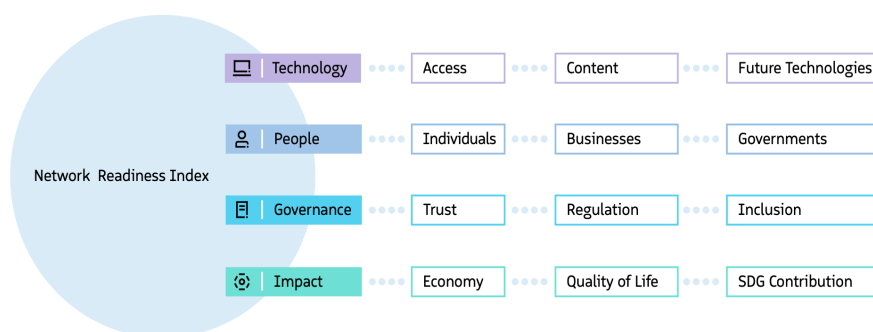# Croatia

The Network Readiness Index (NRI) is one of the leading global indices on the application and impact of information and communication technology (ICT) in economies around the world. In its latest version of 2025 the NRI Report maps the network-based readiness landscape of 127 economies based on their performances in four different pillars: Technology, People, Governance, and Impact. Each of these pillars is itself comprised of three sub-pillars (see Figure 1) that have been populated by a total of 53 variables.
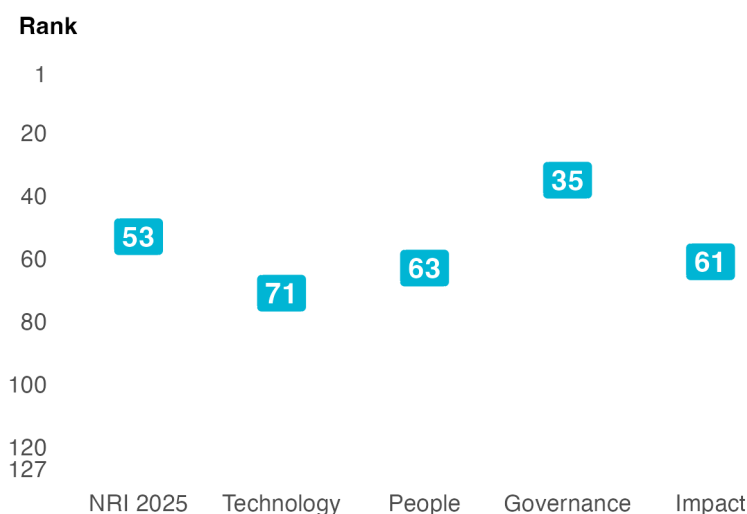
Figure 1: The NRI 2025 model

Global NRI position of Croatia

Croatia ranks 53 out of the 127 economies included in the NRI 2025 (Figure 2). Its main strength relates to Governance. The greatest scope for improvement, meanwhile, concerns Technology.

Figure 2: Croatia global ranking, overall and by pillar

Performance at sub-pillar level

When it comes to sub-pillars, the strongest showings of Croatia relate to Inclusion, SDG Contribution and Regulation, among others (Table 1). More could be done, though, to improve the economy's performances in the Economy, Quality of Life and Future Technologies sub-pillars.
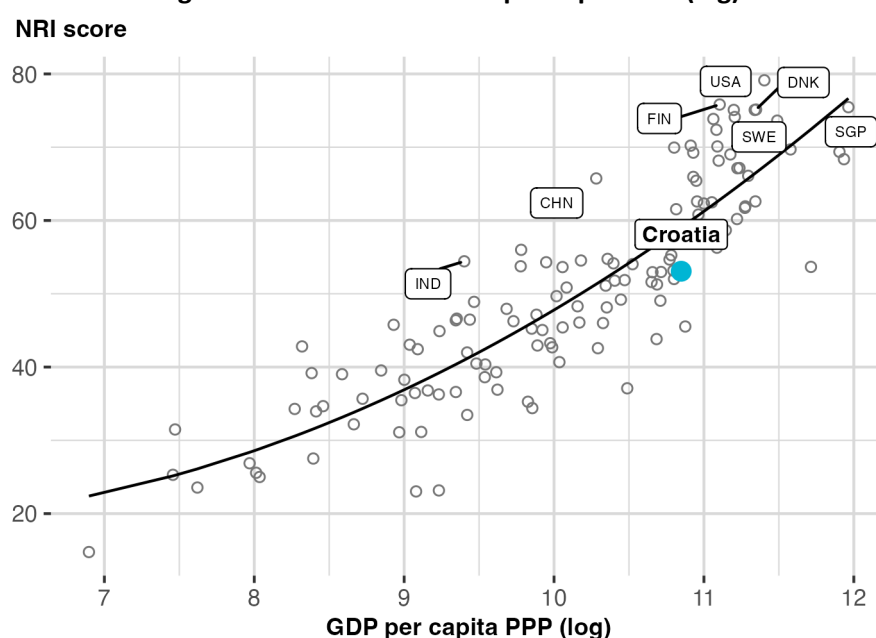
Table 1: Croatia rankings by sub-pillar

Sub-pillar	Rank	Sub-pillar	Rank
Inclusion	30	Businesses	57
SDG Contribution	32	Governments	62
Regulation	34	Individuals	70
Trust	46	Economy	84
Access	50	Quality of Life	89
Content	52	Future Technologies	104

NRI score and income

Figure 3 shows the position of Croatia in terms of both NRI score and GDP per capita (PPP). The trend line shows the expected NRI score given an economy's income level. As can be seen, Croatia is well below the trend line, which suggests that it is underachieving and that one would expect it could raise its network readiness in view of its income level.

Figure 3: NRI score and GDP per capita PPP (log)

Note: USA = United States of America (rank: 1), FIN =Finland (rank: 2), SGP = Singapore (3), DNK =Denmark (4), SWE = Sweden (5), CHN =China (24), and IND = India (45).

Performance against its income group and region

High-income countries
Croatia is ranked 44th in the group of high-income countries (Figure 4, left panel). In terms of pillar performance, it has a score below the income group average in each of the four pillars. At the sub-pillar level, it outperforms high-income countries in two of the twelve sub-pillars: Inclusion and SDG Contribution.

Europe
Croatia is ranked 32nd within Europe (Figure 4, right panel). It lags behind its region in each of the four pillars. With regard to sub-pillars, it outperforms the average in Europe in two of the twelve sub-pillars: Inclusion and SDG Contribution.

Figure 4: Performance of Croatia against its income group and region, overall and by pillar

Table 2: Croatia scores vs. averages of its income group and region, overall and by pillar

Dimension	Croatia	High-income countries	Europe
NRI	53.08	62.71	61.14
Technology	41.82	55.47	53.04
People	41.67	52.36	50.07
Governance	74.57	77.18	76.41
Impact	54.25	65.84	65.05

NRI 2025 At-A-Glance: Croatia

Network Readiness Index   Rank: 53 (out of 127)   Score: 53.08

Pillar/sub-pillar	Rank	Score	Pillar/sub-pillar	Rank	Score
A. Technology pillar	71	41.82	C. Governance pillar	35	74.57
1st sub-pillar: Access	50	73.50	1st sub-pillar: Trust	46	72.12
2nd sub-pillar: Content	52	29.46	2nd sub-pillar: Regulation	34	73.66
3rd sub-pillar: Future Technologies	104	22.50	3rd sub-pillar: Inclusion	30	77.91
B. People pillar	63	41.67	D. Impact pillar	61	54.25
1st sub-pillar: Individuals	70	49.98	1st sub-pillar: Economy	84	28.03
2nd sub-pillar: Businesses	57	32.33	2nd sub-pillar: Quality of Life	89	56.32
3rd sub-pillar: Governments	62	42.70	3rd sub-pillar: SDG Contribution	32	78.41

The Network Readiness Index in detail

Indicator	Rank	Score		Indicator	Rank	Score	
A. Technology pillar	71	41.82		C. Governance pillar	35	74.57	
1st sub-pillar: Access	50	73.50		1st sub-pillar: Trust	46	72.12	
1.1.1 Mobile tariffs	12	88.69	●	3.1.1 Secure Internet servers	32	82.89	
1.1.2 Handset prices	30	90.26	●	3.1.2 Cybersecurity	68	85.92	
1.1.3 FTTH/building Internet subscriptions	94	18.66		3.1.3 Online access to financial account	8	69.88	●
1.1.4 Population covered by at least a 3G mobile network	46	98.89		3.1.4 Internet shopping	45	49.79	
1.1.5 International Internet bandwidth	66	71.00		2nd sub-pillar: Regulation	34	73.66	
1.1.6 Internet access in schools	n/a	n/a		3.2.1 Regulatory quality	43	58.34	
2nd sub-pillar: Content	52	29.46		3.2.2 ICT regulatory environment	22	88.75	●
1.2.1 GitHub commits	33	30.43		3.2.3 Regulation of emerging technologies	69	42.68	
1.2.2 Internet domain registrations	38	16.69		3.2.4 E-commerce legislation	1	100.00	●
1.2.3 Mobile apps development	55	67.15		3.2.5 Privacy protection by law content	30	78.54	●
1.2.4 AI scientific publications	74	3.55		3rd sub-pillar: Inclusion	30	77.91	
3rd sub-pillar: Future Technologies	104	22.50		3.3.1 E-Participation	15	91.30	●
1.3.1 Adoption of emerging technologies	68	58.93		3.3.2 Socioeconomic gap in use of digital payments	38	85.28	
1.3.2 Investment in emerging technologies	105	25.25	○	3.3.3 Gender gap in Internet use	82	56.64	
1.3.3 Robot density	45	2.52	○	3.3.4 Rural gap in use of digital payments	17	78.44	●
1.3.4 Computer software spending	107	3.29	○	D. Impact pillar	61	54.25	
B. People pillar	63	41.67		1st sub-pillar: Economy	84	28.03	
1st sub-pillar: Individuals	70	49.98		4.1.1 ICT patent applications	48	1.82	
2.1.1 Mobile broadband internet traffic within the country	64	15.61		4.1.2 Domestic market scale	75	49.48	
2.1.2 ICT skills in the education system	87	38.16	○	4.1.3 Technology-Enabled Work Flexibility	74	31.36	
2.1.3 Use of virtual social networks	47	75.68		4.1.4 ICT services exports	29	29.44	●
2.1.4 Adult literacy rate	13	99.13	●	2nd sub-pillar: Quality of Life	89	56.32	
2.1.5 AI talent concentration	34	21.33		4.2.1 Happiness	70	58.31	
2nd sub-pillar: Businesses	57	32.33		4.2.2 Freedom to make life choices	117	30.47	○

Network Readiness Index 2025

With support from:

Indicator	Rank	Score
2.2.1 Firms with website	42	66.96
2.2.2 Number of venture capital deals invested in AI	53	8.34
2.2.3 Annual investment in telecommunication services	59	43.50
2.2.4 Public cloud computing market scale	51	10.51
3rd sub-pillar: Governments	62	42.70
2.3.1 Government online services	31	84.78
2.3.2 Data Capabilities	48	37.71
2.3.3 Government promotion of emerging technologies	83	26.51
2.3.4 Gross expenditure on R&D	32	21.80

Indicator	Rank	Score	
4.2.3 Income inequality	25	83.93	●
4.2.4 Healthy life expectancy at birth	34	76.41	
3rd sub-pillar: SDG Contribution	32	78.41	
4.3.1 SDG 3: Good Health and Well-Being	1	100.00	●
4.3.2 SDG 4: Quality Education	34	56.42	
4.3.3 SDG 5: Women's economic opportunity	28	90.91	
4.3.4 SDG 7: Affordable and Clean Energy	33	85.25	
4.3.5 SDG 11: Sustainable Cities and Communities	66	62.08	

NOTE: ● indicates a strength and ○ indicates a weakness.

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