

# Digital Life Abroad

An *Expats Insider* Topical Report



# Introduction & Short Methodology

## Digital Life Abroad

Over the last years, it has become impossible to imagine a world without digital communication, especially for globally mobile people: staying in touch with loved ones at home, mastering the administrative challenges in a new country, or working remotely as a digital nomad — the digital needs of expats are extremely diverse.

Some countries excel at offering the environment to live a connected life: Estonia, Finland, Norway, Denmark, and New Zealand occupy the first places thanks to their unrestricted access to online services and the possibility to pay without cash almost anywhere. But it is not all easy going for expats: getting a local mobile phone number seems to be quite hard in the Nordic Countries, while New Zealand's ratings for the access to high-speed internet at home are just mediocre.

At the other end of the scale, Myanmar, China, Egypt, India, and the Philippines are rated the worst countries for digital life. Expats in these countries struggle with a lack of

government services online, difficult access to high-speed internet at home, or even restrictions in their use of online services. Interestingly, the worst-rated destination in the world, Myanmar, also holds a surprise: it ranks first for the ease of getting a local mobile phone number.

The addition of the Digital Life subcategory to the Quality of Life Index of the *Expat Insider* survey has of course influenced the rankings. While destinations such as Israel, Sweden, and Qatar benefitted from the new factors, others like Germany, Oman, and Costa Rica lost some ground in terms of quality of life. Destinations such as Saudi Arabia, Egypt, and Brazil, which have always ranked among the worst countries for quality of life, could not change their position in light of poor results in the Digital Life subcategory.

## Short Methodology

The Digital Life Abroad Report is an addition to the annually published *Expat Insider* survey by InterNations. The topical report is based on the Digital Life subcategory, which was

added to the *Expat Insider* survey for the first time in 2018. The subcategory is part of the Quality of Life Index, which covers five other subcategories, including Leisure Options, Health & Well-Being, and Travel & Transportation.

To identify the best and worst countries for digital life, survey respondents were asked to rate their satisfaction with the following factors on a scale of one to seven: the unrestricted access to online services such as social media, the availability of government/administrative services online, the ease of getting a local mobile phone number, the ease of paying without cash, and the ease of getting access to high-speed internet at home.

For a country to be featured in the *Expat Insider 2018* survey and subsequently in the Digital Life Abroad Report, a sample size of at least 75 survey participants per destination was necessary. In 2018, 68 met this requirement, with a total of 18,135 expatriates taking part in the survey, representing 178 nationalities and living in 187 countries or territories.

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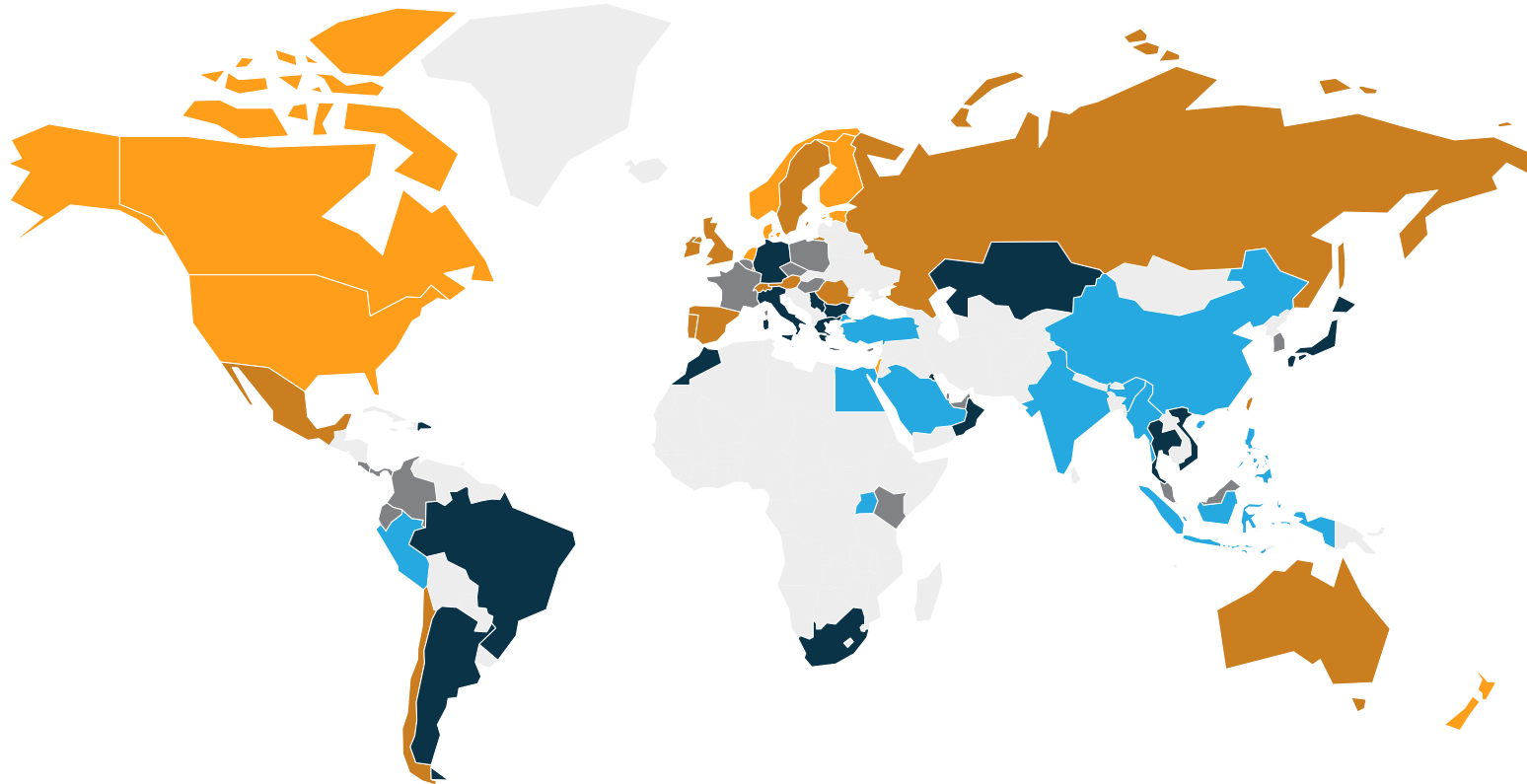
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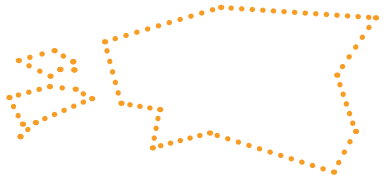
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# The Best and Worst Countries for Digital Life



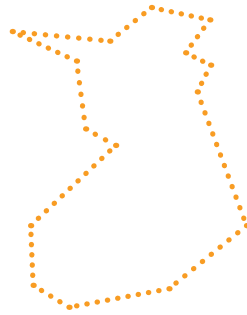
1 Estonia	10 USA	19 Hong Kong	28 Qatar	37 UAE	46 Oman	55 Vietnam	64 Philippines
2 Finland	11 Sweden	20 Austria	29 Czechia	38 Panama	47 Thailand	56 Kuwait	65 India
3 Norway	12 Bahrain	21 Chile	30 Costa Rica	39 Colombia	48 Kazakhstan	57 Italy	66 Egypt
4 Denmark	13 Taiwan	22 Ireland	31 Kenya	40 Ecuador	49 South Africa	58 Morocco	67 China
5 New Zealand	14 Australia	23 Spain	32 Poland	41 Belgium	50 Brazil	59 Uganda	68 Myanmar
6 Israel	15 UK	24 Romania	33 Cyprus	42 Malta	51 Japan	60 Turkey	
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● Best digital life  
● Worst digital life



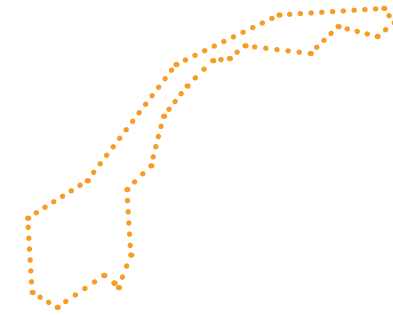
### 1. Estonia

Being featured in the *Expat Insider* survey for the first time, Estonia comes in 1st place out of 68 countries in terms of digital life. The country is rated best in the world for both unrestricted access to online services (e.g. social media) and the availability of administrative or government services online. In fact, 96% of expats judge the access to online services favorably (vs. 80% globally), with 86% saying it could not be any better (vs. 58% globally). Another 94% are impressed with the availability of administrative or government services online (vs. 55% globally), with 70% giving it the best possible rating (vs. 23% globally). These excellent results help the country compensate its low rankings in terms of available leisure options (51st) and travel opportunities (65th): all in all, Estonia comes in a good 21st place out of 68 countries for its general quality of life.



### 2. Finland

Paying without cash seems to be no issue at all in Finland, which comes first in the world for this factor. Nearly all expats in the country (96%) are satisfied with the ease of cashless payments (vs. 78% globally). They are also happy with the ease of getting high-speed internet at home (96% vs. 75% globally), the availability of administrative or government services online (88% vs. 55% globally), and the unrestricted access to online services such as social media (94% vs. 80% globally). Interestingly, it does not seem to be that easy to get a local mobile phone number in Finland (9% negative ratings vs. 7% globally), with the country ranking 44th out of 68 destinations for this factor.



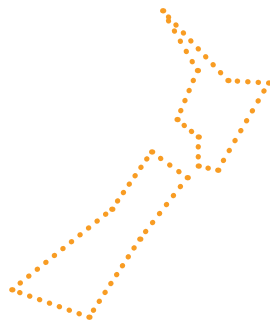
### 3. Norway

Similarly to Finland, Norway ranks among the top 10 countries for most rating factors regarding digital life, but it drops drastically to 50th place for the ease of getting a local mobile number. In fact, just 84% of expats find this easy (vs. 86% globally), making Norway the worst-ranking among the top 10 countries for this factor. On the other end of the scale, nearly all expats (97%) are happy with the level of unrestricted access to online services in Norway, compared to 80% globally. The same is true for high speed internet access at home (95% positive ratings vs. 75% globally) and paying without cash. The latter is considered easy by 97% of expats, which is 19 percentage points more than the global average (78%).



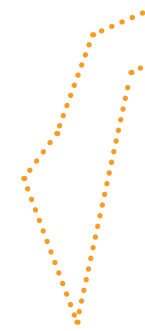
#### 4. Denmark

An excellent 4th place in terms of digital life helps Denmark to make up for its bottom 10 positions for leisure options (64th out of 68 countries) and personal happiness (66th): it comes in 24th place for quality of life overall. The Nordic country ranks 2nd worldwide for the ease of cashless payments (97% satisfied vs. 78% globally), only beaten by Finland. Additionally, nine in ten expats living in Denmark (90%) rate the availability of administrative or government online services positively (vs. 55% globally), while over half (57%) even claim that it is very good (vs. just 23% globally). Only getting a local mobile phone number does not seem to be all that easy in Denmark (46th out of 68 countries), with 6% stating to be unhappy with this factor (about the same as the global average of 7%).



#### 5. New Zealand

New Zealand's generally high ratings for the local quality of life (11th worldwide) are further consolidated by the Digital Life subcategory: Nearly all expats (98%) say that it is easy to get a local mobile number (vs. 86% globally), which is the highest share in the world. What is more, 99% of expats are happy with the ease of cashless payments (vs. 78% globally), with 77% even saying it could not be any better (vs. 48% globally). When it comes to the availability of government services online, another 91% agree that the access is good (vs. 55% globally). However, New Zealand just ranks a mediocre 35th out of 68 countries in terms of getting access to high-speed internet at home: about four in five (79%) agree that getting high speed internet access at home is easy, which is only slightly above the global average (75%).



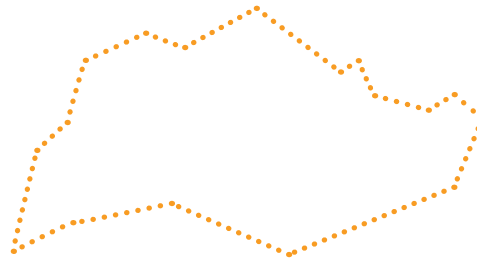
#### 6. Israel

Israel makes it into the top 10 countries in terms of quality of life for the first time, thanks to the new Digital Life subcategory, which has helped it to climb up the ranks. The country receives its best ratings for the unrestricted access to online services such as social media and the ease of getting a local mobile phone number (3rd worldwide for both). In fact, nearly all expats (95%) rate their access to online services positively (vs. 80% globally), and 84% say it could not be any better (vs. 58% globally). Similarly, 94% find it easy to get a mobile number (vs. 86% globally), and 80% think this could not be any easier (vs. 58% globally). Expats in Israel are not nearly as satisfied with the availability of administrative or government services online; however, the country still ranks a good 21st out of 68, with 67% positive ratings for this factor (vs. 55% globally).



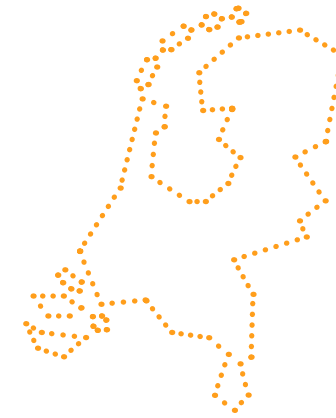
## 7. Canada

With regard to digital life, Canada receives its best ratings for the availability of administrative or government services online (ranking 8th out of 68 destinations) and the ease of cashless payments (10th). More than nine in ten expats (94%) find the latter easy, compared to 78% globally. Moreover, expats in Canada are happy with the unrestricted access to online services such as social media (11th) and the ease of getting high-speed internet at home (12th). Close to nine in ten respondents (89%) are happy with the latter (vs. 75% globally), but the “*very high costs of internet*” are mentioned as a downside of life in Canada by a German expat. Only getting a local mobile phone number does not seem to be all that easy in Canada (38th); however, the share of expats who are satisfied with this factor is still slightly above the global average (89% vs. 86% globally).



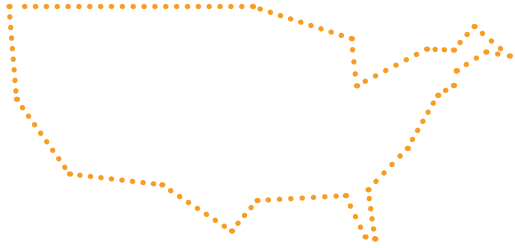
## 8. Singapore

Singapore shows an interesting mix of excellent and rather average rankings in terms of digital life. The country ranks 21st out of 68 countries for cashless payments, 29th for the ease of getting a local mobile phone number, and 45th for unrestricted access to online services. Although the latter result places Singapore in the bottom half worldwide, 83% of expats still rate this factor positively, three percentage points above the global average (80%). On the other hand, Singapore receives great ratings for the ease of getting high-speed internet at home (8th) and the availability of administration or government services online. For the latter, Singapore even ranks 2nd worldwide, beaten only by Estonia. More than nine in ten expats (93%) are happy with this factor (vs. 94% in Estonia and 55% globally), and 60% say it could not be any better (vs. 23% globally).



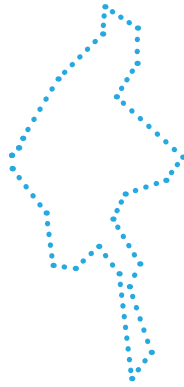
## 9. Netherlands

Expats in the Netherlands can expect to be pleased with digital life if they are looking for unrestricted access to online services such as social media (8th out of 68) and a good availability of administrative or government services online (10th). “*Everything can be done online*,” an expat from Germany comments. In fact, 83% of respondents are happy with the availability of administrative or government services online, compared to 55% globally. The Netherlands receives its worst — though still above-average — ratings for the ease of getting a local mobile phone number (24th out of 68) and paying without cash (20th). While 90% of respondents do agree that it is easy to pay with something other than cash in the Netherlands (vs. 78% globally), this is the second-worst ranking among the top 10 countries for digital life, after Singapore (21st).



## 10. USA

Coming in a low 47th place out of 68 countries regarding the general quality of life, the USA receives its best ratings within this index for its digital life. Expats in the USA are most satisfied with the ease of cashless payments (8th), as nearly all respondents (95%) rate this favorably (vs. 78% globally). Close to three-quarters (74%) even agree that paying without cash could not be any easier in the USA (vs. 48% globally). Expats are also very satisfied with the ease of getting high-speed internet access at home (90% happy vs. 75% globally). However, this is not the case when it comes to getting a local mobile phone number (31st): This factor has the lowest ranking within the Digital Life subcategory. Nonetheless, 91% of expats still say that it is easy to get a local number (vs. 86% globally), with one expat from Sweden highlighting *“how easy it is to get a local phone number anywhere”* in the USA.



## 68. Myanmar

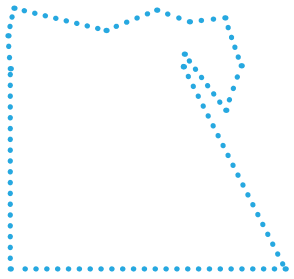
Ranking last worldwide in terms of digital life, it seems like Myanmar is still a long way from becoming a digital society. The country is the world’s worst-rated destination to pay without cash and to get access to high-speed internet at home. In fact, 74% of expats find making cashless payments in Myanmar difficult, which is 61 percentage points more than the global average (13%) and double the share in Argentina (37%), the second-worst destination for this factor. Similarly, 58% of expats in Myanmar are unhappy with their access to high-speed internet at home, which is the highest share worldwide and close to four times the global average (16%). However, Myanmar also holds a surprise: The country ranks first worldwide for the ease of getting a local mobile phone number. Nearly all expats (96%) find this easy, compared to 86% globally, and 80% even say it is very easy (vs. 58% globally).



## 67. China

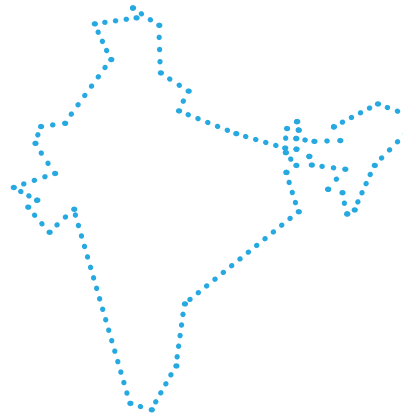
Coming in 57th place in the Quality of Life Index overall, China performs worst when it comes to digital life. The poor performance is one of the reasons for its further drop in the rankings: China is by far the worst country for unrestricted access to social media, with 83% being unsatisfied, which is over eight times the global average (10%) and 37 percentage points higher than the share in Saudi Arabia (46%), the destination with the second-worst ranking. Over half the expats in China (52%) even say that it could not be any worse (vs. 3% globally), and a US American respondent names the *“government control of media and internet”* as one of the worst things about life in China. While expats are also extremely unsatisfied with the access to high-speed internet at home (38% negative ratings vs. 16% globally), the ease of getting a local mobile phone number (14% vs. 7% globally), and the availability of administrative or government services online (52% vs. 26% globally), China ranks a good 17th out of 68 for cashless payments: 89% say paying without cash is no problem (vs. 78% globally), and 72% even think it could not be any easier in China (vs. 48% globally).





## 66. Egypt

Almost seven in ten expats in Egypt (69%) are unsatisfied with the availability of administrative or government services online (vs. 26% globally), which is the highest share worldwide (together with Myanmar). Digital life in Egypt is made even harder due to the slow internet speed, with close to half the expats (47%) finding it hard to get access to high-speed internet at home (vs. 16% globally). A US American expat lists the “internet at home” as one of the worst things about living in Egypt. What is more, expats are unhappy with the ease of paying without cash (35% negative ratings vs. 13% globally) and the access to online services such as social media (19% negative ratings vs. 10% globally). Only getting a local mobile phone number seems to be fairly easy in Egypt (39th out of 68 countries; 89% positive ratings vs. 86% globally).



## 65. India

When it comes to getting a local mobile phone number, India is the world’s most difficult country to live in. Almost two in five expats (37%) find this hard, which is more than five times the global average (7%) and 13 percentage points more than in Japan (24%), the country with the second-worst ranking. “Administration is terrible,” an expat from Sweden complains. “You have to fill in hundreds of forms for getting a local prepaid cellphone number.” Administrative procedures do not get any easier with a lack of government services online (64th out of 68). Almost three in five expats living in India (59%) say they are unsatisfied with the services on offer, which is more than double the global average (26%). Expats in India also struggle with a lack of high-speed internet at home: almost three in ten (28%) are unsatisfied with their internet speed, which is twelve percentage points above the worldwide average (16%).



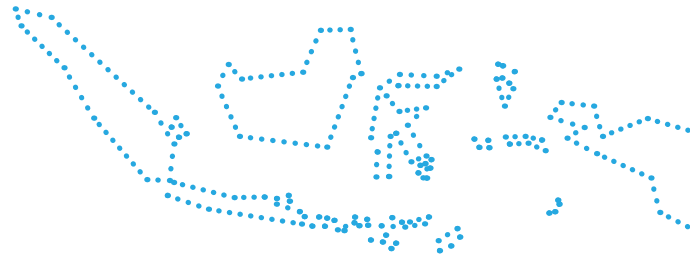
## 64. Philippines

Expats not having access to high-speed internet at home is one of the biggest reasons for the Philippines’ ranking among the bottom 10 destinations for digital life. Close to half the expats (49%) state that they are unsatisfied with their internet speed (vs. 16% globally), with only Myanmar (58%) ranking worse. “The internet speed is slow,” bemoans an expat from Indonesia. What is more, almost half the respondents (48%) are unhappy with the availability of government services online, which is 22 percentage points above the global average (26%). Expats also seem to struggle to pay without cash as over a third (34%) say it is difficult, compared to just 13% worldwide. Only getting a local mobile phone number does not seem to be an issue: Ranking the country 27th out of 68 in this respect, 90% say that this is easy (vs. 86% globally). More than seven in ten (72%) even say that it could not be any easier (vs. 58% globally).



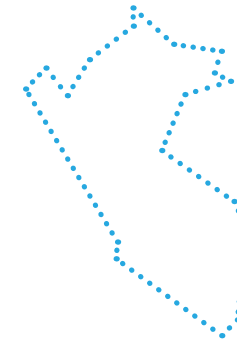
### 63. Saudi Arabia

Having always ranked in the bottom 10 of the Quality of Life Index, the addition of the Digital Life subcategory is one of the reasons for Saudi Arabia dropping another eight places (59th out of 65 in 2017 vs. 67th out of 68 in 2018). The country comes in second-to-last place worldwide in terms of unrestricted access to online services such as social media, only ahead of China. In fact, close to half the expats in Saudi Arabia (46%) are unhappy with this factor, compared to 10% globally, or as an Indian expat states: *“There is no freedom and too much restriction.”* Close to one in five expats (16%) even say it could not be any worse, which is more than five times the global average (3%). Only administrative or government services seem to be easily available online (27th out of 68), with 55% of respondents stating that they are satisfied, exactly the same share as the global average. Lastly, expats in Saudi Arabia seem to struggle to get a local mobile phone number (21% negative ratings vs. 7% globally) as well as access to high-speed internet at home (25% negative ratings vs. 16% globally).



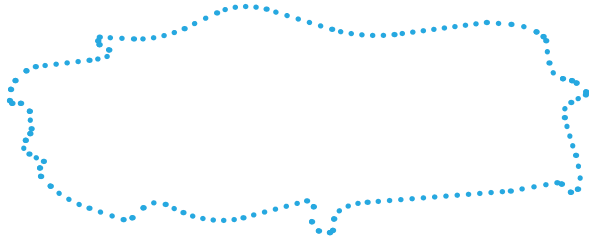
### 62. Indonesia

Indonesia is another country among the bottom 10 which appears to be lacking in online administrative or government services. Over three in five expats (61%) are unhappy with the services available, ranking the country 66th in the world for this factor (vs. 26% globally), only ahead of Myanmar and Egypt (69% negative ratings). Indonesia also comes in a low 61st place for both the access to high-speed internet at home (30% negative ratings vs. 16% globally) and the unrestricted access to online services such as social media (20% negative ratings vs. 10% globally). Lastly, the country appears to be a long way from becoming a cashless society, as one-fifth of expats (20%) say it is difficult to pay without cash, seven percentage points more than the global average (13%).



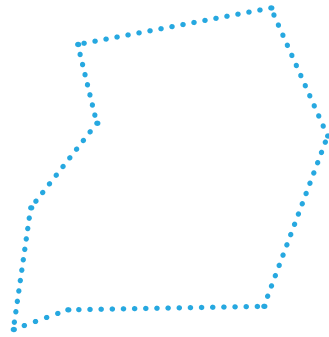
### 61. Peru

Expats in Peru seem to struggle with the lack of administrative or government services online: Close to half (49%) are unsatisfied with the services provided, which is 23 percentage points more than the global average (26%). A US American expat specifically mentions that *“dealing with the government”* can be difficult in Peru. Paying without cash (26% negative ratings vs. 13% globally) and getting access to high-speed internet at home (29% negative ratings vs. 16% globally) also appear to be tricky in the South American country. In fact, Peru ranks among the bottom 10 countries for all three factors mentioned so far. On the other hand, 86% of expats are satisfied with the unrestricted access to online services such as social media (vs. 80% globally). Among the bottom 10 countries, this is the best performance, but worldwide Peru still ranks just 46th out of 68 destinations.



## 60. Turkey

Turkey has lost 14 ranks in the Quality of Life Index within one year (from 39th out of 65 countries in 2017 to 53rd out of 68 in 2018). This is partly due to the addition of the Digital Life subcategory, where it ranks among the world's worst countries. Expats seem to be particularly unsatisfied with their unrestricted access to online services such as social media: Close to half (45%) rate this negatively, which is over four times the global average (10%). A French expat even names "media control" as one of the things he dislikes most about life in Turkey. Receiving a local mobile phone number appears to be difficult, too, as one in five expats (20%) struggles to get one. This is almost three times the global average (7%). The country receives its best ratings for the ease of paying without cash, coming in an average 34th place out of 68 destinations.



## 59. Uganda

Ranking among the worst countries in the world for digital life, Uganda receives its lowest ratings for getting access to high-speed internet at home (65th out of 68 countries) and paying without cash (61st): close to two in five expats in the country (39%) are unsatisfied with the first factor (vs. 16% globally), while a third (33%) rate cashless payment opportunities negatively (vs. 13% globally). In fact, twelve percent even say it is very difficult to pay without cash in Uganda; only five other countries worldwide have higher percentages in this regard (Germany, Argentina, Egypt, Japan, and Myanmar). On the bright side, Uganda ranks among the top 10 countries regarding how easy it is to get a local mobile phone number (8th) — nearly all expats (97%) say that this is not an issue.

# Digital Life

## Availability of government services online



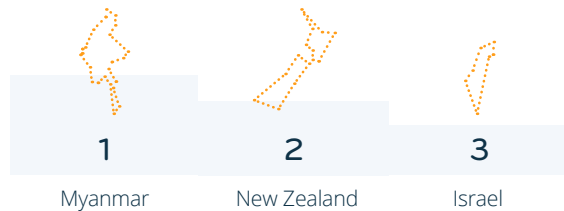
### Top 10

- 1 Estonia
- 2 Singapore
- 3 New Zealand
- 4 Denmark
- 5 Finland
- 6 Norway
- 7 Bahrain
- 8 Canada
- 9 Australia
- 10 Netherlands

### Bottom 10

- 68 Egypt
- 67 Myanmar
- 66 Indonesia
- 65 Vietnam
- 64 India
- 63 Morocco
- 62 China
- 61 Bulgaria
- 60 Philippines
- 59 Peru

## Getting a local mobile number



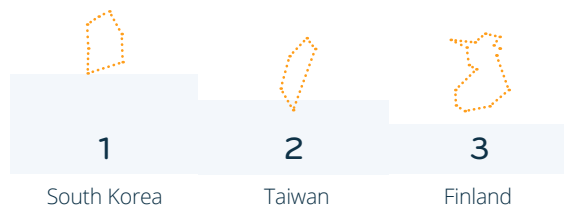
### Top 10

- 1 Myanmar
- 2 New Zealand
- 3 Israel
- 4 Estonia
- 5 Kenya
- 6 Romania
- 7 Portugal
- 8 Uganda
- 9 Panama
- 10 Morocco

### Bottom 10

- 68 India
- 67 Japan
- 66 South Korea
- 65 Saudi Arabia
- 64 Turkey
- 63 China
- 62 Peru
- 61 Germany
- 60 Brazil
- 59 South Africa

## High-speed internet at home



### Top 10

- 1 South Korea
- 2 Taiwan
- 3 Finland
- 4 Romania
- 5 Norway
- 6 Estonia
- 7 Israel
- 8 Singapore
- 9 Denmark
- 10 Russia

### Bottom 10

- 68 Myanmar
- 67 Philippines
- 66 Egypt
- 65 Uganda
- 64 China
- 63 Peru
- 62 Brazil
- 61 Indonesia
- 60 India
- 59 Morocco

# Digital Life

## Paying without cash



## Top 10

- 1 Finland
- 2 Denmark
- 3 Sweden
- 4 Norway
- 5 Estonia

## Bottom 10

- |               |              |                |
|---------------|--------------|----------------|
| 6 New Zealand | 68 Myanmar   | 63 Vietnam     |
| 7 South Korea | 67 Argentina | 62 Philippines |
| 8 USA         | 66 Morocco   | 61 Uganda      |
| 9 Australia   | 65 Egypt     | 60 Japan       |
| 10 Canada     | 64 Ecuador   | 59 Germany     |

## Unrestricted access to online services



## Top 10

- 1 Estonia
- 2 Norway
- 3 Israel
- 4 Colombia
- 5 New Zealand

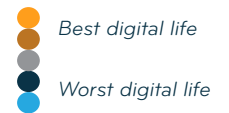
## Bottom 10

- |               |                 |              |
|---------------|-----------------|--------------|
| 6 Taiwan      | 68 China        | 63 Kuwait    |
| 7 Finland     | 67 Saudi Arabia | 62 Oman      |
| 8 Netherlands | 66 Turkey       | 61 Indonesia |
| 9 Czechia     | 65 UAE          | 60 Egypt     |
| 10 Japan      | 64 Qatar        | 59 Russia    |

# Digital Life in Africa



1 Estonia	10 USA	19 Hong Kong	28 Qatar	37 UAE	46 Oman	55 Vietnam	64 Philippines
2 Finland	11 Sweden	20 Austria	29 Czechia	38 Panama	47 Thailand	56 Kuwait	65 India
3 Norway	12 Bahrain	21 Chile	30 Costa Rica	39 Colombia	48 Kazakhstan	57 Italy	66 <b>Egypt</b>
4 Denmark	13 Taiwan	22 Ireland	31 <b>Kenya</b>	40 Ecuador	49 <b>South Africa</b>	58 <b>Morocco</b>	67 China
5 New Zealand	14 Australia	23 Spain	32 Poland	41 Belgium	50 Brazil	59 <b>Uganda</b>	68 Myanmar
6 Israel	15 UK	24 Romania	33 Cyprus	42 Malta	51 Japan	60 Turkey	
7 Canada	16 Luxembourg	25 Russia	34 Malaysia	43 Bulgaria	52 Greece	61 Peru	
8 Singapore	17 Switzerland	26 Mexico	35 France	44 Serbia	53 Germany	62 Indonesia	
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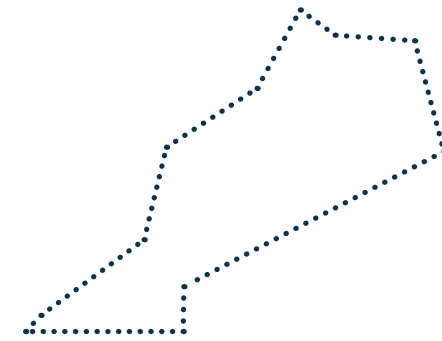
### 31. Kenya

Ranking as the best African country, Kenya appears to offer a good digital life. Almost nine in ten expats there (89%) are happy with their unrestricted access to online services, which is nine percentage points above the global average (80%). Making cashless payments in Kenya also seems to be very easy (94% positive ratings vs. 78% globally). What is more, Kenya comes in fifth in the world for the ease of getting a local mobile phone number, just beaten by Myanmar, New Zealand, Israel, and Estonia. Close to every expat in the country (95%) says it is easy, compared to 86% globally. In fact, only 2% find it difficult, while the global average is more than three times this share (7%). On the other hand, Kenya struggles to provide administrative or government services online (46th): Almost two in five expats (39%) are unsatisfied with the availability (vs. 26% globally). *“Dealing with the government for routine matters takes forever,”* bemoans an expat from the USA.



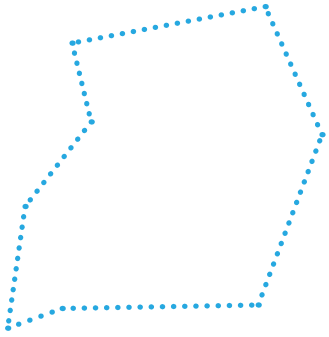
### 49. South Africa

South Africa ranks among the bottom 10 countries worldwide in terms of ease of getting a local mobile phone number (59th), with 12% of expats saying it is difficult. This is five percentage points more than the global average (7%). The country does not fare much better when it comes to the availability of government or administration services online, ranking 58th out of 68 countries worldwide. In fact, close to half the expats (48%) are unsatisfied with the services provided, which is nearly double the global average (26%). Difficulties in getting access to high-speed internet at home (52nd) have also contributed to the country's poor ranking for digital life — over one in five expats (21%) are unhappy with this factor (vs. 16% negative ratings globally). South Africa achieves its best rank for making cashless payments (23rd). Over nine in ten expats (91%) say it is easy to pay without cash, which is 13 percentage points above the global average (78%).



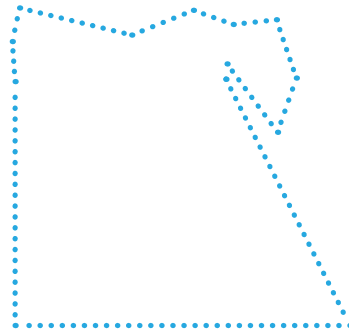
### 58. Morocco

Ranking a low 58th place for digital life overall, Morocco is among the worst ten countries in the world for the ease of getting high-speed internet access at home (59th out of 68), the availability of administrative or government services online (63rd), and the ease of making cashless payments (66th). For the latter, it only ranks ahead of Argentina and Myanmar, with 38% of respondents in Morocco saying that it is difficult to pay without cash, which is close to three times the global average (13%). What is more, 56% of expats are unsatisfied with the access to government services online (vs. 26% globally), and one in five (20%) is unhappy with the availability of high-speed internet at home (vs. 16% globally). On the other hand, Morocco ranks among the best countries in the world for the ease of getting a local mobile phone number (10th). Over nine in ten expats (94%) say getting a local number is easy, which is eight percentage points above the global average (86%). Over seven in ten (71%) even agree that it is very easy (vs. 58% globally).



## 59. Uganda

Ranking among the worst countries in the world for digital life, Uganda receives its lowest ratings for getting access to high-speed internet at home (65th out of 68 countries) and paying without cash (61st): Close to two in five expats in the country (39%) are unsatisfied with the first factor (vs. 16% globally), while a third (33%) rate cashless payment opportunities negatively (vs. 13% globally). In fact, twelve percent even say it is very difficult to pay without cash in Uganda; only five other countries worldwide have higher percentages in this regard (Germany, Argentina, Egypt, Japan, and Myanmar). On the bright side, Uganda ranks among the top 10 countries regarding how easy it is to get a local mobile phone number (8th) — nearly all expats (97%) say that this is not an issue.



## 66. Egypt

Almost seven in ten expats in Egypt (69%) are unsatisfied with the availability of administrative or government services online (vs. 26% globally), which is the highest share worldwide (together with Myanmar). Digital life in Egypt is made even harder due to the slow internet speed, with close to half the expats (47%) finding it hard to get access to high-speed internet at home (vs. 16% globally). A US American expat lists the “*internet at home*” as one of the worst things about living in Egypt. What is more, expats are unhappy with the ease of paying without cash (35% negative ratings vs. 13% globally) and the access to online services such as social media (19% negative ratings vs. 10% globally). Only getting a local mobile phone number seems to be fairly easy in Egypt (39th out of 68 countries; 89% positive ratings vs. 86% globally).

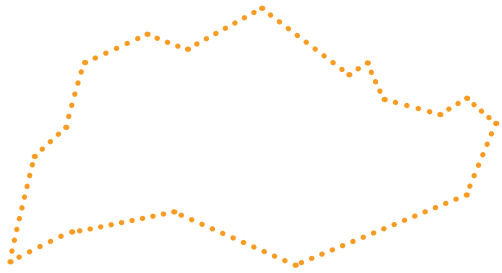


# Digital Life in the Asian Tigers



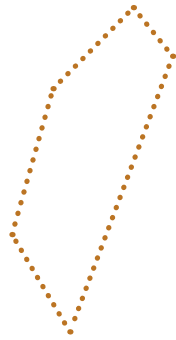
1 Estonia	10 USA	19 Hong Kong	28 Qatar	37 UAE	46 Oman	55 Vietnam	64 Philippines
2 Finland	11 Sweden	20 Austria	29 Czechia	38 Panama	47 Thailand	56 Kuwait	65 India
3 Norway	12 Bahrain	21 Chile	30 Costa Rica	39 Colombia	48 Kazakhstan	57 Italy	66 Egypt
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5 New Zealand	14 Australia	23 Spain	32 Poland	41 Belgium	50 Brazil	59 Uganda	68 Myanmar
6 Israel	15 UK	24 Romania	33 Cyprus	42 Malta	51 Japan	60 Turkey	
7 Canada	16 Luxembourg	25 Russia	34 Malaysia	43 Bulgaria	52 Greece	61 Peru	
8 Singapore	17 Switzerland	26 Mexico	35 France	44 Serbia	53 Germany	62 Indonesia	
9 Netherlands	18 Portugal	27 South Korea	36 Hungary	45 Dominican Rep.	54 Argentina	63 Saudi Arabia	





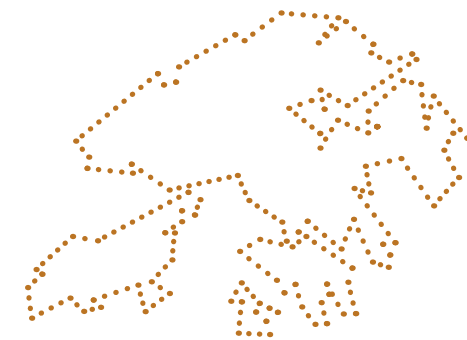
## 8. Singapore

Singapore shows an interesting mix of excellent and rather average rankings in terms of digital life. The country ranks 21st out of 68 countries for cashless payments, 29th for the ease of getting a local mobile phone number, and 45th for unrestricted access to online services. Although the latter result places Singapore in the bottom half worldwide, 83% of expats still rate this factor positively, three percentage points above the global average (80%). On the other hand, Singapore receives great ratings for the ease of getting high-speed internet at home (8th) and the availability of administration or government services online. For the latter, Singapore even ranks 2nd worldwide, beaten only by Estonia. More than nine in ten expats (93%) are happy with this factor (vs. 94% in Estonia and 55% globally), and 60% say it could not be any better (vs. 23% globally).



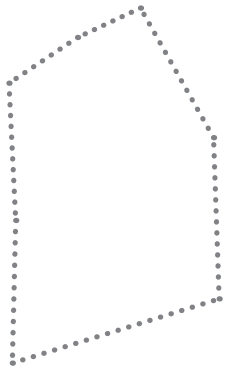
## 13. Taiwan

Despite ranking 1st out of 68 destinations for the overall quality of life, Taiwan shows mixed results for its digital life. Expats in Taiwan seem to be very happy with the ease of getting high speed internet at home: Nearly all respondents (96%) rate this positively (vs. 75% globally), ranking the Asian Tiger second in the world for this factor, only beaten by South Korea. *"The internet is fast and freely available everywhere,"* shares an expat from South Africa. The internet is not only fast, but expats also value the unrestricted access to online services such as social media (94% satisfied vs. 80% worldwide). In contrast to this, paying without cash or getting a local mobile phone number in Taiwan is no mean feat. The expat destination ranks 43rd and 51st out of 68, respectively, for these factors.



## 19. Hong Kong

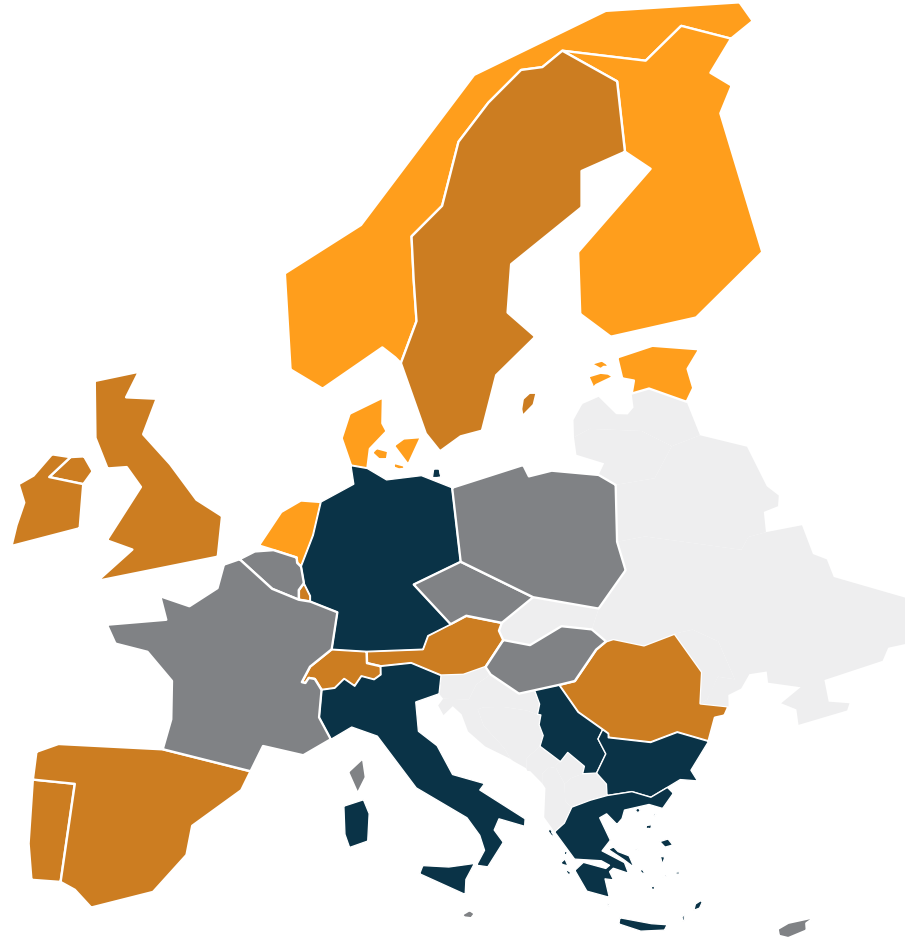
Despite Hong Kong's average ranking regarding the general quality of life (32nd out of 68), expats still have a fairly positive view of digital life in this destination. Hong Kong performs best with regard to unrestricted access to online services (e.g. social media), coming in 16th place out of 68 expat destinations. More than nine in ten expats (92%) rate this factor positively (vs. 80% globally), and 75% could not be any happier with it (vs. 58% globally). Expats are also satisfied with the availability of administrative or government services online (68% satisfied vs. 55% globally). *"So many things like transport and government applications can be done online,"* shares an expat from the Philippines. In fact, 33% of respondents give this factor the best possible rating, which is ten percentage points more than the global average (23%). Paying without cash is slightly harder for expats in Hong Kong — it only comes in 41st place out of 68 for this factor. However, 81% of respondents still agree that cashless payments in Hong Kong are easy (vs. 78% globally).



## 27. South Korea

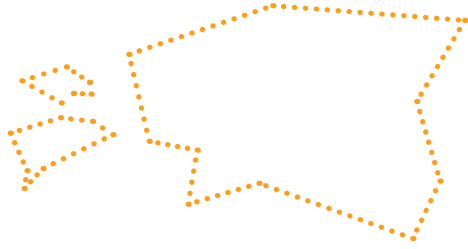
When it comes to digital life, South Korea occupies both ends of the ranking scale: It ranks first in the world for the ease of getting high speed internet at home (98% satisfied vs. 75% globally), but 66th out of 68 for the ease of getting a local mobile phone number. With 22% finding the latter hard (vs. 7% globally), South Korea only ranks ahead of Japan and India in this respect. And while expats are able to access the internet easily at home, they do not necessarily find what they are looking for online. *“Government and other local company websites are often not available in English,”* complains an expat from the UK. Just around half (51%) are generally satisfied with the availability of administrative or government services online (vs. 55% globally), and less than one-fifth (18%) are completely satisfied with this factor (vs. 23% globally).

# Digital Life in Europe



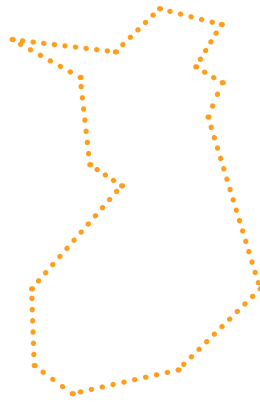
1 <b>Estonia</b>	10 USA	19 Hong Kong	28 Qatar	37 UAE	46 Oman	55 Vietnam	64 Philippines
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4 <b>Denmark</b>	13 Taiwan	22 <b>Ireland</b>	31 Kenya	40 Ecuador	49 South Africa	58 Morocco	67 China
5 New Zealand	14 Australia	23 <b>Spain</b>	32 <b>Poland</b>	41 <b>Belgium</b>	50 Brazil	59 Uganda	68 Myanmar
6 Israel	15 <b>UK</b>	24 <b>Romania</b>	33 <b>Cyprus</b>	42 Malta	51 Japan	60 Turkey	
7 Canada	16 <b>Luxembourg</b>	25 Russia	34 Malaysia	43 <b>Bulgaria</b>	52 <b>Greece</b>	61 Peru	
8 Singapore	17 <b>Switzerland</b>	26 Mexico	35 <b>France</b>	44 <b>Serbia</b>	53 <b>Germany</b>	62 Indonesia	
9 <b>Netherlands</b>	18 <b>Portugal</b>	27 South Korea	36 <b>Hungary</b>	45 Dominican Rep.	54 Argentina	63 Saudi Arabia	

● Best digital life  
● Worst digital life



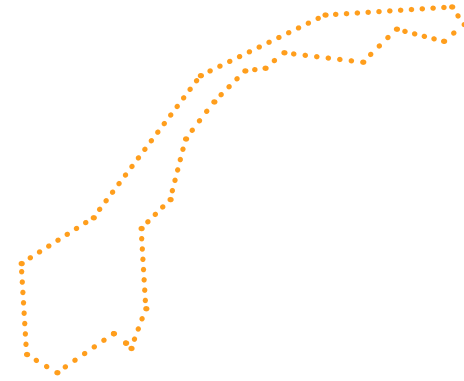
### 1. Estonia

Being featured in the *Expat Insider* survey for the first time, Estonia comes in 1st place out of 68 countries in terms of digital life. The country is rated best in the world for both unrestricted access to online services (e.g. social media) and the availability of administrative or government services online. In fact, 96% of expats judge the access to online services favorably (vs. 80% globally), with 86% saying it could not be any better (vs. 58% globally). Another 94% are impressed with the availability of administrative or government services online (vs. 55% globally), with 70% giving it the best possible rating (vs. 23% globally). These excellent results help the country compensate its low rankings in terms of available leisure options (51st) and travel opportunities (65th): all in all, Estonia comes in a good 21st place out of 68 countries for its general quality of life.



### 2. Finland

Paying without cash seems to be no issue at all in Finland, which comes first in the world for this factor. Nearly all expats in the country (96%) are satisfied with the ease of cashless payments (vs. 78% globally). They are also happy with the ease of getting high-speed internet at home (96% vs. 75% globally), the availability of administrative or government services online (88% vs. 55% globally), and the unrestricted access to online services such as social media (94% vs. 80% globally). Interestingly, it does not seem to be that easy to get a local mobile phone number in Finland (9% negative ratings vs. 7% globally), with the country ranking 44th out of 68 destinations for this factor.



### 3. Norway

Similarly to Finland, Norway ranks among the top 10 countries for most rating factors regarding digital life, but it drops drastically to 50th place for the ease of getting a local mobile number. In fact, just 84% of expats find this easy (vs. 86% globally), making Norway the worst-ranking among the top 10 countries for this factor. On the other end of the scale, nearly all expats (97%) are happy with the level of unrestricted access to online services in Norway, compared to 80% globally. The same is true for high speed internet access at home (95% positive ratings vs. 75% globally) and paying without cash. The latter is considered easy by 97% of expats, which is 19 percentage points more than the global average (78%).

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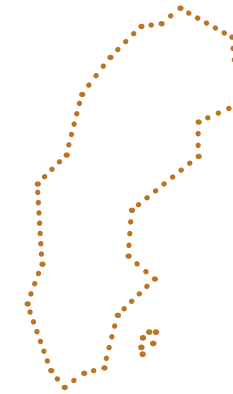
#### 4. Denmark

An excellent 4th place in terms of digital life helps Denmark to make up for its bottom 10 positions for leisure options (64th out of 68 countries) and personal happiness (66th): it comes in 24th place for quality of life overall. The Nordic country ranks 2nd worldwide for the ease of cashless payments (97% satisfied vs. 78% globally), only beaten by Finland. Additionally, nine in ten expats living in Denmark (90%) rate the availability of administrative or government online services positively (vs. 55% globally), while over half (57%) even claim that it is very good (vs. just 23% globally). Only getting a local mobile phone number does not seem to be all that easy in Denmark (46th out of 68 countries), with 6% stating to be unhappy with this factor (about the same as the global average of 7%).



#### 9. Netherlands

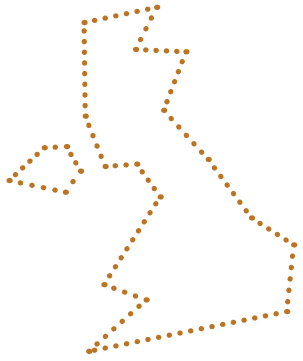
Expats in the Netherlands can expect to be pleased with digital life if they are looking for unrestricted access to online services such as social media (8th out of 68) and a good availability of administrative or government services online (10th). *"Everything can be done online,"* an expat from Germany comments. In fact, 83% of respondents are happy with the availability of administrative or government services online, compared to 55% globally. The Netherlands receive its worst — though still above-average — ratings for the ease of getting a local mobile phone number (24th out of 68) and paying without cash (20th). While 90% of respondents do agree that it is easy to pay with something other than cash in the Netherlands (vs. 78% globally), this is the second-worst ranking among the top 10 countries for digital life, after Singapore (21st).



#### 11. Sweden

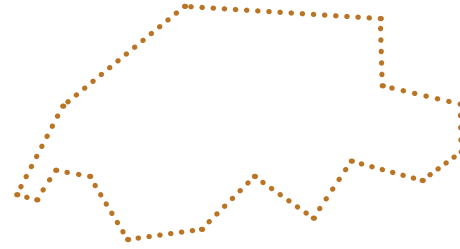
While Sweden narrowly misses out on a spot in the top 10 countries for digital life, its excellent ranking here still makes up for the country's low places in other areas of the Quality of Life Index such as leisure options (66th out of 68) and personal happiness (65th). Sweden gets top marks for being a cashless society (95% positive ratings vs. 78% globally), only beaten by Finland and Denmark worldwide. Expats in Sweden are also happy with the easy access to high-speed internet (15th) and the availability of government or administrative services online (12th): more than four in five expats (83%) rate the former factor positively (vs. 75% globally), and 78% say the same about the availability of government services online (vs. 55% globally). However, getting a local mobile phone number seems to be a weak area of Sweden's digital life (54th), with just 81% finding this easy compared to a global average of 86%.

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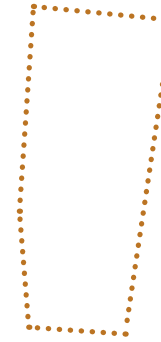
## 15. United Kingdom

Coming in 12th out of 68 countries, the United Kingdom receives its best result within the Digital Life subcategory for the ease of paying without cash. An expat from Romania points out liking *“the fact that you can pay everything online and shop with a card”*. In fact, close to every expat in the country (95%) find this easy, compared to 78% globally. Administrative/government services are also widely available online in the UK (16th), with 73% rating this factor positively (vs. 55% globally). A French expat comments that *“all services are accessible online or via phone, seven days a week”*. The UK receives its lowest rankings for access to high-speed internet at home (39th) and the ease of getting a local phone number (42nd).



## 17. Switzerland

Expats in Switzerland are very happy with the easy access to high-speed internet, with almost nine in ten (88%) rating this factor positively, compared to just 75% globally. What is more, over seven in ten expats (72%) are also happy with the availability of administrative/government services online, which is 17 percentage points above the global average (55%). One Kenyan respondent shares liking *“that everything works, and you can count on all services being available”*. Coming in 31st worldwide, Switzerland ranks in the mid-field regarding the ease of paying without cash, but the majority of expats still rates this positively (87% vs. 78% globally). The small European country receives its lowest rank when it comes to getting a local phone number, ranking just 48th out of 68 countries.



## 18. Portugal

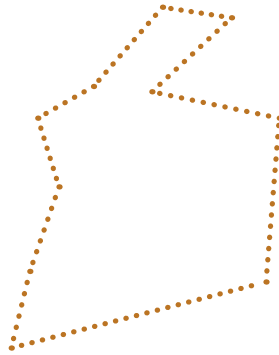
Voted the second-best country in the world for quality of life, Digital Life is Portugal's worst subcategory within this index, though Portugal still ranks a respectable 18th out of 68 countries. Getting a local phone number appears to be a very simple task (95% satisfied vs. 86% globally), with over seven in ten (73%) even saying that it could not be any easier (vs. 58% globally) — Portugal comes in 7th in the world for this. Expats in Portugal also enjoy easy access to high-speed internet at home (87% happy vs. 75% globally) and are satisfied with the unrestricted access to online services: more than nine in ten (93%) rate the latter positively, which is 13 percentage points more than the global average (80%). Portugal's weakest area of digital life is the ease of making cashless payments, where it only ranks 35th out of 68 countries.

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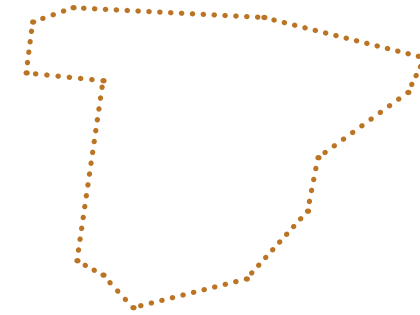
## 20. Austria

Austria appears to stand out in the availability of online administrative/government services, with over seven in ten expats (72%) being satisfied with the availability, which is 17 percentage points above the average (55%). What is more, the country excels in terms of unrestricted access to online services (e.g. social media), as over nine in ten expats (93%) are happy with this factor, compared to 80% globally. Expats in Austria seem to enjoy easy access to high-speed internet at home, with over four in five (83%) satisfied, which is again above the global average (75%). Receiving a local mobile phone number appears to be the biggest problem for expats in Austria, ranking the country 44th out of 68 countries in this regard. Despite the comparatively low ranking, the majority of respondents (92%) still says that it is generally easy (vs. 86% globally).



## 22. Ireland

While Ireland ranks a low 46th out of 68 countries for quality of life in general, the digital life in the country is among the best-rated subcategories in this index. Expats are most satisfied with the ease of getting a local mobile phone number (92% positive ratings vs. 86% globally) and the availability of administrative/government services online (66% vs. 55% globally), ranking the country 17th and 22nd worldwide, respectively for these two factors. Paying without cash appears to be no problem either, as almost nine in ten (87%) find making cashless payments easy (vs. 78% globally). What is more, nine in ten expats (90%) are happy with their unrestricted access to online services such as social media (vs. 80% globally). Despite these positives, expats in Ireland seem to struggle with a lack of high-speed internet access (45th out of 68 countries). Less than seven in ten (69%) are happy with the ease of getting high-speed internet at home, which is six percentage points below the global average (75%).



## 23. Spain

Coming in 23rd out of 68 countries for digital life, Spain receives mediocre rankings across the board. The country ranks 25th for both the unrestricted access to online services such as social media (91% satisfied vs. 80% globally) and the availability of administrative/government services online. In fact, just 56% are happy with the latter, compared to 55% globally. However, almost nine in ten expats (89%) agree that it is easy to pay without cash in the country, which is eleven percentage points above the global average (78%), but still results in a mediocre 29th place for this factor. Spain gains its lowest ranks for the ease of getting high-speed internet access at home (30th) and for getting a local mobile phone number (37th).

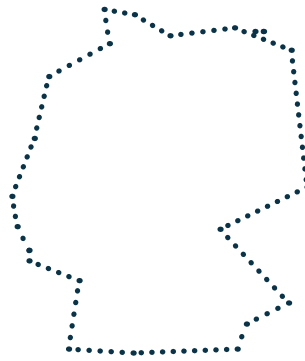
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### 35. France

With a generally poor performance in terms of digital life, it might be no surprise that one Dutch expat states: *“France is very backward when it comes to computer literacy. They could really improve in this area.”* The country receives its lowest ratings for the ease of getting a local mobile phone number (56th out of 68 countries), with just 81% saying it is easy, compared to 86% globally. France also performs below average in terms of high-speed internet at home (43rd), as less than three-quarters (73%) agree that it is easy to access (vs. 75% globally). Coming in 30th for both the availability of online administrative/government services and the ease of paying without cash, these are France’s best results regarding digital life. In fact, 86% of expats find paying without cash easy, compared to 78% globally.



### 53. Germany

Its below-average digital life (53rd out of 68 countries) has partly contributed to Germany not making it into the top 10 countries for quality of life for the first time since 2014, with the country placing 26th out of 68 in 2018. Germany even ranks among the bottom 10 countries in the world for two factors surveyed within the Digital Life subcategory: the ease of getting a local mobile phone number (61st) and paying without cash (59th). Just four in five expats (80%) find it simple to get a phone number (vs. 86% globally), and just about half (53%) agree that it is easy to pay without cash (vs. 78% globally). *“It is a bit annoying that Germany is almost a complete cash society,”* shares an expat from Australia. Germany’s ranks for getting access to high-speed internet at home (51st) and unrestricted access to online services such as social media (40th) are just slightly better. However, despite ranking in the bottom half for the latter, 85% of expats in Germany are still satisfied with this factor (vs. 80% globally).



### 57. Italy

Ranking in the bottom half for all factors of the Digital Life subcategory, Italy shows consistently poor results. The country comes in 57th in the world for both the access to high-speed internet at home and cashless payment options. Only 61% find it easy to pay without cash (vs. 78% globally), and another 61% are happy with their internet access at home (vs. 75% globally). The availability of administration or government services online (54th) and the ease of getting a local mobile phone number (55th) are rated just slightly better. In fact, just 82% of expats find the latter easy, which is slightly below the global average (86%). The country receives its best result for the unrestricted access to online services such as social media (41st), with 81% of expats satisfied with this factor, which is about the same as the global average of 80%.

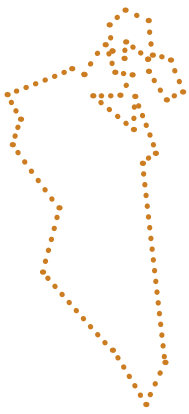
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# Digital Life in the GCC States



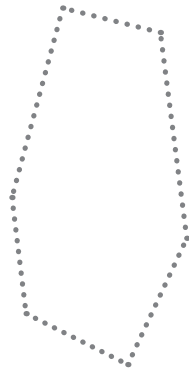
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● Best digital life  
●  
● Worst digital life



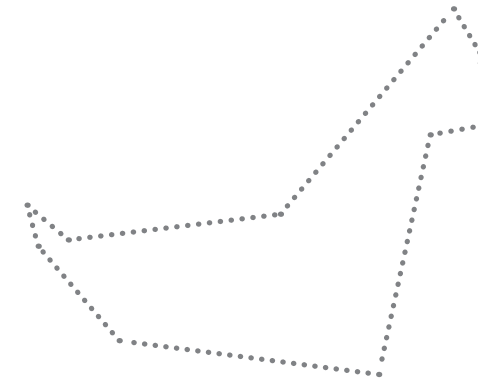
## 12. Bahrain

Rated the best country for expats in 2018, Bahrain also performs well in the new Digital Life subcategory (12th out of 68 countries). It receives its best rating with regard to the availability of administrative or government online services (7th out of 68), with 84% of expats rating this positively (vs. 55% globally). Expats also find it easy to get a local mobile phone number (13th) and to pay without cash in Bahrain (15th). Over nine in ten (92%) find the latter easy (vs. 78% globally). However, Bahrain ranks just 49th for unrestricted access to online services (e.g. social media): While 80% of respondents say they are happy (the same as the global average), just around half the expats (51%) are completely happy with this factor (vs. 58% globally). While this is a low ranking globally, Bahrain is still ahead of all other GCC States surveyed, which rank among the bottom 10 countries for this factor. *“Compared to the UAE, Bahrain has more freedom,”* explains an expat from Kenya. *“We have Skype and WhatsApp calls, which also helps us to communicate with friends and family more easily.”*



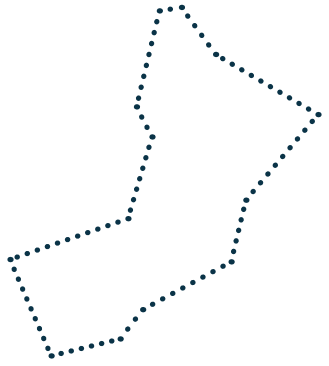
## 28. Qatar

Qatar has slightly improved its ranking for quality of life (46th out of 65 in 2017 vs. 42nd out of 68 in 2018), which is partly due to its good 28th rank in the Digital Life subcategory. Like the majority of the GCC states, Qatar is listed among the bottom 10 countries for the unrestricted access to online services such as social media (64th). Only the UAE (65th) and Saudi Arabia (67th) rank worse in this region. In fact, just over half the expats in Qatar (54%) are happy with their access, which is 26 percentage points below the global average (80%). Qatar does somewhat better for other factors concerning digital life, such as the ease to pay without cash and the access to high-speed internet at home (22nd for both). More than four in five expats (83%) are satisfied with the latter, compared to 75% globally. Qatar receives its best ratings for providing administrative or government services online (79% positive ratings vs. 55% globally), joining fellow GCC States Bahrain and the UAE in the top 15 for this factor.



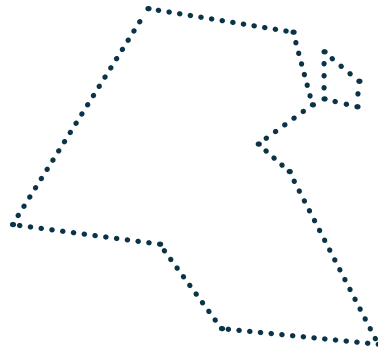
## 37. United Arab Emirates

Similarly to Bahrain, the UAE seems to excel in making administrative or government services available online (11th out of 68), with 80% of expats rating this factor positively (vs. 55% globally). However, expats are not very satisfied with their access to high-speed internet at home (33rd) and the ease of getting a local mobile phone number (45th). Just around half the expats find it very easy to get a local number (54%), compared to 58% globally. The main reason for the UAE's average overall ranking is the restricted access to online services, with the expat hub coming in 65th place worldwide, only ahead of Turkey, Saudi Arabia, and China. While only 10% of expats worldwide are unhappy with their access, 40% of expats in the UAE are not satisfied. An expat from Germany cites *“social media blockages”* as one of the things he does not like about life in Dubai.



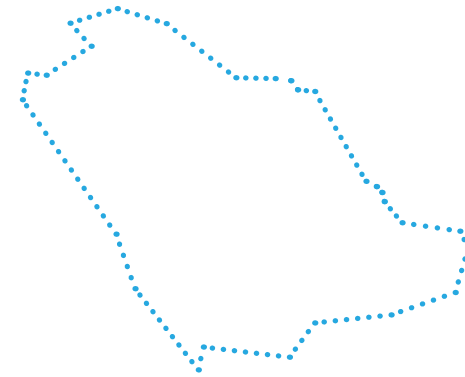
## 46. Oman

Oman comes in a below-average 46th place for digital life in the *Expatriate Insider 2018* survey, which contributes to its general decline in the Quality of Life Index (26th out of 65 in 2017 vs. 37th out of 68 in 2018). The country ranks 49th worldwide for high-speed internet at home, with 21% finding it hard to get access (vs. 16% globally). When it comes to unrestricted access to online services, Oman manages to outperform neighboring states like Qatar, the UAE, and Saudi Arabia, but it still ranks a low 62nd out of 68 worldwide. More than one in five expats (21%) are unhappy with their access, which is more than twice the global average (10%). However, Oman matches the global average for the availability of administrative or government services online, with 55% of expats expressing their satisfaction both locally and globally. With Oman ranking 26th out of 68, this is the country's best feature when it comes to digital life.



## 56. Kuwait

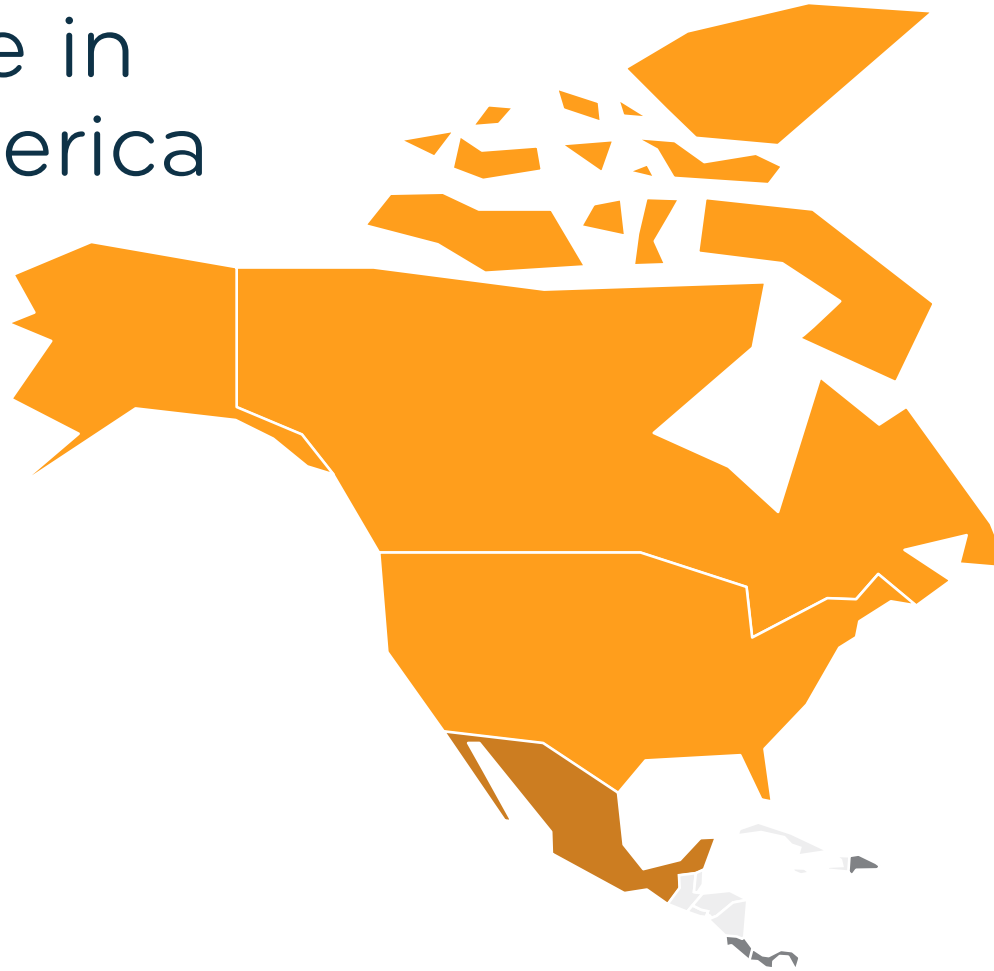
Kuwait is the worst-rated country for expats in the *Expatriate Insider 2018* survey, and its poor results for digital life (56th out of 68) are no exception. In contrast to other GCC States, such as Bahrain, the UAE, and Qatar, Kuwait does not shine regarding the availability of administrative or government services. Just over one-quarter (26%) of expats are satisfied with their availability (vs. 55% globally). Expats in Kuwait also appear to struggle with getting high-speed internet at home: close to three in ten (28%) are unhappy with this factor, compared to 16% globally. What is more, Kuwait joins the other GCC States in offering poor access to online services such as social media, ranking 63rd worldwide. Only half the expats (50%) in Kuwait are satisfied with their online access, which is 30 percentage points below the global average (80%).



## 63. Saudi Arabia

Having always ranked in the bottom 10 of the Quality of Life Index, the addition of the Digital Life subcategory is one of the reasons for Saudi Arabia dropping another eight places (59th out of 65 in 2017 vs. 67th out of 68 in 2018). The country comes in second-to-last place worldwide in terms of unrestricted access to online services such as social media, only ahead of China. In fact, close to half the expats in Saudi Arabia (46%) are unhappy with this factor, compared to 10% globally, or as an Indian expat states: *"There is no freedom and too much restriction."* Close to one in five expats (16%) even say it could not be any worse, which is more than five times the global average (3%). Only administrative or government services seem to be easily available online (27th out of 68), with 55% of respondents stating that they are satisfied, exactly the same share as the global average. Lastly, expats in Saudi Arabia seem to struggle to get a local mobile phone number (21% negative ratings vs. 7% globally) as well as access to high-speed internet at home (25% negative ratings vs. 16% globally).

# Digital Life in North America



1 Estonia	10 <b>USA</b>	19 Hong Kong	28 Qatar	37 UAE	46 Oman	55 Vietnam	64 Philippines
2 Finland	11 Sweden	20 Austria	29 Czechia	38 <b>Panama</b>	47 Thailand	56 Kuwait	65 India
3 Norway	12 Bahrain	21 Chile	30 <b>Costa Rica</b>	39 Colombia	48 Kazakhstan	57 Italy	66 Egypt
4 Denmark	13 Taiwan	22 Ireland	31 Kenya	40 Ecuador	49 South Africa	58 Morocco	67 China
5 New Zealand	14 Australia	23 Spain	32 Poland	41 Belgium	50 Brazil	59 Uganda	68 Myanmar
6 Israel	15 UK	24 Romania	33 Cyprus	42 Malta	51 Japan	60 Turkey	
7 <b>Canada</b>	16 Luxembourg	25 Russia	34 Malaysia	43 Bulgaria	52 Greece	61 Peru	
8 Singapore	17 Switzerland	26 <b>Mexico</b>	35 France	44 Serbia	53 Germany	62 Indonesia	
9 Netherlands	18 Portugal	27 South Korea	36 Hungary	45 <b>Dominican Rep.</b>	54 Argentina	63 Saudi Arabia	





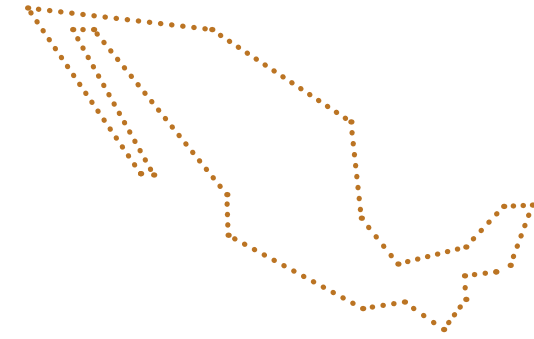
## 7. Canada

With regard to digital life, Canada receives its best ratings for the availability of administrative or government services online (ranking 8th out of 68 destinations) and the ease of cashless payments (10th). More than nine in ten expats (94%) find the latter easy, compared to 78% globally. Moreover, expats in Canada are happy with the unrestricted access to online services such as social media (11th) and the ease of getting high-speed internet at home (12th). Close to nine in ten respondents (89%) are happy with the latter (vs. 75% globally), but the *“very high costs of internet”* are mentioned as a downside of life in Canada by a German expat. Only getting a local mobile phone number does not seem to be all that easy in Canada (38th); however, the share of expats who are satisfied with this factor is still slightly above the global average (89% vs. 86% globally).



## 10. USA

Coming in a low 47th place out of 68 countries regarding the general quality of life, the USA receives its best ratings within this index for its digital life. Expats in the USA are most satisfied with the ease of cashless payments (8th), as nearly all respondents (95%) rate this favorably (vs. 78% globally). Close to three-quarters (74%) even agree that paying without cash could not be any easier in the USA (vs. 48% globally). Expats are also very satisfied with the ease of getting high-speed internet access at home (90% happy vs. 75% globally). However, this is not the case when it comes to getting a local mobile phone number (31st): This factor has the lowest ranking within the Digital Life subcategory. Nonetheless, 91% of expats still say that it is easy to get a local number (vs. 86% globally), with one expat from Sweden highlighting *“how easy it is to get a local phone number anywhere”* in the USA.



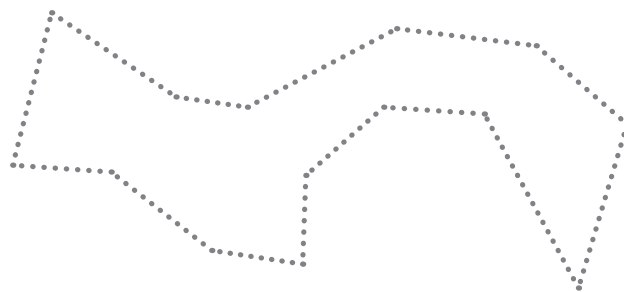
## 26. Mexico

With Mexico ranking 26th out of 68 countries in terms of digital life, expats seem particularly satisfied with the ease of getting a local mobile phone number (15th) and the unrestricted access to online services such as social media (18th). In fact, over nine in ten expats find it easy to get a new number (93% vs. 86% globally) and access to online services (94% vs. 80% globally). Additionally, 83% of expats in Mexico are happy with their high-speed internet access at home, which is eight percentage points above the global average (75%). However, paying without cash does not seem to be that easy in Mexico (49th out of 68). Around three-quarters (74%) rate this factor positively, which is slightly below the global average (78%).



### 30. Costa Rica

The addition of the Digital Life subcategory is one of the reasons why Costa Rica has dropped out of the top 10 countries for quality of life in the latest *Expatriate Insider* survey (9th out of 65 in 2017 vs. 14th out of 68 in 2018). Even though the country comes in a rather low 48th place for its levels of unrestricted access to online services (e.g. social media), 81% of expats are still satisfied with this factor, about the same as the global average (80%). The country receives its second-lowest rating for the access to high-speed internet (42nd), with 72% being satisfied with this factor (vs. 75% globally). Costa Rica is at its best when it comes to getting a local mobile phone number (19th) and paying without cash (25th). Almost nine in ten expats (89%) find it easy to get a local number (vs. 86% globally), and more than nine in ten (92%) say that making cashless payments is not a problem (vs. 78% globally).



### 38. Panama

Panama shows mixed results in terms of digital life: Ranking 9th in the world for the ease of getting a local mobile phone number (96% positive ratings vs. 86% globally), it is the only North American country making it into the top 10 in this respect. On the other hand, Panama only comes in 50th place out of 68 countries for the availability of administrative or government services online. Just about one-third of expats (35%) rate the services available positively, which is 20 percentage points below the global average (55%). A Brazilian expat mentions that *“there is little and inconsistent information online”*. Panama ranks in the mid-field for all other aspects of digital life, such as the unrestricted access to online services (30th), cashless payments (36th), and access to high-speed internet at home (37th).

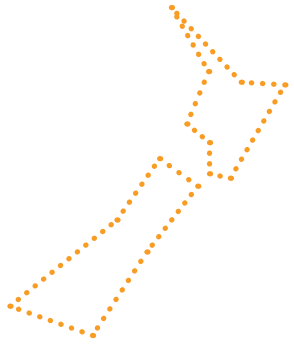
# Digital Life in Oceania



1 Estonia	10 USA	19 Hong Kong	28 Qatar	37 UAE	46 Oman	55 Vietnam	64 Philippines
2 Finland	11 Sweden	20 Austria	29 Czechia	38 Panama	47 Thailand	56 Kuwait	65 India
3 Norway	12 Bahrain	21 Chile	30 Costa Rica	39 Colombia	48 Kazakhstan	57 Italy	66 Egypt
4 Denmark	13 Taiwan	22 Ireland	31 Kenya	40 Ecuador	49 South Africa	58 Morocco	67 China
5 <b>New Zealand</b>	14 <b>Australia</b>	23 Spain	32 Poland	41 Belgium	50 Brazil	59 Uganda	68 Myanmar
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8 Singapore	17 Switzerland	26 Mexico	35 France	44 Serbia	53 Germany	62 Indonesia	
9 Netherlands	18 Portugal	27 South Korea	36 Hungary	45 Dominican Rep.	54 Argentina	63 Saudi Arabia	







## 5. New Zealand

New Zealand's generally high ratings for the local quality of life (11th worldwide) are further consolidated by the Digital Life subcategory: Nearly all expats (98%) say that it is easy to get a local mobile number (vs. 86% globally), which is the highest share in the world. What is more, 99% of expats are happy with the ease of cashless payments (vs. 78% globally), with 77% even saying it could not be any better (vs. 48% globally). When it comes to the availability of government services online, another 91% agree that the access is good (vs. 55% globally). However, New Zealand just ranks a mediocre 35th out of 68 countries in terms of getting access to high-speed internet at home: about four in five (79%) agree that getting high speed internet access at home is easy, which is only slightly above the global average (75%).



## 14. Australia

Australia has gained 15 places in terms of quality of life within one year (from 23rd in 2017 to 8th in 2018), which is partly due to the addition of the Digital Life subcategory. Expats are particularly happy with the ease of cashless payments and the availability of administrative or government services online, ranking the country 9th in the world for both. Nearly every respondent (95%) agrees that paying without cash is easy in Australia (vs. 78% globally), and 83% are happy with the government services provided online (vs. 55% globally). Similar to New Zealand, Australia seems to be held back by poor internet connections (55th out of 68 countries) — both countries receive their worst ratings for this factor. *“Considering how much they invest in their network, the quality of the internet connection is pretty average and sometimes really bad,”* states an expat from France. In fact, close to one quarter of expats in Australia (25%) are unhappy with the access to high-speed internet at home, compared to just 16% globally.

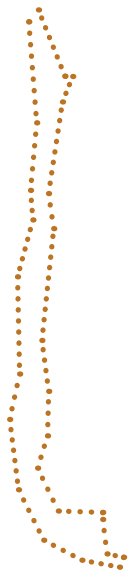
# Digital Life in South America



1 Estonia	10 USA	19 Hong Kong	28 Qatar	37 UAE	46 Oman	55 Vietnam	64 Philippines
2 Finland	11 Sweden	20 Austria	29 Czechia	38 Panama	47 Thailand	56 Kuwait	65 India
3 Norway	12 Bahrain	21 <b>Chile</b>	30 Costa Rica	39 <b>Colombia</b>	48 Kazakhstan	57 Italy	66 Egypt
4 Denmark	13 Taiwan	22 Ireland	31 Kenya	40 <b>Ecuador</b>	49 South Africa	58 Morocco	67 China
5 New Zealand	14 Australia	23 Spain	32 Poland	41 Belgium	50 <b>Brazil</b>	59 Uganda	68 Myanmar
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8 Singapore	17 Switzerland	26 Mexico	35 France	44 Serbia	53 Germany	62 Indonesia	
9 Netherlands	18 Portugal	27 South Korea	36 Hungary	45 Dominican Rep.	54 <b>Argentina</b>	63 Saudi Arabia	

● Best digital life  
●  
● Worst digital life

## 21. Chile



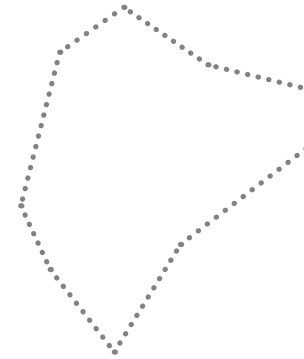
Chile just misses out on a spot in the top 20 for digital life in the *Expats Insider 2018* survey, coming in 21st out of 68 countries. Expats are most impressed with the ease of paying without cash (19th worldwide) and the unrestricted access to online services such as social media (20th). Close to every respondent (95%) rates the latter factor highly (vs. 80% globally). Chile ranks 23rd for both the online availability of government services and the access to high-speed internet at home. Close to two-thirds (64%) rate the former positively (vs. 55% globally), while 90% agree that the latter is easy to access (vs. 75% globally). However, expats do not seem to be as happy with the ease of getting a local mobile phone number: Chile ranks just 57th out of 68 countries for this factor, with 10% of expats finding it hard to acquire a local number (vs. 7% globally).

## 39. Colombia



Colombia ranks fourth in the world for its levels of unrestricted access to online services (e.g. social media), only beaten by Estonia, Norway, and Israel. Almost all respondents (96%) rate this factor positively (vs. 80% globally), with four in five (80%) even saying they could not be any happier (vs. 58% globally). The rest of the country's rankings within the Digital Life subcategory do not follow suit: It ranks 38th out of 68 destinations for both the availability of administrative or government services online and the ease of getting high-speed internet at home, 47th for the ease of getting a local mobile phone number, and 52nd for the ease of cashless payments. The latter is the country's worst ranking, with just two-thirds (67%) agreeing that it is easy to pay without cash, compared to a global average of 78%.

## 40. Ecuador

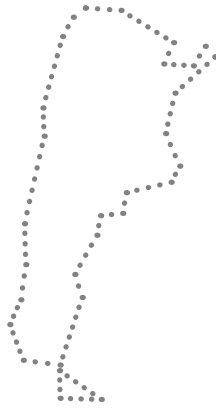


Ecuador presents varied results in the Digital Life subcategory, placing 14th out of 68 countries for the unrestricted access to online services but dropping down to 64th when it comes to the ease of making cashless payments. Just 45% of expats agree that the latter is easy (vs. 78% globally). Only Egypt, Morocco, Argentina, and Myanmar receive worse results for this factor. One US American expat living in Ecuador is particularly unhappy with *"the need of physical cash almost always"*. On the other hand, next to the unrestricted access to online services, expats in Ecuador seem to be happy with the ease of getting a local mobile phone number (16th). More than nine in ten respondents (93%) agree that it is easy (vs. 86% globally), and 71% even say it is no problem at all (vs. 58% globally).



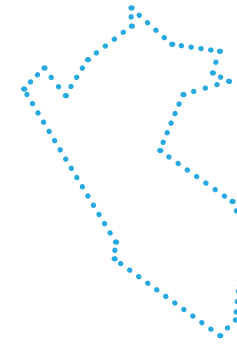
## 50. Brazil

Coming in 50th out of 68 countries, Brazil's rank in the new Digital Life subcategory only consolidates the country's unsatisfactory results for quality of life overall (62nd in 2018). Getting access to high-speed internet at home (62nd) and a local mobile phone number (60th) seem to be the biggest digital issues for expats living in Brazil. Just 54% are happy with their internet access (vs. 75% globally), and a below-average 82% say that getting a local mobile number is easy (vs. 86% globally). Brazil's best result is in terms of cashless payments (26th), with almost nine in ten expats (88%) agreeing it is easy to pay without cash in the country (vs. 78% globally).



## 54. Argentina

Argentina seems to disappoint its expats in relation to digital life, coming second to last (67th out of 68) for ease of cashless payments, just ahead of Myanmar. Not even half of the respondents (49%) find that paying without cash is easy, which is 29 percentage points below the global average (78%). What is more, Argentina does only slightly better for the ease of getting a local mobile phone number (52nd) and access to high-speed internet at home (50th). Just two-thirds of expats (67%) are happy with their internet access, compared to 75% globally. Argentina ranks best in terms of unrestricted access to online services such as social media (32nd): more than nine in ten (91%) rate this positively (vs. 80% globally).



## 61. Peru

Expats in Peru seem to struggle with the lack of administrative or government services online: Close to half (49%) are unsatisfied with the services provided, which is 23 percentage points more than the global average (26%). A US American expat specifically mentions that *“dealing with the government”* can be difficult in Peru. Paying without cash (26% negative ratings vs. 13% globally) and getting access to high-speed internet at home (29% negative ratings vs. 16% globally) also appear to be tricky in the South American country. In fact, Peru ranks among the bottom 10 countries for all three factors mentioned so far. On the other hand, 86% of expats are satisfied with the unrestricted access to online services such as social media (vs. 80% globally). Among the bottom 10 countries, this is the best performance, but worldwide Peru still ranks just 46th out of 68 destinations.

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