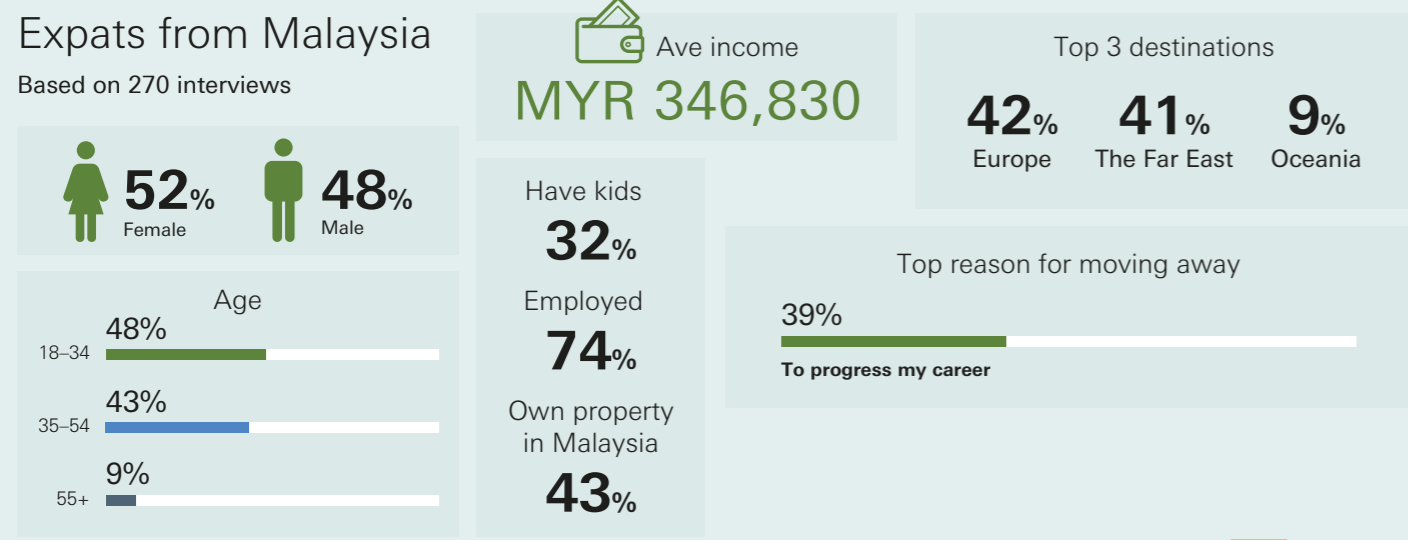
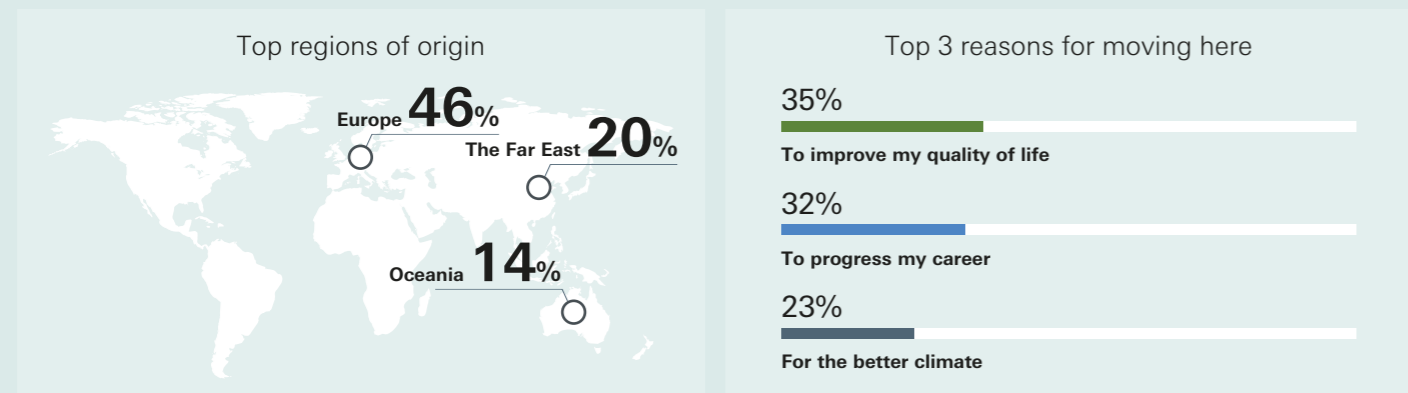
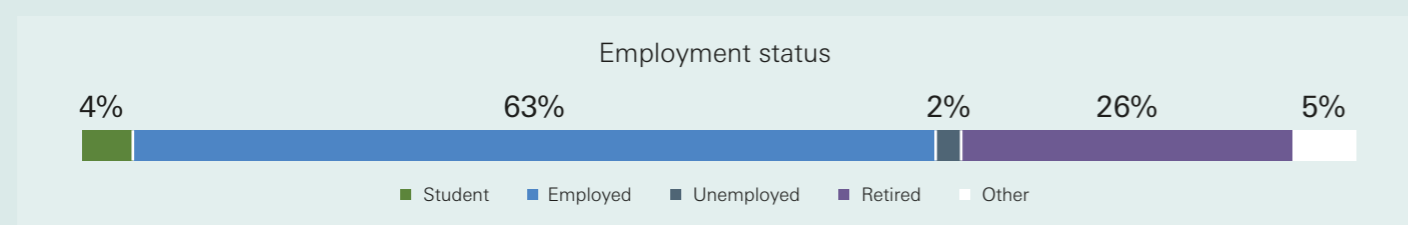
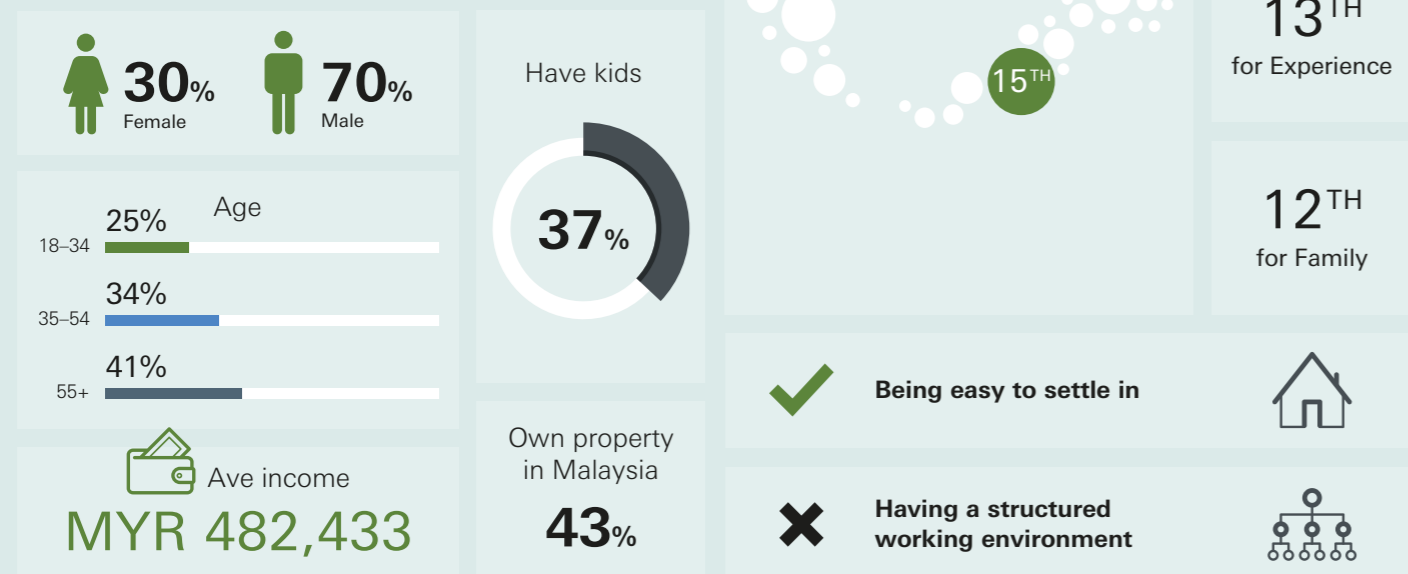


# Expats in Malaysia

Based on 259 interviews



## Malaysia

### Expats in Malaysia

Malaysia offers new arrivals many things, including great cuisine, a rich and complex culture and a strong social life.

There's no doubt food and friends are central to the Malaysian experience. Around six in every ten of the expats living here say enjoying the local cuisine helps make them feel at home – more than twice the global average.

Making new friends does it for almost seven in ten and around a third now have a larger social circle than they did at home. More than 80% said they found it easy to settle here and three quarters would recommend the country for anyone thinking of moving.

Coming in at 15th overall, 12th for family and 13th for experience this year, Malaysia's rankings have consistently improved since 2017 across all categories.

Working and living here even helps deliver a little extra spending money to help make the most of the opportunities available. Almost two thirds of the expats here have more disposable income than they

did thanks to a lower cost of living and a lower tax bill as well as a boost to their earnings.

The expats on their way into Malaysia are usually older than the ones leaving the country so it makes sense that half use the extra cash to save for their retirement compared with only a third globally. All these things help them feel 'comfortable' (46%) and 'confident' (35%) about their financial future.

More of their wealth goes home than stays in Malaysia though (40% vs 32%) - to countries including Australia, India, Indonesia, Singapore and the UK.

Despite the territory's strong cultural, social and personal appeal Malaysia only comes in 20th for economics and some young Malaysians have decided to look further afield for skills and income to deliver their long-term goals.

### Malaysian nationals abroad

Around half of Malaysian expats are under 34, three quarters are away from home for the first time and gaining a world-class

education was important enough for 37% to move countries for.

They haven't been in their host country long – 30% have lived there two years or less – but when it comes to staying, their priorities quickly evolve.

They remain expats above all else to progress their careers, improve their earnings and quality of life. With their earnings up by around a fifth, 70% say working abroad has given them the chance to acquire new skills and 62% say their new home is a good place to progress their career. That doesn't mean they work 24/7 though and around three quarters say they spend less or the same amount of time working outside standard hours than they did back home. Two thirds say their quality of life is better here than it was in Malaysia.

Malaysians overseas are careful with their cash. More than eight in every ten has paid down debt and/or built up savings since becoming an expat, compared with seven in ten globally. Just 30% hold most of their wealth in Malaysia.

