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SOCIAL SCIENCES, BUSINESS AND ADMINISTRATION

DECISION-MAKING PROCESS OF INTERNATIONAL EXCHANGE STUDENTS: THE MOST INFLUENTIAL FACTORS

Case of Savonia University of Applied Sciences

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<p>Abstract</p> <p>The thesis aimed to increase our understanding about the decision-making process of international exchange students and identify the main factors influencing to this process when applying for short-term student exchange abroad. The goal was to provide this information to Savonia University of Applied Sciences (Savonia UAS) with potential suggestions on how the university could support the incoming exchange students' in their decision-making. Building on existing work on literature, the study asked: What are the factors that influence exchange students' decision-making and consideration when choosing destination and host university and which factors have the most impact in this process. In this context, the literature placed student-as-customer perspective as a central focus point when creating the base for the research.</p> <p>The survey applied to this work was quantitative research, meaning that the results received were based on numerical data. The survey created online questionnaire that was based on literature about decision-making process and factors influencing consumer behavior. These areas were combined and reflected from the student-as-customer perspective and the sample group that responded to the survey were the international exchange students studying in Savonia UAS. In this regard, data received from the survey was analyzed using percentages and averages where the main results were characterized using figures and charts. Finally, the summary table was created to confirm the existing literature and the results received from the survey.</p> <p>Results from the survey revealed that the decision-making of exchange students' is heavily based on professional growth and future career aspects. The data proved that course selection and quality of teaching were on top priorities when choosing the host university whereas aspects of climate and nature appeared to contribute the most when choosing the destination country. Moreover, support received from family and use of money played integral part in the evaluation process as these factors also raised concerns among respondents. Based on the overall results, potential recommendations for Savonia UAS could be to re-evaluate the course content and quality of teaching targeted for exchange students and make potential reformations regarding these areas if found necessary. Based to the feedback received from open questions of the questionnaire, the university could offer more comprehensive information guides about the cost of living and practical things in host country. Discussion and limitations of this work are analyzed more precisely in the end of the paper. In this regard, work presented in this thesis could work as a base for a further research to test if the results received hold true.</p>			
<p>Keywords Decision-making process, Consumer behavior, Exchange students, Higher education, Student mobility</p>			

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1 INTRODUCTION

The number of international exchange students has been on the rise as more students have pursued short-term study abroad experiences to see the world and develop global skills in the highly competitive working environment. This has increased the internationalization of higher educational institutions (HEI) where the exchange students have become essential customer segment. It has been suggested that by treating students as customers HEIs could create better international marketing strategies and therefore maintain competitiveness. From this basis, it has become increasingly important for HEIs to understand the characteristics that influence exchange students' decision-making in order to attract and retain them in the future. (Cubillo, Sanchez & Cervino 2006, 101-103.)

The main purpose of this thesis is to **distinguish different factors which influence the decision-making process of exchange students when applying for short-term study abroad exchange**. The study period in a host country commonly differs from 3 to 12 months and is therefore referenced as "short-term" in this context. The focus of this paper is to learn from the literature and therefore create a survey that could answer to the main research questions about the factors influencing exchange student's decision-making. The goal is to provide Savonia University of Applied Sciences information discovered with potential suggestions on how the university could support this process in the future. The subject is meaningful as by understanding the reasoning behind the exchange students' decision-making process, Savonia UAS could enforce its role being a multicultural institution, create new perspectives for potential reformations and therefore possibly attract larger number of new exchange students in the future.

Material from broad range of literature review is covered summarizing main subjects concerning theory of **decision-making process** and **customer behavior**. Furthermore, this work refines different stages of decision-making process and aims to discover the factors influencing the students' evaluation process of choosing the host university and country. The literature took **student-as-customer** perspective as a key point when applying relevant areas to the research section as this work presumes that university students are facing similar process in their decision-making as customers in their buying situations.

The ensemble of the research took quantitative analysis approach as a key method for the execution of web-based questionnaire (see appendix 1: survey questionnaire form). This means collecting information based on numbers and graphs as in this work statistical analysis is the main way to collect and analyze the data received (SurveyMonkey). The survey is targeted for the exchange students studying in Savonia UAS and by choosing this sample group, the aim is to confirm the key aspects discovered from the literature and conclude those factors to the ensemble of the survey. The main results received from the survey are aggregated and further analyzed with the help of graphs and theory from literature review. This creates the conclusion for the results that will be discussed more precisely in the end of this paper with suggestions.

2 INTERNATIONALIZATION

Internationalization is a widely understood concept and therefore can be challenging to define by a simple explanation. It can be deduced that it is a process of interaction across national boundaries and people. The concept can be contributed to the businesses of individuals, firms and corporations operating on global level, but it can be also related to the perception of **international education**. One of the most broadly accepted definition for internationalization was created by Knight (2012, 20), suggesting that internationalization is a process that contributes to the international, intercultural and global dimensions. Indeed, higher education is changing and gaining more importance than ever by offering new regulations, risks and challenges.

According to Welch (1988, 36), the term 'internationalization' is commonly referred to the outward movement of a firm or organization's international operations and therefore requires clarification. It is evident that outward growth has become reliant of inward growth. Together these forces create a term of international trade, dedicating that success in outward activities is highly dependent on the internal performance of the organizations. Given the diversity of international operations, the simplified measure of internationalization is the objective of foreign sales relative to total sales. It is elaborated process aiming to gain profit and therefore it has been suggested that internationalization is changing itself as the interest towards international operations increases. (Welch 1988, 36-37.)

With the rapid growth of trends driven by internationalization and its influence on high education Streitwieser (2014, 20) highlights the influence of multiple push and pull variables: mutual understanding, revenue earning, skill migration and capacity building. Thus, universities and business institutions are facing new challenges as the educational requirements are becoming more global in the highly competitive economy. Knight (2012, 20-21) supports the multiplicity of **student mobility** being high priority of internationalization as the teaching and learning processes play integral role in the creation of international dimension of higher education. Furthermore, new outcomes of student learning include international and intercultural knowledge where skills and value creation are considered predominant in the constantly evolving environment.

It is argued that study abroad experience is valued feature in the future labor market. The number of exchange students pursuing to perform part of their studies outside their home country has experienced exponential growth as the high education has taken significant step towards internationalization. This has increased the need to understand the behavior of consumers, as the students can often be referred to the customers of universities. This idea creates a link to treat education as a product. However, it is claimed that the students are not purchasing degrees but the value that degree could bring and therefore it is essential to understand the theory behind justifications of the buying behavior and individual decision making. This term is generally recognized as **student-as-customer** perspective and in this context could be also applied to exchange students. (Cubillo et al. 2006, 101.)

2.1 Higher Education

Knowledge has become a key instrument to development in the higher educational sector as it facilitates the production and distribution of awareness throughout countries. Knowledge exceeds national boundaries more successfully than capital or people and has consequently evolved the cross-border of high education (HE). Universities have become globally comprehensive in their operations as a result of response to market demands. Internationalization of higher education is seen as market-oriented activity that draws foreign capital, accelerates competition and produces profit more effectively than in other sectors. This has expanded the operations of high education and allowed countries who have been left behind in terms of technology to catch up. Hence, the exchange of knowledge is the main mediator when it comes to the economic growth and global cooperation among high educational institutions. (Varghese 2008, 9.)

International education has undergone a structural and pivotal shift. It has been suggested that welcoming large number of exchange students is essential to the existence of some institutions and academic programs. This has increased the importance to offer versatile educational programs since some institutions can be highly dependent of the value that exchange students bring. (Brooks & Waters 2011, 160.) Thus, the social and economic benefits the exchange students bring to the country are considered influential when considering the development of educational institutions (James-MacEachern & Yun 2016, 344). According to Cubillo et al. (2006, 112), high educational institutions should interpret the perspectives of potential incoming students in order to understand how to attract them. Here, they have named the main factors that have the greatest influence on decision-making of exchange students: personal reasons, the effect of country image, city image, institution image and the evaluation of the program of study.

Continuous and accelerated developments in the higher educational sector has offered new opportunities for global knowledge and therefore grown the production of grants in the process of internationalization of higher education (Streitwieser 2014, 11). Grants that exchange students might receive tend to work as incentives for the students in search for educational institutions as commonly they might find it challenging to finance their study periods abroad (James-MacEachern & Yun 2016, 345). Universities are becoming more global as the revolution of internet allows students to acquire more information and compare different educational programs online. Therefore, internationalization is more commonly performed via online education and research links aiming to enhance cross-cultural skills and shape well-prepared students for future workplace as the appreciation of foreign languages and experience abroad is slightly becoming a norm. (Khan et al., 2016, 1.)

Competition for exchange students is claimed to become more intense, as it can contribute important value both to the institutions and country. As the high educational market is facing global competition all around the world, it has led institutions to compete against each other and differentiate themselves to attract greater amount of exchange students. As the use of marketing theories and concepts is a norm in the business world, the universities have started to take closer example from these perspectives by adopting different marketing strategies. (Hemsley-Brown & Oplatka

2006, 317.) However, Khan et al. (2016, 1) believe that strengthening ties and forming strategic alliances among other universities abroad helps the institutions to increase the economies of scale and to become truly international. Here, the cooperation between different education institutions is seen as more advantageous than unhealthy competition.

2.2 Exchange students and mobility

Exchange student mobility has played integral part in the process of internationalization of higher education. Technological developments have made data processing, communication, and transportation more effective, thus had great influence on people's ability to move across national boundaries. As migration between long distances reaches far to the past history, the movements of people have made great changes to the political, social, and economic aspects all around the globe. (Brooks & Waters 2011, 7.) Certainly, mobility is strongly stimulated by the accelerated nature of political and economic systems, but it is also suggested that individual **consumer desire and recognition for global opportunities** have transformed the movements into a focal shift (Rizvi 2009, 269).

Exchange student mobility has created significant base for internationalization worldwide. It is suggested that student mobility plays a key role in the **exchange of knowledge, creation of intellectual capital and competitiveness** in the globalized world (Novak, Slatinek and Devetak 2013). According to Kumpikaite and Duoba (2010, 41-50), the most beneficial features that exchange students gain abroad are academic knowledge, cultural experience and individual growth. Undeniably, these values could offer great **differentiation** to distinguish students from other graduates in the highly competitive labor market.

Brooks & Waters (2011, 69-71) claim that there are certain patterns that have changed the exchange student mobility during the years from the mid-1980s until 2002, when internationalization took great change towards organized mobility. It is suggested that during this time EU pressured the educational training systems in a way that allowed easier movement from one place to another. When it comes to the movements of students within Europe, the periods of studying abroad tend to be relatively short when comparing to the educational mobility in other continents. It is suggested that this phenomenon is strongly stimulated by regional policy, enhanced by the European union. It has been suggested that this has changed the exchange student mobility towards organized mobility programs and thereby increased the economical scale of competitiveness of HEIs (Streitwieser 2014, 31).

Exchange student mobility has stimulated national governments and institutions of higher education to build **international strategies** aiming to increase the international collaboration between educational institutions (Streitwieser 2014, 31). Brooks & Waters (2011, 7) agree with this statement as they claim that the exchange scheme does not only benefit the mobile students themselves but **also universities, businesses and national economies**. When governments support the outward

mobility, it raises evident recognition that stimulates international partnerships between higher educational institutions. It has been claimed that the number of exchange students works as an indicator that contributes to the attractiveness and reputation of the institutions of higher education (Barbara 2005, 18; Streitwieser, 31). Thus, it has been proven that institutions sending most students abroad have improved their educational systems (Brooks & Waters 2011, 7). As student mobility progresses, Knight (2012, 32) highlights the importance to observe the intended and unintended outcomes of the movements so that the benefits to individuals, society and nations can be maintained.

2.3 Factors influencing student participation in study abroad programs

Study abroad programs are said to have great input to both professional and personal development of individuals as it offers possibility to leave home country and engage with a foreign host country's university. One of the most recognized study abroad program is the **Erasmus scheme** that has had great impact to the higher education and to the tourism industry within and beyond the European Union (Lesjak, Juvan, Ineson, Yap & Axelsson 2015, 845; Brooks & Waters 2011, 35; Streitwieser 2014, 31). It has been argued that the result of Erasmus scheme brought the universities across Europe into closer cooperation and therefore played significant part in the history of European mobility policy (Brooks & Waters 2011, 70-71). Erasmus organization is one of the most recognized mobility organization allowing students to study from 3 to 12 months period abroad. The program is sponsored by the European Union and is offering monthly grants to support the students with their studies. This is considered an essential feature of the scheme since some students cannot afford to study abroad without outside financial support. (Brooks & Waters 2011, 69.)

In this context, Bandyopadhyay and Bandyopadhyay (2015, 88) have created a framework (Figure 1) that aims to simplify the characteristics among the factors that might influence students' intentions to apply study abroad programs. In this framework it is suggested that **general perceptions** (relevancy to a student's degree) of the students and **intercultural awareness** (knowledge from the foreign culture) together create ensemble for three types of benefits students aim to gain from study abroad programs: **personal growth (self-confidence)**, **professional development (career competencies)** and **intellectual growth (academic performance)**. These three aim together with **duration and cost** (short term vs. long term stay and its influence on cost) and **demographic factors** (race, gender, academic majors) to create a link to the final **intention to participate** to the study abroad programs. Overall, expectations about study abroad have crucial impact to the final decision of participating to the programs. Universities have recognized the importance of cooperation when it comes to study abroad programs and therefore strategic understanding of these programs is evident to the success of HEIs. (Bandyopadhyay & Bandyopadhyay 2015, 88-90.)

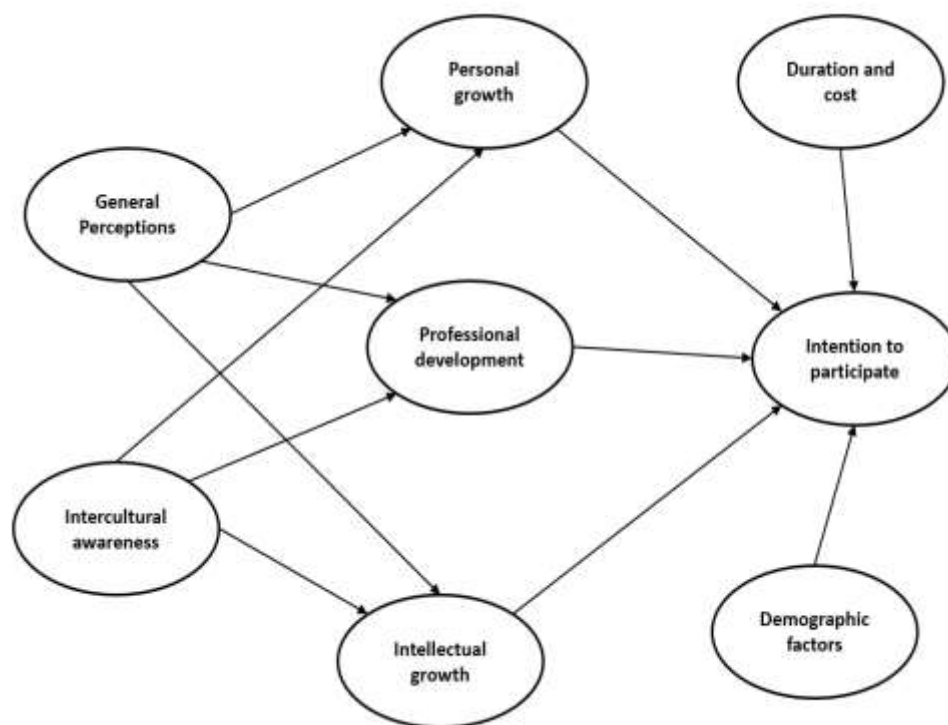


FIGURE 1. Framework of factors Influencing student participation in study abroad program (Bandyopadhyay & Bandyopadhyay 2015, 88)

3 STUDENTS AS CUSTOMERS

It is commonly argued that students of higher education can be labeled as “customers” and should be treated as such. Student-as-customer perspective can be greatly beneficial when implementing different marketing strategies in the high educational sector. As students are financing operations of universities by paying for the educational services in the exchange of knowledge, it is considered self-evident that this feature makes the student the customer in the world of high education. However, as universities are mostly funded by governments out of general taxation, it is stated that HEIs should not only serve the interest of students but also the common purpose of other stakeholder groups. In this context, the marketing aspect “customer is always right” can be considered problematic as it can’t be applied to university students. However, when it comes to HEIs goal to attract new students, student-as customer perspective can be considered applicable. (Eagle & Brennan 2007, 44-50.) Guilbault (2016, 137) claims that instead of questioning whether students are customers, HEIs should focus on how to best treat their students as customers without losing academic integrity. Thereby, it is suggested that students perceive being treated as customers as they are most directly served by universities. However, policies and practices can have influence on who can be viewed as customer as it has impact on student satisfaction and retention.

The growing number of exchange students has increased the competition among HEIs, thereby raised the need to interpret the student behavior from a broader perspective. As international education is not a common purchase and requires a lot of consideration from its customers, it is stated that understanding the consumer behavior is necessary in order to distinguish the features the students highlight in their consideration set (Cubillo et al. 2006, 101). Most educational institutions have recognized the importance of differentiation when aiming to attract new students. Higher education market has become a global phenomenon and enforced the perspectives of HEIs on how to market themselves in the competitive climate. Therefore, marketing tools and models are globally used by many universities, aiming to gain competitive edge in the market (Hemsley-Brown & Oplatka 2006, 318.)

According to Maringe & Gibbs (2009, 82), the marketing focus of HEIs has become more international because of the accelerated interest in recruiting more exchange students and the goal to increase global competitiveness. Moreover, the authors suggest that education is the main component in the evolution of society and therefore should be not linked to a product which only purpose is sell and generate profit. Education is a value that is transferred through the interaction of student and educational resources and therefore works as a model of collaborative relationship. Alongside the positive input to a country’s economic, social, cultural, and intellectual aspects, universities generally encourage students to engage mobility programs as it is beneficial for the students as well for the universities to build more global relationships. (Lazic & Brkic 2015, 20.) These programs support the ideas for students to gain different perspectives, to develop global skills and languages, alongside to gain confidence for the global labor market (Streitwieser 2014, 35).

3.1 Factors influencing consumer buying behavior

Cubillo et al. (2006, 102) states that high demand for educational services has accelerated the competitive environment of higher education all around the globe. It is necessary for marketers to consider all the potential factors and interrelations that might influence to individual decision making.

Personal reasons, country image, reputation of the institution and program evaluation are important driver's behind the exchange students' decision-making process (Cubillo et al. 2006, 109). Consumer buying behavior is a broadly studied topic, as understanding the reasoning and factors behind customers' justifications is essential for the whole ensemble of business operations. As the competitiveness is increasing in the education industry, many educational institutions have adopted student-as-customer perspective in order to learn new strategies on how to attract new future students. (James-MacEachern & Yun 2016, 345.)

Kotler and Keller (2012, 173) have summarized the definition of consumer buying behavior as ``a survey of how individuals, groups and organizations select, buy, use, and dispose of goods, services, ideas, or experiences to satisfy their needs and wants``. Thus, they have named **four most influential factors behind customer buying behavior** (See Figure 2): Psychological factors: elements of the consumers mental processes; Social factors: influences from friends and family; Personal factors: individual features of the consumer; Cultural factors: learned values and perceptions from family and social institutions.

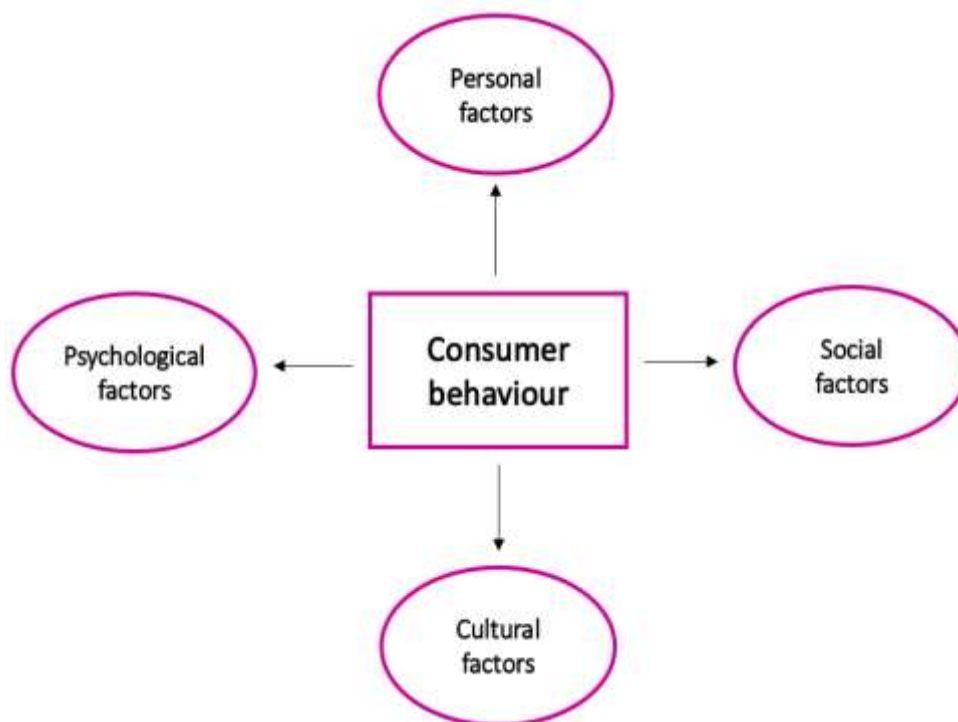


FIGURE 2. Factors influencing consumer buying behavior (Kotler & Keller 2012, 173)

3.1.1 Personal factors

As people are exclusive by nature, the reasoning behind consumer buying behavior is dependent on many different variables. Personal factors can be anything based on the early childhood experiences to the current life interests. **Personal factors** include features like age, occupation, economic conditions, lifestyle, personality and self-concept. These characteristics are the main forces that control the customers buying behavior and may explain the possible changes of customer preferences. (Rani 2014, 56; Kotler & Keller 2012, 177.) **Age** and **stage in the life cycle** regulate the customer behavior, as people with different ages and different life stages (single vs. relationship) express different social values. Lifestyle has great impact on behavior, as it is determined by different activities, opinions, interest and values of individuals that again influence to the way a person lives in society. Personality and self-concept result in constant behavior, as personality is a set of psychological characteristics that control the mind and self-concept is the image that the individual has or would like to have. Therefore, occupation and economic circumstances also have great influence, as the financial situations (income/savings) usually determine the behavioral outcome of the customer. (Rani 2014, 57.)

As students aim for study abroad periods, it is claimed to be contingent upon their personal, academic and country-specific characteristics. The **image of a country** is predicted to be a powerful variable in the selection process of the students, as it is predicted that students often choose institutions based on the cultural image they represent. (Cubillo et al. 2006, 109.) Studies have also recognized needs for **professional and personal growth**, but evidence contributes some **leisure travel motives** (Lesjak et al. 2015, 846). Indeed, programs offered by countries and the applicability to a student's degree influence the aspiration on selection of the host country, but the interest towards travelling and the ambition to **experience new culture** has a great role on personal motivation of the students' behavior. Lewis (2016, 61) references the work of Bomi & Carol (2014), suggesting that the most extrinsic motivation to study abroad is to **achieve career goals and boosting a resume**. Indeed, these features have great impact to the decision-making as international experience is generally appreciated feature among job applicants.

There are multiple different factors that influence to the decision-making of potential students. It has been suggested that one of the most influential factors is the cost of living expenses of the host country, as the students may be dependent of their family income and possible grants and loans to cover their exchange expenses (Cubillo et al. 2006, 109). According to Cubillo et al. (2006, 101), interest to apply for exchange program starts from a desire of **personal advancement**. This can be related to a desire to gain future business opportunities, earnings and better professional status. According to James-MacEachern & Yun (2016, 346), students commonly highlight factors like **academic programs, career opportunities and parental influences**. Recent study supports this statement, as it resolved that **high-quality teaching, welcoming locations and future career considerations** are the most important factors among students when choosing the high educa-

tional institution (UK International student survey 2019, 34). Furthermore, personal skills and ambiguity to develop existing talents highlights the decision making as the planning process is based on the personal goals that each student want to achieve. (Lewis 2016, 64.)

3.1.2 Psychological factors

According to Kotler & Keller (2012, 182), consumer behavior is greatly influenced from the set of psychological processes combined with certain individual features of the customer. The role of marketing and environmental stimuli plays integral part in the consumer buying behavior, as commonly people receive information unconsciously. Kotler and Keller (2012, 182) have named **four key psychological factors** that control consumer behavior: **motivation, perception, learning and memory.**

Motive can be defined as a need that drives individual to act when it is aroused to adequate level of intensity (Kotler & Keller 2012, 182). Motivation is said to be the most powerful psychological factor as it creates the drive that makes individuals to act (Marjanovik & Pavlovic 2018, 234). There are many theories explaining the concept of human motivation. Three most recognized ones are the work of Sigmund Freud, Abraham Maslow and Frederick Herzberg. Freud's theory suggests that psychological forces shape people's minds unconsciously and therefore people necessarily are not able to recognize their own drives that lead to motivation. Maslow's theory claimed that human needs are placed in a hierarchy where people will satisfy their needs based to the importance order. Herzberg's two-factor theory is based on forces of dissatisfiers (factors that cause dissatisfaction) and satisfiers (factors that cause satisfaction) around the desired product. These theories might be helpful when there is need to understand the human behavior from a psychological aspect, as consumers buying behavior is built on needs that aim to be filled. (Kotler & Keller 2012, 182.)

According to Rani (2014, 58), **perception** is a process aiming to form a meaningful experience through selecting, arranging and interpreting information. The way people see the world is dependent on the physical stimulus and its relationship to the environmental surroundings and conditions. This is how individuals differ from others as people have different perceptions that influence behavior and actions. **Learning** has also influence on human behavior as learning changes when individuals acquire information and experience (Rani 2014, 59). According to Kotler & Keller (2012, 185) the customer behavior is always learned, and it takes place through ``drives, stimuli, cues, responses, and reinforcement``. Therefore, it is essential for marketers to know how to establish demand for a product through positive cues and motivational reinforcements. (Kotler & Keller 2012, 185.)

Memory can be divided into two sections: short-term memory (STM) and long-term memory (LTM). STM is limited and stores information only temporarily when LTM is unlimited and stores information permanently. Memory can be complex process as human mind can't remember all information and experiences completely and accurately. The more meaningful and personally interesting the information is for individual, the stronger the image in memory will be. (Kotler & Keller 2012, 187.) By

experiencing, consumers create beliefs and attitudes that influence the buying behavior. As these values are most often stored to the long-term memory and can be challenging to change, it is predicted that marketers should not try to establish new attitudes but to create value into existing attitudes. (Rani 2014, 58; Lazic & Brkic 2015, 9.)

There can be many motivational factors behind the decision to apply for high education abroad. It is suggested that **personal growth, professional development and intellectual growth** are the expectations students aim to develop during their time studying abroad. Personal growth implies to increased confidence as individuals aim to become more independent. Professional development refers to the choice of career as it is suggested that students with international experience are more attractive candidates in the labor market. Intellectual growth refers to achieving certain capabilities as exchange students most commonly aim to develop their language learning and academic performance. Moreover, the perceptions of the students might influence to the final decision making. The complexity of the application process and the relevancy of the students' degree is considered important. If the study abroad program matches with the perceptions of the students' career path and the application process appears to be rather simple, it is more likely that the students will apply for the program. (Bandyopadhyay & Bandyopadhyay 2015, 89-90.)

3.1.3 Social factors

Social factors like **reference groups, family, social roles and statuses** have great impact on consumer buying behavior. **Reference groups** can have a direct or indirect impact on individuals depending if the people in this group belong to the primary group (more close relation) or to the secondary group (more formal relation) (Kotler & Keller 2012, 175.) Students who aim to study abroad, are commonly influenced from multiple reference groups like for instance different educational agents, spouses, teachers, educational recruiters etc. The impact of these groups is considered essential as the information from different groups can lead to different outcomes. The lack of knowledge creates greater influence to the need of these groups as recent study (International student survey, 2019) shows that selection of educational agencies that assist the decision making of students is becoming more widely considered (James-MacEachern & Yun, 2016, 347.)

Family is considered one of the most influential force when it comes to the consumers buying behavior as family members generally have strong impact to the actions of individuals (Kotler & Keller 2012, 176; Rani 2014, 56; Marjanovic & Pavlovic, 2018, 236). A recent survey supports this view as it has conducted that family members have the greatest influence on student's actions when they are choosing a host country, whereas schools staff has the greatest impact on the course selection. The survey also stated that two-thirds of the respondents had had a relation to someone who has previously been abroad. This again highlights the importance of word of mouth recommendations as it is considered important factor in the decision-making process. (International student survey, 2019.)

As basic psychological feature in the human nature is to have a feeling of **safety**, the counselling from family and friends play integral part in the decision-making process, as for the student it's essential to have a support system that encourages to take actions. Here it is suggested that students need a social network that they can turn to in times of need before the exchange and afterwards. (Cubillo et al. 2006, 109.) As people are part of the society, they also tend to belong to certain groups. Groups generally provide information and help to recognize justification for behavior and therefore offer support that is needed for individual decision-making. Everyone has a certain position in a group that can be determined in terms of role and status. **Role** refers to activities in which individuals perform and each role implies a certain **status**. Belonging to a group also supports the feeling of safety as human nature is social and requires interaction between individuals. (Kotler & Keller 2012, 176.)

Social factors such as community interplay, peer influence, sex and drinking cultures might affect to the student decision to study abroad. According to Winsome (2016, 59), many studies have supported the aspect of students having the tendency to choose a study abroad location based on their personal drinking habits and the culture of the host country. Furthermore, another study proved that 1 out of 5 meet a new sexual partner while studying abroad. As some people might find their long-term partner from the host country during exchange, it is speculated that 1 million babies have been born starting from the Erasmus program. The scheme has gained recognition from this influence as it is said to have created new generation of Young Europeans (Green 2014).

3.1.4 Cultural factors

Culture has a great influence on the behavior and personal interests of individuals. From early childhood, family and other key institutions tend to have significant impact to the development and value creation of individuals. As there are broad range of different cultures around the world, they can be simplified into smaller subcultures based on religions, nationalities, racial groups, and geographic regions. These groups form more deeper interaction and social relation to their members. Regardless of the parenting abilities, a child raised in a different country and culture always has different perspective to self, association to other individual and rituals practiced. Therefore, marketers should become familiar with the different cultural aspects when supplying new product to the foreign market. (Kotler & Keller 2012, 175.)

Students usually want to **learn new language** and cultural aspects that the host county offers (Winsome 2016, 108.) It is common that students tend to choose a country based on their assumptions of learning potential of new language or motivation to enhance already existing language skills. Moreover, students usually prefer to study in a country which first language is English and therefore enhancing the possibility to develop a second language. Thus, personal skills and ambiguity eventually determines how seriously students will work to learn the new language. When it comes to the **image of a country and city selection**, it is inevitable fact that exchange students are interested to know beforehand about the city size and social facilities. Some people are interested in living in a big city when others prefer smaller ones. In addition, **image of an institution** is

considered important as well as the **quality of education** and **social life**. Campus life and different activities offered by institution also weight value in the decision making as generous amount of time will be consumed among studies. In addition, **race and ethnic climate** also has influence on the student's decision making as the incoming students wish the environment to be **international student friendly**. (Marjanovic & Pavlovic, 2018, 228.)

Everyone has their own preferences about country selection when it comes to the cultural features of norms and values. Although perceptions about common European culture have been made, there are still significant diversities between high and low context cultures. A high-context culture relies indirect communication with nonverbal cues, as long-context cultures are based on explicit communication where a message is spelled out and defined. These differences might influence to the communication between different nationalities and cause misunderstandings. Therefore, it is suggested that getting to know the cultural background before entering the host country is beneficial in the adaptation process. (International Development 2016.) As people have different cultures and beliefs, it is common that parental opinions have great impact to the final decision-making of their children. Culture and education acquired at home play an important role as some studies have concluded that in conservative countries families tend to resist their children decision to aim for education abroad. (Marjanovic & Pavlovic, 2018, 236.)

3.2 The decision-making process

Consumer behavior is explained as a way of how individuals, organizations and groups use, buy, and select experiences based on the desirability of the end goal (Kotler & Keller 2012, 173). As companies operate in the highly competitive market, it is essential to understand their customers buying behavior. Since university students are often compared to the customers of companies, the competition between different institutions has accelerated as the students can present important source of revenue for HEIs and a country. Therefore, it is essential for HEIs to understand the decision-making process of their potential customers as it offers valuable information on how to attract and retain them. In this context, the process of decision-making is dependent on on multiple different stages that needs to be interpreted and analyzed before understanding the overall process. (Lazik & Brkic 2015.)

The decision to study abroad includes number of different factors that need to be taken into consideration before starting such a meaningful process. Both Marjanovic & Pavlovic (2018, 227) and MacEachern-James & Yun (2016, 346) remarked a theory about a **Push-Pull model** that interprets the decision-making of students aiming to study abroad. The model suggests that the decision is formed from three stages: decision to study abroad, country selection and finally institution selection. **Push factors** includes factors that support students to leave to study abroad. Push factors may include justifications of limited course selection, lack of job opportunities after graduation or even political, social, and economic conflicts. **Pull factors** again characterize the factors that fas-

ciate the students in a new location. Examples of this could be the reputation of high-quality education, range of course selection, opportunity to enhance English skills or even possibility to find a workplace in a new host country while studying. (MacEachern-James & Yun 2016, 346.)

When it comes to conducting a profitable business, a lot of research has been made to understand the customers decision-making process. As the buying decisions can be diverse and complex, it is vital for HEIs to appeal new students with the help of different marketing strategies to understand the students' decision-making process. (Marjanovik & Pavlovik 2018, 223.) One of the most used models to analyze the decision-making process is the **five-stage model**. As it can be seen in the Figure 3, there are five steps in the consumer decision making process: **need recognition, information search, evaluation of alternatives, purchase and post-purchase behavior** (Kotler and Keller 2012, 188).



FIGURE 3. Five-Stage model of the consumer decision-making process (Kotler & Keller 2012, 188)

3.2.1 Problem recognition

The first step in the decision-making process is to **recognize a problem** or a need that is triggered by internal or external stimulus. In other words, desire to fill a certain need causes a drive that leads to motivation, which is the reason why people take actions. (Kotler & Keller 2012, 189; Blythe 2001, 35.). Fasi (2017, 46) states that **need is a core perception of consumer behavior**. Need is the necessity and want is part of this process. Classical example of this could be the need to fill hunger. The need presents hunger and want presents the type of food individual desires. Kotler and Keller (2012, 32) suggest that needs will transfer to wants when they are targeted to certain objects that might satisfy the need. Moreover, wants are shaped by the society that means everything around individuals can influence the desire to create a want, even though there wouldn't be a real need for that.

Blythe (2001, 35) defines that problem awareness forms a gap between the **actual and desired state**. The actual state characterizes where the individual is now and the desired state where the individual wants to be. The motivation to change from actual state to desired state is dependent on the **desirability of the end goal**. This is due to personal interests and incentives around individuals that might sometimes operate below conscious level. Marketers are aware of this gap and therefore focus to influence the desired state. In other words, recognize the need of a customer and stimulate the desire by offering incentives and therefore triggering the motivation of the customer. (Blythe 2001, 35.) It has been assumed that marketers develop stimulus that make people to buy things they don't want. However, Kotler and Keller (2012, 32) argue that marketers influence wants

and not create needs. Indeed, some people might have needs of which they don't recognize and therefore it could be suggested that marketers help customers to learn what they want by offering triggers that eventually lead to purchase decision.

The same assumption could be applied to incoming exchange students at universities. The potential need to be filled could be education and the motivation to get from actual state to desired state is dependent on the incentives offered by HEIs. This means different ways to raise the awareness of the students and stimulation of perceptions to take actions that leads to make the purchasing decision, that in this case means to taking actions and apply for student exchange in a host university. However, as the decision to study in a university might be one of the greatest and most expensive action the students might take, it could require deeper buyer consideration that again may complicate the overall process of decision-making.

3.2.2 Information search

After the need or want is recognized, a motivation to seek a solution starts. The concentration focuses to the **information search** where the consumer gathers the adequate information and selects the appropriate solution to satisfy the need (Lazik & Brick 2015, 14; Fasi 2017, 46). According to Blythe (2001, 36), consumers engage in two forms of information search: **internal search and external search**. Internal search connects memory to the previous experience and sets up the information search to remembering what she/he has heard about the topic, when again external search concentrates to absorb the information from the surroundings of the individual.

Kotler & Keller (2012, 189) classified four major information source groups that have the most influence to the consumer information search process: **personal sources** (e.g., friends, family), **commercial sources** (e.g., advertising, salespeople), **public sources** (e.g., mass media, internet) and **experimental sources** (e.g., examining, testing). The amount of influence from these sources is dependent on the buyer's characteristics and the category of the purchase. It is proved that greatest amount of information comes from the commercial sources, but it is suggested that the personal-, public-, and experimental sources are more effective when it comes to the decision making. (Kotler & Keller 2012, 189.) Thus, it has been suggested that several studies have shown that social networking sites, word-of mouth-marketing, blogs, forums and reviews have the most impact on person's final purchase decision (Lazik & Brick 2015, 14).

Generally, it has been concluded that most information in the searching process comes from commercial sources, but eventually personal sources tend to have most impact to the final decision making as individuals trust to their relatives opinions (Kotler & Keller 2012, 189; Lazik & Brick 2015, 14). The same theory can be linked to students who aim for student exchange abroad. According to James-MacEachern & Yun (2016, 346), students consider **university's website** as mostly used information source as well as various **commercial-and public sources** like social media, brochures, websites, and alumni networks. However, as the exchange students seek information all around the

mass media it is noted that reputation or brand of institutions has significant importance in the selection process. Thus, word-of-mouth information and support received from family and friends support the assumption that personal sources have the most impact in the final decision making. (Lazik & Brick 2015, 14.)

A recent study has stated that **information acquired from online** is the number one tool used when it comes to the role of communication channels and information sources used by exchange students. Therefore, **social media** tends to dominate the search for university websites (UK International student survey 2019, 45). **Virtual tours and introduction videos** about universities are also considered highly influential as another survey stated that universities offering these information packages are more likely to be prioritized by students (ICEF 2019). Since the enquiry and application process for universities is commonly increasing via online, the students are visiting wider number of platforms comparing different offerings. This highlights the importance for HEIs to navigate and clearly signpost the information that the prospective students might need. (UK International student survey 2019, 45.)

3.2.3 Evaluation of alternatives

When the customer has assembled all the potential information needed, the next step is to start the **evaluation of different alternatives**. To understand the evaluation process, it is useful to first interpret the stages of consumer motives. First, the consumer looks for a solution to a problem. Secondly, the consumer seeks for options that include most benefits. Thirdly, the consumer evaluates each option as ensemble that delivers certain attributes with different capabilities to deliver the benefits. (Kotler & Keller 2012. 190.) According to Blythe (2001, 36) the customer will choose a consideration set that characterized a range of products offering the most desirable value. When establishing the set, consumer will use cut-offs that characterize the minimum and maximum acceptable values. An example of a cut-off could be the price of a product: the maximum and minimum price range that the customer is ready to invest to the product. If the customer considers that certain alternative is not worth price, then this option will be most likely to be rejected.

As the evaluation process can be considered lengthy and complex, Kotler and Keller (2012, 190) accent the role of individual **beliefs** and **attitudes**. These features are predicted to have great impact to the buying behavior of the consumers, since people acquire these values throughout experiencing and learning. **Belief is a descriptive opinion that a person evaluates to be true. Attitude again means emotional feeling and actions towards something.** Beliefs are usually followed by consumer attitudes that puts values in the frame of mind: disliking or liking. As people have beliefs and attitudes towards almost everything, the energy and thought linked to these forces can be challenging to change. Therefore, marketers prefer to fit their product to the existing attitudes rather than trying to change them.

In this context, it is argued that there can't be simple evaluation process that would apply to all customers or buying situations. As there are many perceptions about the values of the decision making,

so there are individual characteristics as well. (Kotler and Keller 2012, 191; Lazik & Brick 2015, 16.) As individuals are different from another, research about decision styles has identified **four approaches of individual decision making**: analytic style, conceptual style, directive style and behavioral style. Analytic decision makers have great tolerance for ambiguity and therefore people with this character make careful decisions with the ability to adapt or cope well in new or unexpected situations. People with conceptual style are very good at finding alternative solutions to problems by collecting reliable information from multiple sources. Individuals with these characters tend to make long term decisions and consider broad range of alternatives. The directive style has low tolerance for ambiguity and tendency for rational decisions. People with this style are efficient and logical but the decision making is often based on minimal information and few alternatives. People with behavioral style also have low tolerance for ambiguity and are intuitive in their way of processing information. (iEduNote 2017.)

When it comes to the evaluation process of university selection, it is suggested that exchange students are becoming more **price sensitive**, and therefore demanding better value for their money by being more selective in the evaluation process of different high educational institutions (James-MacEachern & Yun 2016, 345; Cubillo et al. 2006, 109). A recent study supports this statement as it affirms that students consider **cost of living and tuition** to be among the top motives in the evaluation process when comparing destinations as well as the availability and amount of potential scholarships. Moreover, the **quality of teaching and course selection** was also considered to have great impact to the decision making as the students want to ensure the experience is worth of their money. Thus, reputation of destination for being **welcoming and friendly** and **future work opportunities** ranked on top as well. The study also highlighted the influence of **money**, by ranking the fees as the second most important feature in the consideration process. Furthermore, this survey also stated that the expenses are the number one reason to abandon different options and therefore institutions should build their expense setting on strong evidence to match with the value proposition. (ICEF 2019.)

3.2.4 Purchase decision and post-purchase evaluation

The next phase in the decision-making process is the **purchase decision**. Here, the consumer has gathered all the preferences in the consideration set and finally makes the decision to choose the most preferred option from the selection of alternatives. As the customers purchasing decision can be applied to exchange students' decision to apply foreign education, it is important for HEIs to understand the factors that might induce a feeling of risk and uncertainty in the final purchasing decision among students. (Lazik & Brick 2015, 17).

It has been concluded that in the evaluation state there are two points that might have impact to the individual decision-making: **Attitudes of others** and **unanticipated situational factors**. The amount of influence from the attitudes of others is dependent on two facts: how intense other person's negative attitude towards the preferred alternative is and the willingness to adjust with the other person's opinion. The intensity of the negativism and the personal relation to the other person

can have great impact to the adjustment of the purchase intention. Unanticipated situational factors can be explained as temporary conditions that affect the decision-making. As the purchase intentions are not necessarily reliable and situations might change, it can quickly change the whole course of the purchase intention. (Kotler & Keller 2012, 193.)

When consumer is making a purchase decision, there can be many potential risks that may modify the final decision. Kotler and Keller (2012, 193) have named **six most common risks: functional, physical, financial, social, psychological and time**. Functional risk means that the product fails to perform its expectations. Physical risk characterizes a possible threat to the physical well-being or health of the consumer when psychological risk affects mental well-being. Financial risk means that the product is not worth the money and social risk is linked to embarrassment and self-confidence. The risk of time explains the possibility to miss out on some beneficial features due to error in time. As the degree of perceived risks is dependent on many variables like the amount of money at stake or level of consumer self-confidence, marketers should acknowledge these potential risks and provide information and support for the customers to reduce the stress involved to their considerations.

The final phase in the decision-making process is the **post purchase evaluation**. This stage comprises if the customer is satisfied with the purchase or not (Blythe 2001, 37). The satisfaction with the purchase is dependent on the differences between the **expectations** and the **perceived performance**. Kotler and Keller (2012, 194) named three possible outcomes: `` if the performance doesn't meet the expectations assumed, the customer is dissatisfied; if the performance meets the expectations the customer is satisfied; if the performance exceeds the expectations the customer is pleased ``. The greater the gap between the expectation and performance, the greater the dissatisfaction. It is important that marketers monitor the post purchase satisfaction, as consumer satisfaction is the key to conducting a profitable business. Satisfaction leads to loyalty and satisfied customers tend to re-buy product again and talk favorably about it to others. If the customer is dissatisfied it is possible that the customer will spread negative word-of-mouth that can have significant impact on the reputation and other people decision-making. (Lazik & Brick 2015, 18.)

It can be complex to evaluate the exchange student satisfaction as the students might find it challenging to analyze the quality of service offered by HEI (Lazik & Brick 2015, 18). The reason for this could be the fact that services are relatively more challenging to evaluate than products. According to Edvardsson (2005, 128), there are four characteristics that explain the difference between a product and a service: Intangibility (services can be felt but not seen), inseparability (not possible to divorce production of the service from its consumption), variability (service can't be standardized) and perishability (services can't be stored for later time). Customer satisfaction is a broadly studied subject as satisfied customers tend to spread **positive image** and positive **word-of-mouth**. The same idea applies to exchange students, as their loyalty can bring many benefits to HEIs. Satisfied students tend to recommend HEIs to their friends and relatives and therefore enforce the reputation of HEIs. Therefore, it is recommended that HEIs should determine which factors motivated the students to choose a given institution and country and eventually analyze did the experience match with their expectations. (Amaro, Marques & Alves 2019.)

4 RESEARCH FOR SAVONIA UAS: QUANTITATIVE SURVEY

Savonia University of Applied Sciences is no exception when it comes to the competition of HEIs. Internationality plays integral part in the operations of the university as it aims to constantly strengthen and internationalize the multicultural know-how of its region and economic life. The university is highly internationalized as it has higher educational partners in over 30 countries and student exchange partners in Nordic Countries and EU countries, as well as in Russia, Asia, United States of America and in Africa. Furthermore, the university participates in multiple different exchange programs: ERASMUS+, FIRST+, NORDPLUS and UArctic network. (Savonia ammattikorkeakoulu 2020.) Savonia UAS is a great case for this type of research as the international operations extends global dimensions and the university carries a reputation of being one of the biggest and most versatile university of applied sciences in Finland. As the author of this thesis is a student in Savonia UAS, the idea to conduct this type of research for this university came from a pure interest to discover the insights and different perspectives of foreign exchange students' decision-making.

The work of the thesis was tailored for Savonia UAS and the sample group to be researched were the exchange students studying in Savonia University of Applied Sciences during the spring and autumn semester in 2019. The data collection method used in this thesis was a **quantitative questionnaire online** that was created using online platform tool Webropol. This type of research is based on numbers and statistics as the nature of it provides support to draw overall conclusion for the research (SurveyMonkey). Link to the questionnaire was sent to exchange students' emails including all faculties as the aim was to collect answers from a broad perspective. The questionnaire received total **29 responds** and it was available online for two weeks from November 27th to December 11th. The aim of the survey was to offer Savonia UAS new potential perspectives from the factors that had the most influence on exchange student's decision-making when applying for student exchange abroad. The results received from the survey could offer Savonia UAS ideas on how to support the decision-making process of the potential incoming students better and recognize potential reformations and therefore attract more exchange students in the future.

In this context, the survey aimed to ask: What were the main motivational values behind the decision-making process, to what extend the students' based their considerations when evaluating destination and host university, and which factors had most influence when receiving support and facing concerns in this process. As the students' decision to apply student exchange abroad can be linked to the same theoretical background as the customers decision to buy a service/product, the research narrowed down two theoretical aspects: **Decision making process and consumer buying behavior from student-as-customer perspective**. The reason to use exactly these theoretical models in this research came from the material discovered from a literature, where multiple academic articles suggested to take a customer perspective when trying to analyze the behavior of potential incoming exchange students. Thereby, the creation of the whole questionnaire online was based to different stages in the decision-making process whereas the content was more based on facts discovered from the theory of consumer behavior.

As the reasoning behind exchange students' decision-making might be challenging and complex to understand, the execution of the research was carried out as a **quantitative questionnaire online**. This type of approach offered more efficient way to collect the data as it allowed to reach all respondents in the sample group via internet. The nature of **quantitative research allows respondents to express answers with numerical scale**, that in this case was the optimal way to conduct the survey as it enabled students to evaluate questions from more accessible and personal perspective. Moreover, as the goal was to reach as many students as possible, quantitative research was the most suitable way to conduct the survey because the nature of this method is to generalize the required information from a larger sample population. This type of research could also give more reliability to the end results as every individual has different perspectives and personal aims for their justifications and therefore answering via online is considered more simplified and effective (SurveyMonkey.)

The survey consisted total **20 questions**, where the design was **multiple-choice focused**. This type of form offered reasonable range of answers to choose from as every question that had potential to diverge included alternative option: 'Other, what?'. It also included few **open questions** (can be found from the Appendix 1: open questions) which acted as a follow-up to certain questions that also supported the scale of answering possibility. The formation of the questionnaire received its final influence from the **international coordinator's perspective** when choosing the potential features that Savonia UAS was particularly interested to discover from the survey. Moreover, the following questions were considered: Where did the students get the first touch towards internationalization, how much were they influenced about the topic of going exchange from their home universities and what were the main personal values that drove them to take actions in the beginning and eventually choose Savonia UAS. As the survey offered quantifiable data on a numerical scale, the results were analyzed using averages and percentual ensemble. This allowed to create graphs and illustrations that simplified the perception of the results.

4.1 Results of the survey

The background information received from the survey showed that great majority of the respondents were **female**, as the data showed 66% answering rate from females and 34% from males. In order to determine the age division, the students were offered three options to choose from: 17-20 years old, 21-23 years old or 24 and upwards. The age gap question showed that most of the respondents belonged to the age gap of **21-23 years old** as the percentual data states that over 48% chose this option. However, the age group of 17-20 years old came right after as the number of respondents of this group was 38%. Only 14% of the students from this sample belonged to the age group of 24 years old and upwards that shows that people tend to participate in exchange around their early twenties. When it came to the division of nationalities, there was a clear nationality group that dominated the questionnaire and that was the **German students** (See figure 4). There were 8 nationalities who took part to the survey where German students claimed 55% (16 out of 29 people).

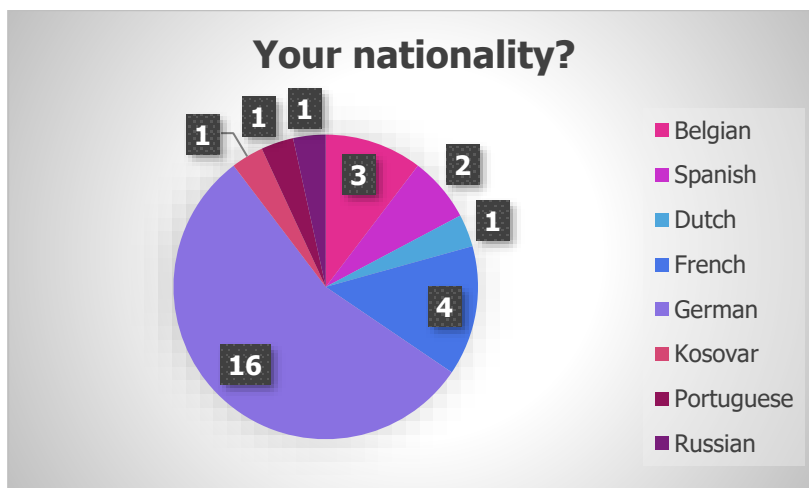


FIGURE 4. Q3: Your nationality? (n=29)

Students who answered the survey were from three faculties: Business, Engineering and Tourism and Hospitality. Most of the respondents were **business students** as numbers prove that **55%** from the respondents were from the faculty of business, 28% from the faculty of Engineering and 14% from the faculty of Tourism and Hospitality. This results states that business is the most popular field to study in Savonia UAS among this respondent group. Furthermore, the survey divided the students into three groups based on their current study year. **66%** from the respondents were on their **3rd year of studies** that was the dominant group. Moreover, other results showed that 24% of the whole survey respondents were on their 2nd year of studies and 10% of the respondents on their 4th year of studies. Here it could be assumed that the most popular time to go for a student exchange occurs in the 3rd year of studies that is quite different when comparing to the outgoing students of Savonia UAS, where the exchange commonly occurs in the 2nd year of studies according to the author's own experience.

Survey shows that **86%** from the respondents were interested about the **concept of internationalization** before even considering the possibility to apply for student exchange. The remaining 14% characterizes the number of students who were not interested about the topic but were some way eventually influenced to apply for study abroad. When inquiring if the students' home university had made them familiar with the topic of internationalization by introducing them to the subject itself, 90% from the respondents said yes that left only 10% answering no. As we can see from the Figure 5, when the survey continued the question by asking which certain concepts the topic of internationalization included, all the participants had heard about the **topic of student exchange** that was the most covered topic. However, none of the respondents had heard about the possibilities of doing volunteering abroad that leaves room for improvement. Topic of 'internship abroad' was familiar for half of the respondents but the topic about 'practical things' was familiar for only 42%. When giving the students the opportunity to express their opinions concerning if there was some sort of topic the students would have liked to receive more information, 38% decided to leave a comment that can be seen from the appendix 1: Open questions (see the question 9).

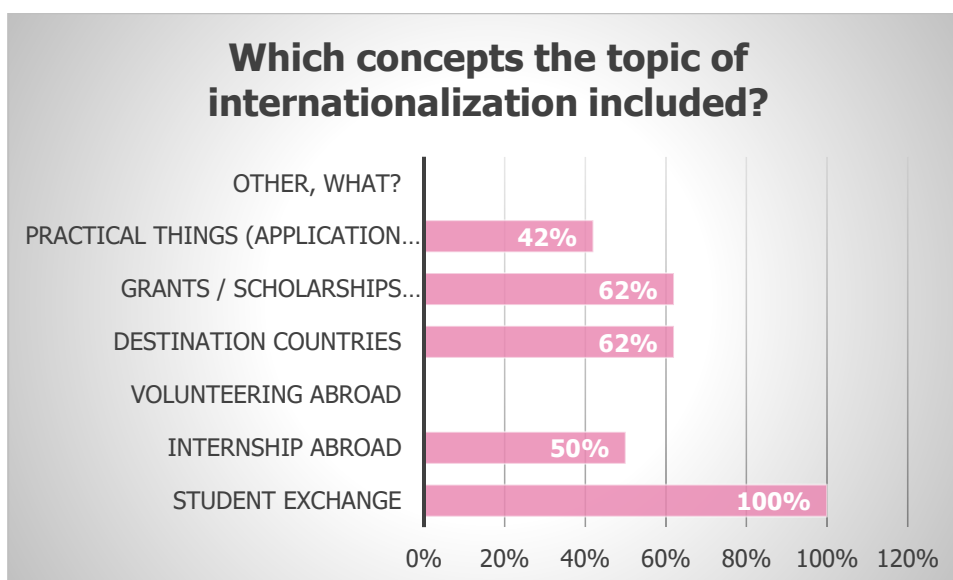


FIGURE 5. Q8: Which concepts the topic of internationalization included? (n=29)

Question 11 asked the students to choose an option concerning at which point on their studies did they heard about the concept of internationalization for the very first time. The data shows that the option '**before the studies**' gained most votes (**48%**) from the replies. The option 'during first year' (24%) came next and the remaining alternatives 'in the beginning (orientation week)' (14%) and 'later on' (14%) gained equal division. This states that most part of the respondents were already aware about the possibilities of doing abroad before even starting their current degrees. In other words, they were influenced from some other sources than from their home universities.

In question 12. The students were asked to rank certain values based on their own preferences when deciding whether or not to go for exchange. This value creation aimed to determine what was the students' main reason for their exchange journey. Based on averages received, the data shows the following ranking results:

1. Professional growth

2. Social experience
3. Personal growth
4. Cultural experience

Here (figure 6), the most common option was professional growth by having highest average score (**2,7 out of 5**). Based on the data received, it could be assumed that exchange students believe that **the exchange experience could potentially benefit their future work opportunities** in the labor market. This was also ranked on top of the main values behind exchange students' decision-making process in the literature section, therefore enforcing this perspective. The value that ranked second place was the **social experience (2,5 out of 5)** characterizing the ``Erasmus life`` that could mean factors such as meeting new people, partying, travelling etc. This states that the students' also want to have fun during their exchange journey, thus still focus on professional

growth. Personal growth took a third place, highlighting the importance of self-esteem and coming out from comfort zone. Cultural experience took the last place, stating that learning from the host culture was not on top priorities among these exchange students.

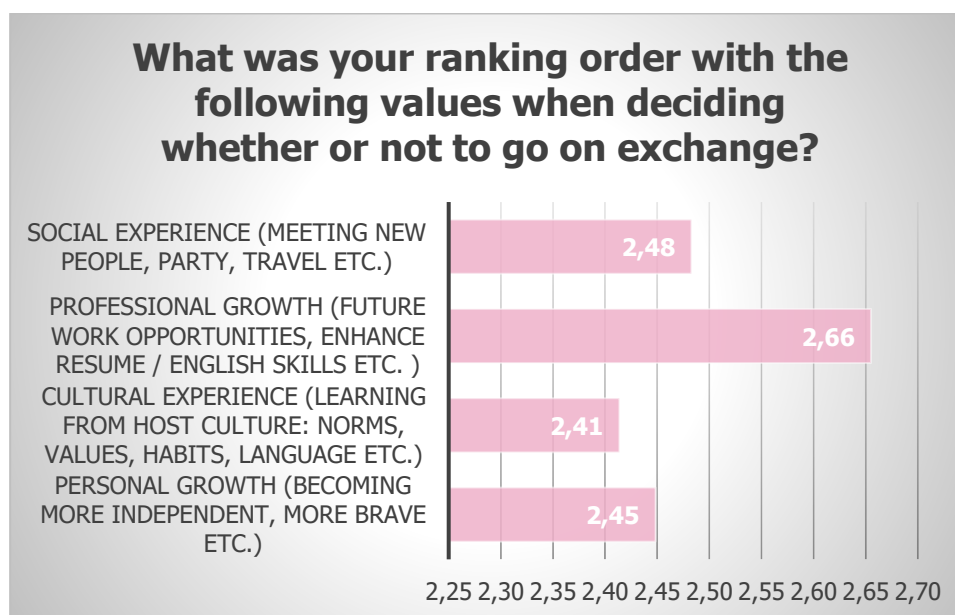


FIGURE 6. Q12: What was your ranking order with the following values when deciding whether or not to go on exchange? (n=29)

Question 13 (See figure 7) explored the factors that had the most influence on the students' decision-making on destination country and host university. The results showed that factors such as **Climate / Nature (average 4)** were the most important while **course selection (average 3,8)** and **quality of teaching (average 3,8)** followed right behind. Academic rankings scored the lowest points (average 2,66) stating that the students are more interested about the quality of teaching and course selection rather than the academic reputation of the host destination. Overall, it can be assumed that exchange students give lot of weight value to the environmental aspects and free time activities in their evaluation process and that could be the priority reason why these students applied to study in Finland.

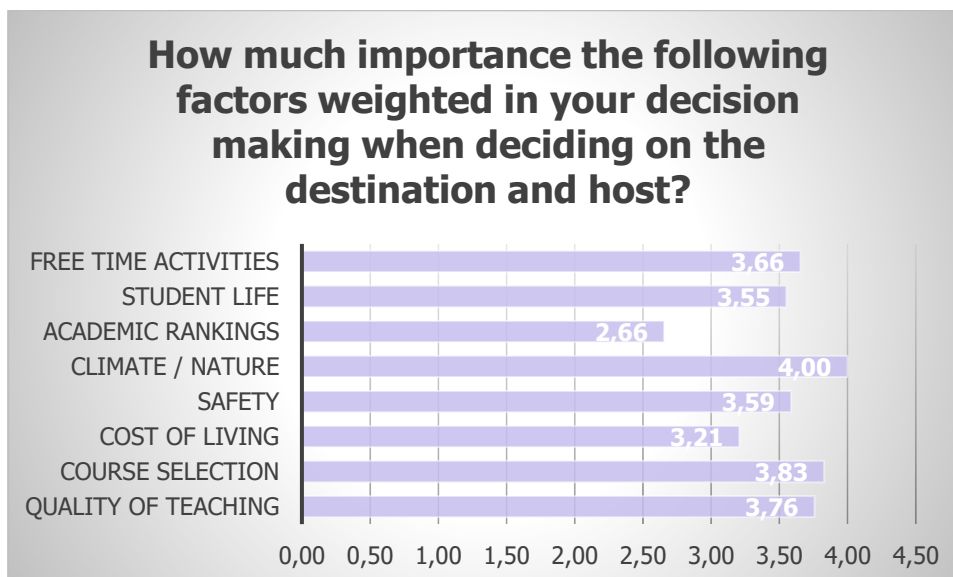


FIGURE 7. Q13: How much importance the following factors weighted in your decision making when deciding on the destination and host? (n=29)

When inquiring if the students had felt any concerns or risks related to the final decision making, 38% from the overall replies stated yes, where females were a bit more concerned with their final decision making than males. The question continued by providing different options where the students were asked to choose options that they considered most concerning in their decision-making. The results showed that the greatest concern among the students was the **money risk** that raised **82%** from the overall answers among students who felt the concern (see figure 8). Another factor following the biggest risk was **academic risk** that was chosen by **45%** of the respondents. This is understandable as the decision for going abroad can be one of the most expensive step the students might take and therefore includes multiple financial factors to take into consideration.

As mentioned earlier, the students' considered professional growth as the most important value they aimed to gain from their exchange journey, and therefore it is not a surprise that they were also concerned about their **grades and credit systems (academic risk 45%)** as these systems may have great differences especially if the students have only studied in their own native language in their home universities. When it came to the differences between men and women, the data showed that only women were concerned about their relationships with a partner or friends when deciding whether or not to go on exchange. As also stated earlier, most of the students who replied to this survey belonged to the age gap of 21-23, whereas it could be assumed that people tend to have a partner in this stage of life.

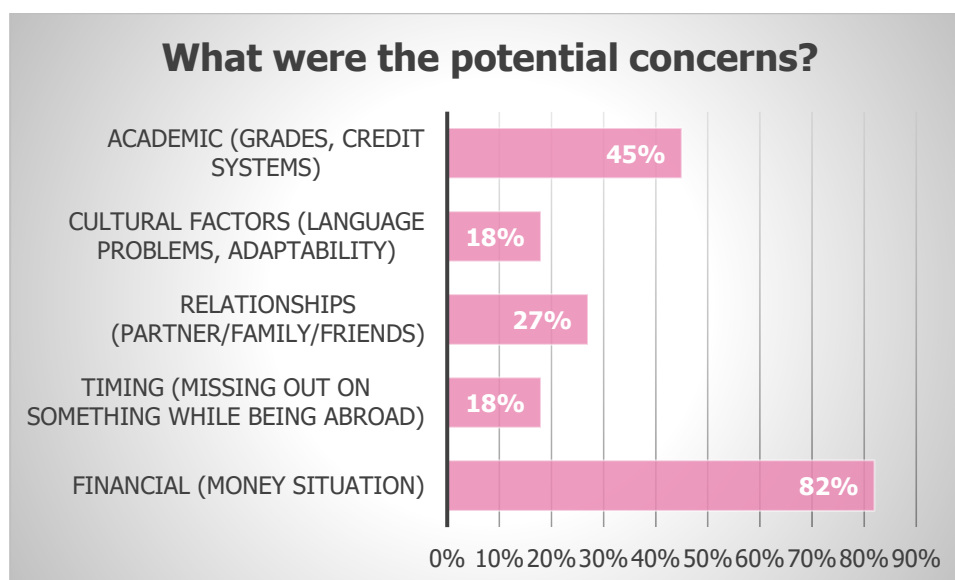


FIGURE 8. Q15: What were the potential concerns?

Question that aimed to discover if the students received support in their decision making from any certain reference groups, the results stated that **86% had received support** and 14% had not. The question continued by offering different alternatives where the students were asked to choose the most influential group that supported their decision making. The data showed that **92%** from the respondents had received most support from **family** and **8%** had received most support from **friends**. In this context, all the respondents that belonged to the 8% were males.

When finding out which factors weighted the most in the students' decision to choose exactly Savonia University of Applied Sciences, **'course selection'** gained **62%** from the answers making it the most influential factor (See figure 9). **'Student life reputation'** weighted least in the decision making claiming only 21%. This either states that this value was not on top priorities among students when choosing the host university, or alternatively there wasn't enough information available about the student life in Savonia UAS. Alternative option **'Other, what?'** received few comments mentioning the nature of Finland and the reputation of Erasmus life. The data shows that **'city size and location' (41%)** and **'student life reputation' (41%)** had the biggest differences between men and women where the answering rate in **'city size and location'** was 60% among men and 32% among women and in **'student life reputation'** the rates were 30% among men and 16% among women.

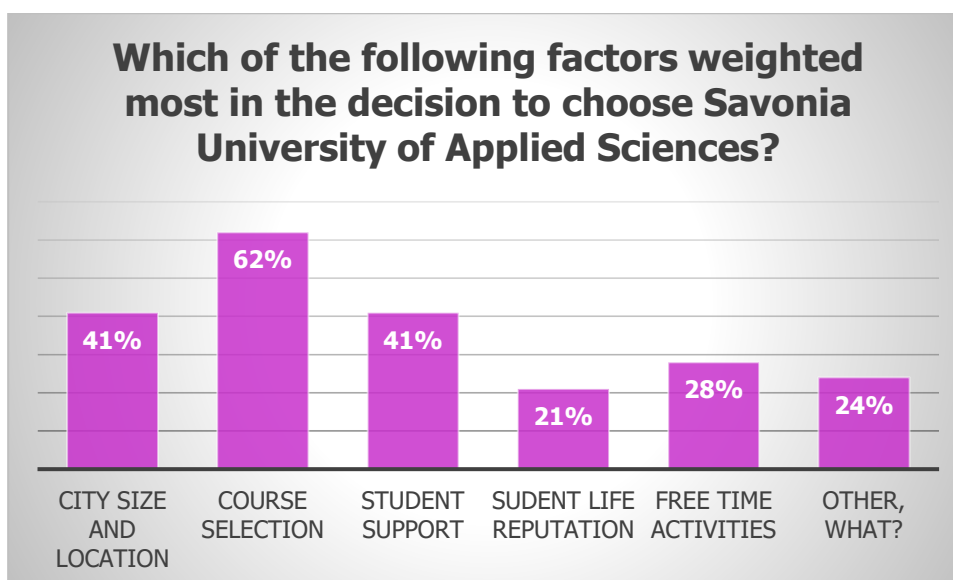


FIGURE 9. Q17: Which of the following factors weighted most in the decision to choose Savonia University of Applied Sciences?

The final question and final step in the decision-making process inquired if the students' expectations matched with the actual experience. **79% (23 students) from the respondents chose option 'yes'**, whereas **21% chose option 'no' (6 students)**. Students' belonging to the 21% group were offered to write in their own words why their expectations did not meet the actual experience and the answers can be found from the Appendix 1: open questions. The feedback in the open questions were all from females, stating differences with the quality of studies and teaching in Savonia UAS compared to the students' own home universities (see Appendix 1; Q20).

4.2 Discussion and suggestions

As Blythe (2001, 35) earlier stated, people's behavior is commonly influenced by multiple factors in their internal and external environment that stimulates the motivation to take actions in their decision-making. When analyzing the results received from the survey, the data confirmed that the students of the survey were well influenced by the topic of internationalization, as the data found out that most of the students (48%) were already familiar with the topic even before the start of their current studies. Furthermore, 90% stated that their home university had also introduced them to the topic of internationalization and opportunities for going abroad. This highlights the important role of **universities being the main influencers** when students are in the information search phase. However, the data also revealed that the students were not familiar with the topic of volunteering abroad, as it was not covered by their home universities. This fact could be something to consider adding to the information range offered by universities. In addition, topic of practical things in the application process also left room for improvement (See appendix 1: Q9). This concludes that Savonia UAS could potentially support the incoming exchange students' decision making better if the students were offered comprehensive **information package about the practical things and life in general before arriving to host country**. This could ease the stress of the students and make them feel more confident about their decision-making if they would be more aware of the things waiting for them in the host country.

As experience from abroad is commonly valued feature in the labor market (Lewis 2016, 61), the data received from the survey stated that the main motivational value to gain among the students was **professional growth**. This means that the students wish their exchange journey could boost their resume and English skills and as well benefit them with later future work opportunities. Other questions also supported this statement as the students had ranked features like **course selection and quality of teaching** on top priorities when choosing the host university. Moreover, as the social experience ranked to the second place in the value creation, it means that the students also **considered important to have fun** with free time activities during their exchange journey. Data from other questions also accented that **climate and natural aspects** were on top of the students' priority list when choosing the destination. These factors could be the potential values that Savonia UAS could reflect in their advertisement in order to attract the attention of potential new exchange students. Characterizing the Finnish nature and outdoor activities in the marketing channels could therefore be potential attraction point to raise the interest.

As Cubillo et al. (2006, 109) stated that the use of money plays a great role in the decision making of students, the survey support this opinion as the data showed that the factor that concerned the students' the most was the use **money**. If Savonia UAS would offer the students more information about the estimation of living expenses in Finland, it could potentially increase the trust and make the students' feel more confident about their decision-making. When making decisions, Kotler and Keller (2012, 176) highlighted the importance of different reference groups that can have great impact to the decision-making process. The data from the survey proves that the most influential support group was the **family** of the students, therefore indicating that in order to advertise the services of universities to students, the target group should also include family members. When family is aware what the university has to offer, it supports the decision making of the students as they appear to rely heavily on their family's opinions.

Supported by the literature, the data shows that the most important factor that led the students to choose Savonia UAS was **the course selection, student support, city size and location**. Based on these results, the students seemed to consider important to get matching course selection with their home university, having student service support when needed and finding a location that matched with their expectations. Moreover, as some students also expressed in their own words why the actual experience did not match with the expectations, the main factors seemed to be the quality of studies and teaching (See appendix 1: Q20). Therefore, potential suggestions that Savonia UAS could perform would be to **re-evaluate the course selection and further examine if the qualifications of teachers meet the expected standards**. As the cultures and teaching methods can have great differences between different continents it can be quite challenging to meet all the expectations of individual exchange students. If the universities invest to the creation of multicultural learning environment it might lead to more satisfied students and therefore satisfied" customers."

5 CONCLUSION

The purpose of this thesis was to explore the decision-making process of exchange students and discover the most influential factors when applying for short-term student exchange period abroad. The goal was to provide this information to Savonia University of Applied Sciences with potential suggestions on how to support the process of new incoming students. In this context, the work of this thesis studied the theory of decision-making process and consumer buying behavior from the basis of students-as-customer perspective, thereby creating a quantitative survey online. The respondents of this survey were the exchange students studying in Savonia UAS and the aim was to gain answers to the main research questions concerning their decision-making process when applying study abroad exchange.

Build on these results, it can be concluded that the main motivational values to apply for student exchange abroad is heavily based on **professional growth**. As the students' main desire appeared to be growing their future career competencies it was not surprise that the results of the survey also indicated that **course selection** and **quality of teaching** weighted most in their decision-making when evaluating different host universities. In addition, the data proves that the students were primarily interested to choose a host country based on **climate and environmental** aspects of their interest. Opinions and support received from **family members** appeared to have significant influence on the final decision-making and the factors that raised most distress among the students were the usage of **money** and compatibility **of grades/credit system** between the home and host university. The data received from the survey confirmed the exiting literature from these aspects (see the table 10) and therefore supports the reliability of the results received from the survey.

Savonia UAS could potentially support the incoming students better by **re-evaluating the pre information** targeted for incoming exchange students concerning the basic information about practical things and the estimations of the costs of living in the host country. In addition, the university could also pay attention to the quality of studies by **re-evaluating the lectures and course selection** targeted for exchange students. As the students also prioritized the nature and climate factors, this could be the potential value that Savonia UAS could use in their marketing channels to attract more potential students in the future. As the literature suggested that students tend to evaluate their decision making based on the information found online, it could be auspicious to promote the university **through introduction videos and virtual tours in social media** platforms. These considerations could ease the decision-making of exchange students as the pre-knowledge about the host country could allow the students to be more prepared and confident with their decision-making and therefore ease the transition process from home country to host country.

5.1 Validity

The nature of the survey was based on two theoretical aspects presented in the literature: decision making process and consumer buying behavior. Theoretical model concerning the decision-making process created the ensemble for the questionnaire, as it focused to the different stages in the decision-making from the student-as customer point of view. Then again consumer buying behavior created more specific content to the formation of the questions as the material that was included to the questions focused to the potential factors that influence the buying behavior from a student's perspective. As the survey was created from the base of the literature, it aimed to confirm the already existing theory about the factors that have the most influence in the decision making of exchange students.

From this basis, summary table was created to narrow down the main factors from the literature and the overall results from the survey (see Table 1). In this table, 'literature' section summarized all the main points distinguished from different sources from the literature when the 'research results' section revealed the main results conducted from the survey. From this context, it can be concluded that the contribution from this thesis confirmed multiple aspects about exchange students' decision making, as the results received from this work supported the material discovered from the literature. As the central point of the literature was the student-as-customer perspective, it enabled to apply the theory of consumer decision-making process and consumer buying behavior to the perspective of the exchange students. This allowed to interpret the results more efficiently and give credibility to the overall conclusion as well as to offer useful information to Savonia UAS.

Overall, it could be claimed that the validity of the design and data collection methods presented in this thesis support the process of generating research findings. As it can be seen from a table 1, the main findings discovered from the literature (from multiple different sources) supports the results received from the survey. In this context, it could be assumed that the design and methodology used in this research measure what they were supposed to measure. This enforces the reliability of the research by confirming that the design of the questionnaire and the decision to use quantitative research method were adequate decisions to execute this type of research.

LITERATURE	RESEARCH RESULTS
(Cubillo et al. 2006; Lewis 2016; James-MacEachern & Yun 2016; UK International students survey 2019) Professional growth, boosting resume and language skills	Professional growth was the main motivational value behind the decision to apply for student exchange (Average 2.7 out of 5)
(James-MacEachern & Yun 2016; Kotler & Keller 2012; international student survey 2019; Marjanovic & Pavlovic, 2018) Opinions/ support from family and friends (worth-of-mouth)	Family (98% out of 100%) had the highest influence on decision making whereas influence from friends came second
(Lesjak et al. 2015) Leisure travel motives and social experience	Social experience was the second highest motivational value behind the decision to apply for student exchange (2.5 average out of 5)
(UK International students survey 2019; ICEF 2019; Marjanovic & Pavlovic 2018) High-quality teaching, course selection and reputation of institution being welcoming and friendly	Results indicate that course selection (3.8 average out of 5) and quality of teaching (3.8 average out of 5) both came second when deciding destination and host
(Winsome 2016) Learning from the host culture, learning a new language	Results indicate that cultural experience is the third highest motivational value to apply for exchange (2.4 average out of 5)
(Marjanovic & Pavlovic, 2018; Cubillo et al. 2006; James-MacEachern & Yun 2016) Image of institution and host country	Climate and nature had highest influence when deciding destination and host (4 average out of 5)
(Kotler and Keller 2012) Risks and concerns related to final decision-making → functional, physical, financial, social, psychological and time.	Financial risk (82%) was the highest concern whereas academic risk (45%) came second

TABLE 1. Summary table confirming the existing literature and research results.

5.2 Limitations and future research

While the insights offered in this thesis increase our understanding of the relationships between student-as-customer perspectives and decision-making process of exchange students, there are few noteworthy limitations to be considered. Firstly, for some reason no one responded to the survey question 10 that could have offered extra information about the sources where the students heard about the topic of Internationalization. However, this question was only offering more detailed information about other potential sources where the respondents had heard about the topic and possibility of going student exchange abroad and therefore didn't limit the overall scale of the results. Secondly, the answering rate of the survey was dominated by certain nationality group, therefore limiting the scale of multiculturalism. However, the answering rate can still be considered acceptable as it offered enough data to be analyzed with clear results. Thirdly, this type of interpretation could have also enabled to use a cross-over approach between certain respondent groups when analyzing

the data received but as the division between males and females was too uneven as well as the division between nationalities, it would have not given enough reliability to the potential outcome and was therefore not used as the principal analysis method.

Finally, if the survey would have included qualitative interview approach to the research method it could have helped to understand better the justification of the students and give new insights to the formation of the questionnaire. On the other hand, it could have also broadened the gap between different answers and therefore decreased the level of reliability. Moreover, as this type of method aims to describe a certain topic instead of measuring it, it was not the most effective way to conduct this type of research (SurveyMonkey). From this reason, this method would not have necessarily served its purpose in this thesis as it could have placed the students in an uncomfortable position as commonly it might be challenging to justify the reasoning behind the decision-making in face-to-face situations. In this regard, the decision to only apply web-based quantitative approach to the methodology is considered adequate, notably when considering the answering rate and honesty of the results.

The work of this thesis serves as a base to understand the exchange student's decision making and behavior but doesn't confirm the potential outcome of the study abroad experience. Therefore, it can be concluded that further research is needed in order to determine the trustworthiness of these predictions. The results discovered from this work could work as a potential hypothesis for future studies when evaluating the potential future outcomes of study abroad period. In order to better understand the implications of the results on this thesis, future studies could address more **investigation to the potential outcomes of the study abroad experience**. How students make meaning of these experiences over the long run is dependent on students themselves as the work of this thesis proves that exchange students strongly believe that the study abroad experience will **benefit their future career paths**. In order to examine if these suppositions hold true, it could be auspicious to conduct further research concerning **how the students have integrated their student exchange experience into their lives** and if it has **impacted to their future careers**. This means that the sample group for the future research should include the same students who participated to this survey. The results received from this thesis could work as a base for a potential hypothesis for further studies and therefore give more credibility to the future predictions if it turns out that the study abroad period correlates positively to the students' future assumptions.

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APPENDIX 1: SURVEY QUESTIONNAIRE FORM

International student survey

1. Are you

- Female
- Male

2. Your age?

- 17-20
- 21-23
- 24 upwards

3. Your nationality?

4. Your field of study?

- Engineering
- Business
- Health care and Social sciences
- Tourism and hospitality
- Agriculture
- Design
- Music / Dance
- Other, what?

5. Which stage are you with your studies?

- 2nd year
- 3rd year
- 4th year

6. Were you interested about the concept of internationalization before considering study abroad possibility?

- Yes
- No

7. Did your home university introduce you to the topic of internationalization (student exchange etc.)?

- Yes
 No

8. Which concepts the topic of internationalization included?

- Student exchange
 Internship abroad
 Volunteering abroad
 Destination countries
 Grants / scholarships possibilities
 Practical things (Application process, accommodation, visa etc.)
 Other, what?

9. Were there some other concept you would have liked to receive more info? if yes, what was it?

Next

10. Where else did you hear about the concept of internationalization (student exchange)?

- Family / Friends
 Educational agent
 Mass media (social media)
 Other, what?

11. In which stage of your studies you heard about the concept of internationalization for the very first time?

- Before your studies
 In the beginning (orientation week)
 During first year
 Later on

12. What was your ranking order with the following values when deciding whether or not to go on exchange?

Personal growth (becoming more independent, more brave etc.)	Select ▾
Cultural experience (learning from host culture: norms, values, habits, language etc.)	Select ▾
Professional growth (future work opportunities, enhance resume / english skills etc.)	Select ▾
Social experience (meeting new people, party, travel etc.)	Select ▾

13. How much importance the following factors weighted in your decision making when deciding on the destination and host? (1= Not much, 5= A lot)

	1	2	3	4	5
Quality of teaching	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Course selection	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Cost of living	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Safety	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Climate / Nature	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Academic rankings	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Student life	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Free time activities	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

14. Did you felt any sort of concern / risk when making the final decision?

- Yes
 No

15. What were the potential concerns?

- Financial (money situation)
 Timing (missing out on something while being abroad)
 Relationships (partner/family/friends)
 Cultural factors (language problems, adaptability)
 Academic (grades, credit systems)
 Other, what?

16. Did you receive support in the decision making from a reference group (family friends etc.)?

- Yes
 No

17. . From which group you received most support in your decision making?

- Family
 Friends
 School personnel
 Educational agent
 Other, what?

18. Which of the following factors weighted most in the decision to choose Savonia University of Applied Sciences? (choose max 3)

- City size and location
- Course selection
- Student support
- Student life reputation
- Free time activities
- Other, what?

19. Did your expectations match with the actual experience?

- Yes
- No

20. Why?

APPENDIX 2: OPEN QUESTIONS

Question 9.

Were there some other concept you would have liked to receive more info? If yes, what was it?
I would like to have had heard experiences from people that have been doing the Erasmus on these places.
Intership abroad
If was well informed before. I liked it to read reports from other students which went here before, so I had a bit of an image about how it would be.
Find a student job in your home city
Mostly about study organization: I.e. what is a learning agreement and how to set it up
More infos about price of living in foreign countries
No.
Maybe more specific stuff about the life in general when you are going abroad.
no, I knew I wanted to study abroad
No
Volunteering abroad

Question 20.

Why your expectations didn't match with the actual experience?
School even less Professional than expected. Too many exchange students and Germans here.
I didn't really had expectations before, but the way of teaching is a lot different than at my home university.
The quality of the studies is a lot lower than at my home university and I don't have the feeling I learned much.
Studies were easier than expected, students groups were pretty much separated in nationalities
the city and the university didn't meet my expectations
I had not great expectations about living in Kuopio. But now that I am here, I am very glad to live here and to meet so much new people.

