HAMK
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CHALLENGES FACED BY NON-EU INTERNATIONAL STUDENTS AT HAMK: EXPLORATORY STUDY

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This thesis analyzes the challenges non-EU international students face at Häme University of Applied Sciences (HAMK) in Finland. The study highlights that despite the increasing trend of global mobility, universities like HAMK face difficulties in accommodating and adapting to diverse student groups. The main objective of this thesis is to identify the financial and social challenges faced by non-EU international students that can affect their academic progress and well-being. The thesis emphasizes that financial constraints such as high tuition fees, living expenses, and employment challenges can significantly hamper students' ability to engage actively in university life and may also hinder their academic progress. Furthermore, non-EU international students face cultural and language barriers, which can lead to feelings of isolation and struggle with mental health problems. Qualitative research methods have been used, such as conducting interviews with six non-EU international students at HAMK; this thesis offers an in-depth understanding of the subjective experiences of these challenges, highlighting both common and unique aspects of the difficulties non-EU international students face. The thesis findings suggest that while HAMK provides a supportive academic environment, there are significant gaps in facilitating effective social integration and financial stability for non-EU international students.

Keywords Non-EU International Students, Financial Challenges, Social Integration, Academic Progress, HAMK

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1 Introduction

1.1 Background

With the increasing affordability of global travel and the growing popularity of international culture among people of all backgrounds, more students are opting to pursue their education globally. Many institutions worldwide welcome international students to study alongside locals and provide degrees and programs taught in English. Several studies, however, indicate that a university's multicultural and diverse student body does not automatically mean that the students are well-integrated and adapted (Spenser-Oatey et al., 2014). International student attraction and retention are viable but challenging, given that other job markets are competitive for recent graduates. From 0.8 million globally in 1975 to 3.5 million in 2016 and 5.3 million in 2017, international students have increased dramatically (OECD, 2020). English-speaking countries, including the United States, Canada, Australia, and the United Kingdom, are the most desired destinations for international students. Other popular travel destinations include France, Germany, Japan, and the Russian Federation. Asia is home to the most significant proportion of international students enrolled in higher education programs, accounting for 57% of all mobile students in the OECD in 2018. As the students progress to more advanced educational levels, they become more mobile (OECD, 2020).

Finland has been very successful in the sphere of education in recent years. It is known across the world to have the best educational system, in addition to being the happiest nation (Edunation, 2021). Higher Education Institutions (HEIs) in Finland have been attracting and receiving a growing number of international degree students despite the global pandemic (Yle, 2019). Consequently, over 20,000 international students were enrolled in HEIs in Finland in 2021, accounting for more than 6.3% of the 325,000 students enrolled nationwide. In November 2022, the Finnish Immigration Service stated that a record number of international students had migrated to the country, with Finland issuing 7,060 first-time study residence permits to third-country residents. From January to the end of October, such permits increased by up to 54% compared to 2021 (Erudera News, 2023). Elina Immonen, Deputy Director General at the time, stated that the surge in international students was more significant than before the pandemic (Erudera News, 2023).

However, international students who choose to study in Finland may encounter various problems that can impact their overall experience. According to the sources, some obstacles international students face in Finland include language barriers, cultural adaptation,

academic expectations, financial worries, and the need to preserve mental health (Makrooni & Ropo, 2020). Many international students may not be fluent in Finnish, making it difficult to speak effectively with Finns and complete daily grocery shopping or banking tasks. International students may have difficulty adjusting to Finnish culture, social conventions, and customs. This might cause emotions of isolation and loneliness. Finnish higher education institutions may use different teaching methods and evaluation styles than international students are used to in their home country. This can take some time to adapt to and may influence their academic performance. International students may struggle to make friends and establish social relationships with local and international students. These problems can impact the general well-being and academic success of international students in Finland (Makrooni & Ropo, 2020).

Häme University of Applied Sciences (HAMK) at its Valkeakoski campus offers a Bachelor of Business Administration (BBA) in International Business program designed to fulfill the demands of international students seeking a complete education in business management with a worldwide perspective. This curriculum, taught entirely in English, attracts students from various cultural backgrounds who want to work in international business, marketing, finance, or management. Enabling the students to meet new people, socialize, and collaborate in multinational teams of students (Hämeen ammattikorkeakoulu, 2024). Living in a multicultural environment has unique problems in addition to exciting opportunities. Many students go to far-away countries to pursue their degree program of choice. They are always left disheartened to discover that everything they thought was simple, like finding a decent place to stay, understanding lectures, assignments, and their colleagues, and working part-time, may not be easy. Therefore, the students focus on basics, their studies, and other activities, considering what is essential in their respective situations (Wu et al., 2015).

The researcher's interest in this study arises from an increasing trend among international students at Häme University of Applied Sciences (HAMK), notably those enrolled in the International Business program (Hämeen ammattikorkeakoulu, 2024). Despite the program's attraction and the university's efforts to establish a global learning environment, international students have faced significant problems, prompting them to transfer to other universities or drop out entirely. One major issue raised by the researcher's observations is the financial hardship that non-EU international students face. This complex burden affects tuition fees and high living expenditures. Non-EU international students, unlike EU students, do not have access to social security benefits (Social et al. for Students and Researchers, n.d.). As a result, maintaining a steady salary and having sufficient assets becomes critical for these students to continue their studies. This financial burden can soon become troublesome,

prompting some students to reconsider their study plans (Baker & Montalto, 2019). Furthermore, the researcher observes that while the multicultural environment offers numerous chances for cross-cultural exchange, it also poses integrating issues for many non-EU international students. Adjusting to a new culture, language, and social customs can be difficult, especially when combined with academic rigor. This difficulty in assimilation can lead to feelings of isolation and alienation, aggravating international students' difficulties (Haugen et al., 2019). Hence, students face various difficulties while studying. This sparked a curiosity in the researcher to conduct this research.

1.2   Purpose of the Research

The research aims to investigate the challenges faced by non-EU international students during their studies at HAMK. The research would further identify common financial challenges faced by students which may have a direct impact on the completion of studies, explore the various strategies that students use to address financial challenges, uncover the range of social challenges that have an adverse effect on student's academic progress, and to recommend suitable steps which should be taken by the institution and student organizations to minimize their effects. Retaining the students until their degree is completed is necessary for the university. Firstly, in Finland, the performance of Finnish Universities is determined by the number of degrees and publications produced every year. This ascertains the amount of funding the government grants. (Higher Education and Research - OKM - Ministry of Education and Culture, Finland, n.d.). Secondly, if the tuition fee-paying students discontinue their studies at HAMK, it also results in financial loss for the university. Therefore, rightly implemented solutions will help HAMK retain its students.

1.3   Research Question and Sub-questions

1.3.1   Main Research Question

Research Question:

"What are the financial and social challenges faced by non-EU international students at HAMK?"

1.3.2   Sub-research Questions

1. What are the significant financial challenges faced by non-EU international students at HAMK and their impact on studies?

2. What social challenges do non-EU international students face at HAMK, and how do these challenges affect their academic progress?

1.4   Commissioning Company

Häme University of Applied Sciences (HAMK) is regarded as one of Finland's most prestigious institutions. Its strategic location in central Finland places it among the most densely populated areas, making it accessible and convenient to students from all over the country. HAMK serves a sizable section of the student population looking for practical and career-oriented education (Hämeen ammattikorkeakoulu, 2024). With over 8000 students enrolled, HAMK provides various programs and courses across several disciplines, attracting people with various academic interests and career goals. This big student body creates a vibrant, dynamic learning atmosphere that values cooperation, innovation, and cultural interaction (Hämeen ammattikorkeakoulu, 2024).

HAMK's status as a renowned university of applied sciences demonstrates its dedication to providing high-quality education that blends academic knowledge with practical skills applicable to the demands of the professional world. The goal of its programs is to equip students with the skills as well as the knowledge required to achieve success in their chosen fields (Hämeen ammattikorkeakoulu, 2024). Beyond its educational offerings, HAMK is known for its excellent teachers, modern infrastructure, and strong relationships with business partners. In order to support its students' learning and development, HAMK guarantees access to real-world experiences, internships, and job opportunities through strategic partnerships and cooperative efforts (Hämeen ammattikorkeakoulu, 2024).

The fact that HAMK is an internationally renowned university with a sizable enrollment emphasizes its importance in the Finnish educational system. By offering creative, beneficial, and industry-relevant learning, HAMK continues to play an essential part in shaping the futures of its students and boosting socioeconomic growth in the area and beyond worldwide (Hämeen ammattikorkeakoulu, 2024). HAMK emphasizes internationality in all initiatives and endeavors. It ensures that international policy is adequately administered and taught in the classroom. This enables local students to participate in faculty and student exchanges, as

well as double degree programs with partner universities in nearly fifty countries, and it additionally enables international students to study at HAMK (Hämeen ammattikorkeakoulu, 2024). Students enrolled in HAMK Valkeakoski's BBA in International Business program obtain specialized training in global markets and a solid foundation in business basics.

2   Theoretical Framework

Higher education is vital because it shapes today's prospects for the future and overall well-being. Several factors influencing students' capacity to complete their education have been the subject of several research studies, including academic preparedness, motivation, and support systems (Wong et al., 2017). More investigation is necessary to ascertain how social and economic obstacles impact the academic performance of international students attending HAMK. According to currently available data, financial difficulty is one of the biggest obstacles preventing students from finishing their education.

Many studies have shown how vital financial support is for students to keep progressing in their education. Students from low-income families usually face additional difficulties, such as working long hours in addition to their studies to maintain their financial standing. This could lead to poorer academic performance, increased stress, and a greater likelihood of dropping out. Furthermore, a lack of resources may make it necessary to achieve academic success (Poverty and Its Impact on Students' Education, 2019).

Moreover, social challenges such as isolation, insufficient support systems, and cultural differences may significantly affect students' success in their educational environment. Studies show that young people who experience social and academic isolation are more likely to experience academic failure as well as feelings of stress and anxiety. The extent to which students integrate into the campus community significantly impacts their academic achievement and retention (Haugen et al., 2019). Cultural disparities, language barriers, and a lack of social support can exacerbate feelings of alienation and prevent students from feeling like they belong at HAMK. A theory states that a happy integration experience for the student at the start of their studies correlates with a happy learning experience (Campus Integration, n.d.). It is essential to study whether the non-EU international students at HAMK feel integrated. Understanding the relationship between financial and social challenges that impact students' academic pursuits is essential to establishing efficacious support networks and solutions. By exploring these topics in greater detail, this research hopes to provide

insight into tactics that HAMK may use to assist students from a broad spectrum of backgrounds and guarantee their academic success.

2.1 Financial stress and Academic performance

Financial pressure is a significant barrier that numerous international students face. The anxiety and tension brought on by financial difficulties, such as not having enough money for living expenses, tuition, or school supplies, is referred to as "financial stress." Several studies show that financial stress may adversely affect a student's health and academic achievement. Financial stress may appear in various ways, such as the incapacity to meet basic expenses, the burden of ongoing student loans, and the inability to pursue educational possibilities owing to a lack of funds. These challenges can significantly impact a student's ability to focus, affecting their academic performance (Baker & Montalto, 2019).

2.1.1 Financial Strain Theory

The sociological perspective on how financial stress impacts people's behavior and well-being is known as the Financial Strain Theory. According to this theory, those with financial difficulties are more likely to experience negative consequences in various spheres of their lives, including academic achievement. Stress about money can create additional barriers that make it harder for international students to complete their studies at HAMK. The financial strain theory postulates that students who face financial difficulties, for instance, not having enough money for extracurricular activities or carrying a heavy debt load from student loans, may experience increased levels of stress and anxiety, which may have a negative impact on their general well-being and academic performance (Heckman et al., 2014).

Social challenges and financial strain impact a student's academic career. Many things might affect students' stress levels, such as feeling alone, experiencing prejudice or bullying, and finding it challenging to balance work and school. Recognizing and addressing these social barriers must create a welcoming and supportive environment where students can thrive academically. The effect of social and financial difficulties on the academic achievement of HAMK non-EU international students has drawn attention. Numerous scholars have investigated the relationship between financial stress and academic achievement (Heckman et al., 2014).

The research compared students who continued their education with those who reduced or stopped their studies due to social or financial circumstances. The findings of these studies point to a strong correlation between financial hardship and academic success. According to research mentioned in one source, 71% of the student sample reported feeling stressed about their finances (Heckman et al., 2014). According to the poll, two major financial worries among undergraduates were not having enough money for extracurricular activities or events and expecting to graduate with more outstanding debt from student loans. These financial strains are likely to make students' academic difficulties worse since they prevent these students from taking part in extracurricular activities that enhance their academic experience or from paying for necessary educational resources. Additionally, it was found that financial optimism and self-efficacy were significant factors in reducing students' financial stress (Mukherjee et al., 2016).

2.1.2   Maslow's Hierarchy of Needs

A framework for understanding how social and financial challenges impact non-EU international student's ability to complete their studies at HAMK is provided by Maslow's Hierarchy of Needs. Maslow's Hierarchy of needs presents a five-tiered model of human requirements. Maslow contends that people must satisfy basic physiological needs, such as food, shelter, and financial security, before being motivated to reach higher-level requirements like self-actualization and social connections (Maslow, 2012). As a result, financial challenges students face, such as their inability to pay for basics or high debt levels, may make it more challenging to meet their physiological demands and could seriously impede their ability to finish their education. Financial challenges can come in various ways for non-EU international students at HAMK, creating challenges outside the classroom. Students who do not have access to wholesome food or a safe place to live may get stressed out and less attentive to their studies. Moreover, a high debt load might lead to anxiety and a fixation on financial matters, which detracts from academic pursuits (Maslow, 2012).

Financial and social hurdles combined provide severe challenges to students completing their education. Maslow's Hierarchy of Needs underscores the need for a supportive social environment for students by stressing the need for social interactions. Social isolation or the lack of a solid support system can significantly impact students' well-being and capacity to persevere in their studies. When these interrelated elements are considered, it is clear that social and financial difficulties have a complex impact on students' academic success. These

effects must be carefully examined to develop effective support networks and interventions (Maslow, 2012).

2.2 Social Support and Wellbeing

International students often face more significant difficulties than their domestic counterparts in universities across the globe. To name a few, there is solitude, homesickness, language barriers, and cultural shock. One thing that is certain to help students improve their academics, interpersonal skills, and cultural sensitivity is their integration, particularly those from overseas (Paige et al., 2014). Furthermore, a successful integration will benefit and assist the nation's overall development and that of the educational institution (British Council, 2014). Democratic ideals serve as the foundation for integration as a goal. It can be thought of as a qualitative step in the development process. In a sense, it is a means of achieving the opposite of segregation. Ingemar Emanuelsson contends that integration is more about changing society to allow for the natural acceptance of individual diversity than what should be done to outsiders (Emanuelsson, 2001, pp. 127-128).

2.2.1 Integration

The entire student body can and should be involved in the integration process when it comes to modern universities. To make the campus more welcoming to international students, instructors, tutors, unions, and student associations representing domestic students must collaborate (Spenser-Oatey et al., 2014). Integration is characterized as intermixing, personal adaptation, mutual adjustment, change, and a sense of belonging. To make it work, a process that takes time and effort must be completed, involving prospective students and staff from the host university. It is also critical to emphasize that a university cannot be considered international simply because its faculty members are foreign nationals or because its student body is multicultural. In fact, without a sufficient integration process, students from different cultural backgrounds are likely to remain in their own smaller groups. It is not possible to have them mingle and socialize with one another (Spenser-Oatey et al., 2014).

Regular communication, joint activity participation, and high-quality interaction are critical to successful integration. Receiving sincere, sympathetic, and constructive interactions dramatically improves students' chances of integrating, forging meaningful connections, and overall feeling well. It demonstrates the significance of human emotions in cross-cultural

interactions. For this reason, unfavorable encounters could potentially impact the integration process. Prejudices, language barriers, and acts of discrimination are all included (Spenser-Oatey et al., 2014).

Numerous facets of the student's life may be impacted by successful integration, from the psychological and emotional aspects to scholastic achievement, job readiness, and individual drive. A sense of belonging is said to be created by high degrees of integration. It can be characterized as belonging to the university and student body, receiving support, and feeling secure and happy. Based on studies carried out in US institutions, students' academic performance and capacity to form global friendships and connections were positively correlated with their sense of belonging. Both domestic and international students experienced these effects (Glass & Westmont, 2014).

The same study also indicated that inclusive and multinational classrooms and courses impacted overall integration. It said that students' levels of intercultural interactions and experiences were positively correlated with the number of studies they participated in that involved international students. It implies that fostering cross-cultural relationships will be aided by learning alongside individuals from various cultural backgrounds. Additionally, it has been demonstrated that participating in extracurricular activities, including student events, field trips, parties, sporting events, and tours (in mixed groups), enhances a student's sense of community (Glass & Westmont, 2014).

Successful integration can boost an international student's sense of accomplishment, drastically reduce stress and anxiety, and help them blend well with the university and the local community. In addition, proper integration will improve a person's intercultural and global competencies by exposing them to cultural differences, helping them adjust to them, and helping them identify ways to collaborate (Spenser-Oatey et al., 2014).

Culture is a multifaceted idea. It alludes to and incorporates cultures' histories, arts, customs, ideals, etc. Everything a community has built collectively and everything they share is called their culture (Paige et al., 2012, p. 43). Social conventions, as well as how people behave and communicate, are also influenced by culture. The fascinating and thrilling part of studying abroad is getting to know other people's cultures. Getting to know new people, gaining knowledge from them, and exchanging cultural experiences will all contribute to a deeper understanding of oneself and others.

The idea of many stages of adjustment is also included in "The Student's Guide" (Paige et al., 2012, p. 92). The majority of immigrants' experiences, according to the authors, follow a so-called "U-curve," seen in Figure 1. An International student is ecstatic about their new culture right from the beginning of their studies abroad. They experience new foods, gorgeous scenery, intriguing people, and new locations; everything around them appears fresh and new. For the newcomer, there are fascinating things to do every day. This phase could extend the duration of a short-term visitor's journey since they are more concerned with amusement than other facets of life in a foreign land (Paige et al., 2012, p. 92).

Figure 1. Culture shock and adjustment U-curve (Culture et al.: Everything You Need to Know, n.d.)
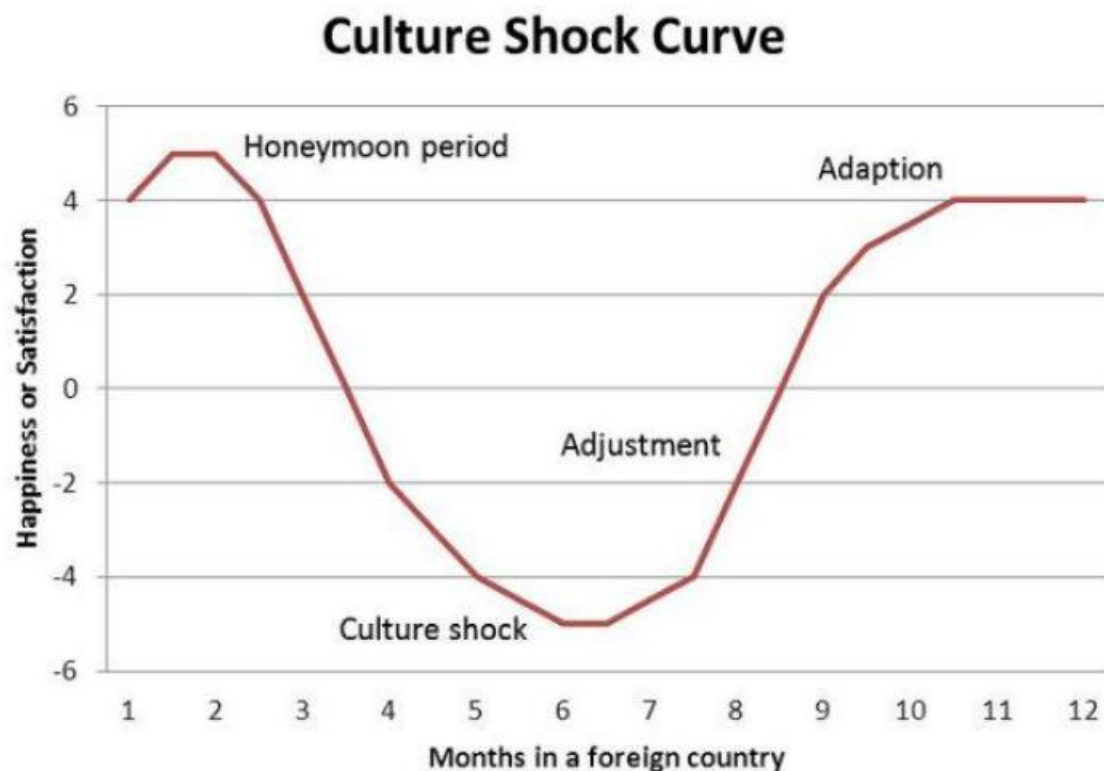
Cultural clash is the second step. This stage, often called the "cultural shock," differs from the first. Cultural differences and novel circumstances begin to elicit dissatisfaction rather than enthusiasm. Stressful factors include homesickness, inability to converse in the host country's language, estrangement, unfamiliar customs, and dealing with adult issues and bureaucracy. The new international student frequently begins to doubt their choice to relocate and lose confidence in their capacity to adjust. If help is not provided, the combination of these circumstances can lead to significant anxiety and despair, negatively

impact the student's life, health, and academic performance, and sabotage their opportunity to travel abroad (Paige et al., 2012, p. 93).
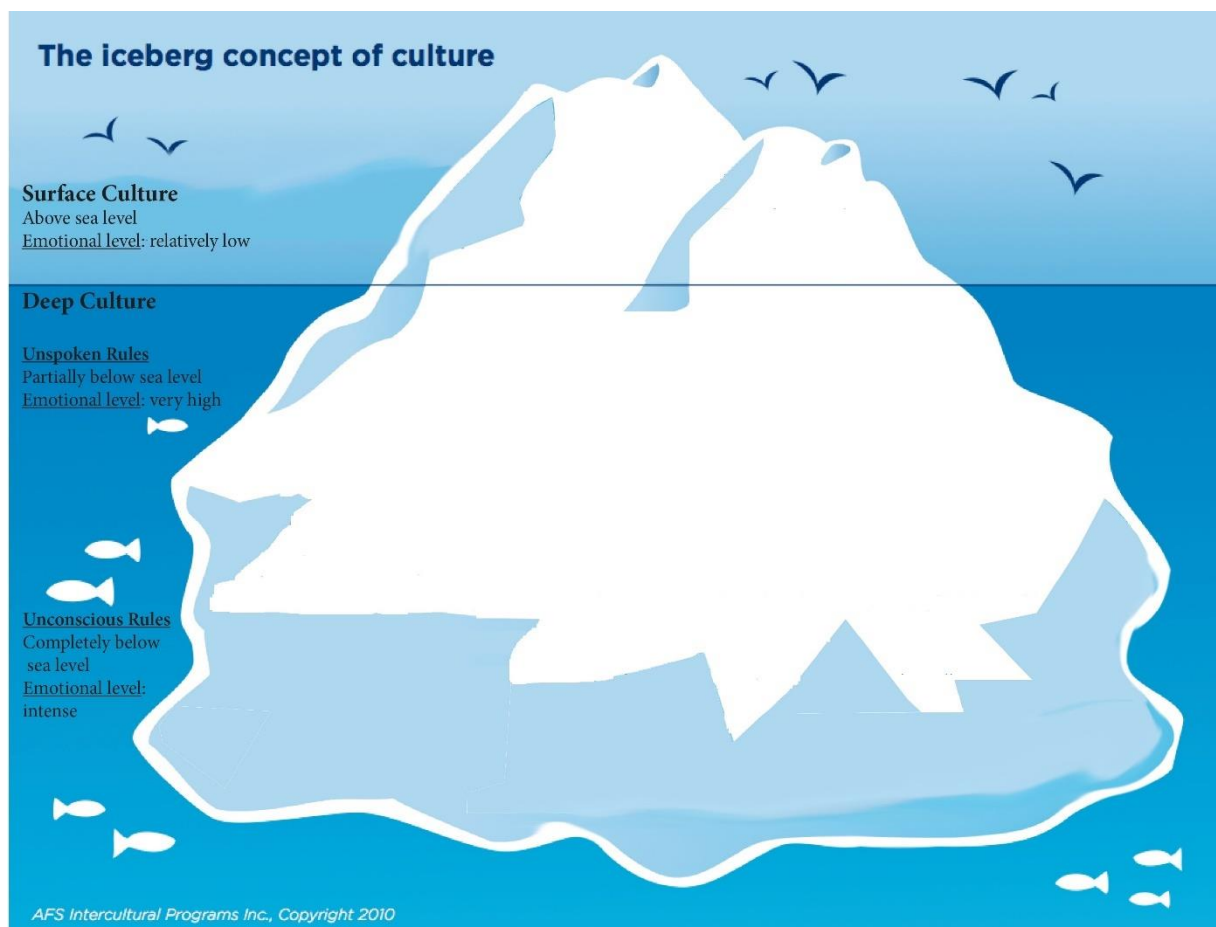
Presenting cultural adjustment is the third step. The new international student adjusts to their new environment, growing more self-assured in their abilities and handling novel circumstances. As they learn more about their new nation, they feel more at ease because they are more prepared and know what to do (Paige et al., 2012, p. 93). Cultural adaptation is the final and fourth step of cultural adjustment. The international student is unaware of how to get by and navigate their new city. They establish their daily routines and adjust to a new culture by growing accustomed to it. The student's daily life now incorporates the locals' values, behaviors, and customs, broadening their horizons and developing their international competencies (Paige et al., 2012, p. 93).

Every culture has unique characteristics as well as commonalities with others. While some are immediately apparent in a brief exchange, most cultural elements are deeply rooted. Figure 2 illustrates how a culture might be represented as an iceberg. By this reference, a tiny portion of the culture is visible above the "sea level." Commonly observed cultural aspects include clothing style, colors, appropriate attire for various occasions, traditional/religious clothing, cuisine, methods of worship, artwork and architecture, viewpoints on personal space and eye contact, language, festivities, and folklore. (Paige et al., 2012, p. 93).

Beliefs, values, and cultural standards are examples of culture's more profound, typically less visible aspects. The term "deep culture" refers to various ideas, including work ethics, opinions on gender roles and equality, comedy, the concept of justice, opinions on healthcare and education, religious convictions, decorum guidelines, and notions of beauty. Because of their strong correlation, these deeper elements can be utilized to describe the surface culture. For instance, a person's ideas about equality, religion, and beauty standards may all impact what they choose to wear. This suggests that seemingly apparent objects can have deeper, more profound cultural meanings (Paige et al., 2012, p. 93).

Figure 2. The Iceberg Concept of Culture (Soptv, 2021)

The iceberg concept of culture

Surface Culture
Above sea level
Emotional level: relatively low

Deep Culture

Unspoken Rules
Partially below sea level
Emotional level: very high

Unconscious Rules
Completely below
 sea level
Emotional level:
intense

AFS Intercultural Programs Inc., Copyright 2010

There are unique difficulties and communication hurdles when a multicultural group is at a university or employment. It comes naturally to people from various cultural backgrounds to utilize stereotypes. As a phenomenon, stereotypes are not always "bad"; setting expectations and lessening cultural shock frequently aid in preparing people for their new surroundings. However, by erecting an imperceptible barrier, stereotypes can and will hurt cross-cultural interactions. Because of this, it is crucial to try to increase one's knowledge of cultural differences, study them, and attempt to view the situation from the other person's perspective. To truly integrate, one must be willing to let go of preconceived notions about people and be receptive to new experiences (Hofstede et al., 2002, p. 19).

Making judgments about someone's behavior and attempting to categorize it as "good" or "bad" is a widespread practice that hinders cross-cultural communication. People often attach their cultural values to the conduct of others because of their own cultural upbringing and ingrained bias. Recognizing that it is impossible to change someone's or one's own culture in a matter of days can help overcome the tendency to rate other people's behavior.

Rather than passing judgment on someone, it is advisable to try getting to know their cultural values and comprehending the motivations behind their actions and behaviors (Hofstede et al., 2002, p. 19). A high degree of stress frequently experienced during cross-cultural contact is another typical obstacle. Stressful events can cause people to respond uncommonly, mainly when they entail difficult-to-understand language and unknown customs. The lives of international students frequently involve all of these elements. For their integration to be effective, it is essential to assist them in overcoming it, drawing lessons from it, and reducing the impact of culture shock (Hofstede et al., 2002, p. 19).

2.2.2 Tinto's Student Integration Theory

This theoretical model describes the link between students and universities through six domains that impact their academic lives (Tinto, 1975).

Figure 3. Tintos' Student Integration Model (Tinto, 1975)
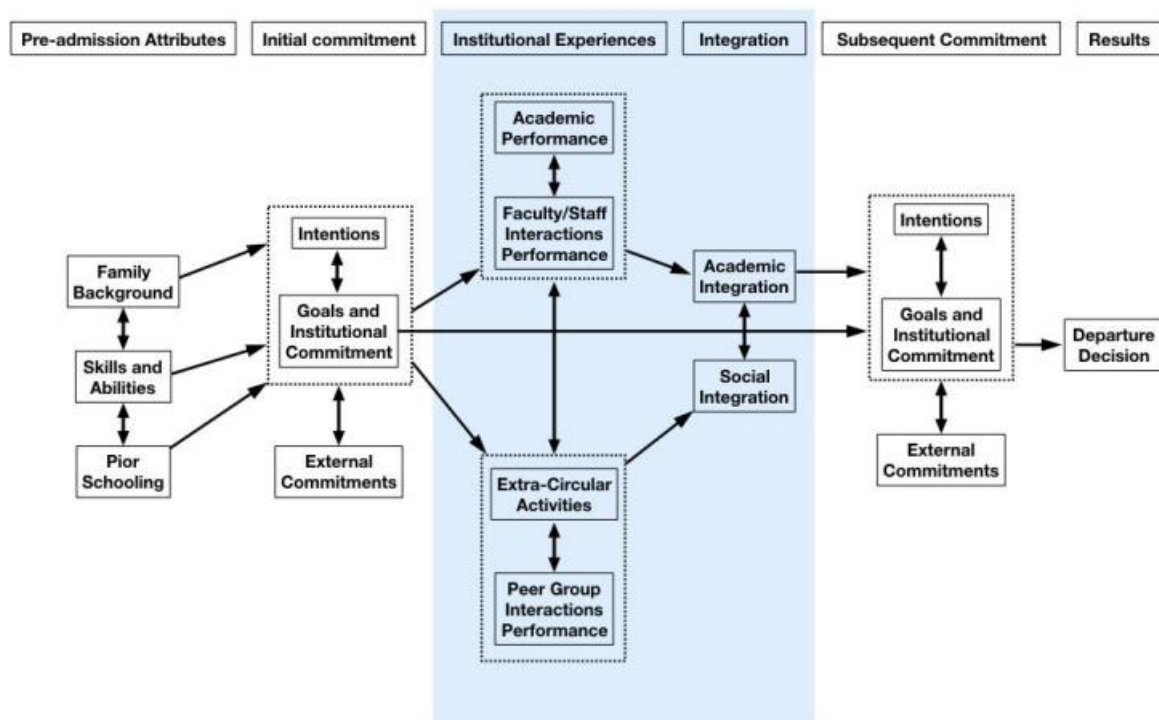
Pre-admission qualities include the student's prior education, ability, and family history. The first commitment is about setting goals; the degree of commitment to these goals may impact the person's decision to graduate, thereby starting with the plan of obtaining a degree or otherwise. Students are more inclined to give up school at a certain point if they have unrealistic goals for finishing their studies. Interactions between students and the academic

body of the university comprise social experiences. This area is separated into two parts: structural and normative. The structural aspect refers to how students perceive the university's overall infrastructure, educational quality, and staff interactions. Normative is informal; students can evaluate peer interactions while participating in extracurricular activities. Integration is where students process their interactions in scholarly and cultural settings. The likelihood of graduation rises when these areas inspire a student's dedication in their life. Other areas, such as jobs, finance, and external opportunities, have a voice in how the integration works for the student and influences the student's intention to graduate (Tinto, 1975).

After a student reaches a certain degree of integration, subsequent commitment is identified, the last stage before graduation. The core values of this curriculum are commitment and integration, regardless of the individual student's background, aptitude, or previous educational experience. Prioritizing student integration's academic and social facets is essential for achieving the intended outcomes while concentrating on student loyalty. Tinto states that the student integration model is based on the relationship between the university and the student (Tinto, 1975). A mentoring program is highly recommended to build this relationship between the two parties. Mentoring is widely acknowledged as an effective tool for positively affecting undergraduate students (Eby & Dolan, 2015). Student loyalty spans from admission to retirement and beyond (Hennig-Thurau et al., 2001).

Academic integration occurs when the university and students can interact intellectually (Karp et al., 2010). Tinto argues that if students in higher education can integrate into the university system, their commitment to the institution will rise (Tinto, 1975). The magic arises when a student's competencies align with the academic requirements of the lectures and courses; they feel challenged and motivated to finish the task at hand. Social integration is the process of newcomers or minorities assimilating into the host society's social framework (Alba & Nee, 1997). This term accurately describes the situation in this research, which includes non-EU international students from many ethnicities and cultural backgrounds. As a result, students must adjust to their new environment, integrate into a multicultural group, and engage in group projects and social activities.

Ursula Hansen, Markus F. Langer, and Thorsten Hennig-Thurau developed the "Relationship Quality-based Student Loyalty" paradigm (Hennig-Thurau et al., 2001). According to the RQSL model, the best ways to retain students are through relationship quality and integration into the university system. Tinto's (1975) model of dropout behavior, services marketing, student loyalty literature, and the idea of relationship quality were all combined to produce

the RQSL model. The relationship quality characteristics discussed in this research are depicted in Figure 4. Relationship quality encompasses three primary concepts: perceived quality of instructional services, cognitive commitment to the institution, and trust in persons (Tinto, 1975).

Figure 4. Relationship Quality (Hennig-Thurau, Langer & Hansen, 2001)
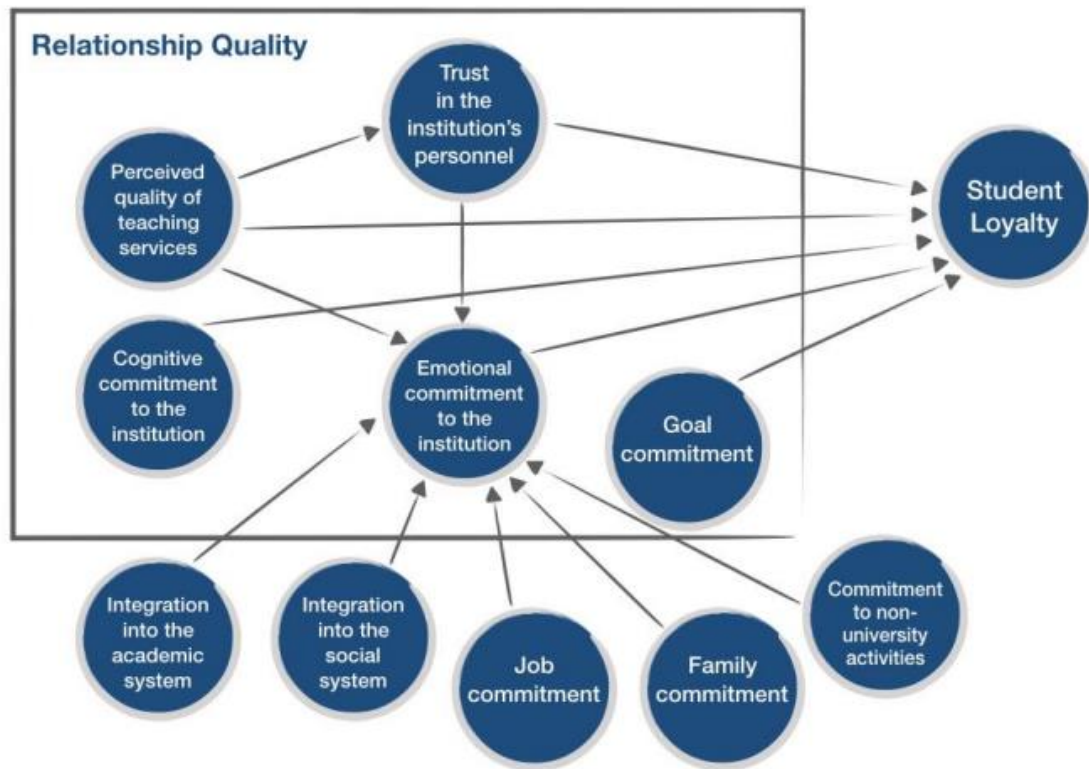
According to the relationship quality theory, focusing on these three areas may increase student loyalty rates. With students assuming the role of clients and staff providing superior information as salespeople or service providers, HAMK is an educational establishment under the relationship marketing category. Furthermore, this implies that businesses develop relationships with their clients for better service (Hennig-Thurau et al., 2001). Relationship marketing, or sustaining good customer ties, improves performance (Anderson, 1995). Beyond course attendance and graduation rates, the university gains from maintaining and cultivating student loyalty, and the ability of an educational institution to graduate students after enrollment is referred to as retention.

These concepts emphasize the complex interplay between academic, social, and financial variables and students' learning outcomes and experiences. Promoting student performance

and well-being requires an integrated approach, interventions, and valuable support networks.

3   Research Methodology

This research aims to learn more about the challenges, primarily financial and social, that non-EU international students at HAMK face while pursuing their education. This section describes the approaches used to address the research question.

3.1   Research Design

Qualitative research is a systematic strategy that closely examines a limited number of subjects. This research aims to understand and gain insights into the studied people's viewpoints, experiences, and actions. Nonetheless, the wealth and complexity of the data gathered allow researchers to comprehend the processes under study on a higher level (Juuti & Puusa, 2020). The qualitative method is perfect since this research aims to get insight into respondents' experiences and viewpoints on phenomena. Semi-structured interviews were used to collect qualitative research material for the thesis to obtain comprehensive experience data based on students' knowledge and experiences. The interviews were conducted in order to get responses to the research questions. The researcher interviewed six non-EU international students at HAMK. The research is conducted as a case study to examine a specific group and context.

This study's qualitative research uses interviews to gather data. The methodology for gathering data for this research is described in the following section.

3.2   Data Collection

Interviews are used in the research, as they are the most common method used in qualitative research. Interviews offer a methodological benefit because the researcher can select respondents who know or experience the phenomenon, using a purposeful, discretionary sample as a tactic. Researchers might concentrate on obtaining significant and detailed information by using interviews (Juuti & Puusa, 2020, p. 101). In addition, if the respondents' responses are too limited, the researcher must urge them to elaborate or support them. It is essential to conduct numerous interviews to understand the target phenomenon thoroughly. To prevent interviewees' thoughts from being constrained or affecting the interview's quality,

interview questions are not given to them in advance. Various types of interviews differ based on how structured or informal they are (Shahzad & Elenurm, 2020; Shahzad & Arslan, 2023). For this research, the researcher conducted semi-structured interviews, which were done individually. The researcher used Microsoft Teams to conduct the interviews, and each interview was recorded using the same tool. As all interviewees were already familiar with the Microsoft Teams app, using it came naturally to them. The recorded interviews were saved to the researcher's personal One Drive for post-processing purposes. Recording the interviews helped make the conversation flow more naturally and eliminated any typing gaps the interviewer may have had.

During the research, the researcher interviewed six non-EU international students from HAMK who were studying International Business. The interviewer approached the students during their study hours and invited them to participate voluntarily. Each interview began by introducing the research goal and purpose, and the interviewees were informed that the interview would take approximately 30 minutes. Before starting the interview, the interviewer clarified the interview's confidentiality and asked permission to record it. The interviews were conducted for three consecutive days. The first interview was conducted on 14.04.2024. The second interview was conducted on 15.04.2024. The other four interviews were conducted on 16.04.2024. The characteristics of the interviewees are defined in the following table.

Interviewee	Student Group	Gender	Age Group	Country
1.	BBIBP21A7	Male	20-30	Uzbekistan
2.	BBIBP21A7	Female	20-30	Nepal
3.	BBIBP21A7	Female	20-30	Philippines
4.	BBIBP21A7	Female	30-40	Srilanka

5.	BBIBP22A7	Female	30-40	India
6.	BBIBP22A7	Female	30-40	Iran

3.3 Data Analysis

A fundamental component of qualitative research, thematic analysis provides researchers with a robust framework for analyzing the complex web of qualitative data. This methodology efficiently identifies the data's themes, patterns, and categories, leading to a deeper understanding of the participants' underlying meanings and experiences (Braun & Clarke, 2006).

Understanding the data is the first and most crucial step in the thematic analysis process. The process is then carried out methodically. To understand the content thoroughly, the researcher must read the transcripts or documents several times. With this process, the researchers learn about the nuances and complexity included in the information, laying the groundwork for more analysis (Thomas & Harden, 2008). The data must be coded by the researchers, who assign labels or codes to specific sentences or paragraphs that most effectively convey essential ideas or concepts. Thomas and Harden state that coding is the foundation for grouping the data into pertinent themes or clusters. To comprehend and analyze the data, these emerging themes offer a logical framework that helps researchers find connections and patterns that might have escaped their first glance (Thomas & Harden, 2008).

3.4 Reliability

Qualitative research's dependability can be evaluated based on its validity, reliability, and ethics. Reliability is how the researcher convinces the reader that the research approaches and methods were appropriate and justified. Above all, the research must not harm any of the involved parties. When evaluating the quality of qualitative research, it is crucial to

consider how well the research data and analysis methods align with the theory and collected data (Juuti & Puusa, 2020, p. 188).

When conducting qualitative research, ensuring reliability is more intricate than merely assessing validity and reliability. When utilizing a qualitative research method, such as semi-structured interviews, as seen in this research, the researcher's interpretations must precisely align with those of the research subject. As a result, the researcher must consistently evaluate their actions and interpretations throughout the research process. The researcher is responsible for clearly articulating all stages of their work and arriving at their conclusions within the research report. However, it is essential to note that a different researcher may have reached different conclusions (Thomas & Harden, 2008). In this research, the researcher aims to provide a clear outline of the research process to make it easy for the reader to reach their conclusions. Researchers present the responses of the research participants as they were conveyed. However, it is possible that a different researcher could have interpreted them differently and arrived at alternative conclusions or development suggestions.

The interviews were conducted remotely using Microsoft Teams and recorded on a laptop. To ensure impartiality, each interview followed a consistent pattern, and the transcriptions were carried out using the same set of guidelines. The transcribed material lacked any details that could have identified the interviewee. It is vital to guarantee research subjects' anonymity and voluntary participation in research ethics, as stated (Juuti & Puusa, 2020, p. 190). The researcher meticulously handpicked the interviewees for the study based on the prerequisite that they should be HAMK non-EU international students studying International Business. This selection process could potentially enhance the research's credibility. The interview questions were framed to be broad enough to allow the interviewee to express their perspective, fostering a meaningful conversation between the interviewer and the interviewee. The questions asked were kept open-ended, encouraging further discussion.

One way to assess the dependability of a study is to provide a clear, descriptive, and comprehensive account of each phase of the research (Thomas & Harden, 2008). The interviews yielded abundant data, with each participant responding within the designated time frame or beyond. While most participants stayed on topic, a few provided answers that wandered off track, which posed a challenge for data analysis. The interview data needed to be simplified to ensure the quotes remained pertinent, but this process had to be executed carefully to avoid jeopardizing the research's reliability. All participants volunteered, and their identities were protected throughout the study. The researcher had exclusive access to the

research data, and after the research ended, all records and materials were adequately disposed of. The research was conducted without any external funding or assistance from other staff.

3.5 Validity

The validity of the research is determined by the extent to which the chosen research methods correspond to the fundamental structure of the phenomenon being studied (Juusa & Puuti, 2020, p. 174). The research's theoretical underpinnings were two-dimensional, which may have slightly complicated the examination of the results. Estimating the necessary quantity of data in qualitative research is frequently challenging (Juuti & Puusa, 2020, p. 176).

The reliability of the research was partially impaired by the limited size of the data, which encompassed only six interviews and did not present a comprehensive picture of the research participants' entire experiences. Nevertheless, the data had reached saturation, with various interviews highlighting similar descriptive issues. However, it is essential to note that some experiences remained unexplored in this research. The research's objectives were achieved as the results responded to the research questions with no contradictions.

However, the scarcity of research material contributed to the absence of contradictions. When evaluating the research's validity, it is crucial to acknowledge that interpretation errors may arise if the researcher misunderstands the interviewee's response or fails to comprehend the question (Juuti & Puusa, 2020, p. 173). To circumvent these errors, the researcher posed more specific questions when necessary and aimed to clarify any unclear questions during the interviews. Nonetheless, the research's results offer insights into the themes related to the research topic. The findings of this research are discussed in the following section, considering these aspects.

4 Research Findings

Six interviews with non-EU international students at HAMK identified social and financial challenges affecting their academic progress and general well-being. This research provides comprehensive insights into the primary and sub-research questions and presents detailed findings from the interviews.

4.1 Financial Challenges

4.1.1 Tuition and Living Expenses

Many non-EU international students face financial challenges when paying for their tuition and managing their daily expenses. To cope with these expenses, they often resort to various methods, such as using their savings, seeking financial assistance from their families, or working part-time jobs (Heckman et al., 2014). Interviewee 1 had taken a home loan to pay her tuition fees and manage her expenses in Finland and stated, "Umm, actually, I have kept my house for the loan. We keep our house documents to the bank so that they will give the value amount accordingly. I applied for, yeah, I have taken this education loan for my studies and for the living expense I was showing my, you know, savings". On the other hand, interviewee 3 is a non-Eu international student with a visa status other than a student visa; therefore did not face financial strain as the other interviewee stated, "As I am living under a dependent visa, I was fortunate to be exempt from paying tuition fees. This enabled me to pursue my education without the financial burden of tuition. Additionally, since my education was free, I could allocate resources toward covering living expenses and other educational necessities. This arrangement facilitated my focus on academic pursuits without worrying about financial constraints."

Interviewee 4 shared that they had to use a combination of their savings and part-time work to manage their expenses. However, they still faced uncertainty about their future financial needs. They stated, "There is always this uncertainty or worry that you might not be able to afford the next years because the cost is high for one person supporting oneself." Interviewee 5 stated, "As a government officer in my home country, I had a fixed income and some assets like a vehicle and rental properties. I managed to pay the tuition fee for the first year from my savings and income from rental properties." During the interview, interviewee 6 disclosed that they initially relied on their family's financial support, but eventually, they had to take up part-time work to sustain themselves.

4.1.2 Employment Issues

Many non-EU international students encounter significant hurdles while searching for part-time work, particularly those who face language barriers and limited job opportunities. Interviewee 1 shared that she had problems finding a job but is thankful her husband got one to meet all their household needs. She stated, "I already knew that at the initial stage, it

would be difficult, but later on, as time moves up. I had confidence that I could find something, but unfortunately, I could not find any job, even a restaurant job or a cleaning job. However, with God's grace, my husband got a job like he got some". Interviewee 2 shared their struggles in securing a job in Finland to help with living costs, which has proven challenging. This has further resulted in financial stress, making it even harder for them to meet their basic needs. "I am also trying to find a job here in Finland to help with living costs, but it is proving quite challenging." Similarly, Interviewee 3 also expressed their difficulties finding part-time work. They highlighted that these challenges have only added to their financial stress despite their efforts to secure a job. They stated, "Despite trying to find part-time work, I face language barriers and limited opportunities, which adds to my financial stress."

Interviewee 5 stated, "I faced challenges with transportation, especially being pregnant at the time and needing to travel from Hameenlinna to Valkeakoski. Job opportunities for my husband were limited, impacting our financial stability in Finland". Interviewee 6 stated, "I had to shorten expenses, could not buy expensive items, and struggled until I found a job, which was a task." Therefore, such students face problems making ends meet, impacting their well-being and quality of life.

4.1.3 Loan and Debt Management

Higher education can be a life-changing experience for many students but often comes at a hefty price. Many students rely on educational loans to pay their tuition and living expenses, leading to stress and financial difficulties (Mukherjee et al., 2016). Interviewee 1 shared their experience of managing their finances while studying. They had to take out an education loan to cover the cost of their studies, but that was not enough to pay for their living expenses. To manage this, they had to dip into their savings and stated, "I have taken this education loan for my studies and the living expenses I was showing my savings." Similarly, interviewee 4 had to borrow money for visa extension, which compromised daily needs and stated, "Faced financial stress during visa extension due to insufficient funds, had to borrow money, affected travel and food expenses."

Whereas, interviewee 3 could manage as there was help from family and as he gained a scholarship to fund his education, "For tuition fees, my family helped me in the first year, and then in the 2nd year I worked part-time in a store, and I took the a2 and b1 exams to get a scholarship. For living expenses, since I worked part-time, I used that to spend on other necessities". Interviewee 5 stated, "Fortunately, my husband and I have been able to rely on

our financial backup in our Sri Lankan accounts, which has provided us with stability during challenging times. His hard work and our financial strength allowed us to face any difficulties encountered here without undergoing significant stress. Therefore, we did not find ourselves in unbearable situations or experience excessive financial stress because of our preparedness". This is a common experience for many non-EU international students, who often have to balance their academic pursuits with the pressures of financial responsibility. It is a reminder of students' challenges in pursuing their dreams and the importance of finding ways to support them (Mukherjee et al., 2016).

4.2 Impact of Financial Challenges on Studies

4.2.1 Reduced Participation in Extracurricular Activities

Financial constraints can significantly limit a student's ability to engage in extracurricular activities, essential for a well-rounded educational experience (Heckman et al., 2014). Interviewee 1 mentioned that she does not get information about the events happening, and if she gets to know, she cannot take part because of household responsibilities. She stated, "I have no idea. I am just seeing some group messages. There is volleyball. There is, you know, that ball, that football, I do not know. I never participated in, you know, any of these things because you know that I am from India, and mostly, this photo was of volleyball. I think these European people are going and having, you know. I do not know if it is my problem or someone else's problem because I usually do not spend time on these activities, and I will stay in Tampere, and all these activities are happening in Valkeakoski. So, as soon as my class finishes, I want to get back, and I have to do household things. As a mother and wife, I must do all my assignments".

Interviewee 2 expressed that their limited financial means forced them to skip certain events or reduce communication with friends, leaving them unhappy and unmotivated to participate in extracurricular activities, especially during the gloomy winter months. Stated, "I had to skip certain events or reduce communication with friends back home due to financial constraints, which has left me feeling unhappy and less eager to participate in extracurriculars, especially during the gloomy winter months." These challenges highlight the significant impact financial limitations can have on a student's ability to enjoy a comprehensive educational experience. Interviewee 3 stated, "Unfortunately, I have not been able to participate in extracurricular activities or events organized by student bodies due to work commitments."

As stated in Interview 4, the interviewee had to work every moment they were free as an investment in their future because they could not financially participate in extracurricular activities. "What I did in those times was to go to work every free time. I just said to myself this is an investment for my future". Interviewee 5 faced similar struggles, stating that they could not engage in activities other students were involved in due to financial constraints and stated, "I faced difficulties in extracurricular activities due to financial constraints. This prevented me from engaging in activities other students were involved in".

4.2.2 Academic Performance

Financial stress is a common problem non-EU international students face in their academic journey. It can take their focus away from their studies, leading to poor academic performance and increased stress and anxiety (Maslow, 2012). Interviewee 1 stated, "I am so stressed. I am not only a student, like 18 years old, I have my responsibility. I have a child. My son is like, you know, six years old". In an interview, Interviewee 3 shared that balancing work to meet basic needs often meant they could not give their best effort to academic pursuits. "Balancing work to meet my basic needs often meant I could not give 100% effort to my academic pursuits".

 Similarly, Interviewee 4 highlighted the financial uncertainties that impact their ability to plan for subsequent academic years. They mentioned the high cost of living and the need for scholarships to manage expenses. Interviewee 5 stated, "Yes, I faced difficulties in participating in extracurricular activities due to financial constraints, particularly after the birth of my newborn baby. I could not attend training programs, exchange programs, or events, as I was restricted to staying home to care for my child. This prevented me from engaging in activities that other students were involved in, such as meeting friends or attending gatherings." Interviewee 6 pointed out the profound impact of financial stress on mental health and daily life. They emphasized that financial stress can make it hard to concentrate on studies and affect overall well-being. "Financial stress affects mental health and daily life, making it hard to concentrate on studies."

4.3   Social Challenges

4.3.1   Cultural Barriers and Integration

Many non-EU international students face social isolation and difficulty integrating due to cultural differences and perceived cliques within their university community (Glass & Westmont, 2014). Interviewee 2 expressed loneliness and isolation, as most students tend to stay within their tight-knit social circles, making it challenging to make new connections. "I feel isolated and lonely as most students stick to their close circle of friends, making it difficult to fit in." Interviewee 3 stated, "With a mix of students from various cultural backgrounds, there is often a vibrant atmosphere on campus. Many international students are friendly and eager to engage with others, fostering a sense of inclusivity. However, there may be instances where cultural differences or language barriers pose challenges in social interactions, particularly with Finnish students".

Interviewee 4 highlighted the impact of national differences on social integration, stating that some nationalities work better within their community and may not collaborate with others, resulting in a lack of cooperation. "Cultural differences, yes, because some nationalities work better with their same country and do not look at others already because that is their comfort zone, so the result is, let us say, lack of cooperation and collaboration with others." Interviewee 6 stated, "I felt culturally different and struggled to adapt to the new environment." The cultural barriers and social cliques can create a sense of exclusion and prevent international students from fully engaging in their university community, negatively impacting their academic and mental well-being (Glass & Westmont, 2014).

4.3.2   Language Barriers

The inability to speak Finnish fluently can severely limit students' capacity to interact effectively with their peers and immerse themselves in the local community. This not only affects their academic performance but also their social life. Interviewee 1 stated, "But I have sent many applications without this language. With my experience, I have 7 1/2 years of experience. However, you know, still, these things do not work without this Finnish language". Interviewee 2 stated, "So I faced some issues, but I cannot disclose anything. However, I was also unable to sleep during that time. Like everybody is making us alone, they think, and because they speak their language, which I do not know, they communicate in their language. They talk about many things, and they do, you know, all these things, and

you know that, and we feel like, oh, I am alone in this group, and I wanted to finish this module. Sometimes, I thought of quitting this course," Interviewee 3 stated. "I encountered difficulties collaborating with a group of local students due to their lack of active participation. It was quite challenging to engage them in discussions, and they seemed to struggle with sharing their thoughts and ideas. However, I found that communication flowed more smoothly with international students. They were enthusiastic and eager to participate in group activities, which made the experience more enjoyable for everyone involved".

As expressed by interviewee 4, "I have found it challenging to communicate with local students...and as a result, I feel like the campus is less socially engaging. The language barrier can significantly impact international students' overall experience, making it crucial to provide them with the necessary language support to help them integrate into their new environment. Interviewee 5 discussed encountering barriers during group work due to differences in accents and communication styles among people from different countries. They mentioned occasional misunderstandings but emphasized avoiding conflicts and prefer written communication for better understanding.

4.4   Impact of Social Challenges on Academic Progress

4.4.1   Group Work Dynamics

Collaborative group assignments are essential in academic settings, but challenges can arise when group members face cultural and language barriers. These barriers can create misunderstandings and make collaboration difficult, ultimately affecting the group's academic success (Glass & Westmont, 2014). In interviews with non-EU international students, several issues were raised. Interviewee 1 described group work as a complete mess, especially when teachers were responsible for assigning group mates. However, when students were given the freedom to choose their group members, the experience was better. "Group work is a mess, especially when the teachers are making the group. If we pick the group mates, it is fine". Interviewee 2 stated, "Despite living in a globalized world, I have encountered cultural differences at HAMK, particularly in group settings. These differences sometimes lead to misunderstandings or challenges in working together effectively". Interviewee 3 stated, "I encountered difficulties when collaborating with some local students, as they were not very interactive during discussions, which hindered our progress in completing tasks. Conversely, I found working with international students much easier and more enjoyable. They were

friendly and readily contributed their opinions, valuing input from everyone involved in the discussion".

Interviewee 4 spoke about how cultural differences could result in misunderstandings, impacting cooperation and the overall learning experience in group projects. "Cultural differences sometimes lead to misunderstandings in group projects, affecting our cooperation and overall learning experience. Interviewee 5 highlighted the impact of cultural differences on communication styles and accents, which often led to misunderstandings during group work. "Cultural differences in accents and communication styles among people from different countries led to misunderstandings during group work." Interviewee 6 mentioned that he was uncomfortable with some topics that peers freely discussed, like snitching or specific community issues.

4.4.2   Mental Health

Migrating to a new environment can be an overwhelming and challenging experience for non-EU international students. The lack of social integration can make students feel like they do not belong, leading to feelings of loneliness and depression. These emotions can impact their well-being and academic performance (Paige et al., 2012, p. 92). Interviewee 1 stated, "They just focus on their work and, you know, making money simultaneously will affect the whole group. Yum. Umm. You know. Moreover, you know, that creates some distractions between the group members and, you know, well-being issue stress and, you know, complaining about others". Interviewee 2 highlights that social obstacles can make students feel powerless and diminish their self-confidence. "Social obstacles can make us feel powerless and lower our self-confidence, directly impacting academic success and overall well-being."

Interviewee 3 stated, "There were occasions where I struggled to effectively convey my ideas, feeling overshadowed by others who presented them more assertively. This experience led to self-consciousness and heightened stress to perform well academically. The pressure to overcome these obstacles while maintaining academic standards can affect overall well-being, affecting mental and emotional health". Interviewee 4 mentioned, "Well, for me, it affected me a bit in my performance like confidence in presenting or giving out ideas because you have that feeling that people would not agree to you." Interviewee 6 said financial stress and social differences affected his mental health and daily life. This may result in students focusing less on their studies and decreased academic success. It is essential to recognize the impact of social integration on students' mental and emotional

well-being to ensure they receive the necessary support to thrive in their new environment (Paige et al., 2012, p. 92).

5   Conclusion

After conducting in-depth research on the experiences of non-EU international students at Häme University of Applied Sciences (HAMK), the researcher has discovered that these students encounter many financial and social challenges that significantly impede their academic progress and overall well-being.

Many non-EU international students, particularly those from low-income families, find the financial challenges of pursuing higher education. Tuition and housing costs can mount up rapidly, leaving students with little to no money for other needs. Furthermore, many students find it difficult to find part-time jobs that might assist them in paying for some of these expenses. The burden of managing student loan debt, which can be daunting and unpleasant, may exacerbate this financial strain. Due to financial constraints, many students may have to give up extracurricular activities or reduce other spending, which can have a detrimental effect on their mental health and the university experience as a whole (Baker & Montalto, 2019). Moreover, these challenges may result in poorer academic performance and later graduation, exacerbating these students' financial hardships (Heckman et al., 2014).

When seeking an education overseas, non-EU international students frequently encounter complex challenges beyond money worries. It can be challenging for these students to overcome language barriers, adjust to a new culture, and form meaningful social connections (Glass & Westmont, 2014). These challenges may put their academic involvement at risk and provide an overpowering sense of isolation, endangering their chances of college success.

Several vital factors impacting international students' experiences in higher education are identified in similar research by Peter Hanami, Susana Eisenchlas, Sue Trevaskes, and Meeri Hellsten. These studies cover the experiences and integration techniques of international students. Each, nevertheless, provides a marginally distinct viewpoint that provides a more nuanced comprehension of these problems and their solutions. The findings of Peter Hanami's study, which strongly emphasize valuing students' cultures and increasing opportunities for participation, are consistent with the challenges HAMK's non-EU

international students face. In order to address the feelings of social isolation and miscommunication in the research on non-EU international students, HAMK might greatly benefit from his remarks about evaluating institutional expectations and recognizing cultural variations. Considering students as clients is an alternative perspective that enhances integration and reduces feelings of isolation (Hanami, 2003).

Eisenchlas and Trevaskes' emphasis on intercultural communication suggests that presenting information in the student's native tongue directly addresses language barriers non-EU international students face. As recommended, improving language assistance and encouraging intergroup communication may lessen these challenges and improve these students' social and academic climate (Eisenchlas & Trevaskes, 2007). Although Gallois & Callan, Eisenchlas, Trevaskes, and other studies concentrate primarily on academic and cultural integration, they do not detail the financial concerns of the research conducted for non-EU international students. The disparity above implies that HAMK and analogous establishments could gain from conducting a more comprehensive analysis of financial assistance schemes, employment prospects for global scholars, and the possibility of modifying tuition costs to account for the distinct challenges non-EU international students encounter.

Hellsten's explanation of the demands of transitioning students and the adaptations they must continually make echoes the necessity for ongoing support networks for non-EU international students. As Hellsten indicated, programs that regularly monitor and assist international students may be essential in adjusting to their changing demands and guaranteeing academic and social success (Hellsten M, 2002). When these studies compare the unique difficulties encountered by non-EU international students at HAMK, it becomes clear that comprehensive, culturally aware, and financially supportive initiatives are required to enhance their experience in higher education. This can be accomplished by implementing the best strategies in numerous studies and combining them with creative local modifications to cater to particular student demographics.

6 Recommendations, limitations, and future research

6.1 Financial Support and Guidance

To better help non-EU international students who are struggling financially, HAMK should expand its financial aid programs. This could include scholarships based on academic achievement and

financial need. This would be especially helpful for non-EU international students with limited financial resources. HAMK could also collaborate with local businesses and organizations to create part-time job opportunities for international students. These jobs would help students gain vital work experience and provide them with financial independence and stability during their studies. By taking these steps, HAMK can make sure that all international students have the support they need to do well academically and professionally, no matter their financial situation.

6.2 Cultural Integration Programs

Creating mentorship programs to match new international students with local students would be very helpful. This would help build a supportive community where students can connect and learn from each other's experiences, making them feel more at home. Offering a sense of belonging and support makes students more likely to succeed academically and socially.

6.3 Academic Support

Non-EU international students may find it hard to meet academic expectations and practices. So, giving them extra help that meets their specific needs is essential. This help could include language support and workshops to fill gaps and help the students study well. By giving personalized support, HAMK can ensure that all students get the help they need to do their best.

6.4 Social Inclusivity Initiatives

Non-EU international students often feel isolated. Supporting clubs and activities that unite domestic and international students is essential to make the university more inclusive and welcoming. These can help students from different backgrounds understand and respect each other, reducing isolation and improving social interactions.

The research has some limitations. It is based on interviews with a few students at one university. Because of this, the findings may not apply to all non-EU international students in Finland or other countries. It is essential to be careful when interpreting the results and not make generalizations beyond the scope of the research. When interviewing students with limited English skills, it is essential to remember that they may have difficulty expressing all the details of their experiences because of their language abilities.

Cultural differences greatly influence students' perceptions and communication of their challenges and experiences. To understand students' experiences deeply, it is essential to

approach interviews sensitively and be aware of potential communication barriers. Considering external factors such as global economic conditions, immigration policies, and the COVID-19 pandemic is essential when interpreting the research results, as these factors could impact the replicability of the findings in different contexts.

To gain a better understanding of the experiences of non-EU international students in Finnish universities, it would be beneficial to conduct further research. Comparing the experiences of these students across multiple universities in Finland, as well as in other countries, could help to identify common trends and issues that arise in international education. By exploring these broader trends, researchers could work towards developing practical solutions to improve the experiences of non-EU international students in higher education. It is crucial to study the experiences of non-EU international students over time. This is because institutional policies and global contexts change quickly for international students.

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Appendix 1. Interview Protocol: Challenges Faced By Non-EU International Students At HAMK: Exploratory Study

The request for permission to interview and recording

Practical information about the interview (interview type, time reserved)

Confidentiality

Purpose of the research

Your right not to answer

After the interview (access to research, data management)

Interview Questions

1. Why did you choose to come to Finland, specifically to HAMK, for your studies?

2. How did you arrange tuition fees, living expenses, and other educational necessities before coming to Finland?

3. Could you share any specific financial challenges you faced as a non-EU international student when you came to Finland?

4. What are your main expenses as a student, and can you manage them effectively?

5. Can you recall any specific situations where financial restrictions hindered your academic pursuits or participation in extracurricular activities?

6. How do you typically deal with financial stress, and what strategies do you employ to overcome financial obstacles?

7. How was your first day as a non-EU international student at HAMK?

8. How would you describe the social environment at HAMK?

9. What social challenges have you faced in interacting with peers, both international and local students?

10. Have you encountered any cultural differences or misunderstandings that have affected your studies at HAMK?

11. Do you feel truly integrated at HAMK?

12. How do social obstacles influence your academic success and overall well-being?

13. Do you participate in extracurricular activities or events organized by student bodies at HAMK? If so, how has this impacted your social integration and sense of belonging?

14. How do you believe HAMK could assist non-EU international students in overcoming financial and social barriers?

15. Do you have any specific comments or suggestions for addressing the problems you and your peers have faced during your time at HAMK?

Appendix 2. Data Management Plan

The research data is processed on the thesis author's personal computer. Only the author has access to the research materials. Material is backed up to HAMK's OneDrive service. The researcher owns the study material, analysis, and results, which will not be used further. The commissioning company and the case study team will only have access to the thesis once it has been published. After the thesis is accepted, the researcher saves research materials in OneDrive for one year. The entire material will be discarded at the end of the time. Data is acquired through interviews, and direct quotations portray the research findings. The interviewees will not be identified, and sensitive information will not be disclosed in the public thesis. The interview process does not collect any personal information that could reveal the respondent's identity.