With the accelerating pace of financial access, it is more important than ever that inclusive finance be responsible finance. In her conversations with policy makers and service providers, Queen Máxima advocates the importance of consumer protection, financial education, and their role in a stable, well-functioning financial system.

Improved financial capability benefits clients themselves, financial service institutions, regulators and policy makers. The UNSGSA has observed effective financial education programs by private companies, citizens' groups and governments during her country visits, from an Indonesian bank that trained its street vendor clients on money management, to high school students in Brazil learning about personal finance and over-indebtedness from a play. The UNSGSA also welcomes initiatives that are providing policy guidance, such as the OECD/INFE High-Level Principles on National Strategies for Financial Education.

One manifestation of the UNSGSA's commitment to responsible finance is her contribution to the development and launch of the UN-backed PRI Initiative's Principles for Investors in Inclusive Finance (PIIF). More than 50 investors, including major pension funds, have committed to invest in financial service institutions that offer responsible microfinance and a wide range of services to the poor and SMEs. Some of these have reported back on their commitment to integrate client protection and social impacts into their investment decision making as part of a pilot effort on monitoring—reporting will become mandatory for all signatories in late 2013.

As the world confronts growing concerns about energy, water and other resources, the UNSGSA is working to change the notion that doing business is at odds with sustainability and development. In her speeches, Queen Máxima often calls attention to opportunities to advance the needs of people planet profit together via the twinning of financial services with basic needs and the ways in which innovative companies are aligning these goals through responsible financial services and practices.