The Global Financial Inclusion Index

Examining the foundational elements of financial security

The Global Financial Inclusion Index is sponsored by Principal Financial Group and created in collaboration with the Center for Economics and Business Research.

Launched in 2022, The Global Financial Inclusion Index is an annual study measuring access to financial security across 42 global markets. Using public and survey-based sources, the Index analyzes financial inclusion through three key pillars—government support, financial system support, and employer support—representing the key stakeholders responsible for promoting financial inclusion. The Index provides actionable insights to help drive greater financial inclusion across markets, ultimately building more resilient communities and economies.

Saudi Arabia 2026 key findings

Rose three positions to rank 27th overall.

- Climbed from 30th to 27th in the Index, with its overall score increasing from 45.0 to 48.6.
- One of the strongest-performing Middle Eastern markets, all of which improved their overall rankings in 2026.

Strengthened government support performance.

- Government support was the primary driver of Saudi Arabia's gains in 2026.
- Improvements were driven by stronger finances in retirement and government-provided financial education indicators.

Global leader in business growth and fintech ambition.

- Ranked 2nd globally for the financial system as an enabler of small and medium enterprise (SME) growth and success, with a score of 95.2.
- Identified as a Next Gen Leader for fintech, earning the highest fintech strategy score of any market assessed.

Saudi Arabia market indicator rankings

The three pillars—government support, financial system support, and employer support as measured in the Global Financial Inclusion Index—consist of multiple indicators.

	Indicator name	Rank	Change
Government support	**Overall government support**	**20**	**2**
	State of public pensions	19	3
	Deposit protection schemes	30	-2
	Consumer championing regulations	2	1
	Employment levels	13	0
	Awareness and uptake of government-mandated pension schemes	15	-1
	Education levels	38	0
	Complexity of taxation systems	33	1
	Availability of government-provided financial education	8	2
	Financial literacy levels	27	1
	Online connectivity	6	0
	Vulnerable employment	2	-1
	Equal access to education	23	2
	Finances in retirement	26	1
	AI governance and policy frameworks	5	—

	Indicator name	Rank	Change
Financial system support	**Overall financial system support**	**35**	**0**
	Real-time transactions	26	2
	Access to credit	30	0
	Borrowers' and lenders' protection rights	39	-1
	Access to bank accounts	36	-3
	Presence and quality of fintechs	28	-1
	Access to capital	21	3
	Enabler of small and medium enterprise (SME) growth and success	2	1
	Enabler of general business confidence	4	3
Employer support	**Overall employer support**	**8**	**1**
	Provision of guidance and support around financial issues	2	1
	Employee pension contributions	18	0
	Employee insurance schemes	18	-4
	Employer pay initiatives	3	1

Consumer sentiment

The following research was conducted through a survey of 21,500 household financial decision-makers across 42 global markets, reaching 500 respondents per market. No weightings were applied to the data. The survey was fielded between April and June 2026.

- Ranks 3rd globally in overall perceived financial inclusion with a score of 77.0%.
- Shows exceptionally strong government support perception at 90.6%, the highest globally.
- Financial system support perception remains very high at 83.9%, ranking 3rd globally.

Malaysia consumer sentiment	2022	2023	2024	2025	2026	Net change since 2022
Percentage of household financial decision-makers who feel financially included	92%	86%	74%	76%	77%	**-15 percentage points**
Consumer sentiment ranking	9	8	2	4	3	**+6 spots**

Top 10 markets for financial inclusion

Market	Rank	Change
Singapore	1	0
Hong Kong	2	0
Switzerland	3	0
South Korea	4	0
United States	5	2
Denmark	6	0
Sweden	7	-2
Thailand	8	0
United Kingdom	9	1
Australia	10	-1

To explore the full report and insights, visit principal.com/financial-inclusion

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EE12750 | 6008720-102026