composed of numerous small, bright points of light that create a sense of motion and depth, resembling a nebula or a complex data visualization. The trails are most prominent in the upper and lower portions of the frame, framing the central text.

Globant ▶