FACTORS INFLUENCING SELECTION OF HIGHER EDUCATION INSTITUTIONS IN FINLAND BY FOREIGN STUDENTS

Marketing Higher Education Services to Foreign Students

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Higher Educational Institutions by
Foreign Students: Marketing Higher
Educational Services to Foreign
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ABSTRACT

Increasingly Finland has turned out to be a popular destination for foreign students seeking higher education institutions (HEIs) for further studies abroad. In this context, it is natural to try to understand how foreign students evaluate their choices for HEIs globally and more specifically within Finland. The aim of this study is to find out the factors which influence selection of HEIs by foreign students. Ultimately, the aim of the study is to develop appropriate marketing strategies for HEIs based on the understanding of those influencing factors.

The theoretical framework used in the thesis is from services marketing and management. It seems appropriate because higher education is a form of service provided by HEIs. From the services marketing field, several factors closely align with the 7Ps model relevant to higher educational sectors were derived. The 7Ps tailored to higher educational sector were then used as a basis for factors affecting the selection of HEIs by foreign students in Finland.

The factors derived theoretically were evaluated through a questionnaire survey designed and administered through Webropol to a sample of 67 students currently enrolled or planning to apply to HEIs in Finland.The questionnaire survey method was used both as an exploratory basis to gauze the importance of different factors by foreign students, the method of analysis used was mainly quantitative.

The study findings from the study suggests several factors which are important for the selection of HEIs by foreign students in Finland.These were mainly students' personal, location-specific, university-specific, program-specific, financial, future career- related and social-life related factors. The results led to assessment of these different factors in terms of their importance from the foreign students' perspective.

Key words: Factors influencing selection, higher educational institutions in Finland, service marketing, university of applied sciences

CONTENTS

1 INTRODUCTION

1.1 Background of the research

Admissions of foreign students in Finland is increasing. Every year number of application to finnish universities of applied sciences (UAS) is gradually increasing. Students from many parts of the world have sought to study in different programms in different UAS. (Finnish National Agency for Education 2017.)

Until last year majority of the programs avilable in different UAS tution-free were free. The most significant change in the recent year has been the introduction of tuition fees. In this context, there are two things that are very important to understand. First of all, it is important to understand how students perceive the services provided by various educational institutions in Finland. Considering the importance of this issu e, the researches available are not that many. Often, foreign students applying for higher education services in Finland not only do so by comparing the education services available in other nations such as Canada, UK etc. but also among the higher education institutions in Finland such as Lahti UAS vs Centria UAS. The factors that are important to students when they evaluate higher educational services, is often a non- issue for marketers of higher educational services at least in Finland. Second, it could also be a good idea to try to understand the perceptions of introduction of a tuition fee for majority of the foreign students and how that might affect the selection of higher educational institutions in Finland. Although this issue is not really explored in depth in this thesis, some attempt has been made to understand the importance of tuition fees and other financial factors on the decisions of students while choosing different Higher Educational Institutions (HEIs). The intention of this study is to make an attempt to fill these pragmatic and theoretical gaps.

1.2 Objectives of the research and research questions

The research question of the study is:

> *"What are the factors considered important by foreign students while selecting among higher educational institutions (HEIs) in Finland?*

Based on the knowledge of this factors, it will be possible to answer the second research question, which is:

> *"How can higher education services in Finland be marketed to foreign students well?"*

In order to answer this research question, the objectives of the research include four main thoughts. First, it is necessary to understand the expectations of the foreign students considering higher education services in Finland. This can be expectations related to location of the school, the physical infrastructure of the school, the social climate, the supportiveness of administrative staffs, the quality of education, and the multiculturality of the school and so on. In fact, 25 of these items have been included in the questionnaire survey designed to gauze the expectations of foreign students regarding higher educational services in Finland.

Second, the purpose of the study is to understand how marketing mix from services marketing can be understood in the context of higher education services. Third, it is also necessary to understand how foreign students evaluate education services provided by higher education institutions in Finland. In the end, based on the understanding of important factors that are considered by foreign students while selecting among different HEIs, some appropriate marketing strategies that can be adopted by different university of applied sciences will be suggested.

1.3   Research demarcations

This study is limited to only foreign students. That is, the study is not related to gauzing the perceptions and expectations of Finnish students regarding higher educational services. The programs considered also have to be those which are provided fully in English. Although the aim is to generalize the research findings, the questionnaire survey will be mostly

administered to students at Lahti UAS, Kymenlaakso UAS and Centria UAS. The generalizability of the study might be affected because of that reason. Although there are several marketing mix elements that could have been focused on specifically, this study discusses most of them in a general manner. This study also deals with higher educational institutions only in Finland and so this might further limit the overall generalizability.

1.4   Research methods

The most appropriate method for this method is quantitative method as the objective of this study is to survey the opinions and expectations of foreign students who are currently studying in Finnish higher educations or are intending to apply to Finnish univerities in the future. Since the objective is also to generalize the findings, the quantitative method is more appropriate. From the many different quantitative methods available, this thesis questionnaire survey method is used. First important elements regarding expectations and perceptions of education services of foreign students regarding higher educational services provided in Finland will be identified. After identifying all appropriate items a structured questionnaire will be designed and implemented through the webropol system. The questionnaire will be adminstered online with a public link. Possible respondents or the sample consists of all foreign students who are currently studying in Finland in different English programs in different universities of applied sciences or those who are intending to apply to such programs in the future.

1.5   Structure of the thesis

Chapter 1 discusses the major motivations behind the thesis and highlights the research aims and objectives. Chapter 2 consists of the description of the theoretical framework of the study. It mainly deals with how the concepts from services marketing can be applied to the higher educational sector. Essentially, the description consists of why it is necessary to understand the expectations of customers in services

marketing and how the 7Ps framework of services marketing could be applied to the marketing of higher educational services to foreign students. Chapter 3 deals with the methodological assumptions of the thesis. It also contains the description of the process through which the survey was designed and administered to collect the data from 67 foreign students currently studying or planning to apply to educational institutions in Finland. Chapter 4 consists of the presentation of results from the questionnaire survey. It contains the description of the sample characteristics and further shows different factors assessed by foreign students in terms of their influences in their selection of higher educational institutions in Finland. Chapter 5 contains discussions of these findings and how this knowledge might be used by higher educational institutions in marketing educational services to foreign students. In essence, it contains managerial recommendations. Considering that the main research question is to understand what are the factors considered important by foreign students while applying to Finnish HEIs and how this knowledge could be used by HEIs to market educational services, this chapter in effect answers the research questions. Chapter 6, at the end consists of the summary of the main findings, self-assessment of the study in terms or reliability and validity, limitations of the study and, finally, suggestions for further research.

2 SERVICES MARKETING IN THE EDUCATIONAL SECTOR

2.1 Characteristics of services

Services are defined as: "deeds, processes, and performances provided or coproduced by one entity or person for another entity or person" (Zeithaml, Bitner & Gremler 2009). Services marketing is essential because the service sector dominates most of the world economies. For example, 60% or more of the Gross Domestic Product (GDP) worldwide is comprised of the service sector (Central Intelligence Agency 2013). In the Finnish context, about 71.2% of the GDP is composed of services (Central Intelligence Agency 2013). In any case, the majority of the economies worldwide have a substantial service sector, and most of the new employment is provided by services. In the marketing field, it is also the strongest growth area. (Wirtz et al. 2012.)

There are several classification schemes of different types of services. One of the suggested methods of classifying services is to classify them into four distinct groups: people processing, possession processing, mental stimulas processing and information processing. People processing, for example, deals with providing tangible actions to people. For example, hairstylists or healthcare services are examples of people processing. Possession processing is about offering tangible actions to physical possessions. Laundry and dry cleaning are examples of such types of services. Information processing are services directed at intangible assets such as accounting and banking. At the end, mental stimulus processing could be considered as services directed at people's mind. (Wirtz et al. 2012.) The focus of this thesis, which is providing education services could be an example of such type of service. This is more clearly depicted in Figure 1.
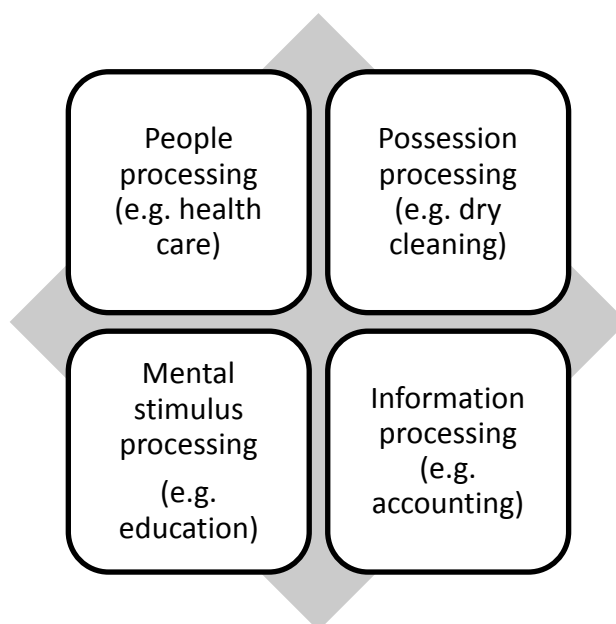
FIGURE 1 Categorizing services based on processes (Wirtz et al. 2012)

Marketing services is fundamentally different than marketing products. For example, services are more intangible, heterogenous, perishable and characterized by simultaneous production and consumption. (Parasuraman et al. 1985.) As services are intangible compared to products, they cannot be by nature inventoried, easily patented, easily communicated and priced easily. Since, services are heterogenous, it means that the delivery of the service and the satisfaction derived from services are dependent upon the interactions of the customer and the service provider. This also suggests that the quality of the services sometimes depend upon uncontrollable factors and often the delivery of the services maybe somewhat different from what was originally intended by the services provider. Services, since they are perishable, cannot be returned and the process of supply chain management of services is very difficult to plan and implement. Simultaneity of the production and consumption of services also means that the interaction of service employe and customers affect the perceived quality of the services. It is not also possible to mass-produce services. (Parasuraman et al. 1985; Zeithaml et al. 2009, 20-23.) Figure 2 shows these differences more clearly.
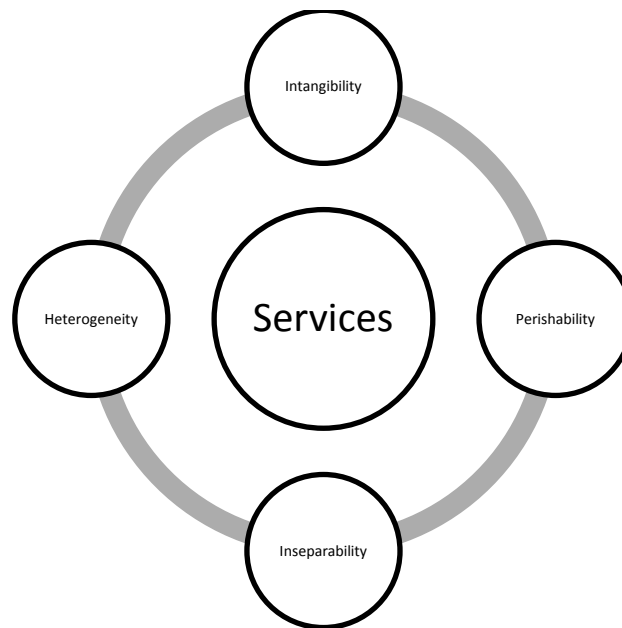
FIGURE 2 Comparing goods and services (Zeithaml et al. 2009)

The stages in consumer decision making for services are similar to those
of goods, namely: need recognition, information search, evaluation of
alternatives, decision to purchase, consumer experience and post-
experience evaluation (Jobber & Ellis-Chadwick 2012). However, there are
also several sources that point out that evaluation of services by
consumers are also different as compared to the evaluation of goods. For
example, most services are very difficult to evaluate as they are high on
credence and experience qualities. Experience qualities are those
qualities that can only be determined during consumption or after
purchase whereas credence qualities are attributes that are difficult to
evaluate even after consumption and after purchase. Most goods are easy
to evaluate because they are high on search qualities which are the
attributes that a consunmer can determine before purchasing a product.
(Zeithaml et al. 2009.) The consumer behaviour in services is also a bit
different when compared to the case of goods. For example, service
consumers use more personal sources and take more time to post
purchase evaluation of services. Similarly, because services are intangible
in nature, consumers use prices and physical facilities as major cues of

service quality. It has also been argued that consumers perceive greater risk when buying services than buying goods because of the difficulty in evaluation beforehand. Brand switching is also thought to be less frequent in services than goods and consumers generally adopt innovation in services more slowly than they adopt innovation in goods. (Zeithaml et al. 2009; Wirtz et al. 2012.)

2.2   Education as services

Although education institutions can be regarded as institutions providing services, ie, education seavices, it is another issue whether educational institutions should get involved in marketing. Another difficult thing to consider is also whether the students should be considered as consumers in the end. (Al-Fattal 2010.) It is normal to consider that marketing education is not the same as marketing "chocolate" for example, as education is arguably a more important function and having a higher purpose in society. While the best chocolate can only be bought by those who can affordit, it will perhaps not be in the best interest of society if only those who can afford to pay tuition fees would be able to afford education. In the Finnish context, the Ministry of Higher Education in Finland tightly manages HEIs and So, the marketing logic might not be so applicable in this situation (Finnish National Agency for Education 2017). However, increasing competition between education institutions, within and across different countries and the introduction of the market forces in the education sector has made it necessary to understand marketing in the educational field as well.

Marketing has been defined as a social and managerial process by which individuals and groups obtain what they need and want through the creation and exchange of products or services of value with others (Kotler & Armstrong 2010). Providing education is most definitely a social process, because the needs of the students as consumers needs to be satisfied and it is also a managerial process, because a HEI needs to develop strategies to satisfy these groups of consumers. So, in that

respect, providing education services can be considered as a marketing activity. Similarly, American Marketing Association (AMA) also defines marketing as the process of planning and executing the conception, pricing, promotion and distribution of ideas, goods and services to create exchange and satisfy individual and organizational objectives (American Marketing Association 2017). Since all of these activities are also of primary concern to HEIs it can be considered that marketing is quite much applicable to the education sector. Education provided to foreign students are a type of services. In some ways, foreign students could be considered as customers of this service and different universities as service providers. In this respect, ideas from service marketing are very relevant for this study.

2.3   Services marketing

The fundamental idea behind services marketing is to close the gap between how consumer expect services to be and how they are perceived during consumption. This is also sometimes referred to as the GAP models of services quality. (Zeithaml et al. 2009, 31.) The GAP model of services highlights several factors that leads to the differences in expectations and perceptions of services and in turn the evaluation of the quality of services (Zeithaml et al. 2009, 32). If the differences between the adequate level of service and the desired level of services falls within the "zone of tolerance", then the quality of services is perceived to acceptable whereas if it falls outside this zone of tolerance, ie, less than the adequate level of services, the customers are not satisfied. Conversely, if the services provided exceed the zone of tolerance positively, that is beyond the desired level of service, the consumers are delighted. A service marketer tries to understand the level of adequate service, that is the minimum tolerable level of services and tries to improve the services beyond the desired level to delight customers. (Zeithaml et al. 2009, 31-34.)

The various factors that influence the desired level of services are the consumers own personal needs. For example, in demanding educational services; physical, social, psychological and functional needs of the students can affect the desired level of services. Similarly, the derived expectation of services can also influence the desired level of services. For example, parents' expectations can influence the desired level of educational services that a foreign student can expect. Similarly, personal service philosophy, which is the belief about what a particular service should be like also can most definitely influence the desired level of services. This is also true while considering the desired level of services expected by a particular student. Similarly, the promises made by the service provider, the word of mouth from other customers, the past experience with similar services and other implicit service promises made by the service provider, such as through pricing, can also affect the desired level of services expected by the customer. (Zeithaml et al. 2009.)

While expectations of services are formed in such a way, the actual evaluation of the services quality is often made through what is referred to as SERVQUAL dimensions (Parasuraman et al. 1988). According to these scholars, consumers use five major dimensions to evaluate the quality of service: reliability, responsiveness, assurance, empathy and tangibles. Reliability refers to the ability to deliver on promises made to the customer. Responsiveness is the willingness to help the customers. Assurance is the quality of service provider that inspires trust and confidence to the customers. The dimension of empathy is related to the individualized attention given to the customers. Tangibles are the physical representation of the service, that is everything that a consumer can perceive through his or her senses regarding the services. (Parasuraman et al. 1988; Zeithaml et al. 2009.) It is extremely important to realize how consumers evaluate the service quality because it is the major component through which the customers evaluate services leading to customer satisfaction. Several researches has shown that service quality has direct linkages to customer satisfaction and ultimately customer loyalty. (Heskett et al. 1997.)

2.4   Services marketing mix

The marketing mix consists of different variables that an organization can control in order to create a value proposition for the customers (Kotler & Armstrong 2010). Often times, it is necessary to design the marketing mix elements so to take into consideration consumer behaviour and the expectations of the customers. Most commonly the marketing mix elements are divided into "4Ps": product, price, place and promotion (Jobber & Ellis-Chadwick 2012). The extended services marketing mix consists of additional three more elements: physical evidence, processes and price making 7Ps altogether. All of the 7Ps and major decisions are summarized in Figure 3. In this section, important service marketing mix elements are elaborated on.

FIGURE 3 Extended marketing mix (7Ps) for services (Kotler & Armstrong 2010)

2.4.1   Pricing

Regarding pricing decision services customers are less knowledgeable about service prices. Most often they use their own internal reference prices. (Zeithaml et al. 2009.) It is also difficult to determine prices for the services because by nature they are variable. Often, the service providers

themselves are unable or unwilling to estimate the service prices in general because most of the service pricing depends upon individual customer's needs. From a customers' point of view, pricing information is also difficult to collect and they cannot be neatly displayed as competing alternatives as it would be possible for products in the retail shelves. More often, situational factors can also lead to different perceptions of prices and whether it is fair pricing or not. Pricing is quite important because it is also a signal of service quality. (Grönroos 2007.)

Generally, marketing price structures for services can be either demand based, cost based or competition-based similar to the products (Lovelock 1991). A cost based pricing takes into account direct costs, other overhead costs and the profit margin in the pricing. However, it is difficult to trace costs and to determine the unit of service purchase. Sometimes it can also be difficult to estimate the labor costs and cost based pricing also neglects consumer's perceived value of prices. (Zeithaml et al. 2009.)

Competition based pricing are adopted usually when the services are standard or the service provider is operating in oligopolistic situations. Signal pricing or going-rate pricing are some examples of competition based pricing. The challenges of this method are that for small companies it is difficult to keep the margin and by nature services are heterogeneous across and within for service providers. That is, it is not possible to adopt the competitors' price exactly. (Lovelock 1991; Zeithaml, et al. 2009.)

Demand based pricing refers to the practice of setting prices consistent with the customers' perception of value. It is necessary here to first define what is value for the customer whether it is low price, whether it is the quality, whether it is both price and quality, or whether even it is everything that a customer want in the service. It is the overall assessment of the consumer of the utility of a service based on perceptions of what is received and what is given. Depending upon this several different pricing strategies can be derived for services. Prestige pricing, skimming pricing, penetration pricing are all such examples of pricing. (Zeithaml et al. 2009.)

To discuss each of these pricing strategies is beyond the scope of this thesis.

The major issues while consider international services pricing could be whether to adopt a globalized approach or a localized approach. Similarly, competitive pressures between different markets vary and a marketer should also be aware of anti-competitive policies in different markets. Cost of producing services can also vary in terms of wage levels, the cost of personnel and the level of property rental costs. Tax rates such as value added tax (VAT) are also different in different markets. Culturally the practices of pricing such as giving tips can be different. The government regulations can also restrict pricing freedom in certain countries. All of these issues should be taken into account while pricing in a global environment. (Monroe 1989.)

2.4.2 Promotion

Promotion is very important for services because it is through these promotions that the consumer expectations are formed. Managing consistency of image through different promotion channels is the most challenging part of promoting services. Communications regarding services can be of different types: internal marketing communications, external marketing communications as well as interactive marketing. (Zeithaml et al. 2009.) External marketing communications regarding services can be done through normal promotional tools such as adevertising, sales promotions, public relations and direct marketing. Internal marketing communications is communications within the organization which can both be vertical and horizontal. Interactive marketing deals with the communication between providers and customers while the service is being provided in real time. The customer service centre, social media, personal selling are some such examples of interactive marketing. A communication always takes place between the company, providers and customers and it is necessary to communicate

consistently to avoid confusion and form wrong expectations of services. (Legg & Baker 1987.)

The major challenges in promoting services is to manage the customer expectations so that overpromising or downward expectations are not formed. Since the services are intangible it is also difficult to promote them as they are incorporeal and abstract. Since, consumers also has roles in the delivery of services it is also necessary to educate the customers regarding their role, how they evaluate it, how their expectations are formed and so on. Since, services are provided through different outlets and they are heterogenous the key challenge is that there might not be consistency in communication across different outlets. (Legg & Baker 1987.)

2.4.3   Place (service delivery)

While delivering the service, often it is a collaboration between the service principal, the originator of the service concept and the service intermediary. Service intermediaries are the actors which interact with the customer in order to execute the service. Services can either be delivered directly or through intermediaries. The most common forms of intermediaries are franchisees, agents and brokers and electronic channels. (Zeithaml et al. 2009.) Franchisees are service outlets licensed by the principal to deliver a unique service concept it has created. Agents and brokers are representatives who distribute and sell the services of one or more service suppliers. Electronic channels refer to all forms of service provisions that are provided through electronic channels. There are advantages and disadvantages for using each of these intermediaries and this decision should be planned taking into consideration the needs of employees and customers. (Zeithaml et al. 2009.)

During the service delivery there can be several problems related to intermediaries. The most common ones are that there could be differences in the service quality maintained across different outlets. There could also be conflicts over the objectives of the services and the performance of the

outlets. It follows that this could also lead to conflicts over costs and rewards between the principal of the service concept and intermediaries. All in all, the service should be delivered by taking into account the customer driven service designs and standards. This requires empowering the service intermediaries, partnering with them and developing appropriate control procedures consisting of measurement and review of performance. (Hollensen 2003.)

However, this marketing mix is quite much more applicable in the product sector than in the services marketing sector. In order to look at the situation of marketing of education services, some more modification in the marketing mix is required. Services as compared to goods are characterized by intangibility, homogeneity, simultaneous production and consumption and perishability. (Wirtz et al. 2012.) That is services marketing requires a different approach as compared to products in marketing. When we consider the characteristics of services, education services also are intangible, are homogenous, needs provider and consumer in the same space for consumption process to happen and is not able to store in the inventory. Therefore, marketing of educational services requires consideration of additional three elements: people, physical evidence and processes. (Wirtz et al. 2012.) These are elaborated further.

2.4.4 People

"People" has been defined as: "all human actors who play a part in service delivery and thus influence the buyers' perception (Zeithaml et al. 2009, 24). In this respect, a firm's personnel, customer and even other customers could be regarded as "people". The quality of services can be affected by the performance gap in how the service is delivered and how the customer expects the services to be. People have a hige role in closing these performance gap. Often times, the performance gap can be due to shortcomings in human resource policies, the failure to match supply and demand, the customers themselves not fulfilling their assigned

roles and the service intermediaries not fulfilling their roles. (Grönroos 2007.)

Shortcomings in human resource policies can be due to ineffective recruitment and if the role descriptions of service employees conflict. If the service employees are not given appropriate technology to fulfil their role this can also lead to performance gap. (Zeithaml et al. 2009.) An appropriate incentive system should encourage service employees to perform their role better. Regarding the matching of supply and demand, there can always be peaks and slow down in demand. It is then very necessary to organize people in such a way that there are no shortages of services employees when the demand is at its peak. One necessary component of managing people is also to ensure that there are not conflicts over objectives and performance among different intermediaries. Incentive systems should also be balanced between different intermediaries so that profit is appropriated equally. (Wirtz et al. 2012.)

In order for this people element to work properly a service oriented culture is required in the organization (Grönroos 2007). The organizational structure itself should also be bottom-up rather than top-down to empower employees. Since the frontline employees shape the quality of the services and act as boundary spanners between customers and companies, they should be empowered. (Zeithaml et al. 2009.) It is extremely important that employees are satisfied so that the service quality improves leading to profitability of the company. This is the whole idea behind the service-profit chain. (Heskett et al. 1997.) All service quality dimensions such as reliability, responsiveness, assurance, empathy and tangibles are also highly affected by employee behaviours (Parasuraman et al. 1985).

Some appropriate human resource strategy to increase the service quality through people element in the services marketing mix is to hire the best people, measure and reward strong service performers, developing service oriented internal processe, providing people with appropriate technology and so on. The employees should be empowerd and able to work in a team effectively. Constant training on technical and relational

skills should be given to the employees. (Wirtz et al. 2012.) All different kinds of solutions are beyond the scope of this thesis.

2.4.5 Physical evidence

Physical evidence or servicescape, has been defined as "the environment in which the service is delivered and where the firm and customer interact, and any tangible components that facilitate performance or communication of that service" (Zeithaml et al. 2009, 25). Physical evidence can have several roles in service marketing. For example, the physical evidence package helps in the formation and expectations of service quality and the actual evaluation of service quality by the customers. It also acts as a place to perform the social roles of both customers with employees as well as customers with other customers. Physical evidence can be the most important differentiating factor with other competitors. (Jobber & Ellis-Chadwick, 2012.) It can also act as a cue of segmentation and pricing strategies of the services. All in all, physical evidence work as a facilitator for service delivery and ordering process. (Zeithaml et al. 2009.)

The physical evidence comprises of various physical environmental dimensions such as ambient conditions, the space and other artefacts in the surrounding. The overall holistic environment is often referred to as the servicescape. Not only does this affect the cognitive, emotional and physical aspects of the employee but they also affect all of these dimensions of the customers. In the end, physical evidence has the capacity to form individual behaviours and set the norm for social interaction among customers and employees. (Bitner 1992.)

Therefore, the impact of servicescape should be assessed regarding the strategic impact it has on the customers and employees. Design thinking such as service blueprinting can be considered to improve the existing servicescape. It is also necessary to identify opportunities for constant update and modification of the existing servicescape. This also naturally requires cross-functional collaboration across different existing departments. (Zeithaml et al. 2009.)

2.4.6   Processes

Processes are then the "actual procedures, mechanisms and flow of activities by which the service is delivered". (Zeithaml et al. 2009, 25.) This then includes the service delivery and operating systems. An appropriate process development should be structured and should involve both customers and employees. The important thing to consider regarding processes is to chart the flow of activities which can be both standardized or customized. The number of steps required and the simplicity or complexity of the processes while delivering service is also important thing to consider. The degree of customer involvement and their roles in different steps of the service delivery process is also necessary to be identified and developed. (Miettinen & Koivisto 2009.)

There are several approaches to identifying processes and improving them. For example, service blueprinting, is a technique for simultaneously depicting the service process, the points of customer contacts and the physical evidence of the service from the customer's point of view. (Zeithaml et al. 2009.) This requires first identifying the process to be blueprinted, identifying the appropriate customer segment, mapping the process through the customer's point of view, mapping the contact employee and technology, then further connecting to the support functions and finally adding physical evidence at each of the steps that the customer goes through. (Miettinen & Koivisto 2009.)

2.5   Services marketing in the education sector

Many ideas from services marketing can also be applied in the evaluation of education services (Al-Fattal 2010). For example, Zeithaml et. al (2009) discuss that one of the major reasons that leads to this gap is the inability of companies in understanding the customer requirements which can be closed with appropriate research. In the marketing of higher education services in Finland, this seems to be lacking which this study aims to fulfill by understanding the requirements of services expectations by students applying to different educational services in Finland. The idea is also to

apply or tailor different marketing mix elements applicable to services to market educational services to foreign students applying to different programs in Finland.

According to the GAP model in services marketing, the first gap in order to improve the services is to understand the differences between the expectations of the customers and the understanding of the expectations of these customers. Without properly understanding the actual expectations of the service customers it is not possible to develop or improve relevant services. One of the ways to close this gap on knowledge is to conduct research trying to understand the expectation of the customers. (Zeithaml et al. 2009.) Similarly, it is also possible to understand the perceptions of the customer and the criteria by which they evaluate the services. There are very few researches involved in understanding how customers evaluate education services provided and whether the SERVQUAL dimensions of reliability, responsiveness, assurance, empathy and tangibles also applicable there (Parasuraman et al. 1988.).

In the end, similar to product marketing, there are 7 Ps used in services marketing: product, price, promotion, place, physical evidence, processes and people (Kotler & Armstrong 2010). All of these marketing mix elements can somehow be identified in educational services context as well. For example, it might be supposed that the people element of the marketing mix could include the support staff, lecturers and other adminstrative people in universities. How all of these marketing elements can be used to create a proper value proposition (Jobber & Ellis-Chadwick 2012) to applicants according to their expectations is also under researched altough there are few studies in this area. Marketing of higher education services is a new research terrain that Finnish universities can think about applying in the near future. Similarly, the issue of introduction of tuition fee can be considered as similar situation to increase of prices in the services marketing context. Ideas from services marketing related to changes in prices and how consumers evaluate this change is highly relevant for this study.

The traditional marketing mix of products, prices, places and promotion is then not directly applicable to services (Jobber & Ellis-Chadwick 2012). Services marketing requires additional elements such as physical evidence, processes and people. Altogether, that makes it necessary for 7 Ps of marketing to be considered. (Kotler & Armstrong 2010.) In the education sector tuition fees, could be considered as prices, the curriculum etc. could be considered as product or service, the infrastructure and buildings could be considered as physical evidence, the lecturers as people and so on. Each of the seven elements of services marketing are also equally applicable in the marketing of educational services.

Taking into account the 7Ps of marketing mix this approach can be applied to look at the value proposition provided by different higher education institutions. First, it is necessary to look at the different elements of the marketing mix and to see how they are applicable to the educational sector because it is always not that obvious.

In some places, this aspect of the marketing mix, products are referred to as programme as there is nothing concrete "product" being provided by the HEIs. Product in the context of HEIs could signify many different elements. This can be the choices of courses offered by the education institutions, the lecture material and handouts, coursebooks, access to the Internet, library services and so on. (Al-Fattal 2010.)

The price element of the marketing mix in the marketing of education services deals with the tuition fees of the program and other financial compensation asked for the program. Pricing most definitely will have a huge impact on the selection of educational instituions as well as the perception of education services provided. (Al-Fattal 2010.) Especially for foreign applicants to Finnish HEIs, from both the applicants' side and the guardians of the applicants, pricing is a crucial issue in which the value proposition is evaluated. It is also important to consider pricing not only as the "cost of tuition" but in addition to other financial costs that the student has to invest during the years of education such as the other living costs including transportation and accommodation costs. Pricing is also related

to the perception of education as well because highly ranked institutions can command higher prices and also the students and parents would be willing to spend more on tuition costs if the perception of the university is high. From other aspects, the discounts and scholarships offered by the universities themselves can also offset the price paid by the students for their tuition. That means that grants and scholarships available from the university can also be considered as part of the pricing strategy for the university. (Kenway et al. 1993.)

The place element in the marketing mix refers to how the product or services are delivered to the final customers (Al-Fattal 2010). The physical and geographical location of the educational institution can be considered as one aspect of the place element of the education marketing. Since education can also be provided virtually, through virtual learning environments, these could also be considered as the mode of delivery (place) for educational services. The convenience of the location and the place in which the higher education institution is situated can also be considered as the place dimension. (Kenway et al. 1993.)

Promotion aspect of the marketing mix deals with the mode of communication that the organization engages with the stakeholders (Kotler & Fox 1995). Higher education institutions also use various communication tools to promote their institutions and programs. Traditional marketing literature highlights four major forms of communication tools both direct and indirect channels such as sales promotions, advertising, public relations and personal selling. Major elements of brands such as logo, name, signage, colours used, slogans, mission statements etc. are all important components of promotion tools which communicates the brand value of the higher education institutions. It also helps for expectations and perceptions of education services offered by a particular organization. (Al-Fattal 2010.)

People aspect of the marketing mix deals with all the human resources required to deliver services to the final customers (Zeithaml et al. 2009). In the context of the higher education services, it includes all the teaching

and administrative staff required to provide educational services to the enrolled students. Since services are co-created, that is with the customers together, even the current students and the alumni can be considered to be part of the "people" dimension of the services marketing mix. The quality of the teaching staff probably is the most important aspect of this element as they are the most visible element of the service delivery with contitnuous interaction with the final customers i.e. the students. However, the support of the other administrative staff also help positive and negative perceptions of the education provided as the students can typically encounter with many different support staffs throughout their education. The staff at the international affairs office can be one example. (Kotler & Fox 1995.)

Physical evidence in the services marketing mix consists of all the visible and tangible elements of the organization as well as components that are visible during the service delivery process (Wirtz et al. 2012). In the delivery of education services the marketing materials such as brochures, prospectus and flyers are one example of physical evidence. Similarly, physical facilities such as the computer room, furniture, projectors etc. are also really tangible and visible element of the service delivery process. Often these are the first element that are truly evaluated by the customers as these are the most tangible component of services. As suggested by Zeithaml et al. (2009), often customers also form expectations and perceptions of the services delivered by evaluating the physical evidence. For example, it might not be so farfetched to conclude that an university with very dirty corridor cannot also be expected to deliver high quality education.

Processes element in the marketing mix refers to the steps required for the service provider in delivering value to the end customers (Miettinen & Koivisto 2009). For a higher education institution, it could mean the administrative system through which the program is structured and delivered. It could also mean concrete processes such as the application process, enrolment process, accreditation process, teaching processes and so on. From the services marketing perspective, design of processes

is not only critical internally for the organization in order to design control mechanism for efficient delivery of the process but also externally to deliver value to the final customers efficiently. Quality management processes for example can also be used to ensure consistency of lectures and other services provided by the higher education institutions to different students. (Al-Fattal 2010.)

2.6   Summary of literature review and conceptual framework

To conclude the literature review chapter, it can be said that marketing concept is equally applicable to higher educations although it is much less commercialized and deals with providing education services. To approach from the services marketing literature, it has been suggested that often the poor delivery of the services is by not understanding the expectations of the customers which are in this case institutions. One of the solutions to these unawareness of customer standards is through conducting marketing research. In trying to understand the customer needs, of course, the service marketer is also trying to understand the value proposition desired by the customer group. Literature suggests that value proposition in the services marketing context is the mix of seven different elements which are products, prices, places, promotions, physical evidence, processes and people. Each of these items are really applicable to marketing and creating the value proposition for the prospective applicants and enrolled students in the context of higher education sector. In the section, several concrete items that can be considered in each of these elements were suggested. In order to market higher educational institutions effectively, it is important to understand the expectations of the students and for that it is necessary to understand how they evaluate the standards of each of the different marketing mix elements.

3 RESEARCH METHODOLOGY

3.1 Quantitative methods

In a very simple manner there are two major approaches to research methods: quantative and qualitative (Patton 2015). Although, this division is very simplistic, this still provides an easy perspective. Whereas, qualitative method is motivated by the desire to understand the first hand experiences of the research subjects, quantitative method is much more focused on testing hypothesis and understanding attitudes as in the questionnaire survey (Saunders et al. 2007). In a qualitative approach, the data collected usually ends up in a textual format such as interview transcripts, documents, video clips etc. whereas in a purely quantitative approach, the data are numeric (Patton 2015). Additionally, whereas qualitative methods are guided by subjectivist ontology, that is there can be numerous viewpoints in the same subjects, the quantitative methods are guided by objectivist ontology (Saunders et al. 2007), that there can be one version of truth. Often the quantitative methods are also used in order to generalize the findings in bigger contexts whereas a qualitative method is aimed at understanding the local context (Patton 2015).

The most appropriate method for this method is quantitative method as the objective of my study is to survey the attitudes of foreign students who are currently studying in Finnish higher educations or are intending to apply to Finnish univerities in the future. Since the objective is also to generalize the findings, quantitative method is more appropriate (Quinlan 2011). In some ways, it can also be said that there should be one version of the "truth" than the existence of multiple versions of it. While collecting the data, as the survey designed also includes attitudinal statements with Likert scale the data collected will also be numerical in nature which will lead to appropriateness of quantative method in this research. (Saunders et al. 2007.)

3.2   Questionnaire survey method

Among many different quantitative methods available, questionnaire survey method was used. Here also there are several opinions regarding whether questionnaire survey method can be considered as a truly quantitative method (Quinlan 2011). There are several different approaches to questionnaire survey method such as structured or semi-structured method. In the case of this research, structured questionnaire method was employed. Questionnaire can also be administered via many different means: paper format, phone and online medium. Adminstration of paper format requires face to face contact or post and return through mail (Saunders et al. 2007). Due to the popularity of website survey method, nowadays there are also many online survey methods available such as surveypal, google forms, survey monkey; which are among the most popular ones. In this research, the questionnaire was also employed through online method.

3.3   Survey design

To design the questionnaire, first it was necessary to identify important elements regarding expectations and perceptions of education services of foreign students regarding higher educational services provided in Finland. Most of the items included in the questionnaire survey were first identified from the literature review. While going through different previous researches dealing with marketing educational services especially those that focused on the questionnaire method approach, all of the relevant items were collected under different themes.

The first theme was related to gaining an understanding of the characteristics of the sample. This included questions related to whether they were currently enrolled in a bachelors or a masters program and whether they intended to apply to the bachelors or masters program later. The other issues in the background questions were whether they are part time or full time student, how long they have been currently in the university, field of study and their tiered ranking in the class according to

performance. Some demographic questions were also included such as the gender, age and country of origin. Since the characteristics of the supporting agents such as parents or guardians was also deemed important, questions were related to the highest formal education achieved by the parent, their occupation and the household income.

The next theme was trying to understand the importance of different factors that led to foreign students to choose to study abroad and what would ordinarily be their first choice given absolute freedom. To probe further, it was also necessary to ask specific factors that led them to chose Finland as the destination of their study in the first place. This was followed by the sources of influences that led to students' making the final decision.

The next major theme were the early decision parameters or the factors that initially affects the selection of the university. As several past literatures (Kenway et al. 1993; Kotler & Fox 1995) suggested, these are mostly factors specific to the applicant (personal factors), factors related to the university being applied to (university specific factors), factors related to the programs being applied to (program specific factors), financial factors and the factors related to the characteristics of the place in which the university is situated. After this, other major theme were the final decision influencers or those factors that as literature suggested would be the ones that the students consider towards the end after identifying the list of universities they are interested in. These included factors related to social life in the university and other future career related goals. Most of the factors were multi-selection items with Likert scale and each themes contained several items as suggested by the literature.

One obvious issue here is why the questionnaire could not have been designed according to the marketing mix elements. That is why could not the themes be according to say program, price, people etc. In some respects it is. For example, program specific factors could be considered as product/program specific factors. Financial factors could be considered as issues related to pricing in general in the marketing mix. Location

related factors could in general sense be considered as place related decision in the marketing mix. Some issues could not be truly separated under headings according to the marketing mix as they fell under different categories of influential factors. None the less, it is possible to understand the factors according to different marketing mix elements accordingly.The questionnaire survey designed in Webropol is presented in Appendix 1.

3.4   Sample selection and administration

The possible respondents or the sample consists of all foreign students who are currently studying in Finland in different English programs in different universities of applied sciences or those who are intending to apply in the future. Although, a totally random sampling method was appropriate considering the aims of the research (Quinlan 2011), it was not feasible to conduct a truly random sample. Rather, the sampling method could be considered to be snowballing approach (Patton 2015) as students were asked to send the link further to their friends. It is sometimes questioned whether even a truly random sample can be generated. While understanding the non-generalizability of a sample collected through a non-random, snowball approached sample, it was necessary to follow that approach because of the risk of otherwise generating a sample of very small number. (Patton 2015.)

After identifying all appropriate items a structured questionnaire was designed as explained in the previous section and implemented through Webropol system. The questionnaire was adminstered online with a public link. The questionnaire was administered among students from Lahti University of Applied Sciences, South-Eastern Finland University of Applied Sciences and Centria University of Applied Sciences.In total, 67 responses were obtained.

Practically, the questionnaire was first designed in Webropol and then a pilot questionnaire survey was sent to three students at lahti university of applied sciences. These three students were as diverse in their background as possible. After feedback from these students, some

modifications were made to the questionnar. For one thing, the questionnaire was seen to be too long. As a result, a 30 item questionnaire was reduced to only 25 items. Some questions were found to be repetitive and were thus omitted. Other general comments related to spelling mistakes, sentence structures and so on which were modified as suggested. The questionnaire was designed and made available via public link in Webropol from January 2017 and the link was open till the end of April 2017. As mentioned already, altogether 67 responses were collected. Owing to the time frame allowed and the time available for the whole research, this was a good enough result although a larger sample size would have been obviously better.

4   RESULTS

4.1   Sample characteristics

The number of total respondents to the survey was 67 out of which 65 were currently enrolled in the bachelor's program. Only one respondent was planning to apply to the bachelor's program and not yet enrolled to any other programs currently. There was another respondent who was planning to apply to the master's program but not currently enrolled in any other program. Out of all the bachelor's student who were currently enrolled, six of them were planning to apply to the master's program while being simultaneously enrolled currently in the bachelor's program. Figure 4 shows the current enrolment status of all students.

FIGURE 3 The current enrolment status of all respondents to the survey

Most of the students (58) were also enrolled in the full-time program and only seven were enrolled in a part time program. One of the respondents planned to apply to the part time program only wheres another one of the respondents, planned to apply to a full-time program later. Two respondents wanted to apply to a full-time program later while also being currently enrolled in a full-time program at the moment. Figure 5 shows this status of respondents.
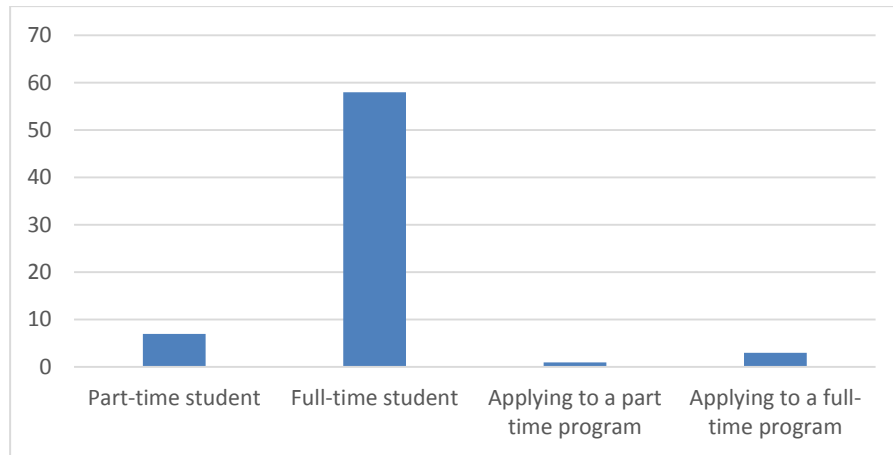
FIGURE 4 The status of currently enrolled students

Among the 67 resondents, 51% (34) of the respondents were only in the first year of their studies. 36% (36) of the respondents were in their second year of the studies, whereas 9% (6) of the respondents were in their third year of the studies and only 4% (3) of the respondents were in their 4th year of the studies. Figure 6 shows this division clearly.
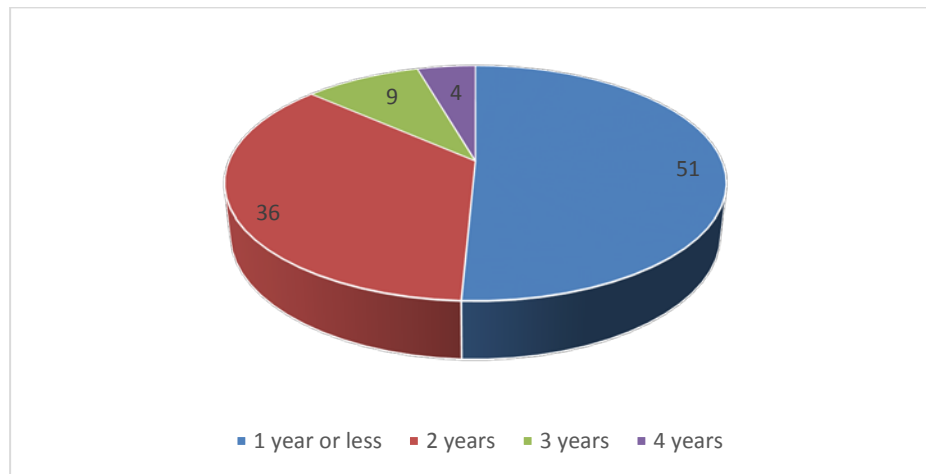
FIGURE 5 The year of studies that respondents had already completed

Regarding the field of studies, the respondents were quite clearly dominated by students of business or economics (71%, 50) followed by students in the engineering field (19%, 13). The other respondents belong to the sciences (4%, 3); others (3%, 2); health sciences (3%, 2) and social

sciences (1%, 1). The students in the "others" categories belonged to the field of law and Business Information Technology (BIT). There were some overlapping responses as some students thought that health sciences was also social sciences or otherwise the field of business or economics is also part of social sciences. However, the majority of the students were either in the business or economics field or the engineering field. Figure 7 depicts this more clearly.
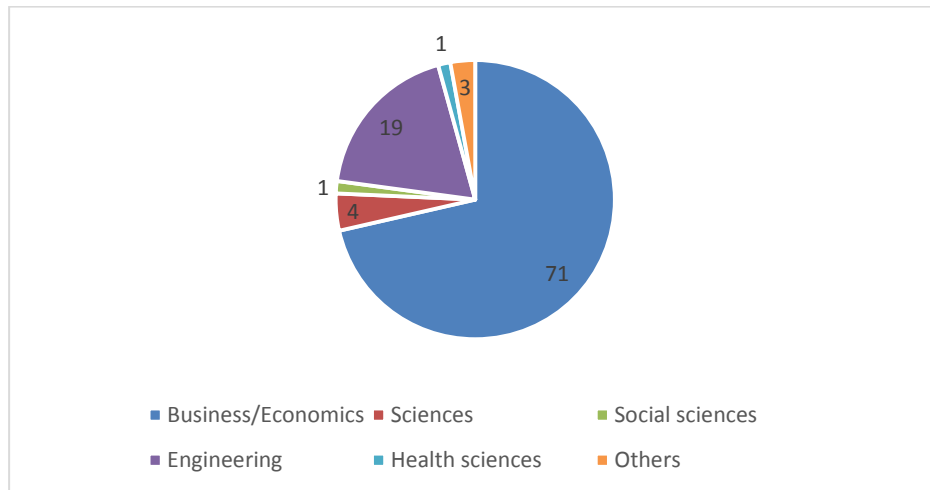
FIGURE 6 The field of studies of the respondents

Among the students who responded to the questionnaire, 24 (36%) of the respondents assessed themselves as being in among the top 15% of the class; 38 (57%) of the respondents assessed themselves as being in the top 40% of the class; and only 5 (7%) of the respondents assessed themselves as belonging to below the top 40% of the class. This is shown in Figure 8.
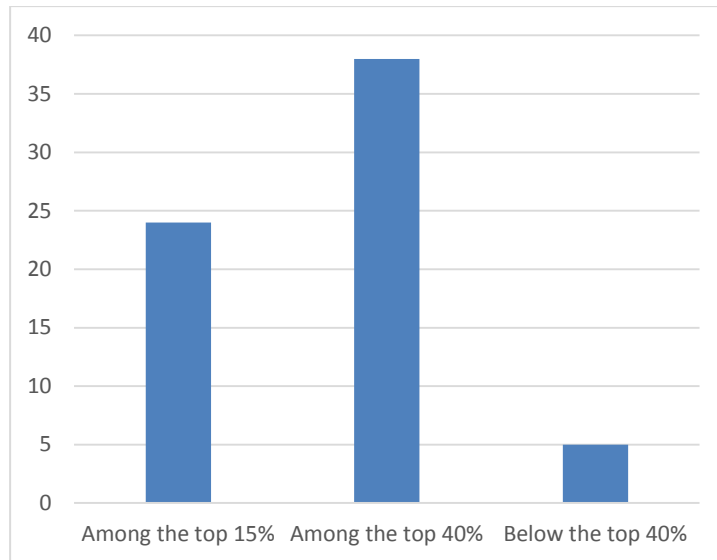
FIGURE 7 Self-assessed performance tiers of the respondents
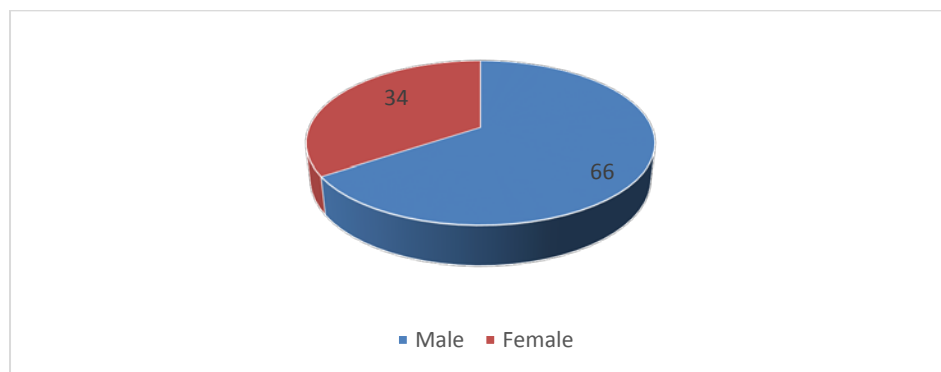
FIGURE 8 Gender distribution of the sample

Out of all the respondents 44 (66%) were male and 34% (23) were female as shown in Figure 9. The majority of the respondents were also in the age group of 21-25 (36 out of 67); followed by less than 20 (16 out of 67); 26-30 (8 out of 67); 31-40 (6 out of 67) and finally from 41-50 (1 out of 67). This is shown visually in Figure 10.
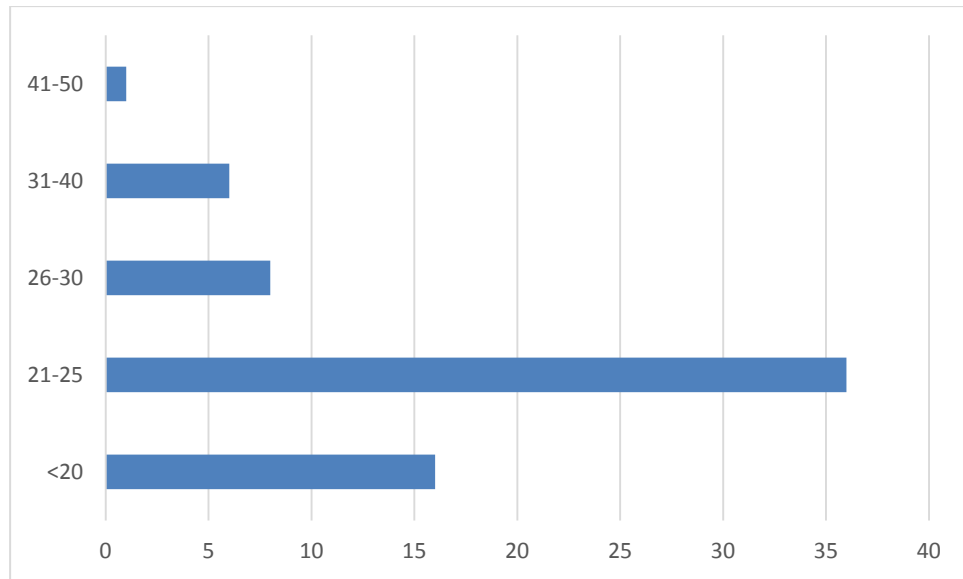
FIGURE 9 Age distribution of the sample

Regarding the background characteristics of the sample respondents, in the questionnaire survey there were also questions related to the formal education of their parents and information on their occupation. Table 1, for instance shows the level of formal education achieved by the parents in the sample.

TABLE 1 The level of formal education by the parents

	Less than high school	Some high school	High school graduate	Vocational training or diploma	Bachlor's degree	Master's degree	Ph. D
Father	16%	9%	24%	13%	19%	16%	1%
Mother	22%	13%	18%	12%	22%	9%	3%
Total	19%	11%	21%	13%	21%	13%	2%

The results (in Table 1) clearly show that majority of parents are either high school graduate or have a bachelor's degree. Very few parents have a degree beyond master's degree. Majority of the fathers are high school graduate and regarding mothers either they are less than high school graduate or do have a bachelor's degree. Regarding the employment status of the parents of all the survey respondents, Figure 11 shows the distribution. The results show that about equal percentage of fathers as well as mothers are civil servant, self-employed or business employees. Slightly more percentage of fathers are business employees. Regarding the unemployment status, it is interesting to note that quite large percentage of mothers (21%) are unemployed in comparison to the fathers.
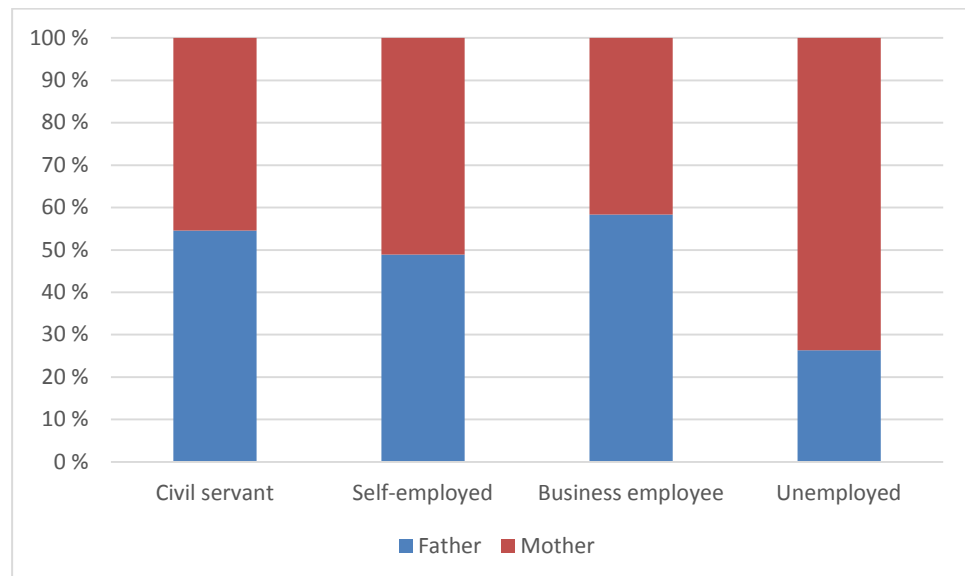
FIGURE 10 Employment status of the parents of the survey participants

When looking at the household income of the survey respondents, as depicted in Figure 12, majority of the respondents indicated that the household income is less than 2000 Euroes monthly followed by the next income bracket (2001-5000). Just about equal percentage of respondents indicated that their household income falls under the classification scheme of (5001-10000 Euroes/month) or more than that.
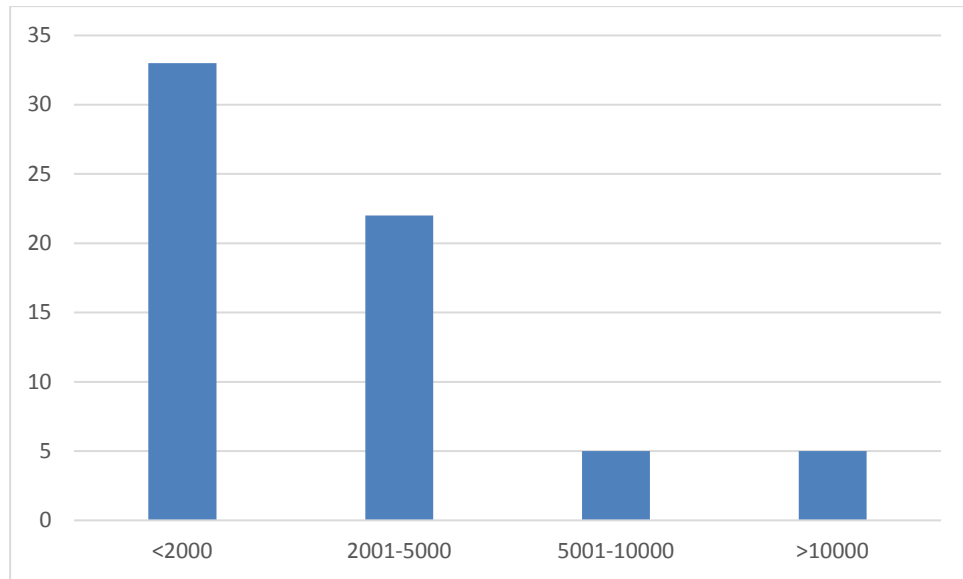
FIGURE 11 The household income of survey respondents

Regarding question related to whether any family member had also previously attended the same university in which the survey respondents were currently studying, there were interesting responses. Only one out of total respondents informed that his/her father had also attended the same university whereas none of the respondents had mother attending their current university previously. Seven repondents had their brother(s) studying at their current university previously and similarly five of the respondents had their sister(s) studying at the their current university in the past.

4.2 Factors affecting decision to study abroad and selection of university

4.2.1 Factors affecting decision to study abroad and country choices

When asked about the major reasons for student's decision in selecting to study abroad, the most important factor was to get cross-cultural experience. Fourtyone percent of the total responses (out of 117 total, as multiple selection was allowed among different factors) agreed that cross-cultural experience is the most important. It was followed by the situation where the home country quality of education was low (26% of the total

responses), and then the desire to work while studying which might not have been possible in the respondent's own home country (15%). Other reasons cited were that the program applied was not available in the respondent's home country (8%), the program was available but expensive (5%), admissions criteria for the desired program being very tough in the home country (3%) and other reasons (3%). Among these, other reasons were primarily the desire to stay in EU after graduating, the student already living in Finland or abroad before.
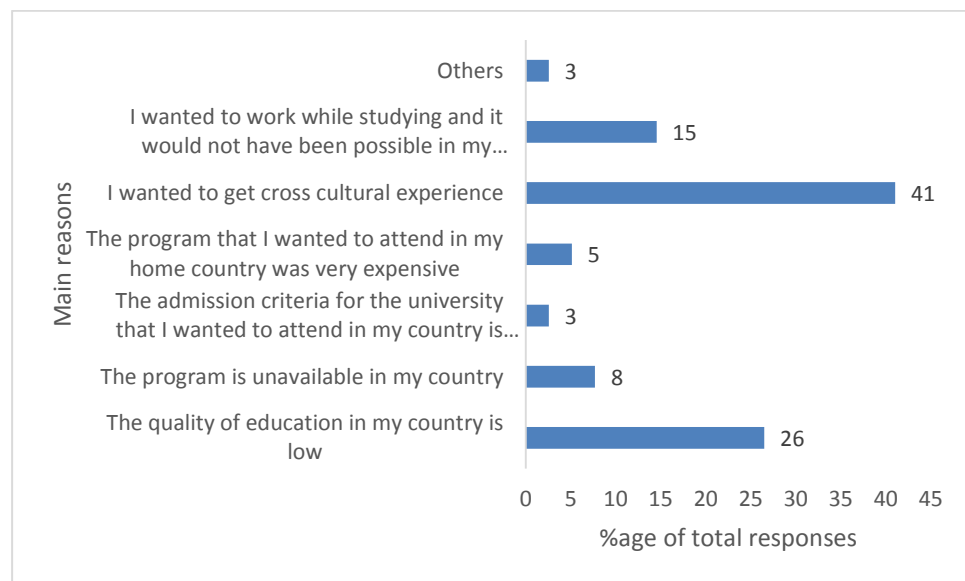
FIGURE 12 Major reasons for students going abroad to study

When the respondents were asked which countries would primarily be their destination for further studies abroad, majority of the responses (here also multiple selection was allowed), 22% of the responses said that Finland was the perfect choice. The other favorite selections followed with this reponse were Australia (18%), USA (17%), Canada (14%), UK (10%), New Zealand (9%), Ireland (3%), Others (3%), Own country (2%), and ultimately anywhere else but Finland (1%). Clearly, Finland was the best choice by the percentage of responses for (which was the highest) and against (which was the lowest). Apart from the choices mentioned, other clear favorite destinations for further studies for some respondents were

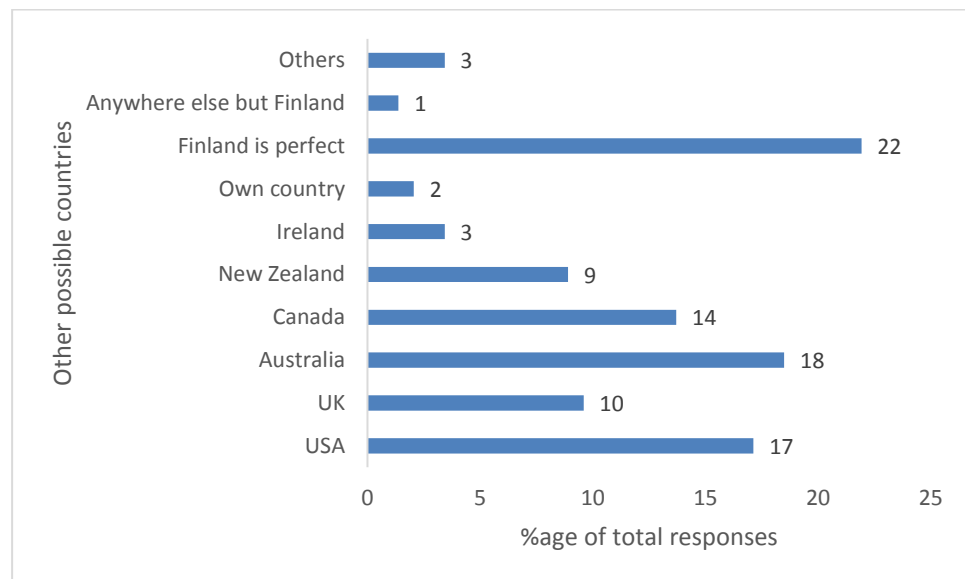Singapore, Thailand, Denmark, South Africa and Singapore.This is shown much clearly in Figure 14.

FIGURE 13 The country choices of survey respondents regarding location for futher studies

4.2.2 Factors affecting selection of Finland and influencers

There were several issues raised in trying to understand various factors behind the selection of Finland as destination of further studies abroad. The results clearly show that the most important factor in swaying this decision is the perception of high education standards (55%), low tuition fees (37%), safe and friendly environment (32%), international recognition of the degree available here at Finland (26%), positive attituted of Finnish people towards foreign students and the availability of multicultural environment (20%). Other minor factors that somehow could have impact on the decision of Finland as country of choice for further studies were part-time work availability (9%), low racial discrimination (8%), popularity of the program available (8%), easy admissions criteria (8%), location near to the home country (7%), easy visa procedure (5%) and finally others (3%). The reasons highlighted as others were spectacular view and

peaceful place and free education system althouth this was quite apparent with the selection of low tuition fee compared to other countries.

Regarding the influences that helps in making the choice, the respondents were asked to rate many different factors from 0 to 5 where 0 meant not important at all, 1 indicated low importance, 3 indicated moderate influences and 5 indicated highly influences. The scores were then summed and averaged for all criteria resulting in a summed average number. The verdict is quite clear. The most important influences in helping student make the final decision in country for further studies as well as a particular university are in discending order of importance: teachers, university websites, parents, student testimonials, social network sites, guidance counselleors and so on. Figure 15 clearly shows this and other additional factors according to degree of importance in ascending order.
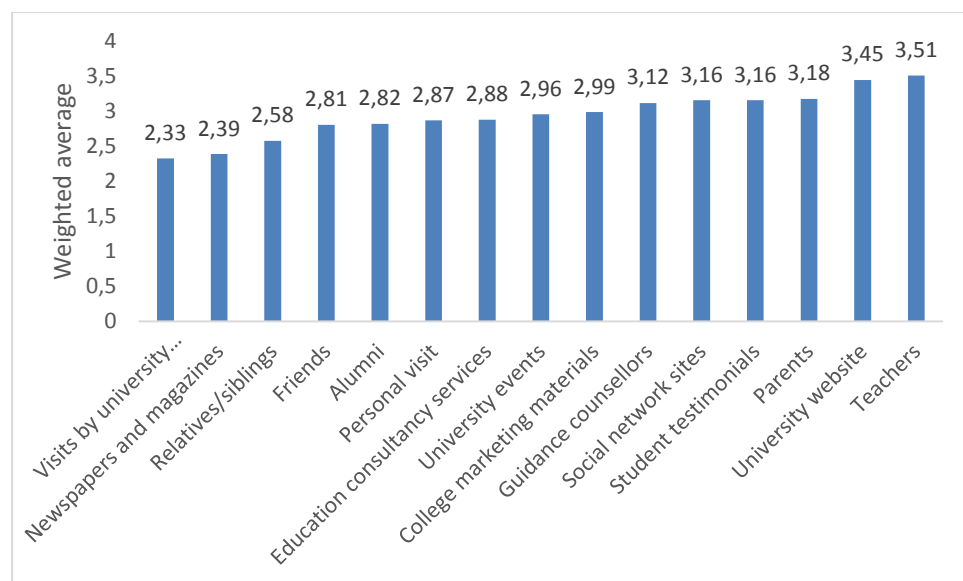
FIGURE 14 The major source of influences in helping students to make decisions regarding country for further education

4.2.3 Personal factors affecting the choice of university

The survey respondents were also given a list of personal factors, that is factors specific to the applicants, that the applicants might have

considered while making their choice for the university they are now currently attending or that they may consider while applying for further study programs in Finland. The respondents were asked to rank the importance of each factor in their decision-making process by choosing the approprioate level in the Likert scale; 1= strongly disagree; 2=Disagree; 3=Neither agree nor disagree; 4= Agree and finally 5= strongly agree. The scores were then summed and averaged for all criteria resulting in a summed average number. All of the factors indicated reasons why the applicants applied to their current university or were planning to apply for further studies. The result is presented in Figure 16. The results clearly indicate that the among many different personal factors affecting the choice of the university the factors in the discending order of importance are prospect of improving future career prospects, developing international network, understanding different culture, improving language skills, high satisfaction rate of alumni and then only recommendation of friends, family and professors.
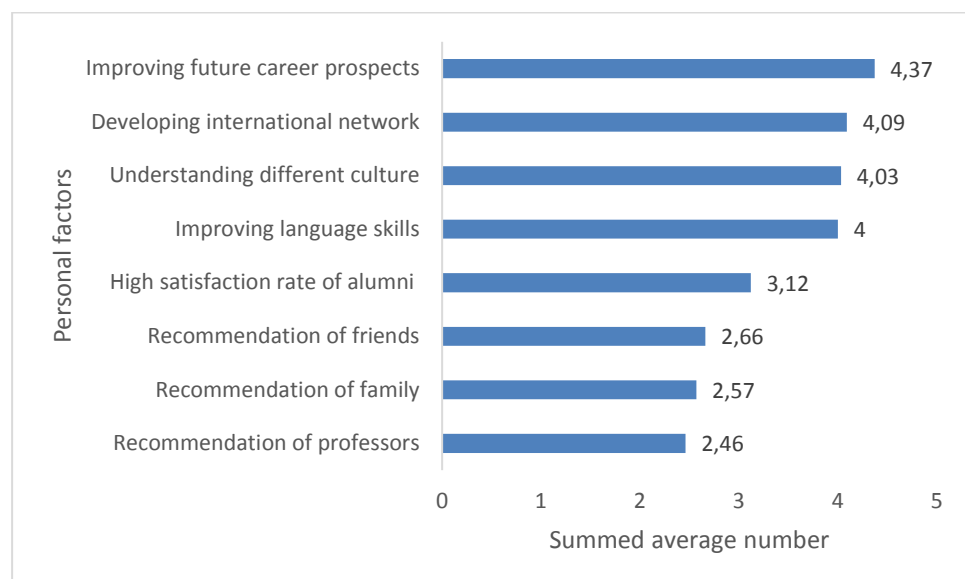
FIGURE 15 Personal specific factors affecting the choice of university by foreign applicants

4.2.4 University specific factors leading to university selection

¨The survey respondents were also presented with a list of university specific factors that they have have considered while making their choice of the university they are currently attending or that they may have considered while applying for further study programs in Finland. The respondents were asked to rank the importance of each factor in their decision-making process by choosing the appropriate level in the Likert scale; 1= strongly disagree; 2=Disagree; 3=Neither agree nor disagree; 4= Agree and finally 5= strongly agree. The scores were then summed and averaged for all criteria resulting in a summed average number. All of the factors indicated reasons why the applicants applied to their current university or were planning to apply for further studies. The result is presented in Figure 17. The results clearly indicate that among many university specific factors which affect the selection of university by foreign applicants in the discending order of importance are the availability of high quality facilities, high quality of support staff, connection with other international unviersities, reputation and quality of the academic faculty, availability of entrance exam in home country, reputation of university, the number of foreign faculty members, university ranking, the level of entry requirements, the size of the university and finally connection with other home country universities.

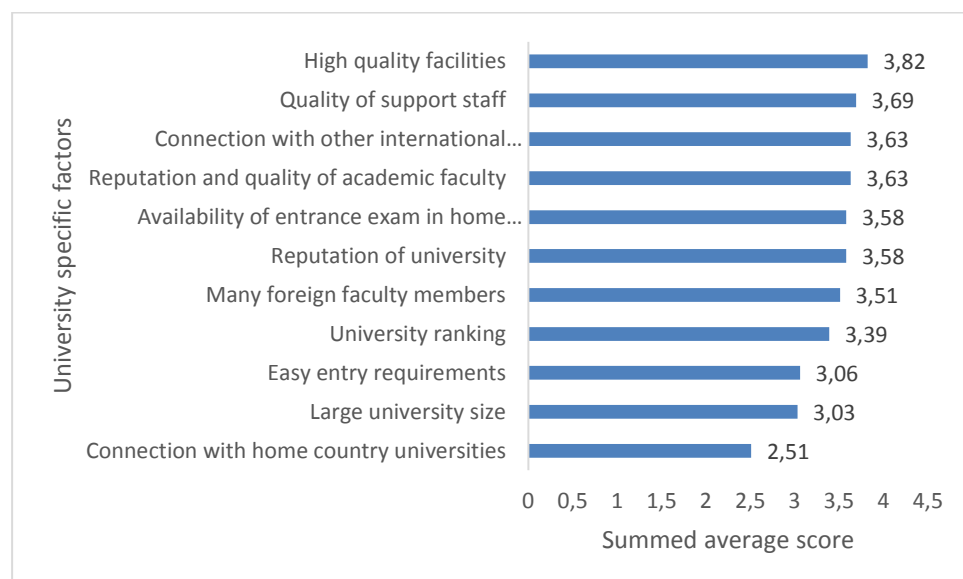| University specific factor	Summed average score
High quality facilities	3,82
Quality of support staff	3,69
Connection with other international…	3,63
Reputation and quality of academic faculty	3,63
Availability of entrance exam in home…	3,58
Reputation of university	3,58
Many foreign faculty members	3,51
University ranking	3,39
Easy entry requirements	3,06
Large university size	3,03
Connection with home country universities	2,51

FIGURE 16 University specific factors leading to choice of university

4.2.5   Program specific factors leading to selection of university

The survey respondents were also presented with a list of program specific factors that they may have considered while making their choice of the university which they are currently attending or may have considered while applying for further study programs in Finland. The respondents were asked to rank the importance of each factor in their decision-making process by choosing the appropriate level in the Likert scale; 1= strongly disagree; 2=Disagree; 3=Neither agree nor disagree; 4= Agree and finally 5= strongly agree. The scores were then summed and averaged for all criteria resulting in a summed average number. All of the factors indicated reasons why the applicants applied to their current university or were planning to apply for further studies. The result is presented in Figure 18.

The results clearly indicate that among many program specific factors which affect the selection of university by foreign applicants in the discending order of importance are that the the medium of instruction of the program is in English, the program offered is of appropriate duration, that it is tailored to individual requirements, that it offers flexible study plan and that the work load is suitable. Similarly, other factors that are important are that there are more exchange opportunities available, that the program offered is specialized in the applicant's subject area and that the courses offered are various. Similarly, other factors that are important are that the progranm offered is reputed and the student has possibility to get personalized attention because of low professor to student ratio. For some applicants the possibility to obtain a double degree from the university and that it is possible to complete the degree program in a part time basis is also important. The most important factor is definitely that the program is available in English which is understandable, but there were no clear ranking among other factors. More or less all other factors were ranked as of being of equal importance except that the program is offered in a part time basis was deemed the least important.
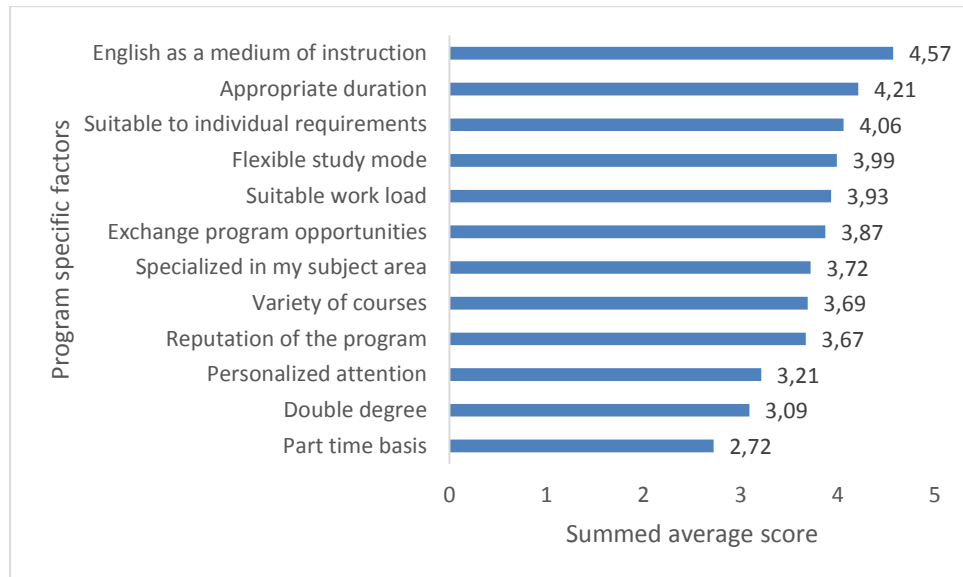
FIGURE 17 Program specific factors leading to selection of university for foreign applicants

4.2.6 Financial factors influencing the selection of education institution

The survey respondents were also presented with a list of financial factors which the respondents may have considered while making their choice for the university they are currently attending or that they may consider while applying for further studies programs in Finland. The respondents were asked to rank the importance of each factor in their decision-making process by choosing the appropriate level in the Likert scale; 1= strongly disagree; 2=Disagree; 3=Neither agree nor disagree; 4= Agree and finally 5= strongly agree. The scores were then summed and averaged for all criteria resulting in a summed average number. All of the factors indicated reasons why the applicants applied to their current university or were planning to apply for further studies. The result is presented in Figure 19.
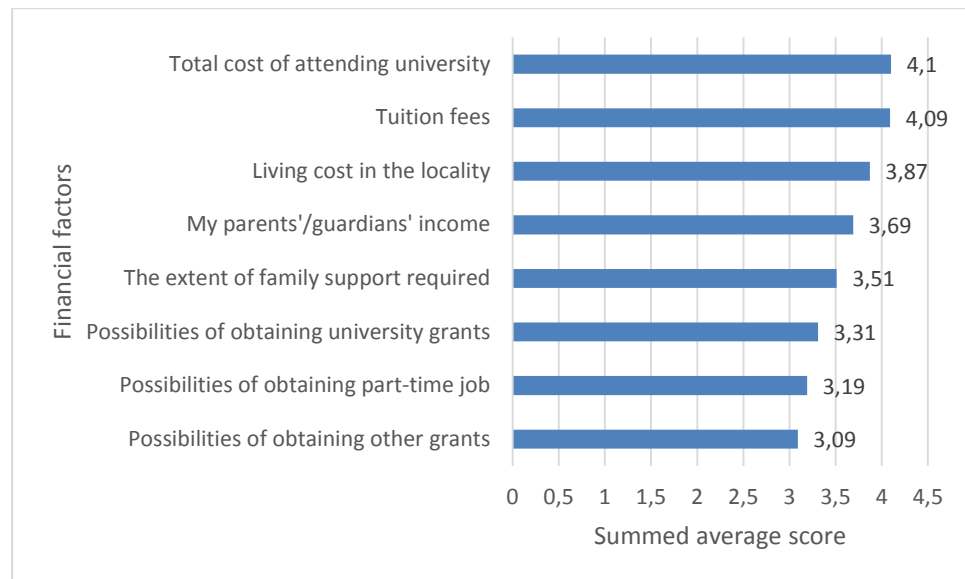
FIGURE 18 Financial factors affecting the university selection decisions

The results clearly indicate that among many financial factors which affect the selection of university by foreign applicants in the discending order of importance are the total cost of attending university followed by the tuition fees. It is followed by the cost of living in the locality where the institution is located. The parents' or guardians' income and the extent of family support required is also important. At the end, other important criteria are the possibilities of university and other grants with the possibility of obtaining other grants. In any case, it seems like the total cost of attending the university and the tuition fees are the most significant financial factors affecting the selection of universities for foreign applicants.

Further probing in how students have been financing their current studies led to some important findings. It came to light that majority of the foreign students currently enrolled in different programs in Finnish universities finance their studies through parental support (41% of the responses). It was closely followed by self-financing (35% of the responses) or through part time employment. Most students also finance their studies through scholarships from host institution (11% of the responses). Some students even finance their studies through their state financial aid (4% of the responses). Still some group of students also finance their studies through

loans taken from the bank (5% of the responses) and through employer (4% of the responses). The result is shown more clearly in Figure 20. However, since multiple selections were allowed financing was done through combination of one or the other methods as indicated by the respondents. For example, some combinantion of self-financing, parental support and scholarships from the host institution was quite common.
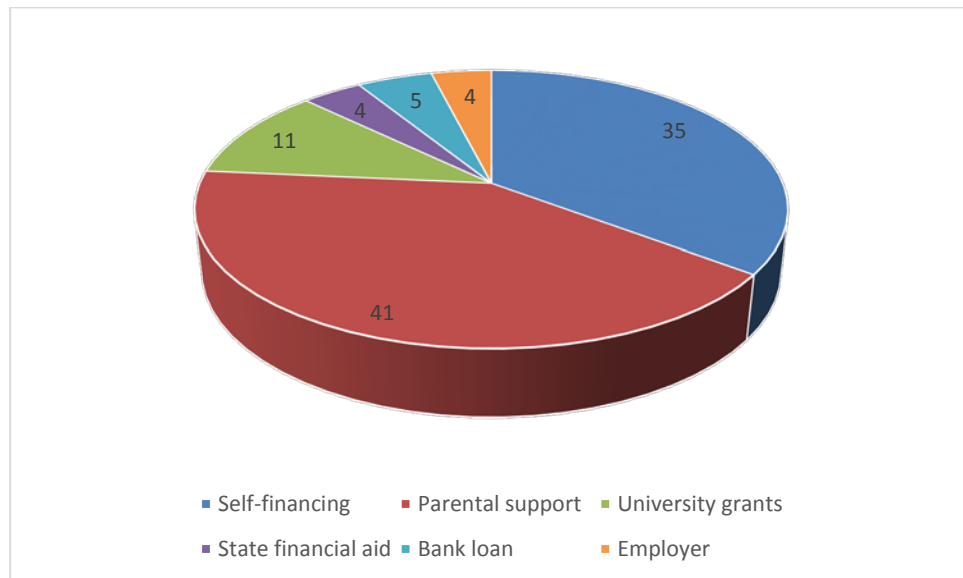

FIGURE 19 Method used by survey respondents in financing their studies

Regarding the effect of tuition fees presently or in the future for studies in their intention to apply or enrol in a particular program, the results were not that obvious. The opinions were divided between different choices that were presented to the survey respondents: I will go anywhere to get the lowest affordable fees (15, 22%); I will choose the continent first regardless of tuition fees but then I will choose the country with lowest tuition fees (15, 22%); I will choose the country I want to go regardless of tuition fees but then I will try to find the cheapest program in that country (17, 25%) and finally, tuition fee is not an issue for me and I will choose the best program for me (20, 30%). The results are shown more clearly in Figure 21.
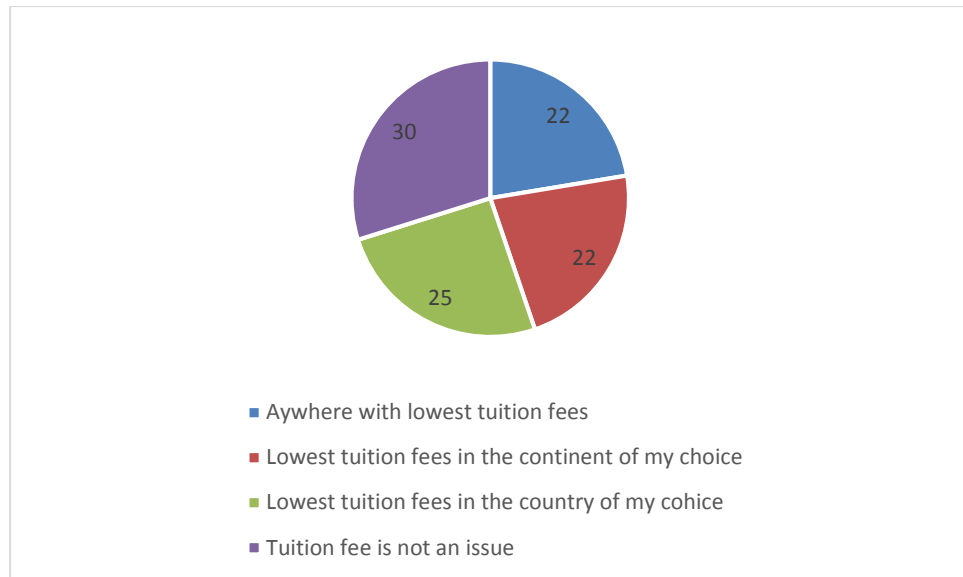
FIGURE 20 The method of financing studies by the survey respondents

4.2.7   Location specific factors affecting the selection of university

The survey repondents were also given a list of location related factors that they may have considered while making their choice for the university they are currently attending or they may consider while applying for further study programs in Finland. The survey respondents were asked to rank the importance of each factor in their decision making process by choosing the appropriate level in the Likert scale; 1= strongly disagree; 2=Disagree; 3=Neither agree nor disagree; 4= Agree and finally 5= strongly agree. The scores were then summed and averaged for all criteria resulting in a summed average number. All of the factors indicated reasons why the applicants applied to their current university or were planning to apply for further studies. The result is presented in Figure 22.
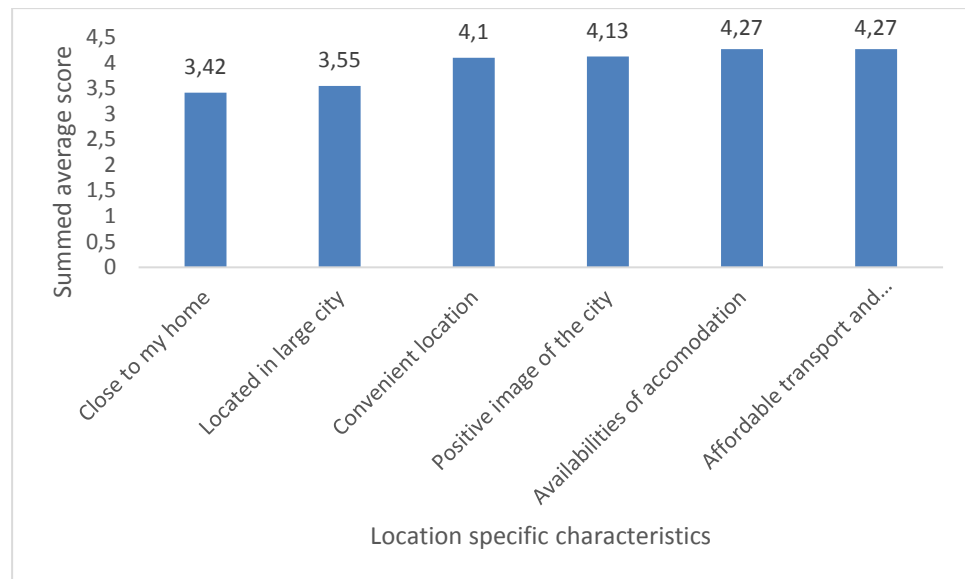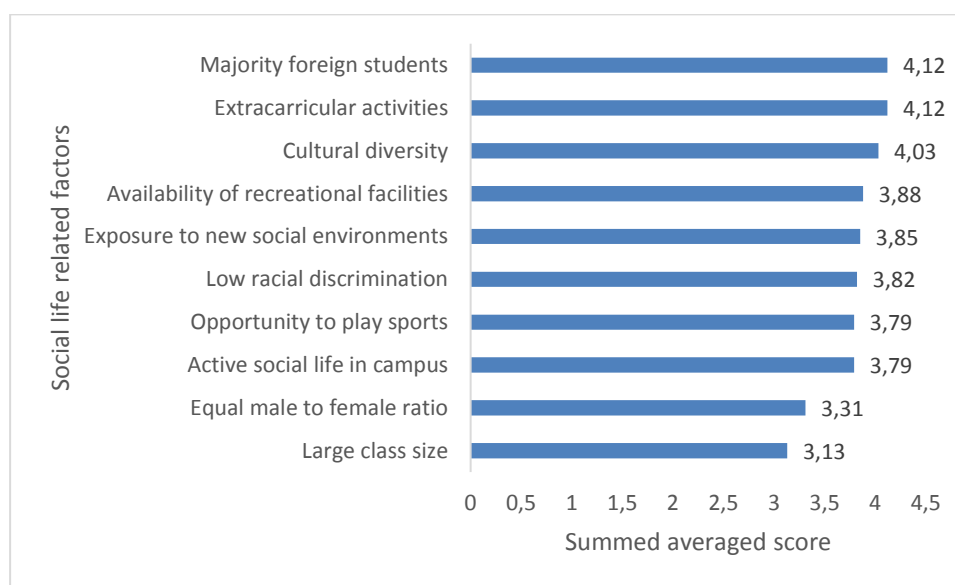
FIGURE 21 Location specific factors affecting the university selection decisions

The results clearly indicate that among many location specific factors which affect the selection of university by foreign applicants in the discending order of importance are that first of all affordable transport and living costs are available followed by the availabilities of accomodation. It is also necessary that the city has a positive image and is locate in a convenient location. Although location in a large city and near to applicant's place of residence are also important factors, they are not as important as the others. Clearly the most important location specific factors according to the survey respondents is that affordable transport and living costs coupled with the availabilities of accommodation is the desired location of the targeted university.

4.2.8   Social life related factors affecting the selection of study place

The survey respondents were also provided with a list of social life related factors that the applicants may have considered while making their choice of the university they are currently attending or that they may consider while applying for further study programs in Finland. The respondents were asked to rank the importance of each factor in their decision making

process by choosing the appropriate level in the Likert scale; 1= strongly disagree; 2=Disagree; 3=Neither agree nor disagree; 4= Agree and finally 5= strongly agree. The scores were then summed and averaged for all criteria resulting in a summed average number. All of the factors indicated reasons why the applicants applied to their current university or were planning to apply for further studies. The result is presented in Figure 23.


FIGURE 22 Rankings of social life related factors

The results clearly indicate that survey respondents valued the number of foreign students as the most important aspect of social life. The availability of extracurricular activities and multicultural environment was also ranked quite highly. It was followed by availability of recreational facilities and exposure to new social environments. It was quite clear that the size of the class and the existence of equal male to female ratio was not that an important factor affecting the social life of the prospective applicant.

4.2.9   Future career related factors influencing the selection

The survey respondents were also provided with the list of future career related factors that they may have considered while making their choice for the university that they are currently attending or they may consider while applying for further study programs in Finland. The respondents

were asked the rank the importance of each factor in their decision-making process by choosing the appropriate level in the Likert scale; 1= strongly disagree; 2=Disagree; 3=Neither agree nor disagree; 4= Agree and finally 5= strongly agree. The scores were then summed and averaged for all criteria resulting in a summed average number. All of the factors indicated reasons why the applicants applied to their current university or were planning to apply for further studies. The result is presented in Figure 24.
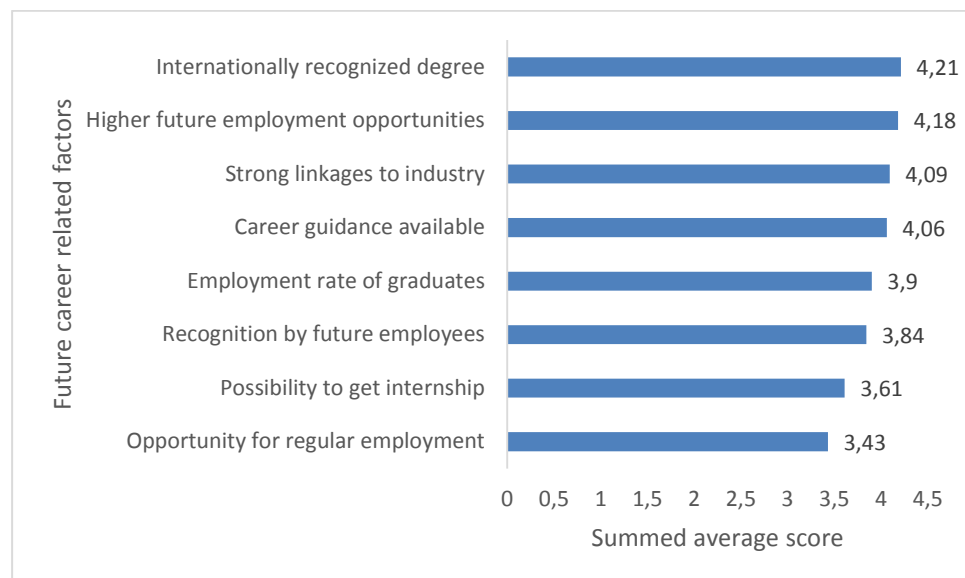
FIGURE 23 Future career related factors influencing the student selection of universities

The results clearly show that among the responses provided by the survey respondents that the most important factor for the survey respondents were that the degree was internationally recognized, had high prospect of high future employment opportunities and strong linkages to industry. The respondents also preferred that there were career guidance services available in the university. Other factors that were also mentioned but were not deemed as important as other factors were the employment rate of graduates, recognition by future employees, possibility to get internship and opportunities available for regular employment.

5   ANSWERS TO RESEARCH QUESTIONS

The aim of this research was to apply the services marketing concept to market the educational institutions in Finland to foreign students better. Initially it was argued that for this it is necessary to design a proper value proposition by taking into consideration the expectation of foreign students. One way of doing so is to consider different marketing mix elements and think about what elements among those were ranked as important by the foreign students and think about embedding them better in creating a better value proposition.

The first most important factor that lead to foreign students to decide to study abroad was the desire to receive cross-cultural experiences. The second most important factor was that the quality of education in the respondents' home country was low. The third one was that the students would want to also somehow be able to work part time, earning while also studying. This already suggests that first of all, universities should emphasize the multicultural environment and the quality of the education in their marketing materials such as the web-pages, brochures, flyers and so on. Perhaps, international multicultural environment, the multicultural-ness of the country should be emphasized more. While many respondents considered that the low quality of education is what prompted for them to apply abroad, they also perceived that the quality of education in Finland is high. This really suggests that the high quality of education, however it is defined should be emphasized in marketing higher educational institutions in Finland. The other issue is that foreign students, specially those from South-Asia and Africa are also aiming to earn while studying in Finland, so the prospect of achieving a part time work here at Finland or the locality where the educational institution is located should also be communicated clearly. As the services marketing concept suggests, there should not be huge gap between the expectations and the perceptions of services, and if perceptions leads expectations, that will lead to student dissatisfaction.

The second issue is to understand the major competitors as any maketers should properly analyse. Although, most of the respondents agreed that

Finland is the perfect choice for them, none-the-less it is necessary to understand, with whom the Finnish HEIs are competing. From the survey, it seems to be apparent that other popular alternatives for the foreign students considering applying to Finland are most definitely Australia, USA, Canada, UK and New Zealand in the descending order of popularity. It suggests that the major competitors for Finnish HEIs are probably from these countries in the global market. In order to be more effective at marketing, it is also possible to benchmark best performers from these different countries and try to understand how to improve marketing of educational institutions from Finland. It might also be better to study marketing materials of institutions from these various places and try to adopt the best practices.

The third issue is to understand the main factors which motivate the foreign students to choose Finland over other institutions in other countries. According to the survey respondents, the most important factors seem to be, as mentioned previously, the perception that the education available in Finland is of high quality. The second most important factor is that the tuition fee is low compared to other institutions in other countries. The third most important factor is that Finland is perceived to be safe and friendly country. The major implications of these findings are that these factors should be emphasized in marketing materials for foreign students. Foreign students should be aware that the quality of education in Finland is high, tuition fee is low and that Finland is a safe and friendly place to live. On a separate note, one Indian faculty member in a visit to lahti university of applied sciences also suggested that low or no tuition fee might communicate to prospective students that the quality of the education is low, therefore, it makes tremendous sense to emphasize both the quality and cheapness together.

It is generally known in marketing that whenever there are purchasing decision made, during the evaluation of alternatives phase, the role of influencers is also important. At this phase, it is important to market products or services to the influencers who influence the purchasers in decision making. Often in marketing it is often the actual purchasers who

are important than the final users. For example, marketers often advertise to mothers for items like detergents and pampers, although the end users could be someone separate. This is also important in marketing education services. According to the survey, it seems like the most important influencers in students' decision to study abroad are the teachers, university website, parents, guidance counsellors, social network sites and student testimonials in that order. This suggests that marketing should be aimed at the teachers and guidance counselors in universities of prospective students in their respective countries. It also seems like parents quite much influence the selection of country and the university of prospective students, so parents could also be targeted in marketing. Regarding the best communication tools, it seems like the most effective outlets would be university website and social network sites. Appealing and accessible university seems to be the most important communication channel for students. HEIs should probably also have developed social media marketing strategy. In both of these, student testimonial seems to have high influence on the decision of these students.

Regarding the most important university specific factors, the most important criteria seems to be the physical evidence. This includes that the quality of the facilities would be really high including the availabilities of library facilities. Consistently, "people" related issues such as the quality of the support staff was rated as the most influential factor in their decision. Other "people" related factors that were highly rated were the reputation and quality of academic faculty and high number of foreign faculty members. Consistently, the responded also rated the importance of personalized attention by the faculty members highly. Both of these place and people related factors should be emphasized while marketing educational services to foreign students. Other physical evidence related item which was the size of the university was considered important but not rated that highly. Other important university related item, that was considered important by most of the respondents were that the entrance examination was also available in their own home country. This could be lumped together in the "place" decision in the marketing mix elements. All

of these factors should be emphasized and marketed appropriately by higher educational instituions in Finland.

The survey consisted of several program or product specific characteristics. Among the program specific characteristics the criteria that was deemed the most important was that the courses were available in English, they were of appropriate duration and there was possibility to tailor programs to individual need which would allow flexible completion of the study. Work load of the program and exchange program opportunities were also considered important by the respondents. Other factors that were deemed important related to the program are the variety in the programs, the reputation of the program, and the the program could also be completed in a part time basis. Any number of combinations of these criteria should be considered while designing and marketing the program so that the marketing of the programs will be effective to the foreign students. This could also lead to creation of appropriate value proposition to the targeted group of students. Of course, creation of value proposition should always be followed by first the segmentation, targeting and the positioning strategies.

Regarding the physical evidence, the location specific characteristics of the university was considered to be very important to the foreign students. Among these physical evidence related characteristics, the most important item was that there was available and connected transport infrastructure and accommodation near the school. It was not only the reputation of the university that was important but also that the location of the university should be in the convenient location with positive image. Most students would also prefer to apply to an educational institution that is situated in large city. For those universities, which are already located in a large city with positive image and with appropriate transportation and accommodation infrastructure this should be emphasized. Even if a certain institution is at a disadvantage, it could always be possible to emphasize the heritage and the culture of the locality even though it does not have a visible advantage compared to other cities.

Regarding the pricing related factors in the marketing mix, the most important criteria for majority of the foreign students was the total cost of attending the university. This suggests that even though the tuition fee is expensive, to market the total cost of the completion of education being lower, by emphasizing that the accommodation and other living costs are lower compared to other countries or educational institutions. Then only tuition fees were deemed important. This is also quite important factors and since the recent debate in higher educational institutions in Finland is the increase or introduction of tuition fees, this is important issue to research further. For example, since tuition fees are rated as one of the most important financial factors in selection of universities and now that the tuition fee has been introduced in Finland, what effect does it have to prospective students? Other important factors that were deemed important are the living cost in the particular city. This suggests that universities in comparatively rural areas should emphasize the low living cost of that city.

It seemed to be also quite apparent that university grants and possibilities of obtaining other grants from the university are also quite important other "pricing" related factors. On the other hand, respondents also suggested that their parents' income and the extent to which they have to depend on the parents' income will also hugely affect the university selection. In this regard, in the pricing decision it seems appropriate to consider value based pricing with appropriate mix of grants and tuition fees for students with different financial background and talent. A talented student with poor financial background could for example be attracted through pricing low tuition fees with grant package. This is quite common in universities from other countries already. Of course, these kind of decisions will ultimately depend upon the strategy of the HEIs at the end. In any case, since parents are heavy decision influencers, and their income influences significantly the university selection, some kind of pricing packaging considering the financial background of the student seems appropriate. This is also quite true as the survey shows that most of the responses (41%) were depend on parent to finance their studies followed by self-financing (35%). However, this seems to be a bit conflicting to other

responses since quite of high number of responses (30%) also indicated that tuition fee is not an issue for them. However, the opinion was clearly divided in this issue to suggest anything precisely.

Apart from these, other issues which could not perhaps be lumped together in any of the marketing mix elements (7Ps) were also considered to be important by various respondents. For example, it was on extremely important factor in the selection of a university that the majority of the students are foreign and there are extra-curricular activities dealing with cross-cultural activities. Existence of recreational facilities were also important and different social activities which allow students to expose themselves to new social environments were also deemed important. Future career related activities were also important such as that the degree received is internationally recognized and will provide opportunities for future employment. These two major themes suggest that marketing of educational institutions should also emphasize these key benefits in their marketing materials. Of course, trying to integrate these issues while creating the value proposition for prospective students is even better.

6   CONCLUSIONS

6.1   Summary of findings

The major findings of this study are that financial factors, university specific factors, program specific factors, location specific factors, social life related factors, future career related factors are all important factors that affect the student selection of different universities; some factors more so than the others. These also neatly align with the services marketing mix concept available from previous researches and literature. Based on these, recommendations for improving marketing practices were suggested in the earlier section.

6.2   Evaluations of the study

The major factors through which research work are evaluated are through reliability and validity (Quinlan 2011). Reliability refers to whether another researcher would arrive at the similar conclusions by taking the same steps. Validity is about the general truth of the research findings. For this study, reliability and validity has not been statistically taken into account. (Saunders et al. 2007.) For example, the reliability of the items in the questionnaire survey could have been considered through statistical analysis (Quinlan 2011). This is not done in this study. However, all different activities has been taken to ensure the trustworthiness or credibility and transferability of the findings.

Wherever possible, triangulation of different data sources (Patton 2015) were followed. The survey results were also informally validated with the respondents (Quinlan 2011). Most of the respondents seemed to agree with the survey results and think that it depicts their sentiments. Although generalizability might have suffered because of the small sample size which was not randomly sampled, some generalization is possible even with these findings. The most important findings that can be generalized is that majority of the factors that leads to student selection decision can be classified into personal factors, university specific factors, location specific

factors, program specific factors and financial factors. This is indeed the most important findings of this study which is applicable to all different universities in different contexts.

Regarding the ability of the study to answer the research questions that was set at the outset, the study has been able to do so. The original research questions were to understand what are the main factors that lead to the selection decision of foreign applicants who are considering Finnish higher education institutions. This has quite clearly been answered. The other aim of the study was to understand how the understanding of different factors can lead to better service marketing by educational institutions in Finland. This has also been suggested in the discussions and recommendations section. While answering, the research questions the tenets of research work were followed as closely as possible.

6.3   Limitations of the research

The first obvious limitation of the research is that the sample size has been quite low (N=67). Second, although random sampling was desired to come up with appropriate findings that were generalizable this was not possible in the context and the time frame in which the research was conducted. The snowball style sampling is perhaps not the best approach to conduct questionnaire survey. The sample is also biased in the sense; majority of the respondents are Asian. This can probably bias the results towards Asian attitudes. Also, in terms of discipline the research is limited to majority of the students who belong to the business or economics faculty. In that respect, the research findings may be biased towards these group of respondents. Further, the research was only administered in three different UAS's; LAMK, XAMK and CEAMK only. To what extent this reflects the opinions of all different students across the country is also open to question. To consider at a more deeper level, the research about marketing educational services but most of the respondents have been from Finland and Finnish universities. The extent to which this result can be generalized outside this context is questionable.

The other limitations are due to limitations of adopting questionnaire survey as methodology. Although, it is easy with this method to receive responses from many respondents in a short period of time and also can be administered electronically, the quality of responses are left to be desired. The totally structured questionnaire does not allow for further probing or trying to understand individual answers further. In some cases, it could be that the choices given in the questionnaire survey may not even be applicable to all of the respondents and so confuse the respondents. While designing the questionnaire, it could also have been possible to design the questionnaire exactly categorizing different factors according to the different marketing mix elements but this approach was not adopted. This could have given more concrete answers related to the research question but even with the adopted approach the findings can be adapted to this desired context.

The purpose of the research was to understand the factors that are taken into consideration by different prospective students before making selection for the university that they want to apply or enrol. However, it could also have been possible to answer different higher educational institutions in Finland about their understanding of expectations of foreign students and how they have currently designed marketing program targeted to these group of students. In that respect, the research is one sided and do not consider the persepective of the service providers but only the service demanders.

6.4   Suggestions for further research

Considering the limitation of the web questionnaire method, further research could be carried out by asking prospective applicants or enrolled students questions in in-depth interview format. That would lead to more deeper contextual understanding of the respondents. This could also make it able to answer not only "what" kind of factors are important but also "why"? That could still not totally compensate the issue of small sample but the findings would at least be detailed rather than ask

respondents to choose already structured questionnaire. To alleviate the issue of biased sampling, more diverse students could be contacted other than the Asians, other students from other universities than XAMK, LAMK and CEAMK could be contacted and if preferred even students who are currently residing outside Finland but maybe considering to apply to the universities in Finland maybe even considered. That way the sample would be more representative.

Obviously, much could be done to improve the current questionnaire. Perhaps, first a more exploratory study to generate important factors to students might be considered before including those items in the actual questionnaire. The results provided in this study only dealt with the simple summary of statistics of the given sample. Further research could be conducted, for example, identifying which items are correlated to each other; or even what are the variables that predict the desire of foreign students to apply to the universities in Finland in the first place. For example, one could ask, are there connections between the household income and the important factors ranked the highest under financial factors? That is do the household income predict whether the student is want to see the importance of tuition fees or not? At this stage of the research, it can only be indicated but cannot be correctly demonstrated statistically.

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Survey of University Students

A. EDUCATIONAL STATUS

1. Enrollment status (more than one choice allowed): *

☐ I am currently enrolled in a Bachelor's program

☐ I am currently enrolled in a Master's program

☐ I am planning to apply to a Bachelor's program

☐ I am planning to apply to a Master's program

2. I am (more than one choice allowed): *

☐ A part-time student

☐ A full-time student

☐ Applying to a part-time program

☐ Applying to a full time program

3. How many years have you already been in your current university? *

○ 1 year or less

○ 2 years

○ 3 years

○ 4 years

○ 4 + years

4. Field of study (more than one choice allowed): *

☐ Business/Economics

☐ Humanities

☐ Sciences

☐ Fine Arts

☐ Social Sciences

☐ Engineering

☐ Health Sciences

☐ Education

Others (please specify)
☐

_____

5. In the program that you are participating in currently or have recently graduated, you rank: *

○ Among the top 15%

○ Among the top 40%

○ Below the top 40%

B. PERSONAL & FAMILY BACKGROUND

6. Gender: *

○ Male

○ Female

7. Age: *

○ <20

○ 21-25

○ 26-30

○ 31-40

○ 41-50

○ >51

8. Your home country:

_____
_____

_____
_____

_____
_____

9. Choose the highest level of formal education achieved by your parent. Place the check mark on the space next to the appropriate level of education for each parent: *

	Less than high school	Some high school	High school graduate	Vocational training/diploma	Bachelor's degree	Master's degree	Postgraduate degree (Ph.D.)
Father	○	○	○	○	○	○	○
Mother	○	○	○	○	○	○	○

10. Please indicate your parent's occupation *

	Civil servant	Self-employed	Business Employee	Unemployed
Father	○	○	○	○
Mother	○	○	○	○

11. Household income per month (in Euroes):

○ <2000

○ 2001-5000

○ 5001-10000

○ >10000

12. Have any of your family members attended the university/college that you are currently enrolled or planning to apply for further studies? *

	Yes	No
Father	○	○
Mother	○	○

Brother(s) ○ ○

Sister(s) ○ ○

C. EARLY DECISION PARAMETERS

13. What is the main reason for you to decide to study abroad? (more than one choice is allowed) *

☐ The quality of education in my country is low

☐ The program I am interested in is unavailable in my country

☐ The admission criteria for the university that I wanted to attend in my country is tough

☐ The program that I wanted to attend in my home country was very expensive

☐ I wanted to get cross cultural experience

☐ I wanted to work while studying and it would not have been possible in my country

☐ Others (please specify)

_____

14. If you had absolute choice, where else would you have gone to study? (more than one choice is allowed) *

☐ USA

☐ UK

☐ Australia

☐ Canada

☐ New Zealand

☐ Ireland

☐ Own Country

☐ Finland is perfect

☐ Anywhere else but Finland

☐ Others (please specify)

_____

15. The main reasons for me to choose Finland for my studies is: (more than one choice is allowed) *

☐ Finland is known for high education standards

☐ The degree I receive from Finland is recognized worldwide

☐ It is easy to get admissions to Finnish universities

☐ It is easy to get visa to Finland

☐ The tuition fees charged in Finnish universities is lower compared to other countries

☐ Finnish universities have multicultural environment

☐ Opportunity for part-time work is available while studying

☐ Finland is near to my home country

☐ The program I have applied for is quite popular

☐ The environment in Finland is safe and friendly

☐ There is low racial discrimination in Finland

☐ The country's attitude to international students is positive

☐ Others (please specify)

_____

16. The following contains sources of influences in helping you to choose the university that you are currently attending or if you are applying for further studies in Finland, sources that you will consult to make your decision.Please rank the importance of each source in your decision making process by choosing the appropriate level: (0=Not important; 1=Low importance; 3=Moderate importance; 5=Highly important) *

	0	1	2	3	4	5
Guidance counselors	○	○	○	○	○	○
Teachers	○	○	○	○	○	○
Parents	○	○	○	○	○	○
Friends	○	○	○	○	○	○
Relatives/siblings	○	○	○	○	○	○
Alumni of university you are applying to or attending	○	○	○	○	○	○
College promotional materials	○	○	○	○	○	○

University website	○ ○ ○ ○ ○ ○
University events	○ ○ ○ ○ ○ ○
Visits by university representatives	○ ○ ○ ○ ○ ○
Personal visit to the university	○ ○ ○ ○ ○ ○
Newspapers and magazines	○ ○ ○ ○ ○ ○
Education consultancy services	○ ○ ○ ○ ○ ○
Social network sites	○ ○ ○ ○ ○ ○
Student testimonials	○ ○ ○ ○ ○ ○

D. FINAL DECISION INFLUENCERS

17. Below is a list of **personal factors** you may have considered while making your choice for the university you are currently attending or you may consider while applying for further study programs in Finland. Please rank the importance of each factor in your decision making process by choosing the appropriate level: (1=strongly disagree; 2=Disagree; 3=Neither agree nor disagree; 4=Agree; 5=Strongly agree)

I applied to this university in Finland because: *

	1 2 3 4 5
I want to understand a different culture	○ ○ ○ ○ ○
I want to develop international network	○ ○ ○ ○ ○
I want to improve my language skills	○ ○ ○ ○ ○
I want to improve future career prospects	○ ○ ○ ○ ○
Friend(s) recommended it to me	○ ○ ○ ○ ○
My family recommended it to me	○ ○ ○ ○ ○
My professor recommended it to me	○ ○ ○ ○ ○
The satisfaction rate of alumni for this college was higher	○ ○ ○ ○ ○

18. Below is a list of **university specific factors** you may have considered while making your choice for the university you are currently attending or you may consider while applying for further study programs in Finland. Please rank the importance of each factor in your decision making process by choosing the appropriate level:

(1=strongly disagree; 2=Disagree; 3=Neither agree nor disagree; 4=Agree; 5=Strongly agree)

I applied to this university because: *

	1	2	3	4	5
The reputation of the university is high	○	○	○	○	○
The university ranks higher in the ranking system	○	○	○	○	○
The size of the university is large	○	○	○	○	○
The reputation and quality of academic faculty members in teaching & research is high	○	○	○	○	○
The university has high quality facilities available such as an well equipped library	○	○	○	○	○
There were large number of foreign faculty members	○	○	○	○	○
The entrance exam was available at my home country	○	○	○	○	○
The entry requirements were easy	○	○	○	○	○
Support staff such as international affairs coordinator were very helpful	○	○	○	○	○
It is highly connected with other international universities	○	○	○	○	○
It is connected to my home country or my university in my home country	○	○	○	○	○

19. Below is a list of **program specific factors** you may have considered while making your choice for the university you are currently attending or you may consider while applying for further study programs in Finland. Please rank the importance of each factor in your decision making process by choosing the appropriate level: (1=strongly disagree; 2=Disagree; 3=Neither agree nor disagree; 4=Agree; 5=Strongly agree)

I applied to this specific program (e.g. International Business) because: *

	1	2	3	4	5
The medium of instruction of the program is in English	○	○	○	○	○
The program offers flexible study mode	○	○	○	○	○
The program is implemented in a part time basis	○	○	○	○	○
This specific program is highly reputed	○	○	○	○	○
This program is suitable to my individual requirements	○	○	○	○	○

This program is very specialized in my subject area ○○○○○

The ratio of students per professor is low, so it is possible to get personalized attention ○○○○○

There are variety of choices offered in the courses offered ○○○○○

The program offers lots of exchange programs and other study abroad opportunities ○○○○○

The duration of the program is suitable for me ○○○○○

It is possible to obtain two degrees (double degree program) simultaneously with this program ○○○○○

The course work load is suitable to my abilities ○○○○○

20. Below is a list of **<u>financial factors</u>** you may have considered while making your choice for the university you are currently attending or you may consider while applying for further study programs in Finland. Please rank the importance of each factor in your decision making process by choosing the appropriate level: (1=strongly disagree; 2=Disagree; 3=Neither agree nor disagree; 4=Agree; 5=Strongly agree)

In terms of financial factors, the most important criteria that affects my choice of university is: *

	1	2	3	4	5
Total cost of attending the university	○	○	○	○	○
The cost of living in the area where the institution is located	○	○	○	○	○
My parent's/guardian's income	○	○	○	○	○
The extent to which my family would be required to support me	○	○	○	○	○
Possibilities of a part-time job in the campus	○	○	○	○	○
Cost of education (tuition fees)	○	○	○	○	○
Possibilities of financial aid/scholarships from the university	○	○	○	○	○
Possibilities of financial aid/scholarships from elsewhere	○	○	○	○	○

21. Below is a list of **location related factors** you may have considered while making your choice for the university you are

currently attending or you may consider while applying for further study programs in Finland. Please rank the importance of each factor in your decision making process by choosing the appropriate level: (1=strongly disagree; 2=Disagree; 3=Neither agree nor disagree; 4=Agree; 5=Strongly agree)

In terms of location of the university, the most important criteria that affects my choice of university is: *

	1	2	3	4	5
That it is close to the place I am currently living	○	○	○	○	○
The location of the university should be convenient	○	○	○	○	○
The university should be located in a large city/town	○	○	○	○	○
Housing and accomodation facilities should be available	○	○	○	○	○
The city should have a positive image	○	○	○	○	○
Transport and living costs should be affordable	○	○	○	○	○

22. Below is a list of **social life related factors** you may have considered while making your choice for the university you are currently attending or you may consider while applying for further study programs in Finland. Please rank the importance of each factor in your decision making process by choosing the appropriate level: (1=strongly disagree; 2=Disagree; 3=Neither agree nor disagree; 4=Agree; 5=Strongly agree)

In terms of the social life at the university, the most important criteria that affects my choice of university is: *

	1	2	3	4	5
There is low racial discrimination	○	○	○	○	○
There is an active social life in the campus	○	○	○	○	○
There are lots of opportunities for exposure to new social environments	○	○	○	○	○
There is cultural diversity	○	○	○	○	○
There is a possibility to participate in extracurricular activities	○	○	○	○	○
There should be large number of foreign students	○	○	○	○	○
The size of the class should be large	○	○	○	○	○
The university should provide me with opportunity to play sports	○	○	○	○	○

The ratio of males to females should be about equal ○ ○ ○ ○ ○

There should be lots of recreational facilities available at the institution ○ ○ ○ ○ ○

23. Below is a list of **future career related factors** you may have considered while making your choice for the university you are currently attending or you may consider while applying for further study programs in Finland. Please rank the importance of each factor in your decision making process by choosing the appropriate level: (1=strongly disagree; 2=Disagree; 3=Neither agree nor disagree; 4=Agree; 5=Strongly agree)

In terms of my future career prospects, the most important criteria that affects my choice of university is: *

	1	2	3	4	5
I consider the employment rate of graduates	○	○	○	○	○
I consider whether the futher employers will recognize the university	○	○	○	○	○
There should be career guidance and job placement counseling available at the university	○	○	○	○	○
The university should have strong links to the industry	○	○	○	○	○
By attending this university, there should be higher future employment opportunities	○	○	○	○	○
The degree provided by the university is internationally recognized	○	○	○	○	○
Opportunity for regular employment on campus is available	○	○	○	○	○
It is easy to get internship placement	○	○	○	○	○

E. IMPORTANCE OF TUITION COSTS

24. How are you financing your studies? (more than one choice allowed) *

☐ Self-financing

☐ Parental support

☐ Scholarships from my host institution

☐ State financial aid

☐ Bank loan

☐ Employer

Others (please specify)

☐

_____

25. How far does the tuition fees of the program influence your choice? *

◯ I will go anywhere to get the lowest affordable tuition fees

◯ I will choose the continent first regardless of tuition fees but then I will choose the country with lowest tuition fees

◯ I will choose the country I want to go regardless of tuition fees but then I will try to find the cheapest program in that country

◯ Tuition fee is not an issue for me and I will choose the best program for me