
The study-abroad process of international students – towards a conceptual model



Abstract

There is a growing body of literature that recognizes the importance of internationalization in higher education. Studies show the importance of investigating international student satisfaction at higher education institutions (HEIs) with service that HEIs can provide. However, little is known about the whole study-abroad process of international students and non-school related satisfaction factors are rarely researched. The aim of this paper is to analyze the literature of international students' expectations, satisfaction, loyalty and word-of-mouth (WOM), and propose a conceptual model that describes the whole study-abroad process of international students. Furthermore, the paper intends to introduce the qualitative findings of in-depth interviews conducted with international students. Findings show that the literature lacks those studies which are relevant to non-school elements of student satisfaction, even though they could play a critical role in students' overall perceptions. Based on a thorough literature review and in-depth interviews, definitions of the studied terms are determined, their applicability to be used in the context of higher education is tested, and a conceptual model of international students' study-abroad process is drawn.

Keywords: higher education, expectations, satisfaction, loyalty, WOM

INTRODUCTION

Nowadays it has become more and more widespread that international students take up a significant percentage of each country's higher education students. In Hungary, the numbers show that in the academic year of 2017/2018, 10.7% of higher education students were international students, compared to the academic year of 2008/2009, where this percentage was only 4.4%. This can be considered a significant increase. Therefore, it can be stated that internationalization is a highly important phenomenon with HEIs targeting international students more and more intensively, which is also the case in Hungary. There are several reasons behind the growing need for internationalization, such as economic, demographic, social, political or educational.

Due to the continuously increasing number of international students, a growing body of literature studies them from several aspects, such as the main factors for choosing a specific HEI, their expectations from HEIs, their satisfaction with HEI quality, their loyalty to their HEI, and their economic potential. First of all,

it is hard for international students to decide where to go to study abroad and they take many factors into account when deciding, such as personal motivation, the country, the image of the institution, and the study program. Once they have chosen a HEI, they might have certain expectations towards it and later their satisfaction and loyalty can form.

Therefore, the aim of the current paper is to shed light on what is the relationship between foreign student expectations, satisfaction and loyalty. The paper further investigates the different types of satisfaction that can have an influence on loyalty with the help of a thorough literature review. The study also intends to identify the school-related and non-school-related factors that might influence satisfaction, and therefore, loyalty.

The current paper is comprised of four main chapters. After the introduction, the theoretical background is discussed and definitions are determined. The second chapter introduces the results of the qualitative research. Following the second chapter, the third one is concerned with the conceptual model and hypotheses appearing in the model. The last chapter draws relevant conclusions.

1. THEORETICAL BACKGROUND AND DEFINITIONS

In this chapter the theoretical background and definitions of the proposed conceptual model are discussed. Based on the secondary literature, the previous definitions of the studied concepts were examined and taken into account. On the basis of their comparison and application in different studies, the definitions of expectations, satisfaction, and loyalty were determined for higher education and international students.

1.1. EXPECTATIONS

Based on the literature review of expectations, we can conclude that in higher education studies, expectations closely related to the university and its service quality are mostly examined. In the current study, we define expectations as determining factors of other elements of the study-abroad process. We do not believe it is possible to look at expectations as a basis for comparison in the context of higher education (Shahsavari-Sudzina, 2017).

Regarding the different categorizations, expectations in higher education tend to be normative and ideal, as they are relevant for the examination of services (Higgs et al., 2005). They are normative because they are about one specific brand (a university) and students can anticipate that they are going to get a service in a certain way (Tse-Wilton, 1988). It is ideal because it is related to a feasible and ideal service (Teas, 1993).

Taking a look at expectations of time, we can categorize expectations of HEIs as forecast expectations. However, it would pose extreme difficulty in getting to

know these expectations, as students have to be asked before they even arrive at a HEI. Therefore, we can specifically get to know the expectations of international students mostly after their arrival, so these expectations are recalled expectations (Gerdes-Mallinckrodt, 2001).

It is essential to investigate the expectations' categorization of Ojasalo (2001), who differentiated between clear and fuzzy expectations. According to Ojasalo (2001), it depends on each individual whether they have expectations or not. Based on this idea, we believe that expectations should be studied from the viewpoint of 'if' students have them, not from the viewpoint of 'what' expectations they have.

In the paper we determine expectations as a mixture of those elements that are closely related to school and those that are not. Expectations are school-related, if the school is responsible for their satisfaction (e.g., knowledge transfer, university building), while they are not school-related if the university is not at all responsible or does not have an influence on them (infrastructure, number of pubs, cafés). Based on the literature, we determine the definition of expectations in higher education to be as follows: international students' expectations are those expectations that are about the whole study-abroad process, including both school- and non-school-related factors, which can affect loyalty, service of the study-abroad process and they are relevant to its entire length.

1.2. SATISFACTION

The basis of satisfaction in the present study is the disconfirmation paradigm, and we determine satisfaction to be an experience (Cardozo, 1965; Hetesi-Kürtösi, 2008). The satisfaction of international students is much more complex than taking into consideration only school-related elements. We have to take the non-school-related elements into account as well. These two together constitute the overall satisfaction of international students.

Taking the categorization of Yi (1990) into account, we can find examples for both process- and result-oriented satisfaction in higher education. Therefore, we determined that satisfaction is a combination of these two together, as satisfaction with the study-abroad process is just as important as the satisfaction after receiving the degree.

In this paper the satisfaction of international students is the comparison between expectations and experience, which is relevant to the whole study-abroad process of students and is about school- and non-school-related issues. The satisfaction can be applied during and after the consumption of the service.

1.3. LOYALTY AND WOM

Regarding international students' higher education loyalty, there is no common understanding in the literature. Therefore, in the current paper a working definition is determined, which will be tested during primary research.

Loyalty regarding international students' study-abroad process is initially determined based on the complex approach of loyalty. According to which loyalty, besides a possible repurchase, is a positive attitude, dedication, and recommendation, which can materialize during and after the study-abroad process (Oliver, 1999; Dick-Basu, 1994; Gronholdt et al., 2000). Therefore, loyalty is defined as a latent variable of the study-abroad process of international students, on which satisfaction – both school- and non-school-related – has an effect.

WOM is closely related to loyalty according to the literature. It is mostly mentioned as a determining factor for studying abroad and also as a result of satisfaction or loyalty (Shahsavari-Sudzina, 2017). Hence, in the current paper, it is determined as a result of international students' satisfaction. In many cases, WOM is determined as part of the loyalty of international students, based on the complex approach of loyalty (Shahsavari-Sudzina, 2017; Turkilmaz et al., 2018). On the basis of the literature, we determine WOM to be part of international students' loyalty.

Therefore, the loyalty definition is modified as follows: loyalty regarding international students' study-abroad process is initially determined based on the complex approach of loyalty. According to which loyalty, besides a possible repurchase, is a positive attitude, dedication, and recommendation (WOM), which can materialize during and after the study-abroad process. In our definition WOM is equal to recommendations and is consequently part of loyalty.

2. QUALITATIVE RESEARCH RESULTS

In order to test the applicability of the definitions determined above, we have conducted in-depth interviews with 17 students from different faculties and study programs at a Hungarian university. These interviews were part of a bigger scope longitudinal qualitative research, but in the current study we solely focus on the last phase of the interviews, which took place at the end of the academic year of 2017. We asked international students about the different aspects of their study-abroad process, namely their satisfaction based on the comparison between their expectations and reality, and loyalty. The results are presented below in the defined categories.

2.1. EXPECTATIONS

International students were asked about their expectations regarding the university and living in Szeged. As we have found, there are some similarities and differences between what students expect from studying in Szeged. Some students would like to get valuable knowledge and a degree (*"I would like to get a degree ..."* – Tunisian student, BSc), while others would like to get to know the culture (*"I would like to learn Hungarian. I would like to learn different languages."* – Turkish

student, BSc). Some bachelor's students are determined to get a master's degree and some master's students would like to get a PhD ("After I finish here, I might do a master's" - Kazakhstani student, BSc; "I'm interested in PhD. I would like to have a teaching career." - Columbian student, MSc).

Compared to bachelor's students, master's students recognized the importance of the degree, as they stated they can earn a higher salary with it ("You'll get a higher salary, if you have a master's degree." - Lao student, MSc; "I think I'll have a better chance at getting a better job and a higher salary." - Turkish student, MSc). PhD students had the most concrete expectations compared to the other two study programs, as they know exactly what they expect from themselves and from studying abroad ("I would like to finish my PhD in three years." - Ecuadorian student, PhD; "I would like to conduct good research and publish in good journals. I think this is all possible while doing my PhD here." - Ecuadorian student, PhD; "I expect to get a good job after finishing my PhD here." - Indian student, PhD Pharmacy).

All in all, we can conclude that bachelor's students do not have exact expectations; their expectations are rather fuzzy about what they want. They only want to have a degree abroad, to study foreign languages and get to know new cultures. Compared to this, master's students have different expectations that are connected to better work opportunities, better living conditions and salary, which are basic expectations for most of the interviewed master's students. Studying further also appears on both levels of study (bachelor's and master's) as an expectation towards self. PhD students have different expectations and reasons for coming to Hungary. They came to Hungary with the expectation of studying in a highly-ranked university, where they would like to study and conduct experiments and research in a distinguished research group and with a respected supervisor. Their expectations are related to the university the most. However, not only university-related expectations appeared. Therefore, we intend to measure expectations with both school-related and non-school-related aspects, as can be seen in table 1.

Table 1 Expectations among interviewees

| | School-related | Non-school-related |
|--------------|------------------------------------|-----------------------------|
| Expectations | personal expectations | personal expectations |
| | gaining knowledge | getting to know the culture |
| | further studies | |
| | better job opportunities | |
| | higher salary and living standards | |
| | gaining practical experience | |
| | quality EU degree | |

Source: Own compilation

2.2. SATISFACTION

Interviewees were also asked about their satisfaction with the study-abroad experience. They have mentioned numerous aspects of studying abroad and expressed both satisfaction and dissatisfaction with certain issues.

Regarding the school-related aspects, students were dissatisfied with the less practical aspect of different classes (*“There are some expectations that have not been met. I expected more practical classes. We had many theoretical ones.”* - Kazakhstani student, BSc). Students were also dissatisfied with the high level of bureaucracy and its presence at the university (*“Administrative issues are a nightmare. If there are international students at a university, everything should be on the webpage in English too.”* - Tunisian student; BSc). After finishing the degree, no one helped the students in regards to what to do next and how to enter the job market (*“Nobody came and talked to us or e-mailed us about what opportunities we have.”* - Tunisian student; BSc). Master’s students were clearly more satisfied with the university than bachelor’s students (*“I am totally satisfied. I learnt a lot culturally, at the university, in every aspect.”* - Columbian student, MSc; *“Actually, it has exceeded my expectations. I feel at home in Szeged.”* - Lao student, MSc). There was only one master’s student who was not satisfied at all (*“Honestly, I am not satisfied. I studied for the exams and not to know certain stuff. I was always stressed.”*), but she liked the activities outside school (*“With that side, I am satisfied.”* - Algerian student, MSc). Most PhD students were very satisfied with the school-related aspects of studying abroad (*“I really love research and teachers here. Everyone is kind and supportive.”* - Indian biologist student, PhD; *“The university was good, I got a lot of help from my teachers. That’s why I could finish in three years.”* - Namibian student, PhD). There are very few factors they are dissatisfied with (*“I don’t think we get the appropriate journals, as the university does not buy many of them.”* - Indian pharmacology student, PhD; *“We could have learnt more current statistical methods.”* - Namibian student, PhD).

Students also mentioned some aspects they were satisfied or not satisfied with in connection with factors not closely related to school. It is an important finding that they think of learning in Hungary as an experience, which could either be positive or negative (*“It was not the happiest experience of my life. It was not what I expected, but I got to know many nice and good people and I learned a lot from it.”* - Tunisian student, BSc). Regarding life in Szeged, students said that in a small city like Szeged there are not too many opportunities (*“There is nothing in Szeged. You cannot choose from prestigious places and lower-value places. Every place has the same concept.”* - Tunisian student, MSc). PhD students like the country, the living conditions and free-time activities so much that they would be happy to stay here in the future (*“Living conditions are better than I expected. I don’t have to sit in traffic jams each day.”* - Ecuadorian student, PhD; *“I am more satisfied with outside school things than research-related ones. I always go out.”* - Indian pharmacology student, PhD). However, they do not like the fact that

the rent is usually higher for international students than for Hungarians (*“Living conditions are good, but I just got to know that the price is different for international students.” - Namibian student, PhD*).

Due to the number of interviewees and results, and the length limitations of the current paper, the main ideas and aspects of school-related and non-school related satisfaction are summarized in table 2.

Table 2 Satisfaction among interviewees

| | School-related | Non-school-related |
|-----------------|---|---|
| Satisfaction | teachers and coordinators | making friends |
| | gaining knowledge | Szeged = university city, home |
| | good teaching methods, quality classes | less traffic, no crowds |
| | well-organized school, infrastructure | nice, happy, helpful people |
| | wider views | getting to know the culture |
| | open for improvement | everyone knows everyone |
| | research methodology, individuality | living conditions |
| | quality publications, research projects | free-time activities |
| | conference participation opportunities | |
| Dissatisfaction | bureaucracy | location |
| | learning alone and not for knowledge, but for tests | lack of job opportunities |
| | status of university buildings | boring city |
| | bad teachers | lack of travel |
| | ineffective communication | pessimistic Hungarians |
| | stress | poor social life |
| | English language barriers | lack of variety in local restaurants and pubs |
| | poor journal availability | higher rent price for foreigners |
| | old methodology | |
| | useless courses | |
| | lack of help | |
| | lack of professional programs | |

Source: Own compilation

Based on the results of the interviews and the literature review, we intend to examine both school-related and non-school-related satisfaction, and measure school-related satisfaction with tangibles (equipment and facilities), teachers’ competences, content of curriculum, attitude, reliability of staff, and delivery of curriculum, while we intend to measure non-school-related satisfaction with

living in Szeged, international atmosphere, public places, places to spend free-time, and job opportunities.

2.3. LOYALTY AND WOM

Interviewed students were also asked about whether they feel loyal to the university and if yes, what does it mean for them to be loyal. Our aim with this was to find out if loyalty exists in higher education among international students or not, and if yes, how can we define it. We also intended to examine what the role of positive word-of-mouth is in loyalty. Based on the complex approach to loyalty, we asked students if they would choose this university and study-abroad program again and if they would recommend it to others or not.

Results are variable in the case of interviewed students, as we can find extremely loyal and attached students (*"In the first year I wanted to transfer to Budapest, but in second year, when I was asked if I wanted to go or not, I said no. Budapest is a beautiful city, but I love Szeged much more."* - Kazakhstani student, BSc). Results in connection with repurchase and recommendation are different, but as table 3 shows most interviewees would choose and recommend this specific study-abroad process and experience (*"Yes, I have already recommended it to some of my friends. I have even convinced one of my friends from Budapest to transfer to Szeged."* - Kazakhstani student, BSc; *"Yes, I would definitely choose it again. I don't have to think about it."* - Columbian student). There are some students, who had already recommended studying in Szeged to others at the time of the interview, and the person was already studying in Szeged (*"Yes, for sure. One of my friends is in Szeged. I recommended for him to study in Szeged. Another friend of mine will also come to Szeged because I recommended it."* - Laos student, MSc; *"I have already recommended it to my cousin and to my brother. My brother could have gone to Ireland to university. He wanted to go there but I recommended him to come here and he'll finish BME next year."* - Indian informatics student, PhD). Due to dissatisfaction, there were students who would not choose to study in Szeged again (*"It is a hard question, I don't know. I am not sure I would survive."* - Turkish student, MSc). PhD students would also choose to study in Szeged again (*"Coming here was the best choice of my life. This is a dream come true."* - Indian biologist student, PhD; *"Szeged is perfect for studies."* - Indian informatics student, PhD). There was only one student who would not choose to study in Szeged again (*"This is a very hard question. My answer is no. Sorry but I have to be honest. This does not mean that the University of Szeged is not a good university and that Szeged is not a good city"* - Vietnamese student, PhD).

Table 3 Repurchase and recommendation intentions of interviewees

| | Yes | No | Maybe |
|----------------|-----|----|-------|
| Repurchase | 12 | 3 | 2 |
| Recommendation | 16 | - | 1 |

Source: Own compilation

When asked about whether they feel loyal or not, most students felt loyalty towards the study-abroad process. They also defined what loyalty means for them one by one, which resulted in very interesting answers. For one student, loyalty means defending the university against others, as she felt that Szeged is her home (*“Some of my Kazakh friends study in Budapest and in Debrecen. I invited them to Szeged and they said that there is nothing there. I don’t know if this is loyal or not, but I defended Szeged and I even searched for the ranking and sent it to them. For me, this is loyalty, defending my university and my city.”* - Kazakhstani student, BSc). Others define loyalty as the feeling of pride (*“I am loyal and I think when I finish the university and will be working, I’ll always say with proudness that I studied here and I was here.”* - Vietnamese student, BSc). Master’s students defined loyalty as respect of university traditions and making the university better in any way possible (*“I consider myself loyal to both my Columbian university and to the University of Szeged. Loyalty for me means the respect of traditions and those acts that would make the university even better.”* - Columbian student, MSc). Another student feels that they are the ambassador of the university (*“For me loyalty means that I represent the university well in an international environment.”* - Turkish student, MSc). It is an important finding for the conceptualization of the current paper that some students think loyalty means positive WOM (*“Yes, I think I am loyal. For me loyalty means that I recommend the university whenever they ask me what is the best place for studying. I always say the University of Szeged.”* - Lao student, MSc). According to PhD students, loyalty means saying positive things about the university no matter how hard the situation is (*“Yes, I am loyal. No matter how hard the situation gets, I don’t think I’ll say anything bad about my university and my bad experience here. I think this is loyalty.”* - Indian informatics student, PhD), or respecting the values taught by the university throughout their future working life (*“What I first think of is how we are going to do our jobs, when we finish and how we are going to respect the values we learnt at the university.”* - Ecuadorian student, PhD). Reciprocity also appears as loyalty (*“For me loyalty means giving something back to the university, as it has already given me so much, so I have to give something back with my research.”* - Indian pharmacy student, PhD). Due to the limitations of the paper, the answers and interpretations of loyalty of students are summarized in table 4.

Table 4 Factors behind participants' loyalty regarding school and non-school issues

| School-related | Non-school-related | Both |
|---|---|--|
| emotional attachment (sad goodbye, love, pride, grace, friendships and workplace connections) | Szeged (home, friends, fun, homesickness, attachment) | Szeged (university city, university and student life) |
| respect of traditions and values | Hungary (good universities) | repurchase |
| positive WOM (university ambassador) | | recommendation |
| reciprocity | | emotional attachment (relatedness, longing to return, friends, happy memories and remembrance) |
| | | positive word-of-mouth (defense, convincing) |

Source: Own compilation

Results regarding loyalty show that there are similarities and differences in students' opinion on what loyalty towards the study-abroad process means for them. Even a Bachelor's student can be devoted to the university and a PhD student could be less connected to it. Additionally, repurchase intentions and the willingness to recommend the study-abroad process and the University of Szeged, emotional connection, attachment, love and pride also appear. We intend to study the concept of loyalty based on these above-mentioned factors.

3. THE CONCEPTUAL MODEL AND HYPOTHESES

Due to the gap found in the literature, a new conceptual model is being formed on the basis of the literature review and the results of in-depth interviews. In this chapter, hypotheses are presented with the relevant theoretical background. Our hypotheses are based on the findings of our qualitative studies, and will be further studied separately later with a quantitative method, due to the limitations of the current paper. Therefore, in this study, their formation and conceptualization is introduced.

In previous literature, researchers have realized a connection between expectations and satisfaction. The international and national literature has been highly concerned with consumer satisfaction. It is essential that a customer is satisfied with the purchased product or service, so that it would satisfy their needs, desires and aims (Oliver, 1999). Moreover, the satisfaction is based on the comparison made between the expectations and experience (Oliver, 1999; Yi, 1990). Regard-

ing the definition of satisfaction, there has been no common ground and definition. Therefore, in this current study the definition of satisfaction is determined based on the aim of the research. We consider higher education a service, so we have to take the peculiarities of satisfaction with services into account (Zeithaml, 1981). In the case of services, consumers have higher expectations, among which there are experience and trust (Zeithaml, 1981). Regarding the measurement of satisfaction, the SERVQUAL method intends to measure both service expectations and performance, while the SERVPERF method only relies on measuring the service performance (Cronin-Taylor, 1994).

Higher education literature has been concerned with the relationship between international students' expectations and satisfaction. Many of these studies apply the SERVQUAL method in comparing expectations with the experience of students (Jager-Gbadamosi, 2013; Chui et al., 2016), and in this way determining student satisfaction. Other studies are based on consumer indexes and determine expectations as modifying factors of satisfaction among which we can find both school-related and non-school-related factors (Malota et al., 2014; Malota 2016; Shahsavari-Sudzina, 2017; Molnár et al., 2017). Therefore, we can conclude that expectations can have an effect on satisfaction, both on school- or non-school-related elements.

H1: Expectations have an influence on school-related satisfaction.

H2: Expectations have an influence on non-school-related satisfaction.

If we take a look at international students' satisfaction, we can differentiate between school-related and non-school-related satisfaction. Most satisfaction studies concentrate on the service quality dimensions of higher education institutions (HEIs). These dimensions are determined and measured arbitrarily. Elliot and Healy (2011) measured student satisfaction based on 11 dimensions, which were effectiveness of higher education, academic atmosphere, university life, academic accessibility, individual support, efficiency, financial aid and effectiveness, efficiency in enrollment, sense of security, service excellence and student-oriented institution. Lee (2010) also researched satisfaction with HEI quality and concluded that this satisfaction can vary based on the students' country of origin. Lenton (2015) investigated education, students' tests, feedback and institutional support for students, the organization, resources and personal development. Cardona and Bravo (2012) applied a such a model, in which education, the educational process, infrastructure, environment's atmosphere, interaction and communication between the teachers and administrative workers were studied. One of the most comprehensive grouping of school-related factors could be attributed to Owlia and Aspinwall (1996), who examined six different quality dimensions of higher education satisfaction, which were tangibles (equipment and facilities), competence (teaching skills, theoretical and pragmatic knowledge), attitude towards understanding students' needs, content of curriculum,

curriculum transfer (effective presentations and feedback) and reliability. Based on the sources, we can conclude that students' school-related satisfaction could be grouped around six main factors, which are tangibles (equipment and facilities), competence (of teachers and administrative staff), content and delivery of curriculum, reliability and attitude of HEI professionals. These six factors might be the underlying factors of international students' school-related satisfaction.

However, satisfaction of international students might not solely be related to school. There are several other, not specifically school-related issues that can alter their satisfaction and overall loyalty. In this paper, these are called non-school-related satisfaction determinants. Among the first to highlight this phenomenon was Evans (1972), who concluded that social life of students, international environment and living conditions also have an influence on student satisfaction. There are numerous not specifically school-related factors, such as living costs, job opportunities (Schertzer-Schertzer, 2004), personal and social life (Mihanovic et al., 2016), social and cultural opportunities (Hetesi-Kürtösi, 2008), cultural and sport opportunities (Aldemir-Gülcan, 2004), and the opening hours of public facilities (Abdullah, 2006), which can have an influence on students' satisfaction. Moreover, evidence suggests that the influence of non-school-satisfaction determinants could be even higher than those of school-related factors. Therefore, we believe that these factors can be considered underlying factors of non-school-related satisfaction.

Consumer satisfaction is crucial, but it is not always enough to result in loyal consumers; however it is essential for success and value creation (Reichheld, 2003). The literature consists of different definitions regarding loyalty. While some scholars initially stated that loyalty is equal to satisfaction and consumer retention, others believe that it can be measured by repurchase (Oliver, 1999), or by building and retaining a customer base. According to the complex approach to the notion, loyalty is not only repurchase and attachment but includes the recommendation of the product or service to others (WOM - word-of-mouth) (Oliver, 1999; Reichheld, 2003). The current study is based on the latter definition.

Many previous higher education studies have proven the connection between satisfaction and loyalty of international students (Owlia-Aspinwall, 1996; Elliot-Healy, 2001; Schertzer-Schertzer, 2004; Alves-Raposo, 2007; Lee, 2010; Cardona-Bravo, 2012; Lenton, 2015). The vast majority of studies regarding student satisfaction and loyalty focuses exclusively on school-related satisfaction and loyalty (Lee, 2010). Researchers have listed some main factors behind students' loyalty, such as the availability of study programs, location, size and complexity of the HEI, quality of teaching, feedback from and communication with teachers (Jager-Gbadamosi, 2013), a proper study pace, student support facilities, tangibles and equipment. In some of these studies WOM and its role is crucial in understanding international students' loyalty (Alves-Raposo, 2007). Based on the evidence from these studies we suppose that satisfaction with closely school-related issues has an effect on the loyalty of international students.

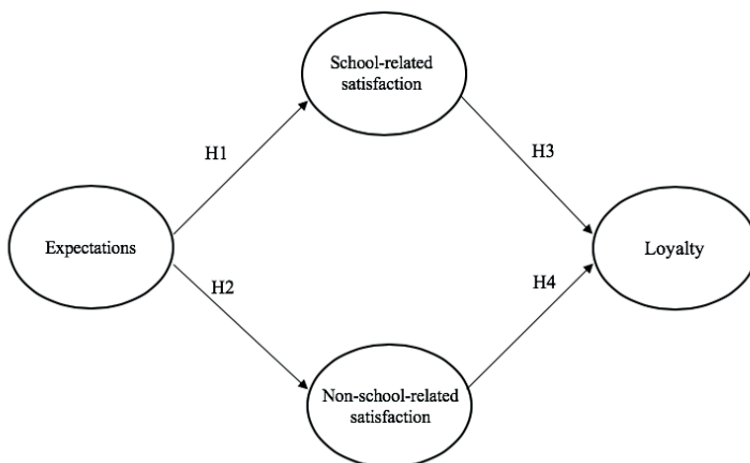
H3: School-related satisfaction influences loyalty.

Despite the extensive literature of higher education and international students' satisfaction, few studies are concerned with not closely school-related factors that might influence the satisfaction of students (Schertzer-Schertzer, 2004; Machado et al., 2011; Mihanovic et al., 2016; Császár-Alpek 2018; Miklós et al., 2018). However, most of the examined factors in these studies are related in a certain way to the education or to the university of students, even though they are listed as non-school elements. Despite their categorization, the studies shed light on the importance of non-school elements and on the fact that students' happiness also depends on factors outside the classroom (Schertzer-Schertzer, 2004). Even though school-related and non-school-related satisfaction are clearly divided in the study of Schertzer and Schertzer (2004), they examined domestic students, not international ones. Mihanovic et al. (2016) examined satisfaction with the residential area and with outside school entertainment and leisure activities. Machado and et al. (2011) did research regarding satisfaction with demographic factors, such as the city and the international atmosphere of the city. In our previous pilot research, we examined both school-related and non-school-related satisfaction and their effects on loyalty and found that satisfaction with non-school-related elements influenced loyalty more than school-related ones. Therefore, the next hypothesis is as follows:

H4: Non-school-related satisfaction influences loyalty.

Based on the previously examined literature and the hypotheses, the conceptual model of international students' study-abroad process can be seen on figure 1. It is important to highlight that due to the limitations of the current paper, the hypotheses were formed based on the literature review and on qualitative research. They will be further studied and tested in the framework of a future research.

Figure 1 Conceptual model of international students' study-abroad process



Source: Own compilation

4. CONCLUSIONS

The aim of the current paper was to examine the study-abroad process of international students, with special emphasis on international students' expectations, satisfaction, and loyalty. It was also among the scope of the study to study the above-mentioned phenomenon with qualitative in-depth interviews to see how they appear in the context of higher education.

Based on the literature, it can be seen that our new conceptual model partly fits the previously conceptualized models. Aldemir and Gülcan (2004) exposed the fact that expectations and institutional factors have an influence on students' satisfaction, and Mekic and Mekic (2016) stated that HEI service quality factors affect student satisfaction, which has a further impact on student loyalty. SERVQUAL and its modifications have been used extensively to show the effect of expectations on the satisfaction of HEI students (Jager-Gbadamosi, 2013; Chui et al., 2016), similar to the CSI (Consumer Satisfaction Index) model in which researchers showed a link between expectations and satisfaction, and satisfaction and loyalty (Alves-Raposo, 2007). Other indexes have also been applied to determine the factors influencing satisfaction (Shahsavari-Sudzina, 2017).

Compared to previously studied models and literature, the current model separates satisfaction into two different factors, school-related and non-school-related satisfaction. Studies have distinguished between different types of satisfaction but according to different concepts. Mihanovic et al. (2016) differentiated between satisfaction with faculty facilities, loyalty, accommodation and student life and looked at these factors' effect on students' performance. The model also contains

specific latent variables, as it is our intent to see what influence these factors have on international students' school-related and non-school-related satisfaction. We handle these factors as separate categories, while school-related and non-school-related satisfaction would be measured by different scale questions.

The qualitative primary research shows that the studied concepts of expectation, satisfaction, loyalty and WOM can be studied together. Moreover, the answers of foreign students helped us understand what they expect, what they are satisfied with, and how they define the concept of loyalty in the case of studying abroad.

Based on secondary and the primary research, a conceptual model of international students' study abroad process has been drawn. In order to specify and test the model, further studies are needed, which would enable us to test our variables, as the concept of categorization between school-related and non-school-related expectations and satisfaction is relatively new to the field and it intends to fill a gap in the literature.

It is crucial to look at both of these aspects because the study-abroad process does not stop with the experience of the HEI but it also includes factors such as the city, environment, free-time activities, facilities to spend free time at, infrastructure and so on. Therefore, we believe it is of key importance to examine these factors jointly.

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