

Examination of the attitudes and behaviour of Iranian students in choosing IBM master's degree programme towards face-to-face and online learning at JAMK

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Abstract		
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1 Introduction

The current study aimed to examine the consumer behaviour and attitudes of Iranian students to study International business management in the master's degree programme at JAMK in two different learning; face-to-face or online learning.

Determining student behaviour and attitude of students towards choosing face-to-face or online learning in the master's degree programme at JAMK was the main focus of this study.

The focus is on Iranian students' consumer behaviour and attitude towards the JAMK International business management programme to find out which of these two styles of programmes appeal more to the Iranian student prospects, i.e. which of these two studying options would they generally find more interesting to enrol to.

Much research in the past years has focused on examining the key factors that impact consumer behaviour and students' attitudes towards online learning or traditional learning. This study has addressed the characteristics of consumer behaviour and the Iranian students' attitudes. The literature review is based on characteristics influencing consumer buying behaviour, the stages of consumer buying decision process, the rule of the student as a consumer and students attitudes towards both programmes. Various studies have found out that students have positive and negative attitudes towards learning and choosing online and face-to-face learning.

1.1 Background

To continue to compete globally, universities have included major use of information and communication technology in their programmes to equip learners with more online learning options through the University Learning Management System.

Across variegate and facilitated methods, one of the most adopted and accepted methods of promoting universities in world-renowned education is online learning. Based on Asabere (2012), online learning seeks to transform the template of the whole scientific process. Online learning is also known as web-based learning; online learning is instructing through computer-assisted learning. According to Nichols (2003: 01), online learning is a combination of a variety of technologies solely to enhance education.

It should be noted that according to the principal lecture of JAMK business school; Murat Akpinar, during COVID-19, the courses are run virtually, but in normal times the English master's programme is not completely virtual; there are some online courses, but not all. In this study the researcher assumes that JAMK offers courses both in face-to-face and online learning i.e. completely virtual, and examines the behaviour and attitudes of Iranian students as consumers in choosing (between) these two programmes at JAMK.

This research will provide useful localized information to JAMK about the attitudes and behaviour of Iranian student prospects when they are considering studying an international business management programme; face-to-face or online learning.

1.2 Research Motivation

With the growing pressure to equip more e-learning options to learners, it is essential to pay attention to students' attitudes towards face-to-face and online learning. Learning theories and technology are advancing rapidly and they led us to shift from face-to-face learning to virtual platform learning. (Pontes, E., 2012)

Based on Ong and Lai (2006), understanding insight into the students' attitudes to using technology could impact the level of e-learning use. The reality that students' comprehension of the learning management system and online materials can affect

interaction and the level of students' engagement has been confirmed by Basioudis, De Lange, Suwardy, and Wells (2012). These items may influence students' attitudes and learning experiences.

1.3 Research problem and questions

Nowadays, because of increasing pressure to prepare more e-learning options for learners and students in academics, it is necessary to pay attention to students' behaviour and attitudes towards face-to-face and online learning as consumers, so the author wants to examine the factors that affect consumer behaviour and students' attitudes towards the face-to-face and online learning.

The main research questions are:

- What are the characteristics of consumer behaviour and the most important factors
 affecting decision making of Iranian students towards choosing international
 business management in master's degree programme; face-to-face or online
 learning at JAMK?
- What are Iranian students' attitudes towards face-to-face and online learning programme at JAMK?

These questions are the subject of this research study. The sample of 114 Iranians of various ages completed the questionnaire by answering the questions on choosing an online learning programme or face-to-face learning programme. Survey questionnaire results conclude that there are several factors affecting the process of choosing the programme between online and face-to-face variations.

1.4 Structure of the thesis

This thesis includes five chapters. The first chapter is an introduction to the study topic and explains the subject. The second chapter is the literature review and

includes 5 sections. Section 1 defines consumer buying behaviour and the role of the student as a consumer. Section 2 explains the factors that influence consumer behaviour, the third section of the literature review explains the stages of the consumer buying decision process. The 4th section of this chapter explains consumer attitude towards science, face-to-face and online learning programmes and then the theoretical framework for conducting this study. The third chapter of this study explains the research approach and research context. It is also about designing and sampling the survey. The last section of the third chapter explains how to collect the data. Chapter four includes four sections that explain the result data. Finally, the 5th chapter shows the study results and recommendations for future research about the topic.

2 Literature review

This chapter defines the main concept of the research and then examines the factors influencing consumer behaviour, and also exploring students' attitudes towards face-to-face and online learning, in the end of this chapter is a theoretical framework for this research.

2.1 Key Concept

A review of the literature in this chapter focuses on consumer buying behaviour which has various definitions from several authors and also students' attitudes that are defined in the following parts.

2.1.1 Consumer buying behaviour

Consumer behaviour definition according to Solomon et al., 2009 is the process by which individuals or groups select, purchase, use, or dispose of products, services, ideas, or experiences to satisfy needs and consumers' desires.

According to (Kumar, 2010) consumer buying behaviour "refers to the buying behaviour of end consumers, including individuals and households who buy goods and services for personal consumption.

Here is another definition from Kotler and Keller (2011) on consumer buyer behaviour that is an integral part of marketing, they stated that consumer buying behaviour is the study of ways in which individuals, groups, and organizations purchase and dispose of goods, services, ideas, or experiences in order to meet their needs and wants.

Traditionally, when the consumer becomes aware of a particular desire or need, to identify selection options (Palmer, 2000). from marketing messages, other people, as well as past experiences, consult with various sources of information (Solomon, 2015).

Consumers can experience priority paralysis if they find all product-related options and effectively review available feedback. (Khare, Labrecque, & Asare, 2011).

However, Peter and Olson (2005) point out that consumer behaviour includes the thoughts and feelings that people experience and the actions they take in consumption processes. It also involves feedback from some other consumers, advertising, information about price, packaging, product appearance.

According to Schiffman and Kanuk (2000, 4) consumers are divided into two main categories that are personal and organizational consumer. The person who uses the product is called the "end user" or "ultimate user". (ibid. 2000,12) It is very important for marketers to learn the needs of the customer and make them more satisfied than competitors (Schiffman, Kanuk 2000, 5). Consumer behaviour is of particular importance to marketers, as say what, when, why and how they do their purchases

(Ibid. 2000, 12) and thus allows businesses to develop more effective marketing strategies (ibid. 2000, 8).

Consumer behaviour is affected by cultural, social, personal and psychological factors, understanding this subject is essential for marketers to create the right marketing mix to attract the customer in aim (Rani 2014, 53).

Due to the research topic, the definition of Peter and Olson (2005, p. 5) is most related to consumer behaviour as a student to choosing the programme, and if he or she wants to apply for master degree programme should meet all the conditions as Peter and Olson defined.

The following chapters will discuss these factors and how they play a role in consumer behaviour.

2.1.2 The role of the student as a consumer

This section discusses the role of students in a consumer context.

Universities can be seen as product providers with products such as study programmes and patronage for participation in different programmes. The student assumes his or her role as a consumer when he or she uses the products and educational services joint to these products (Comparison of McCulloch 2009: 171).

Wellen talks about how this consumer prospect becomes more essential in the connection among the academy and the student:

A large number of students see themselves as drastic buyers of university services and they are asking for strengthen modulus of quality assurance and also they ask for valuable certificate. Establishments faced more stress in the market to differentiate

and specialize to be successful in comparison to their competitors for students and faculty. (Wellen 2005:25)

Heyneman about the perspective that students will buy skills or degrees has a clear idea:

An economic perspective means that the system of school in a market economy should get students ready for changing their job and make them flexibile in the career market, and for a great educational system those skills are so important to maximize compatibility. (Heyneman 2004:447).

The main aim is to support students to increase their knowledge and proficiency to be useful in society.

Education should provide students with transmissible proficiencies (Carroll and Reichelt 2008:391-2).

Leithwood, Edge, and Jantzi point out that globalization has created fears that students may not gain the foothold to compete in the international marketplace (Leithwood et al. 1999:162).

Students will have a basic and useful connection to joining the academy, and this could lead to the commodification of training in which plagiary and customer attitude occur (compare with Wellen 2005:20).

This section of the literature was reviewed to provide information on the students' attitudes towards education as a consumer and to further understand students' behaviour in the market.

2.2 Factors influencing consumer behaviour

This section explains the factors influencing consumer behaviour characteristics.

The groups of factors that affect consumer behaviour are cultural, social, personal and/or psychological. Many of these are not thought out by marketers, but should be considered thoroughly to determine to which extent these factors affect the consumer behaviour (Kotler & Keller, 2012). These groups of factors can be seen in Figure 1.

Cultural factors: Social factors: Personal factors: Psychological factors: .Culture .Reference .Motivation .Age Subcultures .Family .Work economic Perception learning Social class Roles and Status .Lifestyle .Attitude

Figure 1. Factors that affect consumer behaviour. (Kotler & Keller, 2012)

Many factors could affect consumer behaviour. These factors could form consumer behaviour. The following are theories about each of the factors.

2.2.1 Cultural factors

Culture is crucial in understanding the needs and behaviour of the consumer.

A person is always influenced by his or her cultural environment, community, friends, and family, which determines his or her values and influences his or her perceptions, habits, and behaviour (Rani 2014, 54). Cultural factors involve elements that include culture, subculture, social class and status.

Culture is the personality of a society (Solomon 2013, 549), includes abstract, for example, values, attitudes, ideas, personality types and components of material; including certain products that can be material manifestations of abstract components of culture (Engel, Blackwell, Miniard 1995, 611).

Individuals are the products of their culture, and their moral behaviours are subject to certain behaviours. People cannot be separated from their culture (Mooij 2004, 26), culture forms their values, ethics and product preferences (Solomon 2013, 591). Culture determines how products can be used, their function, meaning and form, defines the ideology of consumption (Engel, Blackwell, Miniard 1995, 637).

Culture is one of the most important items that determine behaviour. Properly, human behaviour is shaped by internal items such as physiological and psychological items and external items such as cultural and physical environment (Chang, 2005). Furthermore, Kotler (1999) expressed that consumer decision is deeply influenced by some factors such as consumer culture and society.

Subculture

Schiffman and Kanuk (2000, 246) describe subculture as follows: "A distinct cultural group that exists as an identifiable part of a larger and more complex society." The main categories of subculture are nationality, religion, geographical location, race, age and gender (ibid. 2000, 347).

A person's ethnicity, race, and religious background are often a major part of his or her identity (Solomon 2013, 539), Hence, it is very important for businesses to consider the consumer subculture when segmenting customers. Marketers can break those categories down into low width segments and develop an effective marketing strategy based on this category (Schiffman, Kanuk 2000, 368).

2.2.2 Personal factors

As the name implies, personal factors refer to items that are specific to each individual. These involve age, gender, occupation, financial status, lifestyle, personality, and self-concept (Rani 2014, 56).

Individuals wants and interests usually change with age, and their motivation also will change for consuming products or services. Consumer behaviour is influenced not only by aging but also by the time of birth and growth. (Schiffman, Kanuk 2000, 39).

Age

During life, a person changes the products and services they buy, because their taste in lots of things such as food, clothes, furniture and entertainment will change, age could influence consumer buying behaviour, for example, women with different age will not buy same clothes. Life cycle phase, which families may go through as they adult, as well as will affect people's purchases.

The phase of life can change from demographic or life-changing events, such as marriage, having children or retirement. for marketers, this means that they need to constantly research their market and develop their products to be relevant to the phase of the life cycle phase (Kotler et al. 2013, 153).

Age has a significant effect on the attitude towards buying a product or service. Therefore, it is stated that (young) learners should be considered as consumers in education and this is the reason for the influence of young people in many ways (Solomon et al., 2010).

Gender

Solomon (2013, 35) points out that significant amount of the products are aimed either only for men or only for women.

Schiffman and Kanuk (2000, 40) argue that gender roles are changing, and if gender is just another correct way to divide customers into certain product categories.

Lifestyle

Individuals of the same gender and age group still have different shopping decisions because of their lifestyle. (Solomon 2013, 37). A person's lifestyle involves her or his activities, interests, values and ideas (Rani 2014, 57), that determine which products and services are attractive to the person (Solomon 2013, 57).

Self-concept and personality

Personality does not have a general and desirable definition. Hence, it is generally specific as "all the diversity between individual and another" (Chisnall 1995, 59). Individual personality influence how a person responds to marketing stimuli (Solomon 2013, 265) because they join to pursue certain factors according to their personality and define their self-concept (ibid. 2013, 227).

Self-concept is the beliefs that a person has about their characteristics and how they evaluate these characteristics. In most cases, people have a positive attitude towards themselves, but in often cases, they may evaluate themselves more or less positively (ibid. 2013, 190). Self-concept has a significant effect on individuals' consumer behaviour, and individuals can buy products to improve their self-esteem or to "treat" themselves (ibid. 2013, 227), which is often referred to today as "self-care".

Individuals differentiate between the real self, the realistic evaluation of themselves and the ideal self, the idea they like to be, and they usually choose goods that fit their true selves, but also help each of the ideal themselves (ibid. 2013, 192).

Occupation and financial situation

Consumer financial status has a great impact on their buying behaviour. Individual's savings and income usually determine his or her purchasing power and what people

are going to buy (Rani 2014, 57). Careers, education, and income are all closely intertwined and determine people's product preferences. (Schiffman, Kanuk 2000 42).

2.2.3 Social factors

In addition to cultural factors, social factors also strongly influence consumer buying behaviour. These factors involve reference groups, families, social roles, and situations.

Reference groups

The term "reference groups" relates to any group that has a significant impact on a person's buying behaviour (Engel, Blackwell, Miniard 1995, 716; Bearden, Etzel 1982, 184);

For example, family, friends, shopping groups, workgroups, virtual groups and communities, consumer action groups and some special kind of people such as celebrities, political figures and experts (Schiffman, Kanuk 2000, 293). All of these groups will effect consumer behaviour, even when nobody is a member. Therefore, family members and friends are likely to play a greater role in individual's consumption decisions than other people, groups. (Soleomon 2013, 433).

Reference groups affect everyone, not just children. Based on Wei and Yu (2012), social identity theory claims that an individual's identity consists of two components: Personal; such as individual feelings, and social; for example, the individual feels that he/she is a member of a group.

People will manage their pictures through social signaling. They communicate and behave in the presence of others according to their personality and/or who they wish others thought they were (Baca-Motes et al., 2013). This explains why people are influenced by their reference group; social identity is one of the credible parts of

their identity. Therefore, Consumer buying behaviour is related to the reference groups as well as to the social power of the reference group or its leader's ideas.

According to research on social identity, the theory states that consumers buy brands to build their self-concepts. Individuals are usually more interested in building stronger relationships with certain products or brands that help them to explain and develop their self-concept (Wei and Yu, 2012). Generally, people can have an independent self-concept that "the mental display of a person's traits, attitudes, and preferences is motivated by resistance to unjust social pressures and independence" (Torelli, 2006, p.240).

However, people could have a reciprocal self-concept in which the mental representation of social norms, membership groups, and the ideas of others are motivated by the need to conform to the wishes of others and to maintain harmony. It is about the self-image that is connected to others.

Various kinds of research have shown that these self-concepts impact on persuasion, judgment, and selection (Torelli,2006). Consumers' buying behaviour can be affected by people's perceptions. On the other side, "psychological variables, such as lifestyle, personality, personal image of a person, profoundly affect attitudes" (Anilkumar and Jelsy, 2012, p. 31).

Therefore, reference groups, via self-image, self-concept, and ideal self, influence attitudes. This effect refers to the age of the people. This is because the reference group will be different for adults and children.

Adolescents are influenced by their parents. They are influenced by their parents' wishes for how and what they think their parents would like them to be and try to give this kind of picture of themselves to their parents. One more reference group

that has significant social power are friends. In fact, adolescents consider the experience and counseling of different reference groups as parents and peers in their decisions (Wilkes, 1986). In addition, adolescents are affected by the media, especially TV, for example, French watch more TV than Swedish do (Nation Master [online], 2013). The media operates differently according to the demographics, for example the age groups of their users. For example, television could have different contents, even channels, aimed for adults than children. The ads rotated on television, according and because of these factors, might reach, and have different impact on different consumers.

Therefore, due to the age of people, there are several reference groups based on age groups and, as a result, attitudes of the recipients differ.

Belonging to a certain reference group includes certain priorities and values accordingly and based on this, different attitudes lead to different choices.

Family

Family is one of the credibility factors in consumer behaviour (Rani 2014, 56),

Because it plays a huge role not only in the formation of a person's personality,

attitudes and beliefs, but also in their buying behaviour (Ramya, Mohamed Ali 2016,

78) The effects of the family on a person's consumer behaviour can extend

throughout life and even over different generations. (Chisnall 1995, 167).

Role and status

Individuals belong to several reference groups in different situations; with their family, at work, in a club, with a group of friends etc. Their attitudes and activities could vary based on their role in a certain group and the expectations experienced from others in these groups (Rani 2014, 56).

Individuals tend to buy brands and products that they can relate to in their roles and situations in different groups in which they participate (Ramya, Mohamed Ali 2016, 78). Brands market their products aiming to resonate strongly on members of these groups based on interests and statuses. (Rani 2014, 56).

Social class

Social classes are relatively stable and homogeneous groups of individuals in society who share certain characteristics. These kinds of groups are usually based on the economic position of the people in the market (Engel, Blackwell, Miniard 1995, 708).

The people who belong to those kind of groups share similar values, lifestyles and interests (Rani 2014, 54). Social classes are hierarchically categorized bulding from bottom to the top (Schiffman, Kanuk 2000, 298).

Social class is defined by three major variables (Engel, Blackwell, Miniard 1995, 682):

- Economic variables: job, income, wealth;
- Interaction variables: personal credibility, socialization, socialization;
- Variables that are political: such as power, class consciousness, mobility; Social class has a huge effect on how people think about shopping.

Consumers usually prefer going to stores that they think will fit their social class. Some people sometimes wish to have access to higher social classes than they are members of, and sometimes try to get there by purchasing goods that are associated with a higher class than their own. People sometimes do this when they try to enhance their self-image. (ibid. 1995, 706-708)

2.2.4 Psychological factors

Therefore, in terms of the above factors, psychological factors also play an important role in people's shopping behaviour. Psychological factors include motivation, learning and attitude. (Rani 2014, 58). The next section will examine the attitude.

Motivation

Motivation is what makes people to behave in certain way in order to fulfill their needs and wants as consumers. (Solomon 2013, 142). Consumers may have a variety of needs, for example biogenic and psychogenic needs. Biogenic needs include the basic needs to sustain our lives, for example, food and water, and psychogenic needs are the needs arising from the mind, for example, the need for status, power, sociability, uniqueness, and so on (Solomon, Bamossy, Askegaard, Hogg 2006, 94).

Psychologist Abraham Maslow provided a hierarchy of biological and psychological needs to express why people are looking for another type of product advantages. Maslow's hierarchy of needs consists of five levels of needs, starting with physiological (basic) needs, safety needs, belonging, sensual needs, and ending with self-realization. People develop hierarchy after meeting their essential needs, but some products can meet multiple needs simultaneously (Solomon 2013, 151-153).

Consumers could be motivated by positive ideas and made to look for products that can be useful in fulfilling that idea, i.e. the goal, but also could be motivated with negative ideas, motivations and made to avoid products that are associated with rejection and social rejection (ibid. 2013, 147-148).

According to the theory of the social-psychological development of the foreign scientist Erickson, young people are in a stage called the "period of delay of the psychological community." at this stage, young people are looking for (social) identity. In the process, they are influenced by their peers (Chang, 2005).

Perception

Perception is the process by which people choose and organize information gathered by physical emotions (ibid. 2005, 100). Brands face challenges in getting their message through in desired fashion, because people understand the same information and messages in different ways according to their experiences, beliefs, and attitudes; the same messages is never understood in the exactly same way by all the recipients (Rani 2014, 59).

Learning and experience

Learning is a behavioural change resulting from experiences (Solomon 2013, 133). A negative experience with a product or brand is likely to lead to the individual avoiding that brand or product in the future, and a great experience stimulates subsequent purchases of the same product (Rani 2014, 59).

Cues could affect the buyer's answer to his or her interest in purchasing the product or service.

Many factors could affect consumer behaviour, these factors could form consumer behaviour. Due to the influence of different factors, consumers react and answer differently to the marketing plan for the same product, price, advertising, and distribution, their responses vary considerably.

2.2.5 Attitude towards science

In this section, students' attitudes towards science are discussed in orded to gain understanding of students' interests, efficiency of the studies, and commitment in the field of science.

Researchers have been trying to describe scientific attitudes and distinguish between attitudes, beliefs, and values (Moore and Foy, 1997). The term "attitude" is discussed and described in the scientific literature for the use of the field of education. Oliver and Simpson (1988) have described "attitude" as the degree of student's interest in science.

According to Salta and Tzougraki (2004) To summarize, attitudes consist of the orientation to think, sense, take positive or negative action towards the things in our environment, and they can be considered to have three essential components:

- 1. component of cognitive It is a set of opinions about the properties of attitude and can be evaluated by paper and pencil tests like questionnaires.
- 2. component of effective It involves feelings about things and can be evaluated by using psychological indicators.
- 3. component of behavioural It is about how people react to objects, and its evaluation can be done by observing student behaviour directly.

According to Osborne, Simon, and Collins (2003), they have found out plenty of factors that could have impacts on attitudes and these include gender, structural variables, for example, socio-economic category, school rooms, teachers, and curriculum. The same outcome of the analysis tested by Zacharia and Barton (2004), also represented that school, especially the classroom, variables like students' attitudes towards their teachers, the knowledge of curricula, or science classroom atmosphere showed as fundamental effects on attitudes towards science, with the most important factor being the experienced relationship with the science teacher.

Due to the connection between attitude and other perspectives of teaching and learning knowledge, Siegel and Renny (2003) discovered from research. According to this finding, attitudes will impact students' perseverance and efficiency, a low positive relationship among science attitudes and scientific progress, activity-based and problem-oriented scientific guidelines increase positive attitudes towards knowledge (Siegel and Renny, 2003).

One main result of attitude research has shown the relation between attitudes towards science and students' progress in science and subsequent availability to

scientific experiences. Cannon and Simpson (1985) discuss that transformation in students' motivation for progress is similar to transform in attitudes towards science.

Attitudes towards science are shown as a form and are found out as a student's relationship to physical issues. Hence, there is a wide range of perspectives in research on students' attitudes towards science, Barmby, Kind, and Jones (2008) created six attitude forms. These forms are as follows:

- 1. Learning science at school.
- 2. Practical work in science.
- 3. Out-of-school science.
- 4. The significance of science.
- 5. Self-image in science.
- 6. Subsequent participation in science.

While, the common interest in science includes the construct of learning science in university, participation in the future in science, and out-of-school sciences.

This section emphasizes creating a positive attitude in the field of science that should be one of the main aims of the university curriculum and the attitude in science is considered as a construct or form and is understood as a student's relationship with physical issues.

2.3 The Stages of the consumer purchase decision process

Consumers eliminate problems when they make buying decisions. In this proceeding, consumers go via a chain of steps that include: identifying the problem, searching for information, evaluating options, and choosing a product. After the consumer chooses the purchases, the quality of that decision influence the last stage, in this

stage, the customer will realize how good the purchasing decision really was. (Solomon 2004, 292.)

When the consumer faces a problem with the purchase, they need some information to solve it. In this data retrieval process, the consumer researches the environment for the right information to make a sensible decision. There are two kinds of data searches such as pre-purchase and continuing search. In a pre-purchase search, a customer would recognize a requirement and then search the market for special data. In a continuing search, a consumer is only searching for entertainment or to remain up-to-date on everything that happens in the market. (Solomon 2004, 297.)

Based on Solomon, there are two kinds of data sources that consumers usually will use: internal and external. There is an internal search in the consumer's mind: this is due to the past experiences of a service or product and related in the consumer culture that has created thought about the services or products. For example, if the product is new or unreliable, consumers still want to search more about it. An external search is achieved through advertisements or friends. In information retrieval, an important purchase requires more search activity, or more relevant search activity when the relevant information is easily taken and used. (Solomon 2004, 297-302.)

Choosing the right one and making the purchasing decision from all of the available options needs a lot of effort. There could be lots of several brands, varieties, and choices. The finald decision derives from the decision-making process taken. A typical decision-maker would not consider some other brands than what he or she most often chooses, and on the other side, a person who solves a wide range of problems would evaluate different brands. The evoked set is called the selection process, in which, the customer actively considers all available options. In other words, the evoked set is a set of options. It is essential for the marketer to be in the consumerinspired collection or evoked set. In addition, consumers do not easily pick products

that they have already rejected in the past for some reason, instead, a completely new product or a brand could become chosen. Classification is a key item in the product's evaluation. Products in consumer-evoked collections are usually similar and they are classified in the same ways. It is important to know how the consumer categorizes the products and services, to know what options they would most likely consider. (Solomon 2004, 305-306.)

When a consumer evaluates the options within a group of products, they are choosing the product to buy. Choosing the product could be made in a quick and easy way or using lots of consideration and processing. There are many perspectives and factors that can have impact on the decision, such as brand beliefs, data available at the time of purchase, or a combination of data from sources. (Solomon 2014, 308.)

2.4 Consumer attitude

Consumer behaviour in purchasing goods or choosing services depends on the attitude of the buyer, in addition, the marketer should study consumer attitudes to understand them and give them better offers, in which case they will create a positive attitude towards products and services.

Attitude is a constant and general assessment of people, objects, or issues (Solomon et al., 2010). According to (Homer and Kohle, 1988) consumer attitudes are the values and beliefs used to resolve conflicts or make decisions. Consumer values are criteria based on evaluate behaviour and individuals.

Attitude mentioned to the constant positive or negative evaluation of people, products, and topics (Solomon, Bamossy, Askegaard, Hogg 2006, 139). Brands could change a person's attitude towards a particular product or brand through marketing efforts and shape them in a way that is beneficial to the brand (Rani 2014, 60).

According to (Vantom et al., 2005), attitudes are considered as powerful determinants of behaviours and according to marketers' point of view, a person who has a positive attitude towards a product is more likely to buy it. Because attitudes are strongly influenced by behaviour, attitude research makes a very useful tool for describing and predicting consumer behaviour (Udell, 1965. 46).

As mentioned before, attitudes are related to the way people think, self-image, and the importance they have for the image that others can have of them.

2.4.1 Student's attitude towards face-to-face learning

Face-to-face course instruction focuses on a variety of elements, involve lectures, case studies, team projects, and etc., Learning takes place in a simultaneous space, which means that students must be in the same class at the same time to learn. The traditional course has the main benefits of face-to-face interplay between the student and the instructor as well as between the students. Students are motivated by the instructor and also by other students themselves. In this environment, learning is more teamwork than individual competition. Great learning is participatory and social, non-competitive, and also individual. Teamwork will involve others in learning. Sharing your ideas and answering the reactions of other students will improve thinking and comprehension. (Chickering & Gamson, 1987).

Face-to-face learning is determined as a course in which all content is presented in a traditional face-to-face setting only. (Allen and Cement, 2011). Harasim (1989) and Talebain et al. (2014) stated that face-to-face training depends on same time and place.

Beard, Harper, and Riley (2004, 29-31) stated that the teacher presence in a face-toface course could reduce the psychological distance between the teacher and students and makes for better learning. This communication is because of literal aspects such as praise, asking for opinions, humor, also non-verbal expressions will happen such as eye contact, facial changes, and some movement that makes teachers psychologically intimate to students (Kelley, 2009, 37).

Students' interest in the traditional method of learning was also reported in research by Osgerby (2013), which examined students' understanding of introducing mixed learning environs and found out that while students have a positive attitude towards adopting an Information and Communication Technologies based knowledge with sufficient resources, they prefer face-to-face and step-by-step lectures.

In another research, Cao (2011) found out the MBA students were less satisfied with online learning than with a face-to-face learning.

In sum, student participation in face-to-face courses as traditional classes is positively correlated with student engagement and university efficiency, however, the severity of these effects may be low (e.g., Carini et al., 2006). Several researches claim that participation in learning could grow learning and engagement (Chen et al., 2010).

Generally, there are reasons why students would select face-to-face as traditional, in-class activities. However social connectedness could be achieved through online learning (Grieve et al., 2013), a great number of students feel that face-to-face contact is necessary to create a feeling of community (Conole et al., 2008).

2.4.2 Student's attitude towards online learning

Several authors have an opinion that there is a connection between distance learning or education and online learning, but they are unsure of their descriptive fiction.

Previously, the phrase e-learning was applied to mention to any type of learning that applied e-delivery ways. With the appearance of the Internet, e-learning has grown and the phrase is now increasingly applied as an online course. (Monahan, 2008).

One type of learning is online, online learning has been existing since the 1980s, another term that is used for e-learning does not disclose its roots exactly (Harasim, 2000). As researchers used these subsequent technologies, they found out that using terms without specific design features make it difficult to discover and design similar learning environments (Phipps & Merisotis, 1999).

Most authors defined online learning as the acquisition of learning experiences through the use of certain technologies (Benson, 2002; Carliner, 2004; Conrad, 2002). On the other hand, Benson (2002) and Conrad (2002) recognized online learning as a newer version of distance learning that improves the availability of learning chances for students who are explained as non-traditional and disenfranchised. Benson (2002) defines an obvious statement that online learning is a recent and modified version of distance learning.

Most research has concentrated on online courses. However, a growing amount of face-to-face learning courses are starting to combine some of the online ingredients in which traditional classroom activities are replaced by online activities (Ituma, 2011).

Students' attitudes are influenced by the excellence and ease of using the online course, the availability of online learning, and also the skill of students in using computers (Aixia, 2011: 264-268). Furthermore, students' positive attitudes and behaviours about online courses are significant and essential for admission and adoption of online courses (Selim, 2007: 396-413).

Based on Woo (2000: 132–139) showed that the argument of accepting online learning has been time-consuming and hard. Similarly, Sanders (2002: 251-262) highly evaluated students' attitudes about the possibility of using web-based learning components in biology. The exploration of this study, with reference to the problem-solving approach and the expansion of critical thought potencies, showed a gradual effect on students' learning.

Yang (2006) carried out a quantitative study applying a structured questionnaire at the University of Taiwan, in nursing university, to assess attitudes towards online learning and found positive attitudes due to feasibility and new learning methods. In the same way, Kirkwood (2003: 155-176) applied a survey questionnaire and focused on a group of students' attitudes towards online learning at the Open University of England, the findings of this study reflect the strongly positive attitudes of students for the use of online learning technologies.

Students' negative attitudes towards online learning have also been observed in several previous research studies. Students' negative attitudes towards online learning were found to origin from poor computer skills, technological anguish or anxiety, some computer hardware problems, weak studying proficiency, poor motivation, and incapacity to work (Smith, et al. 2000: 59-81, Govindasamy, 2001; Rosenberg, 2001).

Another downside to the online learning attitude was that online classes lacked communication in person with teachers and classmates, many research studies have reported that some students feel isolated and alone when exposed to a computer screen. They were in privation about face-to-face communication with the teacher in usual classes (Ponzurick, et.al, 2000: 180-187).

Otter et al. (2013) recognized that students in online-only courses had felt isolated from their classmates and instructor, had to be self-sufficient in their studies, and were less helped by their instructors than their instructors trusted them to be.

According to, Garrison and Vaughan (2008) it is necessary to reflect on the face-to-face approaches and redesign learning and training in a new environment, in order to thoughtfully merge face-to-face and online learning experiences.

This topic is very important and from the researcher's point of view requires specific attention. It is essential to do research on every perspective of online learning. Most past research work identifies impediments to using online learning and characteristics that affect students' interest in online learning. However, few studies have been thoroughly reviewed on students' attitudes towards online learning in choosing a master's programme.

2.5 Theoretical Framework

In the above sections, the author reviews the literature explaining the main points, and the sciences required to understand the main consepts of consumer behaviour, factors influencing consumer behaviour, the stages of the consumer purchase decision process, and student's attitudes towards face-to-face and online programme.

The sections 2.1, 2.2, and 2.3 provide theoretical information on the decision making of students as consumers when they are considering to purchase education in order to gain knowledge, a degree, proficiencies, career progress. The theory explains the main factors affecting the decision making progress of the student prospects. For example, consumer behaviour characteristics; cultural, social, personal and psychological factors are important for higher education marketers to take into consideration.

There are several types of reference groups that can lead into a great variety of preferences. For Iranian students there are several factors with different weighings affecting their decision making as a group. Iranian students are a heterogeneous group; while there could be some common characteristics, each individual is different with his/her responses and factors affecting the individual's decision making.

Section 2.4 reviews the students' attitudes towards face-to-face and online learning. These attitudes are influenced by several factors. The concepts reviewed in the literature review are essential for this study to understand the study including the survey's results.

3 Methodology

The purpose of this study is to examine consumer behaviour and attitudes towards choosing JAMK in the master's degree programme for Iranian students. The starting point for the research is the idea that JAMK would offer two versions of its master's degree programme in International Business Management. These versions would be face-to-face and online-programme. This research examines the behaviour and attitudes of Iranian students, as consumers, towards face-to-face and online programmes. This research is supported by a review of essential literature and other theoretical material that provide information regarding the subjects, leading the research to defining how Iranian students would select their preference of the programmes by using a questionnaire.

The research process includes various reviews in the extend of ideas, research questions, and findings based on existing researches and empirical information.

Research questions, theories used, and previous research were identified during the research process. (Eriksson & Kovalainen 2008, 22-23; 43-44.)

The research examined factors influencing consumer behaviour, attitude towards science for Iranian students to choosing the JAMK master's degree programme.

3.1 Research approach

Qualitative and quantitative research should comply with the researcher's wishes to know (Eriksoon and Kovaleinen 2008, 4). A case study can be selected because of the specific interest of researcher and wish to figure out and understand information regarding the phenomenon. (Simons 2009, 29) As well as stated that qualitative research involves interpreting and recognizing the phenomenon of research in the context. (Eriksson & Kovalainen 2008, 6.)

Quantitative research could be helpful if, for example, there is a large and representative sample of the target population or society of interest. The quantitative method tries to generalize and observe the population in total. (Wilson 2010, 14.)

According to this, it was decided that the research should choose a quantitative approach to research.

The purpose of this research is to understand the behaviour and attitude of Iranian students in choosing JAMK master's degree programmes. This research topic was chosen because of the researcher's personal interest in understanding the behaviour and attitude of Iranian people as consumers.

The research examined factors influencing consumer behaviour, attitude towards science for Iranian students to choosing the JAMK master's degree programme. The target group is Iranian students. The aim was to collect information from the target group as a field study. An online survey was a suitable way to collect data and information from Iranians as students. Based on Hirsijaru, Rames, and Sajavara (2007, 190), an online survey is cost-effective and a fast method to gather data about large companies.

The idea for developing questionnaire in this research was adapted from Garrison and Vaughan (2008), Rotich (2013), Shawish and Shaath (2012), and Zumor and others. (2013). Some modifications and improvements have been made to address the research questions. The survey questionnaire includes four parts: the first part the respondents' demographic variables, the second part was about consumer buying behaviour, the third part attitudes and preference towards face-to-face learning at JAMK, and the last part attitudes and preference towards online learning at JAMK, close-ended and one open-ended questions about the attitudes and preferences towards the face-to-face and online learning programmes.

3.2 Research context

This section is about Master's degree programme in international business management at JAMK, years 2019-2022.

Description

The main aim of the full-time Master's degree programme in International Business Management is to support students in developing occupational skills, discovering and absorbing new ideas, solving business issues, and innovating new opportunities for their businesses. This programme is useful for those who want to use more of their own experiences and improve their competence in the business field. (JAMK study guide master's degrees 2019-2020)

The main specialist module of the international business management programme is global business management that includes 20 ECTS. Studies in this module will help students to improve their skills to absorb new ideas as new opportunities in different environments and develop appropriate strategies to achieve them. Students evaluate, articulate, and transform new business ideas for designing and implementing to develop different business projects and perform managerial tasks in

the global field. The international business management programme also includes two common modules; 15 ECTS management and 10 ECTS research and development. The main aim of the studies' management module is to provide common qualification in strategies, leadership and accounting in the managerial field. The main aim of the studies in the research and development module is to improve students' skills in discovering research problems and using appropriate research ways to solve problems creatively and make correct decisions in the workplace. (ibid. 2019-2020).

In addition, students will take 15 ECTS elective studies which they can select from different courses that include brand, project and strategic human resource management, global leadership and culture, and strategic management accounting. They can also take part in JAMK's study tours, like the Silicon Valley Leadership Programme. And then finally, students have to complete a 30 ECTS Master's Thesis. (ibid. 2019-2020).

World business management competence.

Students could realize the dynamics of worldwide business environs and they can be able to expand global marketing and also to develop strategies related to sales. In addition, students realize the mechanics of corporate development and they can plan strategies to progress. In addition, they realize the human resource needs of new investments and are able to evaluate the innovation progress to seize opportunities in global markets. And in the end, they realize the financial principles of new investments and are qualified to make the correct investment and resolve financing problems according to financial analysis. (JAMK study guide master's degrees 2019-2020).

Professional growth and technical knowledge

Students' professional development begins with the tutoring process, which starts at the beginning of their studies and extends until graduation. In the process, students integrate personal knowledge plans and communicate with their instructors their needs for expanding their learning goals. The 90 ECTS programme is designed for a core compulsory and elective study. The contention of tutoring guides to the suitable selection in optional studies. The main studies modules include 15 ECTS management, 10 ECTS involve research and development, and 20 ECTS include global trade management. Courses in both management and R&D module are designed to develop students' common master's eligibility, as courses in the global business management module expand the core competency of the student specialist. In elective studies, students can choose 15 elective ECTS courses from existing master's level courses and they should select mandatory 30 ECTS for their master's thesis. In the master's thesis seminars, students will get prepared with personal supervision and they will be given advice in making their dissertations. (ibid. 2019-2020).

Collaborate and learn working life

Collaboration in working life is a continuous practice in the curriculum because in part-time study students continuously impact their training in the courses based on their on-going and past experiences at work experiments. (JAMK study guide master's degrees 2019-2020).

Validation

The steps for recognizing prior to learning are defined in the degree regulations and study guidelines. In addition, students have other options in partner universities, such as other universities of applied sciences, universities, and open online study portals. (ibid. 2019-2020).

Graduation

Awarding a master's degree certificate requires the student to pass the courses of study according to their own personal learning plan. (ibid.2019-2020).

3.3 Designing and sampling the survey

The most ordinary way of assessment is a questionnaire. A questionnaire could be helpful for collecting information and data with a criterion type from a determined group. Surveys collected are usually quantitatively analyzed. (Hirsjärvi et al. 2007, 188-189.) The benefit of operating a questionnaire could be allowing to use correct and detail data. This is achieved by sending a questionnaire to the specific target group. (Wilson 2010, 148).

The questionnaire (Appendix 1) was in both English and Persian and was created with 28 questions. Respondents could answer all the questions to proceed to the next pages of the questionnaire.

The first page of the questionnaire included information about the aim of this survey, that is, examining Iranian students' consumer behaviour and attitudes for studying at JAMK online and/or face-to-face master's degree programmes and a brief description of the conditions for choosing those two programme as a cover letter.

The second page of the questionnaire concentrated on collecting general and personal information of Iranian students such as gender, age, the highest level of education, occupation, and do they have relevant experience in International Business Management for more than 2 years or not, their name and sure name omitted.

The third page of the questionnaire focused on Iranian student's opinions about studying a master's degree programme as face-to-face and online programme, if they

would study at JAMK, these questions measured the buying behaviour and attitude of Iranian students in general.

The fourth page of the questionnaire was a brief description of face-to-face study conditions at JAMK. Respondents answered the questions about their behaviour to choose this programme.

The fifth page of the questionnaire was a brief description of online study conditions at JAMK. respondents answered the questions about their behaviour to choose this programme. Attitudes could be measured by some code which the respondent is asked to be agree or disagree about the subject (May 1997, 96).

Because the target group was in Iran, the researcher conducted the survey as an online survey questionnaire, SurveyHero was chosen as the platform for conducting this online questionnaire. Some basic services of SurveyHero software are free. The questionnaire sample was available for getting ideas to create own questionnaires in SurveyHero, so the structure of the questionnaire form was easy to perform.

After designing the form, the request to fill in the questionnaire was published on the Internet in Persian language, and the link was sent to them in the form of a personal message.

The sample size should be sufficient to receive enough responses. When the sampling population is very small, the researcher should conduct a survey questionnaire on the entire population. (Wilson 2010, 202) To get more answers, the researcher decided to develop the number of people in the sampling framework. For reliable statistical analysis, a large sample format is required (Ibid. 2010, 201.)

The researcher published the questionnaires to 664 people as the sampling population in Iran. 200 people responded to be filling out the questionnaire. The

survey was viewed by 195 people from 4th to 26th of October 2020. Figure 2 illustrates the target sampling region.



Figure 2. Target sampling region. (Geology Iran map and satellite 2005.)

To conduct the survey, it was required to specify the target population. The survey examines students' behaviour and attitudes towards choosing JAMK master's degree programmes in Iran, but it is impossible to send it to all Iranian (as prospect students). Instead of focusing on the whole population, reliable results can be obtained by applying to the sample (Wilson 2010, 192).

In addition, sampling could help the researcher to save time and money in sending to or receiving answers from only the relevant population (Ghauri and Grønhaug 2002, 112).

It was normal that in this research sampling types were used to select the target sampling population. The researcher does not require to confine or limit the method to just one option or choice. Combining different methods is common to carry out the research. The level of trustiness and credibility will increase when using combined sampling methods, and the researcher can be in a better place to answer the research questions. (Wilson 2010, 200.)

3.4 Data collection

Using the selected research method, it was transparent that the initial data should be prepared to use a survey questionnaire. Preliminary data could help the researcher obtain data about consumers' attitudes and behaviour as students. Preliminary data describe the reason for certain behaviour and provides a picture additionally. (Ghauri and Grønhaug 2002, 82.)

The initial data can be unique to each research and can be helpful for contemporary subjects. Collecting basic information and data is challenging and time-consuming but can make important and meaningful findings for general research. (Wilson 2010, 135-136.)

Answering the questionnaire through SurveyHero was not easy for the respondents, some respondents had a problem with accessing the survey because they had to use VPN to open the link which resulted some respondents not being able to open the link to the questionnaire. According to the respondents' feedback the questionnaire helped them to get information about JAMK and its conditions to apply. According to some of the recipients 28 questions were quite many to complete but the content was clear and they understood all the questions well.

According to this research, the focus was on finding data and information about Iranian students as consumers. The survey was created in two languages. Therefore, it is important to gather current data while considering the previously mentioned problems.

3.5 Data analysis

Quantitative research includes results that can be measured and displayed in whole numbers or statistical types. In addition, the aims of this type of research are to create generalizations that are based on research (Bryman and Bell, 2011).

The most consistent for this study is the quantitative research because by collecting the information and data obtained from the questionnaire, statistics are created and therefore generalized according to the results.

In the data analysis category, data could be categorized into different kinds: Nominal data is a kind of data and information that is not measured numerical way. Generally, this data has values that could be divided by category (Wilson 2010, 214).

In the type of quantitative data analysis, the chart could help to expound the outcome about the results. When a respondent selects a response from options of promoter, it is an effective and obvious "data percentage bar chart" to defined the distribution of various ideas and opinions. Graphical expression of responds could make comparison easier than other types. (Morris 2003, 79.)

The SurveyHero was used for summarizing reports and generate graphs.

3.6 Verification of findings

The aim of this study was to produce and present trustworthy and factual information. There are several methods for supporting the findings in experimental research in both quantitative and qualitative studies. In quantitative research, reliability could be determined by examining the validity and reliability. (Kananen 2011b, 118.)

Quantitative research selected for this study, due to the theory and points of the literature review questions designed and transformed into a questionnaire. Based on Vilkka (2007, 150), this survey questionnaire could be valid if the survey measures the things that the researcher aimed to measure.

Based on quantitative research, reliability depends on the stability of the research outcomes. Other researchers also could obtain the same outcomes. (Kananen 2011b, 119). The study can be frequented, but it will be time-consuming and overwhelming.

The survey itself provides information about Iranian student's behaviour and attitude in choosing the JAMK programme. Internal stability in the questionnaire was met by repeating the main questions in various sections and several forms. There are several studies that examine students' attitude towards online and face-to-face learning for example in Iran University of Science and Technology (IUST), Yaghoubi et al. (2008) explored the student's attitudes towards e-learning. The results showed that respondents have a positive opinion and attitude towards online learning.

4 Results

This chapter describes the empirical results of Iranian students' behaviour and attitude towards choosing JAMK programmes. This research is interpretive and produces results from Iranian students' behaviour in choosing JAMK programme. In sum, 114 respondents out of 664 Iranian responded to the questionnaire in SurveyHero. This result is based on the researcher's findings thematically and they are according to the theoretical framework.

4.1 Preliminary information

As preliminary information, Iranian students were informed about the aim of the questionnaire, that the questionnaire is examining Iranian students' consumer behaviour and attitude as an Iranian students for studying at JAMK online and/or face-to-face master's degree programmes.

The questionnaire was published to 664 people in Iran. 200 people responded expressing their willingness to fill out the questionnaire. In total 195 people viewed the survey questionnaire and 114 people of them completed the survey. 14 people

started but did not finish the survey. The survey was open from 5th to 26th of October 2020.

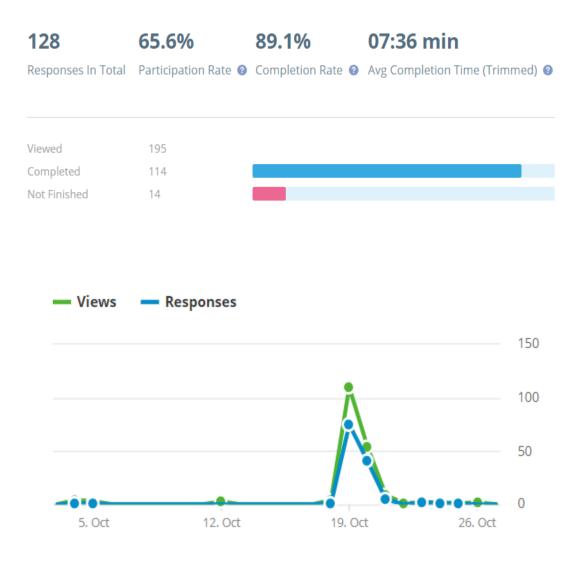


Figure 3. Result overview of the respondents

The figure 3 is showing the results overview of the respondents. 128 Responses In Total, 65.6% Participation Rate , 89.1% Completion Rate, 07:36 min Avg Completion Time (Trimmed).

4.2 Factors influencing consumer behaviour

Respondents were asked to answer questions about factors influencing consumer behaviour.

Age

Respondents were asked to record their age range. 62% of respondents' age is between 29-39 years old, 16% of respondents' age is between 18-28 years old, 14% of respondents' age is between 40-49 years old, 4% of respondents' age is between 50-59 years old, 3% of respondents' age is under 18 years old and 3% of respondents' age is over 60 years old. Figure 4 shows the bar chart of age category.

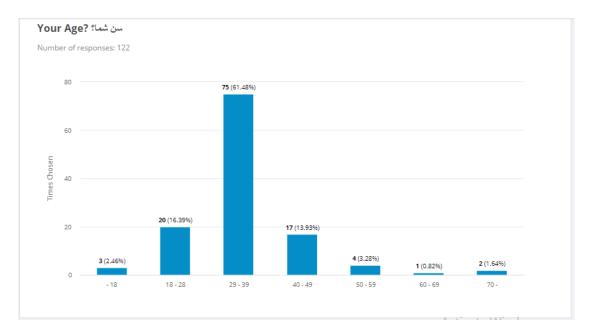


Figure 4. Age category of the Iranian students

Gender

Gender is seen as an example of demographic criteria used in market segmentation.

According to Solomon (2013), significant amount of the products are aimed either only for men or only for women. Gender is often seen as an important factor in predecting consumer behaviour and is considered to be a criteria used in market

segmentation. Usability level of this factor varies between industries, but is data worth collecting to gain information about the market.

Figure 5 illustrates the gender of responds. 63% of respondents are female and 37% of them are male.

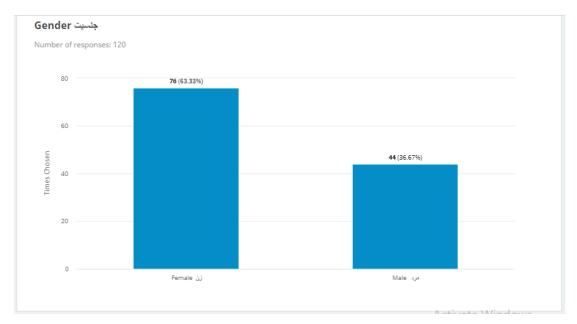


Figure 5. The gender of the responds

Reference groups

Different questions were asked from the respondents to find out the effect of the reference group.

The first question was "When choosing the programme, I make the decision alone". This chart shows clearly the percentage of the students who make the decision completely alone is 27%, the percentage of the students who make the decision 50% alone is 17% and the percentage of the students who don't make the decision alone at all is 10%. The other students are between these 3 groups for choosing the programme at JAMK. It shows in figure 6.

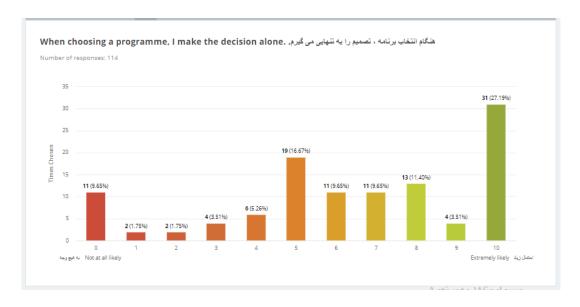


Figure 6. Making decision alone

Respondents were asked the following question: "I will ask the students who are studying at JAMK" as a second question to examine the impact of reference groups, 52% of the respondents are extremely likely to ask the students who are studying at JAMK.

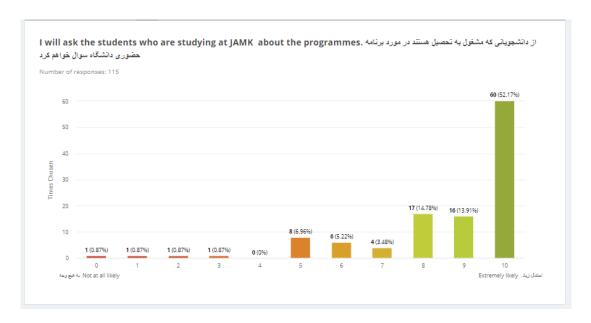


Figure 7. Asking the students who are studying at JAMK

The next question was about consulting other people to help in choosing the best programme as the 3rd question to examine reference groups' impact on making decision. 42% of the respondents were extremely likely to consult other people to get help in choosing the best programme.

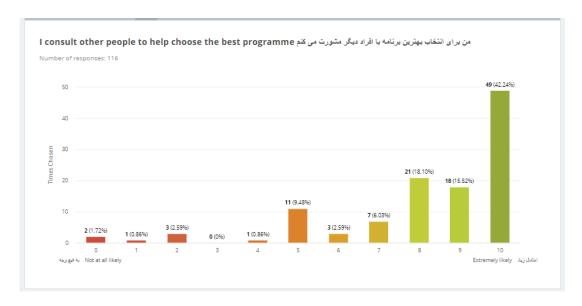


Figure 8. Consulting other people to help choosing the programme

Respondents' answers to the question "When choosing a programme, I search and review the internet about the programme". 58% of respondents answered that they will extremely likely search and review on the internet about the programme.

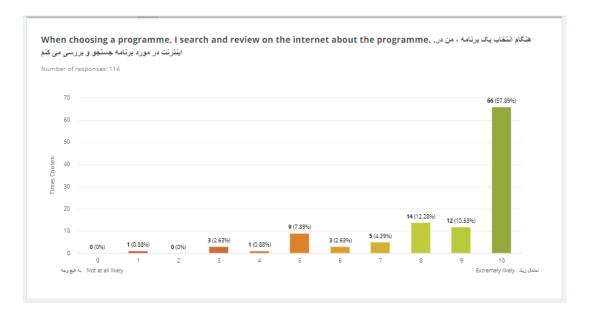


Figure 9. Searching and reviewing on the internet

Respondents' answer to the question "To make sure I select the right programme, I often observe what others are choosing". 36% of respondents answered that it is extremely likely that they observe what others are choosing.

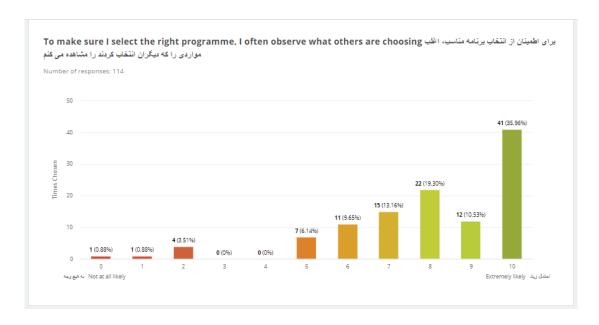


Figure 10. Observing what the others are choosing

Researcher asked about the JAMK website's importance for respondents in making the decision. Figure 11 shows that for 45% of the respondent's JAMK website for making their decisions is extremely important.

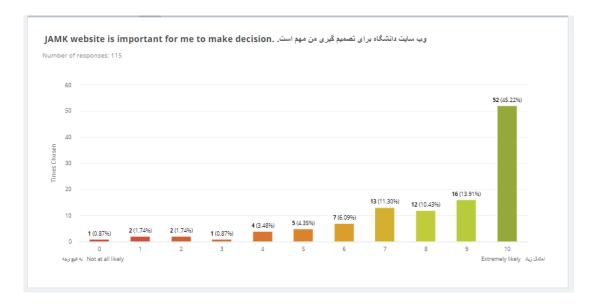


Figure 11. The importance of the JAMK website for making decisions

Social class

Respondents were asked about their highest level of education, which indicates that 44% have a bachelor's degree, 27% have a master's degree, 15% have high school diploma, 8% have associate's degree and 6% have a doctoral degree.

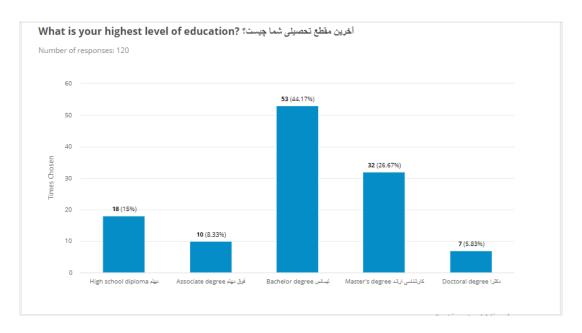


Figure 12. The highest level of education

Also respondents were asked are they interested to study international business management at JAMK? 69% of them were interested and 31% of them were not interested to study.

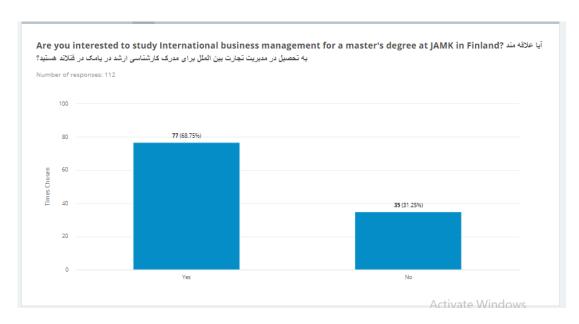


Figure 13. Percentages of recipients interested to study international business management at JAMK

In order to gather information about the interests towards the two kinds of programmes, face-to-face and online, the respondents were first asked how likely they would choose face-to-face programme.

Figure 14 shows that 56% of the respondents would "extremely likely" choose face-to-face programme.

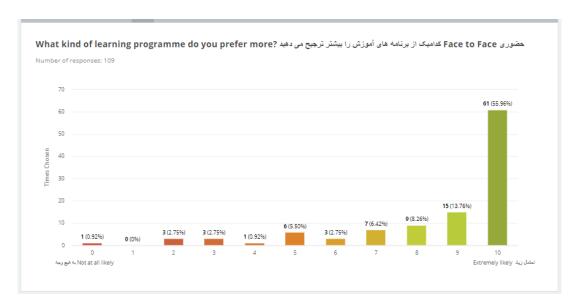


Figure 14. Prefering face-to-face programme

Figure 15 shows that only 4% of respondents would "extremely likely" choose online programme, while 35% of the respondents would "Not at all likely" choose online programme. In conclusion, it could assumed that, according to the figure below, majority of the respondents would not choose an online programme.

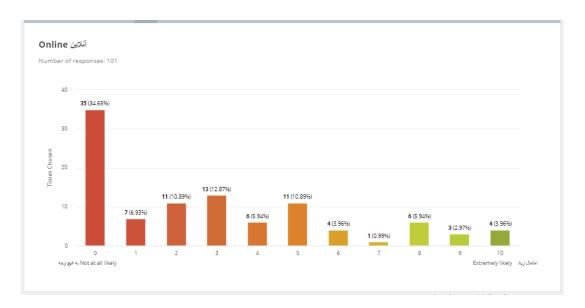


Figure 15. Prefering online programme

Occupation

Respondents were asked about their occupation. The results indicate that most respondents have managerial level occupation. Most common group of professions was "architecture and engineering" for 17 people. 12 of the respondents were students, while 9 respondents had educational instruction jobs. Business and financial was the field for 7 respondents and sales occupation also for 7 people. Computer/ mathematic for 6 and production occupation also for 6 people. Other occupations had less than 4 people. 21 people had others job that were not options in this job categorization.

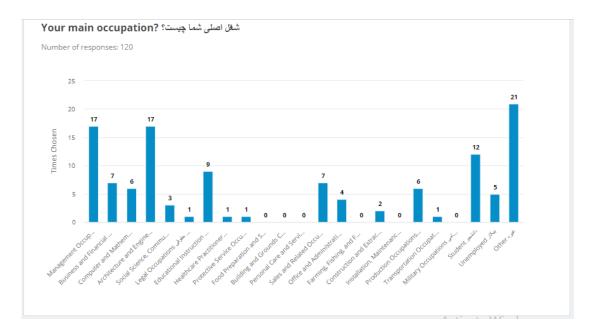


Figure 16. Main occupation

The respondents were also asked about the job related to the field of international business management, 48% of them don't have relevant experience in international business management, 32% have relevant experience of more than 2 years, 20% of the respondents have relevant experience less than 2 years.

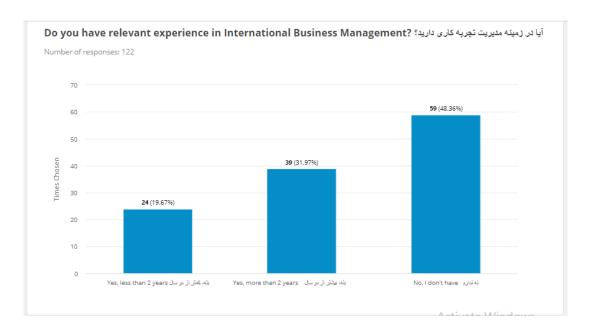


Figure 17. Relevant experience in international business management

4.3 Students' attitudes towards face-to-face programme

The results about the decision process as Iranian students towards choosing a master's degree program at JAMK were asked how strongly they prefer face-to-face programme and how strongly they prefer online programme. These results are in figures 14 and 15. Figure 14 shows that 56% of the respondents would "Extremely likely" choose face-to-face programme. Figure 15 shows, that only 4% of respondents would "extremely likely" choose online programme, while 35% of the respondents would "Not at all likely" choose online programme.

Comparing these two programmes and Iranian students' preference between them, the figure 18 shows the results to the question: "How likely you would choose face to face programme instead of online?"

The respondents answered to the question: "How likely you would choose face-to-face programme instead of online?" Figure below shows that 30% of the respondents would choose face-to-face programme "extremely likely", and 5% "not at all likely" so in conclusion they might not choose face-to-face programme at all. 11% of the respondents would with 50% probability choose face-to-face programme.

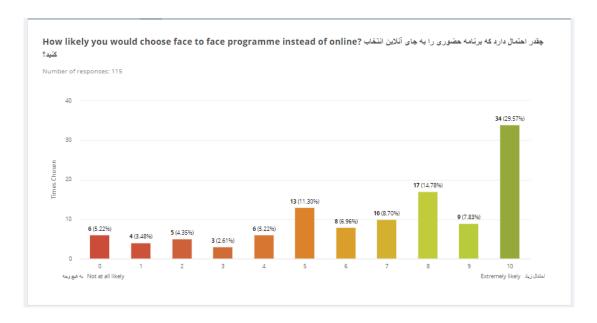


Figure 18. Face-to-face instead of online programme

The respondents answered the question: "If I want to study at JAMK, I enrol face-to-face programme (so) that I could move to Finland". 49% of them answered that "extremely likely" they choose JAMK programme (because of) moving to Finland, and 3% of respondents do not choose JAMK just for moving to Finland.

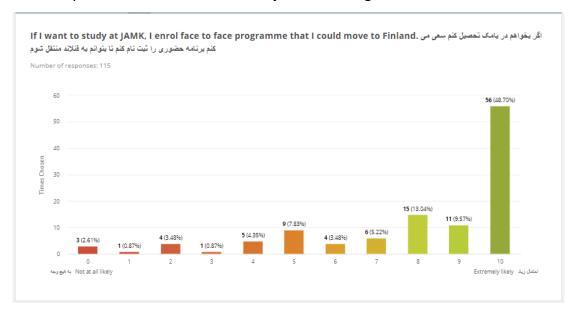


Figure 19. Studying for moving to Finland

The respondents gave their opinion on the claim that "face-to-face programme develops my skills more than online programme". 60% of them extremely agreed with this item, and 2% of the respondents did not agree with this item at all, figure below shows this amount.

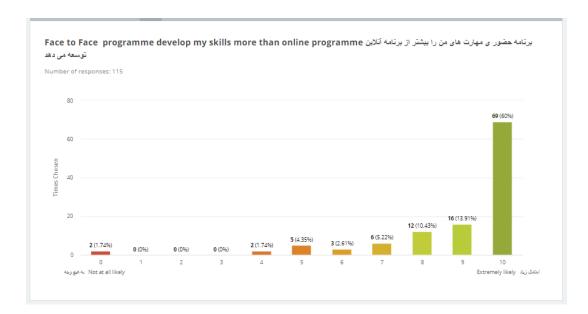


Figure 20. Face-to-face programme develops the skills more than online programme

The respondents were asked about "A face-to-face classroom environment makes it easier for me to communicate with my classmates compared to online programme", 63% of them extremely agreed with this subject.

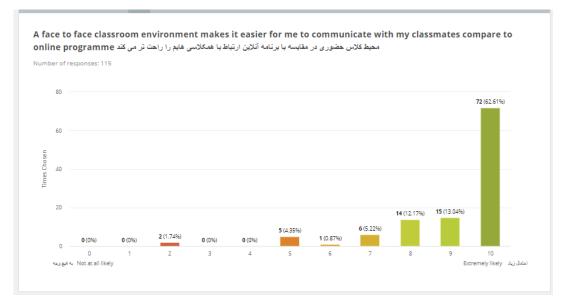


Figure 21. Communication in face-to-face programme is easier than in online programme

59% of the respondents indicated that face-to-face instruction would help them to understand the course concept better than online programme.

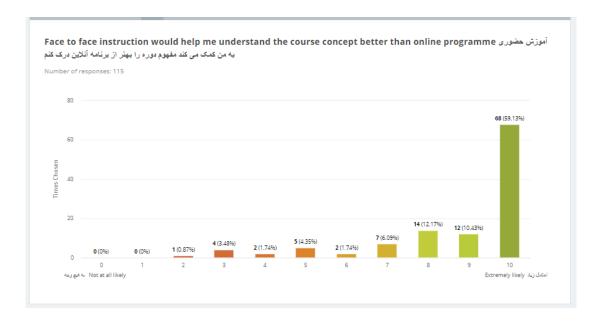


Figure 22. Face-to-face instruction would help to understand concept better than online programme

58% of respondents indicated that they extremely agree with "face-to-face instruction would be a better way for me to learn the concept materials".

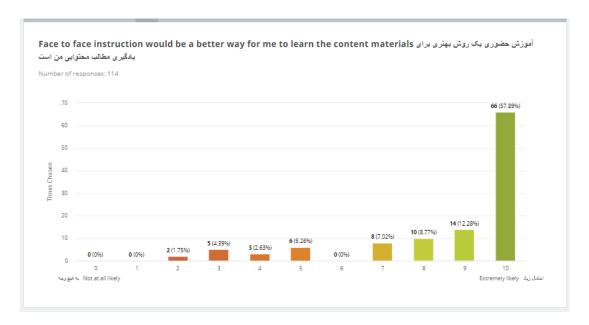


Figure 23. Face-to-face instruction would help to learn the concept materials

57% of respondents indicated that they extremely likely agree with the claim "face-to-face communication in a class would improve my ability to learn compared to online learning.

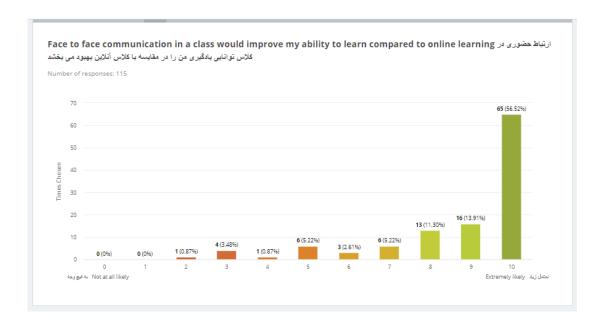


Figure 24. Face-to-face communication in class would improve the ability to learn compared to online learning

The one open-ended question was "For what purpose do you choose a face-to-face programme?" data gained from this question explained this finding, as shown in the following excerpts.

- Selecting face-to-face classes due to better communication with professors and classmates and being in the university environment.
- selecting face-to-face has higher efficiency after completing the programme.
- If the tuition fee is the same for those programmes, I prefer attendance to face-to-face learning because there is a better learning connection in person.
- I prefer the face-to-face curriculum because it is both an aid to immigration and also is more effective and I can get a better studying outcome.
- Face-to-face learning environment enhances the level of education greatly.
- Experience in the new environment and the possibility of utilizing Finland's system of education.
- Attendance in the classroom is more appropriate for communicating and learning.
- The atmosphere in the classroom environment is very effective in increasing my perceptual power.
- I like to meet people.
- Full understanding of the intellectual atmosphere of Finland and gaining awareness
 of the way of life of the people of that country.

 Being in the environment has a greater impact on learning and comprehension, and questions and answers in the classroom are a great help to my learning.

4.4 Student's attitude towards online programme

Here the consumer buying decision process is examined in choosing an online programme. The data obtained on respondents' attitudes towards online learning are shown below, approximately 4% of the respondents would "extremely likely" choose online learning. This finding shows that direct contact for the respondents is very important.

The respondents answered this question "How likely would you choose an online programme instead of face-to-face?" 24% of them answered not at all likely, 6% of them answered extremely likely, the figure below illustrates the per cent of answering this question between not at all likely and extremely likely.

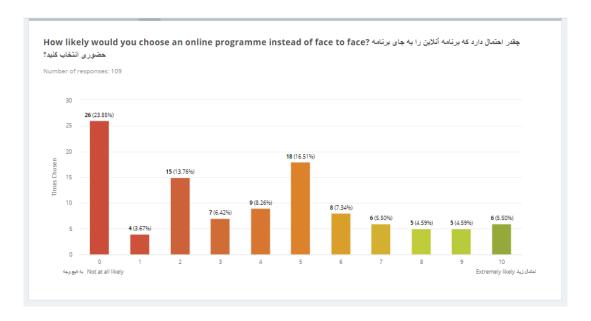


Figure 25. Choosing online programme instead of face-to-face

The respondents were asked "I would choose to enrol online programme so that I do not need to relocate." 30% of respondents extremely disagreed with this item, 6% extremely likely agree with the claim and the figure below is showing others percentages.

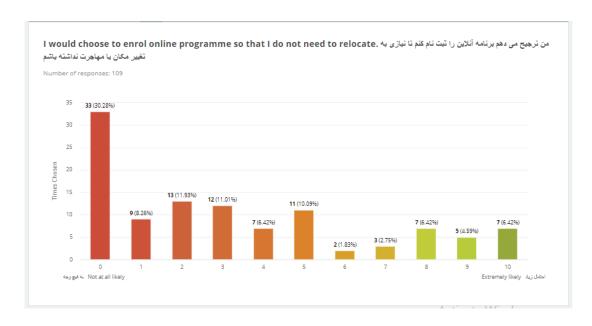


Figure 26. Choosing online programme so that I do not need to relocate

Respondents answered to "Online programme develops my skills more than face-to-face programme". 30% of them disagreed extremely, 4% agreed extremely likely. The figure below shows that most of the respondents disagreed with this claim.

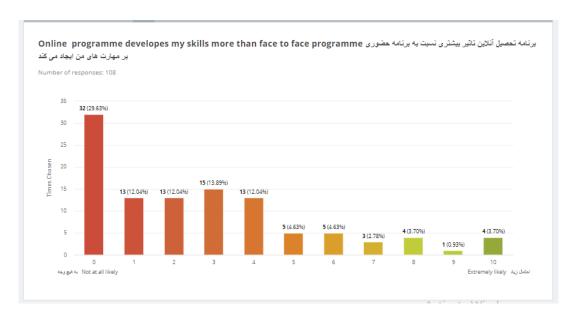


Figure 27. Online programme develops the skills more than face-to-face

The respondents were asked the question: "Online environment makes it easier for me to communicate with my classmates compared to face-to-face programme." 33% of them disagreed and they chose "not at all likely", while 3% of respondents

answered "extremely likely". The figure below indicates that most of the respondents disagreed with this item.

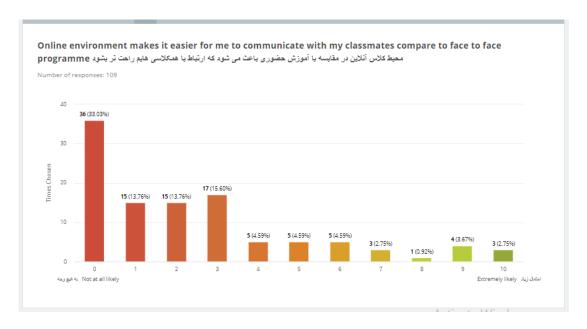


Figure 28. Online environment makes easier communicate with the classmates

The respondents were asked "Online instruction would help me understand the course concept better than face-to-face learning." 28% of them chose not at all likely, 2% of respondents answered extremely likely, in the below figure shows most of the respondents disagreed with this claim.

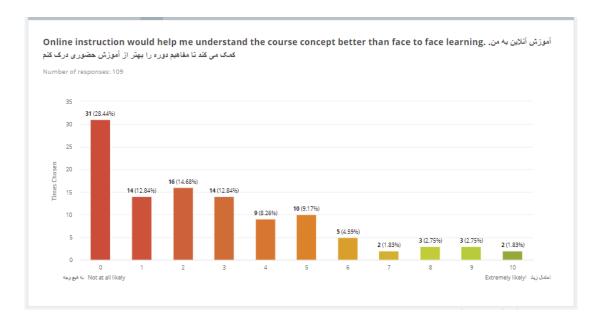


Figure 29. Online instruction would help understand the concept better than face-to-face

The respondents were also asked: "Online instruction would be a better way for me to learn the content materials", 28% of the respondents answered "not at all likely", 2% answered "extremely likely". The figure below shows that most of the respondents disagreed with this item.

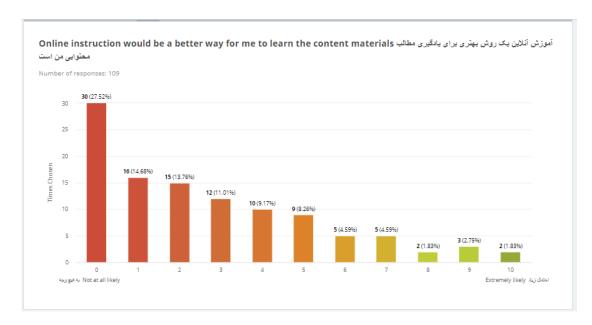


Figure 30. Online instruction would be a better way to learn the content materials

The respondents were also asked: "Online communication would improve my ability to learn". 28% of the respondents answered not at all likely, 3% of them answered extremely likely, and the figure below indicates most of the respondents disagreed with this item.

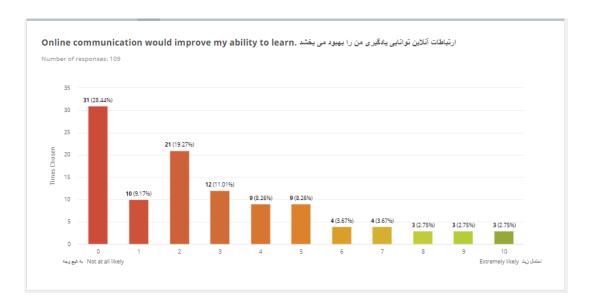


Figure 31. Online communication would improve the ability to learn

The open-ended question for this programme was "For what purpose do you choose an online programme?" Data gained from this question explained this finding, as shown in the following excerpts.

- My personal goal is to study and live in Finland, so I will not participate in an online programme without getting a Finnish residence permit.
- I have a steady and interesting job position so I would choose online learning.
- I do not associate with distance learning at all.
- I would choose online learning to save time and health because of Covid-19

As reported in the findings, the majority of the respondents had a negative attitude towards online learning. For them, face-to-face learning is more efficient and effective. In addition, most of the respondents also thought that by using face-to-face learning, they could move to Finland, and being in the environment can help them to learn effectively.

5 Discussion

The purpose of this study was to examine the Iranian student's behaviour and attitudes towards choosing face-to-face and online learning programme at JAMK. The characteristics of consumer behaviour and the most important factors affecting the decision making of Iranian student is a research that has been done on them.

In order to obtain answers to the Iranian students' behaviours and attitudes, the following research questions were formed as:

- What are the characteristics of consumer behaviour and the most important factors
 affecting decision making of Iranian students towards choosing master's degree
 programme; face-to-face or online learning at JAMK?
- What is Iranian students' attitude towards face-to-face and online learning programme at JAMK?

The empirical study was conducted by quantitative research and the initial information and data were collected through an online questionnaire. Statistically significant findings were gained. The outcomes support the statistical importance of the hypotheses.

5.1 Answer to the research questions

The first aim of this study was to identify the characteristics of consumer behaviour and the most important factors affecting the decision-making of Iranian students. The results showed that Iranian students generally when choosing a programme, they search and review on the internet about the programme, they will ask students who are studying at JAMK about the programmes, they consult other people to help choose the best programme, Also, research shows that 27% of Iranian students extremely likely make the decision alone and JAMK website is important for them to make the decision to choose (or not to choose) those programmes.

The second aim of this study was to examine Iranian student attitudes towards face-to-face and online programmes at JAMK. The result showed in general, Iranian students' attitudes towards the face-to-face education were positive. The majority of them were interested to have a face-to-face learning environment. They also stated that this environment would be more effective for learning compared to online learning environment. Most students find interaction with other students the teacher important and also for this reason prefer face-to-face learning. On more reason for preferring face-to-face learning is the possibilities it gives for networking purposes in which mutual perception is achieved and interpersonal relationships are established. An important conclusion is particularly relevant to students' attitudes towards preferring face-to-face programme: If they study at JAMK, they would enrol face-to-face programme that they could move to Finland.

Although the popularity and the use of online education and courses has grown and is growing, according to the results of the survey, there seems to be prejudice for the possible issues for skill development and learning concept understanding compared to face-to-face education and courses. The results show that the students don't believe that online learning could develop their skills or online instruction would help them understand the course concept better than face-to-face learning at JAMK.

5.2 Comparision of results with the litereture

As presented in the literature review in Chapter 2, according to Schiffman, Kanuk 2000, 5, consumer behaviour is very important for marketers to learn the needs of the customer as say what, when, why, and how they do their purchase decisions; the results show how the (student as a) consumer considers buying IBM Master's degree education from JAMK in general, and in the comparison between online and face-to-face programmes.

In the literature review, important factors affecting consumer buying behaviour such as cultural, social, personal, and psychological factors were reviewed, and the results of the survey are consistent with Engel, Blackwell, Miniard 1995, 716; Bearden, Etzel (1982, 184) and also Schiffman, Kanuk (2000, 293), they said that the reference group such as family, friends, shopping groups, work groups virtual groups, etc., have sicnificant impact on person's buying behaviour, The results show that most of the respondents would ask the students who are studying at JAMK about the programmes and when choosing the programme, and other people, belonging to reference groups, may influence their decision-making.

In relation to student's attitude towards the face-to-face learning programme, the results show that one of the reasons the respondents preferred face-to-face programme is the teacher's interaction with the students and student's interaction with their peers as (student) colleagues. Chickering & Gamson (1987) stated that the traditional course has the main benefits of face-to-face interplay between the

student and the instructor. Also between the students, students are motivated by the instructor and also by the other students.

According to the results, the attitude of Iranian students towards the face-to-face and online learning programme at JAMK. The survey showed that there are several findings when comparing the attitudes and behaviour of students towards the programme. Beard, Harper, and Riley (2004, 29-31) stated that the teacher presence in a face-to-face course could reduce the psychological distance between the teacher and students and makes for better learning, the result showed that most of the students stated that they think that face-to-face learning would help them to learn better compared to online learning.

In another research, Cao (2011) found out the MBA students were less satisfied with online learning than with a face-to-face learning also in this research the result was same for choosing the International business management as an online learning programme. Also, the result supported the theory of Conole et al., (2008) that a significant number of students feel that face-to-face contact is necessary to create a feeling of belonging and community.

The significant findings in the results represented that student participation in face-to-face courses is positively correlated with student engagement and university, the theory of Karini et al., (2006) and Chen et al., (2010) supported this finding about student's attitudes. According to Grieve et al., (2013), social communication can be achieved through online learning but the results showed that 33% of the respondents were extremely disagreeing with this issue and 3% of respondents extremely agreed with that. This result showed that 63% of the respondents feel that face-to-face contact is necessary to create a sense of community, Conole et al., (2008) theory supported this finding.

These results showed most of the respondents don't have positive attitudes about online courses, according to Selim, (2007: 396-413), students' positive attitudes and behaviours about online courses are significant and essential for admission and adoption of online courses. This result is different from Kirkwood (2003: 155-176) results' research about the group of students' attitudes towards online learning at the Open University of England, the detection of this study reflect the strongly positive attitude of students for the use of online learning.

This result was in line with the finding of Ponzurick, et.al, (2000: 180-187) that showed that the attitudes for online learning were in line with the idea that online classes lacked communication in person with teachers and classmates. Many research studies have reported that some students feel isolated and alone when exposed to a computer screen instead of in face-to-face communication with the teacher in usual face-to-face class-room situation.

The brief look of the results showed that the students' attitudes were very positive about the face-to-face learning and were negative about choosing online learning in the International Business Management master's degree programme at JAMK.

5.3 Practical concepts and theoretical contributions

The results of the research showed that 69% of the respondents were interested to study international business management for a master's degree at JAMK. 48% of the respondents did not have relevant experience in International Business Management. The results also showed that 20% of respondents have relevant experience, but less than 2 years. In practice, 32% have relevant experience in international business management.

The present research may serve as a discussion for JAMK or other universities in Finland to provide the university with useful localized information about the attitude

and behaviour of Iranian student prospects when they are considering studying an international business management programme; face-to-face or online learning.

As noted in the previous chapter, this study shows that the majority of respondents had a negative attitude towards online learning. For them, face-to-face learning is more efficient and effective. In addition, most of the respondents also thought that by using face-to-face learning, they could move to Finland, and being in the environment that can help them to learn effectively and could be the reason for the differences between some previous studies.

This research focuses on the attitudes of Iranian students towards choosing the face-to-face and online learning programmes. The purpose of this research was to examine consumer behaviour and attitude by collecting information and data by reflecting this study's results in a theoretical framework. The theoretical framework, characteristics influencing consumer behaviour's theory, attitudes leading to several purchasing choices' theory, and students' attitude towards face-to-face and online learning's theory. The purpose of this study was not to present a new scientific theory.

In the study, there were several similar studies to know the student's attitude towards online and face-to-face learning in different students and universities. This study collected preliminary data on Iranian students' attitudes towards online and face-to-face learning to choose master's degree programme in International Business Management at JAMK. This study showed that some theories supported these results and can be used in this study, and the results were proof of positive students' attitudes towards face-to-face learning and negative attitude towards online learning.

5.4 Limitation of the study

The difficulties mostly consisted of the respondents' challenges in accessing the survey. SurveyHero website is inaccessible in Iran so respondents had to have and use VPN-application (Virtual Private Network) to open the link and fill the survey, some of them didn't succeed in accessing the survey or further, fill out the survey, even though (or because of) using VPN. Access to the survey from Iran was a limitation to the study. The survey link was published on the Internet so this kind of sampling allows the researcher to have a wide range of respondents. Due to lack of access, the author had to send private messages for more than 620 people to ask them to try opening the link using VPN.

The research, including the survey, was carefully planned and thoroughly carried out and the questionnaire proved to have collected appropriate data that was required, it can be concluded, that sufficient internal validity was achieved in this study. The questionnaire was designed in relation to the chosen theoretical framework. The use of a wide range of sampling increased the suitability of the sample group. Based on Ghauri and Gronhag (2002), external validity issues are related to the amount of the findings, to specific cases and settings (72). The results of this research can be partially generalized to Finland's universities and universities of applied sciences as well as to other European countries and higher education institutes with similar or comparable conditions.

The reliability of this study could be re-assured by re-doing this study by another researcher in similar setting. It is likely, that following researchers would receive, at least, highly codirectional results and answers by using the same questions to the same (or highly similar) sample. There are variables that are in constant change, for example in the target market and in the higher education. As a result, these changes may affect the potential outcome of possible following researches of the same subject. The objectivity of this research was achieved in this quantitative study by preparing the questionnaire in objective manner and the respondents taking the

survey without any influence from the researcher. Only the questionnaire's link to the online survey with the cover letter (appendix 1.) was sent to the Iranian students.

5.5 Recommendation for future research

This study collected data and information about Iranian students' behaviour and attitudes towards choosing an international business management programme for a master's degree in both face-to-face and online learning. The results of the research provided valuable information regarding this subject. With the growing pressure to equip more e-learning options to learners, it is essential to pay attention to students' attitudes towards face-to-face and online learning.

This study focused on Iranian students' attitudes towards online and face-to-face learning in international business management in a master's degree at JAMK and does not cover students' attitudes towards blended learning. Accordingly this study could be recommended for future study to examine students' attitudes towards blended learning to examine another important perspective.

Secondly, the present study used a quantitative method to collect data and information. Therefore, qualitative research to examine students' attitudes towards face-to-face and online learning is necessary to find out the other form of results.

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Appendixes

Appendix 1. Cover letter in Persian with English translation

This questionnaire is examining Iranian students' consumer behaviour and attitude as an Iranian student for studying at JAMK in online and/or face-to-face master degree programmes.

پرسشنامه ای که ملاحضه می کنید مربوط به بررسی رفتار و نگرش مصرف کننده به عنوان یک دانشجوی ایرانی برای تحصیل در یکی از دانشگاه های فنلاند به نام یامک در دو برنامه ی آنلاین و حضوری است.

We would like to know your opinion about studying Master's Degree as face-to-face and online programme, if you would study at JAMK.

ما می خواهیم نظر شما را در مورد تحصیلات کارشناسی ارشد به صورت دو برنامه آنلاین و حضوری اگر فرضا شما قصد تحصیل در مقطع کارشناسی ارشد یکی از دانشگاه های فنلاند را داشته را بدانیم باشید.

Face-to-face study programme:

Location: Jyväskylä, Finland Relocation to Finland required (costs apply; flights, rent, insurance etc.) Student visa and residence permit granted at JAMK facilities in Jyväskylä + online learning environment and tools (Optima, Zoom etc.) Full time 9000 euros/academic year

برنامه تحصیلی حضوری به شرح ذیل است: مکان تحصیل: فنلاند، یووسکولا مهاجرت به فنلاند، یووسکولا مهاجرت به فنلاند با در نظر گرفتن هزینه های (اپلای، پرواز، بیمه ،اجاره و غیره) مورد نیاز است ویزای دانشجویی و اجازه اقامت در فنلاند ، استفاده امکانات فیزیکی دانشگاه، محیط و ابزارآموزش آنلاین تعلق میگیرد تحصیل به صورت تمام وقت شهریه سالیانه 9000 یورو

Online study programme:

Location: Anywhere (from home, Iran etc.)
No relocation required
No right for student visa/residence permit
Completely online in a virtual learning environment and tools (Optima, Zoom etc.)
Full time and part-time

9000 euros/academic year

برنامه تحصیلی آنلاین به شرح ذیل است: مکان تحصیل: هرجایی، از خانه ، ایران و غیره مهاجرت به فنلاند مورد نیاز نیست ویزای دانشجویی و اجازه اقامت در فنلاند تعلق نمی گیرد کاملاً آنلاین در یک محیط و ابزار یادگیری مجازی مانند اپتیما و زوم است تحصیل به صورت تمام وقت و نیمه وقت است .

شهريه ساليانه 9000 يورو

Please answer the questions by click here

1	Gender چنسیت	
	O Female ယ	
	Male مرد	
2	Your Age? سن شما؟	
	Please choose ▼	
3	What is your highest level of education? آخرین مقطع تحصیلی شما چیست؟	
	Please choose ▼	
4	Your main occupation? شقل اصلی شما چیست؟	
	Please choose	*
5	Do you have relevant experience in International Business آیا در زمینه مدیریت تجربه کاری دارید؟	Management?
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Online programme developes my skills more than face to face programme

برنامه تحصيل آنلاين تاثير بيشتري نسبت به برنامه حضوري بر مهارت هاي من ايجاد مي كند

21

	1	2								
			3	4	5	6	7	8	9	
Nc به هیچ وجه	truction wo: زراز آموزش حضا ot at all likely	اهیم دوره را بهتر		and the cou ن آنلاین به من ک		t better tha	an face to f	ace learni	ng. Extremely likely ⁱ	2
0	1	2	3	4	5	6	7	8	9	
حتوایی من است	truction wo النگیری مطالب مد ot at all likely	ں یہتری یرای یا	-		arn the con	tent mater	ials		Extremely likely	ک ب
0	1	2	3	4	5	6	7	8	9	
No به هیچ وجه O	ot at all likely	2	3	4	5	6	7	8	Extremely likely	
0 What kind	1 of learning آموزش را بیشتر	2 g programn	ne do you p			6	7	8		1
0 What kind ترجیح می دهید Face to Fac	1 of learning آموزش را بیشتر ce	2 g programn	ne do you p			6	7	8	9	1
0 What kind ترجيح مي دهيد	1 of learning آموزش را بیشتر ce	2 g programn از برنامه های آ	ne do you p کدامیک		?	6				1
0 What kind ترجیح می دهید Face to Fac حضوری Not	of learning آموزش را بیشتر ce at all likely	2 g programn	ne do you p	refer more			7	8	9 Extremely likely	1
0 What kind ترجیح می دهید Face to Fac حضوری Not 0 Online	of learning اموزش را بیشتر ce at all likely	2 g programn از برنامه های آ	ne do you p کدامیک	refer more	?				9 Extremely likely	1

Thank you for your time, your effort is sincerely appreciated.