

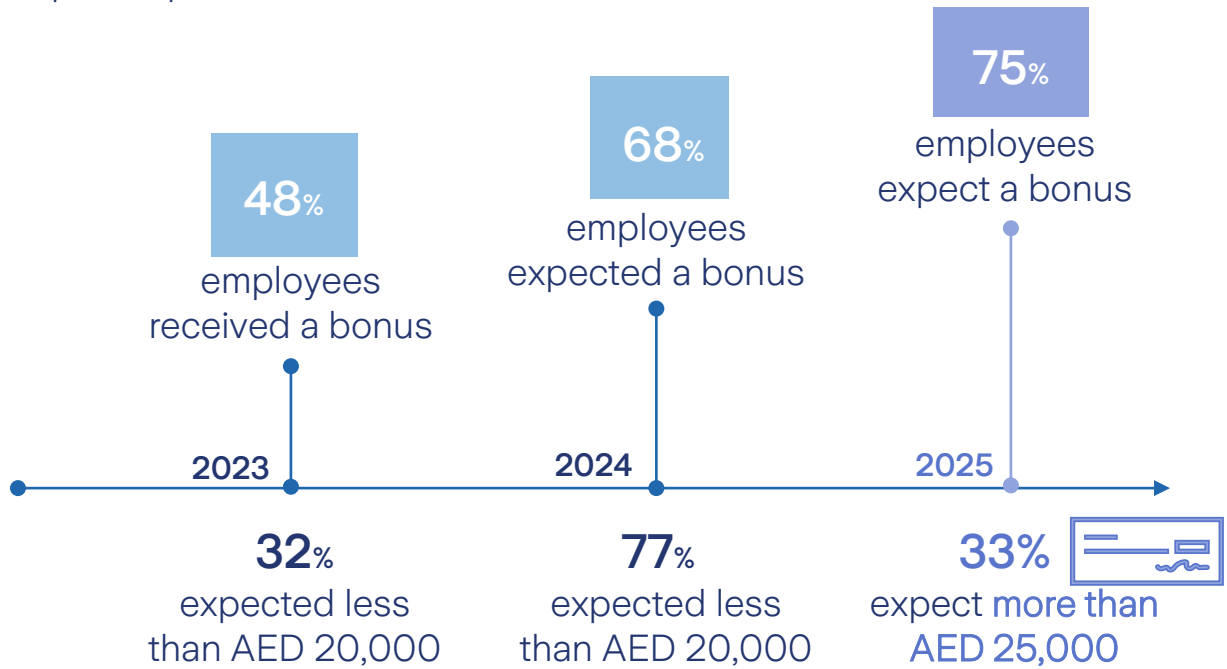
Are your employees money confident?

Understanding the financial confidence,
ambitions, and readiness of UAE's workforce

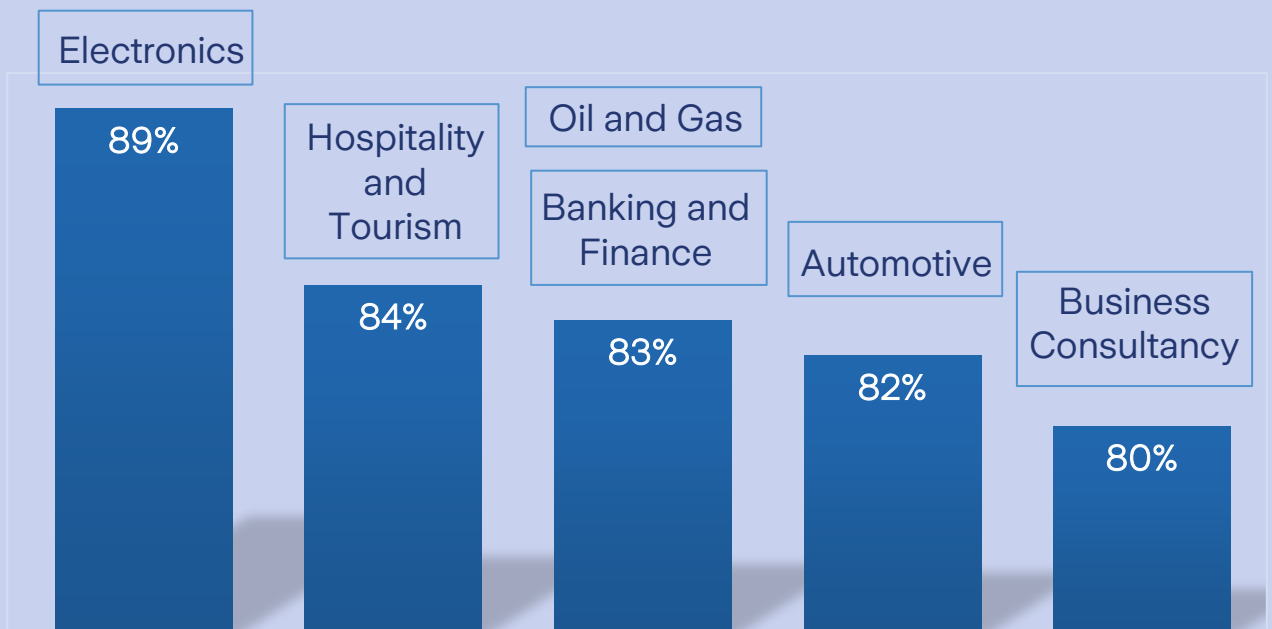


75% of UAE employees are expecting a bonus in 2025

UAE employees are increasingly optimistic about receiving bonuses, highlighting a growing confidence in workplace financial rewards. This positive trend is likely fueled by strong economic conditions and solid corporate performance.



Optimistic bonus expectations across most industries



7 in 10 employees want to save most of their bonus

A growing number of UAE employees prioritise saving their annual bonuses over discretionary spending.

Notably, 31% of Gen Z employees intend to save their entire bonus, the highest among age groups. Employees aged over 45 also show disciplined saving habits, with 52% saving most of their bonus.

Rising cost of living have impacted financial decisions for 55% of employees, leading to a balanced approach: 60% will spend part of their bonus on travel and leisure, while 27% focus on skill-building including AI.

31%

Want to **spend most** of their bonus

68%

want to **save most or all** of their bonus



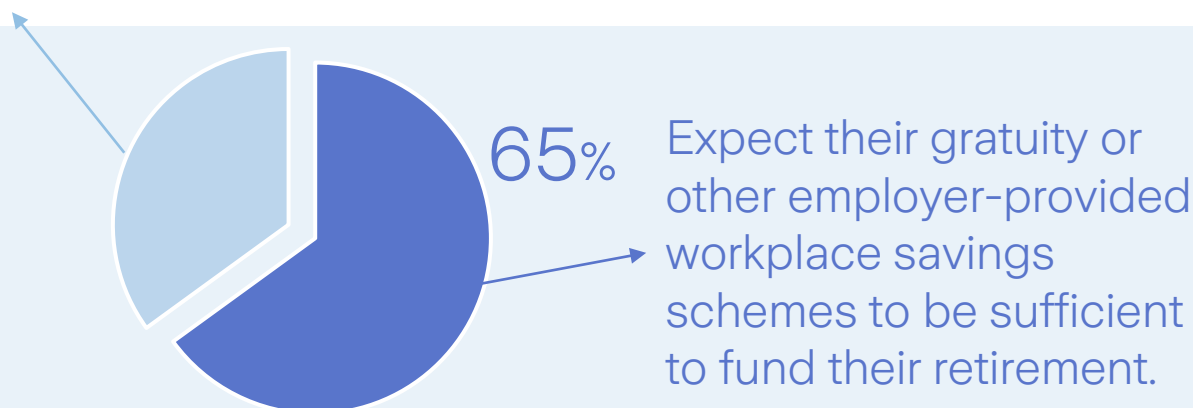
This shift in saving habits underscores employees' focus on financial security and future investments.



53% of employees say they need a savings plan to fund their retirement

Employers can strengthen financial security and retention by allowing employees to invest part of their bonuses and salary increments into workplace pension plans. This can help employees build a retirement fund and foster stronger employee engagement.

35% of employees say that gratuity or workplace savings won't be enough to fund their retirement



7 in 10 employees say that they gain financial confidence from employer-provided benefits, financial wellbeing webinars and tools.

This presents a valuable opportunity for employers to make a positive impact. By enhancing employee awareness through financial education courses, providing access to financial advice, and offering structured workplace savings plans, you can support your employees' financial wellbeing, foster loyalty, and boost productivity. These proactive steps will also position your company as an employer of choice, attracting and retaining top talent.



Many employees may not fully realise the gap between their gratuity expectations and their actual long-term financial needs.

Employers play a crucial role in providing the right tools, education, and structured savings plans to build lasting financial security. While gratuity offers a valuable cushion during career transitions, it should be complemented with additional savings strategies for true retirement readiness. Companies must look beyond traditional benefits and consider solutions that ensure lasting financial security.”

Ashika Tailor

Head of Business Development – Employee Benefits
Zurich International Life Limited

How can you fill the gap?

Consider implementing workplace savings schemes to support your employees. By offering savings plans, you can demonstrate your commitment to their long-term financial well-being. Additionally, transparent communication about end-of-service benefits and financial education can empower employees to make informed decisions for their future.

Zurich's Employee Benefits solutions



Group Savings

Our award-winning International Pension Plan enables employees to save cost-effectively for their future. With a range of investment funds, the plan can be tailored to meet the unique needs of each employer. Ideal for both local businesses and multinational companies with a global workforce.

[Learn more](#)



Group Life

Our group life solution provides essential life, disability, and income protection for employees. We offer a variety of customisable protection benefit options to meet the unique needs of each employer and their employees

[Learn more](#)



SMiIE – Group life insurance for SMEs

Gift your valuable workforce the financial security they deserve, starting from just AED 2,000 a year for a team of five. SMiIE benefits include life cover, accidental death, disability and more.

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www.zurich.ae/employee-benefits



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