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Digital nomads in Croatia: between attraction and challenges

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Abstract

The rise of digital technologies has transformed global work practices, fostering digital entrepreneurship and the growing phenomenon of digital nomadism. Croatia has emerged as a prominent destination, particularly after the introduction of the digital nomad residence permit in 2021. This paper analyses the motivations, experiences, and challenges of digital nomads residing/who resided in Croatia, drawing on online survey data collected in 2024. The survey examined respondents' lifestyle preferences, motives, advantages, and perceived barriers to digital nomadism in Croatia. Findings indicate that Croatia's policy initiatives—such as the introduction of the digital nomad visa—have positioned the country as an attractive hub for this highly mobile workforce. While respondents highlighted Croatia's natural beauty, lifestyle, and safety as its key advantages—with over 40% perceiving no significant obstacles—the study nonetheless identifies key challenges, including rising rental and living costs and lengthy administrative procedures for obtaining digital nomad visas.

Keywords: digital nomads, digital entrepreneurship, Croatia, motivations and experiences, administrative barriers

1. Introduction

The phenomenon of digital nomadism has gained increasing academic and policy attention over the past decade, reflecting profound transformations in work, mobility, and lifestyle patterns. Enabled by advances in information and communication technologies (ICT), digital nomads are individuals who combine remote work with geographic mobility, often relocating across countries while maintaining professional activities independent of location (Mancinelli, 2020; Reichenberger, 2018). Digital nomadism has emerged as a rapidly expanding global phenomenon, shaped by advances in digital technologies, the rise of remote work, and evolving preferences for flexible lifestyles (Sutherland & Jarrahi, 2018). The COVID-19 pandemic further accelerated this trend, as remote work became a mainstream practice and opened possibilities for cross-border mobility of knowledge workers (de Almeida et al., 2021).

For host countries, digital nomads represent both an opportunity and a challenge. On one hand, they contribute to local economies through consumption, co-working, and knowledge spillovers (Thompson, 2018). On the other hand, they raise questions related to taxation, social integration, and the sustainability of local communities (Cook, 2020). Croatia has emerged as a frontrunner in adapting to this trend by introducing one of the first European digital nomad visas in 2021, positioning itself as an attractive destination for mobile professionals seeking a balance of lifestyle, affordability, and connectivity. Croatia is aiming to leverage remote workers as contributors to local economies (Ivanković & Fijolić, 2024; Koskela & Beckers, 2024). Such regulatory changes open pathways for digital nomads to live and work legally in Croatia, raising questions about their motives for coming to Croatia, perceived advantages and obstacles.

Existing research on digital nomads remains relatively sparse, especially in the Croatian context. Some studies focus on motivations of digital nomads (Devčić & Tonković, 2023), on understanding stakeholder roles in developing a digital nomad tourism offer (Balaž Piri & Krajinović, 2024), on representation of digital nomads in Croatian online informative media portals (Ivanković & Fijolić, 2024), while others examine nomad visa policy comparisons (Koskela & Beckers, 2024). However, there is a notable gap in comprehensive analyses that tie motivations, satisfaction with Croatia's infrastructure, and perceived barriers for digital nomads in Croatia.

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Hence, this paper aims to fill this gap by exploring the core opportunities and challenges digital nomads present to Croatia's economic and social environment. The central research question is: *What are the key motivations, constraints, and implications associated with digital nomadism in Croatia?*

The paper proceeds as follows. In Section 2, the theoretical and literature framework is reviewed, particularly regarding digital entrepreneurship as a foundation for nomadism, definition, advantages, challenges and types of digital nomads and the Croatian context of the analysed phenomena. Section 3 outlines the research methodology. Section 4 presents empirical findings, followed by Section 5 - a discussion with implications for policy and practice, limitations and future research proposals. Finally, Section 6 offers conclusions.

2. Literature review / Theoretical background

Digital entrepreneurship represents a form of entrepreneurial activity that is fundamentally enabled and shaped by digital technologies. It encompasses the creation of new ventures and the transformation of existing businesses through the use of online platforms, mobile applications, cloud services, and digital ecosystems (Hull et al., 2007). Unlike traditional entrepreneurship, which relies heavily on physical infrastructure, digital entrepreneurship leverages technological innovations to reduce entry barriers, reach global markets, and experiment with scalable business models (Kraus et al., 2019). These characteristics not only redefine the nature of entrepreneurial activity but also reshape the spatial and temporal dimensions of work.

The spread of digital technologies has fostered new types of entrepreneurs, including e-commerce operators, app developers, platform providers, and freelance service professionals (Recker & von Briel, 2019). Increasingly, entrepreneurship is no longer tied to a fixed geographic location but can be practised from virtually anywhere. This mobility dimension connects digital entrepreneurship to the emerging phenomenon of digital nomadism. For many nomads, their primary source of income is entrepreneurial activity carried out online, ranging from running small businesses to offering freelance consulting services.

The conceptual link between digital entrepreneurship and digital nomadism lies in their shared reliance on technology and flexibility. While digital entrepreneurs exploit technology to innovate and scale, digital nomads combine these entrepreneurial opportunities with a lifestyle strategy that values geographic independence. As Reichenberger (2018) argues, the blurring of boundaries between work and travel creates a hybrid form of entrepreneurship where business practices are inseparable from lifestyle choices. Thus, digital nomadism can be interpreted as a lifestyle-oriented extension of digital entrepreneurship, illustrating how technological, social, and cultural forces converge to create new modes of economic participation.

The phenomenon of remote work provided the immediate context for the rise of digital nomadism. Remote work, once considered an exception, became mainstream during the COVID-19 pandemic, reshaping attitudes toward flexibility, work-life integration, and global mobility (de Almeida et al., 2021). Digital nomads differ from traditional remote workers in that they intentionally combine professional activities with geographic mobility, often motivated by lifestyle aspirations such as freedom, travel, and self-development (Mancinelli, 2020; Nash et al., 2018). The term "digital nomad" thus captures both the technological enabler (digital tools) and the lifestyle orientation (nomadism).

The origins of digital nomadism can be traced to the late 20th century, when Makimoto and Manners (1997) predicted the rise of a new class of mobile workers empowered by the growing ubiquity of portable technologies and global connectivity. Although their vision appeared premature at the time, the increasing availability of mobile devices, wireless internet, and cloud-based services in the 2000s gradually transformed their prediction into reality. Early examples of nomadic work were limited to freelancers and IT specialists who used laptops and emerging online platforms to collaborate with clients remotely (Sutherland & Jarrahi, 2018). Today, this vision has materialized, with millions of professionals embracing a lifestyle that combines remote work with global mobility.

The COVID-19 pandemic accelerated this trajectory by normalising remote work on a global scale (de Almeida et al., 2021). Millions of employees experienced the possibility of working outside traditional office settings, which reduced scepticism toward nomadic lifestyles. As governments introduced digital nomad visas to attract this emerging workforce, the phenomenon moved from a marginal lifestyle subculture into the mainstream of labor and migration policy (Koskela & Beckers, 2024).

The literature offers various definitions of digital nomads, but most agree that they are individuals who use information and communication technologies to perform location-independent work while engaging in travel or temporary residence abroad (Sutherland & Jarrahi, 2018; Reichenberger, 2018). Nash et al. (2021) emphasise that digital nomadism is not merely about working remotely, but about adopting a lifestyle that integrates mobility, travel, and professional autonomy. Many nomads adopt minimalist lifestyles, emphasizing mobility and freedom from geographic constraints (Mancinelli, 2020). Nomads are often seen as part of the "liquid modernity" described by Bauman (2000), where identity and community are continuously re-negotiated.

Digital nomads also form distinct communities, both online (via social media and forums) and offline (through co-working and co-living spaces). These communities facilitate knowledge exchange, reduce loneliness, and provide a sense of belonging despite constant mobility (Thompson, 2018). Furthermore, nomads frequently seek destinations with affordable living costs, cultural attractions, and reliable digital infrastructure. Key characteristics of digital nomads include reliance on laptops and internet connectivity, short- to medium-term stays in various destinations, and the blending of work and leisure (Thompson, 2018). They often rely on shared infrastructures such as coworking and coliving spaces, which facilitate both professional productivity and social networking.

Scholars differentiate between various types of digital nomads based on employment status, mobility patterns, and lifestyle orientations. Reichenberger (2018) distinguishes between freelancers, entrepreneurs, and corporate remote workers, each with unique motivations and constraints. Freelancers often prioritise flexibility and autonomy, while entrepreneurs seek to scale digital businesses across borders. Corporate nomads, who are employees of multinational companies, tend to enjoy more stability but less autonomy. Chevtaeva and Denizci-Guillet (2021) further note that nomads can be categorised into “short-term travellers,” who spend a few weeks in each destination, and “long-term settlers,” who remain for several months or even years. The former group emphasises exploration and novelty, while the latter often integrates into local communities and economies. Typologies also consider socio-economic backgrounds. Thompson (2018) highlights the privileges of Western passport holders, who enjoy easier mobility compared to individuals from developing countries facing visa restrictions. This asymmetry creates a stratified nomad community, where access to global mobility is unequally distributed.

The primary motivation for digital nomads lies in the pursuit of freedom—both spatial and temporal. They seek flexibility to choose where and when to work, often prioritising lifestyle goals such as travel, cultural immersion, and personal growth (Reichenberger, 2018). This reflects a broader societal shift toward valuing experiences over material possessions, a trend particularly prevalent among millennials and Gen Z cohorts. Motivations typically include autonomy, adventure, cultural immersion, and the pursuit of work–life balance (Reichenberger, 2018). Empirical studies reveal that digital nomads often report greater job satisfaction and creativity, attributing these outcomes to freedom of location and exposure to new cultural environments (Cook, 2020).

Advocates of digital nomadism highlight several benefits, both for individuals and host destinations. For workers, nomadism includes increased autonomy, greater work-life integration, and the possibility of blending professional development with leisure experiences (Sutherland & Jarrahi, 2018). Many nomads report enhanced creativity and productivity when freed from traditional office structures (Cook, 2020). They generate steady demand for accommodation, food, and local services, which can extend the tourism season beyond the summer months (Chevtaeva & Denizci-Guillet, 2021). Unlike mass tourists, nomads tend to stay longer, integrate into local communities, and spend more consistently (Reichenberger, 2018). Nomadism can also foster knowledge transfer, as nomads bring diverse skills and international networks to local contexts (Nash et al., 2021). Governments see nomads as a way to diversify their economies, particularly in regions heavily dependent on seasonal tourism (Devčić & Tonković Pražić, 2022).

The idyllic image of digital nomadism is not without contradictions. Scholars argue that the discourse of freedom often conceals precarious labor conditions, irregular income, and reliance on digital platforms that extract value from freelance workers (Mancinelli, 2020). The blurring of work and leisure boundaries can also lead to overwork and burnout (Cook, 2020). Critics emphasize the privileged nature of nomadism, accessible mainly to citizens of developed countries who benefit from favorable passports and higher purchasing power (Thompson, 2018). In host destinations, nomadism may contribute to rising rental prices, gentrification, and displacement of residents (Reichenberger, 2018). Moreover, the environmental footprint of frequent air travel raises questions about the sustainability of the lifestyle (Nash et al., 2021). On an individual level, nomads often struggle with precarious employment, irregular income, and difficulties in balancing work and leisure (Cook, 2020). The lack of stable social networks and healthcare access also presents obstacles.

Croatia has emerged as a notable destination for digital nomads, leveraging its natural beauty, relatively low cost of living, and EU membership. The government’s decision to introduce a “digital nomad visa” in 2021 marked a significant policy innovation, positioning Croatia among the first European countries to legally recognise digital nomads (Ivanković & Fijolić, 2022). This legal framework allowed non-EU nationals to reside in Croatia for up to a year while working remotely for foreign employers or clients, while the latest law update prolongs residence up to 3 years (18 months + 18 months with a 6 months outside Croatia) (NN, 2025/40).

The COVID-19 pandemic further accelerated the rise of digital nomadism globally. As companies shifted to remote work, more professionals realised the feasibility of location-independent employment. In Croatia, the pandemic highlighted the potential of nomads as an alternative source of tourism revenue, especially during the off-seasons. Local studies suggest that Croatia’s appeal lies not only in its landscapes but also in its efforts to build supporting infrastructures, such as coworking spaces in Zagreb, Split, and Dubrovnik (Devčić & Tonković Pražić, 2022).

The Ministry of the Interior of the Republic of Croatia approved 780 visas for digital nomads in 2022 (of 1223 requested), and 710 DNVs (of 1485 requested) in 2023. The most recent data shows that 342 DNVs were approved in the period

from 1.1. to 30.9. 2024. As of 30.9.2024, 629 foreign citizens had temporary residence for digital nomad residence (Ministry of Interior, n.d.a). Table 1 shows their distribution by country.

Table 1. Digital nomad visas in Croatia by top14 country of citizenship (valid as of September 30, 2024)

Citizenship	Temporary residence for digital nomads	Share
Russia	205	32.6%
Ukraine	167	26.6%
USA	84	13.4%
Great Britain	25	4.0%
Australia	21	3.3%
Canada	17	2.7%
Israel	11	1.7%
Belarus	11	1.7%
Nigeria	11	1.7%
Turkey	7	1.1%
Japan	7	1.1%
Bosnia and Herzegovina	5	0.8%
Serbia	4	0.6%
China	4	0.6%
The other 28 countries with fewer than 4 visas	50	7.9%
Total	629	100%

Source: Ministry of Interior (n.d.a)

The data show that the largest number of digital nomads with valid temporary residence permits in Croatia as of September 30, 2024, come from Russia (205), Ukraine (167), and the United States (84). Together, these three countries account for more than 70% of all digital nomads. Other significant countries of origin include the United Kingdom (25), Australia (21), and Canada (17). The presence of digital nomads from diverse regions such as Asia, South America, and Africa—although in smaller numbers—illustrates the global attractiveness of Croatia as a destination. Overall, the figures confirm Croatia's position as a growing hub for remote workers from both neighbouring and distant countries.

The actual number of digital nomads is several times higher than the official number of visas issued. The difference is that EU/EEA citizens cannot apply for a DNV, and that digital nomads spend an average of about two months in Croatia, so for that time, which is less than 90 days, it is not necessary to register as a digital nomad. It is roughly estimated that 5,000 digital nomads come to Croatia per month, and that a total of 10,000 digital nomads stay in Croatia every month (Ministry of Tourism and Sports, 2023, February 12).

In March 2025, Croatia amended the Foreigners Act (NN, 2025/40), so that digital nomads can now reside only on one basis, digital nomad visa, and their duration was extended to 18 months, with the possibility of re-applying for another 18 months, but in that case, they must be outside the country for 6 months, i.e. stay outside the Schengen regime for at least 90 days. This actually means that digital nomads can eventually reside in Croatia for a total of 3 years, but with a 3 to 6-month break. A minimum monthly amount of EUR 3,295.00 (previously EUR 2,870) is now required, which is actually 2.5 times the average net income in the Republic of Croatia, and can be proven by a bank statement with proof of regular income or payslips for the last six months. Alternatively, if a digital nomad plans to stay in the Republic of Croatia for 12 months, she or he must show that they already have a minimum of EUR 39,540.00 in their bank account. If a digital nomad intends to reside in the Republic of Croatia for 18 months, they must provide proof that they have a minimum of EUR 59,310.00 in their bank account. (Ministry of Interior, n.d.b). It remains to be seen how the above changes will affect the number of DNVs filed and approved in the Republic of Croatia in 2025.

3. Methodology

The methodological design of this research was guided by the objective of exploring the phenomenon of digital nomadism in the Republic of Croatia, with particular attention to the motivations, experiences, and challenges of individuals who identify as digital nomads. The primary method of data collection was a structured survey questionnaire. It also ensures the possibility of analyzing both quantitative and qualitative elements, as the survey contained a combination of closed-ended and open-ended questions.

The questionnaire structure consisted of several parts. The first part focused on the socio-demographic characteristics of respondents, including gender, age, country of origin, education level, and occupation. The second part addressed the motivations for choosing the digital nomad lifestyle, with questions related to professional independence, mobility, financial expectations, and personal interests. The third part of the questionnaire explored experiences in Croatia, covering aspects such as accommodation, infrastructure, administrative processes (including visa and residence permits), and perceptions of the local community. The final section was devoted to the challenges and advantages of digital nomadism in Croatia, giving respondents the opportunity to express personal opinions and evaluations.

The sample of respondents included digital nomads who were either temporarily residing in Croatia under the new digital nomad residence permit scheme or were staying in Croatia independently due to personal and professional reasons. The selection of participants was based on availability, which means that the sampling method can be described as purposive combined with elements of convenience sampling. The intention was not to achieve full representativeness but to obtain insights from individuals directly experiencing digital nomadism in Croatia.

It is important to note that data collection took place in May 2024, prior to the March 2025 amendments to the Croatian Foreigners Act (NN, 2025/40). Therefore, respondents' experiences reflect the regulatory environment before the extension of digital nomad visa duration and income requirements. This temporal context should be considered when interpreting the findings. Respondents were approached through online communication channels, including social media groups and platforms where digital nomads exchange information (DNA – Digital Nomad Association and Facebook pages of digital nomads in Croatia). Participation in the survey was voluntary, and all respondents were informed about the purpose of the research prior to completion.

The analysis of collected data was conducted using descriptive statistical methods for closed-ended questions, which enabled the presentation of frequencies and proportions in respondents' answers. Open-ended responses were analyzed qualitatively through categorization and identification of recurring themes, which provided additional depth and enriched the interpretation of quantitative results. By combining these two approaches, the study ensured a more comprehensive understanding of the digital nomad experience in Croatia. Ethical considerations were respected throughout the research. Respondents were assured of anonymity and confidentiality, and their participation was entirely voluntary. No personal identifying data were collected or published, ensuring that respondents' privacy remained protected. Potential sources of bias include self-selection (those with positive experiences being more likely to respond), language limitations of the survey (English only), and the small non-random sample, which constrains generalizability.

4. Results

The empirical part of the research aimed to provide an overview of the profile, motivations, and experiences of digital nomads residing in the Republic of Croatia. The analysis is based on the data collected through the survey questionnaire described in the methodological section. Results are presented according to the main thematic categories of the research instrument: socio-demographic structure of respondents, motivations for adopting the digital nomad lifestyle, experiences during their stay in Croatia, and perceived challenges and barriers of this way of life in Croatia.

The survey results indicate that digital nomads in Croatia are a highly heterogeneous group, with differences in age, gender, and educational attainment. A total of 34 respondents participated in the research on digital nomads in the Republic of Croatia. Of this number, 18 respondents were women, 14 were men, while 2 respondents chose the option "Do not wish to state" when it came to gender. The distribution of age groups among participants shows diversity, with the most represented being people aged 20 to 30 (50%) and 31 to 40 (44%), which reflects the global trend where digital nomadism is most common among younger generations seeking professional independence and geographic mobility. Educational attainment was generally high: most respondents reported having completed higher education 59%, while 38% had completed secondary education. This supports the notion that digital nomadism is closely linked to professions that require advanced knowledge, creativity, and the ability to work remotely.

According to the data collected in the survey among digital nomads, their average length of stay in the Republic of Croatia was analyzed. Out of a total of 34 respondents, 11 stayed for up to a year, 19 stayed for between a year and two years, while 4 respondents stayed for more than two years. The total average length of stay of surveyed digital nomads in Croatia can be calculated by dividing the total sum of years of stay by the number of respondents, and the average length of stay is 1.28 years. This can be explained by the fact that, according to Croatian immigration laws, most digital nomads can stay in the country with a visa for up to a year. After this period, it is necessary to renew the DNV in order to legally continue to stay and work in Croatia (after six months outside Croatia). Therefore, although some digital nomads can stay for longer than a year, most of them stay within this range due to administrative requirements for extending their stay. These rules play a key role in shaping the average length of time that digital nomads spend in Croatia.

Out of 34 respondents, 10 are no longer in the Republic of Croatia. Of these, 7 respondents were in the Republic of Croatia for only a year or less, while 3 respondents were in the Republic of Croatia for more than a year. Their reasons for leaving vary from family reunification and change of residence status to waiting a certain period of time before re-applying for residence in Croatia. Also, some left the country because their nomad visa expired, while others decided to travel or explore other destinations. Some moved to other countries for business opportunities, while others simply felt it was time for a new start, or their temporary residence permits had expired.

The occupational structure of the examined digital nomads in Croatia shows a clear dominance of the IT sector and related technological professions, which is in line with the global trends of digital nomadism. More than a third of the research participants perform jobs related to software development, IT support and digital technologies, which confirms that a high level of digital competence is a key prerequisite for remote work. In addition, a significant share is made up of

professions from creative industries and digital marketing, which are characterized by flexibility and orientation towards the online market. Entrepreneurs and managers are also represented, which suggests that digital nomadism is not exclusively reserved for freelancers, but also for those who manage their own businesses or international teams. Traditional professions, such as psychologists, lawyers or architects, are present to a lesser extent, but they indicate the gradual diversification of digital nomadism towards a wider range of occupations.

Motivations for adopting the digital nomad lifestyle proved to be diverse, though several dominant themes were identified using a Likert scale from 1 to 5. The scale ranged from 1 = strongly disagree to 5 = strongly agree, with higher values indicating stronger agreement with the stated factor. Based on the results in Table 2, the strongest motivator for choosing the digital nomad lifestyle is the safety of the destination for travel and remote work ($M = 4.21$, $SD = 1.008$), indicating that nomads highly value secure environments when deciding where to live and work. This is followed by the possibility of earning money without the pressure of office settings ($M = 3.91$, $SD = 1.215$) and diverse accommodation options within budget ($M = 3.71$, $SD = 1.060$). On the other hand, the least influential factor is finding places related to their work or project ($M = 3.56$, $SD = 1.160$), suggesting that practical work-related ties are less important compared to lifestyle, freedom, and safety considerations.

Table 2. Motivations for choosing the digital nomad lifestyle

Factors that influenced your decision to become a digital nomad	Min.	Max.	Mean	SD
Opportunity to meet people with similar interests	1	5	3.65	0.884
Finding places related to your work/project	1	5	3.56	1.160
Diverse accommodation options within your budget	1	5	3.71	1.060
Finding inspiration to start/complete projects	1	5	3.59	0.925
Safety of the destination for travel and remote work	1	5	4.21	1.008
Building local contacts or friendships	1	5	3.65	0.950
Earning money without office pressure	1	5	3.91	1.215

Source: Author's work

The results presented in Table 3 are also based on a Likert scale (1–5), where respondents evaluated the importance of selected environmental and infrastructural factors for their decision to immigrate to Croatia as digital nomads. The scale ranged from 1 = strongly disagree to 5 = strongly agree, with higher values indicating stronger agreement with the stated factor as an influential element in their decision-making process.

Table 3. Importance of environmental and infrastructural factors in Croatia for digital nomads

Factors that influenced the decision to immigrate to the Republic of Croatia	Min.	Max.	Mean	SD
Inspirational destination (with popular spots easily accessible)	1	5	4.38	0.888
Provision of a good atmosphere for digital work	1	5	4.29	0.836
Offers a peaceful and pleasant environment to complete inspiration-driven projects	1	5	4.29	0.836
Availability of restaurants with good internet and workspace	1	5	4.09	1.138
Safe place for solo travel and remote work	1	5	4.26	0.963
Plenty of accommodation options fitting my budget	1	5	3.74	1.109
Good transportation opportunities	1	5	3.5	1.08
International destination friendly to Western culture, including fashion, alcohol, and food	1	5	4.03	0.834

Source: Author's work

The findings suggest that respondents place the highest importance on Croatia being an inspirational destination with easily accessible popular spots ($M = 4.38$, $SD = 0.888$), as well as the provision of a good atmosphere for digital work ($M = 4.29$, $SD = 0.836$) and a peaceful and pleasant environment for completing inspiration-driven projects ($M = 4.29$, $SD = 0.836$). The importance of safety for solo travel and remote work also ranked very highly ($M = 4.26$, $SD = 0.963$), underscoring the role of security in shaping destination attractiveness.

Among the moderately valued factors, respondents emphasised the availability of restaurants with reliable internet and workspaces ($M = 4.09$, $SD = 1.138$) and Croatia's position as an internationally friendly destination aligned with Western cultural practices ($M = 4.03$, $SD = 0.834$). Meanwhile, accommodation options within budget ($M = 3.74$, $SD = 1.109$) and transportation opportunities ($M = 3.50$, $SD = 1.080$) received lower ratings compared to other factors, indicating potential areas for improvement in supporting the long-term stay of digital nomads.

Table 4 summarises the findings from **open-ended survey questions**, where respondents were asked to provide short written answers rather than selecting from predefined options. The qualitative data were subsequently categorized into broader themes to capture the main trends. This type of finding further complements the quantitative findings from the closed part of the questionnaire, where the Likert scale was used.

Table 4. Open-ended responses: motivations, advantages, and obstacles of Croatia as a digital nomad destination

Question	Category	Mentions	Percentage	Example Quotes
Main reasons for coming to Croatia	Lifestyle, safety and atmosphere	14	41.2	“Relaxed lifestyle, safe country” / “The people are wonderful”
	Natural beauty and landscape	14	41.2	“Beauty of Croatia” / “Coast” / “Seaside”
	Practical advantages	12	35.3	“Easy to apply, no additional taxes” / “Well connected to other European hubs” / “Low-cost living”
	Personal and relational reasons	4	11.8	“I met my partner online” / “I live here”
The greatest advantages of Croatia as a digital nomad’s destination	Natural beauty, climate and environment	23	67.6	“Sea, weather, nature” / “Natural beauties”
	Practical advantages (infrastructure, cost, accessibility)	11	32.4	Easy to apply, no additional taxes” / “Good internet” / “High-quality healthcare”
	Safety and friendliness	7	20.6	“Safety” / “Friendly people” / “Safe destination”
	Culture, people, food	7	20.6	“Tasteful food” / “The people” / “Culture, safety”
	Lifestyle and atmosphere	5	14.7	“Comfortable way of life” / “Balance between work and play”
The biggest obstacles for Croatia as a digital nomad’s destination	Administrative and legal issues (visa, permits, legislation)	6	17.6	“Application process takes longer” / “Legislation”
	High costs of living and rental prices	8	23.5	“Rising costs, expensive rent, high rental prices”
	Infrastructure and services (internet, transport, off-season services)	4	11.8	“Bad internet connection” / “Public transport not as good” / “No off-season services”
	Crowds / tourism seasonality	2	5.8	“Crowds in the summer”
	Language and cultural barriers	1	2.9	“Language and culture”
	No significant obstacles reported	14	41.2	“None” / “N/A” / “I don’t think there are any obstacles”

Source: Author's work

The results show that lifestyle, safety, and natural beauty are equally strong motivators for choosing Croatia, each mentioned by 41.2% of respondents. Practical advantages such as accessibility, affordability, and administrative ease also played a substantial role (35.3%), while personal or relational reasons were less frequent (11.8%).

When asked about the greatest advantages of Croatia as a digital nomad destination, respondents most often emphasized natural beauty, climate, and environment (67.6%), followed by practical advantages (32.4%) and safety/friendliness (20.6%). Culture, people, and food also emerged as attractive factors (20.6%), though lifestyle and atmosphere were mentioned less frequently (14.7%). Overall, the results highlight that Croatia’s inspirational environment, working and lifestyle atmosphere, and safety are key drivers of its appeal for digital nomads, while infrastructural elements such as transport and affordable accommodation remain less developed relative to expectations.

In contrast, responses regarding the biggest obstacles highlighted high costs of living and rent (23.5%) due to inflation in recent years and administrative and legal issues (17.6%), particularly in relation to the duration of the procedure to issuance of residence permits and local bureaucracy. Although Croatia introduced the digital nomad residence permit relatively early compared to other European countries, practical implementation was not efficient from the perspective of respondents („Application process sometimes takes longer than expected and additional documents are required“, „The application can take a long time and you don’t know if its going to be accepted. Mine took 6 months to be approved“, „It takes a lot of time to get approval, like 3-9 months. and after 3 months, when there are no Schengen days left, you are not able to travel to Schengen. it an issue when you need the business trip“). In addition, some respondents expressed concerns about the availability and quality of infrastructure, particularly in smaller towns and rural areas, where access to high-speed internet and co-working spaces remains limited. However, a significant proportion of respondents (41.2%) reported no meaningful obstacles, suggesting that Croatia is largely perceived positively by digital nomads. This finding should be interpreted cautiously and may reflect temporary stays rather than long-term residence, as short-term nomads are less likely to experience administrative or infrastructural issues. It may also indicate response bias, with participants emphasizing positive aspects due to self-selection or social desirability. The contrast between this perception and the reported challenges (high costs, bureaucracy) highlights a need to interpret satisfaction levels within a nuanced, context-dependent framework.

Additional segmentation by key demographic variables reveals interesting patterns. Younger participants (20–30 years) tended to emphasize lifestyle and community, whereas respondents aged 31–40 prioritized professional stability and infrastructure. Female respondents more often cited safety and friendliness as decisive factors, while non-EU nationals

highlighted bureaucratic challenges more frequently than EU citizens. These results point to differentiated expectations and experiences among subgroups, which could inform targeted destination strategies for different nomad profiles.

5. Discussion

The findings of this study confirm that digital nomadism represents a complex socio-economic phenomenon shaped by technological progress, globalisation, and shifting labour market expectations. Respondents in Croatia largely fit the global profile of digital nomads, as identified in prior research: young, highly educated professionals who value independence, flexibility, and mobility (Mancinelli, 2020). The demographic structure of respondents—dominated by individuals between 20 to 30 (50%) and 31 to 40 (44%) - reflects the lifestyle's association with early career stages, where professional experimentation and personal exploration are particularly valued.

The advantages of Croatia as a destination were clearly articulated by respondents. They particularly emphasized natural beauty, safety, and hospitality, which align with the country's established tourism image (Ministry of Tourism and Sports, 2023, February 12). This is consistent with studies that position lifestyle factors - such as climate, culture, and cost of living—as critical determinants in the choice of digital nomad destinations (Cook, 2020). Some minor number of respondents stated that Croatia has relatively affordable living costs. However, due to high inflation in recent years and a trend of significant increases in the cost of living and rent, the impression of Croatia as an affordable country will fade, as prices have already reached those of Western European countries. This is supported by the results of this research, where 24 per cent of respondents identify high living costs and rent as the main obstacle to digital nomadism in Croatia.

At the same time, the survey indicates that practical challenges remain substantial, particularly with regard to administrative and legal procedures and rising costs of living. These findings echo global literature pointing to visa regimes, bureaucratic hurdles, and affordability as recurrent barriers to digital nomads' mobility (Mancinelli, 2020; Migration Policy Institute, 2022). Although Croatia introduced its digital nomad residence permit relatively early in Europe, the empirical evidence shows that long processing times and unclear requirements undermine the perceived efficiency of this policy instrument. This mirrors experiences reported in other countries, such as those discussed in the study by Koskela & Beckers (2024) comparing digital nomad visa regimes in Croatia, Thailand and Spain.

Interestingly, a relatively high proportion of respondents reported no significant obstacles to living and working in Croatia. This indicates that for many nomads, the advantages clearly outweigh the challenges, underscoring Croatia's overall competitiveness compared to other European destinations. However, the heterogeneity of experiences also suggests that the country's long-term attractiveness will depend on its ability to adapt and provide a more consistent support framework across regions and throughout the year.

From the perspective of digital entrepreneurship, the study highlights the overlap between nomadic work and entrepreneurial activities. Many respondents identified themselves as freelancers, consultants, or self-employed professionals who rely on digital platforms to access international markets. This suggests that digital nomadism is not only about mobility but also about participation in the global digital economy. As argued in previous studies, digital nomads can be considered a new form of mobile entrepreneur, combining location independence with entrepreneurial initiative (Richter & Richter, 2020). For Croatia, this offers both opportunities and challenges: attracting digital nomads can stimulate local economies, but sustainable integration requires policies that support entrepreneurship, innovation, and international connectivity.

When compared with other digital nomad destinations, Croatia's profile shows both similarities and unique distinctions. Like Portugal and Spain, Croatia leverages climate, safety, and lifestyle as core attractors (Koskela & Beckers, 2024). However, compared to Thailand or Indonesia, it offers higher living costs. This positions Croatia in a competitive mid-tier segment—appealing to nomads seeking European accessibility with Mediterranean quality of life, yet still facing infrastructural and affordability constraints that limit long-term retention.

Overall, the discussion highlights a paradox. On the one hand, Croatia has significant comparative advantages—natural beauty, lifestyle, and safety—that align well with digital nomads' preferences. On the other hand, the high cost of living and rent, slow administration and infrastructural shortcomings reduce the full potential of the country as a long-term hub for nomads. Without addressing these barriers, Croatia risks losing competitiveness in a rapidly expanding global market of destinations competing for digital nomads.

5.1 Implications for policy and practice

The findings of this study suggest several important implications for policymakers, local authorities, and stakeholders in the tourism and business sectors. First, Croatia's natural and cultural advantages already position it as an attractive destination for digital nomads, but policy measures are necessary to convert this potential into long-term competitiveness. Simplifying administrative procedures related to residence permits and reducing processing time would significantly

enhance Croatia's appeal compared to other destinations that are actively competing for nomadic workers. The extension of the DNV duration is one of the guidelines for how it should continue in the future.

Second, addressing rising housing costs is critical, as affordability directly influences nomads' settlement choices. Policies aimed at expanding mid-range rental options and promoting regional dispersion beyond the coast could help mitigate this issue.

Third, investments in digital infrastructure are also important. Ensuring stable high-speed internet access beyond large urban centers is a prerequisite for supporting nomadic work. Expanding the network of co-working spaces and digital hubs in smaller towns could further diversify the geographic spread of digital nomads, bringing economic benefits to less developed regions.

Fourth, the overlap between digital nomadism and digital entrepreneurship creates opportunities for economic diversification. Many nomads are freelancers or entrepreneurs who can contribute to the local innovation ecosystem if appropriate support mechanisms are in place. Policies that promote networking, mentorship, and cooperation between digital nomads and local startups could generate synergies that extend beyond tourism.

Finally, the Croatian experience underlines the need for a coordinated national strategy. While the digital nomad residence permit was a pioneering step, sustainable development of this sector requires an integrated approach involving ministries, local governments, and private stakeholders. Without such coordination, efforts risk remaining fragmented and unable to maximize their impact.

5.2 Limitations and future research

Although this study provides valuable insights into the experiences of digital nomads in Croatia, several limitations should be acknowledged. First, the sample size was relatively small, which limits the generalizability of findings. The results should therefore be interpreted as indicative rather than representative of the broader digital nomad population.

Second, the use of a survey questionnaire restricted the depth of qualitative insights. While open-ended questions allowed for some exploration of subjective experiences, future studies could benefit from combining surveys with in-depth interviews or focus groups to capture the nuanced perspectives of digital nomads.

Third, the research was conducted at a single point in time, three years after the introduction of Croatia's digital nomad residence permit and before the amendments to the Croatian Foreigners Act (NN, 2025/40) from March 2025. Given that the phenomenon is still evolving, longitudinal studies are needed to examine how attitudes and experiences change over time, especially as administrative processes and infrastructure improve.

Fourth, the study focused primarily on the perspective of digital nomads themselves. Future research should also include the views of local stakeholders—such as policymakers, employers, tourism boards, and residents—to provide a more comprehensive picture of the impact of digital nomadism on Croatian society and economy.

Finally, while this study concentrated on Croatia, comparative analyses with other countries that have introduced similar policies (e.g., Portugal, Estonia, or Malta) could yield valuable insights into the effectiveness of different regulatory approaches and their influence on attracting nomadic workers.

Future research should address the following specific questions:

- (1) What are the socio-economic effects of digital nomadism on local communities, particularly in smaller Croatian towns?
- (2) How do differences in nationality, gender, and professional sector shape motivations and satisfaction?
- (3) How does Croatia compare longitudinally with other European and non-European destinations in sustaining digital nomad inflows?
- (4) How did the change in legal regulations in March 2025 affect the number of DNVs issued, the length of stay and the satisfaction of digital nomads in Croatia?

6. Conclusion

This study explored the phenomenon of digital nomadism in Croatia, with a particular focus on the motivations, experiences, advantages, and challenges of individuals who have chosen Croatia as a temporary or longer-term base for digital nomadism. Using an online survey questionnaire, the research provided empirical evidence on how digital nomads perceive the Croatian context and what factors influence their decisions to choose Croatia as their host.

The findings confirmed that the profile of digital nomads in Croatia largely mirrors global patterns: they are predominantly young, highly educated professionals seeking flexibility, independence, and opportunities to combine

work with travel. Respondents highlighted Croatia's natural beauty, safety, and lifestyle as key advantages, demonstrating that the country possesses strong comparative assets for attracting this group.

At the same time, the study revealed a series of challenges that limit Croatia's attractiveness as a long-term digital nomad hub. Respondents highlighted the high cost of living and rent, which indicates that due to inflation that has led to (un)justified price increases, Croatia is no longer considered an affordable tourist country. Other obstacles include bureaucratic inefficiencies, long wait for the issuance of DNVs, and insufficient infrastructure in smaller towns and rural areas. A substantial percentage of respondents (41.2%) indicated the absence of significant hurdles, implying that Croatia is predominantly seen favourably by digital nomads.

From a broader perspective, the research demonstrated that digital nomadism is closely linked to digital entrepreneurship. Many respondents are freelancers or self-employed professionals whose activities contribute not only to tourism but also to the local innovation ecosystem. This highlights the potential of digital nomads as both consumers and creators of economic value in Croatia.

The study carries important implications for practice and policy. To maximise its potential, Croatia must speed up administrative processes and improve its digital infrastructure. These measures would not only increase the competitiveness of Croatia as a nomadic destination but also generate wider economic and social benefits. Despite its limitations, this study contributes to the emerging body of knowledge on digital nomadism in Croatia and the broader European context. It emphasizes that while digital nomadism offers numerous opportunities, it also poses significant challenges that require thoughtful policy responses. Future research should expand the scope of analysis, adopt comparative perspectives, and track long-term developments in order to better understand the evolving role of digital nomads in global and local economies.

To conclude, Croatia has the potential to become a leading destination for digital nomads, but realising this potential depends on its ability to balance lifestyle advantages with structural reforms. By addressing administrative and infrastructural shortcomings, while leveraging its natural and cultural assets, Croatia can position itself not only as a tourist destination but also as a sustainable hub for digital nomads and digital entrepreneurs in the years to come.

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