

Network Readiness Index 2025

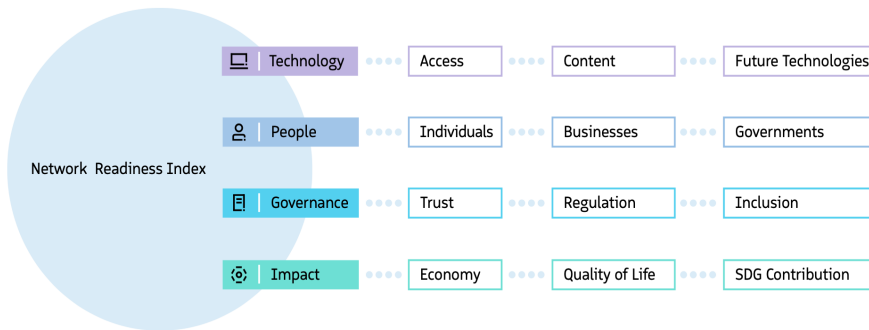
With support from:



Montenegro

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.

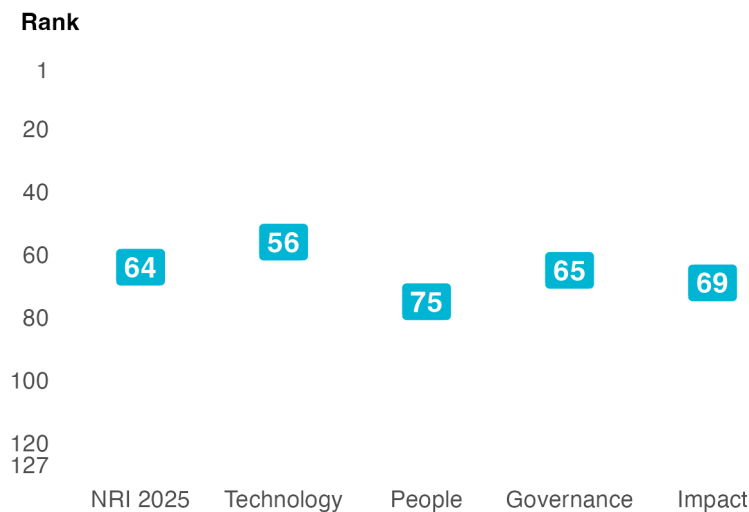
Figure 1: The NRI 2025 model



Global NRI position of Montenegro

Montenegro ranks 64 out of the 127 economies included in the NRI 2025 (Figure 2). Its main strength relates to Technology. The greatest scope for improvement, meanwhile, concerns People.

Figure 2: Montenegro global ranking, overall and by pillar



Performance at sub-pillar level

When it comes to sub-pillars, the strongest showings of Montenegro relate to Content, Individuals and Regulation, among others (Table 1). More could be done, though, to improve the economy's performances in the Future Technologies, Access and Governments sub-pillars.

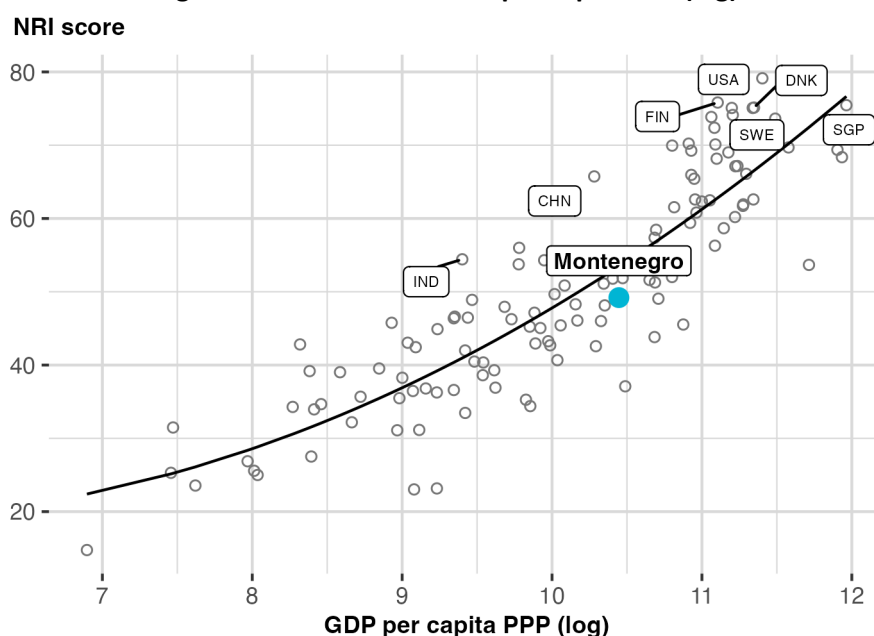
Table 1: Montenegro rankings by sub-pillar

Sub-pillar	Rank	Sub-pillar	Rank
Content	13	SDG Contribution	70
Individuals	44	Economy	72
Regulation	48	Trust	84
Businesses	49	Future Technologies	87
Inclusion	60	Access	97
Quality of Life	64	Governments	104

NRI score and income

Figure 3 shows the position of Montenegro 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, Montenegro 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).

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Performance against its income group and region

Upper-middle-income countries

Montenegro is ranked 13th in the group of upper-middle-income countries (Figure 4, left panel). In terms of pillar performance, it has a score higher than the income group average in three of the four pillars: Technology, Governance and Impact. At the sub-pillar level, it outperforms upper-middle-income countries in seven of the twelve sub-pillars: Content, Individuals, Businesses, Regulation, Inclusion, Economy and Quality of Life.

Europe

Montenegro is ranked 37th 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: Content and Individuals.

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



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

Dimension	Montenegro	Upper-middle-income countries	Europe
NRI	49.20	47.32	61.14
Technology	45.82	39.95	53.04
People	38.17	40.75	50.07
Governance	60.04	57.29	76.41
Impact	52.78	51.31	65.05

NRI 2025 At-A-Glance: Montenegro

Network Readiness Index

Rank: 64 (out of 127)

Score: 49.20

Pillar/sub-pillar	Rank	Score	Pillar/sub-pillar	Rank	Score
A. Technology pillar	56	45.82	C. Governance pillar	65	60.04
1st sub-pillar: Access	97	55.85	1st sub-pillar: Trust	84	46.56
2nd sub-pillar: Content	13	52.57	2nd sub-pillar: Regulation	48	68.11
3rd sub-pillar: Future Technologies	87	29.05	3rd sub-pillar: Inclusion	60	65.46
B. People pillar	75	38.17	D. Impact pillar	69	52.78
1st sub-pillar: Individuals	44	55.68	1st sub-pillar: Economy	72	30.27
2nd sub-pillar: Businesses	49	34.81	2nd sub-pillar: Quality of Life	64	66.22
3rd sub-pillar: Governments	104	24.01	3rd sub-pillar: SDG Contribution	70	61.85

The Network Readiness Index in detail

Indicator	Rank	Score	Indicator	Rank	Score
A. Technology pillar	56	45.82	C. Governance pillar	65	60.04
1st sub-pillar: Access	97	55.85	1st sub-pillar: Trust	84	46.56
1.1.1 Mobile tariffs	114	33.98	3.1.1 Secure Internet servers	52	70.61
1.1.2 Handset prices	52	74.59	3.1.2 Cybersecurity	89	69.75
1.1.3 FTTH/building Internet subscriptions	105	14.10	3.1.3 Online access to financial account	43	25.31
1.1.4 Population covered by at least a 3G mobile network	82	90.00	3.1.4 Internet shopping	72	20.59
1.1.5 International Internet bandwidth	95	66.58	2nd sub-pillar: Regulation	48	68.11
1.1.6 Internet access in schools	n/a	n/a	3.2.1 Regulatory quality	52	51.59
2nd sub-pillar: Content	13	52.57	3.2.2 ICT regulatory environment	27	86.88
1.2.1 GitHub commits	32	30.54	3.2.3 Regulation of emerging technologies	79	34.65
1.2.2 Internet domain registrations	1	100.00	3.2.4 E-commerce legislation	1	100.00
1.2.3 Mobile apps development	8	79.39	3.2.5 Privacy protection by law content	53	67.42
1.2.4 AI scientific publications	109	0.34	3rd sub-pillar: Inclusion	60	65.46
3rd sub-pillar: Future Technologies	87	29.05	3.3.1 E-Participation	83	47.82
1.3.1 Adoption of emerging technologies	n/a	n/a	3.3.2 Socioeconomic gap in use of digital payments	79	62.29
1.3.2 Investment in emerging technologies	85	33.50	3.3.3 Gender gap in Internet use	18	69.80
1.3.3 Robot density	n/a	n/a	3.3.4 Rural gap in use of digital payments	11	81.93
1.3.4 Computer software spending	37	24.61	D. Impact pillar	69	52.78
B. People pillar	75	38.17	1st sub-pillar: Economy	72	30.27
1st sub-pillar: Individuals	44	55.68	4.1.1 ICT patent applications	n/a	n/a
2.1.1 Mobile broadband internet traffic within the country	108	2.92	4.1.2 Domestic market scale	124	25.96
2.1.2 ICT skills in the education system	n/a	n/a	4.1.3 Technology-Enabled Work Flexibility	n/a	n/a
2.1.3 Use of virtual social networks	68	66.38	4.1.4 ICT services exports	25	34.58
2.1.4 Adult literacy rate	24	97.75	2nd sub-pillar: Quality of Life	64	66.22
2.1.5 AI talent concentration	n/a	n/a	4.2.1 Happiness	69	58.47
2nd sub-pillar: Businesses	49	34.81	4.2.2 Freedom to make life choices	68	68.23

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Indicator	Rank	Score	
2.2.1 Firms with website	37	71.05	●
2.2.2 Number of venture capital deals invested in AI	n/a	n/a	
2.2.3 Annual investment in telecommunication services	104	32.15	○
2.2.4 Public cloud computing market scale	90	1.25	
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3rd sub-pillar: Governments	104	24.01	
2.3.1 Government online services	99	42.42	
2.3.2 Data Capabilities	n/a	n/a	
2.3.3 Government promotion of emerging technologies	n/a	n/a	
2.3.4 Gross expenditure on R&D	68	5.59	

Indicator	Rank	Score
4.2.3 Income inequality	54	73.21
4.2.4 Healthy life expectancy at birth	47	70.70
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3rd sub-pillar: SDG Contribution	70	61.85
4.3.1 SDG 3: Good Health and Well-Being	69	82.22
4.3.2 SDG 4: Quality Education	55	27.79
4.3.3 SDG 5: Women's economic opportunity	62	78.18
4.3.4 SDG 7: Affordable and Clean Energy	46	80.30
4.3.5 SDG 11: Sustainable Cities and Communities	96	40.01

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

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