

# The Best and Worst Countries for Digital Life Abroad

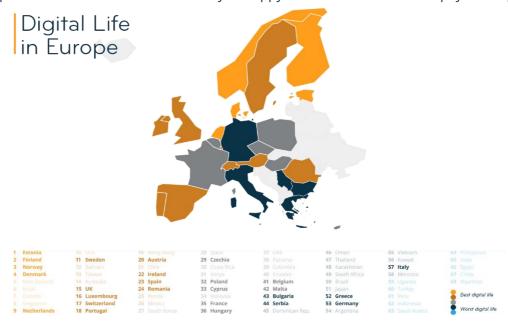
Looking at Europe, Estonia, Finland, and Norway are the best countries for digital life — Italy and Germany are the worst.

- Estonia, Finland, Norway, Denmark, New Zealand, Israel, Canada, Singapore, the Netherlands, and the USA are the best countries for digital life abroad.
- The majority of European countries ranks in the top half of the digital life ranking Italy (57th) and Germany (53rd) are the worst in the region.
- Myanmar, China, Egypt, India, Philippines, Saudi Arabia, Indonesia, Peru, Turkey, and Uganda are the countries where expats are the least satisfied with their digital life.

Munich, 22 May 2019 — 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.

In its first <u>Digital Life Abroad Report</u>, <u>InterNations</u>, the world's largest expat community, identifies the best and worst countries to live a connected life. The results, which are based on the annual <u>Expat Insider</u> <u>survey</u>, reveal that Estonia, Finland, Norway, Denmark, and New Zealand excel at offering a digital environment. Expats in these countries are very satisfied with their unrestricted access to online services and the possibility to pay without cash almost anywhere. 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.

With Estonia (1st), Finland (2nd), Norway (3rd), Denmark (4th), and the Netherlands (9th), five out of the top 10 countries for digital life are in Europe. While no European country ranks among the bottom 10 countries in the world, Italy (57th) and Germany (53rd) are the worst within the region. Among other factors, expats in both countries are extremely unhappy with the lack of cashless payment options.



# Digital Life in Europe

Please note that the following list is just a selection of countries in this region. If you are interested in information about other European countries featured in the report, please get in touch with the InterNations Press Team via press@internations.org.

#### 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%).

# 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 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%.

# 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.

## 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).

#### 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 ranking for 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 (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) is 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%.

# Top 10 Countries for Digital Life Abroad

- 1. Estonia
- 2. Finland
- 3. Norway
- 4. Denmark

#### 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

#### 10. United States of America

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.

# Bottom 10 Countries for Digital Life Abroad

# 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.

# **About the Digital Life Abroad Report**

The <u>Digital Life Abroad Report</u> is an addition to the annually published <u>Expat Insider survey</u> by InterNations. The topical report is based on the Digital Life subcategory, which was added to the <u>Expat Insider</u> 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 from 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.

## **About InterNations**

With 3.5 million members in 420 cities around the world, InterNations (<a href="www.internations.org">www.internations.org</a>) is the largest global community and information site for people who live and work abroad. InterNations offers global and local networking both online and face-to-face. At around 6,000 official events and activities per month, expatriates have the opportunity to meet other global minds. Online services include country and city guides created by a team of professional writers, guest contributions about life abroad, and discussion forums to help members with topics such as the local job or housing search. InterNations membership is by approval only to ensure we remain a community of trust.

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