

**Graduate  
Management  
Admission  
Council™**

# **Asia & Pacific Islands: Demand for Graduate Business Degrees**

**Regional Report**

**Prospective Students Survey  
2024 Data Report**

**April 2024**



*Demand for Graduate Business Degrees: Prospective Students Survey* is a product of the Graduate Management Admission Council (GMAC), a global, mission-driven association of 227 leading graduate business schools. Founded in 1953, we are actively committed to advancing the art and science of admissions by convening and representing the industry and offering best-in-class products and services for schools and students. GMAC is dedicated to creating access to and disseminating information about graduate management education that business schools and candidates need to learn, connect, and evaluate each other. School and industry leaders rely on the Council as the premier provider of reliable data about the graduate management education industry.

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# Over 4,100 individuals responded to the Prospective Students Survey in 2023

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The Prospective Students Survey is one of the Graduate Management Admission Council's (GMAC) keystone research programs. The global graduate management education (GME) community has relied on data from this survey to gain insights about candidates' decision-making processes when considering and applying to graduate business schools since 2009.

The findings detailed in this report are based on responses from a total of 4,105 individuals surveyed between January and December 2023.

Prospective students who responded represent those interested in various MBA and business master's programs, including full-time MBA, professional MBA, executive MBA, master's in management and international management, and other specialized business master's programs.

Responses used for analysis came from candidates who were actively applying to business schools or researching about graduate business programs.

Additional information on the survey methodology and analytical procedures supporting this report can be found on [page 43](#).

## Explore the Data for Yourself

An Interactive Data Research Tool accompanies the Prospective Students Survey is available for all readers with a valid [gmac.com](#) account. This tool empowers users to customize data searches by multiple survey response variables, such as preferred study destination, preferred program type, citizenship, residence, gender, age, and more. Access this tool with your [gmac.com](#) login at:

[gmac.com/prospectivestudents](https://gmac.com/prospectivestudents)

## Business School Participation in GMAC Research

Graduate business schools around the world are invited to take advantage of opportunities to gather data and generate insights about the business school pipeline.

Schools can sign up to participate in the GMAC Application Trends Survey and Corporate Recruiters Survey on our survey sign-up page:

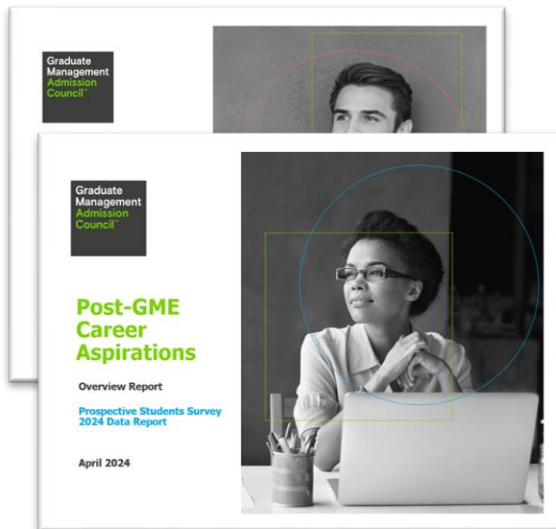
[gmac.com/surveysignup](https://gmac.com/surveysignup)

# More information available

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This year, the rich information gleaned from the Prospective Students Survey is being released in a nine-part series for easier consumption and improved user experience.

## 2 Overview Reports



## 5 Regional Reports



## 2 Program Reports



Visit [gmac.com](https://www.gmac.com)  
to access all nine reports.



# Countries highlighted in Regional reports

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## Asia & Pacific Islands

- Greater China
- India
- Indonesia
- Singapore
- The Philippines
- Vietnam

## Europe

- France
- Germany
- Italy
- United Kingdom

## Middle East & Africa

- Ghana
- Kenya
- Nigeria
- South Africa

## Latin America

- Brazil
- Mexico

## North America

- Canada
- United States

Each regional report showcases results from the Prospective Students Survey based on candidates' country of citizenship, residence, and preferred destination of study. Region-level results include all the countries within that specific region, regardless of each country's response number. Country-level results are provided for countries with 30 or more responses. All regional or country-level results are not weighted.

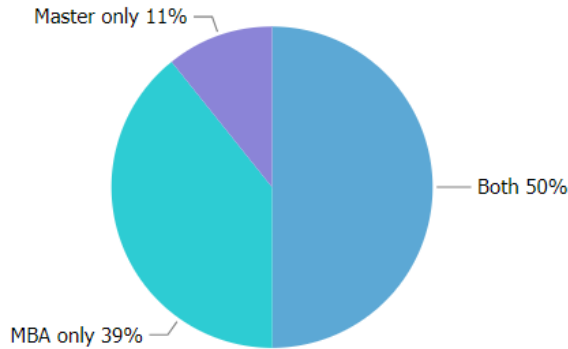
# Candidate Profiles by Citizenship

This section features data by candidate country of citizenship, including:

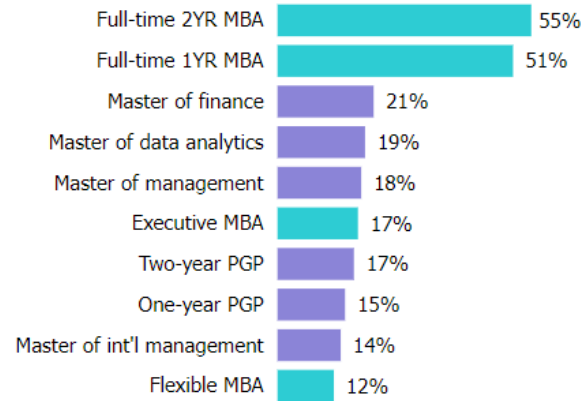
- Program considerations
- Top 10 program types considered
- Top program types preferred
- Application plans by relative location
- Application plans by program world region
- Preferred study destination by program country
- Post-GME career goals
- Post-GME industries of interest
- Post-GME job functions of interest

# Candidate Demands by Citizenship: Region Overall

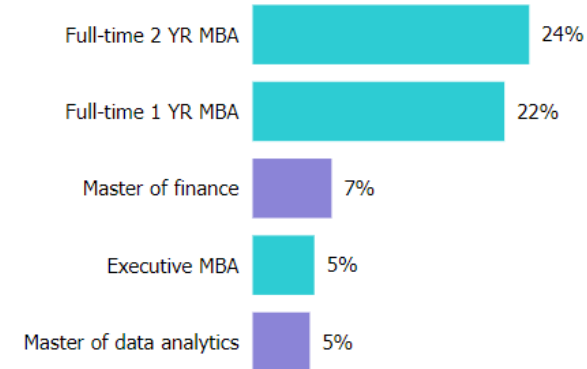
**Program Considerations**



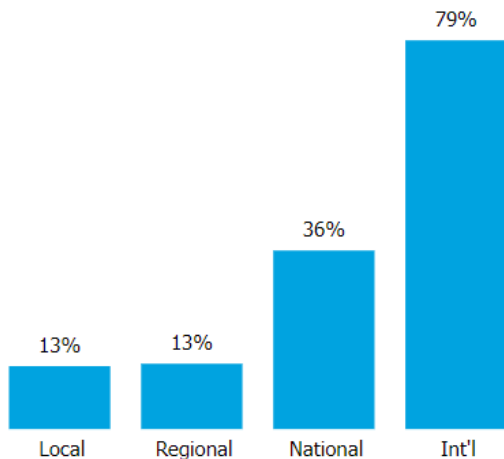
**Top 10 Program Types Considered\***



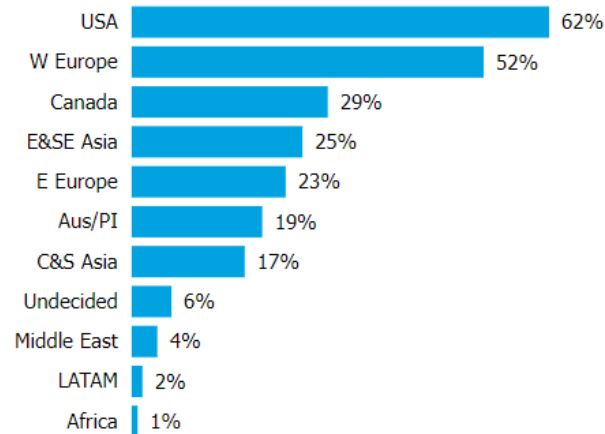
**Top Program Types Preferred\*\***



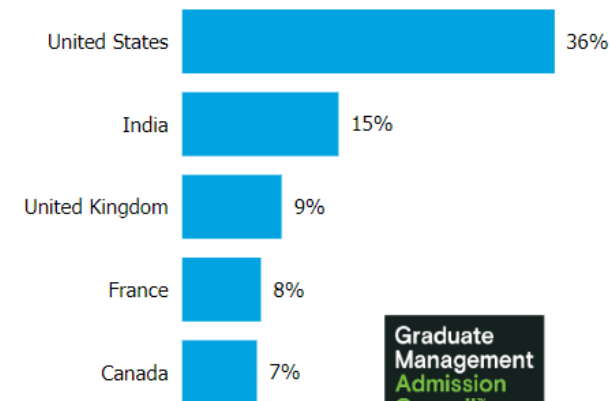
**Application Plans by Relative Location\***



**Application Plans by Program World Region\***



**Preferred Study Destination\*\***



**Notes:** \*Total percentages do not sum to 100 percent because of multiple selections.

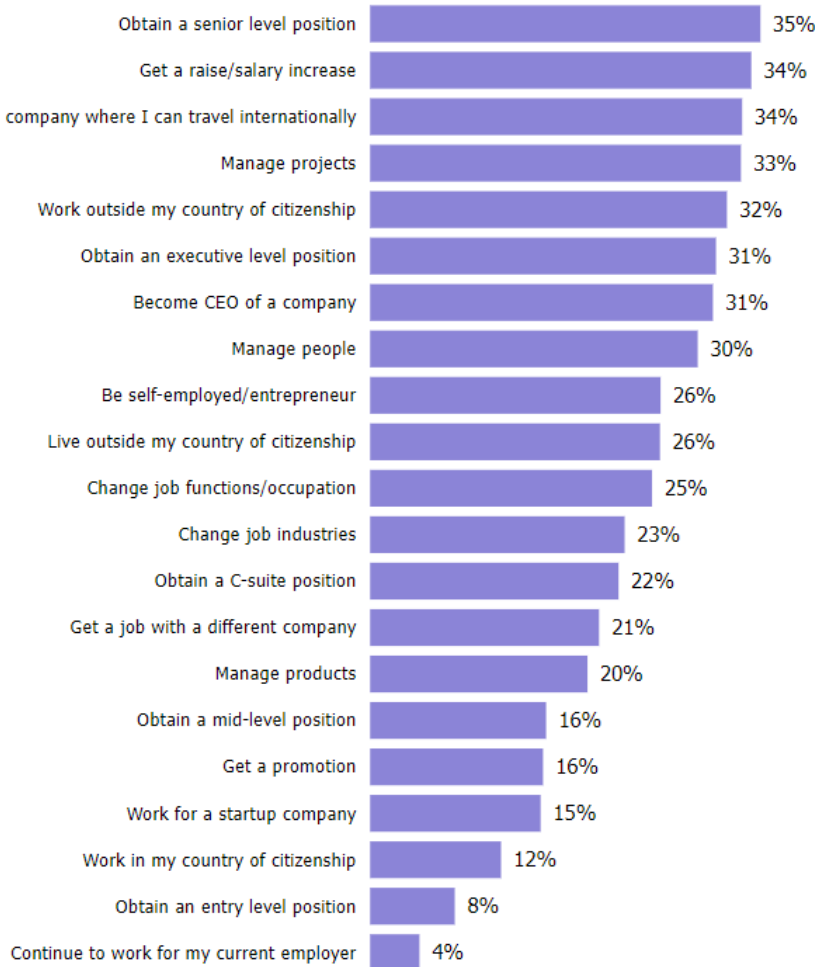
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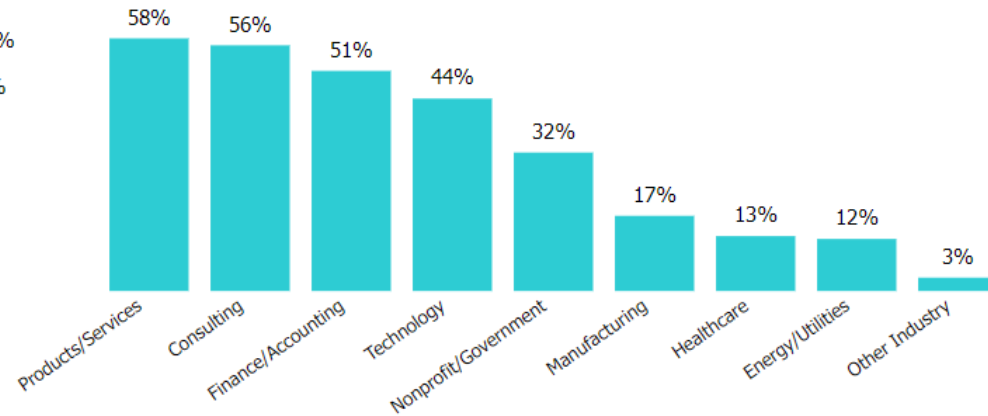


# Candidate Career Aspirations by Citizenship: Region Overall

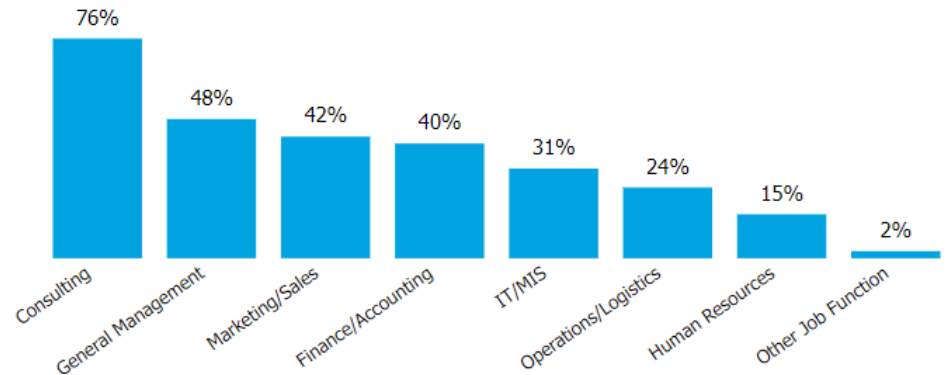
Post-GME Career Goals



Post-GME Industries of Interest



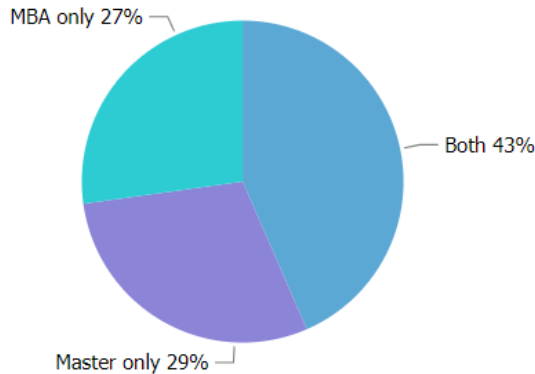
Post-GME Job Functions of Interest



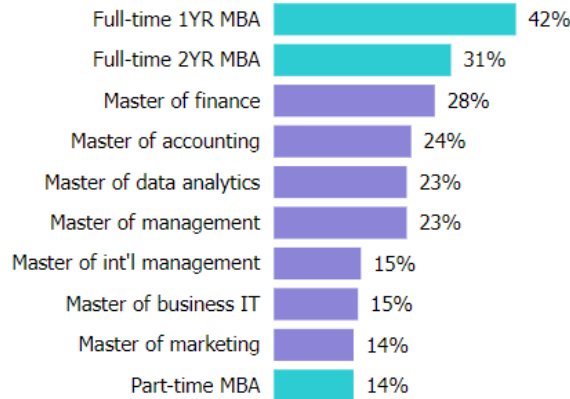
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# Candidate Demands by Citizenship: Greater China

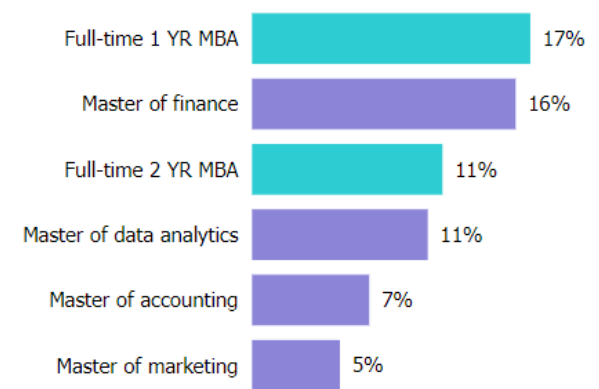
Program Considerations



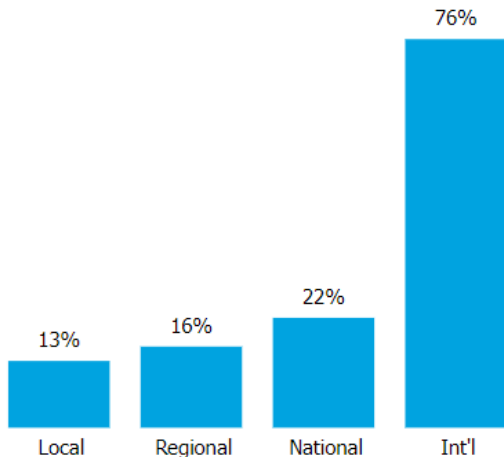
Top 10 Program Types Considered\*



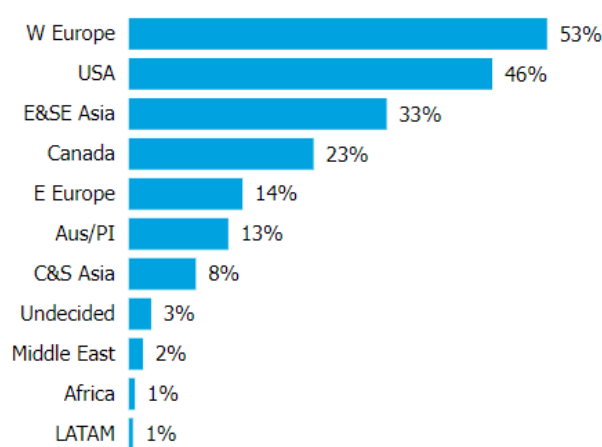
Top Program Types Preferred\*\*



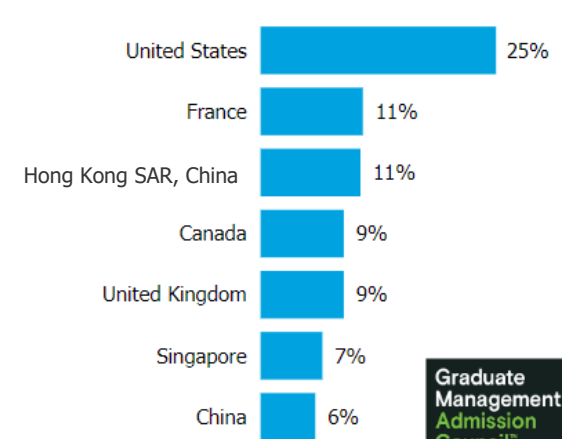
Application Plans by Relative Location\*



Application Plans by Program World Region\*



Preferred Study Destination\*\*

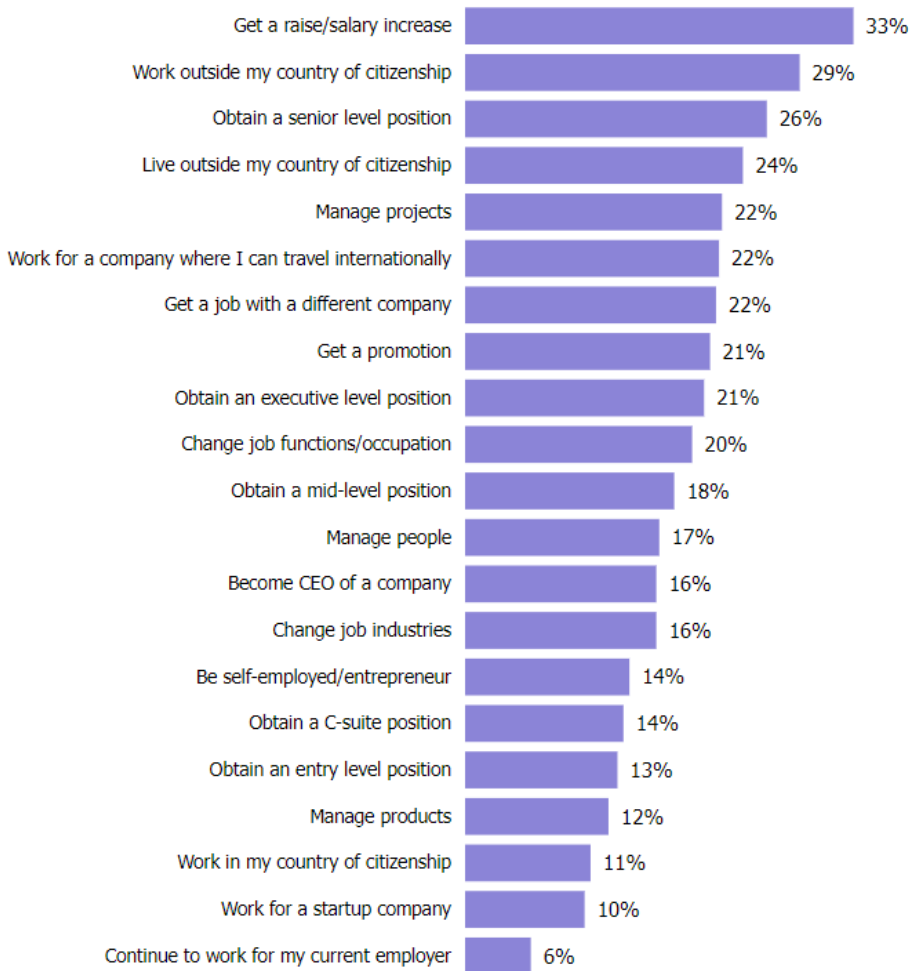


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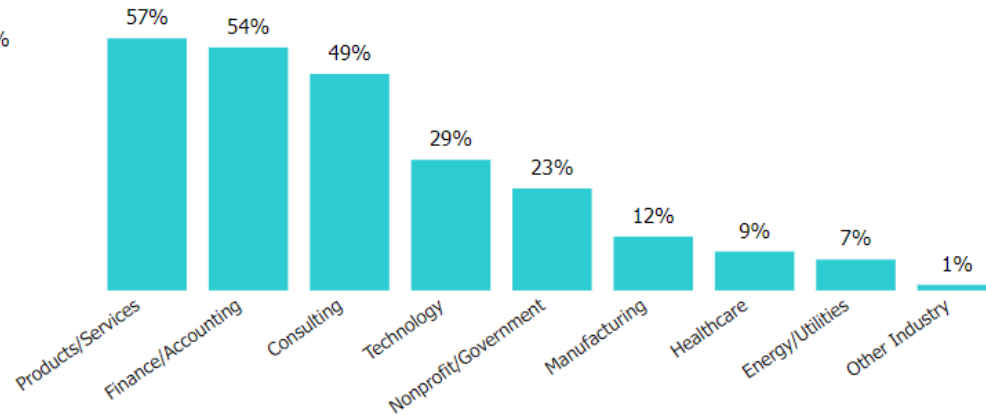
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# Candidate Career Aspirations by Citizenship: Greater China

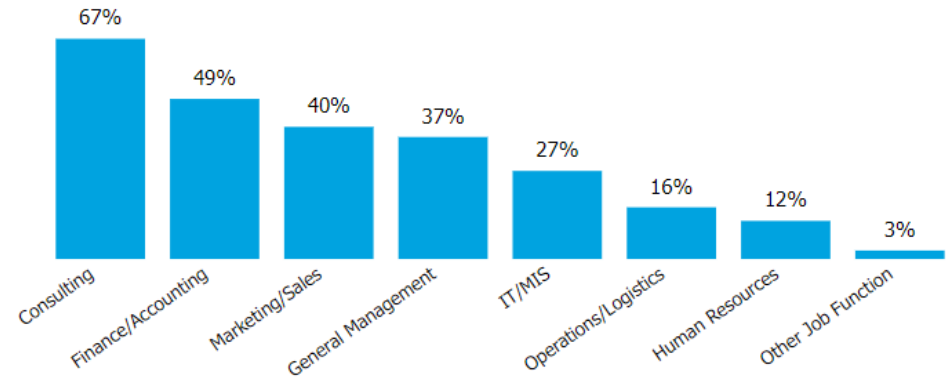
Post-GME Career Goals



Post-GME Industries of Interest



Post-GME Job Functions of Interest

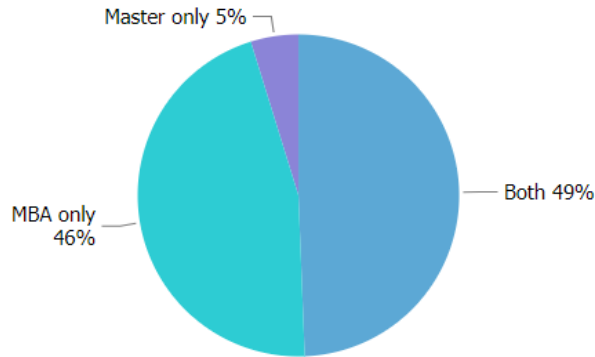


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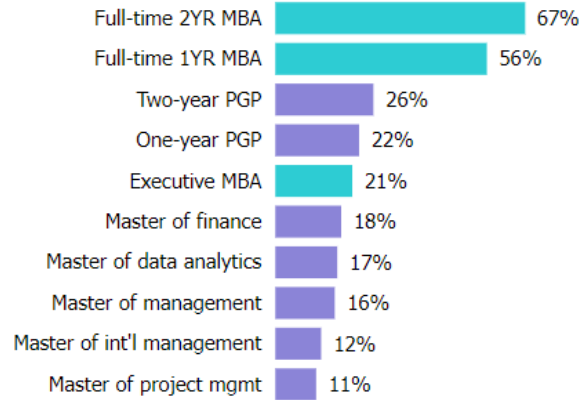


# Candidate Demands by Citizenship: India

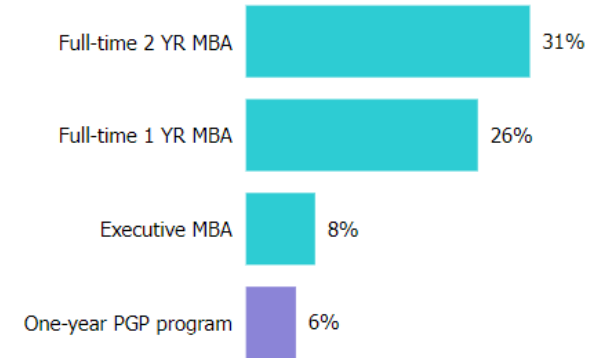
**Program Considerations**



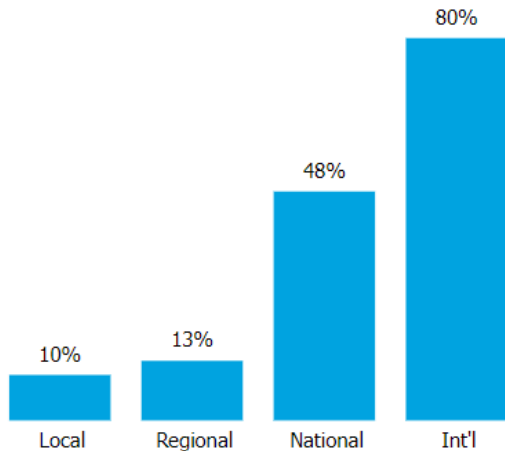
**Top 10 Program Types Considered\***



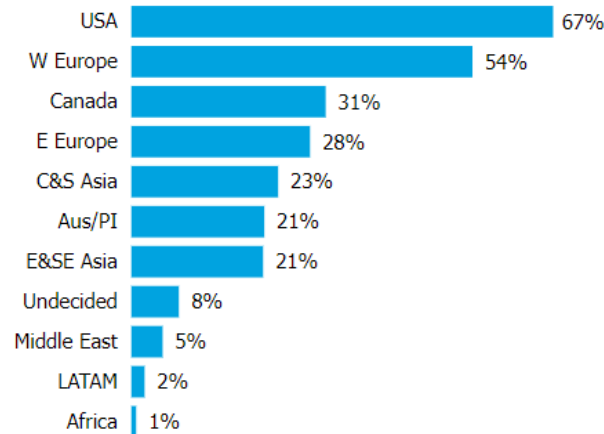
**Top Program Types Preferred\*\***



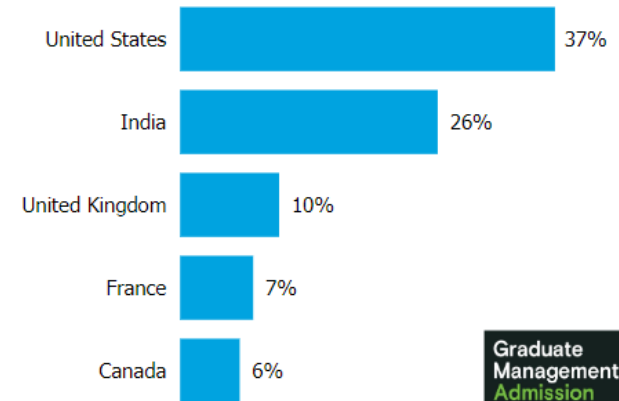
**Application Plans by Relative Location\***



**Application Plans by Program World Region\***



**Preferred Study Destination\*\***

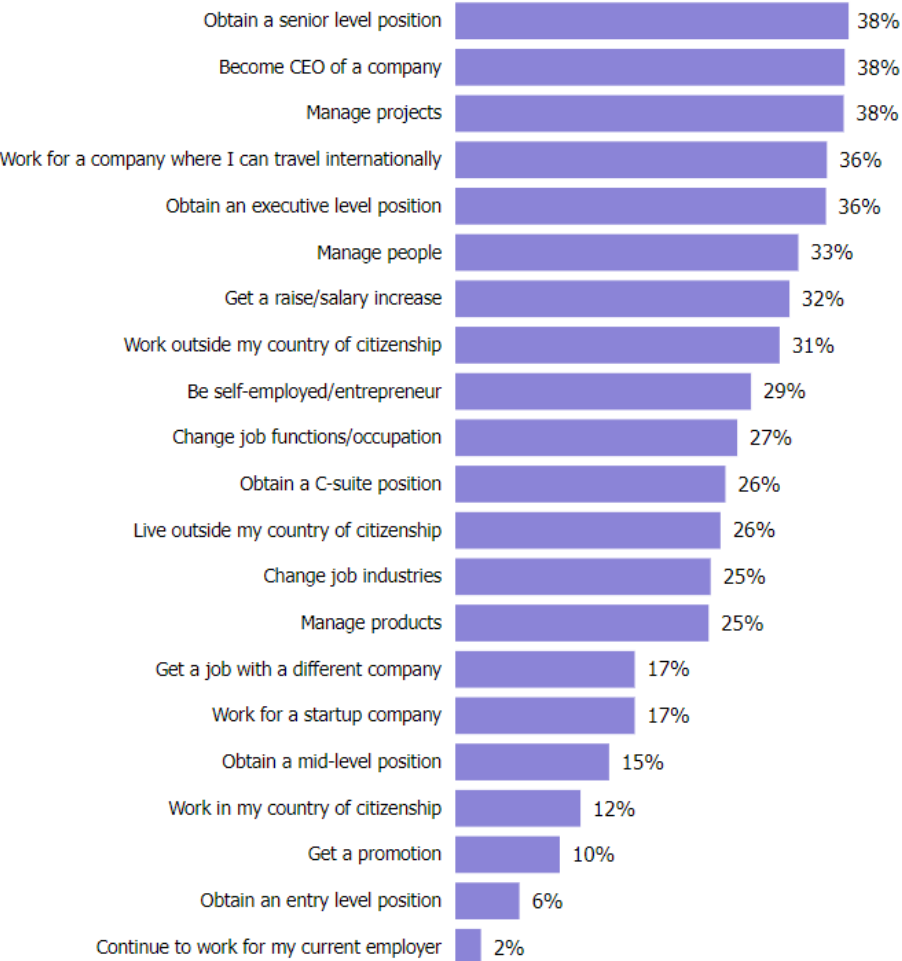


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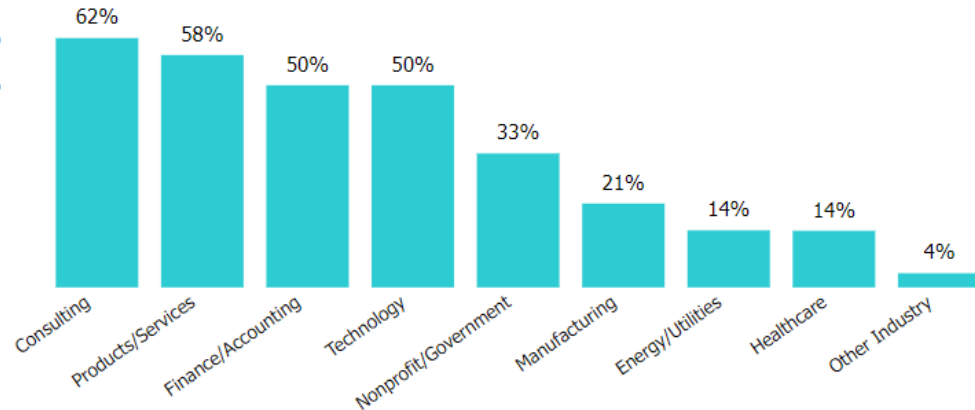
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# Candidate Career Aspirations by Citizenship: India

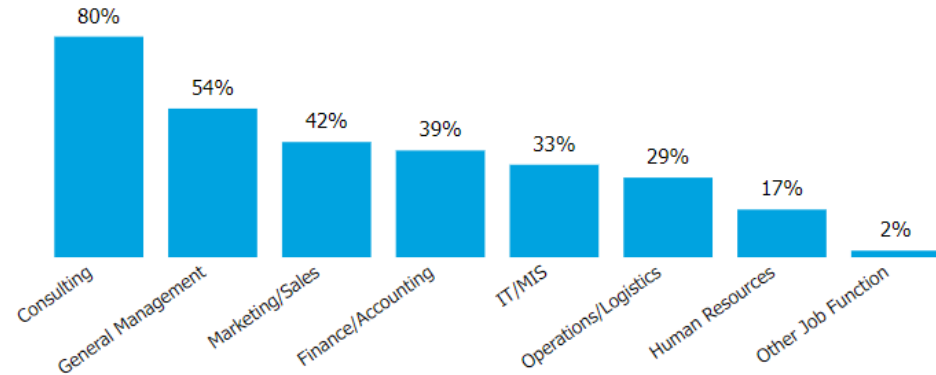
**Post-GME Career Goals**



**Post-GME Industries of Interest**



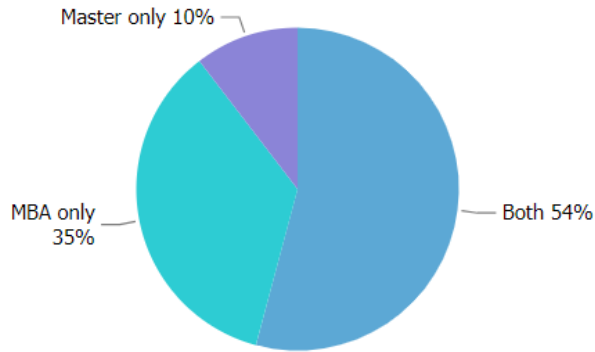
**Post-GME Job Functions of Interest**



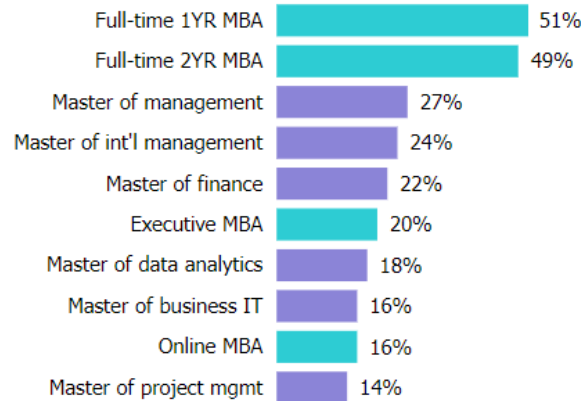
Notes: Total percentages do not sum to 100 percent because of multiple selections.

# Candidate Demands by Citizenship: Indonesia

Program Considerations



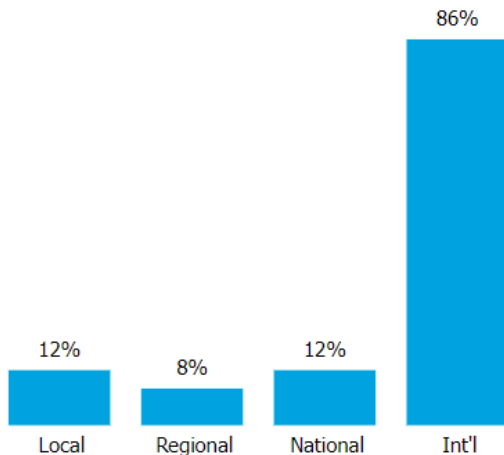
Top 10 Program Types Considered\*



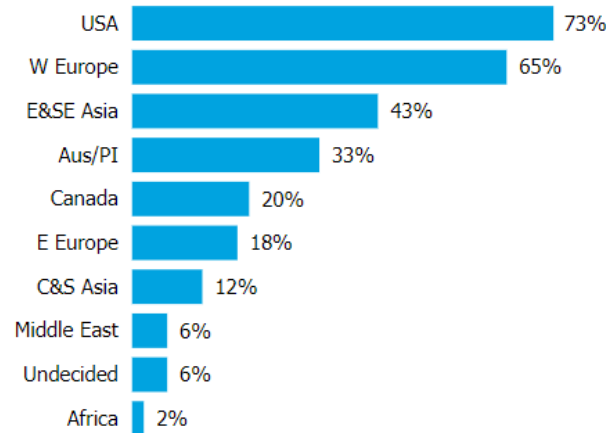
Top Program Types Preferred\*\*



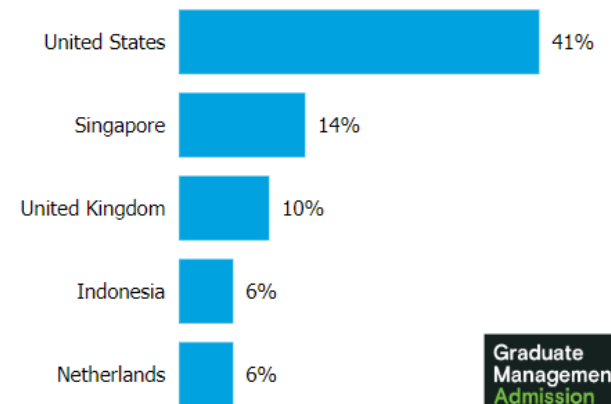
Application Plans by Relative Location\*



Application Plans by Program World Region\*



Preferred Study Destination\*\*



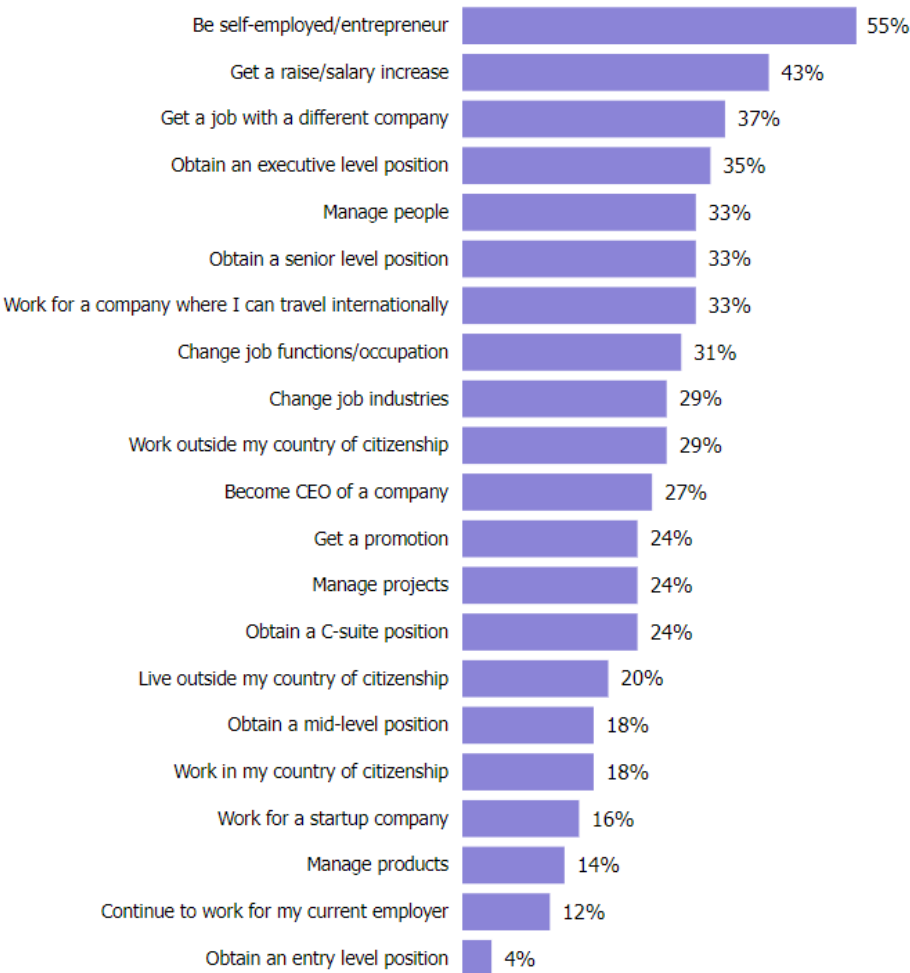
Graduate Management Admission Council™

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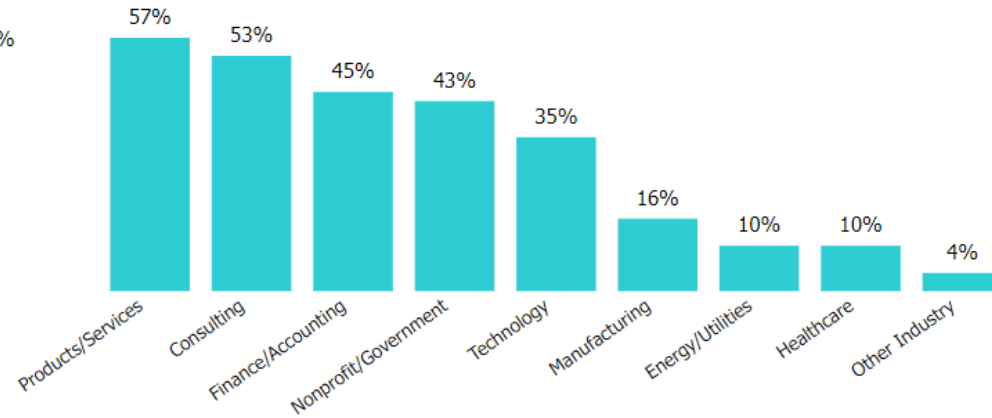
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# Candidate Career Aspirations by Citizenship: Indonesia

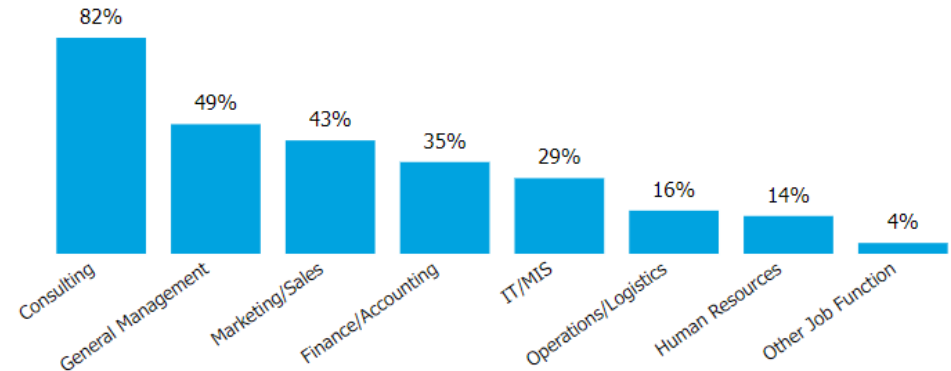
Post-GME Career Goals



Post-GME Industries of Interest



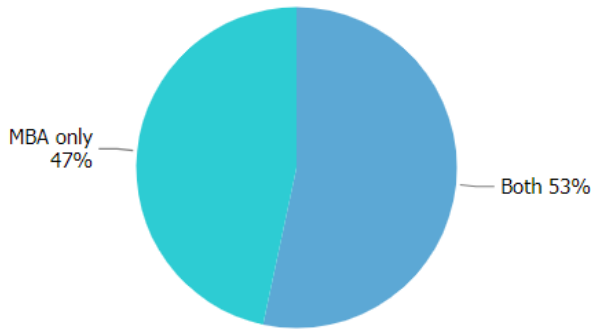
Post-GME Job Functions of Interest



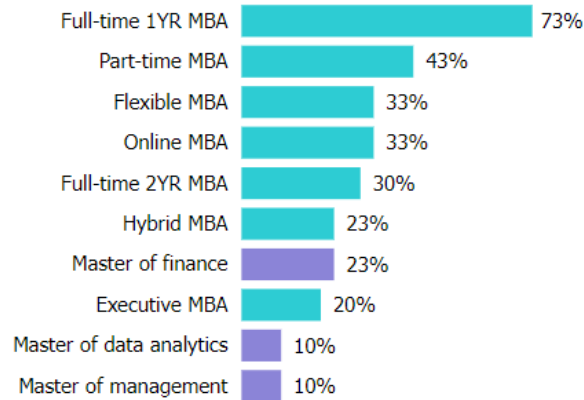
Notes: Total percentages do not sum to 100 percent because of multiple selections.

# Candidate Demands by Citizenship: Singapore

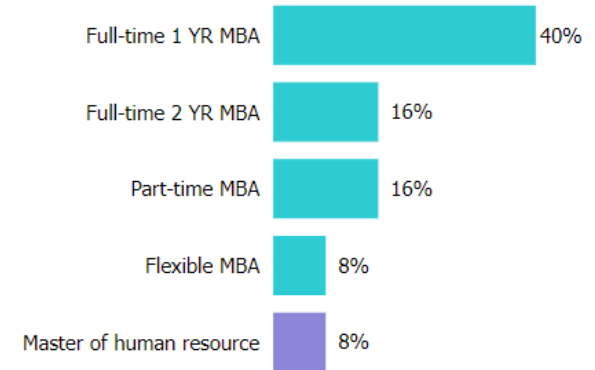
Program Considerations



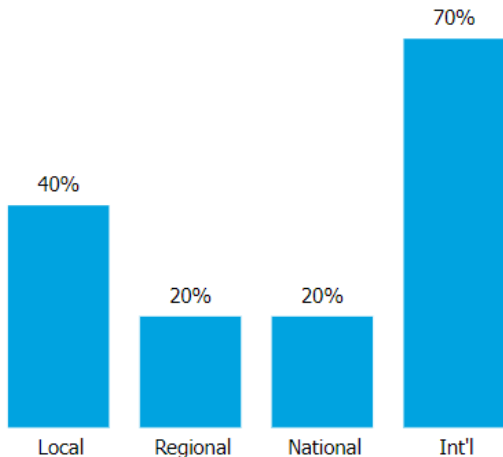
Top 10 Program Types Considered\*



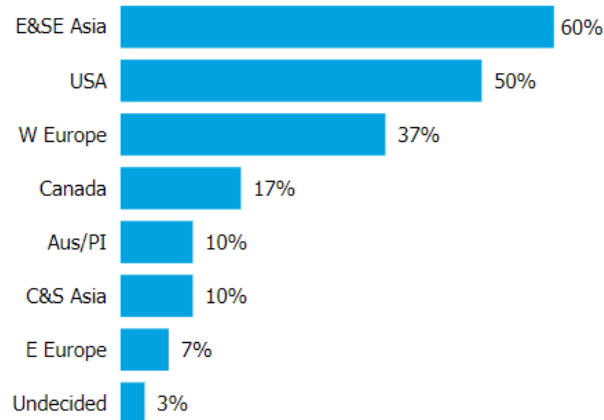
Top Program Types Preferred\*\*



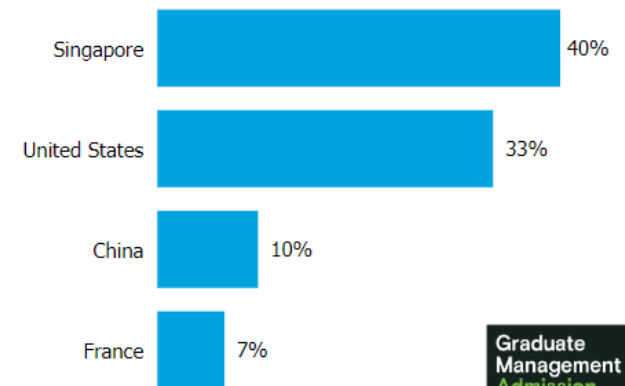
Application Plans by Relative Location\*



Application Plans by Program World Region\*



Preferred Study Destination\*\*



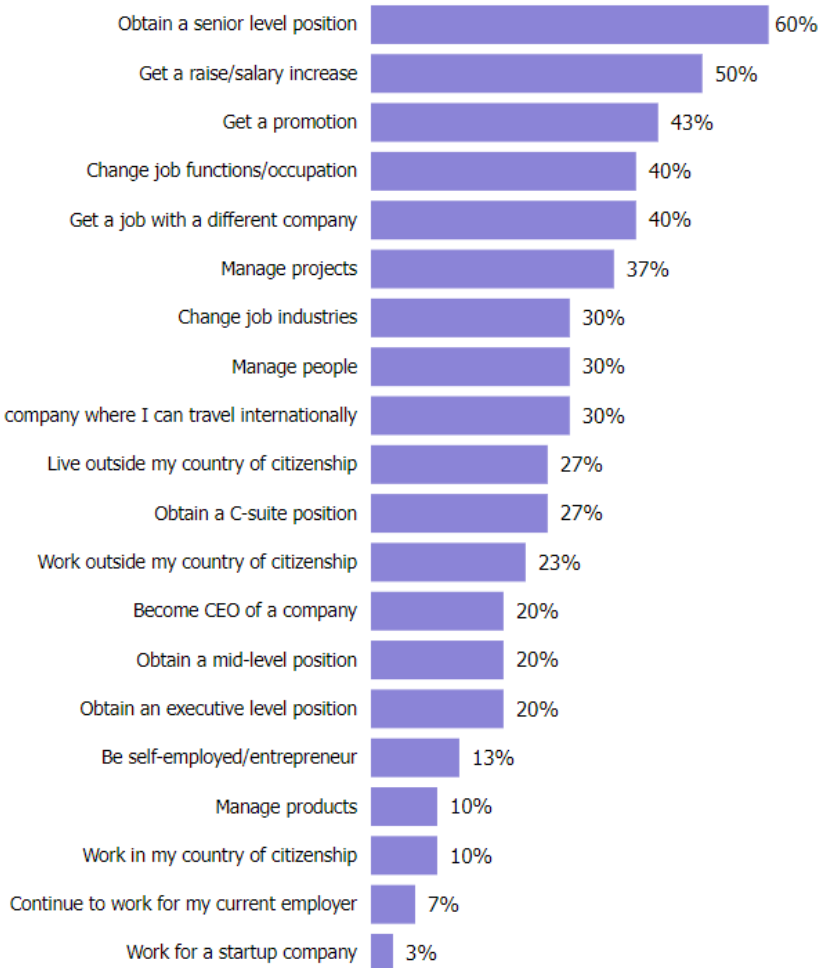
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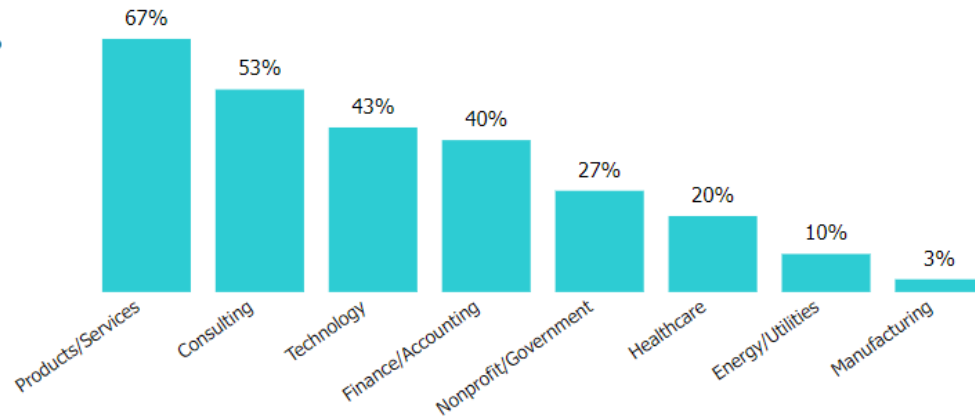


# Candidate Career Aspirations by Citizenship: Singapore

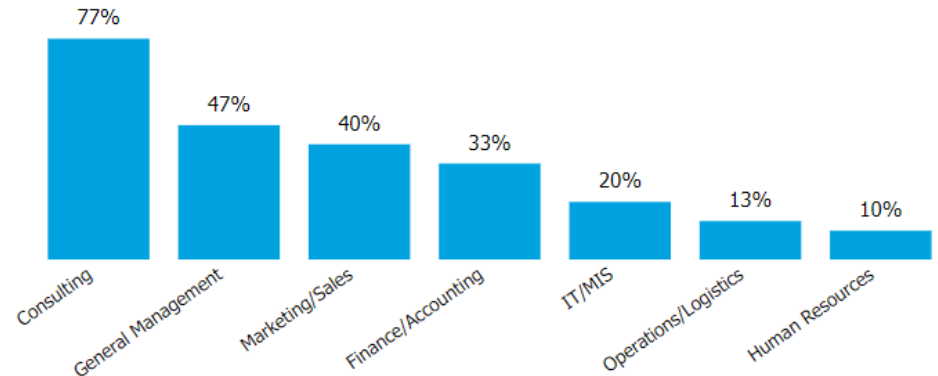
Post-GME Career Goals



Post-GME Industries of Interest



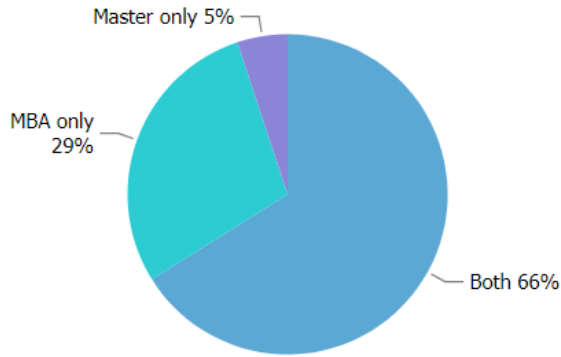
Post-GME Job Functions of Interest



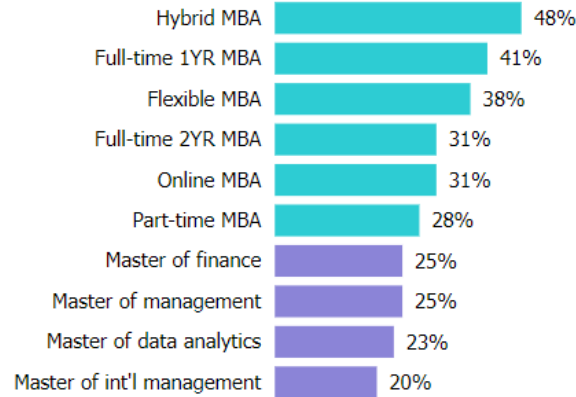
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# Candidate Demands by Citizenship: The Philippines

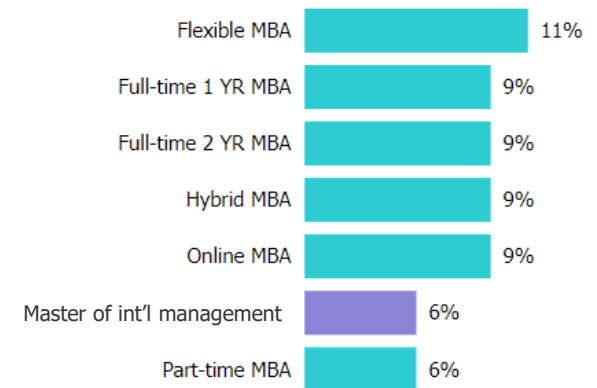
**Program Considerations**



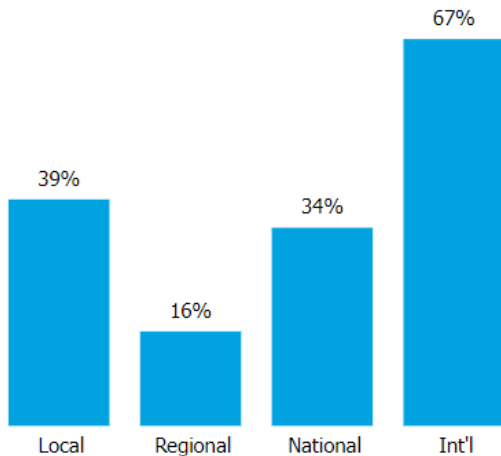
**Top 10 Program Types Considered\***



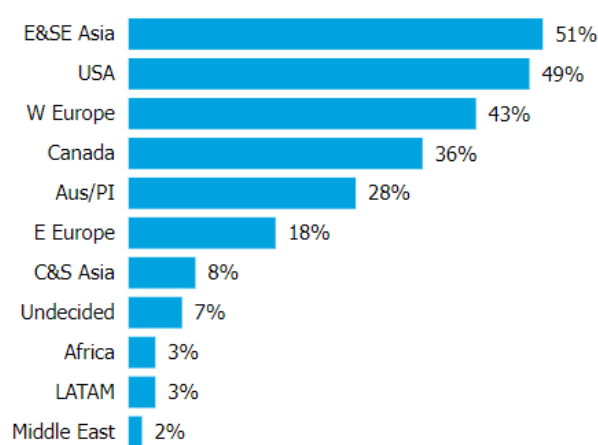
**Top Program Types Preferred\*\***



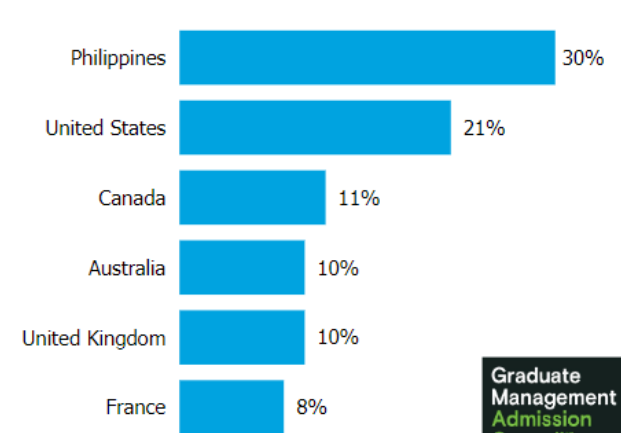
**Application Plans by Relative Location\***



**Application Plans by Program World Region\***



**Preferred Study Destination\*\***

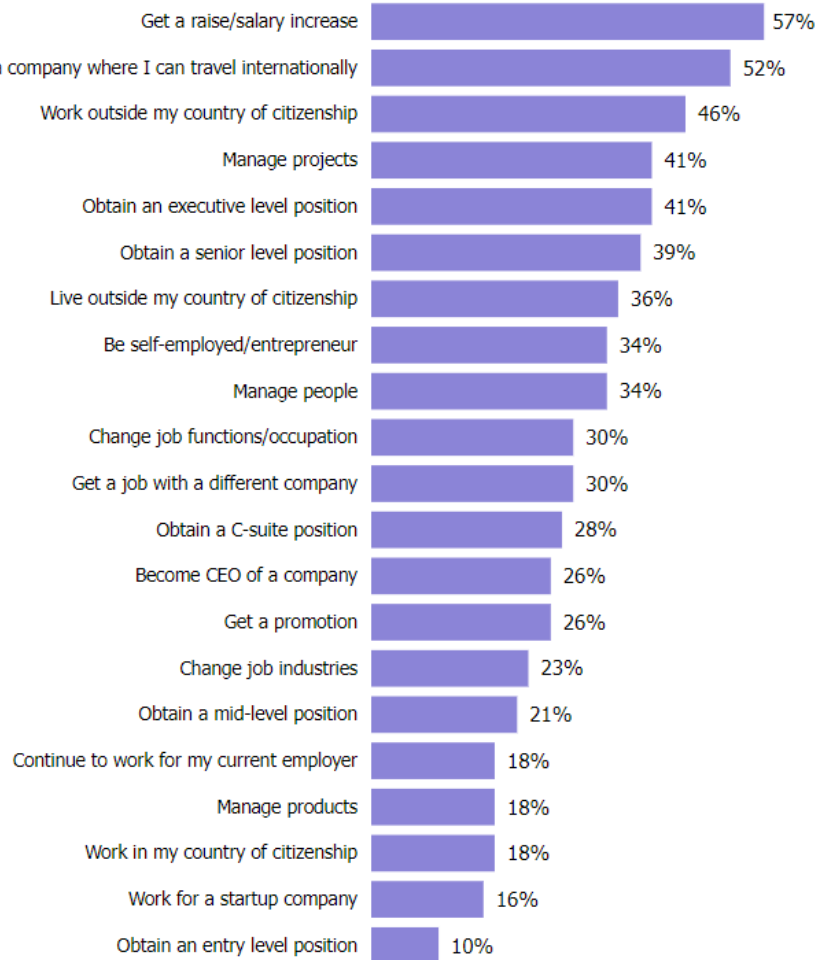


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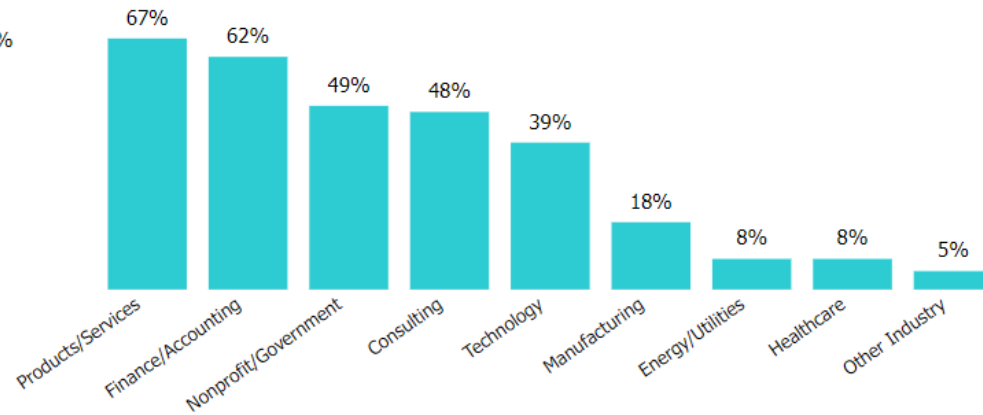
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# Candidate Career Aspirations by Citizenship: The Philippines

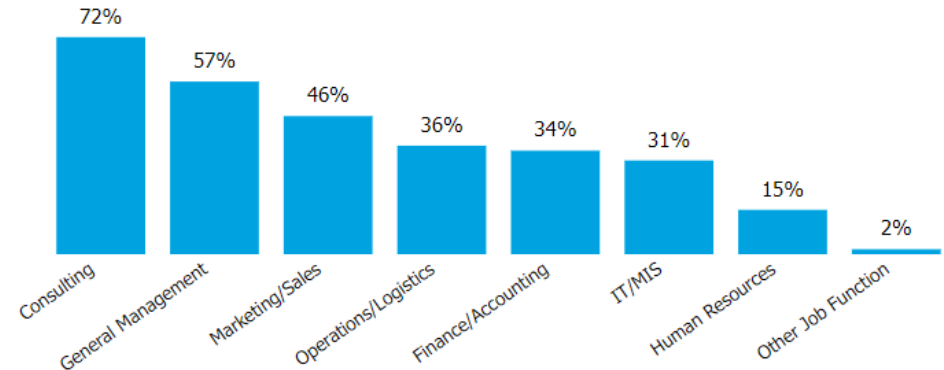
Post-GME Career Goals



Post-GME Industries of Interest



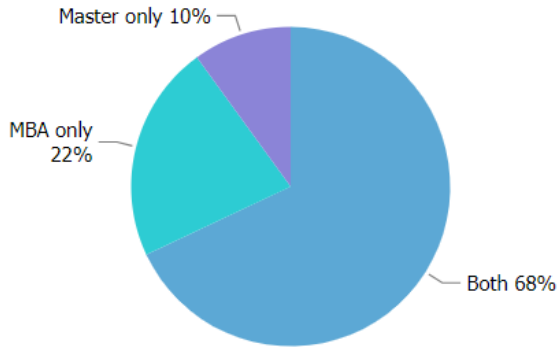
Post-GME Job Functions of Interest



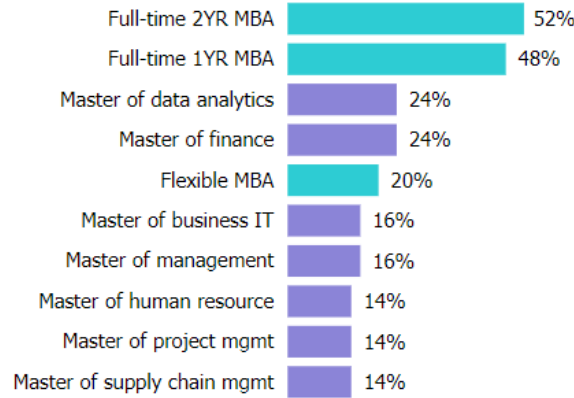
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# Candidate Demands by Citizenship: Vietnam

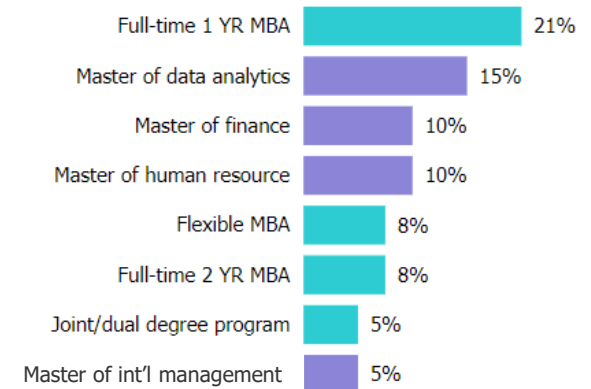
**Program Considerations**



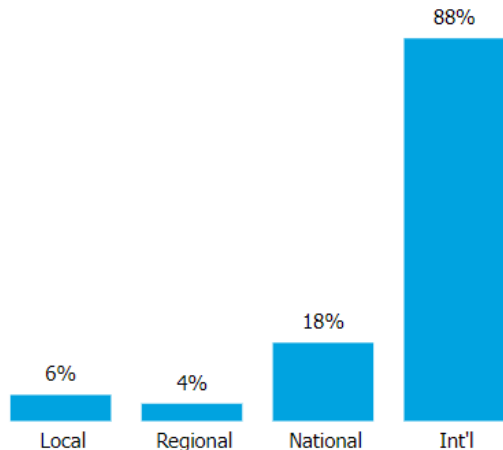
**Top 10 Program Types Considered\***



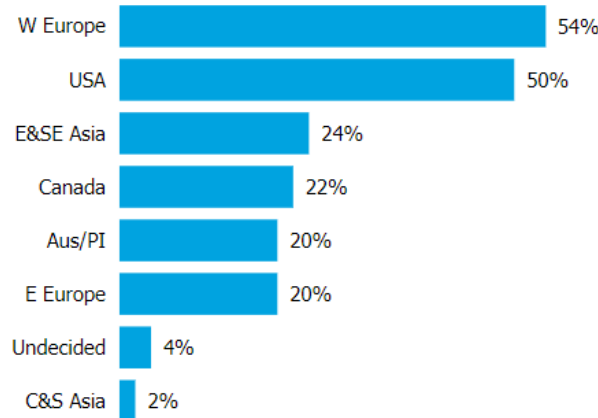
**Top Program Types Preferred\*\***



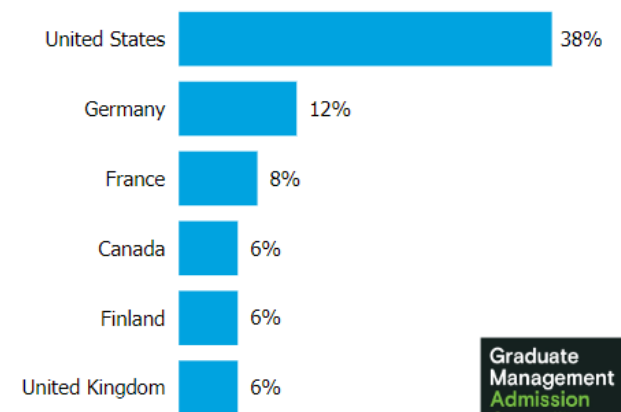
**Application Plans by Relative Location\***



**Application Plans by Program World Region\***



**Preferred Study Destination\*\***

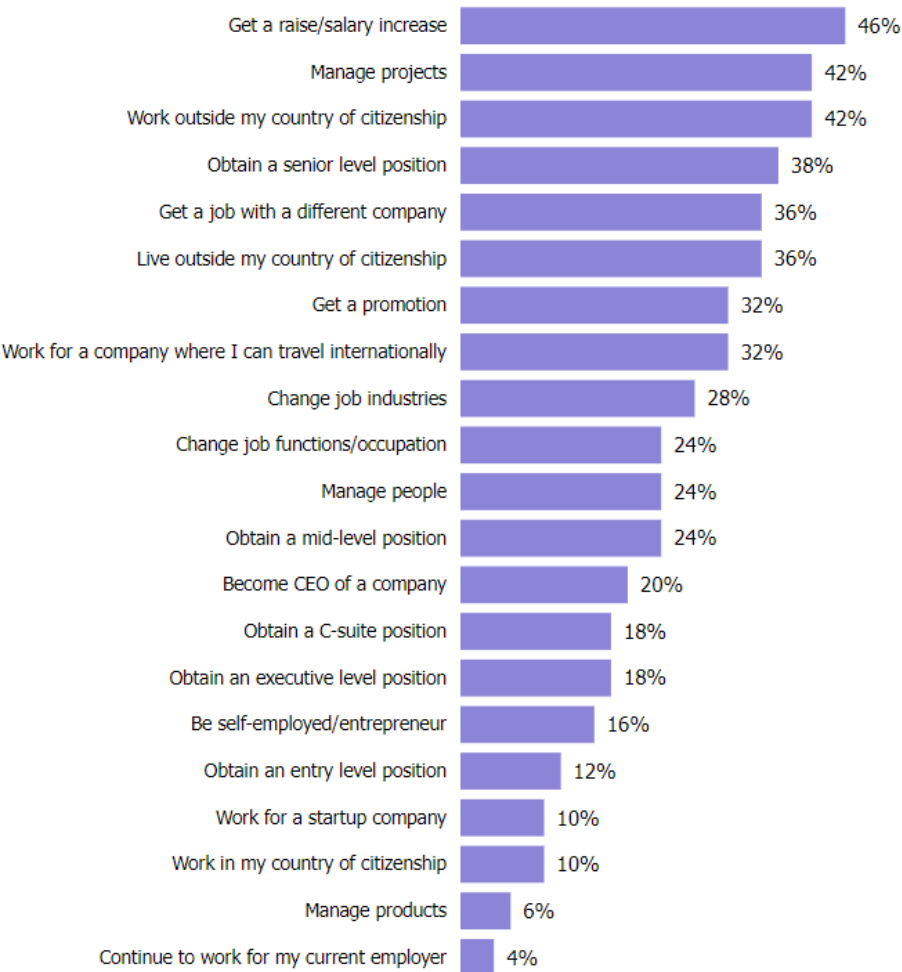


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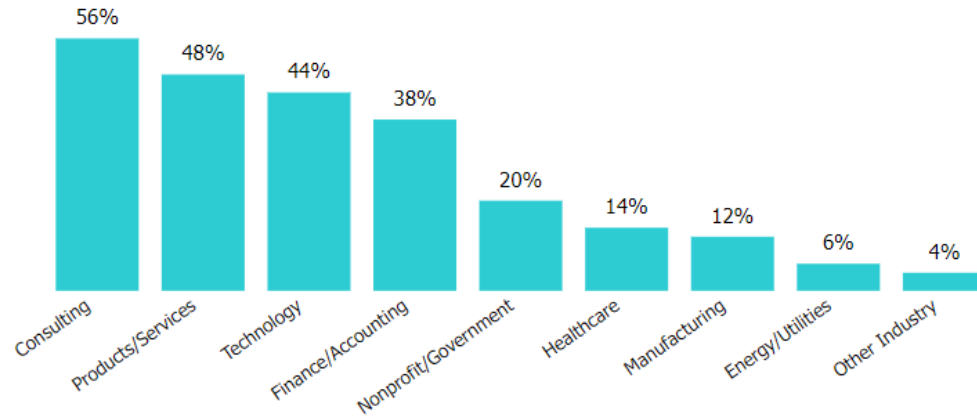
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# Candidate Career Aspirations by Citizenship: Vietnam

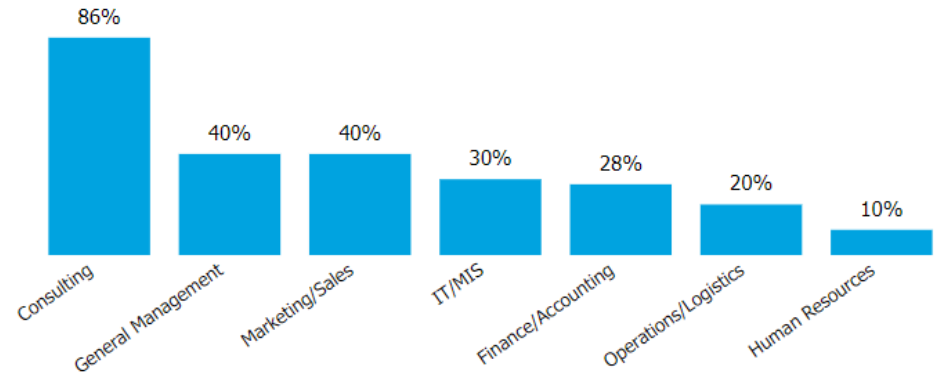
Post-GME Career Goals



Post-GME Industries of Interest



Post-GME Job Functions of Interest



Notes: Total percentages do not sum to 100 percent because of multiple selections.



# Candidate Profiles by Residence

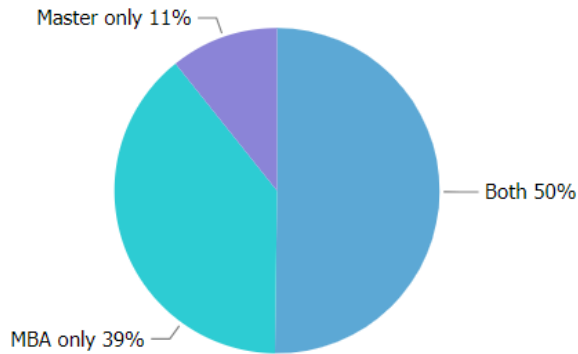
This section features data by candidate country of residence, including:

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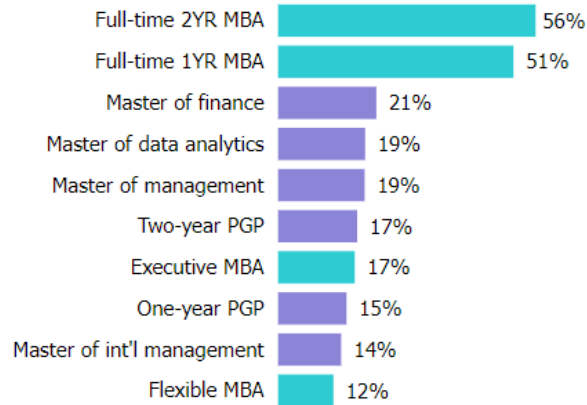


# Candidate Demands by Residence: Region Overall

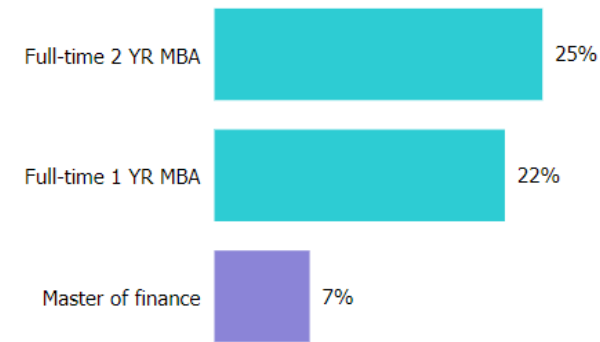
Program Considerations



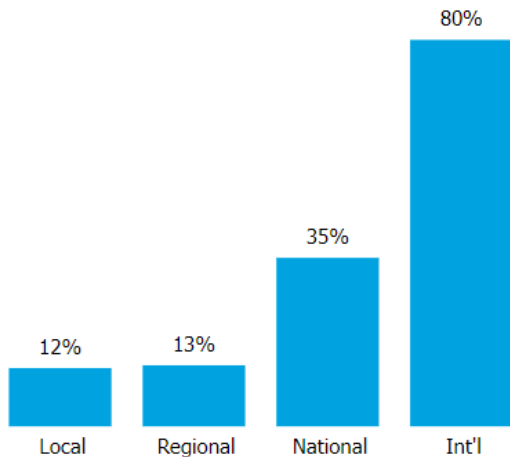
Top 10 Program Types Considered\*



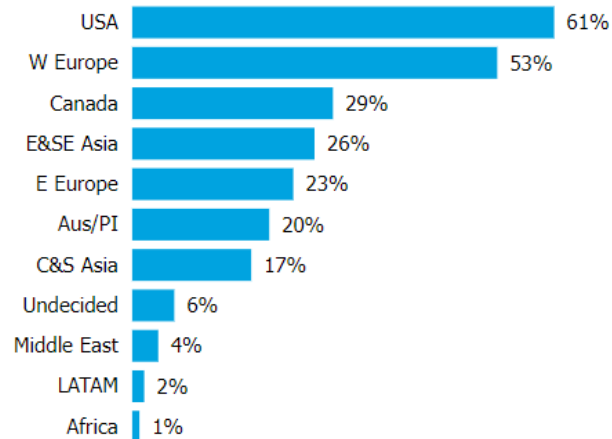
Top Program Types Preferred\*\*



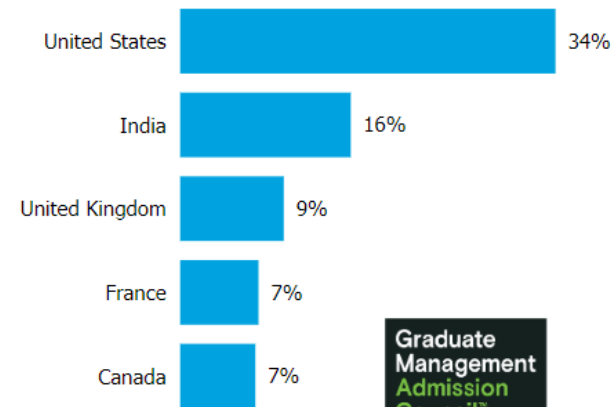
Application Plans by Relative Location\*



Application Plans by Program World Region\*



Preferred Study Destination\*\*

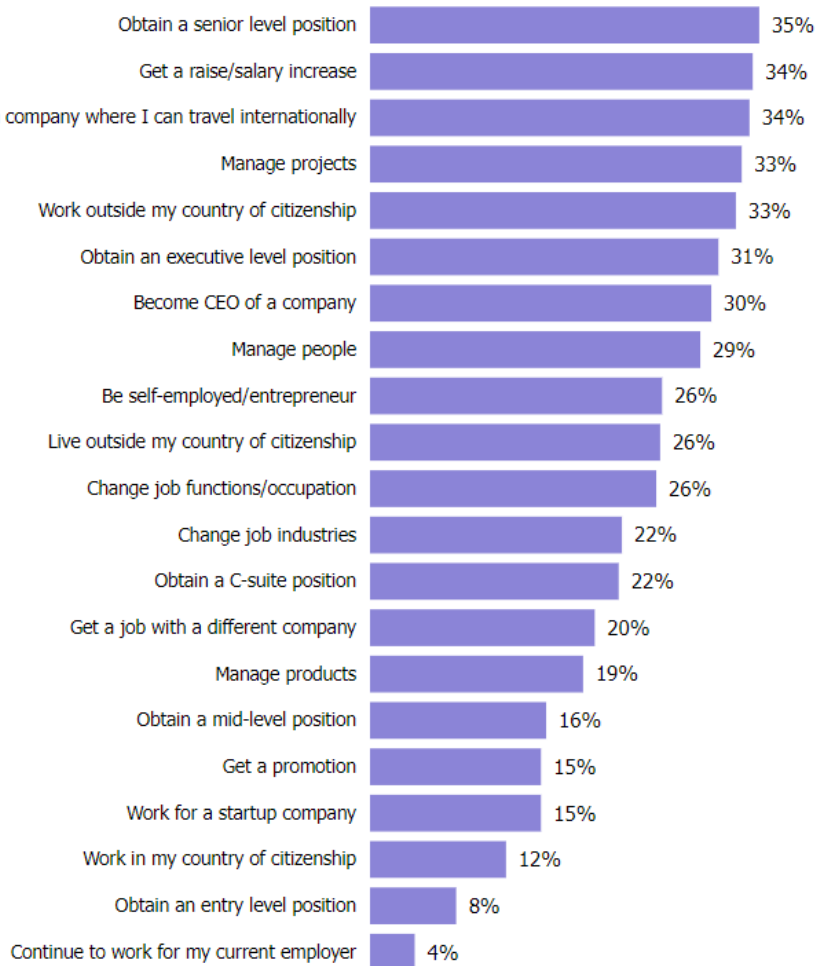


Notes: \*Total percentages do not sum to 100 percent because of multiple selections.

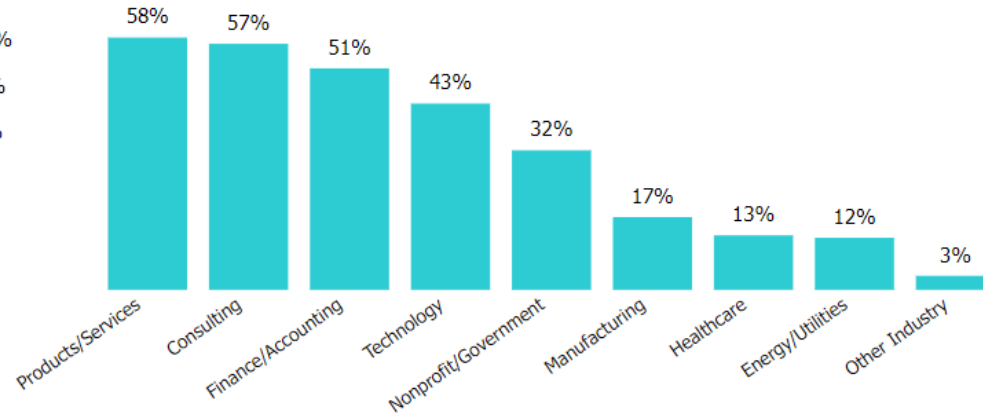
\*\*Graphs display only categories where greater than or equal to five percent of candidates indicated their preference.

# Candidate Career Aspirations by Residence: Region Overall

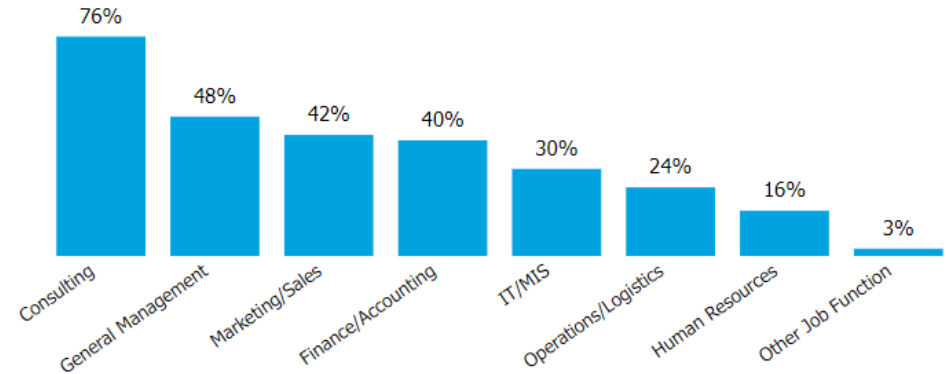
Post-GME Career Goals



Post-GME Industries of Interest



Post-GME Job Functions of Interest



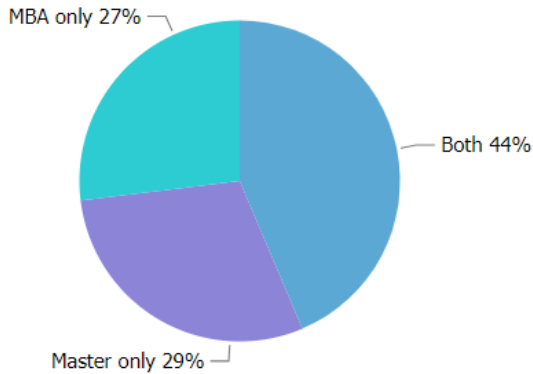
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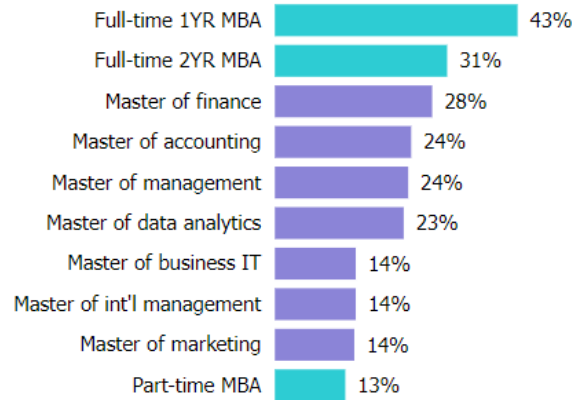


# Candidate Demands by Residence: Greater China

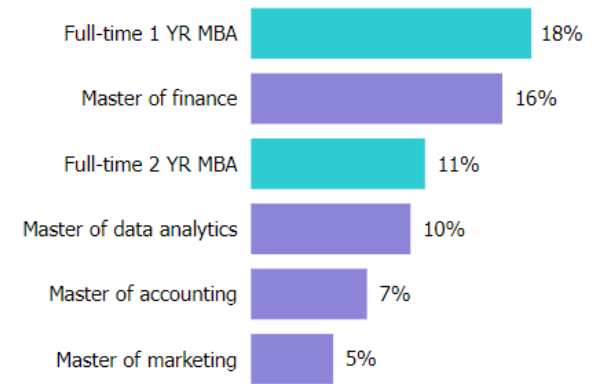
**Program Considerations**



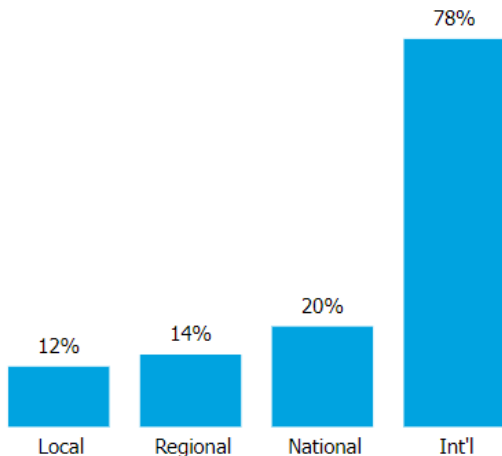
**Top 10 Program Types Considered\***



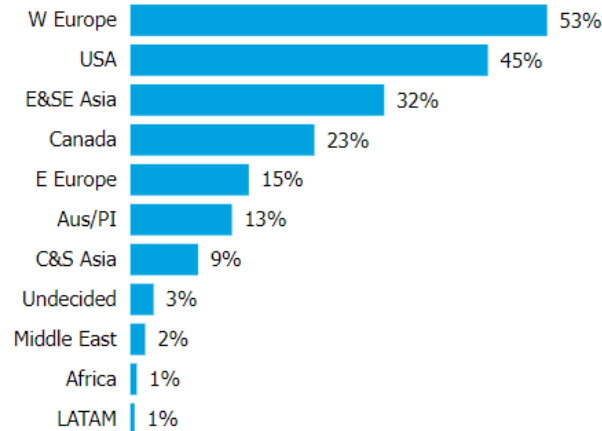
**Top Program Types Preferred\*\***



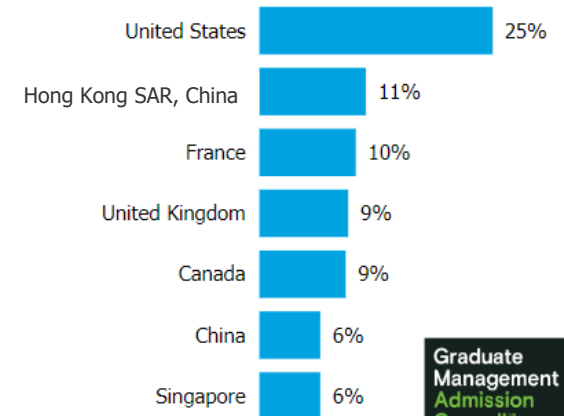
**Application Plans by Relative Location\***



**Application Plans by Program World Region\***



**Preferred Study Destination\*\***

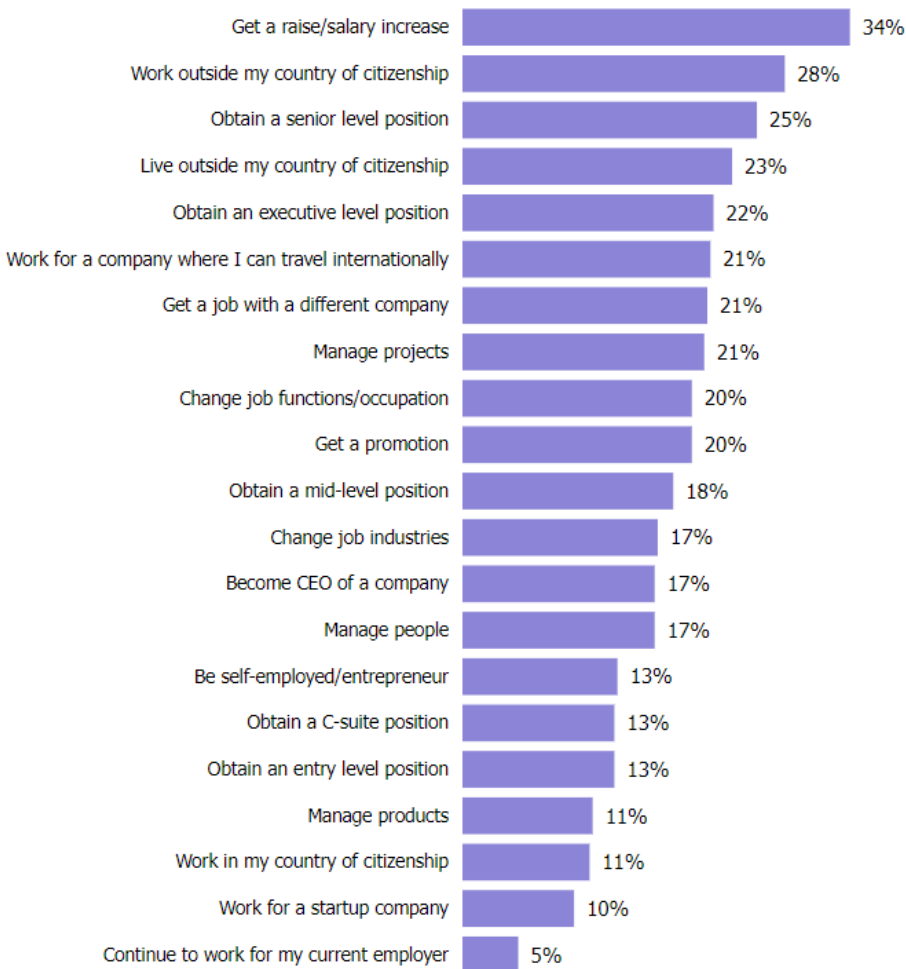


**Notes:** \*Total percentages do not sum to 100 percent because of multiple selections.

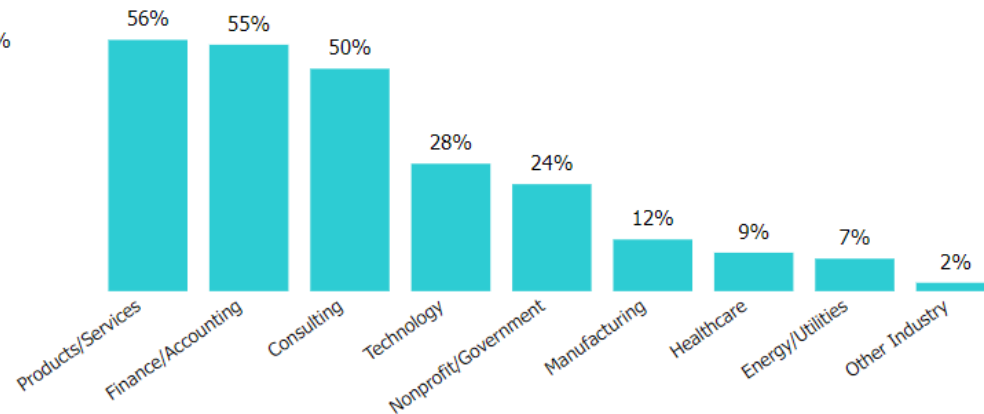
\*\*Graphs display only categories where greater than or equal to five percent of candidates indicated their preference.

# Candidate Career Aspirations by Residence: Greater China

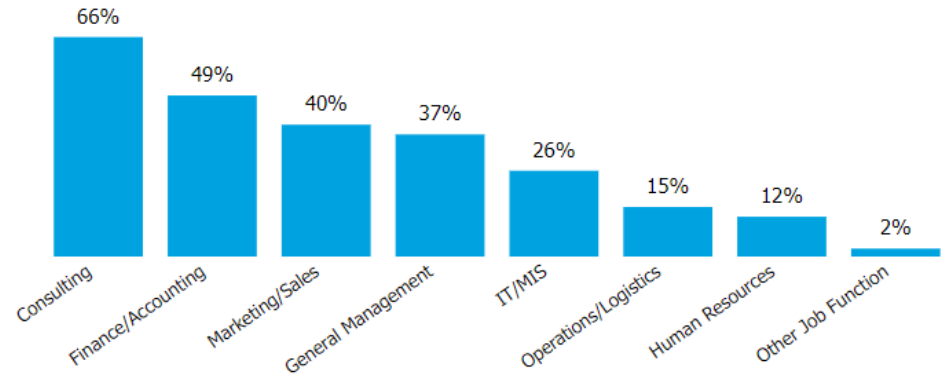
Post-GME Career Goals



Post-GME Industries of Interest



Post-GME Job Functions of Interest

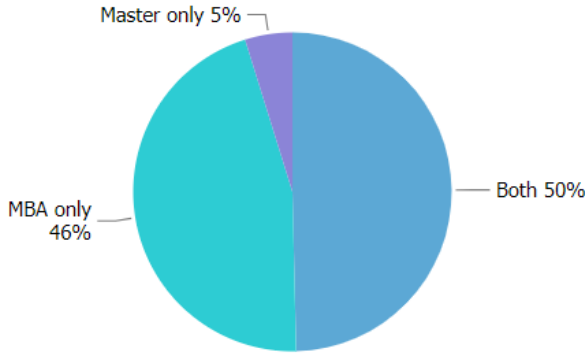


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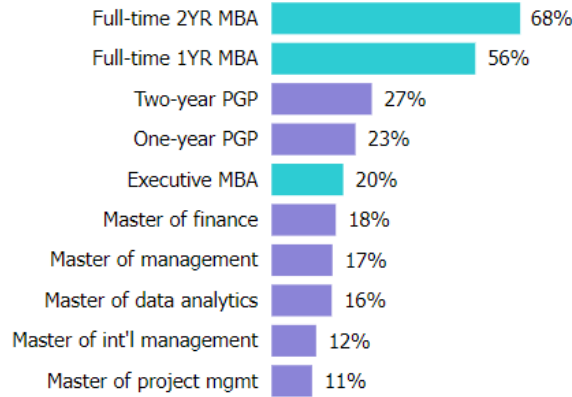


# Candidate Demands by Residence: India

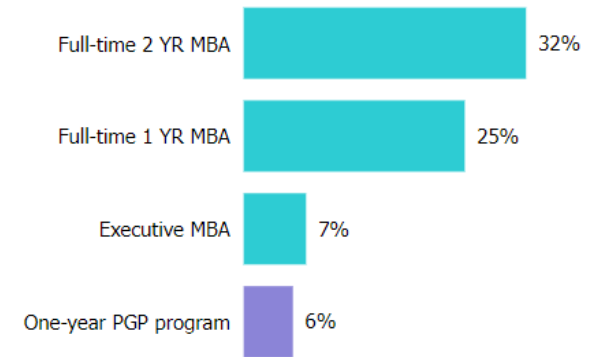
**Program Considerations**



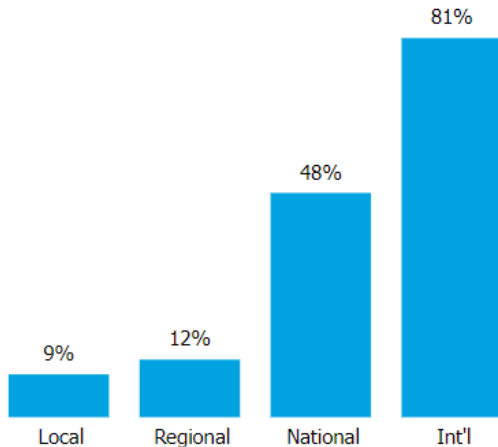
**Top 10 Program Types Considered\***



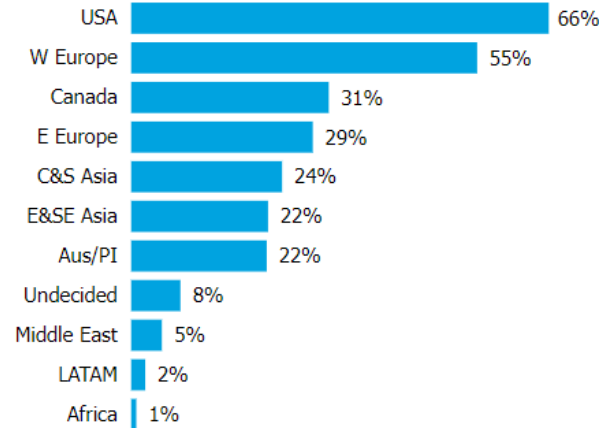
**Top Program Types Preferred\*\***



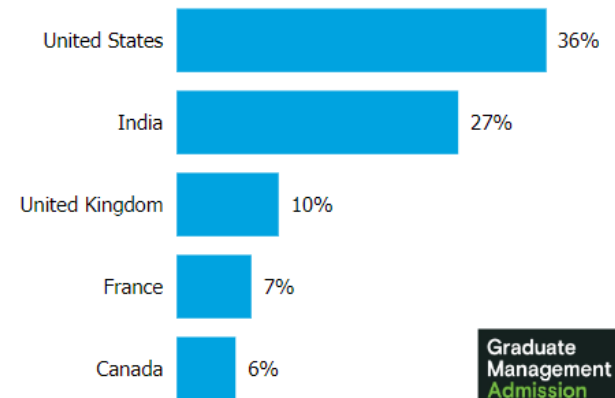
**Application Plans by Relative Location\***



**Application Plans by Program World Region\***



**Preferred Study Destination\*\***

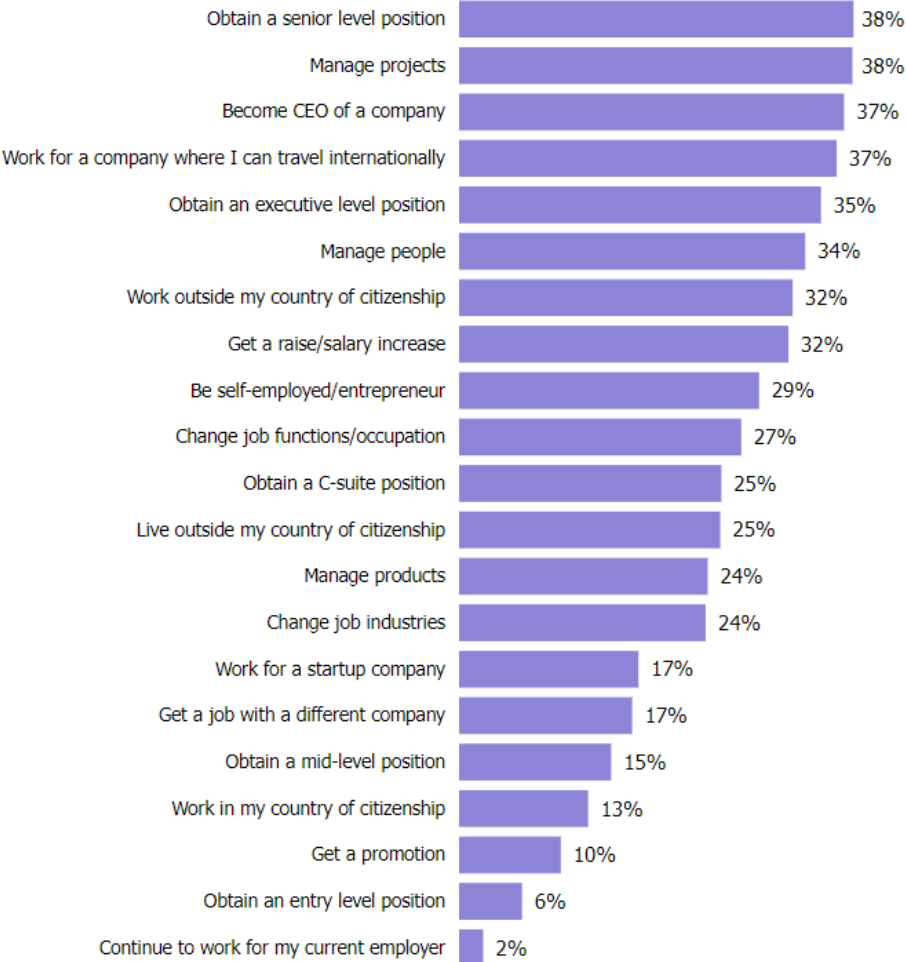


**Notes:** \*Total percentages do not sum to 100 percent because of multiple selections.

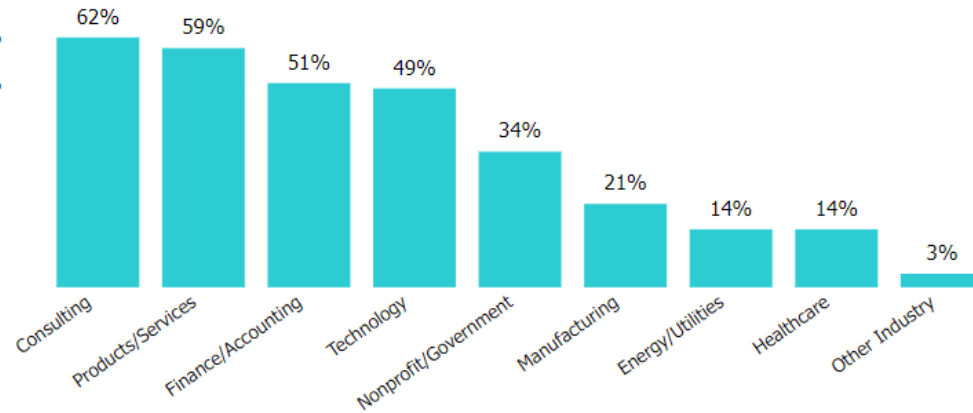
\*\*Graphs display only categories where greater than or equal to five percent of candidates indicated their preference.

# Candidate Career Aspirations by Residence: India

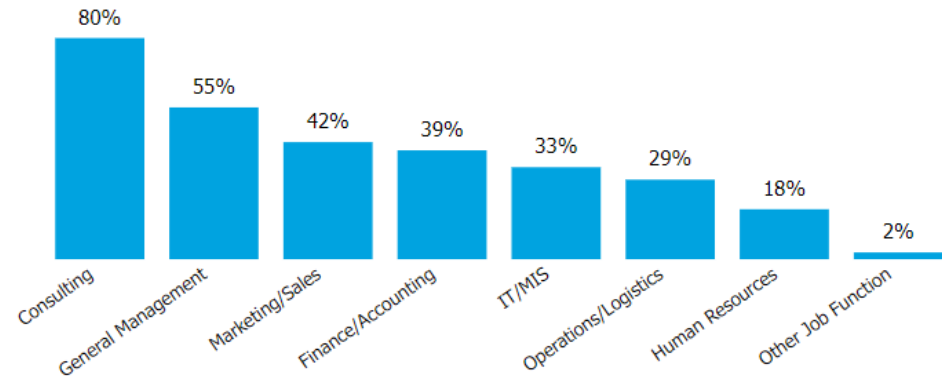
## Post-GME Career Goals



## Post-GME Industries of Interest



## Post-GME Job Functions of Interest

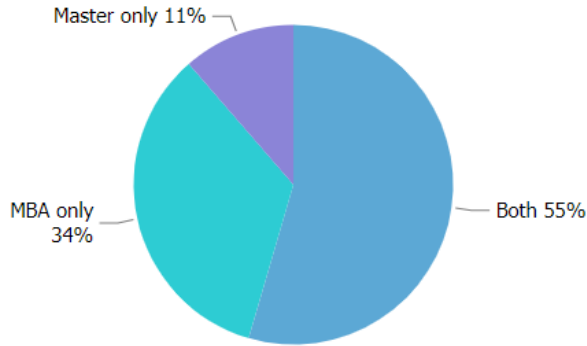


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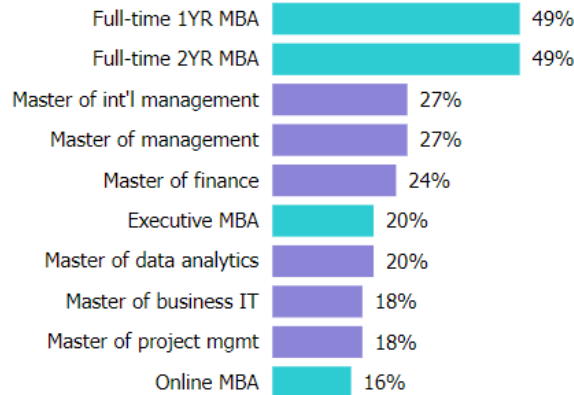


# Candidate Demands by Residence: Indonesia

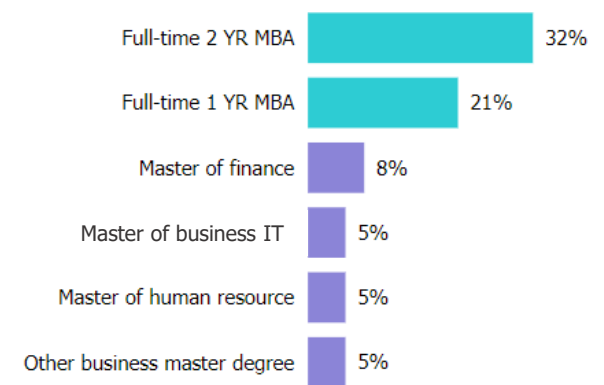
Program Considerations



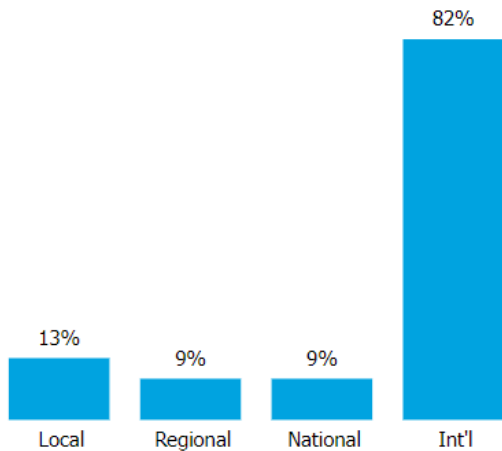
Top 10 Program Types Considered\*



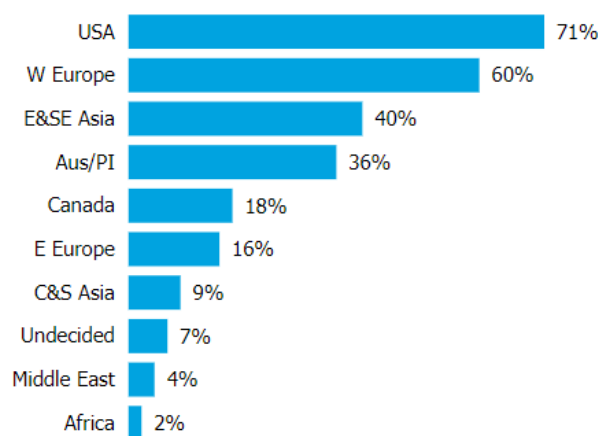
Top Program Types Preferred\*\*



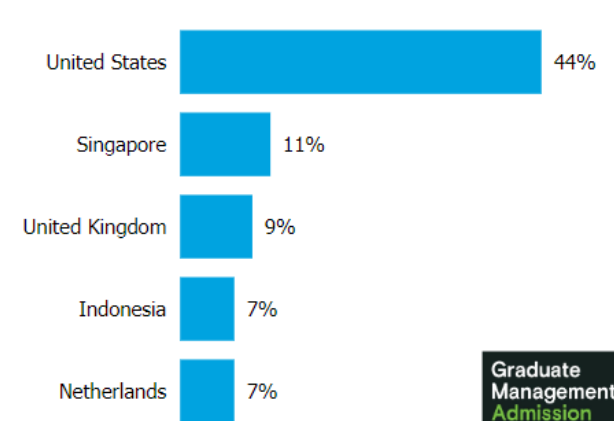
Application Plans by Relative Location\*



Application Plans by Program World Region\*



Preferred Study Destination\*\*

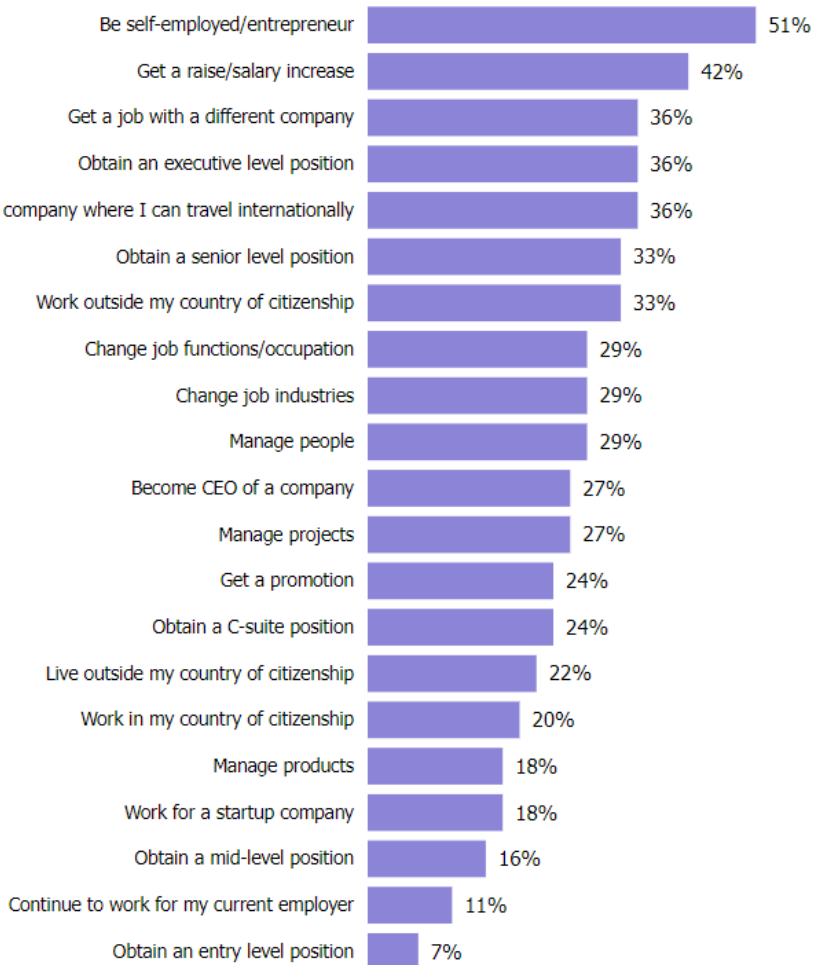


Notes: \*Total percentages do not sum to 100 percent because of multiple selections.

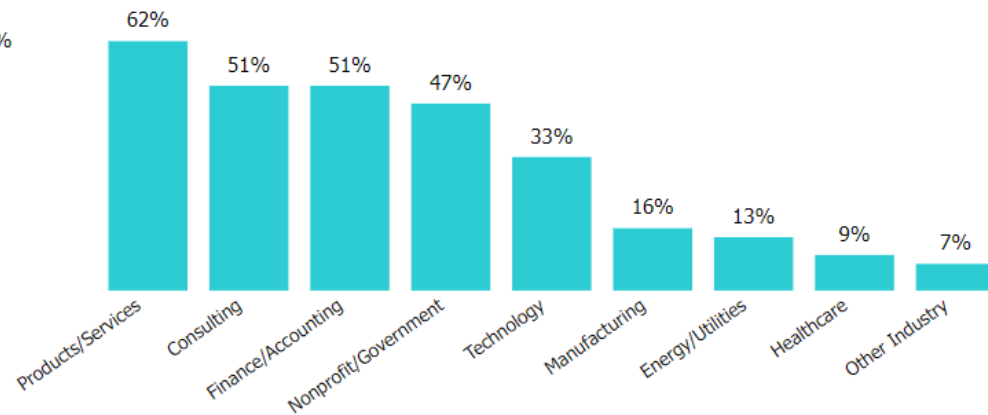
\*\*Graphs display only categories where greater than or equal to five percent of candidates indicated their preference.

# Candidate Career Aspirations by Residence: Indonesia

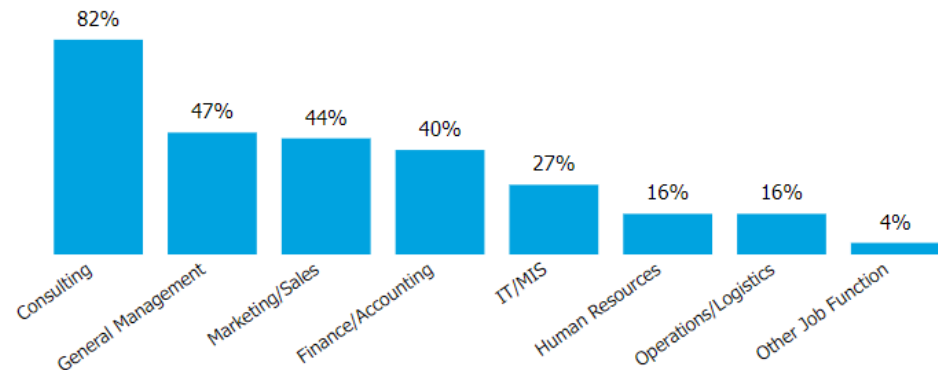
Post-GME Career Goals



Post-GME Industries of Interest



Post-GME Job Functions of Interest

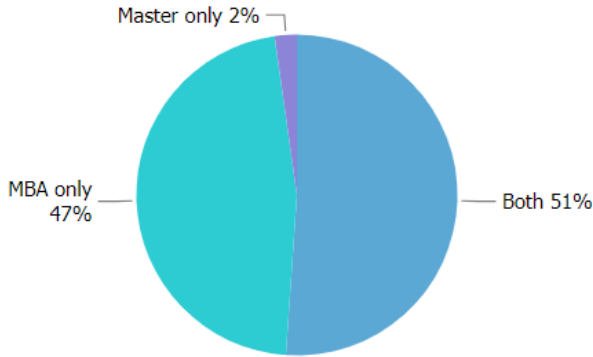


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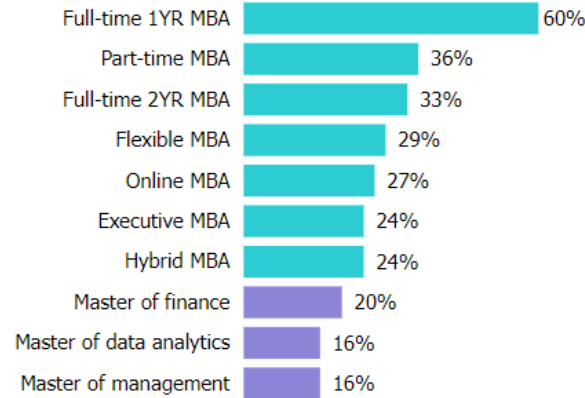


# Candidate Demands by Residence: Singapore

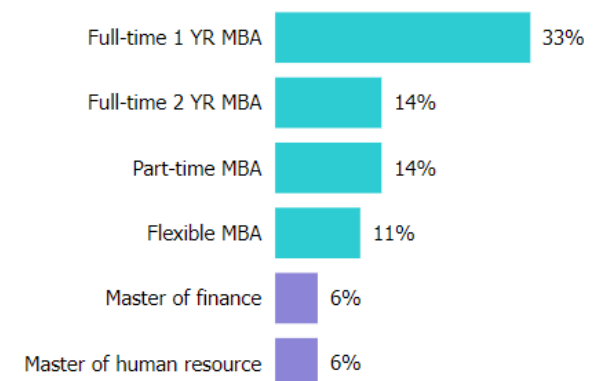
**Program Considerations**



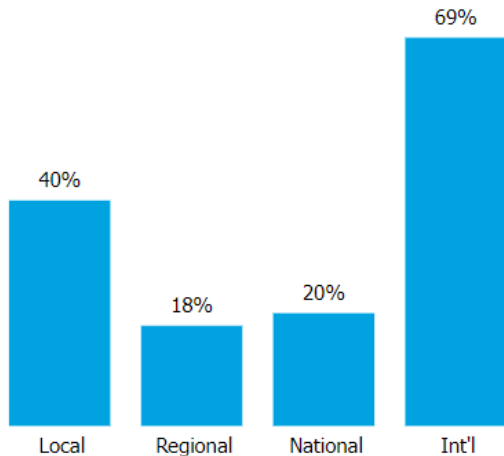
**Top 10 Program Types Considered\***



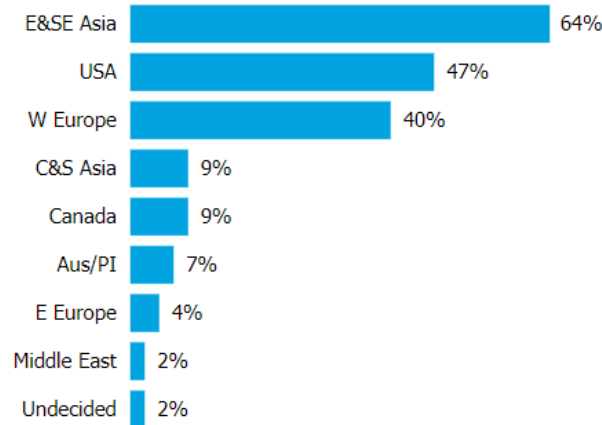
**Top Program Types Preferred\*\***



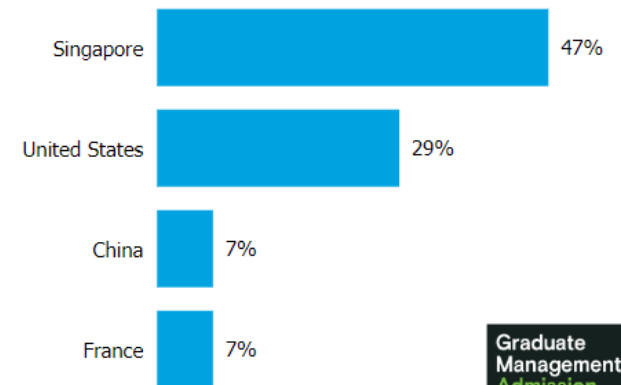
**Application Plans by Relative Location\***



**Application Plans by Program World Region\***



**Preferred Study Destination\*\***

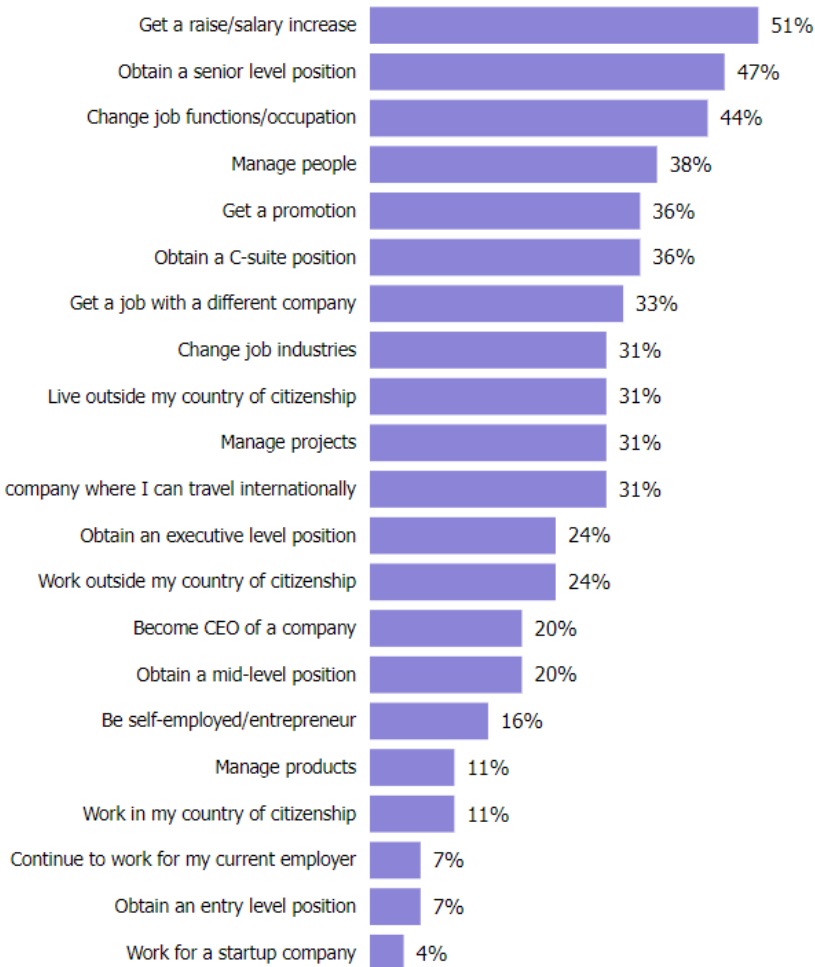


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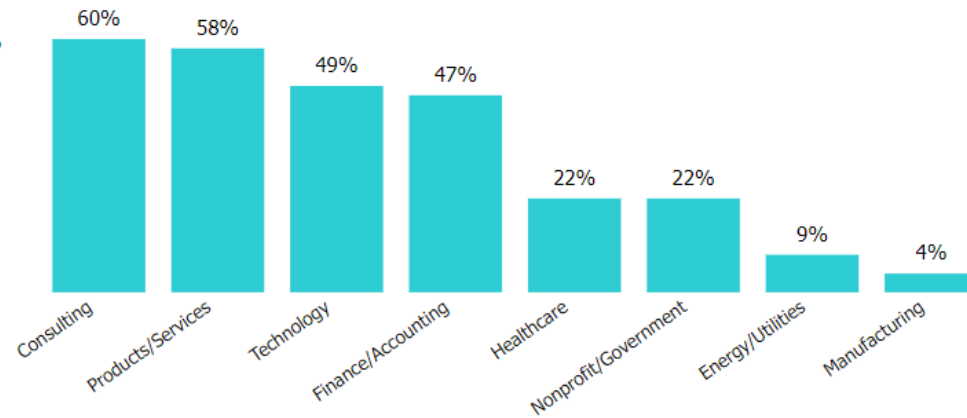
\*\*Graphs display only categories where greater than or equal to five percent of candidates indicated their preference.

# Candidate Career Aspirations by Residence: Singapore

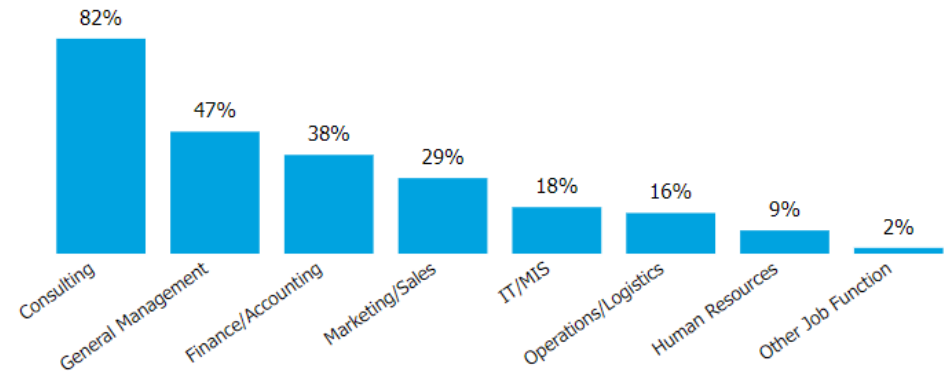
Post-GME Career Goals



Post-GME Industries of Interest



Post-GME Job Functions of Interest

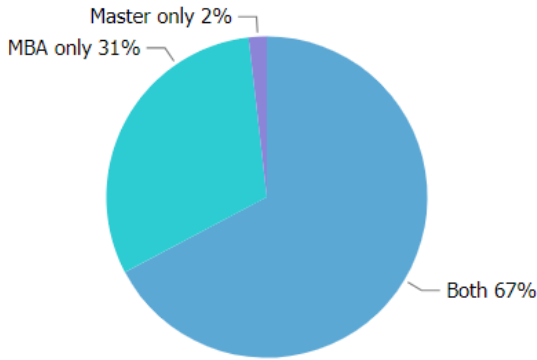


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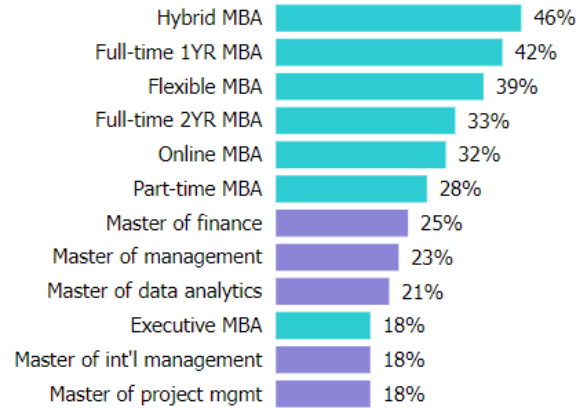


# Candidate Demands by Residence: The Philippines

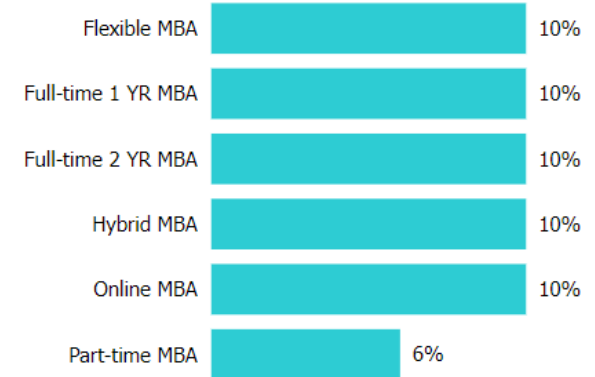
**Program Considerations**



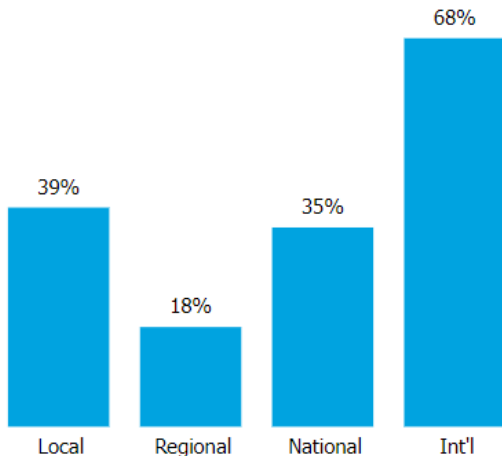
**Top 10 Program Types Considered\***



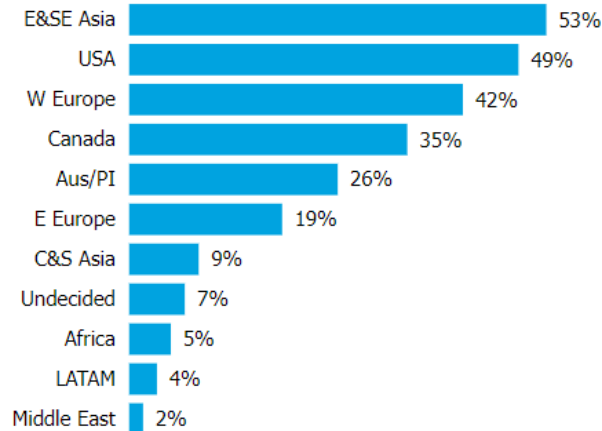
**Top Program Types Preferred\*\***



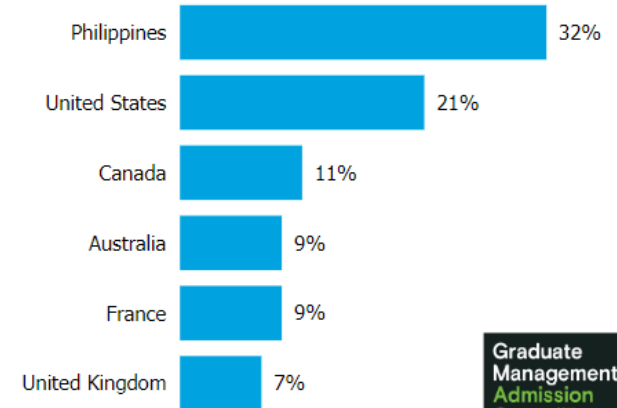
**Application Plans by Relative Location\***



**Application Plans by Program World Region\***



**Preferred Study Destination\*\***

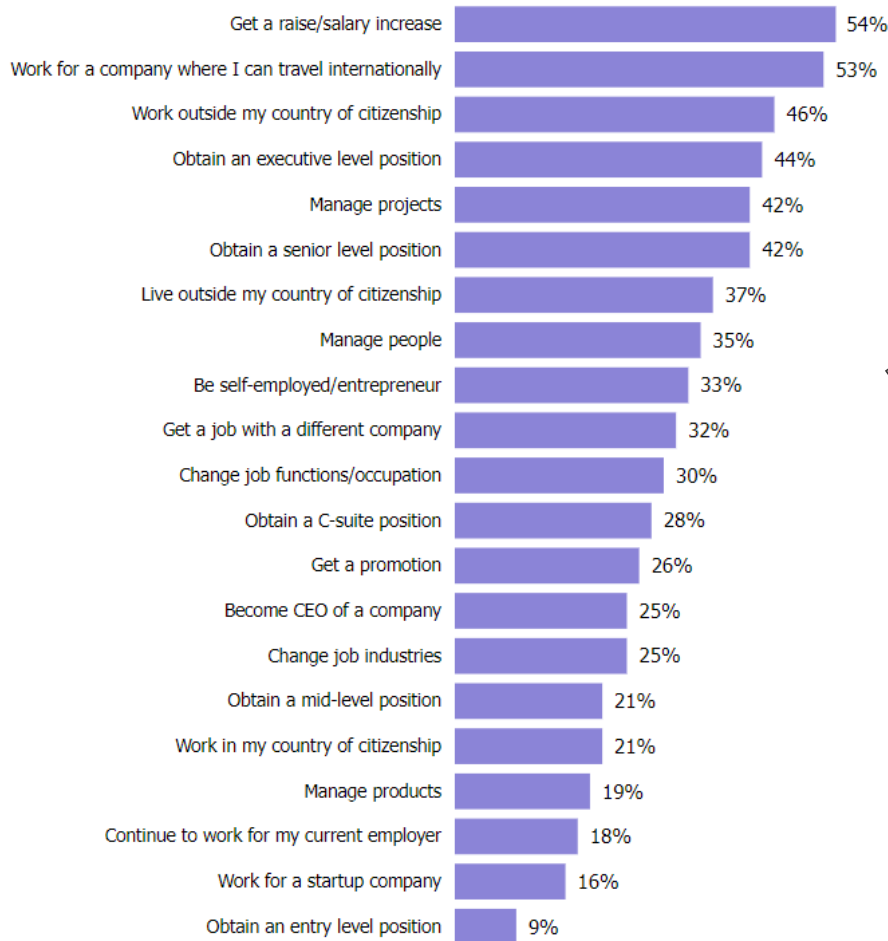


**Notes:** \*Total percentages do not sum to 100 percent because of multiple selections.

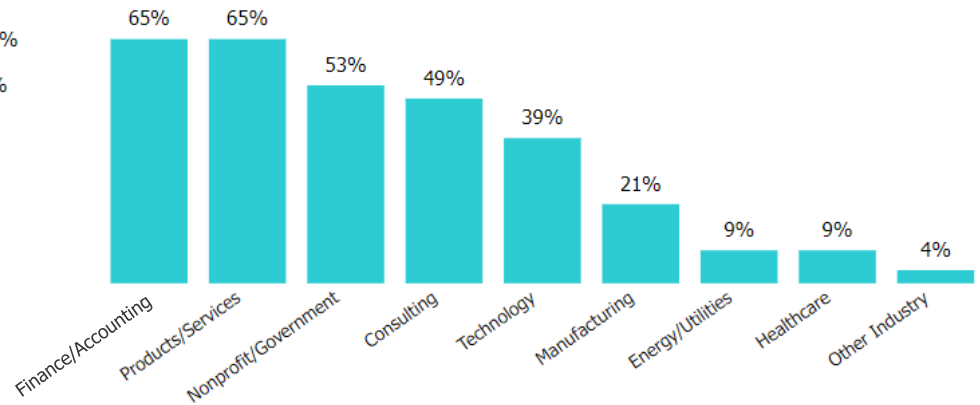
\*\*Graphs display only categories where greater than or equal to five percent of candidates indicated their preference.

# Candidate Career Aspirations by Residence: The Philippines

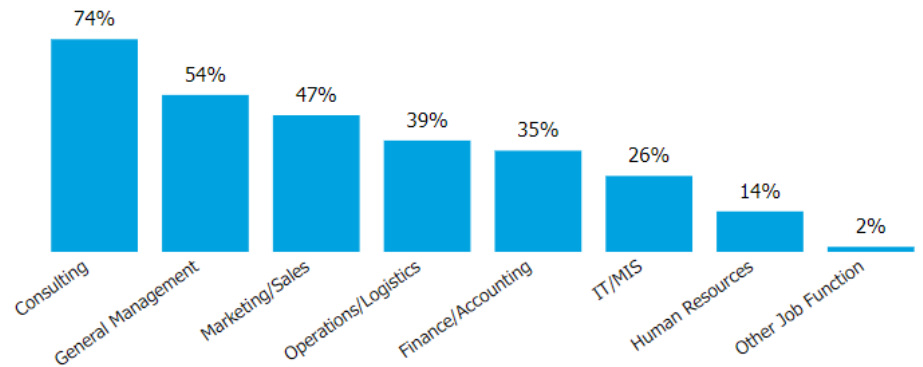
**Post-GME Career Goals**



**Post-GME Industries of Interest**



**Post-GME Job Functions of Interest**

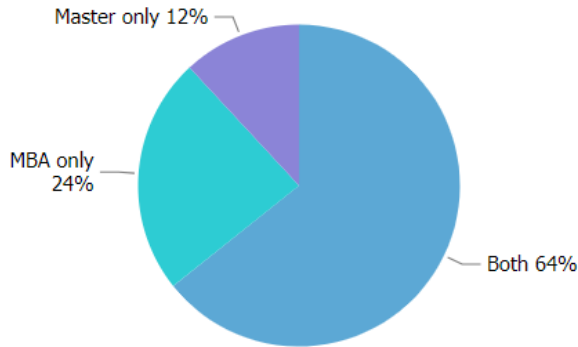


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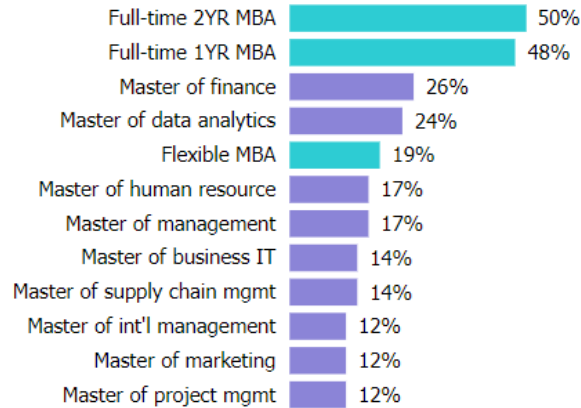


# Candidate Demands by Residence: Vietnam

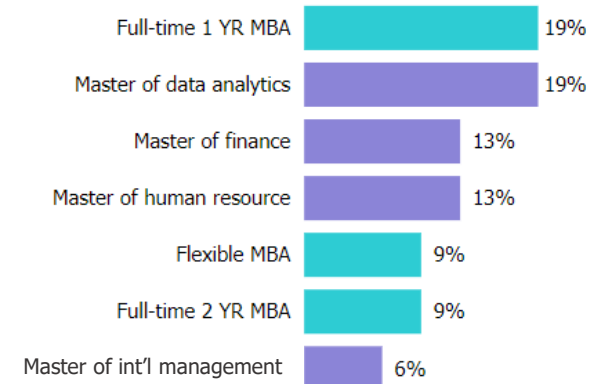
**Program Considerations**



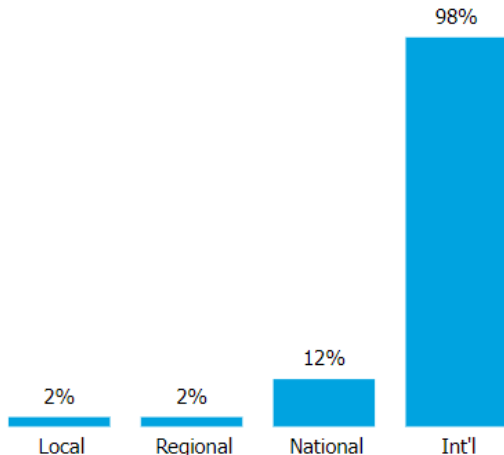
**Top 10 Program Types Considered\***



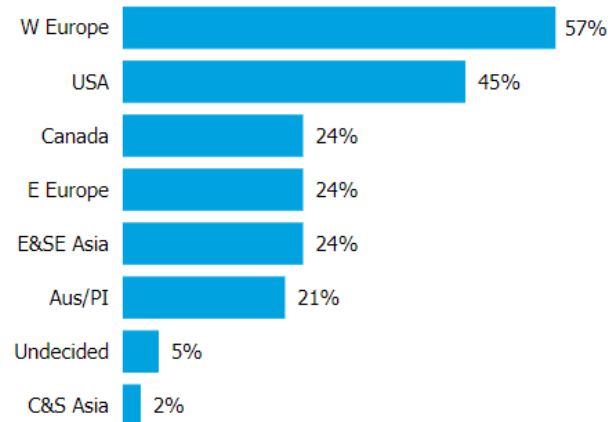
**Top Program Types Preferred\*\***



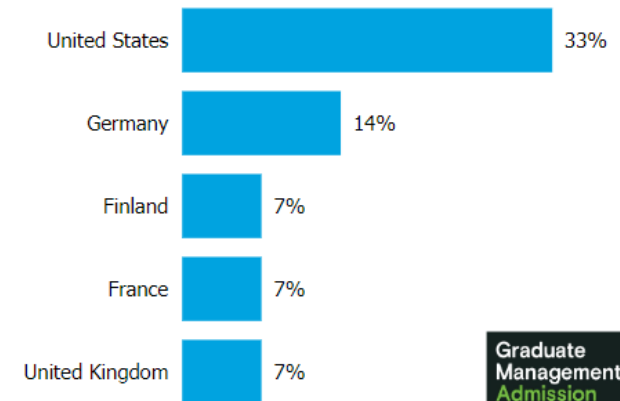
**Application Plans by Relative Location\***



**Application Plans by Program World Region\***



**Preferred Study Destination\*\***

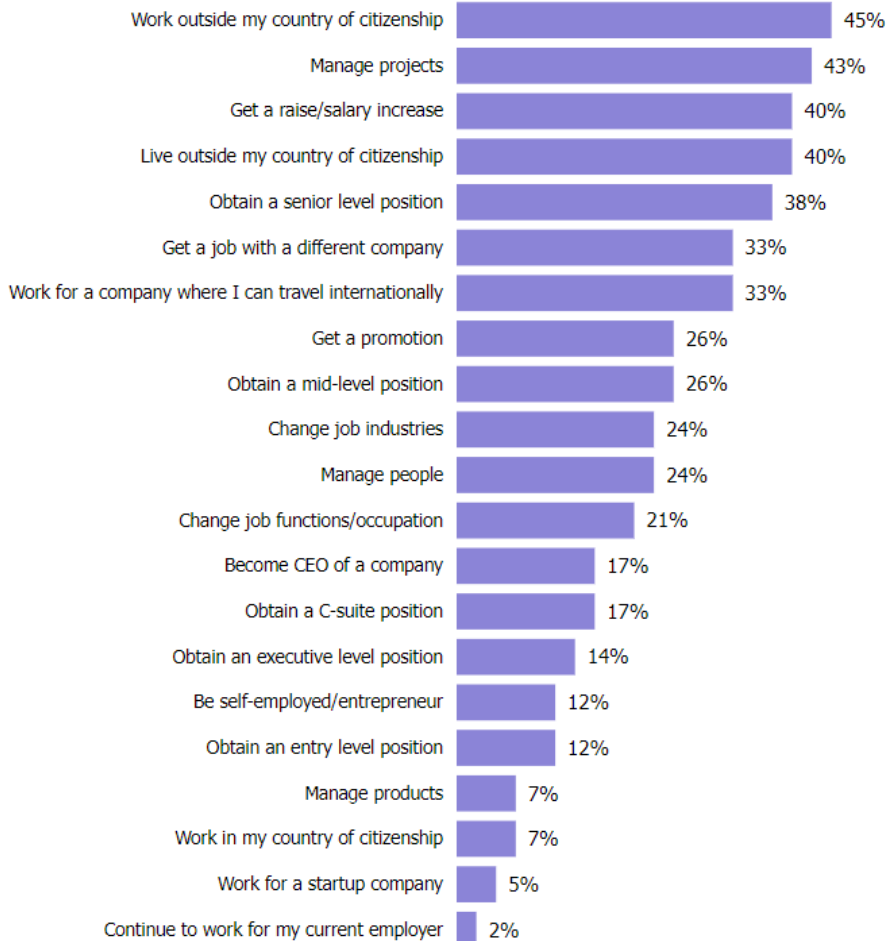


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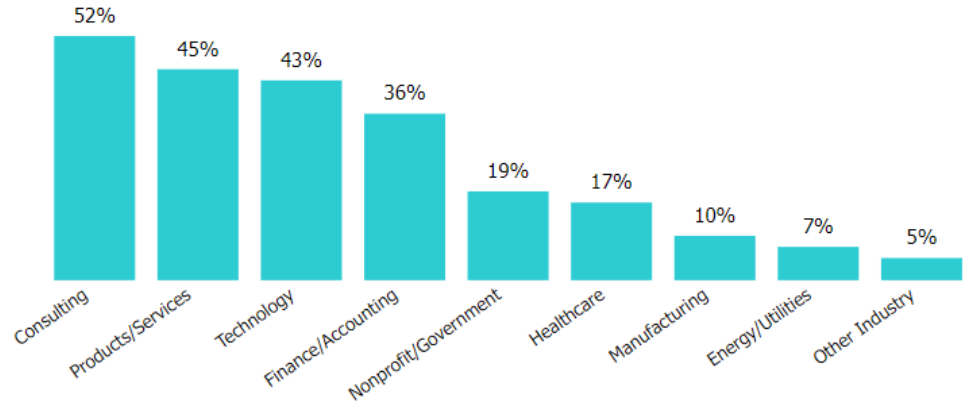
\*\*Graphs display only categories where greater than or equal to five percent of candidates indicated their preference.

# Candidate Career Aspirations by Residence: Vietnam

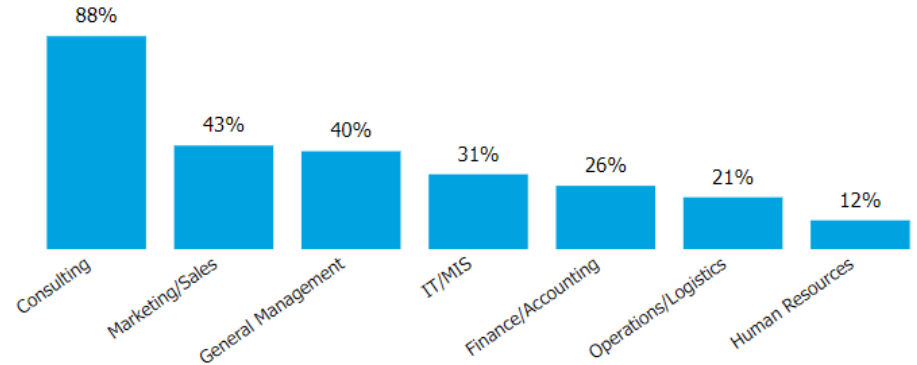
Post-GME Career Goals



Post-GME Industries of Interest



Post-GME Job Functions of Interest



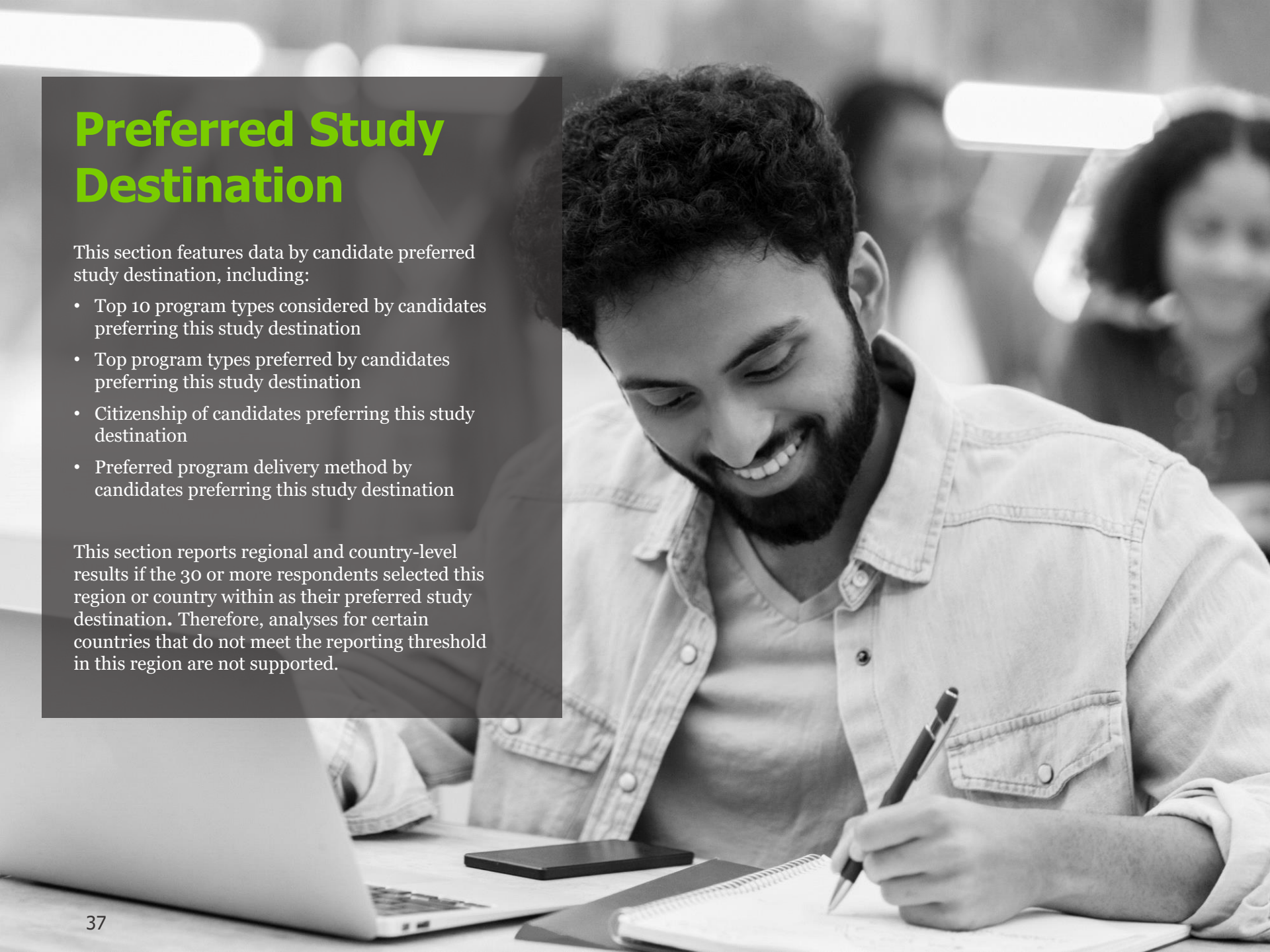
Notes: Total percentages do not sum to 100 percent because of multiple selections.

# Preferred Study Destination

This section features data by candidate preferred study destination, including:

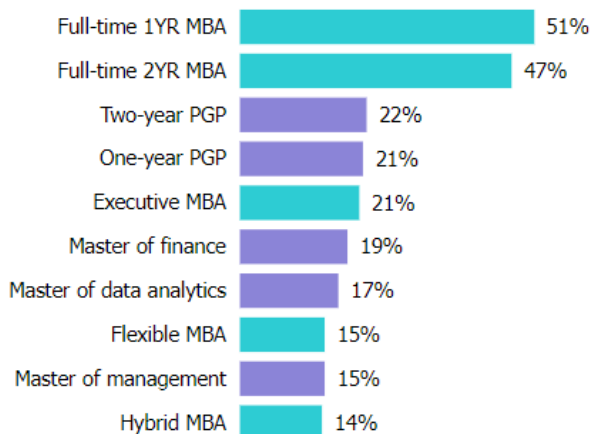
- Top 10 program types considered by candidates preferring this study destination
- Top program types preferred by candidates preferring this study destination
- Citizenship of candidates preferring this study destination
- Preferred program delivery method by candidates preferring this study destination

This section reports regional and country-level results if the 30 or more respondents selected this region or country within as their preferred study destination. Therefore, analyses for certain countries that do not meet the reporting threshold in this region are not supported.

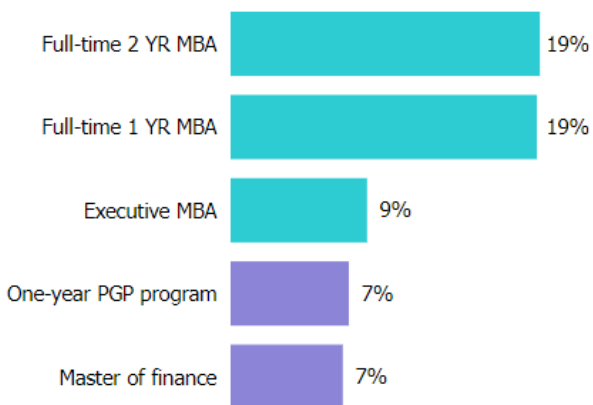


# Preferred Study Destination: Region Overall

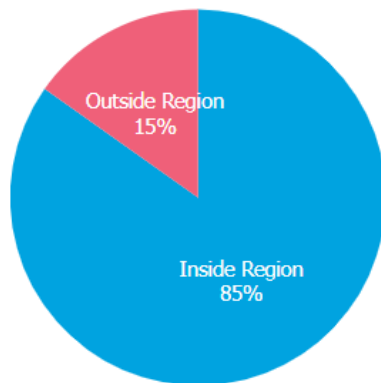
Top 10 Program Types Considered\*



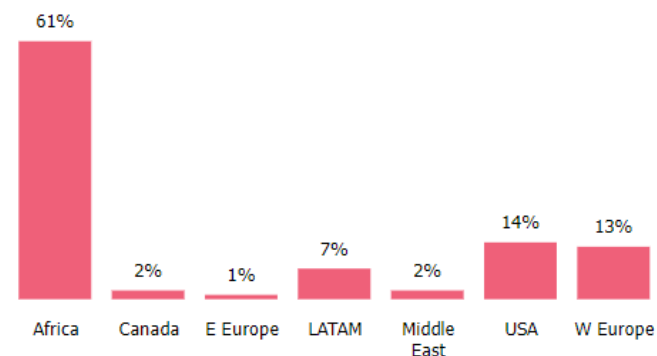
Top Program Types Preferred\*\*



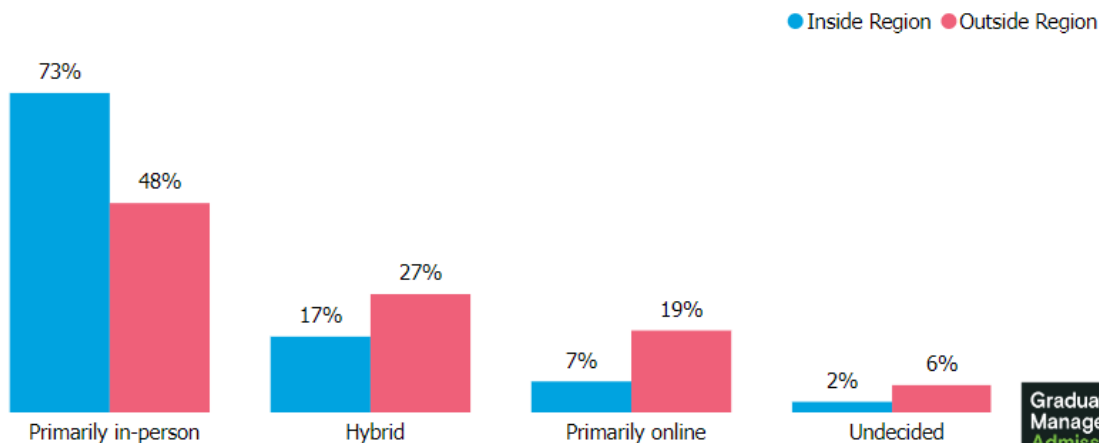
Citizenship of Candidates Preferring this Study Destination



Region of Citizenship of Outside Region Candidates



Preferred Program Delivery by Candidates Preferring This Study Destination

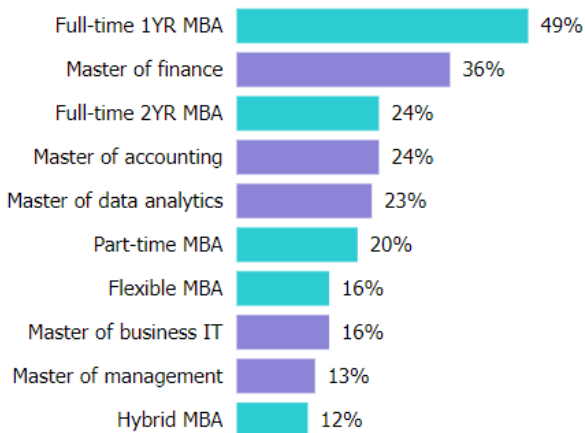


Notes: \*Total percentages do not sum to 100 percent because of multiple selections.

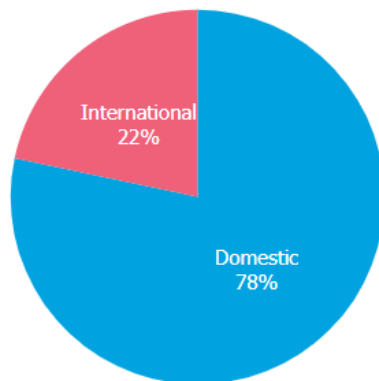
\*\*Graphs display only categories where greater than or equal to five percent of candidates indicated their preference.

# Preferred Study Destination: Greater China

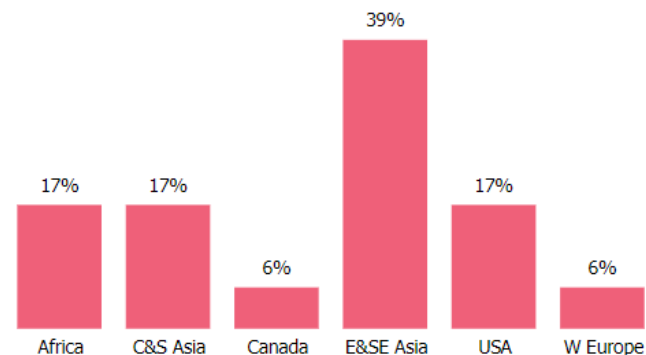
Top 10 Program Types Considered\*



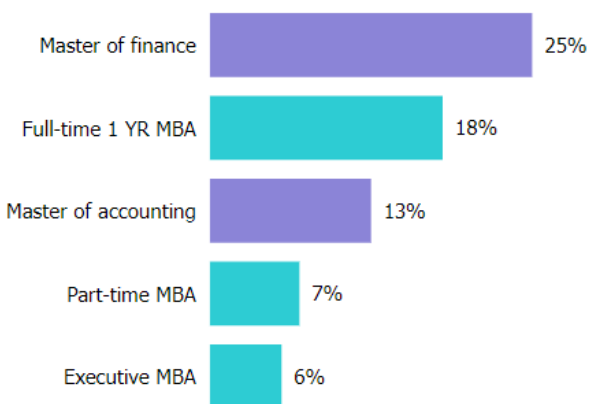
Citizenship of Candidates Preferring this Study Destination



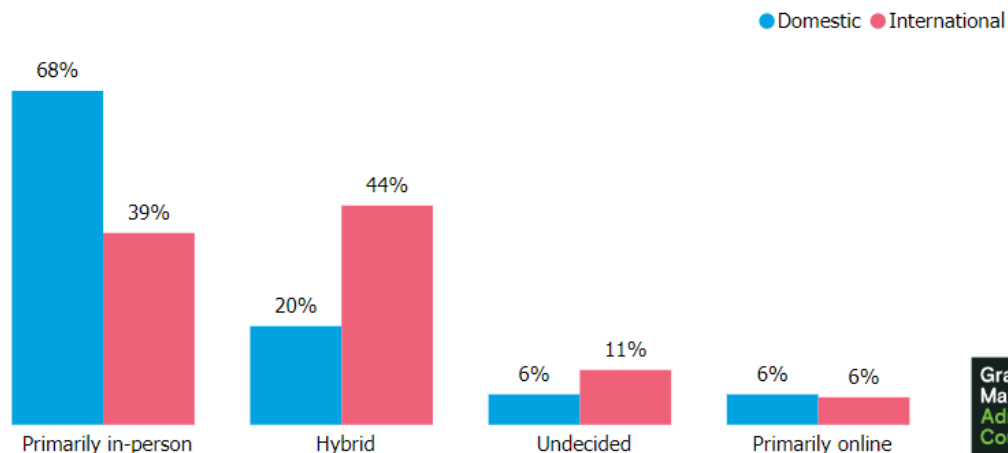
Region of Citizenship of International Candidates



Top Program Types Preferred\*\*



Preferred Program Delivery by Candidates Preferring This Study Destination

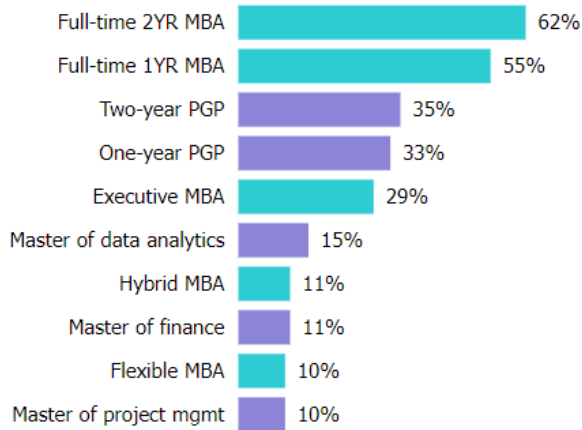


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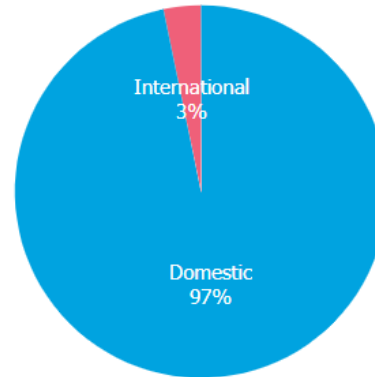
\*\*Graphs display only categories where greater than or equal to five percent of candidates indicated their preference.

# Preferred Study Destination: India

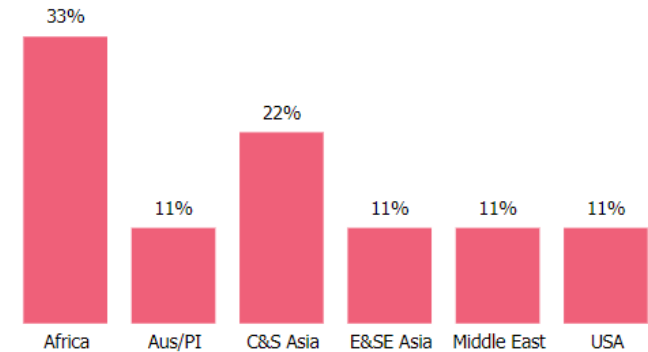
**Top 10 Program Types Considered\***



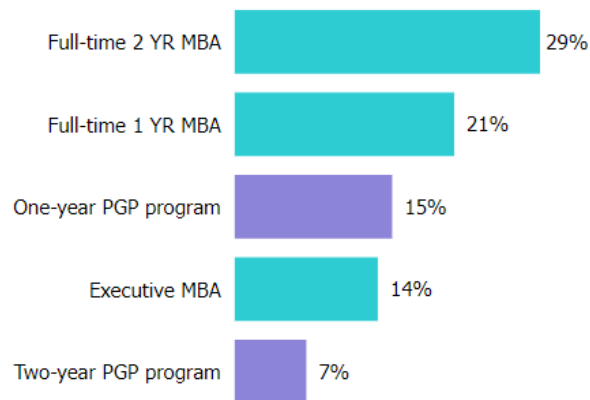
**Citizenship of Candidates Preferring this Study Destination**



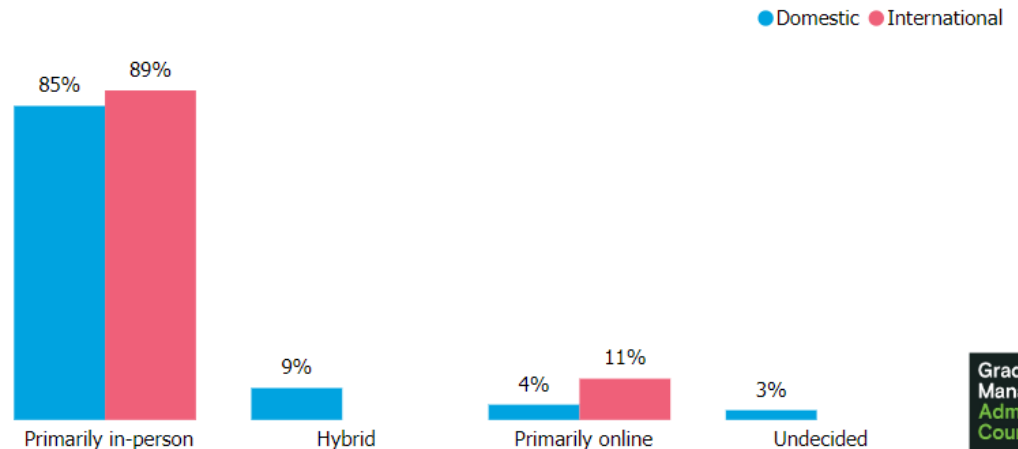
**Region of Citizenship of International Candidates**



**Top Program Types Preferred\*\***



**Preferred Program Delivery by Candidates Preferring This Study Destination**



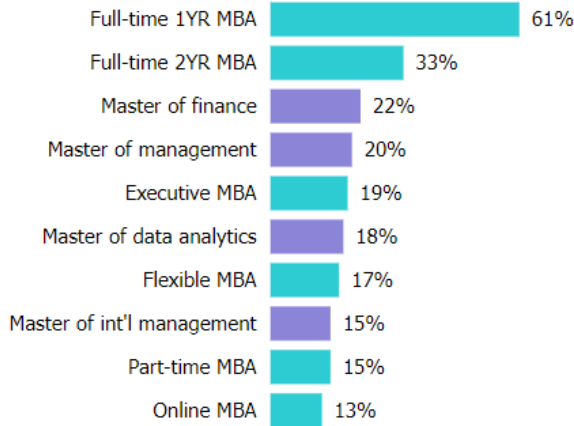
**Notes:** \*Total percentages do not sum to 100 percent because of multiple selections.

\*\*Graphs display only categories where greater than or equal to five percent of candidates indicated their preference.

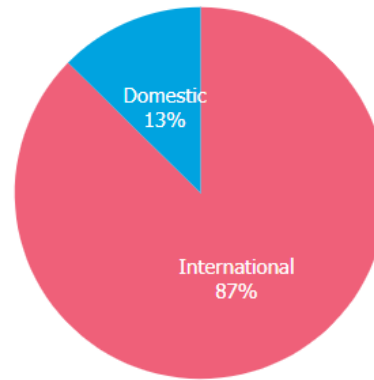


# Preferred Study Destination: Singapore

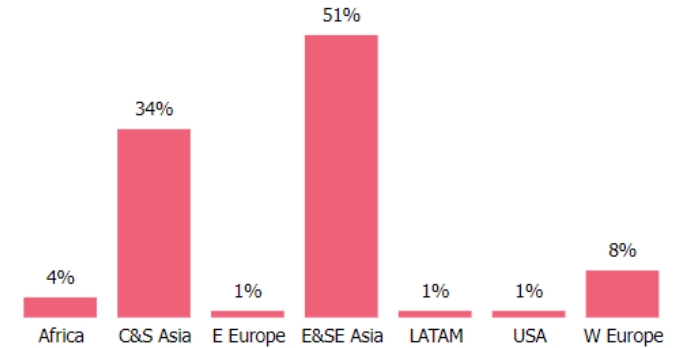
Top 10 Program Types Considered\*



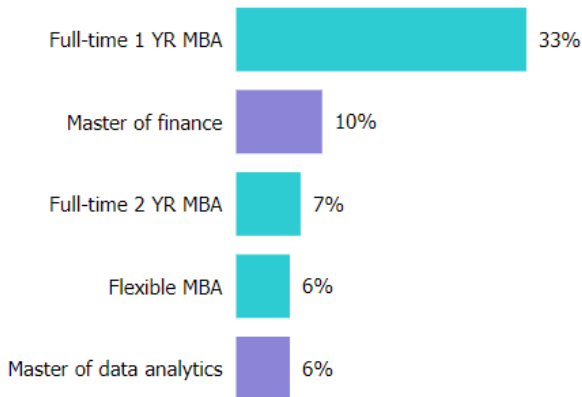
Citizenship of Candidates Preferring this Study Destination



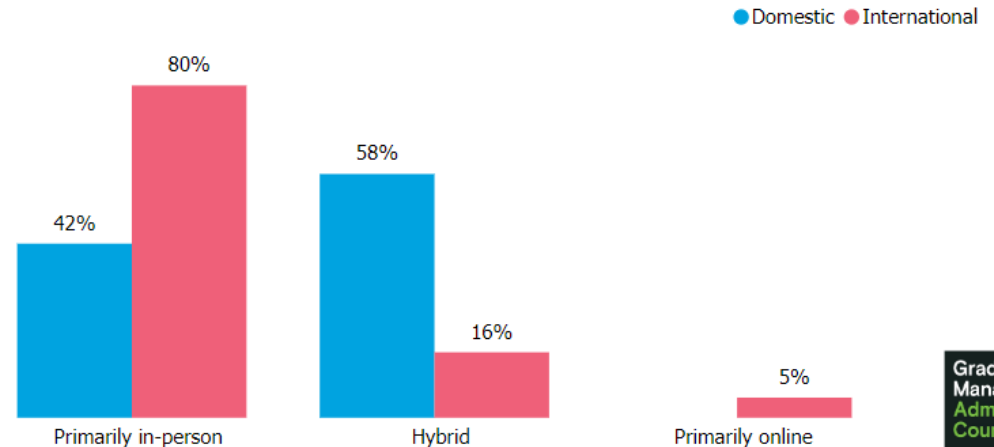
Region of Citizenship of International Candidates



Top Program Types Preferred\*\*



Preferred Program Delivery by Candidates Preferring This Study Destination



Notes: \*Total percentages do not sum to 100 percent because of multiple selections.

\*\*Graphs display only categories where greater than or equal to five percent of candidates indicated their preference.

# Respondent Demographic Profile

Citizenship Region <sup>1</sup>	Overall	Gender			Age				
		Male	Female	Non-binary	22 and younger	23 to 24	25 to 30	31 to 39	40 and older
<b>Global</b>	<b>4,105</b>	<b>2,340</b>	<b>1,725</b>	<b>40</b>	<b>898</b>	<b>681</b>	<b>1,466</b>	<b>768</b>	<b>292</b>
<b>Africa</b>	924	553	367	<5	95	119	377	248	85
<b>Australia &amp; Pacific Islands</b>	13	9	<5	<5	<5	<5	<5	<5	<5
<b>Canada</b>	88	47	40	<5	10	12	34	21	11
<b>Central &amp; South Asia</b>	1,164	783	372	9	320	248	401	156	39
<b>East &amp; Southeast Asia</b>	646	273	363	10	197	98	195	119	37
<b>Eastern Europe</b>	51	28	20	<5	17	6	14	13	<5
<b>Latin America</b>	174	96	75	<5	13	19	93	34	15
<b>Middle East</b>	73	48	25	<5	13	9	25	19	7
<b>United States</b>	705	334	365	6	131	113	259	122	80
<b>Western Europe</b>	267	169	95	<5	102	55	64	32	14

Note:

1. Cells with less than 5 respondents were suppressed.

# Methodology

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## Population & Sampling Methods

In 2023, the GMAC™ Prospective Student Survey was conducted every month of the year among individuals who visited GMAC's web properties (i.e., mba.com, businessbecause.com, callingaloptimists.com, gmac.com, gmat.com.cn, and social media accounts) to learn about GME programs and prepare for applications to business schools worldwide. Additionally, members of partnership organizations such as the Forté Foundation and Beta Alpha Psi (an international honor society for accounting, finance, and information system students attending universities accredited by the AACSB or the European Quality Improvement System) were also invited to complete the survey.

This broader invitation aimed to ensure representation from diverse regions worldwide. In total, 4,105 prospective students from 132 countries or regions across all 10 populated world regions completed the survey.

Responses used for analysis included candidates who are actively applying to business schools or currently researching about graduate business programs.

## Analysis

Descriptive analyses were conducted on survey responses to examine prospective students' program of study preferences, program delivery preference, application plans, and career goals. Analyses were conducted on all respondents and by respondents' region of citizenship, region of residence and preferred study destination.

Region-level results include all the countries within that specific region, regardless of each country's response number. Country-level results have a reporting threshold of 30 response numbers. All results in this report, including both regional and country-level, are not weighted.

# Country-World Region Assignment

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All geographic regions mentioned in this report use the following country-region classifications:

**Africa:** Algeria, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Djibouti, Egypt, Equatorial Guinea, Eritrea, Ethiopia, French Southern Territories, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Ivory Coast (Cote D'Ivoire), Kenya, Lesotho, Liberia, Libyan Arab, Jamahiriya, Madagascar, Malawi, Mali, Mauritania, Mauritius, Mayotte, Morocco, Mozambique, Namibia, Niger, Nigeria, Republic of Congo, Reunion, Rwanda, Sao Tome and Principe, Senegal, Seychelles, Sierra Leone, Somalia, South Africa, South Sudan, Sudan, Svalbard and Jan Mayen, Swaziland, Tanzania, Togo, Tunisia, Uganda, Western Sahara, Zambia, Zimbabwe

**Australia and Pacific Islands:** American Samoa, Australia, Christmas Island, Cocos (Keeling) Islands, Cook Islands, Fiji, French Polynesia, Guam, Heard Island and McDonald Islands, Kiribati, Marshall Islands, Micronesia, Nauru, New Caledonia, New Zealand, Niue, Norfolk Island, Northern Mariana Islands, Palau, Papua New Guinea, Pitcairn, Samoa, Solomon Islands, Tokelau, Tonga, Tuvalu, Vanuatu, Wallis and Futuna Islands

## Canada

**Central & South Asia:** Afghanistan, Bangladesh, Bhutan, British Indian Ocean Territory, India, Kazakhstan, Kyrgyzstan, Nepal, Pakistan, Tajikistan, Turkmenistan, Uzbekistan

**East & Southeast Asia:** Brunei Darussalam, Cambodia, China, East Timor, Hong Kong SAR, Indonesia, Japan, North Korea, South Korea, Laos, Macao SAR, Malaysia, Maldives, Mongolia, Myanmar, Philippines, Singapore, Sri Lanka, Taiwan, China, Thailand, Vietnam

**Eastern Europe:** Albania, Armenia, Azerbaijan, Bosnia and Herzegovina, Bulgaria, Croatia, Czech Republic, Estonia, Georgia, Hungary, Latvia, Lithuania, Macedonia, Moldova, Montenegro, Poland, Republic of Kosovo, Romania, Serbia, Serbia and Montenegro, Slovakia, Slovenia

**Latin America:** Anguilla, Antigua and Barbuda, Argentina, Aruba, Bahamas, Barbados, Belize, Bermuda, Bolivia, Bonaire, Saint Eustatius and Saba, Brazil, Cayman Islands, Chile, Colombia, Costa Rica, Cuba, Curacao, Dominica, Dominican Republic, Ecuador, El Salvador, Falkland Islands, French Guiana, Grenada, Guadeloupe, Guatemala, Guyana, Haiti, Honduras, Jamaica, Martinique, Mexico, Montserrat, Netherlands Antilles, Nicaragua, Panama, Paraguay, Peru, Puerto Rico, Saint Barthelemy, Saint Kitts and Nevis, Saint Lucia, Sint Maarten, South Georgia-Sandwich Islands, St. Helena, St. Martin, St. Vincent and Grenadines, Suriname, Trinidad and Tobago, Turks and Caicos Islands, Uruguay, US Minor Outlying Islands, Venezuela, British Virgin Islands, US Virgin Islands

**Middle East:** Bahrain, Iran, Iraq, Israel, Jordan, Kuwait, Lebanon, Oman, Palestinian, Territory, Qatar, Saudi Arabia, Syrian Arab Republic, Turkey, United Arab Emirates, Yemen

## United States

**Western Europe:** Aland Islands, Andorra, Austria, Belgium, Bouvet Island, Cyprus, Denmark, Faroe Islands, Finland, France, Germany, Gibraltar, Greece, Greenland, Guernsey, Iceland, Ireland, Isle of Man, Italy, Jersey, Liechtenstein, Luxembourg, Malta, Monaco, Netherlands, Norway, Portugal, San Marino, Spain, Sweden, Switzerland, United Kingdom, Vatican City State

# Contributors & Contact Information

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## Contributors

The following individuals made significant contributions to the publication of this report:

**Quan Yuan**, Associate Manager of Survey Research: Data analysis & interpretation, manuscript drafting & design, sample development, survey design & management.

**Kari Nelson**, Associate Manager of Research Analytics and Operations: Data dashboard design.

**Kun Yuan**, Director of Research & Data Science: Manuscript design & review.

## Contact Information

For questions or comments regarding the data or analysis presented in this report, please contact the GMAC Research & Data Science Team at [research@gmac.com](mailto:research@gmac.com).

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