

A Work Project, presented as part of the requirements for the Award of a Master's degree in
Management from the Nova School of Business and Economics.

How Do Economic, Social, and Governance Factors Influence Expat Location Preferences in
Southeast Asia – A Case Study of Malaysia, Singapore, Thailand, and Vietnam

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Abstract

Southeast Asia has become an attractive destination for expatriates around the world due to its dynamic economies and strategic importance. This study identifies key factors influencing expatriates' decisions to relocate to Malaysia, Singapore, Thailand, and Vietnam, focusing on economic, social, and governance factors. The analysis highlights the importance of Malaysia's cost of living, Singapore's career opportunities, Thailand's cultural diversity, and Vietnam's emerging job market. Using a mixed-method approach, this research offers insights for businesses and governments seeking to attract expatriates and enhance the countries' attractiveness. Above all, it contributes to a deeper understanding of the decision-making process of expatriates.

Key Words: Asia, Assigned Expats, Decision Factors, Digital Nomads, Economic, Expat Communities, Expat Entrepreneurs, Expat Growth, Expat decision factors, Expatriates, Expats, Governance, International Retirement Migrants, Location, Malaysia, Qualitative, Quantitative, Self-initiated Expats, Singapore, Social, Southeast Asia, Thailand, Vietnam, Visa

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List of Abbreviations

AE	Assigned Expat	MNE	Multinational Enterprise
app.	appendix	MOE	Margin of Error
ASEAN	Association of Southeast Asian Nations	OE	Organizational Expat
bn	billion	PAP	People's Action Party
BRICS	Intergovernmental organization including Brazil, Russia, India, China, South Africa	QoL	Quality of Life
ch.	chapter	QoP	Quality of Place
CPTPP	Comprehensive and Progressive Agreement for Trans-Pacific Partnership	RCEP	Regional Comprehensive Economic Partnership with member states from Asia and Australia and New Zealand
DN	Digital Nomad	R	Retiree
EE	Expat Entrepreneur	S	Singapore
e.g.	exempli gratia (for example)	SEA	Southeast Asia
EP	Employment Pass	SEZ	Special Economic Zone
PEP	Personalized Employment Pass	SGD	Singapore Dollar
etc.	et cetera	SIE	Self-Initiated Expat
Expat	Expatriate (noun)	T	Thailand
FDI	Foreign Direct Investment	THB	Thai Baht
FTA	Free Trade Agreements	TRC	Temporary Residence Card
GDP	Gross Domestic Product	tn	trillion
i.e.	id est	USD	US Dollars
IRM	International Retirement Migrant	USP	Unique Selling Point
LSM	Low-Skilled Migrant	VND	Vietnamese Dong
LSE	Low-Skilled Expat	V	Vietnam
M	Malaysia	VND	Vietnamese Dong
mn	million		

1 Introduction

Centuries ago, explorers set sail into uncharted waters, driven by hope and the promise of prosperity, discovery, and ultimately a better life. Today, a similar spirit of exploration motivates individuals to cross borders and experience the uncertain always on the lookout for the next big opportunity. In today's world, which is characterized by increasing globalization, Southeast Asia (SEA) has emerged as a thriving destination for expats, emphasizing the region's rising importance globally. Fast economic growth, cultural diversity, and strong global market connections make it an appealing place for people looking to grow their careers, enjoy a better lifestyle, and access new opportunities. Even though the numbers of expats continue to grow steadily, the factors that influence individuals to relocate out of their home countries remain mostly untapped. Understanding these motivations and influences is not only important for expats and future expats themselves, but also for multinational enterprises (MNE's), policymakers, and researchers around the globe who are trying to understand and navigate global movement trends. This thesis aims to explore these factors that ultimately influence the decision-making process and preferences of expats in SEA.

This paper revolves around the central question: How do economic, social, and governance factors influence expat location preferences in Southeast Asia. The four countries Malaysia, Singapore, Thailand, and Vietnam are being used as case studies to explore the differences and similarities of these factors from different country perspectives and show how these factors differ across expat sub-groups. Behind every relocation is an individual story shaped by different motivations - like career opportunities, cultural diversity, cost of living, and many more. The findings not only serve academic interest regarding this topic but also provide in depth research that could give guidance for MNE's, local businesses, and governments to attract and retain expats long-term.

SEA has gained significant importance as an expat hub. The key reasons for this are the region's fast-growing economies, geographic location, and the intervention of governments to open their borders for foreign talent. All countries have their key attributes, however, behind everything that the countries have to offer, there is a long and careful decision-making process for expats that is individually influenced by many factors.

To understand these factors, the thesis starts with a methodology section explaining the research approach and data collection. Following that, the literature review sets the foundation of this study focusing on the origin of the word expat and the historical trends that come with it. When the foundation of this study is set, a detailed study of the four countries is made, combining existing literature with qualitative interviews that have been conducted, bringing the data to life and adding depth and authenticity to the findings. Quantitative data from a survey has also been issued to ensure a comprehensive analysis. By combining these parts, this research gets the best out of personal insights and existing knowledge. Moreover, combining these factors thematically and comparing them in the comparative part of this thesis uncovers the factors that ultimately shape expats' decision-making while also pointing out the unique country specific factors.

2 Methodology

2.1 Research Approach

In this research, qualitative and quantitative research methods are combined to ensure a comprehensive and multi-faceted analysis (Hox and Boeijs 2005). Our chosen theory building through case studies approach was selected due to the limited amount of existing research available regarding expats and their decision factors (ch. 3 Literature Review on Expats). By using this approach that “forms the basis of disproportionately large number of influential studies” (Eisenhardt and Graebner 2007), one can understand the factors that influence the decision making of expats in SEA. The representative focus countries are chosen after a

systematic selection approach displayed in depth in Figure 4. Malaysia, Singapore, Thailand, and Vietnam, are each forming one case for a thorough base of analysis. Initially, this paper wanted to focus on the differences of decision-making factors for low- and high-skilled expats. It became evident that very limited literature is available for the former group of expats early in the research phase, hence making a deep analysis between the two skill levels not possible. However, while taking into account different sub-group of expats, this study adds a significant layer to understand how expats experience the given countries regarding the socio-economic and political landscapes. Moreover, analyzing these factors across the countries provides valuable insights that can be used for future research.

2.2 Data Collection

The primary data collection follows two main methods. First, the semi-structured interview providing details of individual experiences (Gioia, Corley, and Hamilton 2012) and second, an online survey used to complement the qualitative case research by enhancing the validity and quantifying it (McClintock, Brannon, and Maynard-Moody 1979).

2.2.1 Qualitative

There are several options available when choosing an interview method (Berger-Grabner 2022):

- Structured interviews follow a strict set of questions
- Semi-structured interviews follow a pre-defined interview guideline but leave room for flexibility in the discussion, allowing the interviewer to delve deeper into specific topics
- Unstructured interviews are open-ended, allowing the interviewee to guide the discussion.

After carefully considering all three approaches, the semi-structured approach was chosen to compare responses across the target countries while leaving flexibility for interviewees to delve deeper into topics they find relevant. Prior to entering the “main interview phase”, 8 explorative interviews with expat stakeholders in SEA were conducted (Appendix 1). During these

interviews, which lasted 20-40 mins and were conducted mainly in person (as one researcher was on the ground in Asia) or online, a deeper understanding regarding the economic, social, and governance decision-making factors were gained, which helped to shape the interview guideline for the main interviews. The main interview phase consisted of at least five 45-60 mins online interviews with current/ former expats per focus country, 25 interviews in total. Each interview was supported by a questionnaire, which was designed in advance (Appendix 2). Questions were tailored to expats' decision factors including an introduction which clarified the research's purpose and objectives, aligning the participants' responses with the research goals. The interview participants were acquired by leveraging the researchers' personal networks, establishing connections locally in SEA as one researcher was present in the region, and using social networks (e.g., LinkedIn, Facebook, InterNations). The interviews were audio and video recorded with a written protocol serving as the basis for subsequent analysis, where patterns and insights were identified. An overview of all interviewees and the respective anonymized interview transcripts are listed in Appendix 2.

2.2.2 Quantitative

To complement these interviews, a structured survey was created and distributed across various channels, including social media and expat forums like InterNations (Appendix 3). The survey contains demographic questions in the beginning to classify the participants, followed by in-depth questions regarding expats' decision factors. The survey responses helped to quantify the importance of the economic, social, and governance decision factors across the expat population. To ensure that the survey will be representative, a suitable sample size needs to be reached. Therefore, the Central Limit Theorem (CLT) is considered to gain enough respondents to reach a normal distribution (Frost 2020).

To ensure the samples representativeness of the general expat population in the four chosen countries, the minimum sample size needed was calculated, using the formular

displayed in Equation 1 below following the research of Monti, Ambrogi, and Sardanelli (2024).

$$n = \frac{Z^2 \cdot p \cdot (1 - p)}{E^2}$$

Equation 1. Formula for Minimum Sample Size
Source: Monti, Ambrogi, and Sardanelli (2024)

The Z value refers to the confidence level of the sample, which is set at 95%, therefore $Z = 1.96$. Since p is unknown at this point and mathematically the n will be highest if $p = 0.5$, $p = 0.5$ is used to receive the highest possible minimum sample size to ensure accuracy. E refers to the Margin of Error (MOE) targeted. Due to the explorative nature of the study, $E = 10\%$ is appropriate. The resulting calculation is the following:

$$n = \frac{1.96^2 \cdot 0.5 \cdot (1 - 0.5)}{0.1^2} = 96.04$$

Equation 2. Calculation of the research's Minimum Sample Size
Formula based on Equation 1

Consequently, the minimum sample size for a representative study is $n = 97$, since there is not such a thing as 0.04 respondents. To reach the targeted sample size the survey was distributed through social media, including publication in Facebook groups and InterNations. Furthermore, to reach a broader sample, the snowball sampling method was used encouraging participants to distribute the survey within their own personal network (InnovateMR 2024). Through these distribution channels the survey reached approximately 10,000 people seeing the survey of which a total of 149 people answered to the survey. After the data was imported into a statistical analysis tool, the variable Q3_NUM and the replies to Q5 were recoded manually to quantify the respondents' answers and have dummy variables for a regression analysis. All variables are nominal & either categorical or binary, except of Q17_1, which is a scale measure, as observable in Appendix 3. The data was then cleaned upon collection. Deleting incomplete responses, responses that were not within the research scope due to not being expats or being expats in other countries besides the ones investigated. Furthermore, respondents were excluded

that did not agree to participate in the survey. A total sample size of $n = 113$ remained, marking a sample size exceeding the minimum needed to be representative for the expat population by 16 respondents.

To further avoid bias in the data collected, the respondents' nationalities were asked. The result is displayed below in Figure 1. It is noticeable that the sample collected includes a large variety of 39 different nationalities, with leading responses from Germany, the UK, the US, and Australia. Having greater respondents from these countries is valuable, as these nations are major sources for expats around the world (InterNations 2023), making them a relevant part of this study.



Figure 1. Overview of Nationalities of Survey Respondents
Own illustration, based on quantitative survey results

2.2.3 Additional data

In addition to the primary data, secondary data is used from various sources, including academic literature, government publications, industry reports, and newspapers. This diversity of data provides a foundation for understanding expats and each country's economic, social, and governance factors. This process was essential for understanding the already existing research, identifying gaps, and providing a context against which the primary data could be analyzed and interpreted (Snyder 2019).

2.3 Data Analysis

As mentioned previously, the collected data was nominal with either categorical or binary responses. Consequently, the choice of data analysis was made accordingly. The first step of analysis was following a standard descriptive statistic procedure for all the questions asked in the survey. The descriptive analysis was performed in Excel in the supplementary document provided in Appendix 3. First the frequencies of responses were counted per question using the COUNTIF function. As a second step the percentage was computed calculating the relative frequency divided by the sample size n . Utilizing the percentage and the sample size, the margin of error was calculated using the following formula with a confidence level of 95%, equaling to a Z value of 1.96:

$$MOE = Z \cdot \sqrt{\frac{p \cdot (1 - p)}{n}}$$

Equation 3. Formula for Margin of Error
Source: Thakur (2023)

The results were then displayed in graphical form, as seen in Figure 21 for example. For further descriptive and inferential analysis SPSS was utilized and for the different survey questions various statistical methods were used. The best fit for Question 11 and 15 as the two select-all questions were one-sided pair testing, to determine if one factor was significant more relevant than another. For analysis of how the four countries differ in answer, pattern ANOVA analysis was utilized. Furthermore, regression analysis was attempted when suited to determine whether this type of analysis has applicability and relevance.

2.4 Ethical Considerations

Ethical considerations are a very important part of this research since sensitive topics like the governance of the individual countries as well as individual motivations are involved. All participants have been informed and provided a consent before participating in the interviews and surveys. These consents included the understanding of the purpose of this study, the

voluntary engagement, and the right to not answer any questions that have been asked over the entire interview. Anonymity and confidentiality are also provided and strictly maintained throughout the entire research project.

3 Literature Review on Expats

3.1 Historical Occurrence and Trends

Humans have travelled the earth for centuries. There is already a missionary named Paul mentioned in the bible who is said to have visited “Arabia, Damascus, Jerusalem, Syria and Cilicia, Jerusalem, and Antioch” (Campbell 1955). Examples of business travel including long stays abroad is evidenced by explorers and merchants, such as Marco Polo’s father who lived in San Severo, Venice and traveled to Mongol territory in 1262. Later, Marco Polo and his brother acted as commercial agents for a Mongolian ruler. Additionally, there is evidence of commercial Latin merchants who were operating in the ancient Constantinople, Crimea, and Ukraine (Jacoby 2006). Another historical example of such travel is the voyages of Christopher Columbus across the Atlantic sponsored by Isabella I and Ferdinand II of Spain in the span of 3rd August 1492 to 29th June 1504 (Shawcross 2023).

Despite international business travel happening for centuries, evidence for the word expatriation was found earliest in the year 1816 (Oxford University Press 2024). However, research on business expatriation started developing much later than the initial usage of the word itself - from the 1950s onwards with the rise of MNEs and the increase in internationalization post-World War II (McNulty and Brewster 2017b).

From a perspective of historical expatriation trends, research from Cohen (1977) shows that western communities in SEA followed a trend of becoming less influenced by Europeans, post-colonialism, and exposed to increasing American influence over time. Additionally, instead of most people working in politics or commerce there was an increasing number of so called “organization men.” This means, that they are sponsored by and represent MNEs. The

number of such MNEs rose drastically in the past from 7,000 in 1970 to 70,000 in 2005 (McNulty and Brewster 2017b). Still, the European expats are most present in their respective ex-colonial countries (with British expat hubs in former British colonies like Hong Kong or Singapore for example).

While the number of people living outside of their home country increased by a factor of 2.3x between 1960 and 2000, the migration of high-skilled individuals increased in the same period, marking a faster pace of high-skilled migration. The six main OECD countries receiving an inflow of skilled migrants were Australia, Canada, United States, United Kingdom, France, and Germany (Defoort and Rogers 2008; OECD 2008; Solimano 2006). Furthermore, labor demand experienced a change characterized by increasing global mobility due to advancing globalization and globally integrated supply chains (Peiperl, Levy, and Sorell 2014). More recently there is a new trend: with the rise of MNEs from emerging markets more people from these countries (such as Brazil, Russia, India, China, South Africa) are also taking on roles as expats abroad (Varma et al. 2024). A further trend that rose steeply during the COVID-19 pandemic, is digital nomadism. Digital Nomads (DN) rely on remote work and seamlessly blending working and traveling (Bozzi 2024).

Despite the previously mentioned literature and over four decades of research in the field, research on expats is lacking a systematic approach and therefore described as still “nascent”, according to Dabic, González-Loureiro, and Harvey (2015). When searching the Nova SBE library database, that is tied to EBSCO, with the term “expatriate” and “expat”, only listing peer reviewed articles from scientific journals, there are 48,351 results as of October 25th, 2024. As a comparison, when researching for peer reviewed articles with “migrant”, there are 376,720 results as of October 25th, 2024.

3.2 Definitions of the Term Expat

The long form of expat is the noun expatriate, which has Latin origin. The word is a combination of the prefix “ex” referring to “out of” (Philipp Niederau 2024a) in combination with “patria” which means “native land” or “homeland” (Philipp Niederau 2024b). From an academic standpoint, the term expat itself is a particularly vague and ill-defined term (McNulty and Brewster 2017b). Their research found that the most cited articles focusing on expats referring to the people and “expatriation” referring to the action do not define the term at all. Furthermore, highlighting the interchangeable use of different terms in the academic literature for expat, namely “assignee”, “internationally mobile manager”, “global manager”, and “international executive” to name some examples. The article stresses that same authors use different terminology in their academic work. Furthermore, a large part of early practitioner research adapted the expat definition of the MNE they investigated and accessed the data from. Consequently, terminology was observed to be sloppy due to the lack of an academical definition by the authors.

The mentioned pattern of terminology confusion can also be found in the definitions available in academia for the word expat. In the literature there is a variety of definitions for the term expat. For example:

- “Employment outside of one’s native country” (Edström and Galbraith 1977).
- “Someone who does not live in their own country” (Cambridge University Press & Assessment 2024).
- “An expatriate is an individual residing outside their native country, crossing international borders for professional or personal purposes, irrespective of sponsorship (self-initiated or company-sponsored)” (Varma et al. 2024).
- “The process of transferring a professional from a company, based in one country, to work, for a determined time or not, in a unit of this company or group

located in another country” (Fraga, Di Diego Antunes, and Rocha-De-Oliveira 2020).

The variety of definitions for expat are further increased, due to an observed extension of the expat concept towards a more generalist idea of international experiences of various kinds including “migrants”, “students”, and “business travelers” (McNulty and Brewster 2017b).

3.3 Expat Sub-Groups

As mentioned previously, the term expat is widely used across existing literature. This is also the case for the characteristics, motivations, challenges, and use of different sub-groups of expats. Based on the literature reviewed, the phenomena of assigned expats (AE), self-initiated expats (SIE), expat entrepreneurs (EE) as a sub-group of SIE, digital nomads (DN), low-skilled migrants (LSM), and international retirement migration/ migrants (IRM) will be explored and are summarized in Table 1.

	AE	SIE & EE	DN	IRM	LSM
					
Characteristics	- Sent by parent company for limited time - Organizational support	- Moved independently - No organizational support	- Moved independently - Work remotely - Location independent	- Moved independently - Receive pension from another country than expat country	- Limited education - Manual labor jobs
Motivations	- Career and personal growth - International experience	- Quality of life - Career and personal growth - Economic and political development	- Quality of life - Independence and flexibility - Work-life balance	- Cost of living - Disruptive life events - Healthcare costs	- Escape economical and political situation - Stability in life
Challenges	- Limited freedom - Temporary assignment	- Career vulnerability - Lack of stability and support	- Lack of stability and support - Legal obligations	- Distance from family - Access to specialized care	- Exploitation due to disregard of migration laws - Lack of integration

Table 1. Overview of Expat Sub-Groups

Own illustration, based on Arifa, El Baroudi, and Khapova (2021), Mello, Suutari, and Dickmann (2023), Noman et al. (2023), Hammadeen, Eyoun, and Campbell (2024), Côté (2022), Vance et al. (2016), Chevtaeva and Denizci-Guillet (2021), Fikriy et al. (2023), Kunda, Nyoman Sunarta, and Bhaskara (2024), Litania and Ajmone Marsan (2023), Hannonen (2020), Bozzi (2024), Lenard (2014), Benach et al. (2011), Kaur (2010b), Orbeta (2012), King, Cela, and Fokkema (2021), Savaş, Henkens, and Kalmijn (2024)

Noman et al. (2023) introduced the term “organizational expats” (OE) for AE, which underlines the terminology inconsistency across literature. In contrast to AE, SIE are individuals who seek expatriation abroad on their own initiative, without organizational support (Arifa, El Baroudi,

and Khapova 2021; Mello, Suutari, and Dickmann 2023; Noman et al. 2023). One main difference to AE is that SIE show a higher personal initiative to move abroad (Andresen, Pattie, and Hippler 2020). One sub-group of SIE has recently been in the focus of studies. Vance et al. (2016) saw the emerge of EE which are individuals who are temporarily living abroad and starting a new business in the host country.

Additionally, there is the phenomenon of DN, which has been on the rise, especially after the global COVID-19 pandemic. Over the past years, research on DN has increased but inconsistencies remain regarding definitions and categorizations. Historically, DN were mainly self-employed freelancers in fields such as writing, blogging, and social media (Fikriy et al. 2023). Nowadays, many companies also offer remote work (Fikriy et al. 2023; Hannonen 2020), allowing employed individuals to move abroad as a DN.

Another important sub-group is IRM. Regarding to Sasiwongsaroj and Husa (2022) this expat sub-group falls within the area of “lifestyle migration” meaning individuals moving abroad around their age or retirement for a better quality of life. Previous research shows that IRM are usually from wealthier countries, with higher ranked jobs being categorized as expats (Savaş, Henkens, and Kalmijn 2024). However, Savaş et al. (2023) and King, Cela, and Fokkema (2021) highlight that this privileged view is changing due to easier and cheaper mobility, meaning that individuals with lower income can also become an IRM nowadays.

Lastly, there are temporary foreign worker programs (TFWP), which allow migrants to work temporarily abroad, mainly in agriculture, construction, and in different service industries (Lenard 2014), as well as in the manufacturing and food processing industry (Benach et al. 2011). Haak-Saheem, Brewster, and Luring (2019) have discovered the importance of the phenomenon of LSM, which they call “low-status expats” and are hence a sub-group of expats. However, it becomes evident that the research in this field is not advanced yet, making it difficult to find and use information about this sub-group.

Given the confusion and inconsistency in the literature regarding the definition of the term “expat”, the following chapter will state important definitions and terminology used in this paper to establish a strong foundation.

4 Definition & Terminology

As seen in the previous chapter, the existing literature is not in agreement regarding the definition of the word expat. Hence, for this paper, the term expat is defined as the following:

An expat is a person who lives in and works or receives pension in a country, that differs from the country of origin.

The reasons for this endeavor can be diverse and are not essential factors to be an expat. The individual’s initial residence status must be of a temporary nature in order to be considered an expat. People that seek the immediate acquisition of citizenship or plan to stay forever already before transitioning to their new country of residence are considered immigrants and not expats.

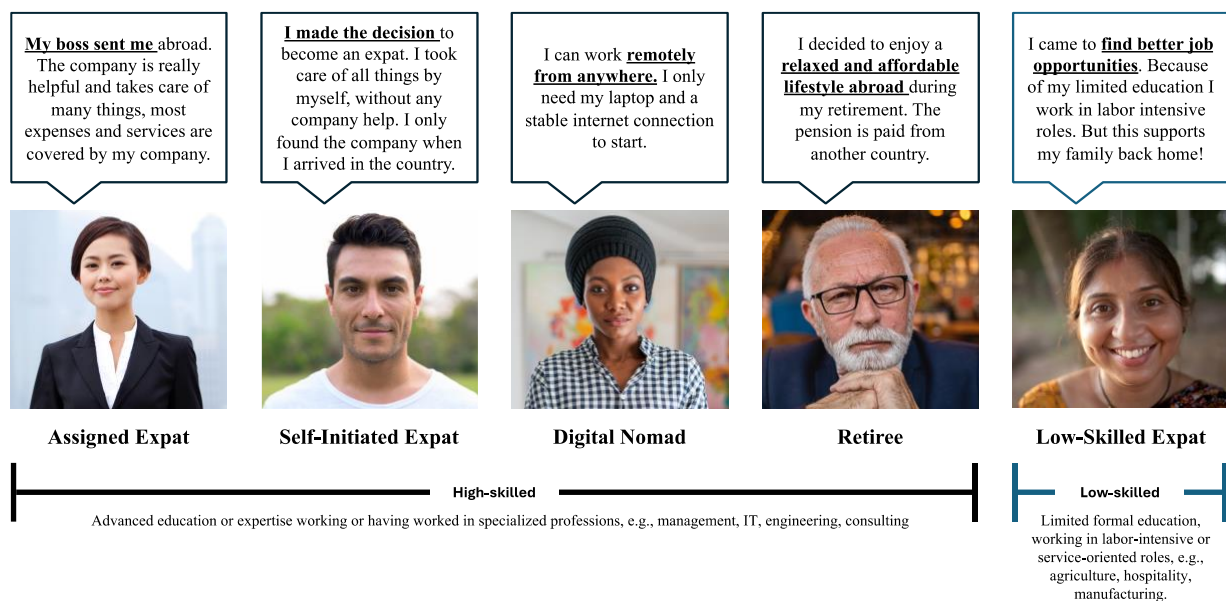


Figure 2. Definition of Expat Sub-Groups
Own illustration

After establishing a common understanding of the term expat, there needs to be a mutual agreement of the characteristics of the existing sub-groups of expats (Figure 2). Based on the existing literature, names and exemplary statements for each sub-group were developed, defining each sub-group practically and serving as guidance going forward.

Lastly, it is important to define the overarching categories of decision factors for expats. For this research a decision factor is understood as a fact or perception about something that influences an individual's choice. The overarching categories of decision factors for expats were categorized in economic, social, and governance (Figure 3).

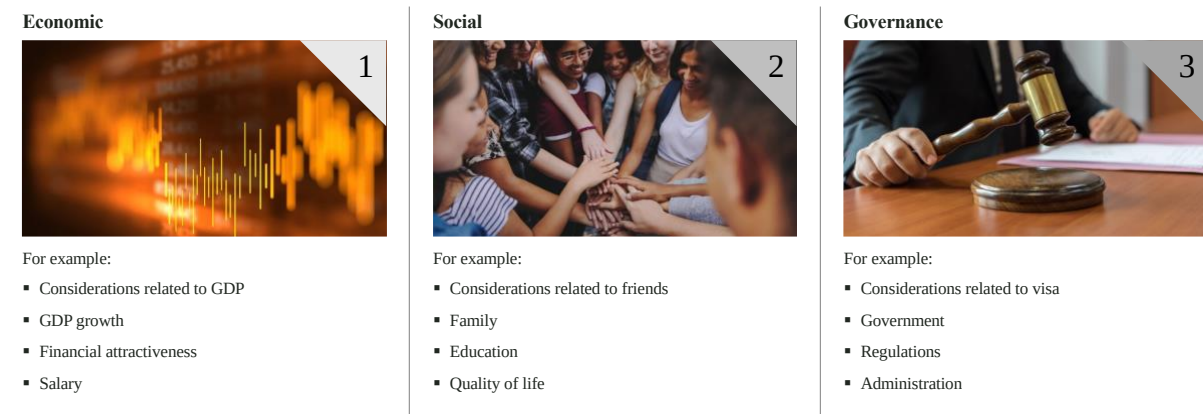


Figure 3. Definition of Decision Factors: Economic, Social, and Governance
Own illustration

With the definitions and terminology presented in this chapter, clear boundaries and differentiations are established to avoid confusion and misunderstandings.

5 Purpose & Objective

As seen throughout the literature review, there is limited existing research on expats, especially in SEA, where the presence of expats has been increasing over the past decades. Few studies analyze the factors that make expats choose a country for relocation. In addition, research is lacking a thorough comparative study of countries in SEA regarding that matter. More research is needed to understand these factors, and this can in turn be used by relevant stakeholders (e.g. MNEs or governments), to attract expats.

Due to the increasing importance of expats in SEA and the lack of existing research regarding their decision-making process and factors, this thesis will explore the following primary research question:

How Do Economic, Social, and Governance Factors Influence Expat Location Preferences in Southeast Asia - A Case Study of Malaysia, Singapore, Thailand, and Vietnam.

To answer this question holistically, the following supporting, secondary research questions have been identified:

- How do factors differ between the four focus countries chosen?
- What are the most important decision factors per country, i.e. the first priority?
- How can one country increase its expat attractiveness?

Answering the research question will add value to the current state of expat research because of the following:

- Main factors influencing expats' decision to relocate will be identified
- Factors can be analyzed based on focus countries allowing for thorough insights highlighting differences, similarities, and interconnectedness
- Findings reveal insights for relevant stakeholders when attracting expats and recommendations on how to increase country's attractiveness

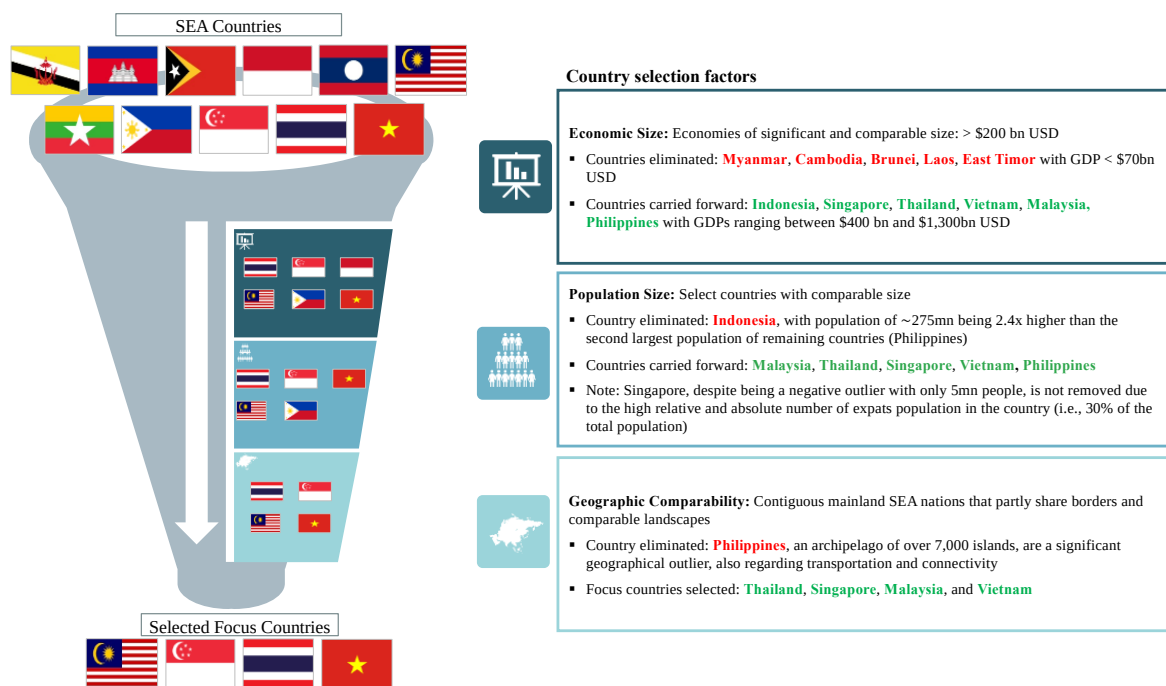


Figure 4. Overview and Hard Facts of Focus Countries
Own illustration, based on Leinbach and Frederick (2024), Statista (2024a)

The four focus countries Malaysia, Singapore, Thailand, and Vietnam were chosen after a systematic analysis of all countries within SEA. This approach ensures that key trends and

dynamics are represented across the region, which allows for a meaningful comparison and insights. The detailed process can be seen in Figure 4.

The factors economic, social, and governance have been selected due to the following reasons:

- The factors provide a level of broad analysis that is thorough, yet not overwhelming regarding the number of categories, sufficient for a detailed analysis
- The factors are easy to understand and comprehend, fitting our chosen mixed method study, including interviews and survey

6 Decision Factors

To understand expatriation decisions, it is necessary to analyze key factors and group-specific characteristics as elaborated in ch. 4. Within those groups, decision factors and motivations are often aligned, despite the individual decision to expatriate. Scholars have found that expats base their decision on personal, social, and professional evaluations (Shaffer et al. 2012). Figure 5 describes this decision process and delivers examples for each of the steps.

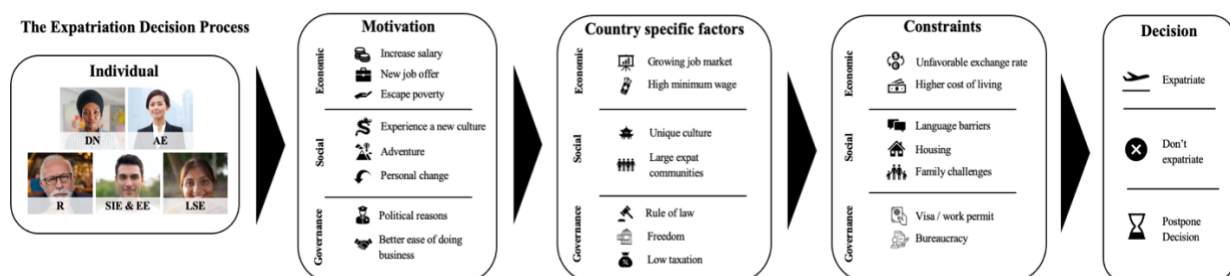


Figure 5. The Expatriation Decision Process
Own illustration, based on Arifa, El Baroudi, and Khapova (2021)

Despite the individual nature of this process, researchers often assess motivation factors among different expat categories (Mello, Suutari, and Dickmann 2023; Noman et al. 2023; Côté 2022; McNulty and Brewster 2017; King, Cela, and Fokkema 2021). In addition, most research has been conducted among expats in Western nations, leaving a blind spot on expats less developed regions, and LSM (Richardson and Mallon 2005; Richardson and McKenna 2003).

Previous literature often examines expats' motivations on three levels, namely economic/career, political/governance, and social/personal/family (Arifa, El Baroudi, and

Khapova 2021; Lee 1966; Fitzgerald, Leblang, and Teets 2014). Besides that, scholars like Vance et al. (2017) or Selmer and Luring (2010) limit their research to single or few expat groups but fail to provide an integrated view on all expat groups.

Regarding economic and financial factors, previous papers analyzed expatriation and its relation to economic globalization with individuals choosing where to relocate to work and live (Massey et al. 1993; Shaffer et al. 2012; Vance et al. 2017). Their findings suggest that expats are drawn to countries with strong economies, competitive job markets, and better wages (Fitzgerald, Leblang, and Teets 2014; Yurkiewicz and Rosen 1995). Scholars like Shaffer et al. (2012) and Lanvin and Monteiro (2023) identified key industries as a driving factor since they increase demand for specific skillsets that can only be satisfied through skilled migration (i.e., AE and SIE) in the short term.

Another aspect, frequently linked to economic attractiveness, is taxation. Kumpikaitė-Valiūnienė, Duobienė, and Mihi-Ramirez (2021) as well as Kleven et al. (2020) found tax differences to significantly impact geographic mobility of expats like EE, SIE and IRM. Low tax rates and business-friendly policies are important for EE and SIE according to Vance et al. (2017) and OECD (2023). The latter of two also identified low capital requirements and financial regulations as important factors for young entrepreneurs in OECD countries.

Finally, multiple scholars defined cost of living as an influential aspect. Cebula (1973) describes the labor migration decision as an investment, solely taking into account net benefits in terms of cost of living. Lanvin and Monteiro (2023) add more complexity to this model, by adding components like housing, transportation, or education and comparing them to the expat's country of origin.

Moving to political and governance factors, research points out that political stability and safety are two crucial factors (Lee 1966; Yurkiewicz and Rosen 1995). Especially for expats with families, but also IRM and LSM with a higher level of political vulnerability. For EE, the

rule of law and a strong judicial system is important because of the direct impact on their business activities according to OECD (2023). Adding to the topic, Kumpikaitė-Valiūnienė, Duobienė, and Mihi-Ramirez (2021) analyzed the topic of corruption and its negative effect on both attractiveness for expats and migrants, as well as the business friendliness for a specific country.

The concept of Personal Freedom, while being abstract, also significantly impact certain groups like DN, SIE, and EE (Havighurst 1952; Nieberg 2012). Additionally, visas and residency permit play a role, particularly for corporate backed AE and SIE and might possibly be a career constraint, according to Al Ariss and Özbilgin (2010). In their Global Talent Competitiveness Index, Lanvin and Monteiro (2023) outlined significant differences in the attractiveness of countries' visa policies for expats as well as bureaucracy.

Vance et al. (2017) found local government bureaucracy to be a specific challenge among EE in Europe, also due to a considerable negative influence on the ability to integrate in a country (Lanvin and Monteiro 2023; Kumpikaitė-Valiūnienė, Duobienė, and Mihi-Ramirez 2021). A last governance criterion, often assessed in previous research is a good infrastructure and public services e.g. healthcare (Arifa, El Baroudi, and Khapova 2021). Kim and Cocks (2017) assessed the Quality of Place (QoP) criteria for expats discovered healthcare, transportation infrastructure, and schooling as relevant. Other scholar identified similar factors (Field 2024; Dickmann 2012; Carr, Inkson, and Thorn 2005).

Finally, there is thorough research on social decision factors (Shaffer et al. 2012). Various papers have come to different conclusions, some arguing family, friends, and culture play a key role (Tung 1998; Selmer 2001; Mäkelä, Käsälä, and Suutari 2011; Linehan and Walsh 2001), while other prioritize career and economic factors (Nieberg 2012; Cho, Hutchings, and Marchant 2013; Mello, Suutari, and Dickmann 2023).

One aspect, often frequently outlined by scholars is the presence of established expat communities that supposedly have a strong impact on the satisfaction and also career success (Selmer and Luring 2010; Arifa, El Baroudi, and Khapova 2021; Dickmann 2012). Same holds for the language and culture of the host country (Peltokorpi and Froese 2009). Chew and Zhu (2002) particularly identified the cultural openness and previous expat experience as relevant success factor for expats. Often, the internationality and “cosmopolitan attitude of expats strongly facilitates the integration process in a new country (Doherty, Dickmann, and Mills 2011; Tung 1998). Adams and van de Vijver (2015) further highlight a higher likelihood of re-expatriating afterwards and developing a deeper cross-cultural understanding.

Richardson (2006) has analyzed the role of family and spouses in the expatriation decision process and discovered a significant relevance incl. the potential to outweigh all career and financial benefits resulting from the expatriation. Mäkelä, Käsälä, and Suutari (2011) further suggest a high need for flexibility, support, and determination to align personal and career factors. For expats with children, researchers underline high-quality and international schooling options as key aspects (Richardson 2006; Cho, Hutchings, and Marchant 2013; Dickmann 2012). Cho, Hutchings, and Marchant (2013) particularly named, English lessons, and an international curriculum (e.g., International Baccalaureate) as perceived quality factors. Expatriation and compensation packages for AE and SIE that cover some of these education fees are an additional factor adding to the topic (Chew and Zhu 2002; Linehan and Walsh 2001). Moving on, Cho, Hutchings, and Marchant (2013) also identified housing as a primary issue for expatriating families, since especially non-AE often encounter challenges in securing adequate housing.

When observing the situation for LSM, family often takes an even more dominant role among the decision factors, especially family income, children’s education and safety (Massey et al. 1993). For IRM, literature sources also underline the family as a key social factor, however

with differences in the individual motives (King, Cela, and Fokkema 2021). E.g., a lack of close spouses and family among single, widowed, and divorced older individuals can be a driving factor, while a desire for family time with spouses and children at an appealing location can be too (Gambold 2013; King, Cela, and Fokkema 2021)

Looking back at the overall literature on expats, career aspirations are among the top personal and overall factors for most expats, disregarding LSM and IRM (Arifa, El Baroudi, and Khapova 2021; Jokinen, Brewster, and Suutari 2008; Selmer and Luring 2010; Richardson and McKenna 2003; Mello, Suutari, and Dickmann 2023). Especially AE benefit from expatriating by being able to grow within their organization and take new responsibilities for themselves but within their organization (Doherty, Dickmann, and Mills 2011). Scholars like Selmer and Luring (2010) attribute similar benefits to the careers of SIE and EE that may boost their career in certain host countries with their given skills and experience. All working expats, however, can capitalize from enhancing their network and gaining invaluable learnings (Vance et al. 2017).

For EE, DN, and IRM, research finds adventure as a key reason for many within these categories to expatriate (Šímová 2023; Dreher and Triandafyllidou 2023; Côté 2022; Vance et al. 2016). However, other academics also stressed the importance of adventure and fun for AE, besides the aforementioned career motives (I. K. H. Chew and Zhu 2002; Tung 1998; Peltokorpi and Froese 2009).

Finally, extensive research has covered Quality of Life (QoL), a concept which entails many of the aforementioned economic, social, and governance factors and may be partly subjective (Kim and Cocks 2017). QoL has no universal definition but can be generally linked to factors improving happiness, life satisfaction, and purpose (Esteves and Rauhut 2024). Furthermore, QoL relies on individuals' expectations, economic comfort, and overall identity. Studies on IRM come to similar conclusions while those for LSM describe QoL as a factor

relevant for privileged individuals, thus, not equally applicable to the LSM category (King, Cela, and Fokkema 2021; Gambold 2013; Massey et al. 1993).

In conclusion, there is a broad range on expat academic expat literature that highlights a complex mix of economic, political, and social factors that influence expatriates' decisions to relocate. While motivations may differ significantly among expat groups, personal career growth, location appeal, and family considerations remain key concerns for many individuals. Limitations exist regarding the exploration of non-Western expats, and the situation in more developing regions worldwide.

7 Southeast Asia

SEA has become one of the most attractive destinations for expats around the world thanks to its rapid economic growth, strategic location, and an ever-improving digital infrastructure (Lapper 2024). Over the past decades SEA has transformed in many ways. The region has a diverse economic base, with sectors such as manufacturing, technology, finance, and services (Rowley & Warner 2006). With a population of almost 700 mn people (Worldometer 2024), SEA offers a dynamic labor market and a steadily growing population. Furthermore, the increasing presence of large MNE's contributes to this dynamic development through the creation of high-skilled jobs (Yi 2024). In 2022, SEA reached a combined nominal gross domestic product (GDP) of \$3.6 tn USD. Figure 6 underlines this while giving an estimation of GDP growth until 2029 for all ASEAN countries. It can be seen that a steady growth is estimated in the following five years underlining the potential of this region.

From a geopolitical perspective, SEA can be seen as a critical hub that connects the major regional economic powers like China, Japan, India, and Australia and therefore holds strategic importance (Liu, Tan, and Lim 2021). This strategic importance is underpinned with ten countries being members of the Association of Southeast Asia Nations (ASEAN), (L. Chen and Lombaerde 2019). ASEAN promotes trade liberalization, regional integration, and

cooperation (Nesadurai 2008). SEA's increasing role in global commerce and its status as an emerging economic powerhouse has therefore significantly boosted its appeal for expats across various sectors (Hoppe et al. 2024). Moreover, many Southeast Asian countries have a low cost of living and are hence a popular destination for DN (Fikriy et al. 2023).

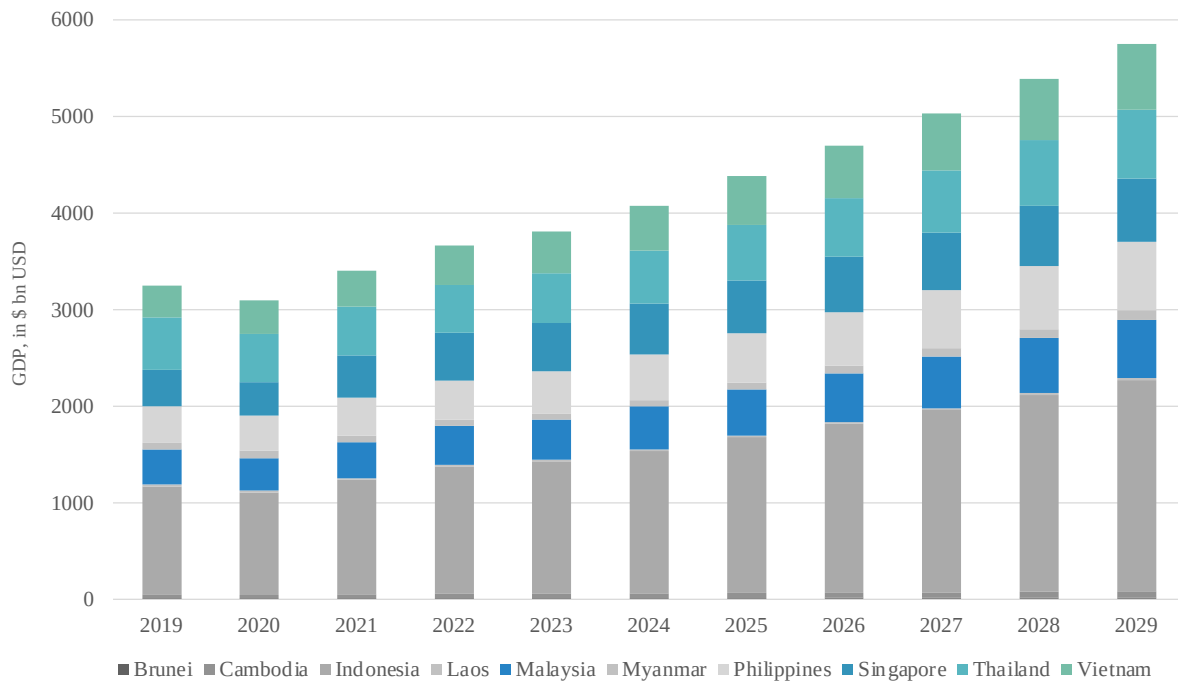


Figure 6. GDP of ASEAN Countries
Own illustration, based on Statista (2024a)

While doing research out of all countries in SEA, Malaysia, Singapore, Thailand, and Vietnam stand out as interesting destinations for expats around the world due to their unique economic characteristics, policies from the government that make it easier to work in these countries, and their strong appeal for both corporations and individuals (InterNations 2023; Lanvin and Monteiro 2023).

Malaysia is being promoted with the relatively low cost of living, strong infrastructure, and diverse economy to expats. Particularly the capital Kuala Lumpur has become a hotspot for those seeking a good work-life balance and professional opportunities (Holden 2024). The government of Malaysia has also introduced many different policies that encourage foreigners

to move to the country, particularly in sectors like technology and education (Yahya and Kaur 2010)

Singapore, known for its high standard of living and good infrastructure, has long been the leading financial hub in SEA and a top destination for expats (Rogers 2023). Many Corporations have established their regional headquarters in Singapore because of its attractiveness as a business-friendly environment with tax incentives and very efficient regulatory frameworks (Vieira and Doellinger 2024).

Vietnam has experienced a huge growth in expats in the last years, mainly driven by its economic growth and evolving job markets (Lewis 2022). With a booming technology and manufacturing sector, Vietnam offers many opportunities for expats wanting to grow their careers abroad (C. H. Nguyen 2014). The culture is open, and cost of living is affordable making it an attractive option for long-term stays, but also increasingly for DN (Anh 2024).

Lastly, Thailand is very well known for its tourism culture and has evolved as a major hub for expats over the years, especially for retirees and entrepreneurs. Cities like Bangkok and Chiang Mai offer affordable living, modern and up to date amenities, and a business ecosystem which steadily grows (Karnjanatawe 2021).

7.1 Growth of Expat Population

The countries in SEA have experienced a boom in expat population as a reason of economic development, changing political stability, and favorable policies towards foreign workers (Hugo 2005). Overall, there were an estimated 10.6 mn migrants including expats in SEA in 2020 according to United Nations (World Vision International 2024). In the last decade, the expat numbers of the four countries selected in this research have strongly increased. This trend can also be seen in other major hubs like the Gulf states and Western Europe where strong economies and policies contribute to the attractiveness of the regions. However, SEA stands out due to its cost competitiveness with an overall lower cost of living in most countries compared

to other major hubs while still offering a good balance between career opportunities and lifestyle.

7.2 Economic Importance of Expats in Southeast Asia

Malaysia, Singapore, Thailand, and Vietnam play a significant role in driving economic growth and strengthening the economy in the region by actively promoting international trade (Born, Wang, and Gschwendtner 2023). Sectors like real estate, finance, and education see a constant growth which goes hand in hand with the migration of expats into these countries (Ming 2023).

In Singapore, expats are essential for maintaining the global status of being an international business hub. MNE's strongly rely on foreign professionals to fill high-skilled roles that require good education and experience. The inflow of these workers not only enhances the competitiveness of the country but also allows knowledge transfer and development of skills of the local workers (Harzing, Pudelko, and Sebastian Reiche 2016).

In Vietnam, expats are very important for the development of the technology and manufacturing sectors. Building a good and sustainable infrastructure will be key here in order to grow and attract more individuals (Kimura 2023). Foreign professionals that work for global companies contribute a lot to Vietnam's economic modernization, growth in key sectors, and infrastructure development (Kim 2024).

Expats in Thailand support local businesses a lot and contribute to niche sectors like digital services, hospitality, and tourism (World Bank 2024b). The tourism sector in Thailand flourished in the last decades and continues to do so having beautiful landscapes and countless opportunities for different activities.

Moreover, expats have a complex role in local labor markets. In Singapore for instance, there are concerns that they may be taking jobs that could otherwise go to local workers (Ming 2024). However, Prihadyanti et al. (2022) argue that expats bring expertise and skills that are not or just hardly available in the local labor force. Therefore, one can say that expats contribute

to the overall development of the countries' key industries. By fostering collaboration between local and foreign workers, an important transfer of knowledge is possible and at the same time strengthens the capabilities within the workforce (Yahya and Kaur 2010).

In Malaysia expats have a similar impact. While there are concerns about wage disparities between the locals and the foreign workers, the presence of the foreigners brings new and important know-how and skills to the country. It can be seen as a driver of more productivity and innovation but also comes with challenges and clashes due to differences in social norms and business customs for example (Akhmal 2023). Over time the benefits of this knowledge will lead to greater opportunities for local workers to grow and modernize (Prihadyanti et al. 2022).

As a developing country, Vietnam has benefited from the influx of expats. As a rapidly developing economy, Vietnam is facing a serious shortage of skilled workers in certain industries (Cunningham and Pimhidzai 2018). Moreover, expats have specialized knowledge that is required to attract FDI and further integrate into the global supply chain (Bergstrand, Larch, and Egger 2008). Although wage gap concerns also exist in Vietnam, the country bridges the gap by giving locals the opportunity to grow and initiate the path to compete for higher-level roles in the future (World Bank 2013).

Lastly, in Thailand expats have dramatically improved the standard and quality of the country's global competitiveness. The overall impact of expats in Thailand's labor market has been positive and their presence helped the country to stimulate their economic growth and diversification (OECD 2017).

7.3 Visa Systems

Visas are a critical part for expats who seek to enter and live in their chosen country. Across SEA, visa policies have emerged as a critical factor in attracting and ultimately retaining expats (Kaur 2010b). Accessibility and flexibility of regulations are important and can influence

decision making to a big extend. Table 2 offers a comparative overview of the most important visa types that are available in the four countries. Moreover, it highlights the key benefits and challenges that come with obtaining it.

				
 Key visa types	3 Categories Employment Pass - Social/ Professional Visit Pass, Dependent, Foreign Worker - MM2H, Premium Visa	- Work Permit, Entre Pass - S Pass, Employment Pass, Personalized Employment Pass - Long-Term Visit Pass, Permanent Residency	- Work, business, education visa - Long-stay, SMART visa - DTV, Thai Elite, LTR	- Business visa (DN1 & 2), student/internship visa (DH) - Work visa (LD1 & 2), Family Reunion visa (TT) - Investor visa (DT1 – 4)
 Duration¹	Short Mid Long   	Short Mid Long   	Short Mid Long   	Short Mid Long   
 Expat target group				
 Key benefits	- Large variety of Visas - Attractiveness according to income - Leverage of Digital Channels for Application and Renewals	- Application support through companies and government - Visas are a pathway to permanent residency - Ease of starting a business	- Broad eligibility and duration - Targeted incentives - Application support through e.g., agencies, government campaigns	- Demand for skilled talent, especially in knowledge-intensive industries - Feasible options for family reunions of regular visa holders - Support from agencies and companies
 Key challenges	- Required proof of financials - Complicated regulations - Extensive Documentation required	- Required proof of financials - Complex eligibility requirements - Dependence on employer sponsorship	- Required proof of financials - Inconsistent, changing renewal processes - Limited options/ support for LSE	- Job offer, and proof of specific key skills/qualifications is required - No regular visa options for DN, R, and LSE - No long-term visa options (>5 years)

1: Short: <1 yr Mid: 1-5 yrs Long: +5 yrs

Table 2. Visa Types of Malaysia, Singapore, Thailand, and Vietnam
 Own illustration, based on AHK - Malaysia-german Chamber of Commerce and Industry (2024b), ThaiEmbassy.com (n.d.), Ministry of Foreign Affairs Singapore (n.d.), Vietnam Briefing (2024a), Baan Thai Immigration Solutions (2024)

All four countries offer a comprehensive framework designed to attract a wide range of expats. It is visible that the focus lies on high-skilled professionals and entrepreneurs but options for low-skilled workers are also widely available. Flexible durations can be seen in each country to meet the diverse needs of expats. The countries are offering streamlined application processes most of the times supported by the government and employer, opportunities for visa renewals and options for family members to join the applicant after approval.

These similarities create a good foundation for analyzing the different approaches for each country. Even though the pathways for obtaining a visa seem alike, there are distinct differences that offer valuable insights into the countries strategies of attracting various expats.

These country distinct differences will be explored in detail in the following country specific chapters.

8 Jonas Heinbokel - A Case Study of Malaysia

As seen in Figure 7, Malaysia is a strategically highly relevant state in the South China Sea, connecting SEA to the Indian Ocean, East Africa, and the Middle East through the Strait of Malacca. Malaysia started to be a trade hub in the 15th century and was colonized by the Portuguese in the 16th century, the Dutch in the 17th century, and eventually the British from the late 18th century. After a short occupation by Japan during the second world war Malaysia became independent in 1957 as the Federation of Malay, eventually leading to Malaysia’s creation in 1963 when Singapore, Sabah and Sarawak joined the federation. This unity was short lived, as a period of regional tensions and conflicts led to the exclusion of Singapore shortly after in 1965. Roughly 16 years later, Economic diversification and growth were started by the 22-year ruling of prime minister MAHATHIR Mohamad from 1981 to 2003. Today’s status of Malaysia is briefly summarized in Figure 7.

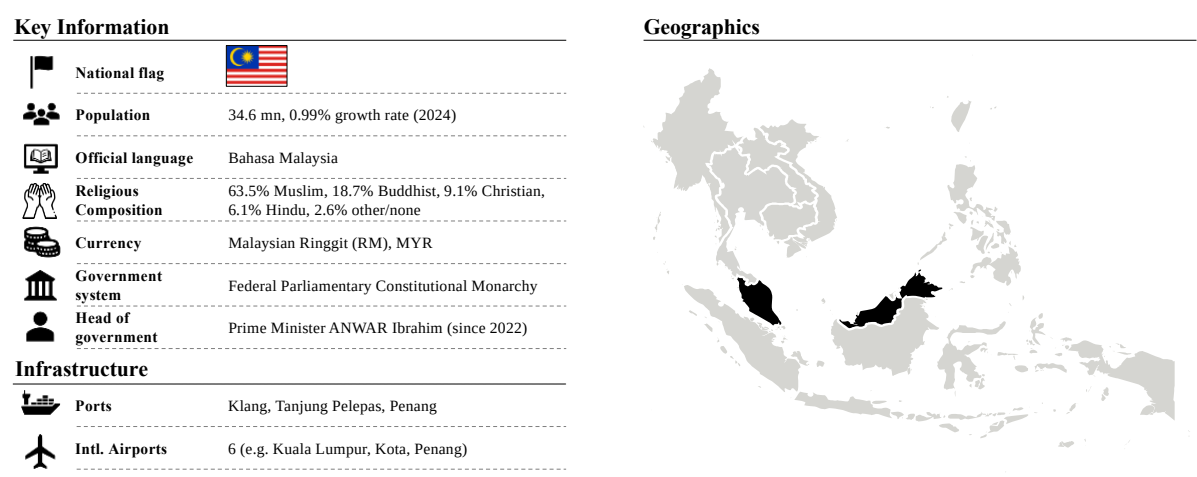


Figure 7. Malaysia Overview
Own illustration, based on Central Intelligence Agency (2024a), Ministry of Transport Malaysia (2024)

8.1 Expats in Malaysia

According to the Malaysian office of immigration a total of 154,155 expat passes were issued in 2023 with additional 38,197 expat passes being issued as of March 2024 (Junaid,

Ragananthini, and Shyafiq 2024). These numbers support the assumption, that by now the number of expats living in Malaysia might exceed 250,000, which was previously assumed by InvestAsian (2024). Furthermore, Junaid, Ragananthini, and Shyafiq (2024) suggest, that there is also a high discrepancy in the jobs filled by expats and locals observed by the government. The authorities report 75% of the jobs within the skilled category being filled with foreign talent, while only slightly more than 37% of the semi-skilled category jobs were filled with foreign talent. This suggests a certain talent gap between foreign and local workers as well as a diverging hiring interest from employers for different job skill levels between foreign and local talent (Junaid, Ragananthini, and Shyafiq 2024). Additionally, Malaysia is ranked quite highly between expats as an attractive country to live in, the Expat insider 2023 conducted by InterNations places Malaysia at place 4 of the top countries to be an expat (InterNations 2024). Regarding expat hubs, the capital Kuala Lumpur is by far the most relevant, due to its size and it being the home to Malaysia's biggest international airport. Despite all interviewees being based in Kuala Lumpur, Malaysia has to offer other expat hotspots. The island of Penang for example offers a more laid-back lifestyle while still having very modern infrastructure. The island of Langkawi is home to many resorts and offers expats a more nature focused lifestyle. For expats more interested in the rich history of Malaysia the fourth expat hub of Malacca, might be the best choice, being a UNESCO world heritage site Malacca showcases Malaysia's colonial past. A somewhat special place within Malaysia is marked by the tax heaven of Labuan, that lies other than the 4 expat hubs mentioned on Borneo Island instead of Peninsular Malaysia (Nomad Capitalist 2024).



Figure 8. Overview of Expats' Initial Motivation to Move to Malaysia
Own illustration, Based on Interviews conducted

As each expat hub and city or region in Malaysia has its own unique character, also the expats interviewed stem from a variety of backgrounds and therefore shared various reasons as in why they chose to expatriate to Malaysia. Figure 8 showcases the interviewees motivations behind expatriating which are important, since they set the context for the following analysis.

8.2 Decision factors

8.3 Economic

Figure 9 showcases Malaysia's most relevant economic figures, which are important to get a sense for the country. Despite some ups and downs over recent years through major global events and economic crisis, Malaysia is showing a fast and steady economic growth of recently 3.7% growth in GDP 2023, reporting a GDP of \$399.6 bn USD in 2023 (World Bank Group 2023a; 2023b). GDP per capita also displayed high growth in past years and accumulated to \$11,649 USD (World Bank Group 2023c). M2 (2024) considered GDP per capita growth as an important economic factor and called it "something amazing" and "a something that is growing every year", also naming the growing middleclass in Malaysia as one of the countries big opportunities he leveraged. In that regard, world bank's lead economist for Malaysia Apurva Sanghi attributed Malaysia potential of reaching high-income status as early as 2028 according to recent growth adjustments and analysis (Al Jazeera and News Agencies 2024).

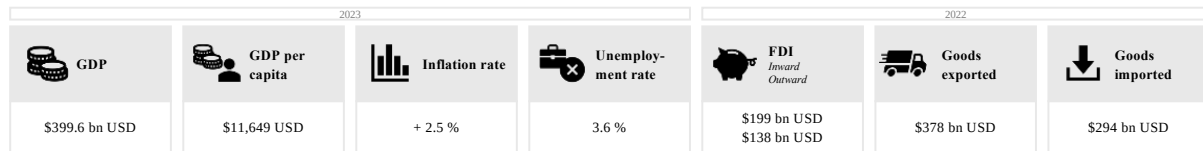


Figure 9. Overview of Malaysia's Most Important Economic Figures

Own illustration, based on World Bank Group (2023a), World Bank Group (2023b), Macrotrends LLC (2024a), Statistisches Bundesamt (2024a)

To put these numbers in perspective and set the measurement appropriately it is important to also investigate the Malaysian government's debt level which stands at 60.3% of GDP (World Bank Group 2022). To further allow for a sensible impression on the economic situation and economic health of Malaysia, it is relevant to look at the development of inflation as shown in Appendix 7. It becomes very clear that Malaysia is keen to show a high stability regarding monetary policy and inflation specifically. The country did not observe extreme phases of hyperinflation in recent years and was able to keep inflation rather steady. It is moving on a level slightly above 2% recently which is considered as healthy.

In contrast to the inflation rate there is some more volatility regarding the exchange rate of Malaysian ringgit to USD as pictured in Appendix 8. Despite keeping inflation rather steady the exchange rate is fluctuating more, hinting discrepancies in the valuation and demand of the MYR.

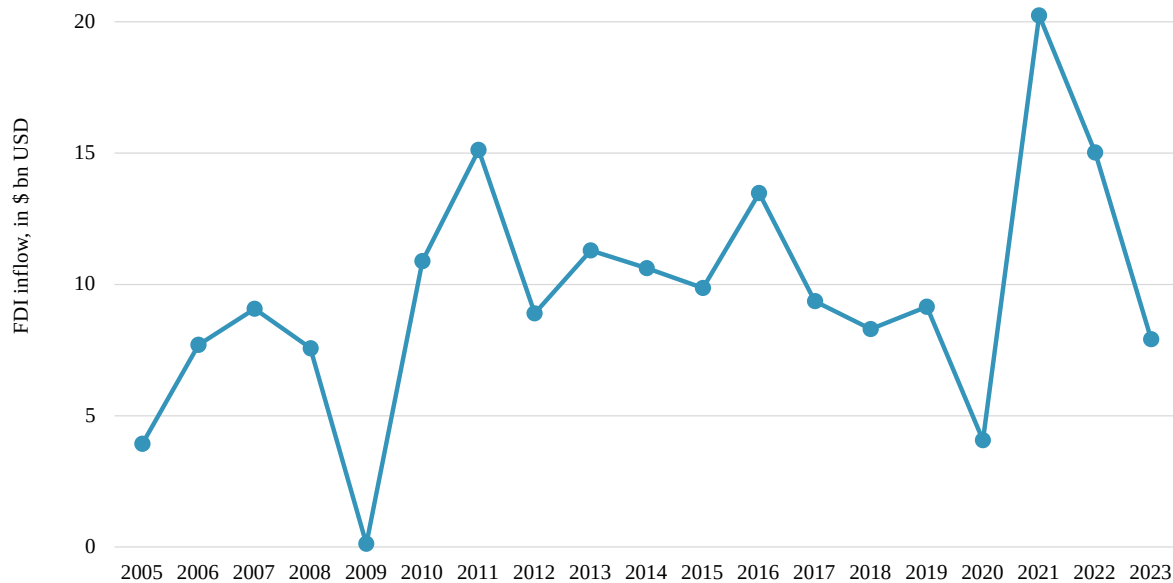


Figure 10. Development of Malaysian FDI Inflow in \$bn USD 2005-2023
Own illustration, based on Macrotrends LLC (2024a)

Proceeding to investigate Malaysia's FDI inflow, it becomes obvious, that Malaysia is exposed to high fluctuation of FDI, with FDI being down 61% since 2021 after being up by 400% between 2020 and 2021 due to the recovery of the Covid 19 pandemic. The volatility of Malaysian FDI inflow could hint instability and an uncertain investment climate.

When investigating the international dependency of Malaysia's economy and the overall place of the country's economy on a global scale it is inevitable to look at the balance of trade. In the year 2022 Malaysia recorded an export surplus of \$84 bn USD, with imports recorded at \$294 bn USD and exports recorded at \$378 bn USD. The most relevant industries are integrated circuits implying Malaysia as a country characterized by value added services. Further dominating economic sectors are natural resources such as refined petroleum and crude petroleum which plays a big role in imports and exports. Additional natural resources such as Petroleum Gas, and agricultural products such as Palm Oil play a vital role in the exports of Malaysia, whilst Coal and Broadcasting Equipment are further big categories for imported products. The two biggest trading partners of Malaysia are Singapore and China for imports as

well as exports, highlighting a high regional dependency and economic embeddedness (Observatory of Economic Complexity 2022).

With regards to infrastructure, Malaysia places 37th in the IMD World Competitiveness Ranking in 2022, which is only one place behind Hungary and only 6 and 7 places behind Italy and Portugal respectively. This shows the proximity of the Malaysian infrastructure to standards within the European South. The ranking takes factors such as physical infrastructure, technological readiness, and scientific infrastructure into account. (The World Ranking 2022)

For interviewees the economic opportunities within the Malaysian market are extremely important and can be a crucial aspect of expats move abroad. M3 (2024) for instance stated, that for him economic is the most important out of all three decision factors. For M2 (2024) SEA was a “blank space” in 2013 with a “600 mn people market” and a fast-growing middle class, making it “perfect” for the interviewee and his business partners. Another factor adding into the economic relevance and opportunity in Malaysia is the cost of living and services, M4 (2024) specifically highlights the value for money in Malaysia. Furthermore, M4 (2024) finds it to be straightforward to take advantage of the opportunity presented since it is possible to run a company at one third or one fourth of the price in other countries. Interviewee M5 (2024) mentioned the environment in Malaysia and the opportunities that come with it as very positive factors.

Throughout the research it emerged that economic decision factors and especially the lower cost of living in Malaysia are valued across interviewees of all expat groups. M6 (2024) who works for an international company and lives and works in Malaysia as an AE found the job opportunity highly relevant and mentioned also that her employing company wants to “work the market a little bit more intensely.” This also highlights the economic relevance of Malaysia in an expat context for AE, EE and SIE alike. From an expat perspective, interviewees often highlighted that the ratio between salary and cost of living is a crucial component when deciding

over the economic attractiveness of a potential expat country. Many do not mind earning less in total numbers as long as they spend disproportionately less, due to low costs of living. M2 (2024) made the point: “So the salary levels are obviously much lower than they are in the Western world, but the cost of living too.” M2 describes here, that the lower salary earned in Malaysia is offset by the lower costs of living. Many interviewees observed the same and often reported that they can live a lot more comfortable now, since they either get many bills paid by their company or earn a Western salary, or both.

8.3.1 Social

Malaysia is characterized by a diverse society with varying cultural and ethnic backgrounds. The current population consists of 70.4% Bumiputera, 22.4% Chinese, 6.5% Indian and 0.7% Other ethnic groups. Bumiputera is the overarching terminology for Malays and indigenous populations of Peninsular Malaysia (Statista 2024). Being such a diverse country led to previous challenges for Malaysia and its people. Whilst the Portuguese and Dutch colonists leveraged Malaysia to sustain trade superiority without interfering in local culture policies, the British colonists engaged in a “divide and rule” policy. To achieve that, the British colonists strategically encouraged large scale Chinese and Indian labor immigration, granting commercial opportunities to the Chinese, whilst ensuring that the Malays stick to their rural agricultural lifestyle. These practices led to a structural segregation between the ethnic groups, especially regarding wealth and opportunity. As a result of Malaysia’s independence, the Malay’s were granted political supremacy. One part of new legislation approved in 1969 was the New Economic Policy, which was created as an answer to increasing inter-ethnic violence. The New Economic Policy led to a structural favoring of Malays in political positions, public contractors and so on. More recently in July 2023 prime minister Anwar Ibrahim created the SCRIPT (Sustainability, Care & Compassion, Respect, Innovation, Prosperity, and Trust) a

framework of Malaysian values introduced as an attempt to bring Malaysia's ethnic groups closer together again (Shamsuddin et al. 2015; Noraini M. Noor 2024).

In light of historical conflicts between the different ethnic groups in Malaysia, one would expect there to be political unrest or cultural conflict of some sort in Malaysia also visible to expats. Between interviewees there were differing opinions regarding the topic, M4 (2024) mentioned "these are exceptionally diverse cultures living in harmony." And M3 (2024) highlighted the celebration of diverse cultural events and festivities, mentioning that there are open houses, and all ethnicities mix and mingle interacting with each other. Furthermore, M6 (2024) mentioned that she and her husband "have a very nice and diverse group of friends" and that it is a "very tolerant community." She further highlighted that also the three main religious groups of Muslims, Confucian/ Buddhists and Hindus are "living next to each other peacefully" with also religious buildings being build next to each other. She as a foreigner does not sense any frictions in that context and perceives it as being very peaceful and tolerant yet highlighting that this impression might differ for Malay people. All these statements and impressions by interviewees conflict with individual perceptions by M1. M1 (2024) painted a different picture and has a different perspective on the local dynamics and highlights, that the three different ethnic groups live quite separately and do not interact much with each other. He took his apartment complex as an example in that scenario, since he lives in one of 3 apartment buildings with a total of 360 apartments across all 3 buildings and is the only ethnically non-Chinese person. He further highlights a strong developed separation between the different races or ethnic groups within the country. The analysis therefore shows that the majority of expats perceive the cultural situation as peaceful and well-integrated, whilst one person observes a clear social separation between ethnic groups.

From a communication point of view, the Official language in Malaysia is Malay and "cannot be disputed", other languages are "free to be used" and the government acknowledges

the relevance of English in trade and industry. Furthermore, learning other international languages is encouraged by the Malaysian Government (Malaysia (Department of Information) 2016). Interviewees report that English is a widely spoken language, largely due to the British colonial rule (M6 2024). Many interviewees mentioned that they had never problems with language barriers and that almost everyone they interact with speaks English. Also generally speaking there were not many mentions of challenges in a social context, all interviewees highlighted people in Malaysia to be very nice and very open towards them. This openness was a major factor in social satisfaction and an important factor for the interviewee's happiness (M1-M6). Challenges only arose with local customs of eating with hands (M6 2024), which required a phase of getting used to it. Furthermore, M5 (2024) reported that his characteristics of being quite outgoing and loud can lead to "weird looks" by others and that it takes a moment to understand that he is genuine before social barriers are broken down and a relationship of trust is established.



Figure 11. Overview of Expats' Social Sentiments
Own illustration, based on interviews conducted

As observable in Figure 11 expats in Malaysia have a variety of further social experience and challenges or prejudgments they were able to proof untrue. Figure 11 in that sense also highlights the diversity of experiences made by expats in Malaysia, the quotes displayed were unique to each individual and not shared in a similar fashion by other expats.

What was shared by many of the interviewees on the other hand was the value expats in Malaysia put on the local quality of life and quality of life as an overarching decision factor

within the social category. M4 highlights it quite well, emphasizing the relevance quality of life has for expats.

“So, quality of life was, I think, the primary, the major reason for me to move here because I strive for a lifestyle.” (M4 2024)

Malaysia’s Quality-of-life is ranked place 38 worldwide by U.S. News (2024) and ranked 29 in the world by InterNations (2023). The decision factor quality of life is also highly relevant to expats in Malaysia as observable in the statement by M4. Furthermore, quality of life by interviewees is perceived as very high, M1 (2024) mentioned that for him Kuala Lumpur is together with his town of origin Düsseldorf, the number 1 best place he has ever been to. This statement is specifically relevant, since he has lived in “Columbia, Ecuador, USA, China and India” (M1 2024) as an expat before. A similar pattern emerges from other interviews including statements such as “I had a better quality of life there (Malaysia) than I have had in Germany (country of origin) doing the same thing.” (M2 2024). M3 (2024) categorized Malaysia’s quality of life as Medium to High, highlighting that there could be other countries that have a higher quality of life. She observed and perceived Malaysians as “overly happy people.” A similar factor that benefits the quality of life was highlighted by M5 (2024), characterizing Malaysians as very “genuine”, “friendly” and “welcoming” people. Further highlights within the QoL category were the availability of cultural activities with M6 (2024) emphasizing that Malaysia has “one of the best orchestra rooms in whole Asia.” Another aspect that is not to be neglected is 5 out of 6 expats highlighting the food in Malaysia as an important quality of life factor. M4 (2024) highlighted that the Malaysian food is very flavorful, whilst M1, M3, and M5 (2024) highlighted the affordability of the food in Malaysia.

Further factors mentioned and emphasized were healthcare and safety, all interviewees rated both aspects as very good and very high. The healthcare system is split between public and private both being very well equipped according to Interviewees. M1 (2024) reports that the

public hospitals are very well equipped and modern. On the contrary M3 (2024) perceived the public healthcare as not being the best quality available and saw private healthcare as overly commercialized and expensive. M4 (2024) on the other hand describes the hospitals and healthcare infrastructure in Malaysia as “world class” and “state of the art”, the public as well as the private. He further compares the private hospitals to hotels more than hospitals including bellboys working and nice restaurants within the hospital. Further increasing that perspective also comparing on a global level M6 (2024) mentioned that health care in Malaysia is better than in Germany and you have the full choice of services. On the safety side of things all interviewees found Malaysia to be very safe with M5 (2024) mentioning “Kuala Lumpur is very safe” and M6 (2024) stating “super safe super” and “Stable, safe, community wise, there’s not a lot of crime. Although Kuala Lumpur is a big city”.

Other social factors such as education did not play a dominant role within the decision factors for the Malaysian Interviewees, since none of them had children with them in Malaysia. From a more social circle perspective all Interviewees reported to have mixed social circles between fellow expats and locals.

Some additional social and societal insights going beyond the interviewees’ statements, are the Hofstede categories with some very unique highlights that further explain previous factors mentioned. The most characteristic measure is Power Distance, being at the maximum of 100 in Malaysia it becomes evident, that the country has a small group of people in charge and a big social gap. Individualism scores at 27, meaning that Malaysia is a rather collectivist country. This could be one explanation for the highlighted friendliness and openness of Malaysian people by expats. In a collectivist society it is more essential to work together and help each other and, of course, that is not possible without friendliness. Motivation towards Achievement and Success scores a 50, meaning that Malaysians are driven to succeed and excel yet on a global scale as a society still behind in that motivation. A score of 36 in Uncertainty

Avoidance, means that uncertainty is something that Malaysians are comfortable with. Scores of 47 in long term orientation and 57 Indulgence, show that people in the Malaysian society slightly prefer consumption at the moment over saving and thinking about the long-term perspective.

8.3.2 Governance

Kader, Faiez, and Rao (2019) establish in their research that “older command-and-control governance structures are no longer effective” and they call for a network-based governance approach that emphasizes the local government and syncing state with civil society and the private sector. The primary touch point with the government and governance in Malaysia is within the visa process for the expats interviewed. The perception of that process varies. For M1 (2024) the visa process was lengthy and complicated, taking 5-8 months instead of the 5-8 weeks promised online. From his perspective previous countries, he was an expat in were much more efficient and the fact of not knowing whether the visa is approved makes it a negative criterium for him in Malaysia. M3 (2024) perceived the situation similarly by mentioning that the “visa aspect in Malaysia is a little bit difficult and complicated.” Also, for M5 (2024) it took a bit of time, and he must renew his visa every year. It seems like the comparison is also relevant in this case since M1 compared to Ecuador which was faster than Malaysia and M6 (2024) for instance compared to China and stated Malaysia as much easier. Some discrepancy seems also to be found between EE, AE and SIE. The two EE interviewees had a different perspective on the visa process and M4 (2024) found that the process got much easier and stated that “it’s pretty comfortable and convenient.” M2 (2024) found Malaysia to be “extremely welcoming country to tech talent and entrepreneurship in general” he mentioned that his visa was easy to get, and the only thing negative was the uncomfortableness that came with having to extend his visa every 2 years. He later was able to transfer the visa and get a 10-year visa and he valued the long-term nature of it. From the interviews the impression emerged that Permanent

residency and citizenship are difficult to attain in Malaysia and do not play a role for the expats interviewed.

Regarding property ownership not all interviewees mentioned details or problems they encountered. M3 (2024) did mention that there is some price discrimination towards foreigners regarding the acquisition of real estate. She mentioned that whilst for locals the property prices range from \$119,000 USD to \$476,000 USD, with most people purchasing for prices between \$119,000 USD and \$190,476 USD. Foreigners must fulfil a minimum price of \$238,095 USD in some regions and \$476,000 USD in other regions to be able to purchase and own property.

From a tax perspective there are different models and perceptions in between the interviewees. M1 (2024) is paying taxes in the US which is why Malaysian taxation is not relevant to him and does not influence his decision for or against Malaysia as an expat country at all. For M2 (2024) the situation is different because he is generating most of his income in the form of capital gains in his business ventures, he was able to bring his tax rate close to zero since there are no taxes on capital gains in Malaysia, making it very relevant for him. M3 and M5 (2024) also describes it as attractive taxation wise. M4 (2024) mentioned 14-28% taxation depending on income which is not favorable compared to his previous place of residence Dubai where there are no income taxes, yet he also highlights that it is reasonable due to the public services provided. M6 (2024) is an outlier within the interviews describing that she is paying taxes in 4 countries (Mexico, China, Germany and Malaysia), which is “horrible.”

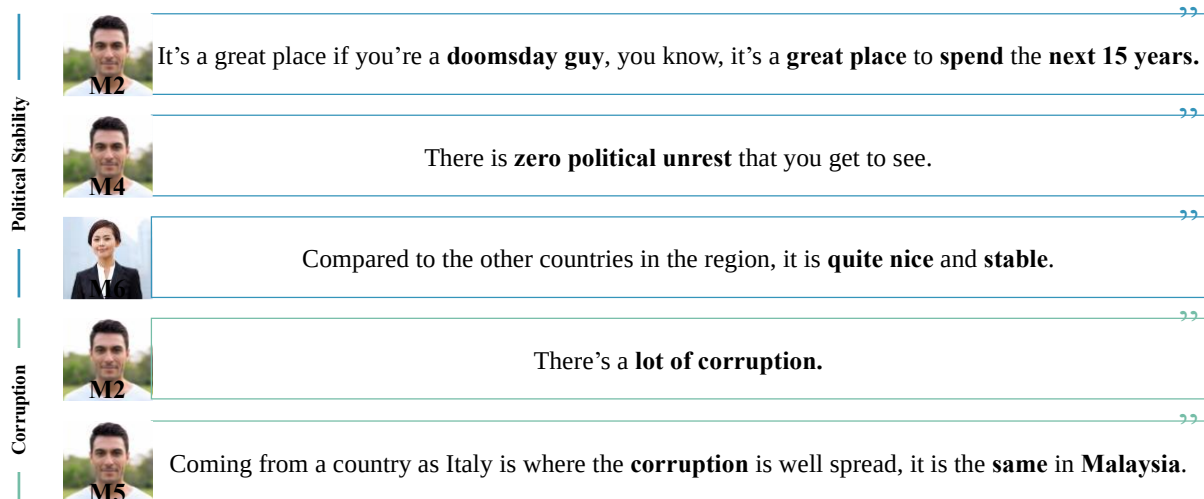


Figure 12. Overview of Expat Insights regarding Governance
Own illustration, based on interviews conducted

Closing the Governance chapter with the view on political stability in Malaysia, all interviewees described the political stability as high. The stability from the political side is also ensured by policies not changing with changes in the ruling prime minister. M1 (2024) summarized it as the “political direction and ideology stays almost the same” no matter what party is ruling. Reasons for that are found within the government body and the employees staying the same by E6 (2024). M4 (2024) highlights that there is “zero political unrest”. On the contrary M2 (2024) is describing the political situation as “stable but messy”, mentioning corruption as a big issue within the country. Furthermore, highlighting that Malaysia is not a free market or free democracy and describing it as a license drive market and only “democratic on the surface” with the ruling class staying the same. At the same time M2 was also convinced that Malaysia would be a good place to be during a major global conflict as mentioned in Figure 12, acknowledging a political stability and no direct Malaysian involvement in global conflicts. M6 (2024) further shared that she had her Instagram account blocked for some time due to “following an account that is potentially distributing terroristic content”, which later it turned out it was because of following the prime minister. Underlining that Malaysia is not completely

free, which is also highlighted in the score of 53 out of 100 in the freedom index (Freedom House 2024).

9 Nikita Kessler - A Case Study of Singapore

Singapore, a city-state in SEA, stands out as a unique and influential player in a global perspective due to its location, economic prosperity and political stability, while at the same time being one of the most densely populated places on earth with a size of only 719 square kilometers and a population of 6.0 mn people (Central Intelligence Agency 2024b). The country is strategically located at the crossroads of major shipping routes and when looking back at history it always served as a gateway between the East and the West (ASEAN, n.d.). Singapore shares borders with Malaysia and Indonesia while also connecting the Indian Ocean with the South China Sea. This favorable location contributed to the development of the country as a major international hub (Rogers 2023).

Key Information		Geographics	
	National flag		
	Population	6.0 mn, 0.87% growth rate (2024)	
	Official language	English, Mandarin, Malay, Tamil	
	Religious Composition	32.1% Buddhist, 18.9% Christian, 15.6% Muslim, 8.8% Taoist, 5% Hindu, 0.6% other, 20% none	
	Currency	Singapore Dollar (S\$), SGD	
	Government system	Parliamentary Republic	
	Head of government	Prime Minister Lawrence Wong	
Infrastructure			
	Ports	2 (PSA Corporation Limited, Jurong Port)	
	Intl. airports	2 (Changi International Airport, Seletar Airport)	

Table 3. Overview of Singapore's Most Important Information
Own illustration, based on Central Intelligence Agency (2024b)

Even though Singapore is quite small, it is known for its iconic infrastructure with impressive skyscrapers, sustainable buildings and green areas all around the city. Popular sights that Singapore is famous for include Marina Bay Sands, Singapore’s most iconic hotel, Gardens by the Bay, and Sentosa Island, a resort at the southern coast. Those three examples show how

Singapore is able to mix modern infrastructure with nature. Moreover, Table 3 illustrates a snapshot of the country's most important information.

On an international level, Singapore is a member of organizations like ASEAN, the WTO, and the United Nations and has several partnerships and strategic alliances that have been made over the last decades with nations such as the United States, China, and the European Union (Central Intelligence Agency 2024b)

9.1 Expats in Singapore

When talking about expats, Singapore has become a prime location due to its high living standards, the potential to grow one's career, as well as the multicultural environment (InterNations 2024). Currently, more than 1,7 mn foreigners live in Singapore, which is about 27% of the entire population (Statista 2024d). Expats around the world move to Singapore because of its growing opportunities in sectors like finance, technology, healthcare, and education. Within these sectors, finance is the biggest one with expats filling the high-demand roles in banking, fintech, and investment analysis (S1 2024).

Due to the high variety of nationalities, expat communities are divided into certain neighborhoods in the city. Neighborhoods like Holland Village, Orchard, and Sentosa are a good fit for expats since they offer international schools for the children, luxury housing for expats and a safe and international surrounding (The American Club, n.d.).

The expat community in Singapore is particularly diverse. People come from around the globe providing skills in order to contribute to Singapore's economy. The influx of expats also includes DN and entrepreneurs, groups that grew over the last couple of years (Litania and Ajmone Marsan 2023). Those groups realize that Singapore is a great country to be in as a strategic base for accessing the SEA markets and visas like the Employment Pass or the Working Pass (See chap Governance) make it possible for expats to relocate easily (Pan and Theseira 2023).

9.2 Decision Factors

9.2.1 Economic

In the last decades, Singapore grew to one of the most competitive and resilient economies in the world (World Bank 2024). The small country has a high GDP with approximately \$755 bn USD (2023) and a GDP per capita of around \$127,500 USD (2023) which makes it one of the highest ranked globally (Central Intelligence Agency 2024). This boom in the economy is achieved by the growing financial, technology and manufacturing sectors (Stepat 2024). According to Interviewee S3 (2024), Singapore's strategy to become an advanced country is seen by the focus on the technological sector. To compliment this, S3 (2024) says, “Singapore feels like the Silicon Valley of Asia - a hub where tech thrives, and innovation is everywhere. It’s the only place in the region where I felt I could grow professionally and secure a future for my family”. Competitive salaries ranging from \$3,650 USD to over \$8,760 USD per month for skilled workers are normal and necessary to give an incentive for the hard work that is required to achieve this goal. The strong economy of Singapore can also be seen when looking at the activity levels of the harbors and airports. The harbors in Singapore handle over 39 mn twenty-foot containers annually, making it one of the busiest global shipping hubs (Statista 2023b). Moreover, Changi Airport brings around 86 mn passengers yearly into the country as well as almost 1,7 mn tons of cargo (Singstat 2023). Interviewee S5 (2024) emphasis lies on the great infrastructure the country has paired with an efficient public service, which makes it an ideal place for international trade and logistics. Key economic indicators, which underscore the country’s overall performance and importance can be found in Table 4.

2023						
 GDP	 GDP per capita	 Inflation rate	 Unemployment rate	 FDI Inward Outward	 Goods exported	 Goods imported
\$755 bn USD	\$127,5 USD	+ 4.82 %	3.47 %	\$160 bn USD \$63 bn USD	\$874 bn USD	\$687 bn USD

Table 4. Overview of Singapore’s Most Important Economic Figures
Own illustration, based on Central Intelligence Agency (2024b)

FDI plays a significant role and enhances Singapore's economy. A reason why FDI can flourish in the economy is due to the favorable tax policies the country is giving to MNE's, as well as the efficient services and good infrastructure (Prime 2012). Singapore also has a network of 27 free trade agreements (FTA's) that boosts the in and outflow of goods into the country (MTI, n.d.).

The tax environment of the country is competitive and makes it appealing for both individuals and corporations to relocate (Vieira and Doellinger 2024). The inflow of MNE's therefore goes hand in hand with the inflow of expats. Corporate tax is capped at 17% while personal income tax for the residents can vary from 0% to 22% (IRAS, n.d.). S1(2024) commented on the low tax rate corporations have and points this out as critical factor that supports innovation and efficiency which is needed to grow the country in a pace that it is currently doing. Most of the Interviewees were confirming this range of the personal income tax, still it was surprising that the tax rates vary across every Interviewee from as little as 7% (S4 2024), up to 22% (S2 2024). Non-residents most of the time have a fixed amount between 15% and 22% on the income that is earned (IRAS, n.d.). Interviewee S4 (2024) explained that the tax savings in Singapore were a major factor for relocation with his family and compared it to the home country Canada. Moreover, Interviewee S3 (2024) appreciated Singapore's tax system as well, allowing him to ultimately retain more of his income into savings for his family compared to the savings he was able to achieve in Spain where he currently lived. Nevertheless, S1 (2024) and S2 (2024) both highlighted that with the high rent they are paying, the low tax rate is justified in order to survive in the country.

Furthermore, cost of living, especially of housing, healthcare and education has become a growing concern for the population, including expats (Jacob 2024). Property prices are high and are ranging around an average price of \$950,000 USD for an apartment according to Interviewee S4. This average price challenges both locals and expats to a high extend.

Interviewee S4 also said that rents for standard apartments range from \$2,920 USD to \$4,014 USD which is a lot higher than the prices in neighboring regions. Interviewee S1 reported, that rent in Singapore is approximately 60-70% higher in comparison to Tokyo, where she has been living before. Additionally, Interviewee S2 (2024) shared, that the high housing costs for instance were a primary factor for her decision to apply for employer-provided housing benefits the government is providing to offset the high living costs even a bit.

Another important part for the country's economy is its budget allocation for the education sector. In 2023 the government invested around \$10.02 bn USD into education which helps the youth to grow into skilled professions (Statista 2023a). An approximate of 62% of Singapore's workforce at least holds a tertiary qualification in 2022 (Ministry of Manpower, n.d.). Due to this investment into the sector, it also supports wages. Therefore, monthly income lies at around \$3,793 USD in 2023 (Ministry of Manpower). Interviewee S1 (2024) highlights the government's commitment to skill-based growth (Pan and Theseira, n.d.), which also goes hand in hand with Singapore's industry needs and ultimately leads to better career advancement opportunities in key growth sectors. Interviewee S5 (2024) who initially moved to Singapore on a short-term notice turned this into a permanent decision because he underlined that this relocation transformed his career and that he was able to build something sustainable and meaningful there.

In conclusion expats are drawn to Singapore for its strong economy, high salaries and business-friendly environment. The key decision factors include the opportunity for career advancements, competitive wages, the infrastructure the country has, as well as the tax policies that are favorable. The focus of Singapore on innovation and career advancements are appreciated by all the Interviewees (S1-S5 2024). Additionally, the stable economy and efficient public service make it ideal for expats to work and live in.

9.2.2 Social

Singapore is regarded as one of the most livable cities in Asia for expats. This comes from its multicultural environment and high safety standards. Social factors, like the ease of integration into this diverse society and culture play an important role when it comes to influencing expats to relocate. Not only satisfaction plays here a role but also the long-term commitment to working and living in this country.

Since the country is notably multicultural, there are a lot of communities that contribute with their own traditions to the rich environment (Yusof 2023). Interviewee S1 (2024) is originally from China and appreciates Singapore's large Chinese community.

One thing that Singapore is also doing well is the cultural integration and openness when it comes to foreigners (Raguraman 2024). Due to the fact that Singapore is a global business hub as previously mentioned, the intercultural exchange is taking place with policies and social practices that ultimately support diversity (SG101, n.d.). S1 (2024) had no problem integrating into the country because of her background and is able to maintain cultural connections while also being able to embrace new ones at the same time. Language was also not a significant problem for her since both Mandarin and English are widely spoken. Being this diverse has made Singapore an attractive destination for a lot of expats. The population can live a cosmopolitan lifestyle while still maintaining their cultural norms and combine local traditions with global ones (Ho and Winstedt 2024). Interviewee S3 (2024) also says, "Integration in Singapore is not about blending in completely – it is about carving your niche while being part of something bigger. The mix of expat and local communities is seamless". Moreover, the government introduced initiatives like the Racial Harmony Day and other community events that foster integration and diversity (NLB, n.d.). Interviewee S5 (2024), who initially struggled with cultural adaptation due to his background said, that these efforts of the government helped him adapting to the country and connect with local customs.

When talking about the educational system it becomes clear that the system is consistently ranked in the top of the world (InterNations 2024). The country also ranks high in programs like the Program for International Student Assessment (PISA) for instance, which is a method to evaluate younger children and their education standards (Deng and Gopinathan 2016). Expats with families have a lot of options when it comes to education, having the opportunity to choose between public, private and international schools which either follow the IB, British or American curricula and are tailored to the needs of the families (OWIS 2020). Interviewee S2 (2024) points out the very high fees that have to be paid ranging between \$18,250 USD and \$36,450 USD per year. Even though the costs for the schools are high, Interviewees S2 (2024) and S3 (2024) agreed on the fact that the education is exceptional, and that the expenses are justified especially when it comes to educating their children in the best way possible. For both interviewees education was a big underlying factor in the decision to move to Singapore.

Healthcare is another aspect of the country's social infrastructure and decision factor for expats. Public healthcare is most of the time subsidized for its citizens and permanent residents (PR) (Ministry of Health 2024). Expats on the other hand often have to only rely on private health insurance (InterNations 2024a). Interviewee S4 (2024) shared that the quality of the system is excellent, but costs still always are a concern. The Interviewees employer provided insurance that was covering most expenses, but in case of an emergency S4 (2024) would still try to find a doctor outside Singapore due to the immense costs he would face in case of an emergency. In contrast, S1-S3 (2024) argue that healthcare is excellent and completely covered from their employees and therefore the costs are not a personal burden. While conducting the Interviewees it became clear that the opinions on healthcare varied. Nevertheless, most appreciate the system and are happy that they can feel safe in every situation.

Every Interviewee emphasized the security to be one of the main factors to move to the country. Singapore has its reputation to be one of the safest countries in the world (Bulakiene 2024). Interviewee S1 even highlighted safety to be one of the key reasons next to career advancements in the decision to relocate. Being able to let her children play outside the park without any concerns makes her feel very comfortable. Moreover, S3 (2024) says that the low crime rate and the clean and safe public spaces provide a peace of mind which he hadn't experienced before.

When it comes to leisure and lifestyle options which is contributing a lot to the high quality of life, the country has a lot to offer, from a diverse restaurant scene to cultural landmarks as well as green parks and beaches. Places like the Singapore Botanic Garden and East Cost Park make it possible for the people living there to enjoy nature even in the city itself (Tan and Siew 2021). Interviewee S5 (2024) shared that the opportunities the city is giving its residents enhances his experience a lot, especially when it comes to the quality of the fitness centers and sport facilities. Paired with the many outdoor spaces it allows him to live a balanced life despite the fast-paced environment the city is giving him. Quality of life was ranked high according to all Interviewees (S1-S5 2024), and the amount of activities Singapore has to offer played a crucial role in the decision-making process for relocating to the country.

While the environment can be very demanding as mentioned by all the interviewees, the government helps to support the work-life balance by providing flexible work arrangements and also family friendly practices (Loh 2024). S2 (2024) is working in a very stressful industry and mentioned her employee's flexible hours policy which gives her the chance, while still working long hours to better balance her work and family life at the same time. Most interviewees also mentioned that this is a reason to making the country a sustainable place for long term career growth and a big factor in the decision to move. On the other hand, Interviewee S1 (2024) highlights that living in Singapore has its perks and it was the right decision for her

and her family to move, but ultimately everything centers around work. Nevertheless work-life balance becomes increasingly important for employees and Singapore is trying its best to compensate for the fast-paced environment the people there are living in.

Lastly, social norms are very important and put the focus on respect and order. Expats and everyone contributing to the country are welcomed but have to respect the laws and expectations around the public (Raguraman 2024). Interviewee S3 (2024) points out that he was initially unfamiliar with a lot of norms but found that social media groups and expat communities provided him with information and guidance on how to ultimately integrate into the country and communities. Similar, Interviewee S5 (2024) mentioned that through sports and volunteer activities he was participating in, connecting with locals and other expats became much easier, ultimately leading to comprehensive understanding on how things work in Singapore. Interviewee S4 (2022) brings it to the point, saying that one has to behave properly and then there will be no need for worrying at all.

Ultimately expats are drawn to Singapore because of the multicultural environment and high quality of life. The key decision-making factors include the easy integration into Singapore's society, work-life balance, and the safety and security. Availability of good education for expats with children is also important to expat with families. The openness and diversity are highly appreciated by all Interviewees (S1-S5 2024).

9.2.3 Governance

Singapore's governance is recognized for its efficiency, transparency, and stability (Bellows 2009). Interviewee S2 (2024) highlights this by comparing the political stability and efficiency to her home country Australia in terms of governance.

To balance the inflow of foreign talent with local workers, the government has introduced policies that support the local employees with giving them the precedence over foreign workers. Programs such as the Fair Consideration Framework forces the companies to

consider local candidate's over foreign ones (Ministry of Manpower, n.d.). Almost all the Interviewees were in accordance with this (S1-S5 2024), and they have also mentioned that it varies across the industries.

A common agreement regarding Visas amongst all Interviewees was the EP with which they immigrated into the country. The EP is available for high-skilled Expats and comes with minimum monthly salary which is accounted with \$3,650 USD (Ministry of Foreign Affairs Singapore, n.d.). Interviewee S5 (2024) began to work with a work permit and was ultimately working his way up to permanent residency. This also shows how Singapore's employment passes help managing labor demand, while at the same time supporting skilled workers with career progressions (Ministry of Manpower, n.d.). Low-skilled workers often times in sectors like construction are granted a Work Permit (WP) and is directly tied to an employer sponsorship (Ministry of Manpower, n.d.). Interviewee S5 began with only a Work Permit Visa before getting his citizenship in the end. He underlines that it was long a hard way to gaining the citizenship but is happy to have achieved his goal in the end after being rejected the first time he applied for it. A detailed overview of all important Visas for expats in Singapore can be seen in Appendix 9.

Property ownership can still be a problem for many expats. There are policies that are designed to balance out the opportunities for locals or citizen, which always come first according to Interviewees (S1-S5 2024). Expats can only purchase private apartments in the beginning which are hard to find and most of the times very expensive (Guendemir 2024). The government always oversees the living situation and therefore approval is also needed most of the times (HDB, n.d.). Interviewee S1 (2024) shared her experience with the restrictions pointing out that there were substantial challenges in navigating the complex rental processes. Also, foreigners are restricted from buying government build homes also called the Housing Development Board (HDB) flats (HDB, n.d.). These apartments are solely reserved for citizens

or foreigners who have obtained PR's status in order to ensure that locals are able to purchase more affordable housing and are not being left out when higher earning individuals move into the country (D. Chew 2024). Interviewee S5 (2024) who obtained citizenship after living several years in Singapore, mentioned the importance of these support structures from the government and is satisfied with how this concept is handled.

Strict Law Enforcements is what makes the country the safe place that it is today. There is a set of laws from littering to drug trafficking and offences are punished harshly (Ministry of Home Affairs Singapore, n.d.). Reflecting on the strict government, Interviewee S4 (2024) supports it for the sake of the safe environment for his family which was important for him prior the decision to move. "Raising my family here was a decision I would make a thousand times over. The cities safety and infrastructure make it the ideal home for young children", according to S4 (2024). Similarly, S3 (2024) underlines, "When I look back, moving to Singapore was the single best decision I have ever made – not just for my career but for setting up my family for success in a safe and globalized world". This emphasizes the government's efforts to make Singapore a safe and sound place to live in for all their citizens. On the other hand, these efforts of the government can also go the other way. A lot of expats think that the measures can be quite strict and controlling which is in accordance with human rights organizations that have criticized some measures as overly repressive (Yan 2024).

Infrastructure is a key priority for Singapore and the government is dedicating approximate 5% of its annual budget into it (Lim 2008). Becoming a sustainable "smart" city is the goal (UNDP, n.d.). Public Transportation, technology and the green spaces all around the city enhances the living standards a lot (Lim 2008), and is a very important aspect for the expats living there. Interviewee S2 (2024) highlighted the benefits of good public transport in Singapore, comparing it to the cost of owning an own vehicle which is paired with very high costs due to high taxes on vehicles and the lack of parking opportunities on the streets (HDB,

n.d.). Moreover, Interviewee S3 (2024) valued the accessibility of public services through the use of an app provided by the Government. The SingPass provides the opportunity to see their personal records, access healthcare, file taxes and much more (SingPass 2024). Interviewee S3 (2024) and S5 (2024) also point out the Central Provident Fund (CPF) to be a very important and highly loved system the government provides which is also directly linked to the app. The CPF is a multipurpose saving scheme available to every citizen, that helps them to save for critical needs such as retirement, health care, housing and insurance which ensures stability and quality of life for everyone (Ministry of Manpower, n.d.). The amount that is contributed depends on many factors like age, monthly income and employment status but is around 20% of the monthly salary (HDB, n.d.). Interviewee S5 (2024) says, “The CPF scheme is brilliant. It is like a safety net that encourages saving while ensuring that you are covered for health and housing. This is something my home country could never offer and was a factor for me to move to Singapore”.

Different rankings consistently rank Singapore very high when it comes to the ease of doing business, freedom and transparency (Vieira and Doellinger 2024). Interviewee S3 (2024), S4 (2024) and S5 (2024) are all in accordance with the measures the government is taking and underline the standing in the global market while providing excellent career development opportunities. “Career growth opportunities were my main motivator. The role in Singapore aligned with my career aspirations and I am more than happy how everything turned out” (S1 2024).

In conclusion, Singapore provides a supportive and organized environment for expats. Visas like the employment Pass enables quick career advancements while the CPF scheme ensures financial security. Even though strict regulations remain, Singapore’s emphasis on safety and security remains unbeaten and is a critical factor for the decision-making process of expats.

10 Alina Hartmann - A Case Study of Thailand

Thailand is in the center of SEA and by looking at the geographics in Figure 13 it becomes visible that it is a long-stretched country with both, sharing borders and ocean access. To the northwest and west there is Myanmar (Burma), Laos to the north and northeast, Cambodia to the southeast, and Malaysia to the south. The sharing boarders allow for easier migration and trade. Additionally, Thailand has access to two oceans, firstly the Andaman Sea to the west, which allows for important shipping routes. Secondly, there is the Gulf of Thailand to the southeast, which allows access to key trade routes with important trade countries, such as Vietnam, China, and Malaysia. (Central Intelligence Agency 2024c; Statistisches Bundesamt 2024b)

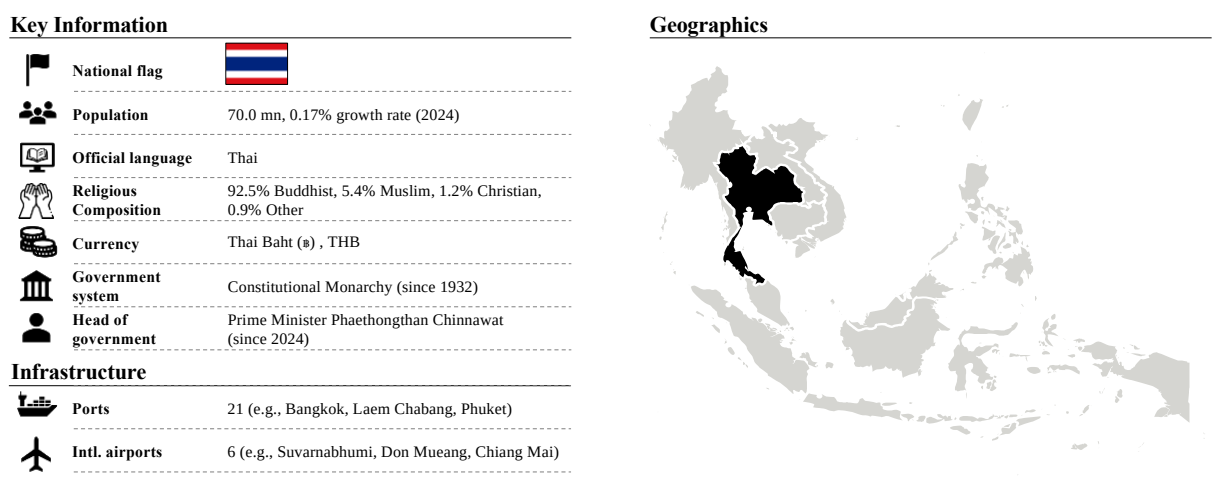


Figure 13. Overview of Thailand's Most Important Information
Own illustration, based on Central Intelligence Agency (2024c), Sasiwongsaroj and Husa (2022), Statistisches Bundesamt (2024b), The nation (2024)

Figure 13 furthermore lists the most important facts about Thailand, which is one of the fastest ageing countries in the world because of the low population growth rate (Sasiwongsaroj and Husa 2022). Due to the country’s religious composition and cultural heritage, it is home to many temples (Central Intelligence Agency 2024c; Statistisches Bundesamt 2024b).

The country’s capital and largest city is Bangkok, with a population of just over 11 mn people (Central Intelligence Agency 2024c). The capital is home to many regional offices of international companies, in sectors such as banking (e.g. United Overseas Bank, Bangkok

Bank), consulting and taxation (e.g. Boston Consulting Group, Accenture), telecommunication (e.g. Huawei Technologies Co., Ltd.), and automotive (e.g. Toyota), as well as food and beverage (e.g. Nestlé SA) (The Wall Street Journal 2024). Other major urban areas include for instance Chiang Mai in the north and Chon Buri in the south of Thailand (Central Intelligence Agency 2024c). However, in 2024, 54.3% of the Thai population is still living in rural areas, where their main source of income is from rice farming (Hafner, Keyes, and Keyes 2024).

Furthermore, Thailand is well-known for its tourism. This is primarily due to their rich culture, history, and nature. With over 1,400 islands, including famous tourist destinations such as Phuket, Koh Samui, and Koh Phi Phi, Thailand attracts many tourists because of the beautiful beaches and tropical landscape (AMA Travel, n.d.). Additionally, tourists appreciate the climate, topography, and natural features the country has to offer. Thailand is known for its high temperature and humidity. Throughout the year, the average temperature ranges between 25 and 29° celsius making it attractive for tourists all year around (Hafner, Keyes, and Keyes 2024). Another thing tourists appreciate about the country is the availability of many national parks, as well as natural highlights such as rivers, lakes, and waterfalls, which appear in lush green colors because of the regular rainy season. (ADAC e.V. 2024; TourismThailand 2022)

10.1 Expats in Thailand

The precise number of expats is difficult to state due to different factors, such as the varying understanding and use of the term expat, data availability, and legal issues. As of 2023, Thailand is home to an estimated 3 to 4 mn expats (april-international.com 2023). 80% of expats are low-skilled expats (LSE) from neighboring countries like Myanmar, Cambodia, and Laos who are working in labor-intensive industries such as construction or agriculture (De Boer 2019; United Nations 2024; Central Intelligence Agency 2024c). In addition, the country is amongst the most famous countries in Asia for international retirement, attracting many retirees (Sasiwongsaroj

and Husa 2022) and the number of DN are expected to increase due to the recent introduction of new visa types (ch. 10.2.3 Governance).

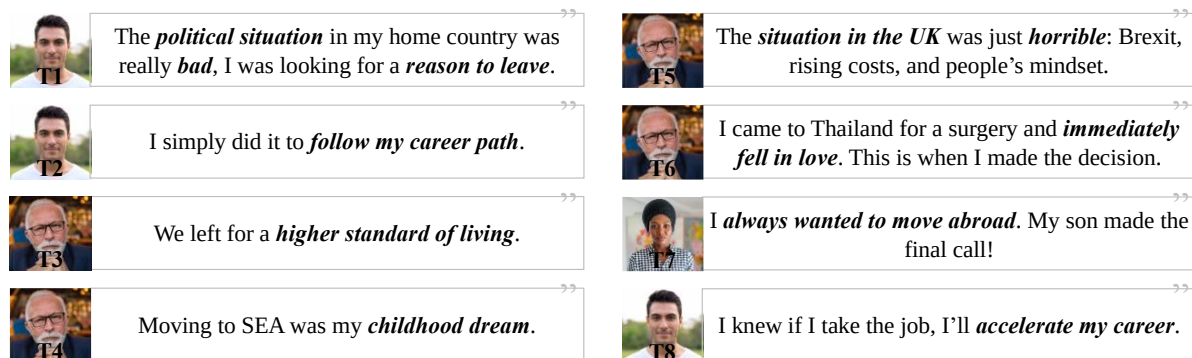


Figure 14. Overview of Expats' Initial Motivation to Move Abroad
Own illustration, based on interviews conducted

Based on the interviews conducted (T1-T8 2024) and as shown in Figure 14, the initial motivation to expatriate is very different from expat to expat. Some interviewees shared that they decided to leave their home country because of current political, safety, or economic reasons, while others left to fulfil a personal dream or follow a career path. Once decided to expatriate to Thailand, expats have many expat hubs to choose from.

Bangkok is Thailand's most populated area and home to a large international community. This becomes visible when looking at the availability of almost 100 international schools, making it attractive for expats. (International School Database, n.d.) They can choose from different neighborhoods meeting their needs. The neighborhood Sukhumvit in the city center with many leisure activities (e.g. shopping malls, nightlife) is suitable for expats seeking a vibrant and urban lifestyle while Silom is more popular among professional expats with its outstanding public infrastructure located in the financial center. Due to the settlement of numerous (international) companies, there are many job offerings. (Laklem 2024)

Chiang Mai has been home to expats since the 1990s and is called the "digital nomad capital" now (Jiwasiddi et al. 2024). According to T2 (2024) expats enjoy the slower life with the proximity to Bangkok (1 hr flight). Additionally, the city is rich with cultural activities (e.g.

many temples around) and the countryside with beautiful nature is close by (april-international.com 2023).

Moreover, there are popular expat destinations with a more vacation-oriented atmosphere, such as Hua Hin and Pattaya in the central Thailand, as well as Phuket and the islands Koh Samui and Koh Tao in the South. Expats who choose these locations enjoy the yearly tropical weather, beautiful beaches, and affordable prices (International Living 2024).

10.2 Decision Factors

10.2.1 Economic

Thailand's economy has been on the rise over the last few decades, positioning the country as a key player in SEA with a focus on trade and investment. This economic rise becomes visible when looking at the GDP development in Figure 15. During the so called "boom years" from 1960-1996, the economy grew at an average annual rate of 7.5% allowing to set the base for the current economic structure, followed by a 5% growth rate in the next years after the Asian Financial Crisis from 1999 until 2005 (World Bank Group 2024).. Then, the growth continued at a similar rate until the COVID-19 pandemic in 2020, where the economy was negatively influenced, especially in sectors such as tourism (see Appendix 10) (World Bank Group 2024). Based on GDP, Thailand is the second largest economy in ASEAN (To 2023) but is still considerably smaller than major Asian economies such as China (GDP \$17,895 bn USD), or Western economies like Germany (GDP \$4,456 bn USD) (Trading Economics, n.d.).

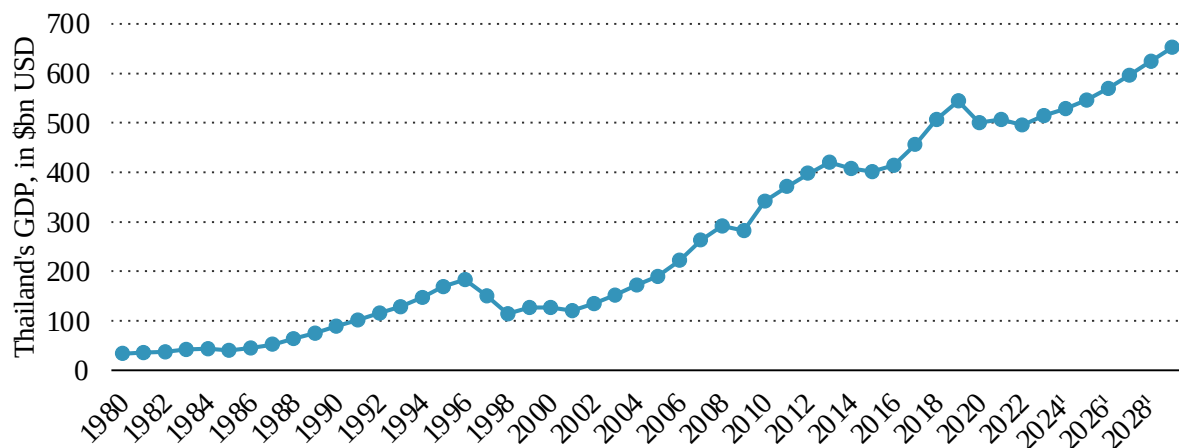


Figure 15. Overview of Thailand's GDP Development
Source: Statista (2024g)

The country's central geographic location and ongoing investments in the national and international infrastructure network, such as ports and highways, played an important role for the country's economic success. This allows for national and international trade, as well as an increase in tourism opportunities (Oxford Business Group, n.d.). The economic importance as a decision factor to expatriate to Thailand is supported by T8 (2024). The interviewee emphasizes the economic importance as a factor to expatriate to Thailand, especially the key role of Bangkok, which "is a great international hub. When it comes to business, you are right in the international set-up. This is why I wanted to stay in Bangkok and not Vietnam or Malaysia" (T8 2024). Further important key economic indicators can be found in Figure 16. The economic success also becomes visible when looking at the low unemployment rate. Nevertheless, it is also important to mention that the informal sector is noteworthy with an estimate of 21 mn workers, which is equal to 52.3% of the entire workforce (Bangkok Post Reporters 2023). In this context, the informal sector refers to any economic activities that are not regulated by the government. This may indicate economic instability especially during crises and other unforeseen economic challenges. The figures mentioned show that despite the economic improvements, there is still room for further economic development in the future.



Figure 16. Overview of Thailand's Most Important Economic Figures
Own illustration, based on Statistisches Bundesamt (2024b)

Thailand's economic sectors play a crucial role when attracting expats. Already in the 1990s, Thailand has seen an increase in the production of manufactured and agricultural products, which made the country rely on foreign LSE (Kaur 2010). This is still the case, as discovered in ch. 10.1. Thailand's most important business sectors based on GDP can be seen in Figure 17. Today, the main goods manufactured are within automotive, electronics, and textiles (Statistisches Bundesamt 2024b) offering many job opportunities for both low- and high-skilled expats and hence making it attractive for expat considerations. Additionally, within the services sector, tourism is of high importance for the country (OECD 2023a), accounting for 1/5 of the country's GDP pre-pandemic (Statista 2024f). In 2023, Thailand welcomed 28.2 mn tourists (Statista 2024c) and in the same year, Bangkok ranked first as the world's most visited city (Royal Thai Embassy 2023). There is also an increasing trend of medical tourism, where tourists arrive in the country to undergo easy to access, affordable, and high-quality medical treatments (Statista 2024b). One interviewee highlighted the importance of the tourism and hospitality sector for the decision to move to and stay in Bangkok (T8, 2024). T6 (2024) initially visited Thailand for affordable and high-quality surgery and decided to return as an expat.



Figure 17. Overview of Thailand's Economic Sectors
Own illustration, based on Statistisches Bundesamt (2024b)

The aforementioned affordable and high-quality healthcare is one aspect which demonstrates Thailand's reasonable cost of living (King, Cela, and Fokkema 2021). When looking at the

treatment cost of knee replacement in Thailand as an example, it was found to be 50% of the price from the same treatment in the United States and 2/3 of the price in Singapore (Statista 2024b). Dental treatments cost on average 60% less compared to Western countries like the United States (Medical Tourism Corporation, n.d.). The importance of affordable healthcare as a decision factor is supported by interviewees, mainly by retirees. Both retirees T3 (2024) and T4 (2024) highlight the outstanding and cheap health- and dentalcare.

Adding to healthcare, other general cost of living factors, e.g., daily expenses and housing costs, are found to be important factors for expats when deciding to expatriate to Thailand. InterNations (2023a) found that 76% of expats in Thailand have rated positively towards the general cost of living and the country is ranked 4th out of 53 with the Personal Finance Index (PFI). The PFI is based on three factors, namely the satisfaction with the financial situation, general cost of living, and disposable income (InterNations 2023). The overall low cost of living as a key decision factor is supported by 7/8 of the interviewees. Expats enjoy more freedom and opportunities, because they must worry less about money. “The doors of opportunities are just open, to do more and have freedom. Just with finances. My money did not do anything in America – it was like poverty” (T4 2024). Based on the interviews conducted, there seems to be a common agreement amongst retirees that the low cost of living is one outstanding decision factor. All retirees interviewed stated that they could not live as comfortably as they can now in Thailand in their home country. T3 (2024) took it one step further and says, “I do not know if I was ever able to retire, if I were to stay in the US, just because living is so much more expensive there”. This analysis shows the high importance of the affordability in Thailand. However, it is also noteworthy that the interviewees have considered this factor before moving but the immense influence only seemed to have become visible after moving to the country and having lived there for a certain amount of time.

By now it became clear that professional economic opportunities and low cost of living are crucial for expat decisions. Nonetheless, there seems to be a difference in the importance of these factors with regards to the studied expat sub-groups. Retirees value the affordable lifestyle while SIE seem to appreciate the professional economic opportunities more and see the low cost of living rather as an appreciated by-product. In addition, one interviewee highlighted an observed common misconception amongst expats. There seems to be a wrong mindset towards earning local wages and being an expat. “For tourists, the low cost of living is very attractive. For people who live here and earn local salaries it is different. If you want to live with an international standard, it is necessary to make good money. This is the most common misperception amongst expats” (T8 2024). This is only relevant for expats earning local wages, so all expats with international salaries or pensions, such as certain DN and retirees, are not affected.

In conclusion, expats’ decision is driven by professional opportunities, as well as Thailand’s low cost of living, with differences between the expat sub-groups. Retirees prioritize the affordable cost of living, while SIE pay attention to professional career opportunities. Affordability is not only an economic decision factor, but it also influences social factors like cultural integration and community dynamics, which will be explored in the following chapter.

10.2.2 Social

To many, Thailand is known as the land of smiles and additionally as an “easy country to move to in Asia” (T1 2024). Reasons for that include the openness and friendliness of Thai people, as well as the laid-back lifestyle and diverse leisure opportunities. However, there are certain aspects expats need to adapt to when moving. One is the cultural integration, which is summarized in Figure 18. It becomes visible that cultural social norms and lifestyle & communication appear to not be as much of an issue for the interviewees, unlike the Thai language, which is difficult to learn due to the use of five different tones and alphabet. There

were mixed responses regarding learning the Thai language. While some interviewees stated that they do not really see the need to learn it as it is rather difficult and most people in Thailand speak English anyway, others noted that they see it as a necessity to fully integrate into the Thai culture. It is insightful to see that the former tend to be integrated more in the expat social network, while the latter seem to enjoy a local Thai social network. This is an indicator that expats who speak the local language are deeper rooted in the local culture. Interviewees who stated to have learnt the Thai language were mainly retirees and SIE, who tend to stay longer in contrast to DN, who may only stay for a shorter period.

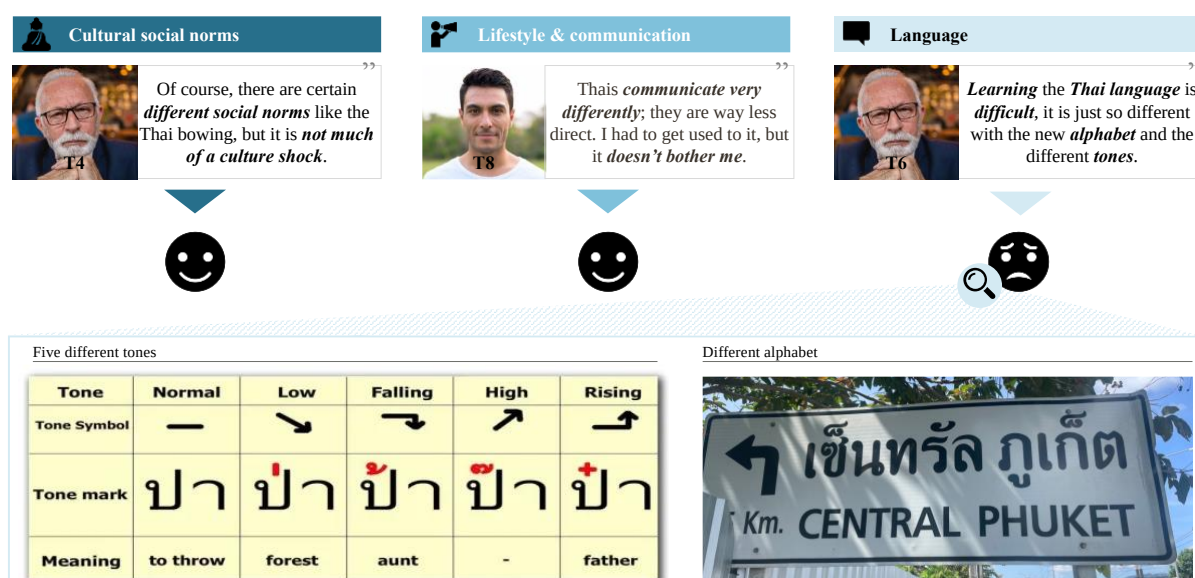


Figure 18. Five Different Tones in Thai Language

Source: Chiang Mai Buddy (2019), qualitative interviews conducted, own research in Thailand

Moving to a new country can be challenging, especially if done so alone. That is why establishing a community and social network is important to feel at home and integrated and is hence a crucial aspect for expats. As noted by T2 (2024), moving to Thailand was hard in the beginning because of the feeling of loneliness on arrival. However, interviewees commonly found that the outstanding friendliness and respect of the Thai people towards them positively affected their sense of belonging and mental state after arriving. Many called it “a happy place” and stated that only the attitude of the Thai people made them feel welcomed. As found by Jiwasiddi et al. (2024), some expats interacted with locals, including starting families and

businesses, while others remained within the English-speaking “expat bubble” (Jiwasiddi et al. 2024). This is also supported by the interviews, as previously mentioned. People who speak Thai tend to being integrated in a Thai community. This may be due to the fact that interviewees who are locally integrated have one thing in common, which is Thai partners (T5, T6, T8), making it easier as it is more accessible by nature. Another finding is that it seems as if expats who are in the expat bubble tend to use social networks like WhatsApp and Facebook more, which is a common way to ask questions about certain topics or find a community (Appendix 11). Hammadeen, Eyoun, and Campbell (2024) also found that the use of social media can help with building and retaining social connections and hence increasing the feeling on belongingness.

Nonetheless, the culture and daily way of life is very different compared to many other countries, especially if outside of Asia. There are many cultural norms and differences one must understand and learn, but there seems to be a common agreement amongst the interviewees that Thai people will always see expats as guests or foreigners, no matter how well they are integrated. This may reduce the satisfaction of settlement of expats as stated in the words of T3 (2024) “We are living here as guests; they can always throw us out”.

While conducting the interviews it became clear that cultural integration and community and social networks are important to all expats interviewed and are an important decision factor. However, it also revealed that even though expats were thinking about these factors pre-moving, the factors seem to be of high importance post-moving as well, meaning additionally as a decision factor to stay, not only to move in the first place.

In contrast to that are lifestyle and leisure opportunities, which are revealed to be important factors pre-moving. As T6 (2024) summed it up “I came for the sunshine, happiness, and acceptance”. There is common agreement amongst expats interviewed that they picked Thailand as a country because of their relaxed and slow lifestyle. For retirees, this lifestyle and

decision even seemed to influence their health, as two of them mentioned that they feel a lot better, which is reflected by the reduced need to take medication or lower blood pressure (T3 2024; T4 2024). In addition, expats spent time researching surrounding nature, climate, and leisure activities for their decision-making process. T1 (2024) wanted “Flip flops all year around”, while T5 (2024) mentioned that “his decision was also mainly driven by Thailand’s nature and leisure activities in nature”.

To summarize, social decision factors are crucial for expats when considering to expatriate. While lifestyle and leisure opportunities are playing a vital role pre-moving, cultural and community aspects are also considered pre-moving, but also play a major role after relocation.

10.2.3 Governance

As previously seen in Table 2 in ch. 7.3, Thailand offers various visa types for both short- and long-term stays, making it appealing for various expats. There have been significant changes in the Thai visa regulations lately, focusing on improving benefits for tourists and high-skilled workers (Appendix 13). With these new regulations, the Thai government aims to make Thailand attractive for foreign individuals, boosting tourism and the local economy (Ministry of Foreign Affairs 2024). The most notable and recent regulatory development is the introduction of the Destination Thailand Visa (DTV) on July 15, 2024, specifically targeting DN. This visa allows eligible individuals to stay and work in Thailand for up to 180 consecutive days with a validity of 5 years and multiple entry allowance. Some refer to this visa as the “digital nomad visa” and the government actively promotes it to attract “global talents” with unique skills (Charoenpo 2024). Promotional efforts from the Thai government include visual posters with all important information to understand the application process easily (see Appendix 12). These efforts are visible on visa related websites and hence mostly visible and accessible to tourists researching Thai visas or expats. This has the effect that the Thai

government actively targets tourists to convince them to become an expat. Additionally, the Thailand Board of Investment uploaded a promotion video for the LTR visa, including a slogan “Make Thailand Your Home” and recommended agencies through one of their campaigns, which help foreigners to get through the visa process (Koskela and Beckers 2024; Ministry of Foreign Affairs 2024). These government campaigns and the recommended agencies underline the importance of attracting high-skilled expats for the country. The growing trend for expats using agencies for visa obtention was also reflected in the interviews conducted. In fact, 50% of all interviewees reported relying on an agency for visa matters. Some exemplary quotes regarding visa and taxes can be seen in Figure 19. Based on the interviews conducted, it appears that visa related factors are rather seen as hygiene factors than decision-making factors. This means as long as visa topics are going smoothly, expats do not mind handling it.

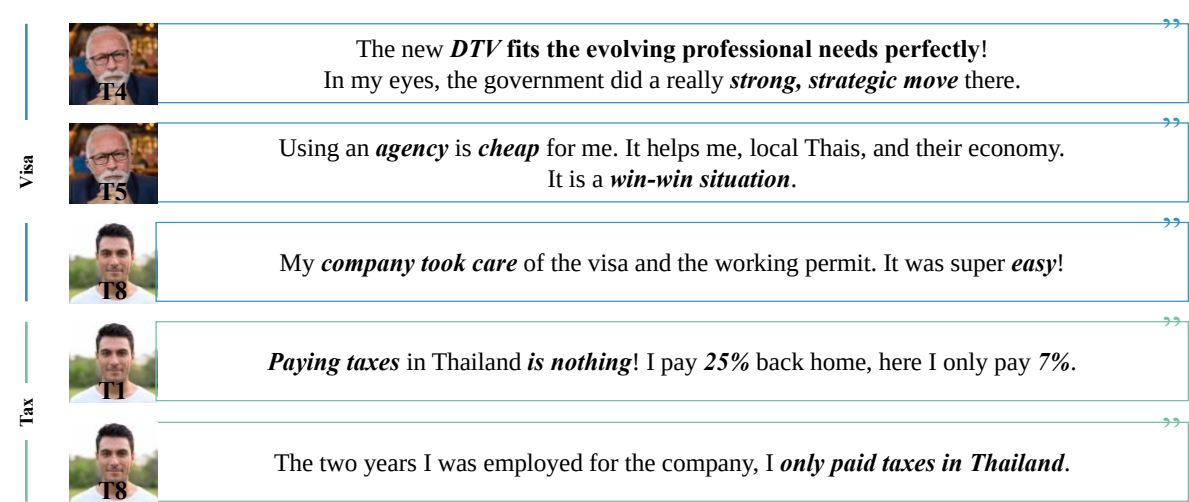


Figure 19. Overview of Expat Insights regarding Governance
Own illustration, based on qualitative interviews conducted

Regarding tax obligations, expats are generally subject to filing taxes if their stay exceeds 180 days per year in Thailand (Baan Thai Immigration Solutions 2024). There are certain tax benefits for expats, for example LTR holders being exempt from paying taxes on foreign income and high-skilled professionals can take advantage of a capped income tax rate of 17% (Baan Thai Immigration Solutions 2024). With these offerings, Thailand introduces beneficial tax provisions aiming at foreigners to file and pay their taxes within the country. Additionally,

foreign pensions are exempted from paying taxes, making living in Thailand attractive for retirees (Siam Legal International 2024)

However, during all interviews conducted tax topics were no major focus point, indicating the lower priority. It appeared more as a “nice to have” factor rather than a decision-making factor considered during the decision-making process.

In conclusion, Thailand’s selective focus on attracting high-skilled expats make clear that low-skilled expats are not in focus of the country’s visa promotions. Visa and tax regulations do not seem to be a major decision-making factor for expats but rather play a strategic role for Thailand as a country to satisfy expats’ expectations.

11 Alexander Peitz - A Case Study of Vietnam

Vietnam, officially known as the Socialist Republic of Vietnam, is located on the eastern Indochinese Peninsula. It is bordered by China to the north, Laos and Cambodia to the west, and the South China Sea to the east and south. With an area of 331,212 square kilometers, Vietnam is geographically diverse, featuring mountainous regions in the north and center, fertile river deltas in the south, and an extensive coastline of more than 3,260 kilometers. These geographical circumstances contribute to Vietnam's economic development, especially in agriculture, tourism, and maritime trade (Tran Thi Anh and Dinh Thi Thanh 2013). The country’s tropical monsoon climate provides two main seasons: a wet season, characterized by heavy rains and high humidity, and the dry season, with cooler and drier conditions in the north of the country. Additionally, the center of the country is vulnerable to typhoons and flooding, presenting both economic and environmental challenges (World Bank 2024a).

Key Information		Geographics
	National flag	
	Population	100.77 mn, 0.68% growth rate (2024)
	Official language	Vietnamese
	Religious Composition	86.3% Unreligious, 7.1% Christian, 4.8% Buddhist
	Currency	Vietnamese Dong (₫), VND
	Government system	Socialist Republic
	Head of government	Prime Minister Phạm Minh Chính
Infrastructure		
	Ports	
	Intl. Airports	12 (Tan Son Nhat, Noi Bai, Da Nang)

Table 5 - Overview of Vietnam's Most Important Information
Own illustration, based on Central Intelligence Agency (2024d)

Vietnam’s population lies at approximately 100 mn people in 2024, making it the fifteenth most populous country in the world. The population growth lies at ca. 1% per year, with a considerable shift towards urbanization and migration flows to major cities such as Hanoi, Ho Chi Minh City, and Da Nang. The population is relatively young with an average age of 32.9 years in 2024, creating a dynamic workforce and consumer market (General Statistics Office of Vietnam 2023). The official language is Vietnamese, although English is increasingly spoken in urban areas, especially in business and education. Other minority languages include Hmong and Khmer, spoken by ethnic groups in rural and mountainous regions of the country.

Vietnam's rich and complex history reflects long periods of dynastic rule, i.e. French colonization, and various armed conflicts, including the Vietnam War which took place between 1955 and 1975. The post-war unification under a communist government marked the start of an economic and societal recovery process. Later, the Doi Moi economic reforms in 1986 initiated the country's rapid transformation into a socialist-oriented market economy with a liberalized trade, promoted foreign investment, and stimulated economic growth, positioning Vietnam as one of Asia’s most dynamic economies in the 21st century (Han and Baumgarte 2000).

Politically, Vietnam is governed as a one-party socialist state, with the Communist Party of Vietnam (CPV) holding central authority. The government is organized into executive, legislative, and judicial branches, with the president acting as the head of state and the prime minister leading day-to-day administration. In recent years, Vietnam has become increasingly active in global affairs, joining regional and international organizations and alliances such as ASEAN, APEC, the WTO, and signing trade agreements such as the Comprehensive and Progressive Agreement for Trans-Pacific Partnership (CPTPP) and the Regional Comprehensive Economic Partnership (RCEP) (Asian Development Bank 2023).

11.2 Expats in Vietnam

As Vietnam is among the most populous countries in Southeast Asia, it has increasingly become attractive for expats in the past decades due to factors like strong economic growth, cultural diversity, and affordable costs of living (InterNations 2023). Despite, legal pathways and opportunities to enter Vietnam as an expatriate, official public data on expatriation into the country remains inconsistent and fragmented. Data from Eurostat and the United Nations on migration in ASEAN countries concluded that Vietnam has the lowest percentage of foreign-born population of all member states, i.e. below 1% (Eurostat 2023). Official data from the General Statistics Office of Vietnam (2022) counts a total of 823,000 migrants in the country, with 70% living in Urban Areas, predominantly in Ho Chi Minh City (48%) and Hanoi (20%). This does not distinguish between expats and other types of migrants. However, other unrelated government sources estimated the number of expats in the entire country around 137,000 in Late 2023 (Dung 2024). According to the Expat Insider 2023 Survey Report, most expats in Vietnam come from Western countries e.g., the United States or Australia, but also other non-Western countries like India (InterNations 2023). The major hubs for expats are Ho Chi Minh City, Hanoi, and Da Nang, where each of the cities takes a role of a hotspot for different types of expats (InterNations 2023; Cling, Razafindrakoto, and Roubaud 2011).

Ho Chi Minh City is the largest urban area in Vietnam and an international economic hub for industries like Finance, IT, manufacturing, and education (Nguyen 2023). Consequently, it is popular for many high-skilled AE who got deployed to the local entities of their organization, SIE seeking jobs in high-skilled sectors like technology, finance, or education, and LSE looking for opportunities in labor intensive industries like manufacturing or hospitality (Nguyen 2023). Furthermore, the city has an emerging startup ecosystem, particularly for industries like software development, Fintech, and E-commerce which increases the attractiveness DN or EE (Binh 2024; Ohan 2023). Overall, this role as an economic hub, makes Ho Chi Minh City the largest hub for expats in Vietnam (General Statistics Office of Vietnam 2022).

Hanoi, in the North of the country, is the capital and political center of Vietnam and hosts many government and education institutions, as well as some industries e.g., mining and manufacturing (Beijing Foreign Affairs Office 2022). As a result, expats in the city and the surrounding Red River Delta are often AE working for those institutions, e.g. diplomats, or business managers, SIE like language teachers, or LSE like factory workers and manual laborers (Yun, Kim, and Ho 2022; Huy 2024).

Finally, Da Nang, the country's third-largest city, is often associated with its beautiful landscape, being located between the South China Sea and mountains. Additionally, nearby historic cities like Hue and Hoi An contribute to a high QoL and rich opportunities for leisure activities (Ohan 2023; Da Nang Leisure 2024). Thus, especially DN and retirees are attracted by this QoL while being geographically flexible and non-reliant on specific industries in the region (Peddicord, n.d.). A thriving IT industry, particularly software development created an expat community for SIE and DN while a growing tourism industry, the seaport, and shipbuilding sector, attracts LSE as workers for hands-on work (Ngô 2024).

Besides these major hubs, smaller expat communities exist throughout the country, e.g. in Hue, Nha Trang, Vung Tau, or Da Lat (V1 2024). Some of these communities originate from historical ties to other countries, e.g. Nha Trang has a significant Russian expat community due to a former Soviet Naval Base in the nearby city of Cam Ranh, according to Interviewee V1 (2024).

Overall, those growing expat communities in Vietnam underline the country's attractiveness for foreigners, and its status as the 14th best country worldwide for expats to relocate to, according to InterNations (2023). The following sections, examine the economic, governance, and social decision factors, that make expats choose the country.

11.3 Decision Factors

11.3.1 Economic

The Vietnamese economy has rapidly transitioned from a plan economy to a socialist-oriented market economy since the Doi Moi economic reforms in the 1980s (Kien and Heo 2008; Nghiep and Quy 2000). With constantly high GDP growth rates of ca. 5% yearly since the late 1980s, Vietnam is among the fastest growing economies in Southeast Asia and has developed from a low- to a middle-income country (World Bank 2024d). This growth was strongly driven by an export economy for manufactured goods and machinery, leading to a positive trade balance of in 2023 (World Trade Organization 2024). Furthermore, large FDI inflows accelerated this growth by creating new industrial parks and high-tech zones (United States Department of State 2023). According to interviewee V1 (2024), many middle-income jobs have been created through these FDI, mainly in urban areas like Ho Chi Minh City or Hanoi. The inflation rate was below the ASEAN average and depreciating Vietnamese Dong against the US Dollar, facilitated exports while also making Vietnam attractive and affordable for international tourists and expats (Diu and Minh 2023; IMF 2024; United States Department of State 2023). Table 6 shows some of these key economic figures.

2023						
 GDP	 GDP per capita	 Inflation rate	 Unemployment rate	 FDI Inward Outward	 Goods exported	 Goods imported
\$434 bn USD	\$4,324 USD	+ 3.25 %	1.6 %	\$36.55 bn USD \$0.95 bn USD	\$354 bn USD	\$325 bn USD

Table 6. Overview of Vietnam's Most Important Economic Figures
Own illustration, based on Central Intelligence Agency (2024d)

Regarding the economic structure, Vietnam's industrial sector takes a key part with 37% of total GDP output, mainly driven by the manufacturing of e.g., electronics, machineries, and fashion (General Statistics Office of Vietnam 2023; Ministry of Natural Resources and Environment 2007). Managing positions in this sector often require a lot of know-how which leads to many open roles for high-skilled expats. The agricultural sector makes up for 12% share of the GDP, while the largest sector is the services sector with 41% of the total GDP. Key areas within the latter are tourism, banking, transport and construction for which many companies rely on high-skilled foreign expats as well as LSE to fill open positions in these industries (V1 & V4 2024). A detailed visualization of all industrial clusters in the country can be found in Appendix 14.

The strong economic development had multiple drivers, e.g. growth in domestic consumption due to larger wealth and buying power within the society (V1 2024). Additionally, the dynamic economy attracts foreign investors, contributing to the FDI and creating jobs for both, the local population and expats (Q. H. Le et al. 2021). Vietnam's increasing importance as a tourist destination, led to thousands of new jobs which are often taken by LSE. The growing digital economy, with its hotspot Ho Chi Minh City created an attractive destination for SIE, EE, and DN working in the sector and strengthened Vietnam's position as a hub for startups and digital business models according to V5 (2024) and T. Nguyen (2023). Furthermore, trade agreements like the transpacific CPTPP facilitate free trade of goods within Asia and the Americas, opening new markets for Vietnam's export economy (D. Le 2023).

Nonetheless, there are also challenges, incl. a heavy reliance on imported raw materials, environmental pollution, and extreme weather events resulting from climate change (D. P. Nguyen, Ho, and Vo 2018). Especially, the air pollution was negatively mentioned by

interviewees V1-V4 (2024). Also, despite its young population, Vietnam faces the risk of an ageing society due to emigration and a low fertility rate which could lead to a shrinking labor force and higher costs for healthcare in the future (World Bank 2021).

Large transports hubs like the international airports in Ho Chi Minh City and Hanoi, as well as seaports like Tan Cang or Hai Phong play an important role in facilitating the movement of goods and people (Vietnam Briefing 2024b). For expats, these developments reportedly have a positive impact on the connectivity of the country which is still underdeveloped and fragmented regarding fast and efficient travel according to interviewees V1 and V2 (2024).

Across many industries, Vietnam faces a lack of vocational training and high-skilled expertise non-technical economic areas (V1 2024). Interviewees V2 and V3 (2024) stated that these circumstances create a high demand for high-skilled foreign expats, particularly AEs and SIEs, to take roles in education or managerial roles. The need for foreign expertise is also reflected by higher wages for expats in high-skilled jobs compared to locals. E.g., V2 and V3 (2024) indicated a significant difference in the salaries of local and foreign teachers. Generally, the average monthly income in Vietnam lies at \$335 USD and the average wealth per citizen at \$5,300 USD which is the 3rd lowest within all ASEAN member states (HKTDC Research 2024). Despite these relatively low incomes and wealth levels, a growing middle class has (McKinsey & Company 2023) years (McKinsey & Company 2023). The costs of living in the country are among the lowest within all ASEAN states (Numbeo 2023). Interviewee V2 (2024), who has previously worked in an identical job position in China, noticed a higher buying power and affordability of her daily life in Vietnam, despite a lower salary. All interviewees (V1-V5 2024) highlighted this very low cost of living in the country and the Expat Insider Survey by InterNations (2024b) rated Vietnam as the best expat country for affordable living.

Overall, the rapid economic development offers a wide range of opportunities for the country and the local population, but also some challenges regarding sustainability, wealth

distribution and economic independence. For expats, the economic circumstances result in a strong growth of career opportunities, an increasing economic internationalization, and very low costs of living.

11.3.2 Social

The Vietnamese culture is often highlighted as a key factor for expats and tourists to come to Vietnam. The country has a rather homogeneous ethnic structure with 85% of the population belonging to the predominant Kinh/Viet group and some smaller ethnic minorities living in rural areas and the border regions to Cambodia, Laos, and China (Duiker et al. 2024).

Vietnamese, the most dominant language in the country, is commonly referred to as hard to learn among many Western foreigners. Interviewee V1 (2024), who has lived in the country for 13 years and is married to a Vietnamese national describes it as “a terrible language to learn.” At the same time, English is the most common foreign language and widely spoken in urban areas like Hanoi and Ho Chi Minh City, however, less in rural regions and among older age groups (V2 & V4 2024). The English Proficiency Index by Education First (2024) ranks Vietnam as 8th in Asia which can be explained by “a push within the education system in the last 15 years”, according to V1 (2024).

Religion only takes a subordinate role in the Vietnamese society, as depicted in Table 5. This can be partly explained by the Marxist-Leninist atheist ideology promoted by the Central Government along, with a monitoring and strong regulation of religious practices (United States Department of State 2001).

These political circumstances also reflect in other nuances of the culture, e.g. people in the North being considered more formal and conservative while Southerners are more liberal and open (V2 & V4 2024). Likely reasons for this are the division of the country into a Communist North and Anti-communist, western-oriented South during the Vietnam war from 1954 to 1975 (AsiaMystika 2024). Generally, however, the culture is described as very

welcoming and friendly, in an international comparison, by all interviewees (V1 2024; V2 2024; V4 2024). Interviewee V2 (2024) specifically highlighted the helpful nature of the Vietnamese culture despite potential language barriers, stating that he received help from Locals in many challenging situations, e.g. after a motorbike theft. The cultural norms put a high value on respect, politeness, family, and community (Cultural Atlas 2024). On the other hand, loudness, directness, physical touch, and topics like politics, religion, and finances are considered as taboos, according to V1 (2024) and Cultural Atlas (2024).

The aforementioned openness allows expats to socialize with both locals but also other expats in their daily life, however this choice is mostly subjective, according to the interviewees V1-V4 (2024). While interviewees V2 and V5 prefer to build a balanced social circle of locals and other expats, interviewee V3 tends to socialize mostly with other expats, also due to her work in an international school and membership in online expat communities. Interviewee V1, on the other hand, says he “purposely steered away from the expat scene, and still does. It’s not my thing.”. Besides those individual preferences, the location also plays a role in determining social circles. As described in Section 11.2., most expats and foreigners in Vietnam live in the urban areas around Hanoi, Ho Chi Minh City, and Da Nang, meaning that outside of these areas it is more unlikely, to meet expats and socialize with them (V4 2024). Interviewee V2 (2024) describes various networking opportunities in Ho Chi Minh City, which she discovered through social media e.g., events like workshops, Spa visits, dance classes, and social gatherings.

For expat living with their families and children, factors like education are particularly relevant. Interviewees V1-V3 (2024) highlighted that expats typically prefer international schools over local public schools in Vietnam due to multiple challenges and its school system ranking behind most other Asian & Western countries (World Population Review 2024a). As Interviewee V1 (2024) described: “it would be near impossible to go into the local

school system, because of the language barriers there are.”. He also states: “There’s a growing number of international schools, not just in the big cities, but throughout the country.”, highlighting the increased demand among expats.

All interviewed expats V1-V5 (2024) mentioned leisure activities as a positive factor in the country and highlighted various options incl. motorbike trips and traveling domestically for sightseeing and other local activities. The Expat Insider Survey by InterNations (2024b) also reflects this by ranking Vietnam 17th globally in terms of leisure options. For families with children, there are many positive factors, incl. those leisure activities, the low cost of living, international flight connections to the home country, international schools, etc. Nonetheless, the language barrier might still be a considerable factor, especially for children. Interviewee V3 (2024) who teaches in an international school in Ho Chi Minh City underlined the big importance of existing expat communities for many families with children.

One social factor that potentially affects all expats is healthcare. Vietnam’s public healthcare system ranks comparatively low at 65th globally and 7th in Southeast Asia (Bell and Nuzzo 2021). Interviewees V1-V3 (2024) highlighted that they only visited international (private) hospitals for treatment. “It’s more common to go private hospitals because you get better standards of care” (V2 2024). “I don’t go to Vietnamese [local] hospitals because that’s too much stress and chaos, and so many people” (V3 2024). Interviewee V1 (2024) mentioned that “there are a lot of international hospitals that are staffed by visiting international doctors and medical people”, showcasing the availability of high-quality [private] healthcare services for expats.

Moving to safety, all interviewees expressed that they generally feel safe in Vietnam. V2 and V3 (2024) both said that they feel safer compared to their home countries, the UK and Belarus, respectively. V3 (2024) especially highlighted her perceived safety as a female which she describes as a lot higher than in Belarus, particularly during nighttime. This perception is

supported by multiple Indices that rank Vietnam above average in terms of peace, security, and crime rate (InterNations 2024b; World Population Review 2024b).

Finally, the work-life balance in Vietnam is rated positively by most expats, where the country ranks 8th internationally. Interviewee V2 (2024) also emphasized this aspect and linked it to the low cost of living in Vietnam: “Because of the low cost of living you can have a better work-life balance and do more traveling”. However, this aspect also has an individual component, depending on an expat’s job and the working hours linked to it.

Moving to the overall QoL in Vietnam, Expat surveys e.g., from InterNations (2024b) rank Vietnam at 40th out of 53 expat countries. However, for other factors like personal finances and cost of Living the country ranks first, implying that the QoL always also depends on subjective aspects. V2 (2024) summarizes this with “Any country is kind of what you make of it”.

11.3.3 Governance

The Vietnamese governance system is strongly characterized by its socialist-oriented structure which includes a high level of state control, bureaucratic processes, and challenges of overall transparency within the institutions (Kien and Heo 2008).

According to interviewees V2 and V3 (2024) the most important touchpoint for expats with the government is typically the visa policy and working permits. Vietnam offers several visa schemes for different purposes, ranging from short term tourist visas to long term options for up to 5 years. Appendix 15 shows an overview of the most important visa types for expats in the country.

The interviewees V1-V5 (2024) had varying experiences in their difficulty to obtain the visa. Interviewee V3 (2024) received sponsorship and assistance from her workplace, an international school, and thus perceived the process as easy “everything provided by school, paid by school, I had to submit my documents and HR did all that stuff”. Furthermore, she

described it as “much easier than China”, her previous place of residence. Interviewee V2 had a more complicated experience, due to already being in the country on a tourist visa before applying for a temporary work visa. He was required to file the application through the Vietnamese embassy in his home country, the UK, before receiving his visa after 6 weeks, which is also the official processing duration stated by the authorities (Vietnam Briefing 2024a). Interviewees V1 (2024), on the other hand, took a different approach and initially used a tourist visa, extending it multiple times, when he first came to Vietnam in the 2000s. He stated that “it was probably easier to get tourist visa back then”. Due to his following marriage with a Vietnamese citizen, he is exempt from a visa requirement for 5 years. He describes the process to renew is as simple i.e., “by going to immigration and paying 20 dollars” (V1 2024).

It is to be noted that Vietnam does not offer specific visa schemes for retirement, as other Southeast Asian countries (Kilroy 2024). Furthermore, there are no permanent residency options for expats or visas with a validity of more than 5 years, besides the option of obtaining a full citizenship (V1 & V4 2024). Due to the strict requirements regarding Vietnamese language knowledge skills, as well as the obligation to renounce any foreign citizenship, this is typically no feasible option for expats according to V1 (2024) and the Vietnam Immigration Department (2024).

Nonetheless, Temporary Resident Cards which are issued to holders of valid visas, allow re-entry and an official residence status in the country. According to V1-V4 (2024), they also facilitate administrative processes in the country, e.g. setting up a bank account, applying for a driver’s license and more.

Regarding property rights for foreigners, Vietnam has rather restrictive regulations, e.g. through only allowing 50-year leases of land and property in the country which can then be renewed (Savills Industrial Property 2024). Foreigners, married to Vietnamese citizens are exempt from this regulation, as well as foreign companies for the duration of their investment

(Savills Industrial Property 2024). Hence, according to interviewees V1, V2, and V5 (2024) renting real estate is the most feasible option for most expats.

In terms of taxation, Vietnam's personal income tax lies slightly below the ASEAN average and with tax rates between 5 and 15%, depending on the personal income (ASEAN Briefing 2018). V1 (2024) describes his taxation as similar to his home country Australia. Corporate taxes are also slightly below the ASEAN average with a standard corporate income tax rate of typically 20% (ASEAN Briefing 2018). Furthermore, Vietnam has double tax treaties with more than 80 countries to avoid a double taxation (EY Global 2024). This is an attractive factor for expats with multiple citizenships, as they can lower their accumulated taxation across multiple countries. However, only if they have a legal status and are eligible to work in the country which might not apply to all expats, particularly LSE.

Labor laws are characterized as rather strict in the country by interviewees V1 and V2 (2024), particularly regarding the hiring of foreign workers. Both highlight the prioritization of locals over foreigners and the need for justification before work permits are issued by the authorities. This often includes the need to prove the high-skillset and hierarchy by companies, implying that low-skilled foreign workers are unable to receive a work permit (Baker McKenzie 2024). Generally, the legal system of Vietnam is officially rigid, with significant penalties for violations and misdemeanors according to the Ministry of Public Security (2023), however interviewees V1 and V2 (2024) outlined a certain special status for foreigners, particularly expats.

All interviewees expressed their awareness of the political setting in Vietnam with its One-party socialist government (V1-V5 2024). E.g., interviewee V2 (2024) noticed certain restrictions on foreign news outlets, e.g. the British news channel BBC. However, for the daily life of most people, and particularly expats, this does not have any noticeable effects if they don't actively oppose the state, according to V1 (2024): "As a foreigner living in a communist

country. It's generally advisable to stay out of things. But look, the general, day to day, political side of things within this country has very little bearing or very little effect on most expats' lives". Typically, there are no touchpoints with the authorities and government beyond visa-related issues according to V1 and V2 (2024).

In summary, Vietnam with its socialist authoritarian system has several unique governance aspects, differing from other Southeast Asian nations. Limited long-term visa options and property rights along with a strong bureaucracy pose potential challenges to expats, however, none of the interviewees named governance or politics in Vietnam as key factors that are important to them in the country.

12 Comparative Analysis

12.1 Expats in Southeast Asia

The conducted survey provides specific insights into the characteristics and motivational factors of the collected sample and therefore, the expat population in Malaysia, Singapore, Thailand, and Vietnam. Figure 20 summarizes the general demographics of the collected sample,

specifically about age, the expat country, length of stay, occupation, and motivation to expatriate.

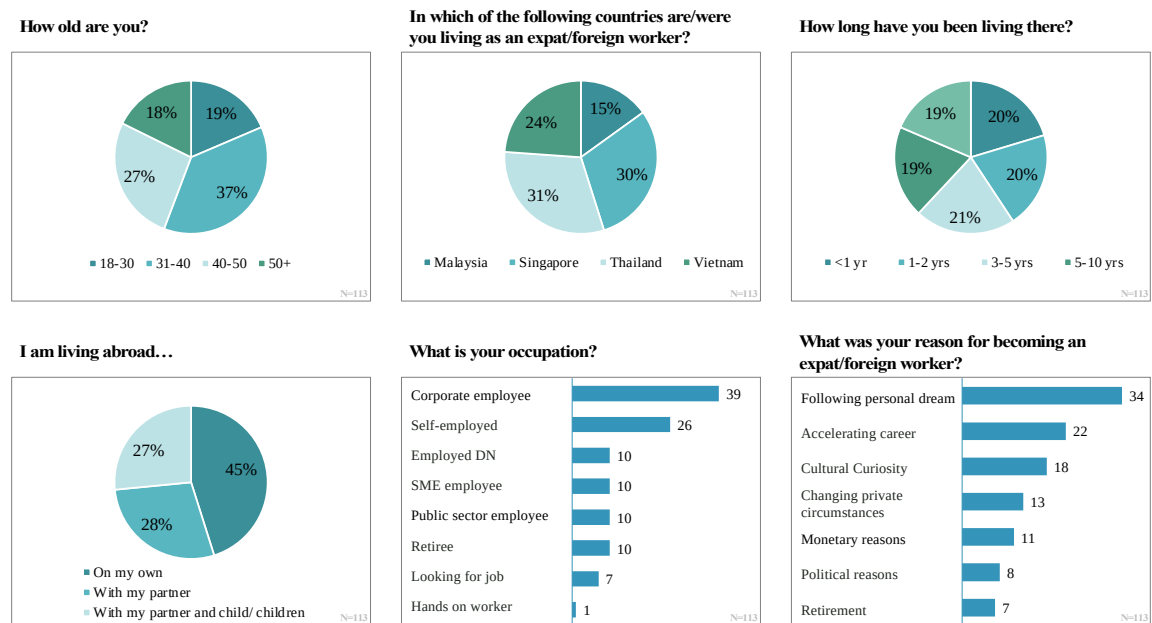


Figure 20. Key Demographics of the Survey Sample
Own illustration, based on quantitative survey conducted

Within all respondents, the largest age groups are the 31–50-year-olds with 64%, significantly exceeding both younger (18-30 years) and older (50+) age groups within the margin of error. This highlights that expats in the four countries are largely middle-aged. Furthermore, the survey respondents are evenly distributed across the four countries, with Thailand and Vietnam showing slightly higher proportions compared to Singapore and Malaysia. Reasons for that could be the fact that expats in Thailand and Vietnam have larger usage rates of social media, where the majority of survey respondents and interviewees were contacted.

The duration of expatriate stays is also balanced, with respondents being evenly split across the five different categories. This indicates that expats seem to have varying preferences regarding length of stay and there also seems to be a similar percentage of experienced expats, as well as newcomers within the respective countries. The data shows, that on the one hand, 55% of expats live with their partner and among those, almost half also with their children. On

the other hand, 45% are living alone, suggesting that there is no significant tendency for independent living among expats.

When analyzing the occupations among the collected sample, corporate employees represent the largest fraction (34.5%) and overall, 62% of all respondents are employees. Conversely, 23% of all expats are self-employed as EE or DN, indicating a significant trend among expats to work for an employer. Within the reasons to expatriate, "Following my personal dream" (34%), is the most stated factor, and significantly exceeds monetary or political reasons. However, when comparing it to career acceleration, or cultural curiosity, there is no significant difference observable among expats. Overall, this underlines a high importance of personal aspirations over e.g. financial aspects.

12.2 Decision Factors

The upcoming section is split into an Economic, Social, and Governance section, each starting with a general analysis of the quantitative findings generated through the survey that deliver general insights for expats across all four countries investigated. This analysis is followed by a qualitative assessment of the highlights and differences of each country based on representative quotes of interviewees. Finalizing each section, the detailed quantitative data of decision factor preferences per country will be displayed and analyzed, delivering detailed insights in expat decision factors and distinct differences and similarities by country.

12.2.1 Economic

To be able to investigate the most important economic decision factors for expats Figure 21 provides first descriptive insights. Following the survey responses, it is observable that cost of living is significantly more relevant than all other factors besides job opportunities and career advancement to expats from the four focus countries.

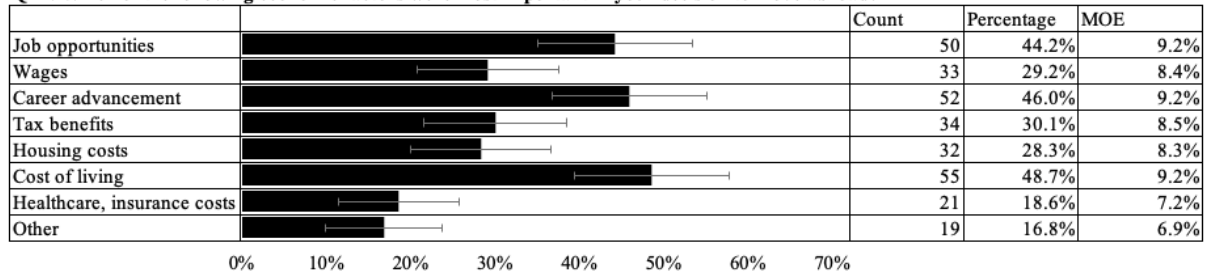
Q11: Which of the following economic factors were most important in your decision to move abroad?

Figure 21. Economic Decision Factors Descriptives
Own illustration, based on quantitative survey conducted

Upon further analysis with the help of the statistic method of pair testing, it was possible to further extend the findings. The statistics for the mentioned pair testing in Appendix 16 indicated that there are three levels of economic factors. The first level of economic factors is the most relevant to expats and is significantly more relevant than all the other factors with a 95% confidence level. This category features factors such as cost of living, job opportunities and career advancement as being the most relevant for expats. The second level featuring wages, tax benefits and housing costs is less relevant than level 1, yet significantly more important to expats than level three featuring healthcare and insurance costs, as well as other with a 95% confidence level.

Going from the high-level insights for expats across countries towards per country specifics, Figure 22 showcases some representative expat quotes conducted during the interviews per country regarding economic factors.

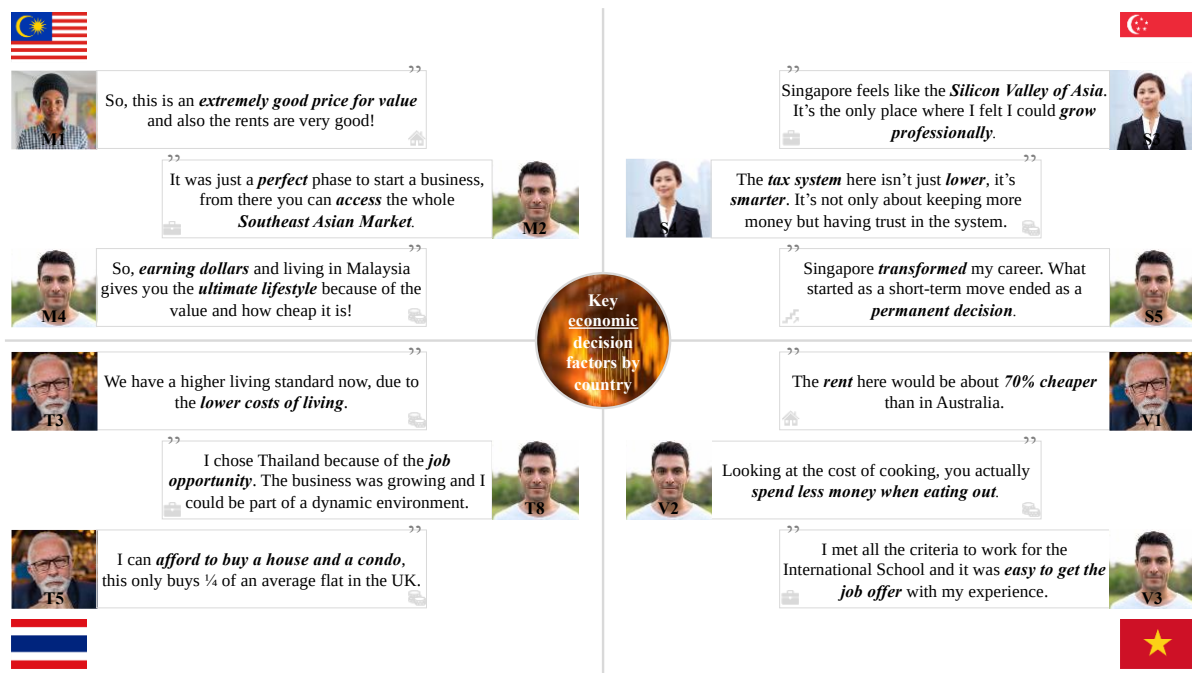


Figure 22. Expat Interview Quotes for Economic Decision Factors per Country
Own illustration, based on interviews conducted

When comparing the insights it becomes evident that cost of living plays an important role for expats interviewed in Thailand, Malaysia, and Vietnam. Especially, characterizing words like “extremely” and “ultimate” describe just how big the actual and perceived difference in cost of living is for expats interviewed. V1 mentioning a 70% lower rent is something that is immense and seems to be on top of mind also in Thailand and Malaysia with expats highlighting the lower costs of housing. One thing that all countries have in common is interviewees highlighting the relevance of their job and job opportunities. In Malaysia the stated angle has a higher business and entrepreneur characteristic than in the exemplary statements of expats in Thailand and Vietnam. The perception of an expat in Singapore to be the local Silicon Valley further represents the importance of work and career related economic decision factors. On the other hand, perception of the Singaporean tax system as not only “lower” but at the same time “smarter” is quite a unique statement that was not observed comparably with expats in another country investigated.

Since exemplary statements only provide a direction for further investigation without displaying the nuances needed, it is crucial to investigate more granularly. Figure 23 provides

the necessary data split by expat country to further confirm or reject qualitative impressions and analyze more thoroughly.

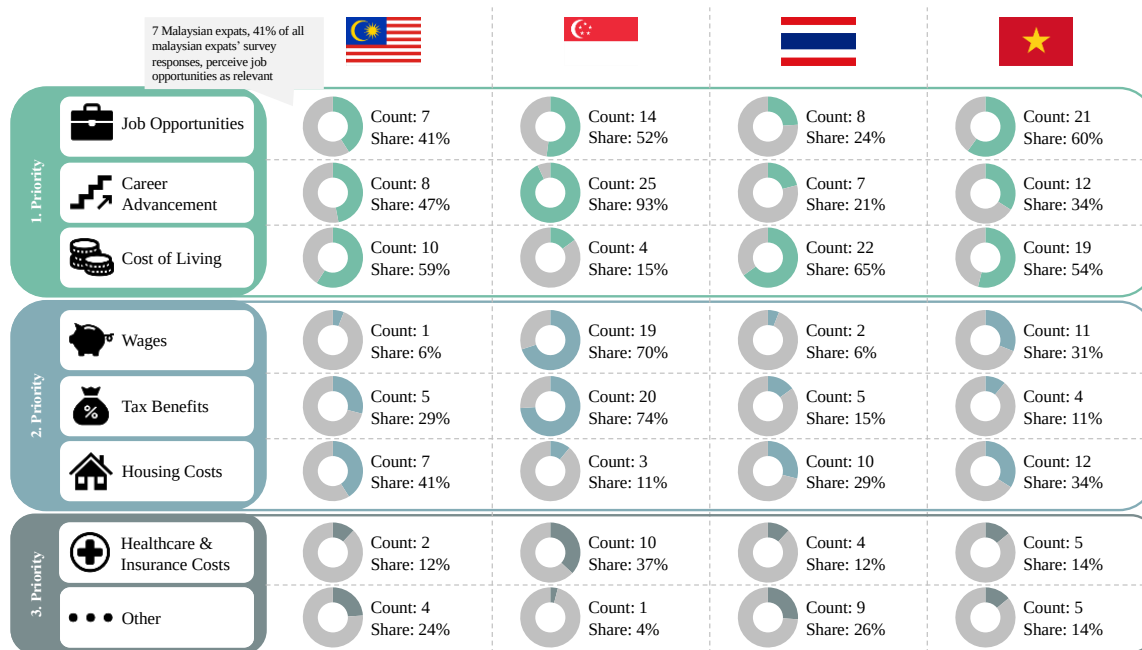


Figure 23. Economic Decision Factor Analysis per Country
Own illustration, based on quantitative survey conducted

As established previously, the economic decision factors investigated can be split in three priorities. The first particularity observable is that 93% of respondents from Singapore find career advancement a relevant economic decision factor. 93% is an exceptionally clear response, making career advancement the most voted for decision factor within any of the countries. At the same time only 52% find job opportunities themselves as an economic factor, which is rather counter intuitive. Possibly expats in Singapore have a lower interest in starting a new job and a higher interest in advancing within the organization they work for, but further investigation would be needed. On the contrary of that is Vietnam with over 50% of expats seeing job opportunities themselves as a key economic decision factor but do not see a similar relevance for career advancement. A further observation to be made is that Malaysia and Vietnam have a maximum span of 30% between their most popular first priority economic decision factor and their least popular one. The two countries make therefore a balanced impression without a specific outlier. This is different for Thailand and Malaysia. Looking at

Thailand's results the country's attractiveness seems to be on the low-cost side and professional opportunities seem to not play an important role for expats. Below 25% of Thailand expats see job opportunities and career advancement as a factor, while over 60% highlight the cost of living. Interestingly the inverse is true for Singapore. Here cost of living plays no role with only 15% of respondents seeing it as a relevant economic decision factor. Whilst more than half find the job opportunities a decision factor and over 90% highlight career advancement as an economic decision factor.

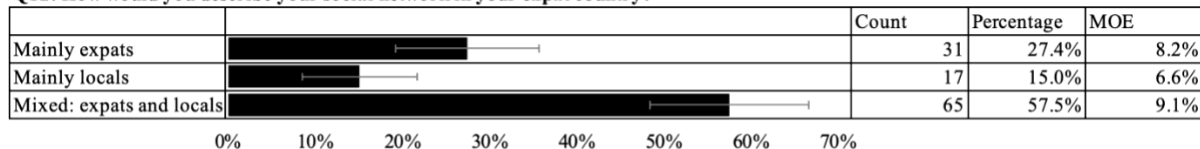
Proceeding to the second priority, the discrepancy between countries continues. Wages are irrelevant in Malaysia and Thailand with only 6% respondents seeing them as an economic decision factor each. In Vietnam wages are a little bit more important to expats, but still nothing compared to how important it is for expats in Singapore with 70% seeing it as an economic factor. The same picture emerges for tax benefits, that much less than half of expats in Malaysia, Thailand, and Vietnam care about, while three out of four expats in Singapore see tax benefits as relevant. The third priority is disregarded and not analyzed due to the lack of relevance for expats.

Summarizing the findings generated in this section it is observable that expats in the four focus countries prioritize similar economic decision factors such as job opportunities, career advancement and cost of living. Despite that finding there are nuances per country that are important to mention. Singapore seems to attract expats deciding based on monetary and work-related decision factors. Thailand emerges as the exact counterpart with expats mainly deciding based on low-cost factors. Vietnam is positioned in between with expats leaning towards decision factors regarding job opportunities and wages. Also positioned in between is Malaysia with a slight tendency towards tax benefits, cost of living, and housing as the economic decision factor for expats.

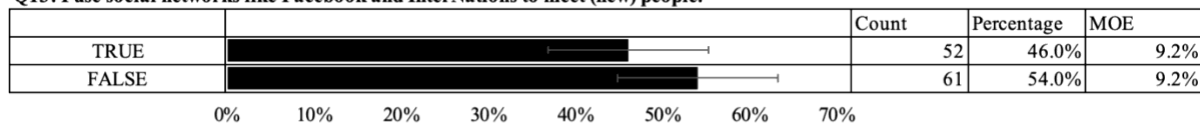
12.2.2 Social

The same approach was chosen for the analysis of the social decision factors. Figure 24 shows that most expats in the four focus countries socialize with locals as well as expats. Despite the existence of expat bubbles with 27.4% of respondents mainly socializing with expats, most expats socialize with locals as part of their social network. That speaks for an integration into the local community instead of expats remaining somewhat excluded. In Malaysia that development is specifically strong with 94% of respondents socializing with expats and locals. In Vietnam on the other side, it is comparably weak with 49% of respondents mainly staying among expats.

Q12: How would you describe your social network in your expat country?



Q13: I use social networks like Facebook and InterNations to meet (new) people.



Q14: I use social networks like Facebook and InterNations to obtain information/ seek advice.

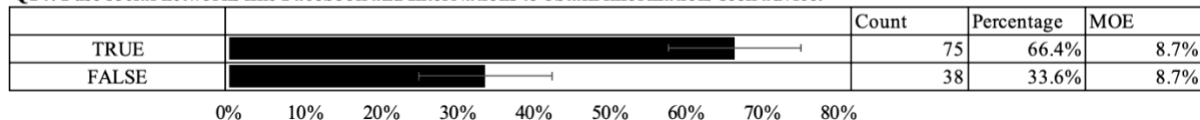


Figure 24. Expats Social Networks Online and Offline
Own illustration, based on quantitative survey conducted

Furthermore, the figure showcases how important the usage of social networks is for expats in the focus countries and for what social media is used. In general, it is observable that social networks such as Facebook or expat specific networks like InterNations play an important role in the social life of expats. The relevance for expats seems to be higher regarding the collection and research of information than the factor of establishing connections with other people. It is important to highlight that across all focus countries expats are divided between leveraging social media for meeting people or not. The split is mostly close to 50/50 with a slight tendency towards not using it to meet people in Singapore and Vietnam, and a slight tendency towards

using it to meet people in Malaysia. In Thailand it is exactly 50/50 among survey respondents. A different picture emerges for the leverage of social media to obtain information, for that purpose significantly more people use social media with a 95% confidence level. Here, there are quite heavy differences between countries, while in Thailand 91% of expats use social media to obtain information, in Singapore only 37% do the same. One Hypothesis here could be that the availability of Internet Resources for expats in English drives the relevance of social media for obtaining information, in the sense of “if I cannot find it on Google, I will ask others on Facebook”. This analysis underlines the country specific nuances regarding social networks. To identify which social decision factors are prioritized overall, the survey responses were aggregated and generalized (Figure 25).

Q15: Which of the following social factors were most important for your decision to move abroad?

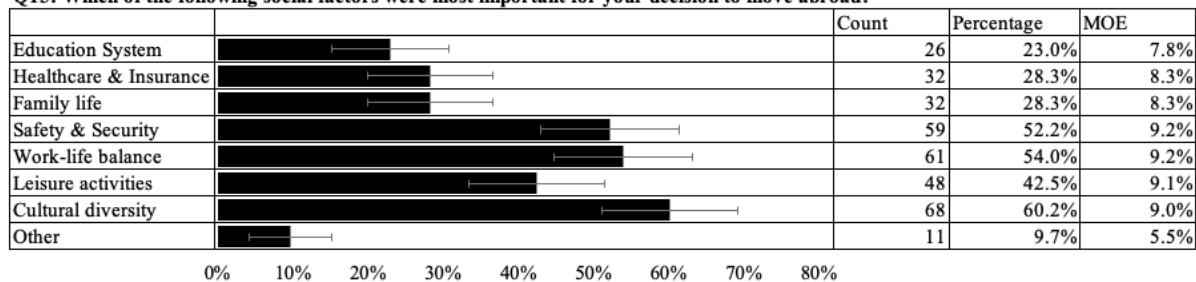


Figure 25. Social Decision Factors Descriptives
Own illustration, based on quantitative survey conducted

The choice of this method allowed for statistically significant pair testing between different social factors leading to an allocation of decision factors in four categories with descending priority. The confidence level of choice was 95%, the statistics of the testing are presented in Appendix 17. The results of the pair testing conducted identified four priority levels that are displayed and analyzed in depth in Figure 27 and elaborated in depth at a later stage.



Figure 26. Expat Interview Quotes for Social Decision Factors per Country
Own illustration, based on interviews conducted

After establishing the most relevant social decision factor categories it is important to investigate what makes the different countries attractive. Figure 26 provides country specific qualitative insights and reveal what expats value per country. In Vietnam and Thailand, locals with their kindness and acceptance are important to expats. In addition, free time is highly valued with expats highlighting the possibility to travel in Vietnam and the relaxed lifestyle in Thailand. Safety seems as something that is additionally valued, specifically in Vietnam, Singapore, and Malaysia. Besides the overall acceptance for foreigners previously highlighted, the overall atmosphere and cultural setup of the expat country seems to play a role, with expats in Singapore and Malaysia highlighting the cultural diversity. Besides common decision factors and ideas there are also unique things that expats value, for example the opportunity to listen to classical concerts in a quality that is described as one of the best in Asia.

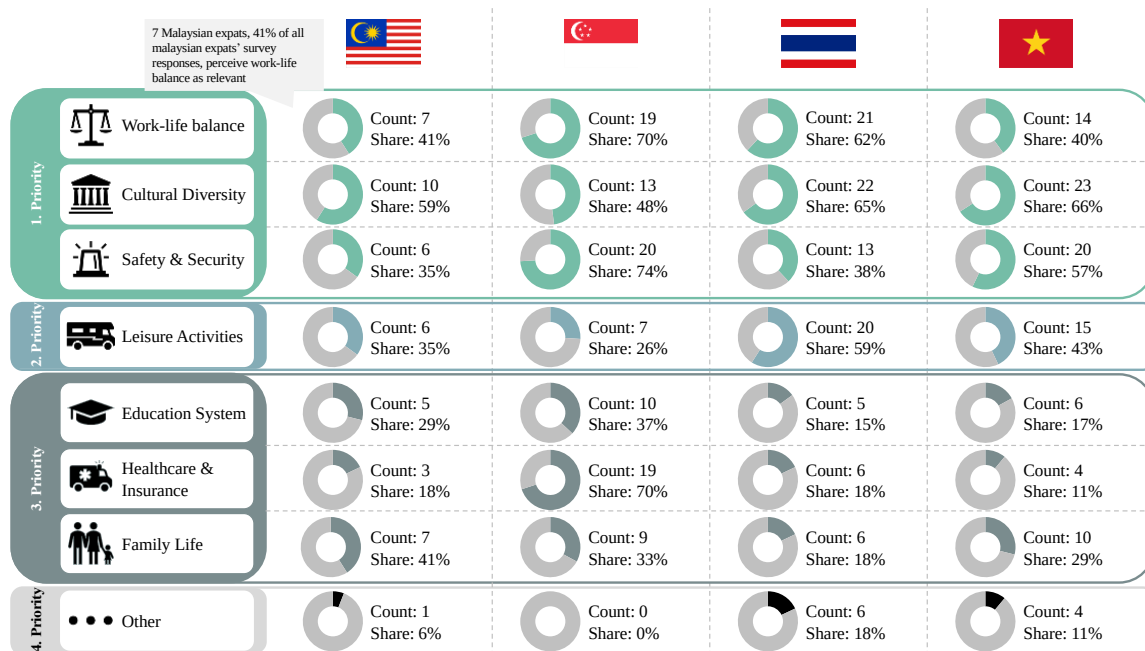


Figure 27. Social Decision Factor Analysis per Country
Own illustration, based on quantitative survey conducted

To confirm or reject the indications delivered by the qualitative interviews conducted, Figure 27 displays the detailed country split of survey responses across the focus countries. At the first glance, it is observable that the nuances and differences between countries are less prominent for the social compared to the economic decision factors. The percentage share of respondents between countries are closer to each other, specifically in the first priority category. Still, there are differences for each country, for example on work-life balance, Singapore and Thailand both have over 60% of expats seeing it as a decision factor that they find important. At the same time only 40% of Expats in Malaysia and Vietnam perceive it as a relevant decision factor. A similar split emerges for cultural diversity, where Malaysia, Thailand, and Vietnam have well over half of expats stating it as an important decision factor, which is not the case for Singapore. Singapore dominates the safety & security decision factor with 74% of expats from Singapore seeing it as a relevant decision factor which is only followed by Vietnam with 57%. Expats in Malaysia and in Thailand do not seem to emphasize safety & security in a similar manner.

There is a discrepancy between the findings of the qualitative interviews and the quantitative survey in the second priority decision factor leisure activities. In the interviews

many expats mentioned the high quality of leisure activities and the large variety of possibilities as something very positive. Despite that positive sentiment only expats in Thailand value it as a decision factor with 59% seeing it as relevant, in the other countries not even half of the expats emphasizes leisure activities. The third priority decision factors do not seem to be relevant for many expats. In no country any of these two factors were marked as relevant by over 50% of respondents. Healthcare & Insurance stands out here for Singapore in the third priority social decision factor with over 70% of expats seeing it as relevant. Interestingly according to the data presented in Figure 23 only 37% of expats in Singapore see Healthcare & Insurance costs as an economic decision factor. One could hypothesize that expats in Singapore are not seeing healthcare as an economic factor rather as a social one meaning that the quality and availability are more important than the costs.

Summarizing the findings, it becomes evident that the social decision factors expats perceive as important are more similar amongst the focus countries, yet some differences remain. Malaysia, Thailand, and Vietnam see a strong emphasis on cultural diversity. In addition, expats in Vietnam value safety & security while in Thailand the leisure factor is more in focus, scoring high in work-life balance and leisure activities. In Singapore, emphasis lies on work-life balance, safety & security as well as healthcare & insurance.

12.2.3 Governance

Expats are confronted with governance factors before they decide to move and even more importantly when wanting to enter the country they decided to move to. Without a visa no expat can enter their country of choice legally, therefore governance is naturally of high importance. Even with all previously analyzed decision factors being satisfied, there will never be a possibility to expatriate without a visa to access the country of choice. Figure 28 provides an overview of the aggregated data for all focus countries on questions regarding visa topics.

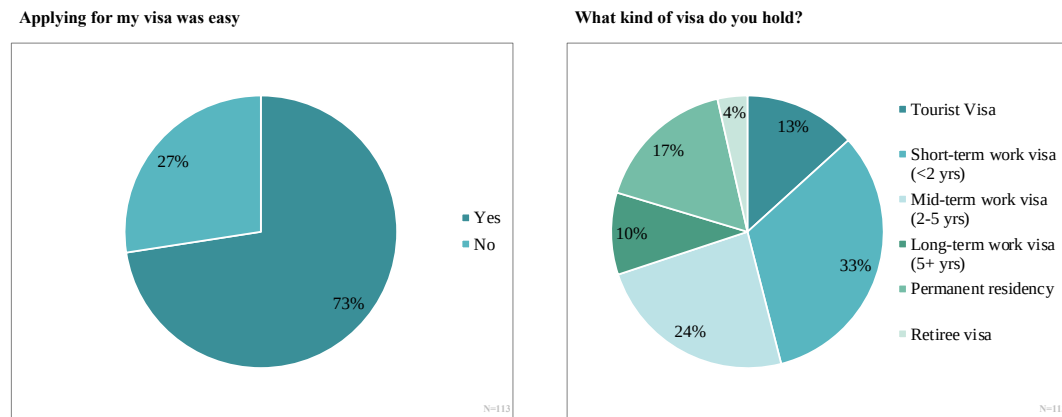


Figure 28. Overview of Survey Responses Regarding Visas
Own illustration, based on quantitative survey conducted

It becomes visible that >70% of expats perceive their application process as easy. The statistical analysis in Appendix 3 shows that in a random sample of the whole expat population in Malaysia, Vietnam, Singapore and Thailand, with a 95% confidence level the majority of respondents would describe their visa application as easy. In addition, it becomes evident that the majority of expats hold a short- to mid-term work visa, long-term only counting for 10%. 17% of respondents already obtained PR, highlighting the satisfaction with their chosen country. However, it is also important to mention that >10% entered the country with only a tourist visa, which underlines the problems of illegal work and registration, as well as a financial disadvantage for the receiving country's economy.

Figure 29 illustrates what interviewees highlighted regarding governance factors within the qualitative interviews conducted. Remarkable and worth to mention here is that in Thailand all three, a company, the expat, and an agency taking care of the visa worked well, highlighting the ease of the process. Further, expats in Vietnam and Malaysia stated that the process is much easier, and the policies are much softer in their respective current expat country compared to China. Another particularity an expat in Vietnam highlights is that politics do not influence the life of expats. Simultaneously only Malaysia features an expat interviewed that was not very amused about their expat countries immigration authorities. From the perspective of expats in

Singapore, the country possesses a great degree of functionality and efficiency, one expat even sees it as the most efficient they know.

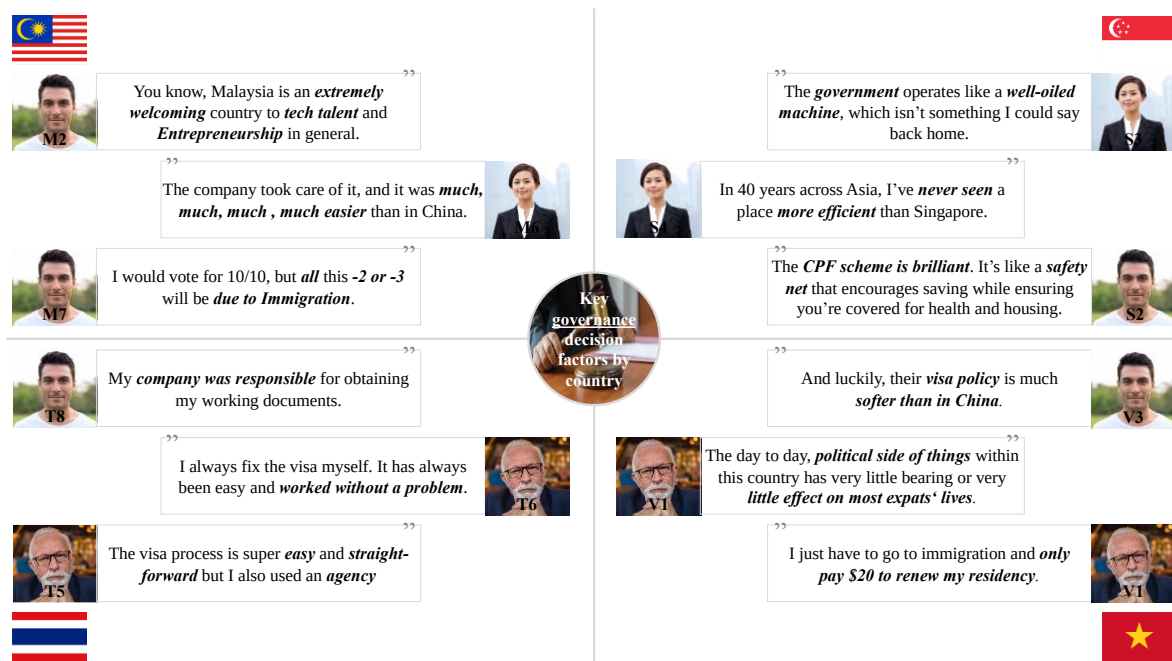


Figure 29. Expat Interview Quotes for Governance Decision Factors per Country
Own illustration, based on interviews conducted

To compare the qualitative findings with the survey conducted, Figure 30 presents the governance data collected. It stands out at first sight that almost all expats from Singapore perceived the visa process as easy. The ease is also visible for the remaining countries with shares above 50%. Still, for deeper analysis, a One-way ANOVA test was conducted to explore whether the ease of applying for a visa differed between expat countries. The results of the analysis in Appendix 18 show that there is no statistically significant difference in the ease of applying for a visa in Malaysia or Thailand as an expat compared to the respective other three focus countries. On the other hand, applying for a visa in Singapore is significantly easier than in Vietnam, making Singapore a more attractive destination for expats regarding this factor.

Looking at the country nuances regarding the type of visa, it becomes evident that every other expat in Malaysia, Singapore, and Vietnam is holding a short- or mid-term work visa with a duration of 0 to 5 years. This could be an indication that these categories are the most relevant for countries trying to attract expats. Additionally, Singapore's share of expats with PR is

outstanding with a share of 70%, being much higher than in the remaining countries. This could be an indication for the long-term settlement orientation for expats in Singapore.

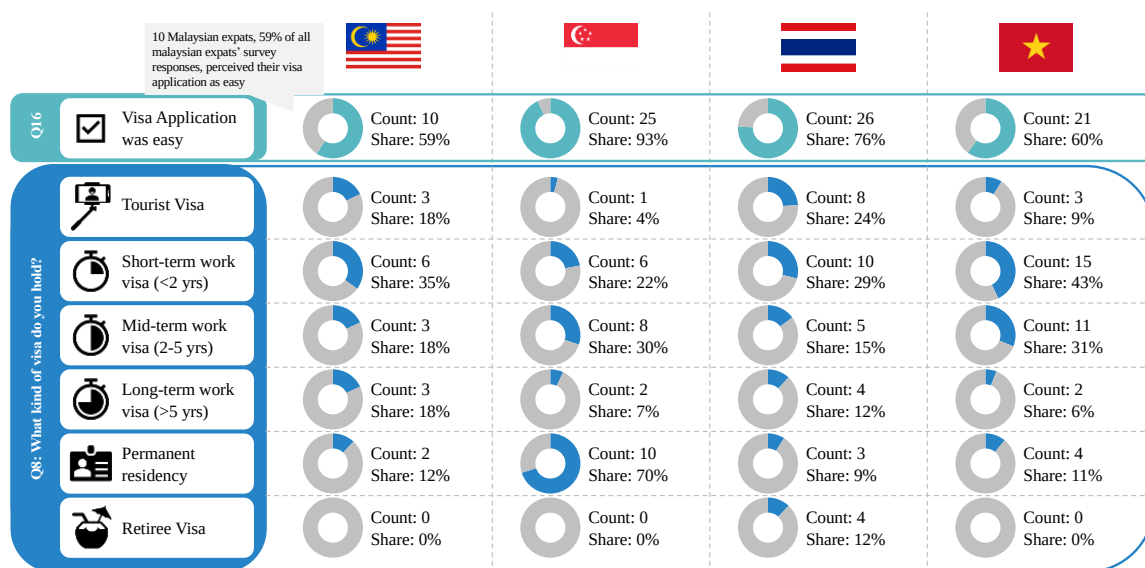


Figure 30. Governance Decision Factor Analysis per Country
Own illustration, based on quantitative survey conducted

Combining the quantitative insights with previously generated and analyzed qualitative insights, the hypothesis emerges that the visa and governance category is seen rather as a hygiene factor by expats. As long as everything works, nobody minds but if it does not expats get frustrated and upset. Expats in the focus countries tend to agree that each application process is easy, with Vietnam slightly lacking behind. Regarding the visa duration, short- to mid-term work visas are the most relevant and the only country with a relevant share of PR as a visa type among expats is Singapore.

12.3 Country attractiveness and most important decision factors

Another important aspect to look at is the current snapshot of the perceived countries' attractiveness by expats. Survey responses for the whole sample show that most expats rate their expat country with a rating of 8 (Figure 31), meaning that most expats across all four countries are very satisfied with their country choice considering all factors. Expats rate Singapore as the most attractive country, followed by Malaysia, Thailand, and Vietnam

(Appendix 20). The question that arises now is which factors mainly drive expats' satisfaction and how can this be further improved by decision makers of the countries in question.

Q17: How would you rate your expat country from 1-10?

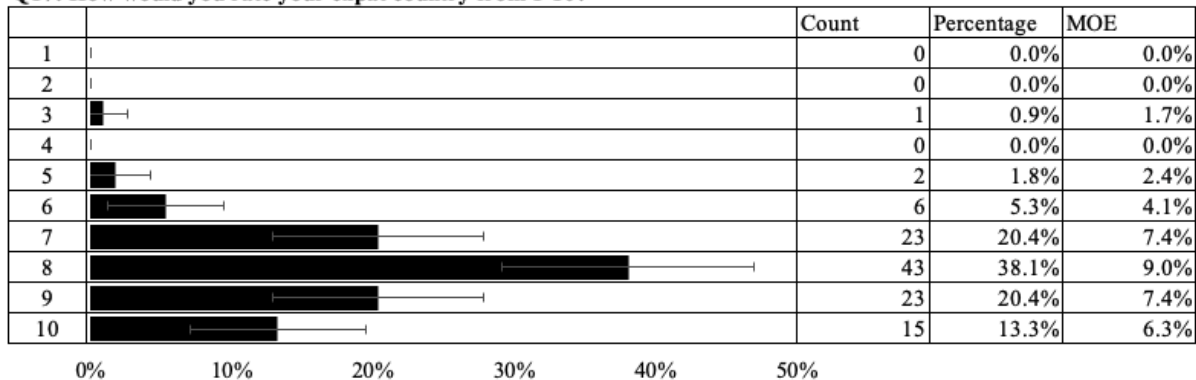


Figure 31. Country Rating by Survey Respondents Descriptives
Own illustration, based on quantitative survey conducted

Based on the previous decision factor analysis it becomes visible that some factors are more important to expats than others when considering where to expatriate. Figure 32 provides an overview of the first priority decision factors for economic and social, as well as marking which decision factor got the most votes per country for both categories. Additionally, the figure shows that the majority of expats in each country found the visa application process easy, presented in grey. Furthermore, recommendations for each country to increase the country's attractiveness are included, synthesizing the previous analysis conducted in one graphic.

For the four focus countries it seems as they each should further develop their individual unique appeal for expats to increase their existing strengths and mitigate weaknesses. Concretely the analysis in ch. 12 shows that Malaysia is performing strongly on cost of living and cultural diversity. To further strengthen its appeal for expats, Malaysia should advertise these strengths and differentiate from Thailand by increasing the potential for expats to have a career and a good work-live balance. This would lead to a positioning as the “ultimate destination for a balance between affordability and career potential”.

					
Economic	 Job opportunities				
	 Career advancement				
	 Cost of living				
Social	 Work-life balance				
	 Cultural diversity				
	 Safety & security				
G	 Ease of visa application				
Recommendation to increase attractiveness	 Short-term	- If resources are limited, focus on most important country factor only - Use country's perceived strengths for country promotions			
	 Long-term	- Use overall expat' satisfaction for promotions - Make visa applications easier and encourage long-term stays	- Use USP of expensive economic hub with outstanding career opportunities for differentiation - Advertise possibility for PR	- Investigate large spread of satisfaction and how to reduce it - Diversify and increase economic opportunities	- Further increase overall country attractiveness as satisfaction rating is lowest overall - Make visa applications easier

Note: Selection of most important decision factor per country, based on country specific analysis, governance factor selected if share >50%

Figure 32. Overview of Most Important Decision Factors and Recommendations to Increase Country's Attractiveness
Own illustration, based on qualitative interviews and quantitative survey conducted

Thailand on the other hand, also has expats focusing on cost of living and cultural diversity and the country has the potential to offer expats exactly that focusing on these factors that are already a reason for expats to go there. Leisure activities are a very important decision factor for expats in Thailand and the country has the potential to brand itself as the “ultimate lifestyle destination for expats”, this could mean an even stronger focus on retirees to ensure a high percentage of long-term expats.

In contrast, Singapore convinces expats with its career advancement possibilities and safety & security with expats marking these two factors as most important for them on the economic and social side respectively. The country therefore seems as the “ultimate destination for professionals”, decision factors such as wages and tax benefits also playing a relevant role for expats there. The decision factor cost of living not being relevant to Singapore expats does not seem to be a strong negative since the country is just not positioned as a lifestyle country.

Vietnam presents itself as a quite special case with job opportunities playing a big role as well as cost of living on the economic side. The country could be known for the “ultimate

mix for expats”. From a social perspective cultural diversity plays a dominant role as a decision factor for expats like Thailand and Malaysia. The mix between job opportunities and cultural diversity being valued as the top decision factors economically and socially introduces an interesting opportunity for Vietnam to position themselves as the diverse entry point for expats in the region. Interviewees highlight the locals as super welcoming and job opportunities as a decision factor seem very important. At the same time safety & security is ranked higher in Vietnam than in Malaysia or Thailand. Consequently, if Vietnam would make their visa process a bit easier it could be a relevant player that offers many opportunities for expat jobs while being safe and more affordable than Singapore.

Additionally, by looking at the figure it becomes visible that all overarching decision factors are within at least one country’s most important decision factor, except for work life balance. This indicates that there are some similarities between the focus countries, however, each country has its own unique nuances. Knowing this helps relevant stakeholders to increase the overall countries’ attractiveness. Overall, in an ideal world, companies want to focus on improving all above listed first priority decision factors to increase overall attractiveness of the respective country. However, in the short-term and reality this is not feasible, and it is recommended to focus on the most important factor for each country to start with. By following a concrete action plan, countries can increase their attractiveness and hence attract more expats.

13 Limitations

Throughout this study several limitations can be found, possibly affecting the findings and conclusion. While every effort was made to mitigate these limitations, they must be acknowledged to ensure transparency and to guide future research opportunities. The detailed overview of the limitations and mitigation efforts can be seen in Figure 33.

The interviewee selection relied heavily on social media platforms, forums, and the authors' private and professional networks. This may have introduced sampling bias, leading to limited heterogeneity, particularly underrepresenting demographics such as LSM.

The comparability of findings across the focus countries was another limitation. Differences in socio-economic and political environments created challenges for direct comparison, even though key themes were aligned to ensure consistency. Moreover, varying response rates across countries and expat sub-groups further limited the data's generalizability. While the minimum target of five interviews per country was achieved, the relatively small sample size may not fully capture the diversity of expat experiences

Lastly, the study's scope required a focus on key decision factors meaning some areas, such as environmental policies or detailed political dynamics, were excluded due to time and resource constraints. Despite these limitations, the mixed-method approach, targeted focus, and outreach strategies ensured that the findings remain robust, offering valuable insights and a strong basis for future research.

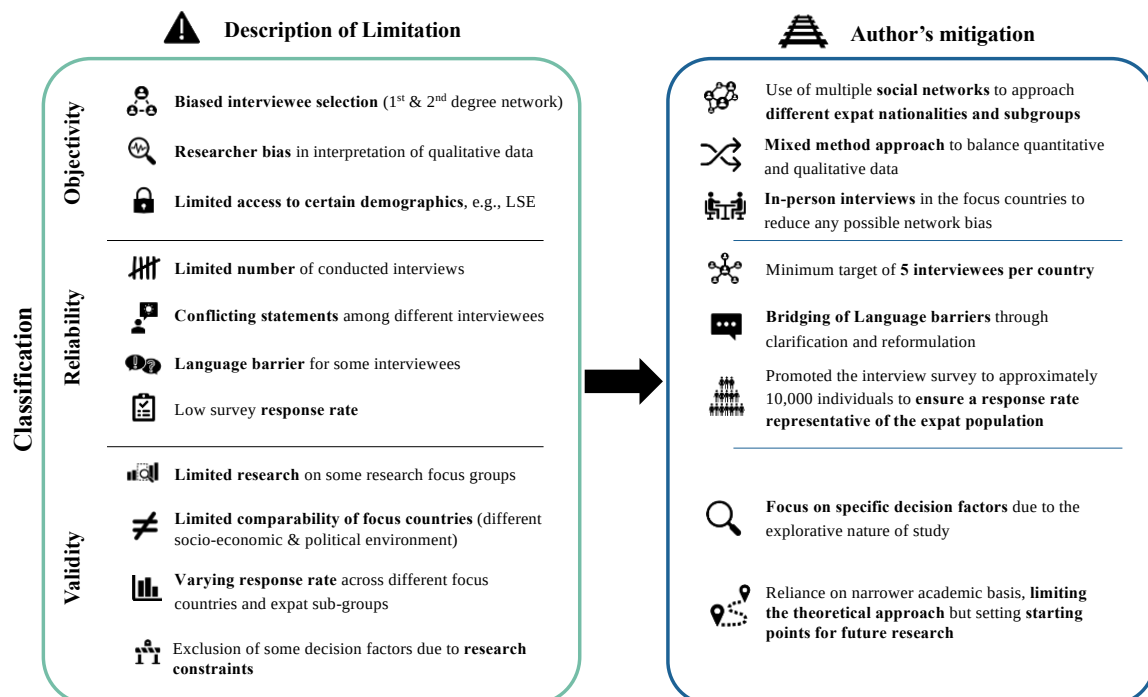


Figure 33. Limitation and Mitigation Efforts
Own illustration

14 Conclusion & Research Outlook

After a thorough and careful analysis, it is found that all three factors, economic, social, and governance, play an important role in expat decision making regarding expatriate location preferences in SEA. The research established that across expats from the four focus countries there are different priorities within each decision factor category. The most important economic factors overall being cost of living, job opportunities, and career advancement. For social factors, the most important factors are work-life balance, cultural diversity, and safety & security.

Regarding individual differences between countries, it can be said that individual country nuances exist with differing focuses. A prominent example is Singapore with expats having slightly different priorities compared to the other three focus countries. One example of Singapore being an outlier here is that expats there set a stronger focus on career advancement and safety & security, whilst expats in Malaysia and Thailand focus on cost of living, as well as cultural diversity. Vietnam expats also pay attention to cultural diversity, while valuing job opportunities as an economic decision factor stronger than the other focus countries. Furthermore, individual preferences on an expat level exist and different expats in the same country have different priorities, also depending on their individual circumstances. Governance as a decision factor appears more to be a decision factor with lower importance within the research conducted, rather functioning as a gate keeper. The findings of the research can be used by relevant stakeholders, such as governments or companies in SEA to increase the countries' overall attractiveness and hence attract more expats to move to the country.

As existing research regarding expats in SEA and their decision factors, further research is required. It is suggested to further dive into the relevance of the three factor categories economic, social, and governance to find out which of the three is the most important one overall, and for each focus country. Additionally, more research on the different expat sub-

groups, especially LSE, and their relevance would be insightful and valuable for the research field.

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16 Appendices

Appendix 1. Overview of interview phase I and interview guideline

Anonymized transcripts are available for all interviews. Additional recordings are provided if interviewee has agreed on it or it is not critical to provide it from the researchers' perspective. As one researcher was on the field, some additional pictures are also included for one interview, which was conducted at a Thai school. Acronyms are built with the first letter of „explorative interview“ plus the number of interviews conducted, hence E1 for explorative interview number one. For in-text citations, the same procedure is used plus the year of the interview, which was 2024 for all interviews. [This](#) is the link to the interview guideline used. In case of time constraints, it is recommended to listen to/ read the interviews highlighted in light grey.

Acronym	Gender	Country of origin	Expat country	Comments	Link to interview recording/ transcript
E1	M	Israel	Thailand	EE – Bakery owner	E1 transcript
E2	F	Germany	Thailand	SIE – German teacher at local school	E2 recording, transcript & pictures
E3	M	US	Thailand	EE, R – Retiree, investor	E3 transcript
E4	M	Germany	Thailand	SIE – Dive instructor	E4 recording & transcript
E5	M	Germany	Indonesia	SIE – Chamber of commerce	E5 transcript
E6	F	Malaysia	Germany	SIE – Marketing strategist	E6 transcript
E7	M	Germany	Malaysia	SIE – Process Optimization	E7 transcript
E8	M	Germany	Cambodia	EE – Brew Master	E8 recording & transcript

Appendix 1. Overview of Interview Phase I and Interview Guideline

Appendix 2. Overview of interview phase II and interview guideline

Anonymized transcripts are available for all interviews. Additional recordings are provided if interviewee has agreed on or it is not critical to provide it from the researchers' perspective. Acronyms are built with the first letter of the respective focus country plus the number of interviews conducted, hence for example M1 for Malaysia Interview number one. For in-text citations, the same procedure is used plus the year of the interview, which was 2024 for all

interviews. [This](#) is the link to the interview guideline used. In case of time constraints, it is recommended to listen to/ read the interviews highlighted in light grey.

Acronym	Gender	Age	Country of origin	Job	Expat-subgroup	Link to interview recording/ transcript
M1	M	43	Germany	Software Architect	DN	M1 transcript
M2	M	38	Germany	Entrepreneur	EE	M2 transcript
M3	F	33	Zimbabwe	Digital Strategist	SIE	M3 transcript
M4	M	44	Pakistan	Entrepreneur	EE	M4 transcript
M5	M	47	Italian	Marketing	SIE	M5 transcript
M6	F	52	Germany	Managing Director	AE	M6 transcript
M7	F	49	Ukraine	Dependent	AE	M7 transcript
S1	F	29	China	Investment Analyst	SIE	S1 transcript
S2	F	53	Australia	Advertising and Marketing	AE	S2 transcript
S3	M	57	Peru	Technology and IT	AE	S3 transcript
S4	M	62	Canada	Technology	EE	S4 transcript
S5	M	39	Malaysia	Service Sales Management	SIE	S5 transcript
T1	F	36	Turkey	University Teacher	SIE	T1 transcript
T2	M	38	Pakistan	PhD Candidate	SIE	T2 transcript
T3	M & F	62 & 62	US	Retirees	R	T3 recording & transcript
T4	M	44	US	Retiree	R	T4 transcript
T5	M	66	UK	Retiree	R	T5 transcript
T6	F	68	UK	Retiree	R	T6 transcript
T7	F	35	France	Freelancing	DN	T7 transcript
T8	M	36	Russia	Entrepreneur	EE	T8 recording & transcript
V1	M	69	Australia	Retiree	R	V1 recording & transcript
V2	M	24	UK	Language Teacher	SIE	V2 recording & transcript
V3	F	35	Belarus	Language Teacher	SIE	V3 recording & transcript
V4	M	66	New Zealand	Entrepreneur	EE	V4 recording & transcript
V5	M	47	Canada	Freelancing	DN	V5 recording & transcript

Appendix 2. Overview of Interview Phase II and Interview Guideline

Appendix 3. Overview of quantitative questionnaire

For the collection of a quantitative data sample that delivers an accurate representation of the expat population, [this](#) survey was conducted.

Appendix 3. Overview of Quantitative Questionnaire

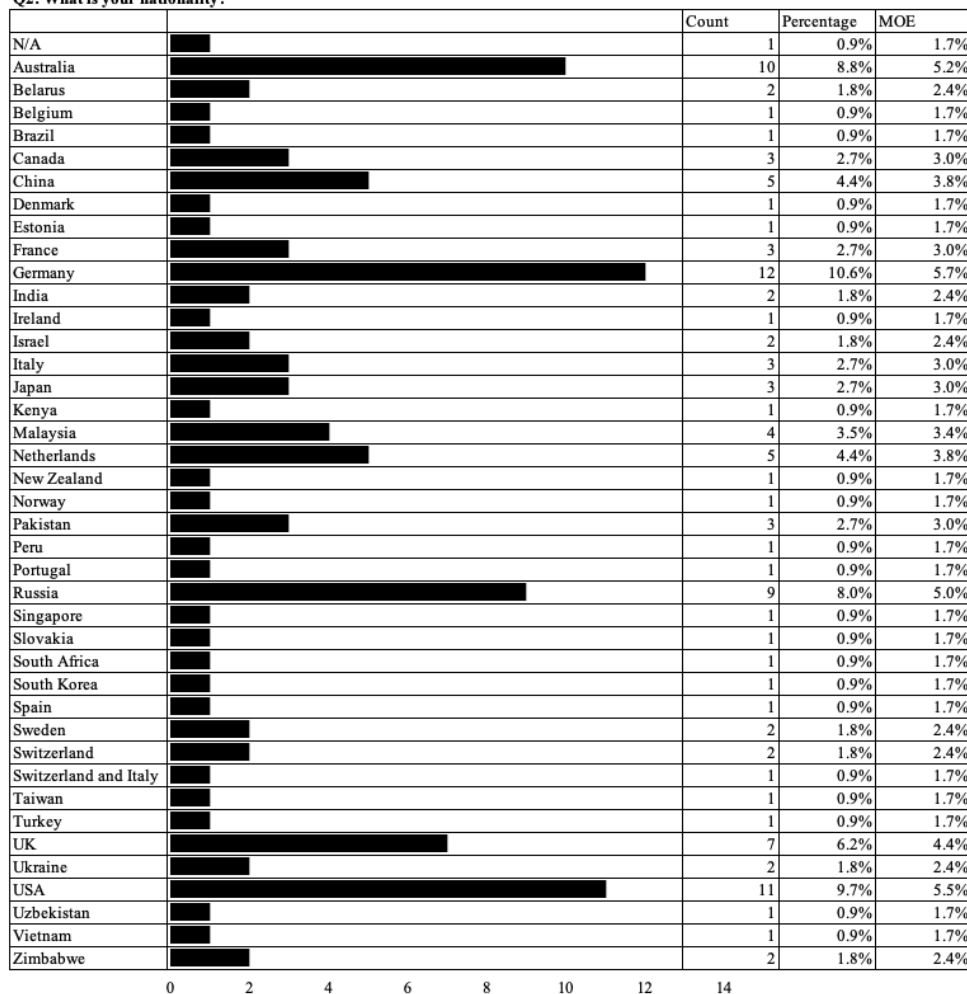
Appendix 4. Survey Analysis Excel

The primary data collected from the survey was analyzed in two different ways: one using Microsoft Excel and the other using SPSS. [This](#) link leads to the Excel file used for the data analysis.

Appendix 4. Survey Analysis Excel

Appendix 5. Overview of countries of survey responses

Q2: What is your nationality?



Appendix 5. Overview of Countries Survey Respondents

Appendix 6. Overview of Malaysia's Visa types

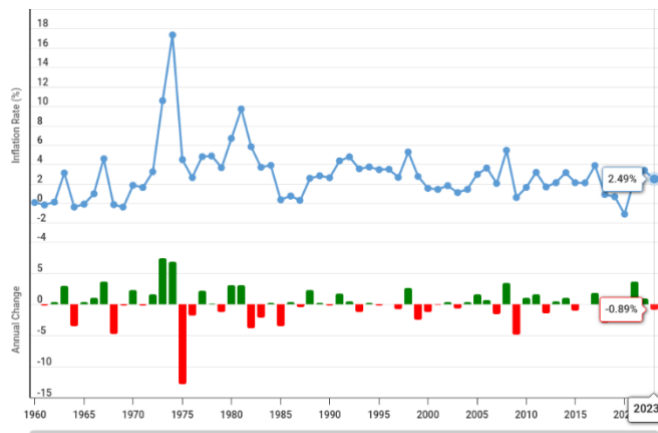
	Short- to mid-term		Mid- to long-term		Long-term		
	Social/Professional Visit Pass	Employment pass Category 3	Employment pass Category 2	Employment pass Category 1	Long-Term Social Visit	Residency Pass	Premium Visa
Suitable for/ targeting	- Short Private or Business Trips - Consultants, Digital Nomads, Start-Up Founders, Temporary Employment - Only Digital Nomad Visa Pass holders can also bring family members	- Knowledge/ Skilled Workers¹ - Employees with company sponsor - No possibility to bring family members	- Knowledge/ Skilled Workers¹ - Employees with company sponsor - Immediate Family can hold dependent passes - Possibility for social visit passes for extended family	- Knowledge/ Skilled Workers¹ - Employees with company sponsor - Immediate Family can hold Dependent passes - Possibility for social visit passes for extended family	- Parents/ Parents in-law, Children >18 years old of Employment Pass holders - Retirees - Retirees are required 1.5mn MYR cash and 1mn MYR in fixed deposit account	- Entrepreneurs > 2 years experience - Investors - Highly Qualified Expats that worked in Malaysia > 3 years and hold Employment Pass > 3 years - Immediate Family can hold Dependent passes	- Wealthy individuals, world travelers, and their family - Provide proof of good conduct in home country - Medical Report 1mn MYR to be deposited in Malaysian fixed deposit account
Requirements (MYR)	"sufficient funds for trip and return"	3,000 – 4,999 income (monthly)	5,000 – 9,999 income (monthly)	>10,000 income (monthly)	>40,000 income (monthly) ³	> 15,000 income (monthly) ²	>40,000 income (monthly)
Visa validity	Up to 12 months	Up to 12 months	Up to 2 years	Up to 5 years	5 yrs	5 - 10 yrs	20 yrs
Entry	Single, Multiple	Single, Multiple	Multiple	Multiple	Multiple	Multiple	Multiple

Note: Retirees - Individuals over age of 50
¹ Between 3 - 7 years of experience in the relevant field is required depending on level of education completed
² For employees investors have a minimum investment of 10mn MYR in Malaysian company
³ Only for Retirees

Appendix 6. Malaysia Visa Types Deep Dive

Own illustration, based on AHK - Malaysia-german Chamber of Commerce and Industry (2024a), AHK - Malaysia-german Chamber of Commerce and Industry (2024b), AHK - Malaysia-German Chamber of Commerce and Industry (2024), Expatriate Services Division - Immigration Department of Malaysia (2024), Immigration Department of Malaysia - Ministry of Home Affairs (2024)

Appendix 7. Inflation in Malaysia



Appendix 7. Inflation in Malaysia from 1960-2024

Source: Macrotrends LLC (2024b)

Appendix 8 - Exchange Rate USD to MYR



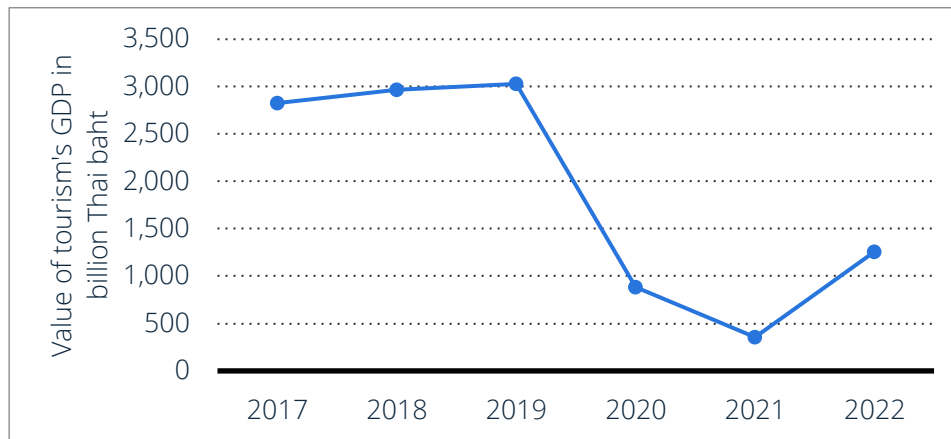
Appendix 8. Exchange Rate USD to MYR
Source: TradingView (2024)

Appendix 9. Overview of Singapore’s most important Visa types

	Short- to mid-term		Mid- to long-term		Long-term		
	Work Permit (WP)	Entre Pass	S Pass	Employment Pass (EP)	Personalized Employment Pass (PEP)	Long-Term Visit Pass (LTVP)	Permanent Residency (PR)
Suitable for/targeting	- Semi-skilled or unskilled workers - Industries such as construction and manufacturing - Cannot sponsor family members	- Entrepreneurs who intend to start and operate a business in Singapore - Can bring family members	- Knowledge/ Skilled Workers - Mid-level workers - Holders earning 6,000S GD + can sponsor dependent passes for the family	- Tailored for Professionals - Managers - Executives	- High-earning professionals - Existing EP Pass holders seeking flexibility - Similar family sponsorship as EP	- Immediate family members of EP or S Pass holders - Foreign spouses or stepchildren of Citizens or PRs	- Spouses and Children of Singapore citizens or PRs - Holders of EP, S Pass - Entrepreneurs - Investors - Students
Requirements (SGD)	Subject to quota and levy system-based industry	Submission of comprehensive business plan	> 3,150 income (monthly)	> 5,000 income (monthly)	> 22,500 income (monthly)	EP Pass holders must earn a minimum of 12,000 SGD monthly	Demonstration of contribution to Singapore's economy and society
Visa validity	Dependent on the job	Up to 1 year	Up to 2 years	Up to 2 years	Up to 3 years, non-renewable	Up to 2 years	No time limitation
Entry	Single, Multiple	Multiple	Multiple	Multiple	Multiple	Multiple	Multiple

Appendix 9. Overview of Singapore’s Most Important Visa Types
Own illustration, based on Ministry of Foreign Affairs Singapore (n.d.)

Appendix 10. Development of Thailand's Tourism GDP

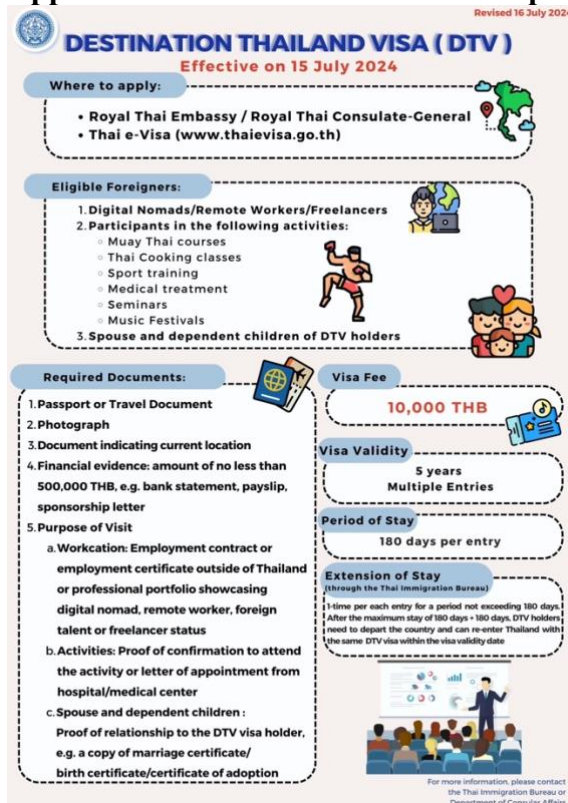


Appendix 10. Development of Thailand's Tourism GDP
Source: (Statista 2024g)

Appendix 11. Overview of social media posts and groups

Appendix 11. Thailand Social Media Posts and Groups
Source: Facebook (2024); Nomeo (2024)

Appendix 12. Thailand's official DTV promotion poster



Appendix 12. Official DTV Promotion Poster

Source: Ministry of Foreign Affairs (2024)

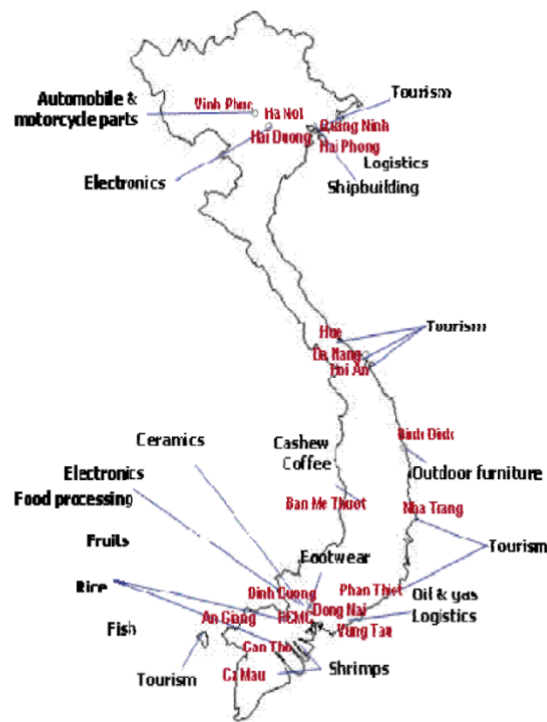
Appendix 13. Overview of most important Thai Visas

	Short- to mid-term		Mid- to long-term		Long-term		
	Work and Business Visa	Education Visa	Long Stay Visa	SMART visa	Destination Thailand Visa	Thailand Privilege Visa/ Thai Elite	Long-Term Resident Visa
Suitable for/ targeting	- High-skilled professionals - Migrant workers	- Teachers - International students, e.g., PhD candidates	Retirees and their family	- High-skilled professionals, executives, entrepreneurs - Investors - Spouse and children of visa holder	- Digital Nomads - Participants in Thai activities (e.g. Muay Thai, cooking), - Spouse and children of visa holder	- Wealthy individuals, world travelers, and their family - Digital nomads	- High-skilled professionals, remote workers - Retirees, wealthy individuals - Spouse and children of LTR holder
Visa fee (THB)	Dependent on applicant	5,000	6,000	10,000 (per year)	10,000	900,000 (for 5 yrs)	50,000 *but further investment required
Visa validity	3 months, 1, 2 yrs	3 months, 1 yr	1, 5 yrs	4 yrs	5 yrs	5, 10, 15 yrs	10 yrs
Entry	Single, multiple	Single	Multiple	Multiple	Multiple	Multiple	Multiple

Appendix 13. Overview of Most Important Thai Visas

Own illustration, based on Baan Thai Immigration Solutions (2024); Ministry of Foreign Affairs of the Kingdom of Thailand (n.d.); ThaiEmbassy.com (n.d.)

Appendix 14. Industrial Clusters in Vietnam



Appendix 14. Industrial Clusters in Vietnam
Source: X. T. Nguyen (2010)

Appendix 15. Overview of the most important Vietnamese Visas

	Short-to-Midterm		Mid-to-Long-Term			Long-Term
	Tourist & E-Visa (DL)	Business Visa (DN1, DN2)	Student/Internship Visa (DH)	Work Visa (LD1, LD2)	Family Reunion Visa (TT)	Investor Visa (DT1-DT4)
Suitable for/targeting	Tourists	Individuals working with enterprises in Vietnam	Interns; International students	Foreign employees with a valid job offer from a company in Vietnam	Parents, spouses or children of Vietnamese citizens; Spouses or children under 18 years of age of foreigners issued with DT1-DT3, DH, LD1-LD2 visas	Foreign investors; Representatives of foreign organizations investing in Vietnam
Requirements	Passport valid for 6 months, proof of purpose (tourism)	Business invitation letter or company sponsorship	Enrollment letter from a Vietnamese institution	Work contract, work permit	Proof of family ties (e.g., marriage certificate)	Investment proof (capital amount depends on visa subclass)
Visa validity	Up to 3 months	Up to 12 months	Duration of course	Up to 2 years	Based on sponsor's visa	Up to 5 years
Entry	Single, Multiple	Single, Multiple	Multiple	Single, Multiple	Multiple	Multiple

Appendix 15. Overview of Most Important Vietnamese Visas
Own Illustration based on Vietnam Briefing (2024b); MyVietnam Visa (n.d.); Kilroy (2024)

Appendix 16. Paired Samples T-Test of Economic Factors

Paired Samples Test

		Paired Differences			Significance					
		Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference		t	df	One-Sided p	Two-Sided p
					Lower	Upper				
Pair 1	Economic - Q11_6: Cost of living - Economic - Q11_3: Job opportunities	.044	.737	.069	-.093	.182	.639	112	.262	.524
Pair 2	Economic - Q11_6: Cost of living - Economic - Q11_2: Wages	.195	.730	.069	.059	.331	2.834	112	.003	.005
Pair 3	Economic - Q11_6: Cost of living - Economic - Q11_7: Career advancement	.027	.807	.076	-.124	.177	.350	112	.364	.727
Pair 4	Economic - Q11_6: Cost of living - Economic - Q11_4: Tax benefits	.186	.714	.067	.053	.319	2.767	112	.003	.007
Pair 5	Economic - Q11_6: Cost of living - Economic - Q11_3: Housing costs	.204	.666	.064	.117	.290	4.643	112	<.001	<.001
Pair 6	Economic - Q11_6: Cost of living - Economic - Q11_7: Healthcare & insurance costs	.301	.611	.057	.187	.415	5.237	112	<.001	<.001
Pair 7	Economic - Q11_6: Cost of living - Economic - Q11_8: Other	.319	.672	.063	.193	.444	5.042	112	<.001	<.001
Pair 8	Economic - Q11_3: Career advancement - Economic - Q11_1: Job opportunities	.018	.597	.056	-.094	.129	.315	112	.377	.753
Pair 9	Economic - Q11_3: Career advancement - Economic - Q11_2: Wages	.168	.533	.050	.069	.267	3.354	112	<.001	.001
Pair 10	Economic - Q11_3: Career advancement - Economic - Q11_4: Tax benefits	.159	.510	.048	.064	.254	3.320	112	<.001	.001
Pair 11	Economic - Q11_3: Career advancement - Economic - Q11_5: Housing costs	.177	.735	.069	.040	.314	2.561	112	.006	.012
Pair 12	Economic - Q11_3: Career advancement - Economic - Q11_6: Cost of living	.027	.807	.076	-.177	.124	-.350	112	.364	.727
Pair 13	Economic - Q11_3: Career advancement - Economic - Q11_7: Healthcare & insurance costs	.274	.571	.054	.168	.381	5.109	112	<.001	<.001
Pair 14	Economic - Q11_3: Career advancement - Economic - Q11_8: Other	.292	.740	.070	.154	.430	4.194	112	<.001	<.001
Pair 15	Economic - Q11_3: Job opportunities - Economic - Q11_2: Wages	.150	.570	.054	.044	.257	2.804	112	.003	.006
Pair 16	Economic - Q11_3: Job opportunities - Economic - Q11_4: Tax benefits	.018	.597	.056	-.129	.094	-.315	112	.377	.753
Pair 17	Economic - Q11_3: Job opportunities - Economic - Q11_5: Housing costs	.142	.680	.064	.015	.268	2.215	112	.014	.029
Pair 18	Economic - Q11_3: Job opportunities - Economic - Q11_6: Cost of living	.159	.676	.064	.033	.285	2.506	112	.007	.014
Pair 19	Economic - Q11_3: Job opportunities - Economic - Q11_7: Healthcare & insurance costs	.044	.737	.069	-.182	.093	-.639	112	.262	.524
Pair 20	Economic - Q11_3: Job opportunities - Economic - Q11_8: Other	.237	.638	.060	.138	.376	4.277	112	<.001	<.001
Pair 21	Economic - Q11_3: Job opportunities - Economic - Q11_8: Other	.274	.698	.066	.144	.404	4.181	112	<.001	<.001
Pair 22	Economic - Q11_4: Tax benefits - Economic - Q11_3: Job opportunities	-.142	.680	.064	-.268	-.015	-2.215	112	.014	.029
Pair 23	Economic - Q11_4: Tax benefits - Economic - Q11_2: Wages	.069	.526	.049	-.089	.107	.179	112	.429	.858
Pair 24	Economic - Q11_4: Tax benefits - Economic - Q11_3: Career advancement	-.159	.510	.048	-.254	-.064	-3.320	112	<.001	.001
Pair 25	Economic - Q11_4: Tax benefits - Economic - Q11_5: Housing costs	.018	.612	.058	-.096	.132	.307	112	.380	.759
Pair 26	Economic - Q11_4: Tax benefits - Economic - Q11_6: Cost of living	-.186	.714	.067	-.319	.053	-2.767	112	.003	.007
Pair 27	Economic - Q11_4: Tax benefits - Economic - Q11_7: Healthcare & insurance costs	.115	.477	.045	.026	.204	2.563	112	.006	.012
Pair 28	Economic - Q11_4: Tax benefits - Economic - Q11_8: Other	.133	.648	.061	.012	.253	2.178	112	.016	.031
Pair 29	Economic - Q11_5: Housing costs - Economic - Q11_3: Job opportunities	-.150	.570	.054	-.257	-.044	-2.804	112	.003	.006
Pair 30	Economic - Q11_5: Housing costs - Economic - Q11_2: Wages	-.168	.533	.050	-.267	-.069	-3.354	112	<.001	.001
Pair 31	Economic - Q11_5: Housing costs - Economic - Q11_4: Tax benefits	-.069	.526	.049	-.167	.089	-.179	112	.429	.858
Pair 32	Economic - Q11_5: Housing costs - Economic - Q11_6: Cost of living	.069	.661	.062	-.114	.132	.142	112	.444	.887
Pair 33	Economic - Q11_5: Housing costs - Economic - Q11_7: Healthcare & insurance costs	-.195	.730	.069	-.331	-.059	-2.834	112	.003	.005
Pair 34	Economic - Q11_5: Housing costs - Economic - Q11_8: Other	.106	.557	.052	.002	.210	2.027	112	.023	.045
Pair 35	Economic - Q11_6: Cost of living - Economic - Q11_2: Wages	.124	.670	.063	-.001	.249	1.966	112	.026	.052
Pair 36	Economic - Q11_6: Cost of living - Economic - Q11_3: Career advancement	-.159	.676	.064	-.285	-.053	-2.506	112	.007	.014
Pair 37	Economic - Q11_6: Cost of living - Economic - Q11_4: Tax benefits	-.069	.661	.062	-.132	.114	-.142	112	.444	.887
Pair 38	Economic - Q11_6: Cost of living - Economic - Q11_5: Housing costs	-.177	.735	.069	-.314	-.040	-2.561	112	.006	.012
Pair 39	Economic - Q11_6: Cost of living - Economic - Q11_7: Healthcare & insurance costs	-.018	.612	.058	-.132	.096	-.307	112	.380	.759
Pair 40	Economic - Q11_6: Cost of living - Economic - Q11_8: Other	-.204	.666	.064	-.290	-.117	-4.643	112	<.001	<.001
Pair 41	Economic - Q11_7: Healthcare & insurance costs - Economic - Q11_5: Housing costs	.097	.517	.049	.001	.194	2.002	112	.024	.048
Pair 42	Economic - Q11_7: Healthcare & insurance costs - Economic - Q11_6: Cost of living	.115	.594	.056	.004	.226	2.099	112	.021	.042
Pair 43	Economic - Q11_7: Healthcare & insurance costs - Economic - Q11_8: Other	-.257	.638	.060	-.376	-.138	-4.277	112	<.001	<.001
Pair 44	Economic - Q11_7: Healthcare & insurance costs - Economic - Q11_2: Wages	-.106	.557	.052	-.210	-.002	-2.027	112	.023	.045
Pair 45	Economic - Q11_7: Healthcare & insurance costs - Economic - Q11_3: Career advancement	-.274	.571	.054	-.381	-.168	-5.109	112	<.001	<.001
Pair 46	Economic - Q11_7: Healthcare & insurance costs - Economic - Q11_4: Tax benefits	-.115	.477	.045	-.204	-.026	-2.563	112	.006	.012
Pair 47	Economic - Q11_7: Healthcare & insurance costs - Economic - Q11_5: Housing costs	-.097	.517	.049	-.194	-.001	-2.002	112	.024	.048
Pair 48	Economic - Q11_7: Healthcare & insurance costs - Economic - Q11_6: Cost of living	-.301	.611	.057	-.415	-.187	-5.237	112	<.001	<.001
Pair 49	Economic - Q11_7: Healthcare & insurance costs - Economic - Q11_8: Other	.018	.567	.053	-.088	.123	.332	112	.370	.740
Pair 50	Economic - Q11_8: Other - Economic - Q11_1: Job opportunities	-.274	.698	.066	-.404	-.144	-4.181	112	<.001	<.001
Pair 51	Economic - Q11_8: Other - Economic - Q11_2: Wages	-.124	.670	.063	-.249	.001	-1.966	112	.026	.052
Pair 52	Economic - Q11_8: Other - Economic - Q11_3: Career advancement	-.292	.740	.070	-.430	-.154	-4.194	112	<.001	<.001
Pair 53	Economic - Q11_8: Other - Economic - Q11_4: Tax benefits	-.133	.648	.061	-.253	-.012	-2.178	112	.016	.031
Pair 54	Economic - Q11_8: Other - Economic - Q11_5: Housing costs	-.115	.594	.056	-.226	-.004	-2.059	112	.021	.042
Pair 55	Economic - Q11_8: Other - Economic - Q11_6: Cost of living	-.319	.672	.063	-.444	-.193	-5.042	112	<.001	<.001
Pair 56	Economic - Q11_8: Other - Economic - Q11_7: Healthcare & insurance costs	-.018	.567	.053	-.123	.088	-.332	112	.370	.740

Appendix 16. Paired Samples T-Test of Economic Factors

Appendix 17. Paired Samples T-Test of Social Factors

Paired Samples Test										
		Paired Differences			95% Confidence Interval of the Difference		t	df	Significance	
		Mean	Std. Deviation	Std. Error Mean	Lower	Upper			One-Sided p	Two-Sided p
Pair 1	Social - Q15_7: Cultural diversity - Social - Q15_1: Education System	.372	.644	.061	.252	.492	6.139	112	<.001	<.001
Pair 2	Social - Q15_7: Cultural diversity - Social - Q15_2: Healthcare & Insurance	.319	.733	.069	.182	.456	4.607	112	<.001	<.001
Pair 3	Social - Q15_7: Cultural diversity - Social - Q15_3: Family life	.319	.685	.064	.191	.446	4.945	112	<.001	<.001
Pair 4	Social - Q15_7: Cultural diversity - Social - Q15_4: Safety & Security	.090	.709	.067	-.052	.212	1.194	112	.117	.235
Pair 5	Social - Q15_7: Cultural diversity - Social - Q15_5: Work-life balance	.062	.747	.070	-.077	.201	.881	112	.190	.380
Pair 6	Social - Q15_7: Cultural diversity - Social - Q15_6: Leisure activities	.177	.601	.057	.065	.289	3.130	112	.001	.002
Pair 7	Social - Q15_7: Cultural diversity - Social - Q15_8: Other	.504	.569	.054	.398	.610	9.425	112	<.001	<.001
Pair 8	Social - Q15_7: Cultural diversity - Social - Q15_1: Education System	.310	.708	.067	.178	.442	4.650	112	<.001	<.001
Pair 9	Social - Q15_7: Cultural diversity - Social - Q15_2: Healthcare & Insurance	.257	.638	.060	.138	.376	4.277	112	<.001	<.001
Pair 10	Social - Q15_7: Cultural diversity - Social - Q15_3: Family life	.257	.692	.065	.128	.386	3.945	112	<.001	<.001
Pair 11	Social - Q15_7: Cultural diversity - Social - Q15_4: Safety & Security	.018	.668	.063	-.107	.142	.282	112	.389	.779
Pair 12	Social - Q15_7: Cultural diversity - Social - Q15_5: Work-life balance	.115	.563	.053	.010	.220	2.172	112	.016	.052
Pair 13	Social - Q15_7: Cultural diversity - Social - Q15_6: Leisure activities	-.062	.747	.070	-.201	.077	-.881	112	.190	.380
Pair 14	Social - Q15_7: Cultural diversity - Social - Q15_8: Other	.442	.597	.056	.331	.554	7.883	112	<.001	<.001
Pair 15	Social - Q15_7: Cultural diversity - Social - Q15_1: Education System	.292	.622	.059	.176	.408	4.989	112	<.001	<.001
Pair 16	Social - Q15_7: Cultural diversity - Social - Q15_2: Healthcare & Insurance	.239	.539	.051	.138	.339	4.712	112	<.001	<.001
Pair 17	Social - Q15_7: Cultural diversity - Social - Q15_3: Family life	.239	.672	.063	.114	.364	3.781	112	<.001	<.001
Pair 18	Social - Q15_7: Cultural diversity - Social - Q15_4: Safety & Security	-.018	.668	.063	-.142	.107	-.282	112	.389	.779
Pair 19	Social - Q15_7: Cultural diversity - Social - Q15_5: Work-life balance	.097	.654	.062	-.025	.219	1.582	112	.058	.117
Pair 20	Social - Q15_7: Cultural diversity - Social - Q15_6: Leisure activities	-.080	.709	.067	-.212	.052	-1.194	112	.117	.235
Pair 21	Social - Q15_7: Cultural diversity - Social - Q15_8: Other	.425	.610	.057	.311	.538	7.408	112	<.001	<.001
Pair 22	Social - Q15_6: Leisure activities - Social - Q15_1: Education System	.195	.693	.065	.066	.324	2.988	112	.002	.003
Pair 23	Social - Q15_6: Leisure activities - Social - Q15_2: Healthcare & Insurance	.142	.730	.069	.005	.278	2.061	112	.021	.042
Pair 24	Social - Q15_6: Leisure activities - Social - Q15_3: Family life	.142	.693	.065	.012	.271	2.173	112	.016	.032
Pair 25	Social - Q15_6: Leisure activities - Social - Q15_4: Safety & Security	-.097	.654	.062	-.219	.025	-1.582	112	.058	.117
Pair 26	Social - Q15_6: Leisure activities - Social - Q15_5: Work-life balance	-.115	.563	.053	-.220	.010	-2.172	112	.016	.032
Pair 27	Social - Q15_6: Leisure activities - Social - Q15_6: Leisure activities	-.177	.601	.057	-.289	.065	-3.130	112	.001	.002
Pair 28	Social - Q15_6: Leisure activities - Social - Q15_8: Other	.327	.589	.055	.218	.437	5.907	112	<.001	<.001
Pair 29	Social - Q15_2: Healthcare & Insurance - Social - Q15_1: Education System	.053	.515	.048	-.043	.149	1.096	112	.138	.275
Pair 30	Social - Q15_2: Healthcare & Insurance - Social - Q15_3: Family life	.000	.567	.053	-.106	.106	.000	112	.500	1.000
Pair 31	Social - Q15_2: Healthcare & Insurance - Social - Q15_4: Safety & Security	-.239	.539	.051	-.339	-.138	-4.712	112	<.001	<.001
Pair 32	Social - Q15_2: Healthcare & Insurance - Social - Q15_5: Work-life balance	-.257	.638	.060	-.376	-.138	-4.277	112	<.001	<.001
Pair 33	Social - Q15_2: Healthcare & Insurance - Social - Q15_6: Leisure activities	-.142	.730	.069	-.278	.005	-2.061	112	.021	.042
Pair 34	Social - Q15_2: Healthcare & Insurance - Social - Q15_8: Other	-.319	.735	.069	-.456	-.182	-4.607	112	<.001	<.001
Pair 35	Social - Q15_2: Healthcare & Insurance - Social - Q15_1: Education System	.186	.576	.054	.079	.293	3.433	112	<.001	<.001
Pair 36	Social - Q15_2: Healthcare & Insurance - Social - Q15_3: Family life	.053	.460	.043	-.033	.139	1.227	112	.111	.222
Pair 37	Social - Q15_2: Healthcare & Insurance - Social - Q15_4: Safety & Security	.000	.567	.053	-.106	.106	.000	112	.500	1.000
Pair 38	Social - Q15_2: Healthcare & Insurance - Social - Q15_5: Work-life balance	-.239	.672	.063	-.364	-.114	-3.781	112	<.001	<.001
Pair 39	Social - Q15_2: Healthcare & Insurance - Social - Q15_6: Leisure activities	-.257	.638	.060	-.376	-.138	-4.277	112	<.001	<.001
Pair 40	Social - Q15_2: Healthcare & Insurance - Social - Q15_8: Other	-.142	.693	.065	-.271	-.012	-2.173	112	.016	.032
Pair 41	Social - Q15_3: Family life - Social - Q15_1: Education System	-.319	.685	.064	-.446	-.191	-4.945	112	<.001	<.001
Pair 42	Social - Q15_3: Family life - Social - Q15_2: Healthcare & Insurance	.186	.591	.056	.076	.296	3.344	112	<.001	.001
Pair 43	Social - Q15_3: Family life - Social - Q15_4: Safety & Security	-.053	.515	.048	-.149	.043	-1.096	112	.138	.275
Pair 44	Social - Q15_3: Family life - Social - Q15_5: Work-life balance	-.053	.460	.043	-.139	.033	-1.227	112	.111	.222
Pair 45	Social - Q15_1: Education System - Social - Q15_4: Safety & Security	-.292	.622	.059	-.408	-.176	-4.989	112	<.001	<.001
Pair 46	Social - Q15_1: Education System - Social - Q15_5: Work-life balance	-.310	.708	.067	-.442	-.178	-4.650	112	<.001	<.001
Pair 47	Social - Q15_1: Education System - Social - Q15_6: Leisure activities	-.195	.693	.065	-.324	-.066	-2.988	112	.002	.003
Pair 48	Social - Q15_1: Education System - Social - Q15_7: Cultural diversity	-.372	.644	.061	-.492	-.252	-6.139	112	<.001	<.001
Pair 49	Social - Q15_1: Education System - Social - Q15_8: Other	.133	.559	.053	.029	.237	2.524	112	.007	.013
Pair 50	Social - Q15_8: Other - Social - Q15_1: Education System	-.133	.559	.053	-.237	-.029	-2.524	112	.007	.013
Pair 51	Social - Q15_8: Other - Social - Q15_2: Healthcare & Insurance	-.186	.576	.054	-.293	-.079	-3.433	112	<.001	<.001
Pair 52	Social - Q15_8: Other - Social - Q15_3: Family life	-.186	.591	.056	-.296	-.076	-3.344	112	<.001	.001
Pair 53	Social - Q15_8: Other - Social - Q15_4: Safety & Security	-.425	.610	.057	-.538	-.311	-7.408	112	<.001	<.001
Pair 54	Social - Q15_8: Other - Social - Q15_5: Work-life balance	-.442	.597	.056	-.554	-.331	-7.883	112	<.001	<.001
Pair 55	Social - Q15_8: Other - Social - Q15_6: Leisure activities	-.327	.589	.055	-.437	-.218	-5.907	112	<.001	<.001
Pair 56	Social - Q15_8: Other - Social - Q15_7: Cultural diversity	-.504	.569	.054	-.610	-.398	-9.425	112	<.001	<.001

Appendix 17. Paired Samples T-Test of Social Factors

Appendix 18. One-way ANOVA testing

Descriptives

Governance - Q16: Applying for my visa was easy

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
Malaysia	17	1.41	.507	.123	1.15	1.67	1	2
Thailand	34	1.24	.431	.074	1.09	1.39	1	2
Vietnam	35	1.40	.497	.084	1.23	1.57	1	2
Singapore	27	1.07	.267	.051	.97	1.18	1	2
Total	113	1.27	.448	.042	1.19	1.36	1	2

ANOVA

Governance - Q16: Applying for my visa was easy

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	2.008	3	.669	3.562	.017
Within Groups	20.487	109	.188		
Total	22.496	112			

Post Hoc Tests

Multiple Comparisons

Dependent Variable: Governance - Q16: Applying for my visa was easy

Tukey HSD

(I) Demographics - Q5: Expat Country	(J) Demographics - Q5: Expat Country	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
Malaysia	Thailand	.176	.129	.521	-.16	.51
	Vietnam	.012	.128	1.000	-.32	.35
	Singapore	.338	.134	.063	-.01	.69
Thailand	Malaysia	-.176	.129	.521	-.51	.16
	Vietnam	-.165	.104	.396	-.44	.11
	Singapore	.161	.112	.476	-.13	.45
Vietnam	Malaysia	-.012	.128	1.000	-.35	.32
	Thailand	.165	.104	.396	-.11	.44
	Singapore	.326*	.111	.021	.04	.62
Singapore	Malaysia	-.338	.134	.063	-.69	.01
	Thailand	-.161	.112	.476	-.45	.13
	Vietnam	-.326*	.111	.021	-.62	-.04

*. The mean difference is significant at the .050 level.

Appendix 18. Oneway ANOVA testing: Ease to obtain a visa by expat country

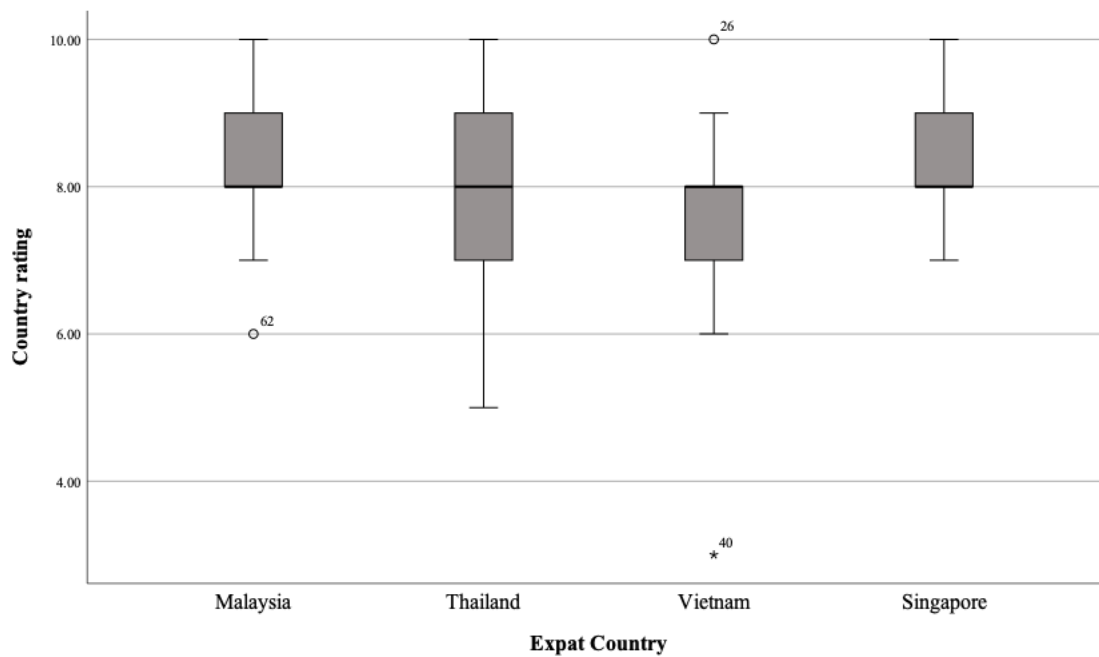
Appendix 19. Overall country rating analysis by expat country

Demographics - Selected Choice				Statistic	Std. Error
Overall - Country rating	Malaysia	Mean		8.4118	.29777
		95% Confidence Interval for Mean	Lower Bound	7.7805	
			Upper Bound	9.0430	
		5% Trimmed Mean		8.4375	
		Median		8.0000	
		Variance		1.507	
		Std. Deviation		1.22774	
		Minimum		6.00	
		Maximum		10.00	
		Range		4.00	
		Interquartile Range		2.00	
		Skewness		-.229	.550
		Kurtosis		-.778	1.063
	Thailand	Mean		8.1176	.24167
		95% Confidence Interval for Mean	Lower Bound	7.6260	
			Upper Bound	8.6093	
		5% Trimmed Mean		8.1863	
		Median		8.0000	
		Variance		1.986	
		Std. Deviation		1.40916	
		Minimum		5.00	
		Maximum		10.00	
		Range		5.00	
		Interquartile Range		2.00	
		Skewness		-.566	.403
		Kurtosis		-.199	.788
	Vietnam	Mean		7.5429	.18939
		95% Confidence Interval for Mean	Lower Bound	7.1580	
			Upper Bound	7.9278	
		5% Trimmed Mean		7.6111	
		Median		8.0000	
		Variance		1.255	
		Std. Deviation		1.12047	
		Minimum		3.00	
		Maximum		10.00	
		Range		7.00	
		Interquartile Range		1.00	
		Skewness		-1.777	.398
		Kurtosis		7.502	.778
	Singapore	Mean		8.4444	.18745
		95% Confidence Interval for Mean	Lower Bound	8.0591	
			Upper Bound	8.8298	
		5% Trimmed Mean		8.4383	
		Median		8.0000	
		Variance		.949	
		Std. Deviation		.97402	
		Minimum		7.00	
		Maximum		10.00	
		Range		3.00	
		Interquartile Range		1.00	
		Skewness		.033	.448
		Kurtosis		-.882	.872

Appendix 19. Overall country rating analysis by expat country

Appendix 20. Overview of expat country rating

Overall - Country rating: Boxplots



Appendix 20. Overview of Expat Country Rating based on, quantitative survey conducted

Appendix 21. Exchange Rates of the Countries from November 25th, 2024

Currency	Country	Exchange Rate (per 1 USD)
Thai Baht (THB)	Thailand	34.7058 THB
Singapore Dollar (SGD)	Singapore	1.37000 SGD
Vietnamese Dong (VND)	Vietnam	24,000 VND
Malaysia Ringgit (RM)	Malaysia	4.2000 MYR

Appendix 21. Exchange Rates of the Countries from November 25th, 2024
Source: XE Currency Converter (2024)