ANALYSING INTERNATIONAL STUDENT MOBILITY TO FINLAND: PUSH-PULL-MOORING FRAMEWORK APPROACH

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ABSTRACT

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Abstract

This study explores the factors influencing the motivations and decisions of international students to study and stay in Finland using the Push-Pull-Mooring (PPM) framework. The research aims to understand how various push, pull, and mooring factors affect the perceived value, satisfaction, and retention of international students in a non-native English-speaking country.

Quantitative data analysis was conducted using Smart-PLS on 149 responses collected via online surveys from international students at higher education institutions (HEIs) in Finland. The data was gathered through purposive and snowball sampling techniques, and structural equation modelling (SEM) was used to examine the relationships among various factors.

The findings reveal that pull factors such as high-quality education, career opportunities, and a stable political environment significantly enhance the perceived value of studying abroad. Conversely, push factors related to negative conditions in the home country negatively impact the perceived value. Mooring factors, including social support and connections in the host country, are crucial in influencing both the perceived value and the intention to stay. Despite the strong impact of pull and mooring factors, the study found that satisfaction with the study experience did not significantly influence the intention to stay in Finland, suggesting that career opportunities and social support systems are more critical in retention decisions. The study provides actionable insights for HEIs and policymakers to improve international student experiences and retention rates in Finland.

Key words
Push-Pull-Mooring (PPM) Framework, Perceived Value, Satisfaction, International students, Higher Education, Finland.

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1 INTRODUCTION

In recent years, the landscape of higher education (HE) has undergone a profound transformation, significantly influenced by globalisation. Traditionally, students were seen as individuals seeking knowledge to contribute to society through their academic journey (Scott, 2000). However, the emergence of globalisation and subsequent shifts in societal and economic paradigms (Guilbault, 2016; Plamper et al., 2022) have fundamentally changed how the HE ecosystem perceives students.

This transformation represents a shift in perspective, where students are now often viewed as customers in an increasingly competitive educational market (Clayson & Haley, 2005; Guilbault, 2016). This shift is akin to how consumers interact with products or services in various commercial markets. In this context, students invest in their education with the expectation of a return on investment in the form of valuable skills, knowledge, and opportunities for personal and career growth—a perspective widely acknowledged in HE (Clayson & Haley, 2005; Sheth et al., 1991; Woodall et al., 2014).

In this evolving landscape, it is imperative to reassess the dynamics between Higher Education Institutes (HEIs) and their students, particularly those crossing international borders for their studies. International students, as a unique group of migrants, play a crucial role in this context, contributing economically to the host country during their temporary stay (Alstete, 2020). This change has been redefining the traditional roles of academic institutions and students, shaping a more market-driven relationship (Guilbault, 2016). Consequently, students expect universities to deliver a satisfying 'educational product' in exchange for their significant 'investment,' placing international students at the forefront.

As a result, the idea of education as a commodity has become widespread. HE is now viewed as a product purchased through tuition fees, living costs, and other related expenses (Hemsley-Brown & Oplatka, 2006). This commercialisation of education brings about the 'student-as-customer' perspective (Clayson & Haley, 2005; Plamper et al., 2022), emphasising the need to meet students' expectations and requirements to ensure their satisfaction while also aligning with the goals of educational institutions. These goals encompass student retention, increasing the number of graduates, and broader outcomes such as global ranking and reputation (Guilbault, 2016).

This shift towards viewing students as customers and education as a commodity has created a paradigm in which universities must impart knowledge and skills and provide a positive and fulfilling 'customer experience'. Institutions must tailor their offerings, services, and overall view to meet the students' requirements and expectations of their 'customers,' the students. Consequently, this paradigm shift significantly impacts how international students perceive the

value of their education, ultimately shaping their satisfaction levels and their likelihood to remain enrolled or continue their academic journey within the institution and the foreign country (De Oliveira Santini et al., 2017). Therefore, understanding the factors that influence the overall experience of international students has become crucial.

This thesis will utilise the Push-Pull-Mooring (PPM) theory as a framework to analyse the factors influencing the decision-making process of international students. The PPM theory elucidates the dynamic interaction between factors that drive students away from their home countries and those that attract them to study abroad (Gutema et al., 2023; Nikou & Luukkonen, 2023). Additionally, the thesis will examine mooring factors using similar literature and methodologies. Mooring factors are considered as an intervening variable that either facilitates or hinders the effects of push and pull factors in determining students' movement (Lisana, 2022).

The integration of the PPM theory into this study allows for a comprehensive overview of the myriad factors that affect the international student movement. By investigating the intricate effects of these factors, this thesis aims to assess their perceived value in shaping international student satisfaction and their intentions regarding staying in their host country. Through this analysis, we aspire to understand better the complex dynamics behind international student mobility and the associated outcomes.

The findings will provide valuable insights to educational institutions and policymakers on how to enhance the overall experience of international students and increase student satisfaction in the HE sector, which can lead to increased retention rates, improved academic performance, positive word-of-mouth recommendations, and enhanced reputation and financial sustainability for HEIs.

1.1 Background and context of the study

This study draws its background and justification from the evolving educational landscape in Finland, known for its high-quality education system and increasing influx of international students (ICEF, 2020a). Finland is becoming increasingly popular as a sought-after destination for international students. This growing reputation stems from a combination of factors, such as high-quality education, unique cultural experiences, and a supportive student environment (Colagrossi, 2018; OECD, 2019). At the same time, Finnish HEIs are actively enhancing their attractiveness to international students.

A report by the Finnish National Agency for Education (2022) highlights the significant contribution of international students to the Finnish economy. In 2019, they generated a positive economic impact worth €81 million through direct and

indirect spending. This includes expenses on tuition fees, accommodation, food, transportation, and other living costs. Besides the benefits of education exports, Finnish HEIs gain from the diverse knowledge pool and the visibility that international talents bring.

Recently, Finland, like several other countries, has strategically adjusted its educational policies, especially regarding non-EU international students (ICEF, 2020c). The introduction of tuition fees for non-EU students marks a major policy shift, as ICEF (2020c) reports. Historically, Finland provided tuition-free education for all students, including international. However, the new tuition fees for non-EU students reflect a deliberate strategy to diversify and generate revenue within the HE sector.

Additionally, educational institutions have focused on improving the "stay rate" of international students (ICEF, 2020b). The "stay rate" measures the likelihood of international students remaining in the host country after graduation. These initiatives highlight the growing recognition of the broader socioeconomic contributions that international students offer, both during their studies and post-graduation, including a skilled and educated labour force and cultural diversity. Understanding the factors influencing international students' decisions to study and stay in a foreign academic environment has become increasingly important.

In this changing educational landscape, it is crucial to understand what drives international students to pursue and continue their education abroad. Investigating the factors that contribute to their satisfaction, their perception of the value of their educational experience, and their intention to remain in the host country and institution is essential.

At the Finnish HEIs, international students significantly contribute to the academic and cultural diversity of the campus. Understanding their experiences and the factors influencing their satisfaction is crucial for HEIs as it continuously enhances the educational environment and attracts prospective international students. This study particularly explores the interplay between factors that drive international student mobility, perceived value, and satisfaction at Finnish HEIs.

The factors influencing international students' academic choices, satisfaction levels, and decisions to stay or return to their home countries carry significant implications for HEIs and policymakers. Insights derived from this study will help tailor institutional strategies and support mechanisms specific to the Finnish education environment, ensuring a satisfactory educational experience. This experience fosters loyalty and a desire to contribute to the Finnish academic and societal landscape while ultimately enhancing the overall attractiveness and effectiveness of Finnish HEIs within the global HE arena.

1.2 Justification of the study

The selection of this research topic was directly influenced by a collaborative effort with the Marketing Team of the International Office at the University of Jyväskylä (JYU). The impetus for this study arose from a specific need identified by the International Office to gain a deeper understanding of the experiences and outcomes faced by international students during and after their time at JYU. The team recognised a gap in existing knowledge regarding the impact of these experiences on both the students and the university's broader internationalisation strategies. The insights gained from this study will enable institutions like JYU to tailor their offerings and services better to meet the expectations and needs of international students.

Academically, there have been very few studies exploring the Push-Pull-Mooring (PPM) framework in the context of Finnish higher education and international students. This provided a unique opportunity to contribute to the academic discourse by applying the PPM framework to a relatively unexplored context. By examining how push, pull, and mooring factors influence international students' perceived value and satisfaction, this research aims to fill a significant gap in the literature and offer practical recommendations that can enhance the strategic planning and student support services of Finnish HEIs.

1.3 Research Question

The research question that forms the core of this study is:

RQ 1 - What are the main "PULL factors" and "PUSH factors" factors influencing the motivation of international students to choose HEI in Finland?

RQ 2 - How does perceived value influence international students' satisfaction and stay back in Finland?

RQ 3 – What challenges and barriers do international students face while in Finland?

These questions will drive the research to explore and analyse the multifaceted relationship between perceived value, satisfaction, and staying back in Finland and at the Finnish HEIs. The objective is to decipher how international students perceive the value of their educational experience and how this perception impacts their overall satisfaction and commitment to the host country and educational institute.

The structure of this thesis is designed to explore and address these research questions systematically. Chapter 2 provides a comprehensive literature review, discussing the core elements of internationalisation in HE, international student mobility, the recruitment of international students in Finland, the Push-Pull-Mooring (PPM) framework, perceived value, and international student satisfaction and stay-back intentions. In Chapter 3, the theoretical model and hypotheses are developed based on the insights gained from the literature. Chapter 4 outlines the data collection methods and research design employed in this study. The results and analysis of the collected data are presented in Chapter 5, followed by a discussion of the findings in Chapter 6. Finally, Chapter 7 concludes the thesis by summarising the key contributions, implications, and potential areas for future research.

The implications of this study are expected to provide actionable insights for HEIs and other academic institutions, aiding them in crafting strategies that enhance the experience of international students and ultimately benefiting both the students and the institutions themselves. In preparing this thesis, generative artificial intelligence (AI) tools were utilised to enhance the quality and clarity of the work. Specifically, ChatGPT was employed to understand the concepts better and as a guide to improving the structure and flow. Additionally, Grammarly and Microsoft Editor were primarily used to correct grammatical errors and improve the readability of the text. ChatPDF was utilised to streamline the process of reading and analysing scientific articles, making it easier to extract relevant information.

2 LITERATURE REVIEW

2.1 Internationalisation of the Higher Education (HE) Sector

The HE industry is defined as institutions that offer tertiary education, including universities, colleges, polytechnics, and vocational schools (Doña-Toledo et al., 2017; Mazzarol & Soutar, 2012). The internationalisation of HI is then defined as a *transformational process that incorporates "an international, intercultural, or global dimension into the purpose, functions, or delivery of post-secondary education"* (Knight, 2004, p. 11). Internationalisation is often a voluntary act initiated by universities and the government to cope with global trends and progress with time. By intention, internationalisation emphasises international cooperation and collaboration (Ge, 2022).

Like any other sector, the HE industry is a complex and ever-changing system encompassing the institutions, policies, and practices related to post-secondary education (Slaughter, 2020; Tomlinson, 2017) that contributes to the country's socioeconomic development. This is because universities have been knowledge centres for a long time since their origin. However, they have become key drivers of economic growth and social development, as they produce highly skilled graduates who contribute to the workforce and the knowledge economy (Crawley et al., 2020; Marozau et al., 2016). These changes have altered the landscape of the HE industry and are continuously evolving through changing economic conditions (Slaughter, 2020), technological advancements (Wong & Chapman, 2022), and increasing globalisation (Scott, 2000).

According to Ng & Forbes (2009), the HE industry has come a long way since its origins in medieval Europe, where universities were primarily established to train members of the clergy and the ruling classes. Over time, universities have evolved to become more inclusive and diverse, offering a more comprehensive range of academic programs and research opportunities to develop more "human capital." As a result, education has become available to the masses, and industry has seen significant growth, with more students enrolling in post-secondary institutions worldwide than ever. This is evidenced by the data released in the UNESCO IESALC report that indicates increased access to HE, increasing from 19% to 38% over the last two decades (UNESCO International Institute for Higher Education in Latin America and the Caribbean, 2020).

The increased mobility of researchers, faculty, and students has been a significant factor in this growth, and it has resulted in a notable increase in the number of international students attending universities outside of their home countries (Gürüz, 2011; OCED, 2022; Mathies & Karhunen, 2021). Numerous factors have contributed to this worldwide trend, such as the rising demand for HE in developing nations, the workforce's growing globalisation, the emergence of new HE

providers, and the development of new technologies that have made it simpler for students to study and work overseas (Guruz, 2011; ICEF, 2022a).

The internationalisation of HE has also helped universities to thrive by creating new opportunities for collaboration and innovation. By attracting diverse students and researchers from around the world, universities have tapped into new sources of knowledge and expertise, driving research and innovation in a wide range of fields. Additionally, the internationalisation of HE has helped to strengthen the global reputation of universities, leading to increased funding, partnerships, and opportunities for collaboration (Fernandes et al., 2022).

Furthermore, international students play a central role in the internationalisation efforts of the HEI (Amaro et al., 2019). International students make a unique group of migrants because they still contribute to the host country's economy despite their temporary stay. One of the key reasons why universities target international students is the financial benefits that they bring (Alstete, 2020). International students are often charged higher tuition fees (ICEF, 2020a) than domestic students, which can generate significant revenue for universities. Additionally, many international students can pay full tuition fees upfront, which can help alleviate financial pressures on HEI. However, there are also other reasons why HEI targets international students. For instance, international students frequently enrich the learning environment for all students by bringing unique perspectives and experiences to the classroom. Additionally, international students can diversify the student body (Pucciarelli & Kaplan, 2016), creating a more inclusive and welcoming campus culture.

Also, in response to global trends and challenges, the HEI sector has adopted multifaceted responses to sustain the industry's competitiveness. The recent development in HEI involves digital transformation (Trần et al., 2023). Universities are progressively utilising digital technologies to transform teaching and learning methods, simplify administrative tasks, and extend educational opportunities via online platforms. Embracing these digital advancements enriches the learning journey and extends the scope of HEIs to a broader audience (Trần et al., 2023).

Additionally, crisis management has become a critical focus for HEIs in response to unprecedented challenges like the COVID-19 pandemic (Trần et al., 2023). Institutions are implementing flexible policies, prioritising the well-being of students and staff, and exploring innovative approaches to education delivery to ensure continuity amidst uncertainty. Furthermore, the humanisation of international education is gaining traction within the HEI (Trần et al., 2023), emphasising the need to view international students as more than just economic contributors. This approach advocates for recognising their diverse perspectives, experiences, and the unique knowledge they bring to the academic environment. By

moving beyond the traditional focus on commercial and reputational gains, institutions can foster a more inclusive and supportive learning environment that prioritises the well-being and holistic development of international students.

According to Soong and Maheepala (2023), humanising education will not only enhance the educational experience but also strengthen the ethical responsibility of institutions to protect the rights and dignity of all students, particularly those who are vulnerable due to their cross-border status. By embracing this human-centred approach, HEIs can significantly address broader social challenges and contribute to a more equitable and humane global community by creating inclusive and supportive learning environments that recognise and celebrate diverse perspectives and experiences within the academic community, fostering a culture of empathy, respect, and belonging.

Despite these efforts and the benefits of internationalisation and globalisation, some challenges must be addressed. One of the most significant challenges for the HEI in attracting and retaining international students is the heavy competition (Hemsley-Brown & Oplatka, 2006) and crowded global marketplace. Therefore, as a driver of change and to sustain the competitive environment (Pucciarelli & Kaplan, 2016), more and more HEIs are adopting market and marketing logic to university settings while targeting students as a customer (Guilbault, 2016; Plamper et al., 2022; Pucciarelli & Kaplan, 2016; Vauterin et al., 2011). HEIs adopt market logic by investing heavily in marketing and branding to increase their visibility and appeal to international students.

Additionally, Trần et al. (2023) have highlighted the external challenges impacting HEIs' internationalisation efforts. These challenges are multifaceted and rooted in political, economic, and historical dimensions. Political instability within a country can have far-reaching effects on its HE sector, for example, the changes in immigration and visa policies. Governments experiencing instability may undergo frequent policy changes, altering priorities and funding allocations for HEIs. This uncertainty can disrupt long-term international partnerships, hinder collaborative research initiatives, and impede student exchange programs. Trần et al. (2023) suggest that HEIs operating in politically volatile environments must navigate these shifting landscapes while maintaining their commitment to global engagement and academic excellence.

Economic factors also play a significant role in shaping HEIs' internationalisation strategies. The economic status of a country influences its ability to invest in HE and support international programs. Fluctuations in exchange rates, funding availability, and economic policies can impact the financial resources allocated to international initiatives, including scholarships (Kahanec & Králiková, 2011), research grants, and infrastructure development. HEIs must adapt to these economic realities, seeking innovative funding mechanisms and strategic partnerships to sustain their internationalisation efforts amid economic uncertainties. Trần et al. (2023).

Historical legacies further shape the internationalisation landscape of HEIs. Colonial influences, cultural norms, and past educational policies can profoundly impact institutional priorities and approaches to global engagement. Historical injustices and inequalities may also shape perceptions of international education within a national context, influencing recruitment strategies, program design, and institutional reputation. HEIs must sensitively acknowledge and address these historical legacies, fostering inclusive and equitable internationalisation practices that resonate with diverse stakeholders. Trần et al. (2023).

The review highlights how globalisation has transformed traditional notions of international HE. In today's competitive environments, HEIs are experiencing profound changes that reach the core of their operations. With the evolving landscape, HEIs are also adopting new responses to overcome the challenges of the new world while simultaneously holding on to their legacies.

2.2 International Student Mobility (ISM)

As defined by the UNESCO Institute for Statistics, "Internationally mobile students are individuals who have physically crossed an international border between two countries with the objective to participate in educational activities in the country of destination, where the country of destination of a given student is different from their country of origin" (UNESCO - Glossary, n.d.). Since the 1970s, the number of students studying abroad has quadrupled, with international students experiencing the most significant growth among all migrant categories (Beine et al., 2014). Over the past four decades, this remarkable surge in international student mobility has become a defining feature of globalisation in HE.

The number of students studying in a foreign country has been growing steadily for the past 20 years. In 2019, 6.1 million students were studying abroad in tertiary education, more than double since 2007. From 1998 to 2019, the number of international students increased by an average of 5.5% annually. Although most of these students studied in OECD countries, non-OECD countries had a faster growth rate, with the number of international students increasing by an average of 7% per year compared to 4.9% in OECD countries. In 2019, about 31% of internationally mobile students were studying in non-OECD countries, up from 23% in 1998. While the total number of international students has increased significantly, their proportion among all HE students in OECD countries increased by 3% between 2014 and 2019. Most OECD countries saw an increase in this share during this period (See Figure 1).

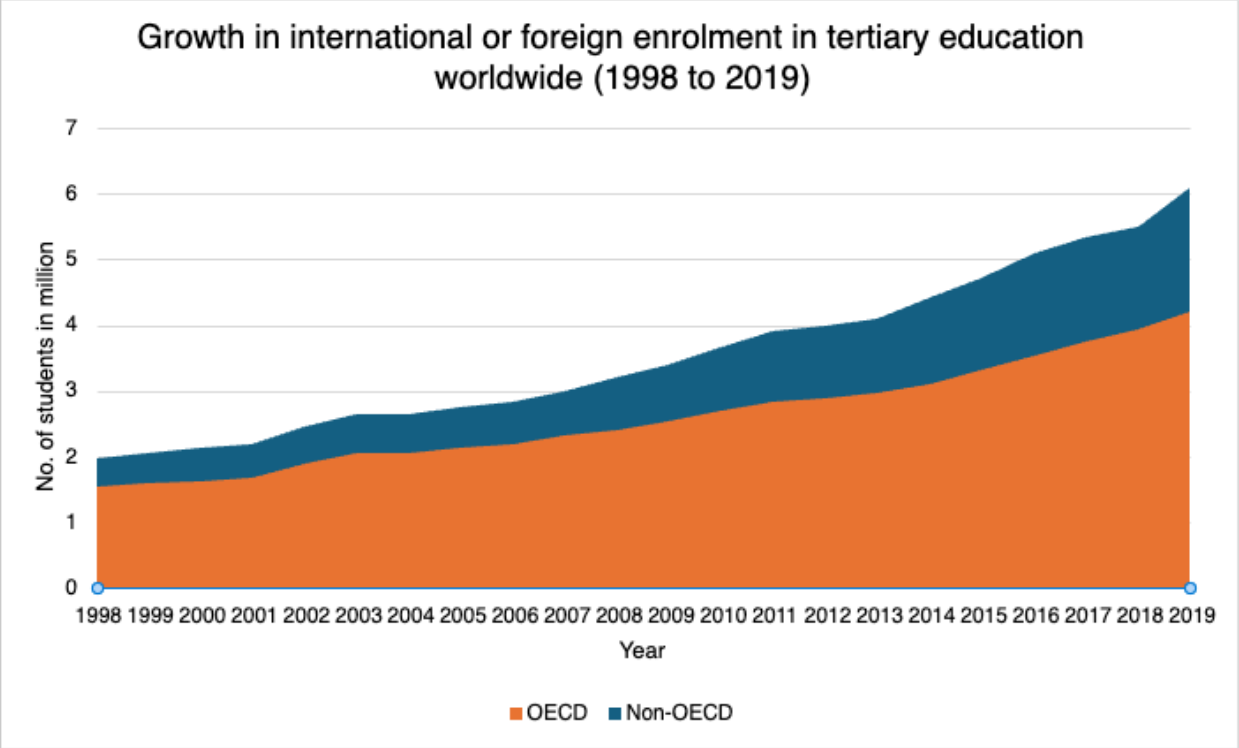

Figure 1: Growth in international or foreign enrolment in tertiary education worldwide (1998 to 2019). (Based on: OECD, 2021, p. 216)

Additionally, the impact of the COVID-19 pandemic did not hinder the situation as much despite several restrictions. According to the World Migration Report 2024, the number of international students remained steady between 2020 and 2021 amid the pandemic. The number of international students slightly rose to 6.39 million in 2021, against the norms (see Figure 2) (McAuliffe, 2024).

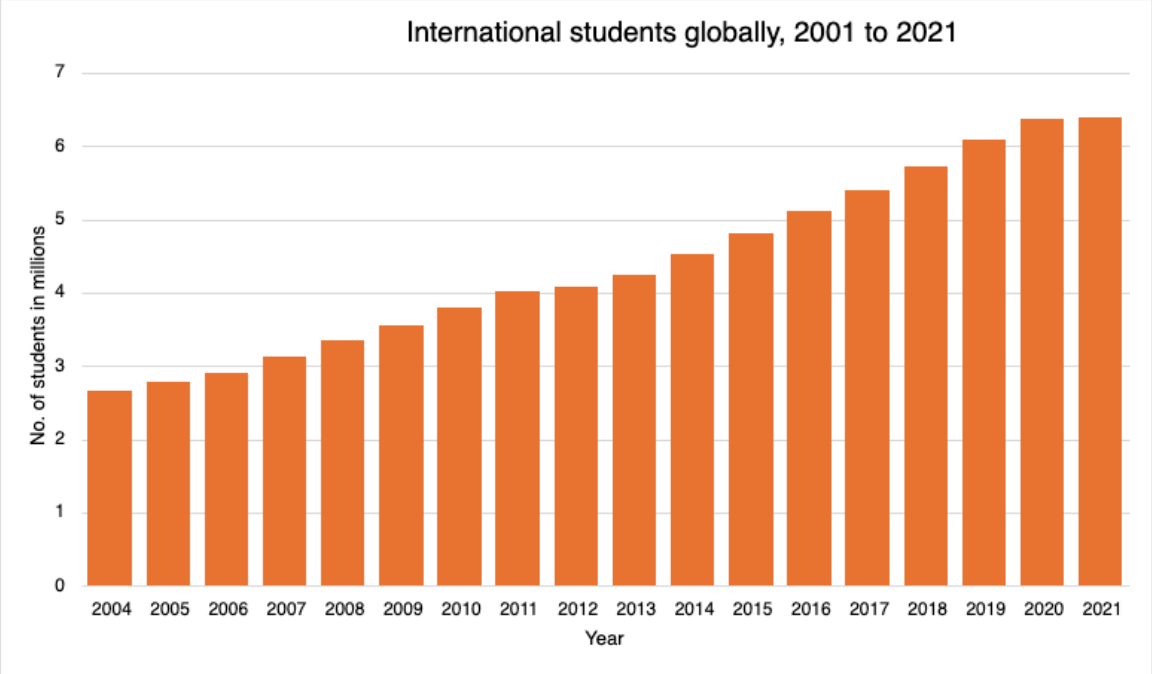

Figure 2: International students globally, 2001 to 2021(Based on: UNESCO Institute for Statistics, n.d. as cited in McAuliffe, 2024, p. 40)

Developed countries actively seek to attract international students for several compelling reasons. These students represent a significant source of income for universities, particularly in OECD countries facing declining domestic student populations (Császár et al., 2022). The influx of students from populous nations like China and India helps alleviate these demographic constraints (OECD, 2022). Even after decades, China and India have contributed 22% and 10% of all international students (OECD, 2022). Additionally, international students often pay higher tuition fees than domestic students (Beine et al., 2014), providing universities with greater financial flexibility.

According to the Education at Glance 2021 report, a significant portion of international students in OECD countries originate from developing nations, with 67% of these students coming from such regions, including 3% from Low-Income Countries (LICs), 26% from Lower-Middle-Income Countries (LMICs), and 38% from Upper-Middle-Income Countries (UMICs) (OECD, 2021). This distribution varies widely across countries, with some, like Korea and Turkey, hosting over 90% of students from developing countries, while others, such as Belgium and the Netherlands, see less than 20%. Proximity also plays a crucial role, as many students from LICs and LMICs tend to study within their own regions, particularly in Asia and Latin America. In 2019, students from Asia constituted the largest group of international students in OECD countries, accounting for 58% of all mobile students, with China and India alone representing over 30%. European students, the next largest group, made up 21% of the mobile student population, with a preference for staying within Europe. (OECD, 2021).

These patterns underscore the ongoing significance of geographic proximity and historical ties in shaping global student mobility. Moreover, the knowledge pool on ISM demonstrates the movement of talent across borders is highly concentrated and heavily influenced by historical trends. Therefore, in the following section of this thesis, the determinants, patterns, trends and future projections of ISM will be covered in detail.

2.2.1 Determinants of ISM

Firstly, a major factor driving international student mobility (ISM) is the difference in educational opportunities between countries. Students often choose to study abroad due to the lack of high-quality HEIs in their home countries or because of the prestige associated with institutions in destination countries (Beine et al., 2014). Economic considerations, such as better economic performance in host countries, favourable exchange rates, and affordability due to lower tuition fees or higher subsidies, also make studying abroad appealing (Beine et al., 2014). Additionally, non-economic factors like political stability and cultural or religious similarities play a significant role in students' decisions to study in specific countries (Beech, 2014).

The push-pull framework effectively explains the determinants of ISM. Push factors in home countries, such as limited educational opportunities, economic instability, and political issues, motivate students to seek education abroad. Conversely, pull factors in host countries, such as high-quality education, better living standards, and potential career opportunities, attract students (Mazzarol & Soutar, 2002). For example, these push-pull factors significantly influence the decision-making processes of Chinese students (Cheng et al., 2020). Likewise, student migration from Côte d'Ivoire to France and Switzerland is driven by a combination of these factors (Dago & Barussaud, 2021).

Social networks play a crucial role in influencing student mobility, often serving as a decisive factor in the decision to study abroad. The existence of established networks in host countries greatly impacts students' choices, particularly when these networks are composed of individuals who have higher education experience. Such networks provide essential support systems that significantly reduce the perceived barriers and costs associated with migration (Beech, 2014). The influence of these social networks frequently surpasses that of historical colonial ties, as students tend to prioritise immediate, practical support over distant historical connections (Beine et al., 2014).

Economic considerations, such as wages and the quality of HE at the destination, are pivotal. Students are attracted to countries offering better employment prospects post-graduation, and institutions are known for their academic excellence (Bhandari & Blumenthal, 2011). The quality of education is a significant attractor, with high-ranking institutions able to charge higher fees due to their reputation (Beine et al., 2014). Living costs at the destination are more crucial than tuition

fees, as many international students receive grants that offset these costs (Beine et al., 2014).

Secondly, government policies and institutional strategies significantly impact ISM. Countries worldwide have reformed their HE systems to attract international students by lowering migration barriers and implementing funding programs to support student mobility (Bhandari et al., 2018). For instance, some countries set higher tuition fees for international students, leveraging their desire for high-quality education and potential labour market opportunities (López-Duarte et al., 2021). Contrarily, regions like the European Economic Area (EEA) promote mobility by offering equal tuition fees for national and international students, fostering regional student exchange (OECD, 2017).

Thirdly, other factors, such as personal, social, and contextual elements, affect students' mobility decisions (Kaur & Kaur, 2023). For instance, personal ambitions, family influence, and the socio-political environment in both home and host countries can strongly impact international student mobility (Nguyễn et al., 2021). These factors are accounted for and categorised in the push-pull-mooring section of this thesis.

Finally, the ability of institutions to attract international students is increasingly seen as a marker of quality and performance. University funding formulas in some countries now include metrics related to the internationalisation of their student bodies (Choudaha, 2017). For example, Finland and Norway consider the share of foreign or international students when allocating block grants to tertiary institutions, incentivising universities to attract more international students (OECD, 2023)

2.2.2 Patterns and Trends in ISM

The demand for HE globally has increased alongside the economic development of emerging economies, leading to a rise in international student mobility (ISM). The widespread use of the internet and social media has made studying abroad more accessible and affordable. Additionally, the prevalence of English as a common educational language has further supported this trend (Bhandari et al., 2018). The perceived quality of education in foreign countries, often highlighted in international university rankings, remains a significant factor for students in choosing their study destinations (Hou & Du, 2020).

Although OECD countries still host the majority of international students, there is a faster-growing enrolment rate in non-OECD countries. This trend signifies a diversification of educational destinations, reflecting the increasing capacity and quality of HE in non-OECD countries (Beine et al., 2014).

Mobility patterns also vary by educational level. As students advance to the HE levels, they are more likely to study abroad. In contrast, short-cycle tertiary programs focusing on specialised vocational training tend to attract fewer international students due to their localised appeal. Conversely, institutions offering advanced levels of tertiary education often receive more international recognition and provide a broader range of academic programs and research opportunities, making them appealing destinations for international students (UNESCO, 2023).

2.2.3 Future Projections

According to recent projections, international student enrolments are expected to reach 8 million by 2030, up from 5 million in 2019, with potential spending by these students exceeding USD 433 billion (ICEF, 2022a). This growth will be driven predominantly by students from Asia and Africa, as these regions will contribute significantly to the global pool of college-aged individuals (ICEF, 2022a). Additionally, in emerging economies, the growing middle class will continue to seek educational opportunities abroad, further boosting ISM (ICEF, 2023b).

A study by the British Council indicates that the growth rate of outbound student mobility will slow down to 4.2% annually up to 2030, compared to 5.5% in the previous two decades. This slowdown is attributed to macroeconomic factors such as GDP growth, household income, and exchange rate stability in major spending countries (ICEF, 2023a). However, the overall trend remains positive, with strategic recruitment efforts required to maintain and increase international student numbers (ICEF, 2023a).

As we have explored the main factors directly impacting international students, these insights will be instrumental in constructing the theoretical framework for this research. This theoretical framework will be the foundation for analysing ISM patterns, identifying effective strategies for attracting international students, and informing policy decisions to support the global mobility of students.

2.3 Recruitment of international students in Finland

The internationalisation of education has become a major priority for many nations, including Finland. The Education Finland program, managed by the Finnish National Agency for Education, seeks to boost the value of Finnish education exports to EUR 1 billion by 2030 (Finnish National Agency for Education, 2022). This initiative is part of a broader effort to expand the global presence and economic impact of Finland's education sector. A recent review commissioned by the program suggests that this target might be reached sooner than expected. Ac-

cording to the Labour Institute for Economic Research LABORE, by 2019, the total value of Finland's education export sector was almost EUR 1 billion, representing nearly half a per cent of the country's GDP (Suhonen et al., 2022).

Education exports include a range of activities, such as selling educational solutions abroad, educating foreign degree students in Finland, and exporting physical learning materials and environments. The LABORE study emphasised the economic benefits and costs associated with foreign degree students for the Finnish economy (Suhonen et al., 2022). The economic contribution of international students is substantial. For example, during the 2019–2020 academic year, foreign degree students at HEIs contributed EUR 81 million to the Finnish economy (Finnish National Agency for Education, 2022). This amount includes resources allocated for their education, net tuition fees, and indirect income transfer impacts from their consumption and employment. Additionally, the income earned by foreign graduates between 2000 and 2019 has also been an important factor.

The data on international students in Finland underscores the growing significance of this sector. From 2011 to 2022, the number of international students increased over the past decade (Opetushallitus, n.d.), as shown in Table 1 below:

Year	International students	Proportion of all students (%)	New (first year) international students	Proportion of all new students (%)
2011	17637	5.7	4992	8.4
2012	19137	6.2	5256	8.5
2013	19887	6.5	4863	7.9
2014	20256	6.7	5004	7.9
2015	20352	6.8	5076	8.1
2016	21102	7.1	5607	9.0
2017	20361	6.9	4215	6.9
2018	20238	6.8	4764	7.5
2019	19881	6.7	4830	7.4
2020	20868	6.8	5838	7.8
2021	22791	7,2	7101	9,0

Table 1: Foreign Students and New Foreign Students in Higher Education Institutions in Finland, 2011–2021 (Source: Finnish National Agency for Education, 2021, p. 1).

Table 1 shows a steady increase in the number of international students, supporting the objectives of the Education Finland program. Importantly, both the percentage of international students within the total student population and the percentage of new international students has been rising, indicating the growing appeal of Finnish education internationally (refer to Figure 3).

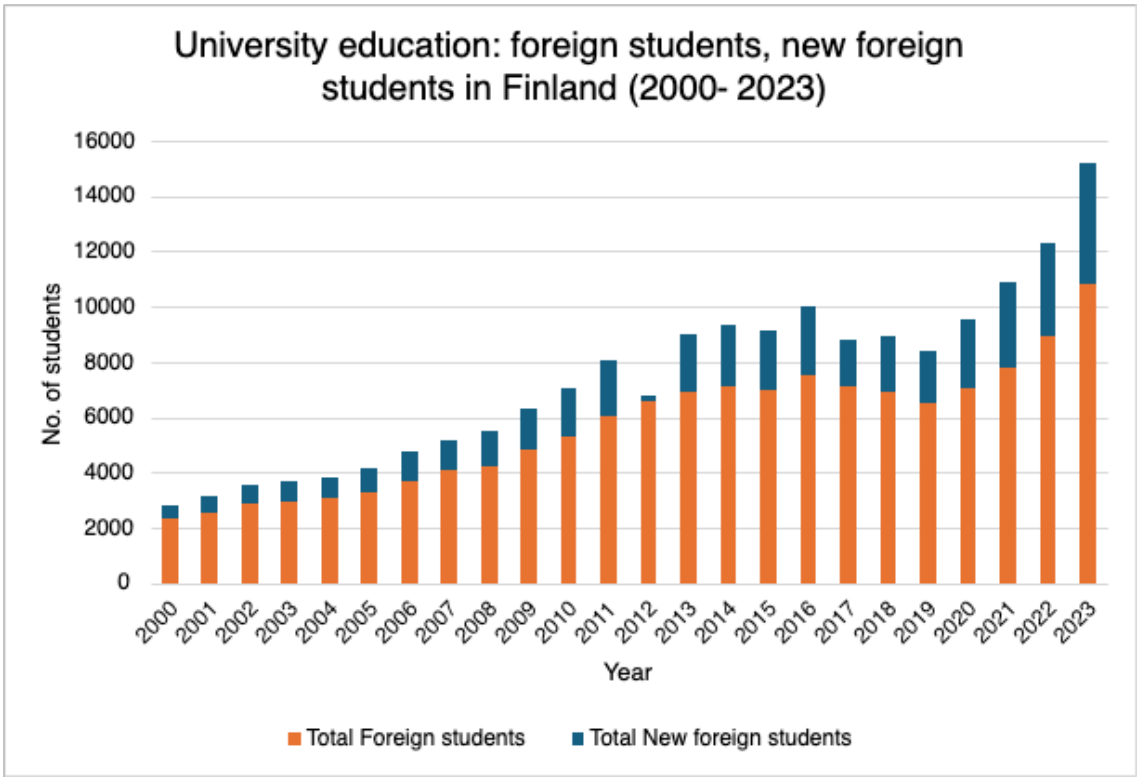

Figure 3: Data on Foreign Students in University Education in Finland by Year (Based on: Vipunen, n.d., Yliopistokoulutuksen ulkomaalaiset opiskelijat- näkökulma vuosi_EN.xlsb, Education Statistics Finland, retrieved August 12, 2024).

2.3.1 Motivations and Experiences of International Students

- **Academic Excellence:** Finland's reputation for providing high-quality education and academic excellence is a primary motivator for international students. As noted by Mathies and Karhunen (2021), the strong reputations of Finnish universities and their innovative educational system attract many students. Finnish universities are distinguished by their high academic standards, world-class faculty, and advanced research facilities, making Finland a desirable location for students seeking to advance their education abroad.

- **Career Opportunities:** Another significant factor attracting international students to Finland is the potential for post-study work opportunities and career advancement (Mathies & Karhunen, 2021). The country offers various integration opportunities for international graduates to join the job market (Lu & Härkälä, 2024), thus enhancing their professional prospects. Many students view studying in Finland as a gateway to the global job market, and the possibility of securing employment in Finland post-graduation is a strong motivator to stay in the country. Consequently, the government has implemented regulatory changes to support this (ICEF, 2020a, 2020b).

- **Quality of Life:** Finland's high quality of life, safety, and well-being are also compelling reasons for international students to choose this country for their studies (Çalıkoğlu, 2018). The country consistently ranks high in global quality of life indices due to its excellent healthcare system, efficient public services, and commitment to sustainability (OECD Better Life Index, n.d.). Students appreciate Finland's clean environment, low crime rates, and overall sense of security. The well-being of residents is prioritised in Finland, reflected in various policies and programs designed to support a balanced and fulfilling lifestyle. For many students, the opportunity to live in such an organised and supportive environment (Beine et al., 2014) significantly influences their decision to study in Finland.

- **Gender Equality and Happiness:** Finland's strong reputation for gender equality and being one of the world's happiest countries (Helliwell et al., 2024) attracts students looking for a progressive and inclusive society. The country's commitment to gender equality is evident in its policies and practices that promote equal opportunities for all, regardless of gender (Ministry of Social Affairs and Health, 2021). This progressive approach resonates with students who value social justice and equality. Additionally, Finland's high ranking in happiness, as measured by factors such as social support, freedom, and trust, creates an appealing environment for students seeking a positive and supportive community. The inclusive and welcoming nature of Finnish society makes it an attractive destination for students from diverse backgrounds.

- **Family-Friendly Environment:** Finland's family-friendly policies and services attract students who value a supportive environment for themselves and their families (ICEF, 2022b; Mathies & Karhunen, 2021). Finland offers numerous benefits for families, including affordable childcare, parental leave, and family support services (KELA, FPA, n.d.). These policies particularly appeal to international students who may be studying abroad with their families. The availability of high-quality education and excellent healthcare services further enhances Finland's attractiveness as a study destination. For students who prioritise their family's well-being, Finland's supportive and family-oriented environment is a significant motivator for them to choose the country for their HE.

2.4 Push-Pull-Mooring Framework

The Push-Pull Framework, a cornerstone in migration studies and consumer behaviour research, traces its roots back to the 19th century when E.G. Ravenstein of England first articulated the concept (Grigg, 1977). At its core, this framework asserts that migration is shaped by a dynamic interplay of "push" factors, driving

individuals away from their current location, and "pull" factors, drawing them toward a new destination. This theoretical foundation has developed significantly based on the literature used in the context of HE and international students. A detailed review of the same is included in Table 2.

The formalisation of the Push-Pull model took place in the 20th century when Lee (1966) introduced a structured framework to comprehend the complex dynamics of migration. Beyond the concepts of 'push' and 'pull,' Lee (1966) identified several barriers that can impede international migration between countries. These barriers included distance, language differences, cultural disparities, and, notably, physical borders. Lee (1966) outlined three reasons for migration – "plus," "minus," and "zero." Neutral factors do not influence migration, whereas positive factors encourage it, and negative factors deter it. This marked the start of a more systematic investigation into the diverse forces affecting migratory patterns.

Later, contributions by Bogue (1969) and Moon (1995) expanded the framework by adding the mooring dimension, thereby creating the Push-Pull-Mooring (PPM) theory. This development moved beyond a simplistic dichotomy, offering a more detailed understanding of the factors influencing migration decisions.

In simple words, earlier, the concept of migration was an overly simplified perspective within the Push-Pull Framework, where migration decisions were viewed as a basic contradiction of 'push' and 'pull' factors. Early interpretations tended to oversimplify the complex web of factors influencing migration. However, the framework evolved into a more refined understanding through subsequent scholarly contributions, mainly from Bogue (1969) and Moon (1995). This evolution signifies a move from a rudimentary, binary viewpoint to a more intricate appreciation of the multifaceted dynamics inherent in migration decision-making.

Beyond its roots in migration studies, the Push-Pull Framework found resonance in consumer behaviour. The extension of the model into the Push-Pull-Mooring theory, particularly in the late 20th century, played a key role in explaining consumer switching behaviour. The mooring factors show how migration decisions can be either made more difficult or helped by various complex elements (Moon, 1995). The framework's adaptability across disciplines highlights its versatility and enduring relevance (Li, 2018; Nguyễn et al., 2021; Nugroho & Wang, 2023).

Table 2: Push-Pull-Mooring Framework Literature Review

Author(s) and Year	Article Title	Context of Study	Push Factors	Pull Factors	Additional Factors
Beine et al. (2014)	Determinants of the international mobility of students	This study examines the economic and policy-related determinants of international student mobility.	Migration costs influenced by distance between countries, language proximity, colonial link, and network size at destination; Skill prices in origin countries favouring emigration of students.	Expected earnings, including wage conditions at destination and expected premium based on the quality of education; Skill premia at destination and wage data from the OECD; University ranking; Quality of higher education at destination; Housing prices and reported quality of universities.	Network effect, with the presence of country nationals at destination acting as a magnet for international students; Living costs and host capacity; Registration fees; Policies aimed at reducing the costs of living rather than tuition fees.
Çalıkoğlu, A. (2018)	International Student Experiences in Non-Native-English-Speaking Countries: Post-graduate Motivations and Realities from Finland	Explores the motivations, challenges, and future plans of international post-graduate students in Finland.	Academic Opportunities: Lack of academic programs or quality education in home countries. Economic Conditions: Limited job options or economic prospects in the home country. Language Barriers: Challenges related to learning the local language in non-native English-speaking countries. Cultural Differences: Adjustment issues due to varying cultural norms and practices.	Quality Education: Attraction towards the quality of education and university reputation in the destination country. Cultural Immersion: Desire to experience a different educational system and cultural environment. Personal Growth: Opportunity for personal and professional development through international experiences. Career Opportunities: Seeking diverse job prospects and international work experience post-graduation.	Organizational Support: Availability of support services and guidance from institutions. Social Integration: Importance of building relationships and integrating into the local community. Language Support: Access to language assistance programs to overcome communication barriers. Program Segregation: Impact of segregated programs on cross-cultural learning opportunities.

Author(s) and Year	Article Title	Context of Study	Push Factors	Pull Factors	Additional Factors
Dago, F., & Barussaud, S. (2021)	Push/Pull Factors, Networks and Student Migration from Côte d' Ivoire to France and Switzerland	Factors driving Ivorian student migration to France and Switzerland, focusing on migrant networks.	Low quality of higher education, unavailability of specific training programs, strikes and unrest in public universities, mismatch between training and labor market needs, lack of qualification of teachers, low international recognition, low rate of professional integration of graduates.	Attractiveness and competitiveness of destination universities, quality training opportunities, value of diplomas, language advantages, 'low' cost of schooling, symbolic capital of foreign diplomas.	Influence of migration networks, role of families, social construction of mobility, impact of social representations, use of specialized software for data analysis, iterative data collection and analysis processes to ensure saturation.
Gbollie, C., & Gong, S. (2020)	Emerging destination mobility: Exploring African and Asian international students' push-pull factors and motivations to study in China	Motivations and push-pull factors of students in Chinese universities.	Standard of education, local enrollment, proximity.	Family influence, scholarships, immigration policies, university quality, reputation, and political arrangements.	Not specified.

Author(s) and Year	Article Title	Context of Study	Push Factors	Pull Factors	Additional Factors
Gutema et al. (2023)	Exploring key themes and trends in international student mobility research—A systematic literature review	Systematic review of literature on international student mobility.	Economic and societal forces; Political instability; Lack of economic opportunities; Limited access to education; Personal safety concerns.	Quality of education, employment opportunities, and cultural proximity.	Language barriers, cultural adaptiveness, networking opportunities, social capital, social integration, and connection.
Kahanec, M., & Králiková, R. (2011)	Pulls of International Student Mobility	The paper analyses the pull factors that attract international students to their host countries, focusing on the European context.	Not specified.	Availability of programs taught in English, the quality of higher education institutions, and educational policies.	The study emphasizes the significance of educational policies, scholarship opportunities, and the economic environment of the host country.

Author(s) and Year	Article Title	Context of Study	Push Factors	Pull Factors	Additional Factors
Kaur, A., & Kaur, P. (2023)	Rethinking International Migration in Punjab: A Push–Pull-Mooring framework	New framework for understanding international migration in Punjab.	Economic and political circumstances; Human rights and media freedom; Crime rate; Education quality; Disinterest in farming; Political instability; Behavioural beliefs; Social values; Switching costs; Subjective norms.	Improved living conditions; Better jobs, career possibilities, and income; Better wages and employment conditions; Information, recruitment, and transportation; Job and educational opportunities; Better living conditions and environment.	Switching costs; Subjective norms.
Lisana, L. (2022)	Factors affecting university students switching intention to mobile learning: a push-pull-mooring theory perspective	Mobile learning adoption among Indonesian university students.	Negative experiences with traditional learning; Lack of interaction; Lack of motivation; Lack of flexibility; Inconvenience of traditional methods.	Learning autonomy; Perceived enjoyment.	Student innovativeness; Network externalities.

Author(s) and Year	Article Title	Context of Study	Push Factors	Pull Factors	Additional Factors
Mazzarol, T., & Soutar, G. N. (2002)	" Push-pull" factors influencing international student destination choice	Factors influencing international student choice of study destinations.	Lack of higher education access; Limited employment opportunities; Political instability; Desire for a better life.	Perception of overseas study quality; Difficulty in local program entry; Availability of desired programs; Environment and lifestyle; Geographic proximity; Social links.	Not specified.
Nikou and Luukkonen (2023)	The push-pull factor model and its implications for the retention of international students in the host country	Decision-making of international students in Finland regarding staying or leaving after graduation.	Perception of studying abroad vs. locally; Local admission difficulties; Unavailability of preferred programs; Understanding of the West; Intention to settle.	Knowledge and awareness; Cost issues; Environment; Geographic proximity; Social links; Personal recommendation.	Not specified.
Wei, H. (2012)	An empirical study on the determinants of international student mobility: a global perspective	This research provides a global overview of the factors influencing international student mobility, based on empirical data.	Limited access to higher education; Lower quality of education in home countries; Political and economic instability.	Higher quality of education abroad; Cultural and educational policies in host countries; Better post-graduation opportunities.	The paper discusses the impact of globalization on education and the increasing importance of international education as a factor of student mobility.

The Push-Pull Framework has been enriched and extended in contemporary scholarship, finding a significant application in the study of international student mobility (Amaro et al., 2019; Çalıkoğlu, 2018). Within this context, it serves as a valuable tool for comprehending the motivations and decisions of students opting to study abroad. The framework in this application acknowledges the intricate role played by various organisations and social networks in interpreting and framing both push and pull factors that shape students' decisions (Dago & Barussaud, 2021; Kaur & Kaur, 2023; Mazzarol & Soutar, 2002; Nikou & Luukkonen, 2023).

Despite its widespread acceptance, the Push-Pull Framework has not been without critique. Scholars such as Cheng et al. (2020) and Yue and Lu (2022) have raised concerns about its static conceptualisation of push and pull factors, arguing that decision-making for overseas studies is a fluid process wherein individuals continually reinterpret the same factors. This critique underscores the need for ongoing refinement and development within the framework.

2.5 Perceived value

Perceived value plays a vital role in shaping customer satisfaction and loyalty, which is equally relevant in higher education (Alves, 2011; Dlačić et al., 2014; Lai et al., 2012). Perceived value is defined *as a customer's overall evaluation of the usefulness of a product or service, considering the benefits received relative to the costs incurred* (Zeithaml, 1988, as cited in Sánchez-Fernández and Iniesta-Bonillo, 2007). In the context of higher education, perceived value is affected by various factors, such as academic quality, teaching quality, campus facilities, cost-effectiveness, convenience, and reputation (Alves, 2011; Dlačić et al., 2014; Toledo et al., 2017). These elements are especially significant for international students, who often encounter additional obstacles like language barriers (Saarinen, 2012) and cultural differences (De Salles Canfield & Basso, 2017) when studying in a foreign country.

Author, year	**Title**	**Journal**	**Approach**
Alves (2011)	The measurement of perceived value in higher education: a unidimensional approach	Service Industries Journal	Unidimensional
Dlačić et al. (2014)	Exploring perceived service quality, perceived value, and repurchase intention in	Total Quality Management & Business Excellence	Multidimensional

	higher education using structural equation modelling		
Lai et al. (2012)	The perceived value of higher education: the voice of Chinese students.	Higher Education	Multidimensional
Sánchez-Fernández and Iniesta-Bonillo (2007)	The concept of perceived value: a systematic review of the research.	Marketing Theory	Unidimensional & multidimensional
Toledo et al. (2017)	Antecedents and consequences of university perceived value, according to graduates: The moderating role of Higher Education involvement.	International Review on Public and Nonprofit Marketing	Multidimensional
Woodall et al. (2014)	Making sense of higher education: students as consumers and the value of the university experience	Studies in Higher Education	Multidimensional

Table 3: Literature Review for Perceived Value

The empirical studies show that there are two ways to measure perceived value in HE: unidimensional or multidimensional (See Table 3 and Table 4). The unidimensional approach to measuring perceived value in HE involves assessing the overall value of the educational experience from the student's perspective, using a single scale or item. This approach assumes that students evaluate the educational experience and do not distinguish between different aspects of the service provided by the university. Alves (2011) developed a reliable measurement scale for perceived value in HE using a unidimensional approach. However, the unidimensional approach is criticised for oversimplifying the complexity of perceived value, which may consist of multiple dimensions that a single construct cannot adequately capture.

In contrast, the multidimensional approach to measuring perceived value in HE involves separately assessing different aspects of the educational experience. This approach assumes that students evaluate the value of each component of the educational experience differently and that the relative importance of each component may vary across students. Dlačić et al. (2014) used a

multidimensional approach to assess perceived value in HE, finding that service quality and perceived value positively affect student satisfaction and repurchase intention. Similarly, Woodall et al. (2014) found that multidimensional measures of perceived value positively affect student satisfaction and loyalty.

Uni-dimensional nature	**Multi-dimensional nature**
Roots in economic theory and cognitive psychology	Roots in consumer-behaviour psychology
Utilitarian and economic conception	Behavioural conception
Cognitive approach	Cognitive-affective approach
Simplicity	Richness and complexity
Knowledge of how value is evaluated	Specific direction on how to improve value
Lack of agreement regarding the antecedents of value	Lack of agreement regarding the components of value
Confusion about the relationship among the antecedents	Confusion about the relationship among the components
Direct observation of value	Observation of value through its components
Widely embraced in the literature	Hardly embraced in the literature

Table 4: Comparison of Uni-dimensional and Multi-dimensional Approaches to the Nature of Perceived Value (Source: Sánchez-Fernández & Iniesta-Bonillo, 2007, p. 442).

Therefore, as established in the literature, international students consider various components when evaluating their experiences. This thesis will adopt a multidimensional approach to understand the perceived value from multiple perspectives, including overall satisfaction, career prospects, quality of life, and the cost-benefit analysis of leaving their home country, studying, and staying in a new country. Specifically, this study focuses on international students at Finnish HEIs. To achieve this, the thesis will utilise components from Lai et al. (2012) and Toledo et al. (2017).

2.5.1 Understanding Perceived Value in Higher Education

The importance of perceived value in higher education (HE) is immense, particularly in light of current trends where education is viewed as a crucial investment and a pathway to knowledge (Sánchez-Fernández & Iniesta-Bonillo, 2007). Perceived value is a multifaceted concept (Sheth et al., 1991) that goes beyond a simple cost-benefit analysis of educational services. It significantly influences students' decisions regarding their education, their satisfaction with their educational experience, and their loyalty to their institutions.

Perceived value encompasses more than just transactional aspects such as tuition fees and the physical delivery of education; it also includes emotional and social dimensions that greatly enhance the student experience (Woodall et al., 2014). For example, the emotional dimension might involve the sense of accomplishment or fulfilment a student feels from their studies, while the social dimension could include the sense of belonging to a community or network within the university. According to Alves (2011), these aspects contribute to a student's overall assessment of value, impacting their satisfaction and commitment to the institution.

Perceived value not only affects the initial choice of an institution or program but also has long-term implications for loyalty, such as alumni engagement, recommendations to potential students, or the decision to pursue further studies at the same institution. Therefore, understanding and enhancing perceived value can create a positive cycle of attraction, satisfaction, and retention, benefiting both students and institutions.

The relationship between perceived value and the quality of services provided by HEIs influences students' intentions to continue their association with the institution, often referred to as "repurchase" intentions (Dlačić et al., 2014). This link between service quality and perceived value underscores the importance of meeting and exceeding students' expectations in various service areas, including academic offerings, administrative support, campus facilities, and extracurricular activities.

As recommended by Lai et al. (2012), universities should adopt a student-centred approach to understanding and addressing the diverse needs and expectations of their student body. By doing so, institutions can create a distinctive and valuable educational experience that attracts students, fosters satisfaction and loyalty, and encourages a lifelong connection with the institution.

2.5.2 Perceived Value for International Students Studying in Finland

Several factors influence the value of pursuing HE in Finland for international students. These include academic quality, policy environment, societal inclusiveness, and post-graduation opportunities (Dlačić et al., 2014; Lai et al., 2012; Toledo et al., 2017; Woodall et al., 2014). Although the importance of perceived value has been established in previous sections, it is important to understand what it means in the context of Finland as it determines the scope of this study. For this reason, an analysis of recent literature and policies has been conducted to highlight the complexity of this topic.

A study by Çalıkoğlu (2018) and Mathies and Karhunen (2021) provides insight into why international students pursue postgraduate studies in Finland. The research shows that students are drawn to academic offerings that align with their career aspirations. The studies also emphasise the importance of research opportunities, the international environment, English-taught programs, innovation and technology advancements, and educational quality in influencing their decisions (Mathies & Karhunen, 2021). This underscores the significant role that perceived academic value plays in attracting international talent to Finnish institutions.

Similarly, existing literature emphasises the importance of non-academic factors, such as opportunities for post-study work, which allow international students to gain valuable experience and advance their careers (Mathies & Karhunen, 2021). The Finnish government's initiative to facilitate international students working during their studies and staying in the country after graduation (ICEF, 2022b) aims to increase Finland's attractiveness as a study destination. According to Mathies and Karhunen's (2021) analysis, these opportunities are key determinants of the country's long-term perceived value.

Moreover, the Ministry of Education and Culture's Vision for 2035 aims to strengthen the international dimension of Finnish HE and research. This vision underscores a commitment to integrating global perspectives and improving the international student experience (Ministry of Education and Culture, Finland, n.d.). This strategic approach seeks to maintain and enhance Finland's position in the global education market, addressing the evolving needs and expectations of international students and thereby creating lasting value for their stay in Finland.

Over the years, the Finnish government and HEIs have made several policy adjustments to improve the recruitment of international students. Reports by ICEF (2020a, 2020c) and Maahanmuuttovirasto (2022) highlight significant policy changes, including the implementation of tuition fees for non-EU students and measures to streamline work and residency regulations for international graduates.

The ongoing debate and resistance concerning the introduction of tuition fees for non-EU/EEA students raise concerns about Finland's competitiveness as an affordable and accessible HE destination (YLE NEWS, STT, 2023). Such policy considerations directly impact Finland's perceived value among potential international students, who may see the uncertainty and potential financial burden as barriers to choosing Finland as their study destination.

Additionally, the lack of internationalisation of the curriculum (Renfors, 2021) poses another challenge for the Finnish HE system (Centre for Higher Education Internationalization (CHEI) et al., 2015). Finland is a non-English-speaking country, and international students may face academic challenges such as limited English-taught courses, communication difficulties, and varying levels of English proficiency among instructors (Çalıkoğlu, 2018). The academic experience for international students in Finland is further impacted by the academic support available, course structure limitations, and differences in academic systems. Therefore, offering an internationalised curriculum to international students is crucial to aid their academic and personal development. This will also impact their decision-making process and overall satisfaction with their educational experience in Finland. Enhancing curriculum internationalisation will also benefit Finnish students by providing them with global competencies and fostering a more inclusive and globally aware academic community.

Overall, Finland's HE system offers an excellent opportunity for international students. The nation's strategic initiatives aimed at bolstering its perceived value — through enhanced work opportunities during and after studies, efforts toward curriculum internationalisation, and adaptable policy measures — demonstrate a commitment to maintaining its status as a preferred educational destination on the global stage.

However, to build and provide consistent value to international students at Finnish HEIs and excel in the global market, it is vital that these challenges are addressed with sustainable solutions. For instance, it offers affordable education compared to the global market, alongside financial aid and scholarships. Such measures position Finland as an economically attractive option and underscore its commitment to accessible, high-quality education for a diverse international student body.

2.6 International Students' satisfaction and stay back

Satisfaction has become a significant focus in marketing since it was first introduced by Oliver (1981). Over the years, the topic of satisfaction has been extensively studied in various contexts. In the context of HE, satisfaction has been a subject of research for nearly 40 years, serving different purposes. For example, Mottaz (1984) examined the link between education and overall job satisfaction,

while Chadwick and Ward (1987) analysed the attitudes of business school graduates regarding their perceptions of the education's cost and value, as well as the services provided during their time in college. These studies, conducted over the years, underscore the significance of the topic.

Understanding the satisfaction levels of international students goes beyond their academic performance (Arambewela & Hall, 2009); it significantly influences their experience and future decisions, including whether to stay in the host country post-graduation (Lu & Härkälä, 2024). This section highlights
the importance of student satisfaction not only for the student's immediate educational environment but also for their broader integration into the host country. By synthesising previous studies, this section aims to underline the complexity of student satisfaction, its determinants, and its profound impact on student loyalty and post-graduation choices.

The journey of an international student begins with the decision to study abroad, a process intricately tied to their later satisfaction and loyalty towards their chosen educational institution. Amaro et al. (2019) emphasise the crucial role of initial choice factors, such as perceived educational quality and campus life, and how meeting these expectations fosters a sense of satisfaction and loyalty. This connection underscores the importance of educational institutions aligning their offerings with the expectations of their international students, ensuring a positive impact on their overall experience.

Further investigation into the factors influencing student satisfaction reveals a complex interplay of factors encompassing educational and non-educational aspects across seven key areas: education quality, social aspects, technology, economic concerns, accommodation, safety, and the university's prestige and image. Studies by Arambewela and Hall (2009) identify these components as crucial for creating a satisfying international study experience. This multifaceted nature of student satisfaction suggests that institutions must consider a broad spectrum of elements, from the quality of education to the social and support networks available to students, to foster a positive and enriching environment.

De Salles Canfield and Basso (2017) examine the impact of the cultural dimension on customer satisfaction within the customer journey. They stress the critical role of cultural congruence, indicating that customers who achieve a feeling of cultural integration and belonging tend to be more satisfied with their experience. This facet of satisfaction is particularly relevant when considering students' decisions to stay in the host country post-graduation, suggesting that educational institutions should also focus on facilitating cultural integration as part of their support services.

The evolving landscape of HE and the changing needs of international students call for ongoing research and adaptation. Jereb et al. (2018) and Lu and Härkälä (2024) point to the need for educational institutions to continually reassess and

enhance the factors contributing to student satisfaction. This includes not only academic and social aspects but also employment integration, suggesting that successful employment outcomes can significantly enrich the study abroad experience and influence students' decisions to remain in the host country. Additionally, research by Kwon et al. (2023) highlights the direct connection between student satisfaction and their motivation to stay.

Viewing student satisfaction as a performance indicator, Nastasić et al. (2019) argue that high satisfaction levels reflect the superior quality and efficiency of the educational experience institutions offer. This perspective is supported by Santos et al. (2020), who link satisfaction to the broader concept of social responsibility in HE, proposing that institutions that prioritise quality and social responsibility are likely to enhance student satisfaction and, consequently, retention and post-graduation stay rates.

The challenge of accurately measuring student satisfaction, raised by Senior et al. (2017) and Wong and Chapman (2022), underscores the need for educational institutions to look beyond traditional metrics. They advocate for a comprehensive approach to understanding and enhancing the international student experience, highlighting the critical role of peer and faculty interactions in shaping satisfaction.

The literature highlights that students' satisfaction is a complex, multifaceted issue that significantly influences their educational journey and future decisions. By determining and addressing the diverse needs of international students—from academic and social integration to cultural congruence and employment prospects—educational institutions can create a more fulfilling and supportive environment for their international student body, encouraging their decision to remain in the country.

3 THEORETICAL MODEL AND HYPOTHESIS DEVELOPMENT

This section outlines hypotheses concerning the factors that impact international students' satisfaction and their intentions to remain in Finland after graduation. These hypotheses are formulated based on the theoretical perspectives of the Push-Pull-Mooring (PPM) framework and perceived value theory to comprehend the complex interplay of motivations and obstacles faced by international students.

Previous research has investigated the appealing factors that influence students' decisions to pursue education abroad and potentially stay in the host country after completing their studies (Cheng et al., 2020; Dago & Barus-saud, 2021; Mazzarol & Soutar, 2002; Nikou & Luukkonen, 2023). These factors can be understood through the concept of perceived value, which includes not just transactional aspects like tuition fees but also emotional and social dimensions that enhance the student experience (Woodall et al., 2014). For example, a study by Kwon et al. (2023) found that international students' intentions to stay in Nova Scotia, Canada, were positively influenced by higher satisfaction with transitioning to online education, greater confidence in career prospects, and the ability to navigate immigration policies. This indicates that perceived value is crucial in shaping students' educational choices and their satisfaction with their academic experiences.

Çalıkoğlu (2018) investigated the experiences of international students in non-native English-speaking countries, focusing on motivations and realities in Finland using the Push-Pull framework. The study revealed that the **perceived value of studying abroad is affected by several push factors**, including (1) inadequate academic programs or perceived lower quality of education in their home countries, (2) limited job opportunities, (3) language barriers, and (4) difficulties adjusting to cultural norms. These factors collectively motivate students to seek education abroad, where they perceive higher value in the academic and social offerings of host countries.

On the other hand, the study identified **pull factors** such as (1) the high quality of education and university reputation in destinations like Finland, (2) the desire for cultural immersion and experiencing different educational systems, (3) opportunities for personal and professional development through international exposure, and (4) diverse job prospects and international work experience post-graduation (Çalıkoğlu, 2018). These factors enhance the perceived value of studying abroad by providing students with both tangible and intangible benefits that meet or exceed their expectations.

Dago and Barussaud (2021) observed similar patterns where the quality of

education and established networks in France and Switzerland served as strong attractors for students from Côte d'Ivoire, enhancing their perceived value of these destinations. **Mooring factors** such as social norms, family recommendations and personal connections significantly impacted students' perceived value and decisions to study abroad. These elements create a supportive environment that enhances the emotional and social aspects of the student experience, making studying abroad more attractive and valuable (Gbollie & Gong, 2020; Kaur & Kaur, 2023).

Improving perceived value can create a positive cycle of attraction, satisfaction, and retention, benefiting both students and educational institutions (Dlačić et al., 2014). Alves (2011) pointed out that the perceived value of studying abroad enhances students' overall satisfaction, influencing their commitment to their institution and their intentions to remain. Research by Nguyen et al. (2021) and Nugroho and Wang (2023) demonstrated that social integration and community support increase perceived value, leading to higher satisfaction and a greater likelihood of students staying in the host country after graduation. Additionally, Tedja et al. (2024) emphasised the significance of perceived value and satisfaction in influencing the intention to maintain relationships. Consequently, this study posits:

- **H1: Push factors influence the perceived value of studying abroad.**
- **H2: Pull factors influence the perceived value of studying abroad.**
- **H3: Mooring factors influence the perceived value of studying abroad.**
- **H4: Mooring factors influence the intention to stay back.**
- **H5: The perceived value of studying abroad positively influences satisfaction.**
- **H6: Satisfaction positively influences the intention to stay back.**

Challenges such as cultural adaptation, language barriers, and social isolation can negatively affect students' satisfaction with their international experience. Studies by Arambewela and Hall (2009) and Wong and Chapman (2022) highlight that these obstacles create significant barriers to student integration and satisfaction. Addressing these challenges requires institutions to provide comprehensive support, including cultural integration programs and language assistance, to enhance the student experience. Consequently:

- **H7. Challenges negatively influence satisfaction.**

Similarly, these challenges can directly impact students' decisions to stay in the

host country. Factors such as difficulties in cultural adjustment, social isolation, and academic integration reduce the perceived benefits of staying and can motivate students to return to their home countries. Research by Lee (2015) and Lu and Härkälä (2024) shows that addressing these challenges is crucial for improving retention rates among international students. Therefore:

- **H8. Challenges negatively influence the intention to stay back.**

This study presents a conceptual model based on the theoretical insights discussed above (See Figure 4).

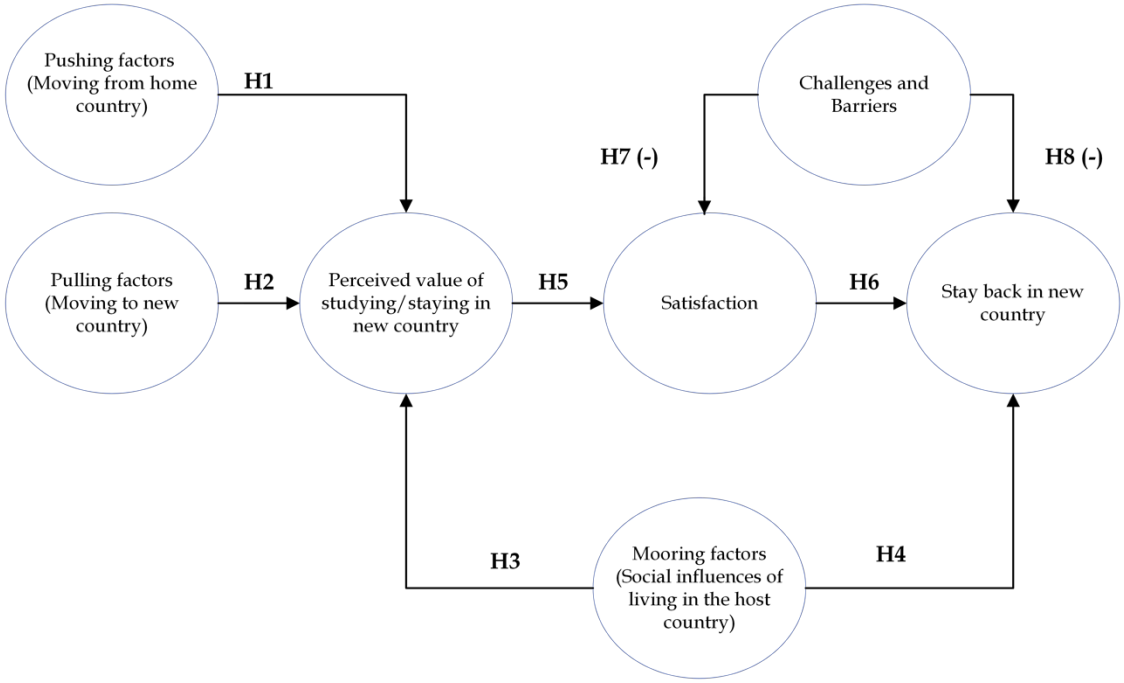

Figure 4: Figure by author based on the literature review.

4 DATA AND METHODOLOGY

4.1 Research Design

The research design section of this thesis focuses on using a quantitative approach—specifically, a survey—to collect data on the factors that influence the satisfaction and retention decisions of international students in Finland. Survey research is especially suitable for this study as it gathers data from a large sample, offering a broad understanding of the target population's beliefs, opinions, attitudes, behaviours, and background information (Hair & Page, 2015). Utilising structured questionnaires allows the researcher to collect standardised data that is straightforward to analyse and compare.

Malhotra et al. (2017, p. 269) describe the survey method as administering a structured questionnaire to a sample of a targeted population to obtain specific information from participants. According to Hair and Page (2015), developing a survey requires careful attention to the research objectives. Key elements of the survey, such as variable selection and question formulation, are guided by the theoretical model and literature review presented in earlier sections. This approach ensures that the survey aligns with the research goals and relevant theoretical foundations.

Quantitative data collection methods, like surveys, involve obtaining numerical data using structured questionnaires or observation guides to gather primary data from individuals. This data can include demographic details (e.g., gender, age, education) as well as more complex variables such as attitudes and behaviours (Hair & Page, 2015). Surveys are well-suited for research projects needing information from many individuals, as they enable systematic data collection that is easily quantifiable and analysable.

The survey was chosen for this thesis for several reasons:

1. **Comprehensive Data Collection:** Surveys can gather a broad spectrum of information, including demographic details, attitudes, beliefs, and behaviours. This versatility is crucial for comprehensively understanding the diverse experiences of international students in Finland (Hair & Page, 2015).
2. **Standardisation and Comparability:** By posing the same questions in the same sequence to all respondents, surveys ensure that the data collected is uniform and comparable. This consistency is vital for statistical analysis and testing hypotheses (O'Gorman & MacIntosh, 2015).
3. **Large Sample Size:** Surveys are effective tools for gathering data from a large group, which enhances the reliability and generalizability of the findings. Given the varied population of international students, a large

sample is necessary to capture a representative array of experiences and perspectives (Hair & Page, 2015).

4. **Efficiency and Cost-Effectiveness:** Self-administered online surveys are both time-efficient and cost-effective. They allow respondents to participate at their convenience, increasing response rates and reducing the resources needed for data collection (O'Gorman & MacIntosh, 2015). This approach aligns well with the needs of this thesis.
5. **Anonymity and Reduced Bias:** Online surveys can be completed anonymously, which helps to minimise social desirability bias and encourages candid responses. This is particularly important when collecting sensitive information about personal experiences and perceptions (Hair & Page, 2015).
6. **Policy-Related Data:** Surveys are excellent for gathering data to inform policy decisions. They can capture quantifiable information about a population's attitudes, behaviours, and experiences, which is valuable for developing and accessing policies aimed at enhancing the experiences of international students (O'Gorman & MacIntosh, 2015).

An **analytical (explanatory) survey design** was selected for this study. The main reason for this choice is that the research aims to explore the relationships between various factors that influence international students' satisfaction and their decisions to remain in Finland. Specifically, the study seeks to uncover the underlying reasons behind these decisions and to test hypotheses based on the Push-Pull-Mooring framework. This approach is well-suited to the nature of analytical surveys, which are intended to examine cause-and-effect relationships and provide insights into the variability of different phenomena (O'Gorman & MacIntosh, 2015).

4.2 Survey Design

The survey design follows the principles outlined by O'Gorman and MacIntosh's (2015) six survey design stages: Research questions/conceptual framework, List of information requirements, Questionnaire survey, Draft design, Pilot study, and Final design. These stages ensure that the survey comprehensively explores the variables affecting satisfaction and stay-back intentions. Furthermore, the survey was divided into two parts: the first part gathered demographics (age, gender, country of origin, degree level, tuition fee liability, duration in Finland and at the Finnish University), followed by 7 latent constructs (Push, Pull, Mooring, Perceived Value, Satisfaction, Stay back (intent) and Challenges). The previous sections have helped identify the questionnaire outline for the survey. Additionally, the elements of the controlled variable are supported as listed below.

Using the age categories from OECD's "Education at a Glance 2023" (OECD, 2023), the survey aims to capture a wide age range of individuals engaging in education

in Finland. This decision reflects Finland's focus on lifelong learning and the important role of vocational education and training (VET), which attracts a diverse group of learners, including those who are older than traditional college students. Acknowledging the different educational paths and participation rates among different age groups allows this research to more accurately represent the educational experiences and motivations within the Finnish context, making our findings more valid and comprehensive.

Additionally, the country of origin was open for respondents to answer to capture the wide scope of responses. The survey categorises respondents' fields of study using the dataset 'New foreign university students by field of study' from Vipunen – Education Statistics Finland (Vipunen, n.d.). This dataset provides current and detailed information on the educational backgrounds of international students in Finland, sorted by their respective fields of study. The survey categories are aligned with these classifications to accurately represent the diverse academic interests of international students in Finland. This approach enhances the relevance and specificity of our survey and ensures that the analysis is based on current educational statistics. Including this justification in the methodology section emphasises the commitment to empirical rigour and the relevancy of this survey design, ensuring that the research findings reflect the actual composition of international students in Finnish HEIs.

Considering the dynamic tuition fee system in Finland's education system, a question was added to categorise the financial obligations of international students concerning the payment of tuition fees. The diversity in tuition fee requirements is influenced by several factors, including residency status, level of qualification, and citizenship, as outlined on the Finnish national application portal (Opintopolku, n.d.). For instance, EU/EEA citizens are typically exempt from paying tuition fees, while non-EU/EEA students may be liable to pay.

Additionally, certain residency statuses and scholarship programs can exempt students from paying fees. Including this question helps to differentiate the various financial scenarios faced by students, which is crucial for understanding their overall educational and financial experiences in Finland. This information is pertinent for developing tailored support and policy interventions for different student groups.

Understanding the total duration of stay in Finland and the specific period spent as a student is essential for analysing how different lengths of stay impact the academic and living experiences of international students. The "Time Spent in Finland" question captures the overall exposure to Finnish culture, environment, and lifestyle, which can influence students' adaptation and satisfaction levels. Meanwhile, "Time Spent as a Student" focuses on the educational experience, providing insights into how long students have been integrated into the Finnish

academic system (refer to Appendix 1). Differentiating these two durations allows for a nuanced analysis of the factors affecting international students' satisfaction and decisions to stay in Finland post-graduation.

The remainder of the survey is designed based on the factors derived from an extensive literature review. The questions used to test the hypotheses derived from the conceptual model are measured on a 5-point Likert scale. A Likert scale attempts to measure attitudes or opinions by using a five-point scale to assess the strength of agreement or disagreement about a statement. For each point on the scale, a label is developed to express the intensity of the respondent's feelings (Bhandari & Nikolopoulou, 2023).

A 5-point Likert scale in this survey is chosen for several reasons. Firstly, the 5-point Likert scale is straightforward for respondents to understand and use. It provides a balanced range of options, from strong agreement to strong disagreement, allowing respondents to express their attitudes or opinions clearly. Secondly, the Likert scale effectively measures attitudes and opinions (Bhandari & Nikolopoulou, 2023), which is essential for this study. By employing this scale, the survey can capture the intensity of the respondents' feelings toward various statements related to their experiences and motivations. This approach ensures that the survey can effectively assess complex constructs like satisfaction and stay-back intentions.

Additionally, studies in the field support the use of a 5-point Likert scale. For instance, a study by Mathies and Karhunen (2021) employed a Likert scale to measure the perceptions and experiences of international students. Their findings demonstrated the effectiveness of this scale in capturing attitudes and providing reliable data for analysis. Moreover, using a standardized 5-point Likert scale ensures consistency across the survey, facilitating the comparison of responses and data analysis. This standardisation is crucial for statistical analysis and hypothesis testing.

4.3 Pilot Testing

The survey was pre-tested amongst 5 international students to enhance the attractiveness and engagement of the survey instrument, and adjustments were made based on feedback from the respondents and the supervisor. This iterative process aligns with the recommendations provided by O'Gorman and MacIntosh (2015) to ensure the effectiveness of the research tool. The feedback received led to the following changes supplemented by the questionnaire designing guide by Hair and Page (2015): First, a disclaimer was added to the survey description to address any potential concerns and to clarify the purpose of the survey in response to critical feedback that suggested a lack of sensitivity toward the respondent's education system in their home country:

Disclaimer: This survey uses items from previous studies and literature for academic research purposes only. The owner of this survey has no intention of causing offence or disrespect towards any nation or its citizens. This research is conducted with the utmost respect for all cultures and communities, aiming to contribute to the academic understanding of international student experiences.

To avoid confusion, the reference to the Push-Pull-Mooring framework was removed from the statements. For example, the question "Assessing Your Motivations for Studying Abroad: Pushing Factors from Your Home Country" was rephrased to "What inspired your decision to study abroad? Feel free to share any experiences or aspirations that influenced your choice."

The age groups were adjusted to better reflect the student population using the age categories from OECD's "Education at a Glance 2023" (OECD, 2023). The original age categories were restructured as mentioned below:

Original age categories	**To the following categories:**
• 18 - 23 • 24 - 29 • 30 - 35 • 36 - 40 • 41 - 45 • 46 - 50 • More than 51	• 18 - 24 • 25 - 29 • 30 - 34 • 35 - 39 • 40+ years old

Table 5: Age categories before and after.

The questions regarding tuition fee payments were modified to include different scenarios, such as residency permits. Originally, the question had options like:

Original	**This was changed to:**
• Self-financing • Parental support • Scholarships from my host institution • Bank loan • Employer • Other financial aid (such as project funding, KELA, etc.) • Other (please specify)	• I am liable to pay tuition fees to the Finnish institution. • I am not required to pay tuition fees due to my residency status (e.g., I hold a resident permit that exempts me from fees). • I am not required to pay tuition fees because of my level of qualification (e.g., I am a Ph.D./Post Doc student) in Finland. • I am an EU/EEA citizen and am not required to pay tuition fees.

	• I am part of a scholarship program that covers my tuition fees (full/partial tuition-fees coverage). • Other (please specify)

Table 6: Tuition fee payment categories before and after.

Several questions were reworded to be more user-friendly and less technical, ensuring that respondents could easily understand and accurately answer them. Finally, the questions were sequenced to provide a consistent flow throughout the survey, which helps maintain respondent engagement and improves the overall coherence of the survey instrument. This careful restructuring and refinement process was crucial in making the survey more accessible and relevant to the target respondents, thus enhancing the quality and reliability of the collected data.

4.4 Data Collection

In empirical research, solutions are derived from analysing data. Typically, in the pursuit of scientific knowledge, researchers aim to answer their research questions by examining data through various methods, such as measurements, calculations, or assessments. For this study, data was gathered through an online survey conducted on Startquestion.com

Startquestion.com was chosen for this study due to its user-friendly interface, data security measures, and comprehensive analytical tools. The platform supports the creation of complex survey designs with various question types, ensuring that the survey can effectively capture the necessary data on international students' experiences and motivations. Additionally, Startquestion.com provides features such as real-time data collection and easy export of data for further analysis, which are crucial for maintaining the efficiency and integrity of the research process. The platform's ability to ensure participant anonymity also aligns with ethical research standards, thereby fostering candid and reliable responses from participants. Most importantly, it has a better visual appearance than other platforms, such as Webropol. Startquestion.com also provided a cost-free package for 200 responses for promotional reasons, making it the first choice.

Furthermore, Startquestion has implemented a comprehensive Personal Data Protection Policy in alignment with GDPR requirements, ensuring that all data processing activities adhere to the principles specified in the regulation (Żołądź, 2024). This policy, originally developed and approved on November 27, 2018, undergoes systematic reviews and updates as necessary. The policy includes strong measures such as incident management procedures, data security rules,

IT system usage protocols, and processes for handling requests from data subjects. Additionally, the company has established internal procedures for managing passwords, backups, and data retention, further solidifying its commitment to GDPR compliance.

The survey was primarily distributed through social media and email. To maximise reach and ensure a diverse sample, collaboration was undertaken with student ambassadors, international student coordinators, and professionals on LinkedIn who work with international students or in related fields. These contacts facilitated connections with various student groups at the University of Jyväskylä, Aalto University, Vaasa University, Tampere University, and other institutions. Additionally, emails were sent by respective study coordinators to their groups within different faculties at the University of Jyväskylä. This multichannel distribution strategy ensured that the survey was broadly and effectively disseminated, enabling access to a wide range of international students across multiple universities.

The survey was initiated on March 12, 2024, and kept open for four weeks, with the aim of gathering at least 100 responses. By April 13, 2024, 523 visits and 127 completions were recorded, resulting in a 24.28% completion rate. Initial data analysis reports indicated the need for improvement. Thus, based on peer suggestions, the survey was reopened for a week in June (21-28) to achieve at least 150 responses. Ultimately, 63 additional visitors and 22 more responses were attracted, culminating in a total of 586 visitors and 149 complete responses, with a response rate of 25.43%. This rate aligns with previous research, which indicates that online survey completion rates typically range from 10% to 50% (Ngulube, 2005). 52 incomplete responses were excluded from the study.

To address ethical considerations, the study's purpose was thoroughly explained in the summary provided to international students along with the questionnaire (refer to Appendix 1). All responses collected were kept confidential, and participants were assured that their information would be used solely for research purposes.

4.5 Sample Description

Two sampling techniques – purposive and snowball (Acharya et al., 2013) were employed to achieve a comprehensive and targeted sample for this study. Initially, purposive sampling was utilised to deliberately select international students studying at Finnish HEIs, ensuring that the sample was aligned with the research objectives. Subsequently, a snowball sampling approach was implemented, whereby the initial respondents were encouraged to refer other international students within their network, thereby accessing hard-to-reach populations through existing social networks.

The sample includes international students currently enrolled or recently graduated from HEIs in Finland. These respondents come from various academic disciplines and backgrounds, providing a comprehensive overview of the sample. Table 7 displays the complete demographic statistics of the said sample.

Demographic Characteristic	***Frequency***	%
Gender		
Male	***79***	53.02
Female	***64***	42.95
Prefer not to say	***6***	4.03
Age		
18 - 24	***40***	26.85
25 - 29	***61***	40.94
30 - 34	***29***	19.46
35 - 39	***13***	8.72
40+ years	***6***	4.03
Country of Origin		
Pakistan	***36***	24.16%
Sri Lanka	***14***	9.40%
Russia	***13***	8.72%
India	***9***	6.04%
Vietnam	***6***	4.03%
Bangladesh	***6***	4.03%
Germany	***5***	3.36%
Egypt	***4***	2.68%
United States of America/USA	***4***	2.68%
Nigeria	***4***	2.68%
Turkey	***3***	2.01%
France	***3***	2.01%
Italy	***2***	1.34%
Canada	***2***	1.34%
Hungary	***2***	1.34%
Mexico	***2***	1.34%
Iran	***2***	1.34%
Prefer not to say	***2***	1.34%
Finland	***2***	1.34%
Brazil	***2***	1.34%
Nepal	***2***	1.34%
Other (25 countries)	***1 each***	0.66 each

Study Program		
Undergraduate	***27***	18.12
Masters	***106***	71.14
Doctoral	***16***	10.74
Post-doctoral studies	***0***	0
Are you an exchange student?		
Yes	***15***	10.07
No	***134***	89.93
Discipline		
Agriculture, forestry, fisheries, and veterinary	***1***	0.67
Arts and humanities	***6***	4.03
Business, administration, and law	***37***	24.83
Education	***5***	3.36
Engineering, manufacturing, and construction	***27***	18.12
Health and welfare	***5***	3.36
Information and Communication Technologies (ICT)	***45***	30.20
Natural sciences, mathematics, and statistics	***11***	7.38
Services	***1***	0.67
Social sciences, journalism, and information	***5***	3.36
Other	***6***	4.03
University Tuition Fees		
Liable to pay tuition fees to the Finnish institution	***34***	22.82
Exempt due to residency status	***13***	8.72
Exempt due to level of qualification	***11***	7.38
EU/EEA citizen not required to pay fees	***19***	12.75
Part of a scholarship program covering fees	***67***	44.97
Other (please specify)	***5***	3.36
Duration of Stay in Finland		
Less than 6 months	***11***	7.38
6 months to 1 year	***55***	36.91
1 to 2 years	***39***	26.17
More than 2 years	***44***	29.53
Time Spent as a Student in Finland		
Less than 6 months	***9***	6.04
6 months to 1 year	***59***	39.60
1 to 2 years	***41***	27.52
More than 2 years	***37***	24.83

Not applicable (graduated)	***3***	2.01
Note: *n*=149		

Table 7: Sample/Demographic Characteristics

In terms of gender, the survey respondents included 53.02% males (79 respondents), 42.95% females (64 respondents), and 4.03% who preferred not to disclose their gender (6 respondents), resulting in a total of 149 completions. The age distribution of the respondents was as follows: 26.85% were aged 18-24 (40 respondents), 40.94% were aged 25-29 (61 respondents), 19.46% were aged 30-34 (29 respondents), 8.72% were aged 35-39 (13 respondents), and 4.03% were aged 40 and above (6 respondents).

Regarding the country of origin, the most common countries represented were Pakistan (36 respondents), Sri Lanka (14 respondents), and Russia (13 respondents). Other notable countries included India (9 respondents), Vietnam (6 respondents), Bangladesh (6 respondents), Germany (5 respondents), Egypt (4 respondents), United States of America/USA (4 respondents), Nigeria (4 respondents), Turkey (3 respondents), and France (3 respondents), among others. Additionally, 25 countries were represented by a single respondent each.

Regarding study programs, most respondents were master's students, constituting 71.14% (106 respondents). This was followed by undergraduate students at 18.12% (27 respondents) and doctoral students at 10.74% (16 respondents). Notably, there were no respondents in post-doctoral studies. When asked about exchange student status, 10.07% of respondents (15 respondents) were exchange students, while the remaining 89.93% (134) were not.

The distribution of respondents across disciplines included Information and Communication Technologies at 30.20% (45 respondents), Business, Administration, and Law at 24.83% (37 respondents), and Engineering, Manufacturing, and Construction at 18.12% (27 respondents). Other disciplines represented in smaller numbers included Arts and Humanities, Education, Health and Welfare, Natural Sciences, Mathematics and Statistics, Services, and Social Sciences, Journalism, and Information.

Regarding university tuition fees, 22.82% of respondents (34 respondents) were liable to pay tuition fees. Additionally, 8.72% (13 respondents) were exempt due to residency status, 7.38% (11 respondents) were exempt due to their level of qualification, 12.75% (19 respondents) were EU/EEA citizens not required to pay fees, and scholarship programs covered 44.97% (67 respondents).

The duration of stay in Finland varied among respondents, with 7.38% (11 respondents) having been in Finland for less than six months, 36.91% (55 respondents) for six months to one year, 26.17% (39 respondents) for one to two years, and 29.53% (44 respondents) for more than two years. Regarding the time spent

as students in Finland, 6.04% (9 respondents) had been students for less than six months, 39.60% (59 respondents) for six months to one year, 27.52% (41 respondents) for one to two years, 24.83% (37 respondents) for more than two years, and 2.01% (3 respondents) had already graduated. These demographic details ensure that the study captures a range of experiences and perspectives among international students in Finland, which is crucial for analysing the factors influencing their satisfaction and stay-back intentions.

4.6 Data Analysis Methodology

The thesis employed SmartPLS for data analysis. It was because of SmartPLS's user-friendly interface and intuitive design (Hair et al., 2022), which make it accessible and easy to navigate. The ease of use ensures that complex analyses can be conducted without extensive training in statistical software. Furthermore, SmartPLS excels in handling complex structural equation models, particularly when dealing with latent variables and multiple indicators (Hair et al., 2019). This capability was crucial for this study, which helped to explore multifaceted relationships between constructs. Another significant factor in choosing SmartPLS is its proven success with small sample sizes, a common constraint in many research studies (Hair et al., 2019). This feature ensured reliable and valid results were obtained even with limited data.

Additionally, SmartPLS offers flexibility in handling various types of data, including non-normal data and categorical variables (Hair et al., 2022). This flexibility is essential for the present study, which incorporates diverse data types. SmartPLS is also well-suited for models with formative constructs, allowing for the specification of relationships between constructs and their indicators (Hair et al., 2019). Finally, the seamless integration of measurement and structural models in SmartPLS provides a comprehensive analysis of the relationships between constructs and their many items (Hair et al., 2022), which is critical for achieving the study's objectives of understanding complex interdependencies.

5 RESULTS AND ANALYSIS

The model was tested using SmartPLS 4 with the consistent PLS-SEM algorithm. Partial Least Squares Structural Equation Modelling (PLS-SEM) is particularly effective for predictive modelling, emphasising the prediction of relationships between variables rather than merely confirming theoretical models. PLS-SEM is a variance-based method that explains the variance in dependent variables, making it suitable for examining and understanding relationships between variables (Hair et al., 2022). Consequently, this approach analyses the hypotheses' relationships and draws conclusions based on the findings.

Various statistical tests, including factor loadings, Cronbach's alpha, Composite Reliability (CR), Average Variance Extracted (AVE), and Discriminant Validity, were performed to assess the internal validity, reliability, and consistency of the scales, following the recommendations of Hair et al. (2019). Items with factor loadings below 0.708 and a standard deviation of less than 0.25 were systematically removed (see Figure 5 and Table 8). According to Hulland (1999), factor loadings should not fall below 0.5 to ensure reliability. Therefore, some items with factor loadings below 0.7 were retained in the study because they still significantly (p-value < .001, see Figure 6) impacted the study's reliability and validity.

The mean values for factors related to studying and living in Finland provide valuable insights into international students' experiences. The minimum mean value of 2.195 corresponds to "The close geographical distance between Finland and my home country makes me consider staying here after my graduation," indicating that geographical proximity is a less significant factor in their decision to stay.

Conversely, items with high mean values reflect strong agreement among respondents. "I feel safe and secure living and studying in Finland" has a mean value of 4.530, showing that students feel very safe in Finland. Similarly, "I moved abroad expecting a better quality of life and an improved standard of living" has a mean value of 4.315, highlighting that the expectation of a better quality of life is a major motivator for studying in Finland.

5.1 Measurement Model

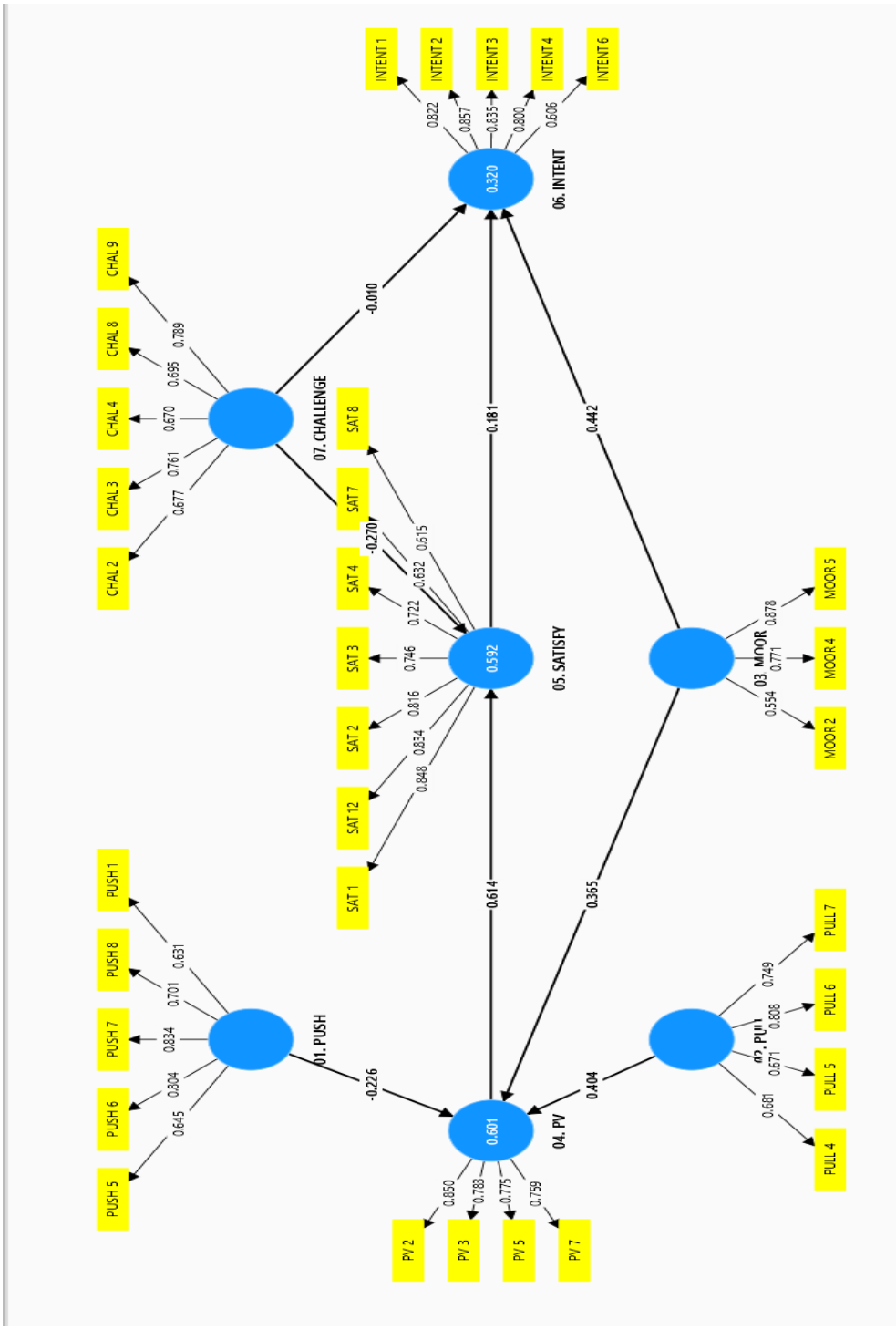

Figure 5: Measurement Model with Factor Loadings. The model includes push factors (PUSH), pull factors (PULL), mooring factors (MOOR), perceived value (PV), satisfaction (SATISFY), challenges (CHALLENGE), and intention to stay (INTENT).

Item	*Description*	*Mean*	*SD*	*Factor Loading*
Push factors (Cheng, B. et al. (2020); Dago, F., & Barussaud, S. (2021); Kaur, A., & Kaur, P. (2023); Mazzarol, T., & Soutar, G. N. (2002); Nguyễn, T. H. N. et al (2021); Nikou, S., & Luukkonen, M. (2023); Nugroho, A., & Wang, W. (2023).)				
PUSH 1	The quality of higher education in my home country meets my academic and professional needs.	3.121	1.146	0.631
PUSH 2	I found the process of gaining admission to educational institutions in my home country to be accessible.	3.819	0.990	Removed
PUSH 3	My home country offers the study program I wanted to pursue.	3.235	1.234	Removed
PUSH 4	The cost of education in my home country is affordable for me and my family.	3.913	1.181	Removed
PUSH 5	There are ample job opportunities in my field of interest in my home country.	3.114	1.240	0.645
PUSH 6	I feel there are sufficient opportunities for personal and professional growth in my home country.	2.819	1.264	0.804
PUSH 7	The economic conditions in my home country support my long-term financial stability.	2.356	1.301	0.834
PUSH 8	The political environment in my home country is stable enough for me to pursue my long-term goals.	2.349	1.409	0.701
PUSH 9	Gaining cross-cultural experience was a primary factor in my decision to study abroad.	3.785	1.033	Removed
PUSH 10	I moved abroad expecting a better quality of life and an improved standard of living.	4.315	0.860	Removed
Pull factors (Çalıkoğlu, 2018; Gutema et al., 2023; Mazzarol & Soutar, 2002; Nikou & Luukkonen, 2023)				

PULL 1	The quality of education in Finland meets my academic and professional development needs.	4.054	0.954	Removed
PULL 2	The scholarship opportunities are available and accessible to me in Finland as an international student.	3.839	1.106	Removed
PULL 3	The cost of higher education in Finland is reasonable and affordable for me	3.141	1.199	Removed
PULL 4	I feel safe and secure living and studying in Finland.	4.530	0.756	0.681
PULL 5	Finland's cultural diversity enriches my educational and living experience here.	3.671	1.020	0.671
PULL 6	Studying in Finland improves my prospects for a successful career in my field.	3.826	0.981	0.808
PULL 7	Finland's advanced economy significantly influences my decision to study here.	3.570	1.057	0.749
PULL 8	My social links (friends, relatives, other network groups) in Finland contribute positively to my study experience.	3.651	1.080	Removed
PULL 9	The proximity of Finland to my home country is an important factor in my reason to studying here.	2.430	1.265	Removed
Mooring factors/social influence (Kaur and Kaur (2023)				
MOOR 1	The financial cost associated with moving to Finland was reasonable for me.	3.436	1.038	Removed
MOOR 2	I found the process of adapting to a new education system in Finland to be cost-effective.	3.678	0.861	0.554
MOOR 3	The emotional cost of leaving my home country is outweighed by the benefits of living in Finland.	3.315	1.205	Removed
MOOR 4	My family and friends support my decision to study and live in Finland.	4.228	0.928	0.771
MOOR 5	People I value believe that staying in Finland after my studies is a good decision.	3.711	1.019	0.878

MOOR 6	The opinions of my social circle have influenced my decision to study in Finland.	2.946	1.110	Removed
Perceived value (Alves, 2011)				
PV 1	The benefits of moving abroad outweigh the costs of being away from my home country.	3.839	1.024	Removed
PV 2	Studying in Finland is a good investment for my future career.	4.101	0.849	0.850
PV 3	I believe staying in Finland after my studies can lead to a higher quality of life than returning home.	3.953	1.101	0.783
PV 4	The experience gained in the university will help in obtaining a good job.	3.651	0.996	Removed
PV 5	Compared to other universities I considered; I feel I receive better value for the price paid here.	3.517	1.066	0.775
PV 6	I am generally happy with my decision to attend this university and pursue my current degree.	4.094	0.979	Removed
PV 7	The benefits of living in Finland outweigh the costs of being away from my home country.	3.732	1.133	0.759
Satisfaction (Jereb et al., 2018)				
SAT 1	I am satisfied with the quality of education in Finland as it meets my academic and professional development needs.	3.926	0.935	0.848
SAT 2	I am satisfied with the resources and support provided by my institute or host university for my studies.	3.919	0.909	0.816
SAT 3	I am satisfied with the alignment of the program I am studying to my career goals and interests.	3.839	1.030	0.746
SAT 4:	I am satisfied with the support services for international students at my university.	3.604	1.110	0.722
SAT 5	I am satisfied with the job opportunities in Finland related to my field of study.	2.329	1.126	Removed

SAT 6	Considering the quality of life, I am satisfied with the cost of living in Finland	3.523	1.046	Removed
SAT 7	I am satisfied with the support and resources provided by the Finnish government for international students.	3.074	1.205	0.632
SAT 8	I am satisfied with the social activities and events organized for international students in Finland.	3.423	1.088	0.615
SAT 9	I am satisfied with the healthcare services available to me as an international student in Finland.	3.651	1.074	Removed
SAT 10	I am satisfied with my social life in Finland, including friendships, cultural experiences, and networking opportunities.	3.336	1.207	Removed
SAT 11	I am satisfied with my experience dealing with bureaucracy and visa policies in Finland.	3.497	1.103	Removed
SAT 12	Overall, I am satisfied with my experience as an international student in Finland.	3.913	0.996	0.834
Challenges and barriers (Çalıkoğlu, 2018; Gutema et al., 2023; Kim & Zhang, 2021; Mathies & Karhunen, 2021; Saarinen, 2012)				
CHAL 1	I have encountered language barriers that have significantly impacted my studies and daily life in Finland.	3.369	1.397	Removed
CHAL 2	I have faced difficulties in finding work in Finland that aligns with my qualifications and interests.	4.154	1.047	0.677
CHAL 3	I have experienced discrimination or racism during my time in Finland.	2.658	1.340	0.761
CHAL 4	The lack of professional networks has hindered my career development in Finland.	3.530	1.046	0.670
CHAL 5	I have found Finland's bureaucracy (visa processes, work permit regulations, residence permit processes, etc.) to be a barrier to accomplishing my academic and professional goals.	2.577	1.130	Removed
CHAL 6	The climate in Finland, including the long winters, has posed significant challenges for me.	3.060	1.286	Removed

CHAL 7	I am concerned with financial issues in Finland, such as high taxation or low salaries, in relation to my expenses.	3.577	1.069	Removed
CHAL 8	There are insufficient opportunities for my spouse or family in Finland.	3.342	1.098	0.695
CHAL 9	I perceive that there are better opportunities for future academic pursuits in countries other than Finland.	3.537	1.013	0.789
Stay back (Çalıkoğlu, 2018; Cantwell et al., 2008; Gutema et al., 2023; Mazzarol & Soutar, 2002)				
INTENT 1	I'm considering staying in Finland after my studies because overcoming the challenges I've faced here has made me more attached to the country.	3.289	1.194	0.822
INTENT 2	Staying in Finland after my graduation can help enhance my career prospects.	3.383	1.066	0.857
INTENT 3	I want to stay in Finland after graduation as my university's qualifications are well-recognized and valued here.	3.342	1.085	0.835
INTENT 4	I'm inclined to stay in Finland post-graduation due to the country's positive economic environment and development.	3.154	1.097	0.800
INTENT 5	The close geographical distance between Finland and my home country makes me consider staying here after my graduation.	2.195	1.151	Removed
INTENT 6	STAY 6: I plan to stay in Finland after graduation because my parents/relatives recommended it.	2.483	1.139	0.606
INTENT 7	STAY 7: I plan on returning to my home country eventually.	2.899	1.294	Removed
INTENT 8	STAY 8: I intend to move to a country other than my home country.	3.322	1.131	Removed

Table 8: Mean Values, Standard Deviations, and Factor Loadings for Push (PUSH), Pull (PULL), Mooring (MOOR), Perceived Value (PV), Satisfaction (SAT), Challenges (CHALL), and Intention to Stay Factors (INTENT) Among International Students in Finland.

Reliability analysis and convergent validity were assessed, with Cronbach's alpha values for nearly all constructs exceeding the recommended threshold. The

highest value observed was 0.847 for the 'intention to stay in the host country,' while the lowest was 0.617 for the 'mooring factor.' Although the value for the mooring factor falls below the conventional threshold of 0.70, it is considered acceptable under certain conditions. In exploratory research contexts, lower Cronbach's alpha values are often deemed permissible, as they provide valuable insights in early-stage research, where the primary objective is to explore relationships rather than to confirm them with high precision (Hair et al., 2012).

Additionally, lower alpha values are typically observed for abstract or multidimensional constructs, as the diversity of items capturing various facets of the construct is essential for comprehensiveness but may reduce internal consistency (Diamantopoulos et al., 2012). It has been noted by researchers that although a Cronbach's alpha of 0.70 is often used as a standard, values as low as 0.60 can be acceptable, especially in exploratory research or when complex constructs are being measured (Hair et al., 2012; Diamantopoulos et al., 2012). Given these circumstances, the mooring factor's alpha value of 0.617 is accepted due to its specific characteristics and measurement challenges. Furthermore, other reports suggest that reliability scores between 0.60 and 0.70 are considered acceptable, while scores from 0.70 to 0.90 are deemed satisfactory to good (Diamantopoulos et al., 2012; Drolet & Morrison, 2001). This confirms the acceptability of the mooring factor's reliability in the context of this study.

Constructs	**Cronbach's alpha**	**CR (rho_a)**	**CR (rho_c)**	**AVE**
Push factors	0.779	0.825	0.848	0.530
Pull factors	0.708	0.729	0.819	0.532
Mooring factors	0.617	0.728	0.785	0.557
Perceived value	0.802	0.810	0.871	0.628
Satisfaction	0.868	0.896	0.899	0.562
Stay back	0.847	0.871	0.891	0.623
Challenges & barriers	0.771	0.783	0.843	0.518

Table 9: Internal consistency reliability (Cronbach's alpha, Composite reliability (CR) and Convergent validity (AVE) for constructs.

Composite reliability (CR) was calculated to further evaluate construct reliability, with a threshold value of 0.70 considered acceptable (Hair et al., 2019). It is shown in Table 9 that the lowest CR (rho_a) and CR (rho_c) values were 0.728 and 0.785, respectively, for the mooring factor, while the highest values were 0.896 and 0.899 for satisfaction. Although Cronbach's alpha is widely used to measure internal consistency, it is known to produce lower values compared to composite reliability, which weights items based on their loadings (Diamantopoulos et al., 2012). Therefore, composite reliability is often considered to provide a higher and potentially more accurate assessment of construct reliability, as confirmed by the results.

Convergent validity was also evaluated to determine how closely two measures of structures that ought to be connected theoretically are indeed related (Fornell & Larcker, 1981; Hair et al., 2019). The AVE was used to analyse the relationship, with a threshold of 0.50 or higher considered acceptable (Hair et al., 2019). The results show that the lowest AVE value was 0.518 for the challenge, and the highest was 0.628 for perceived value (PV). These values indicate that all the constructs used in the measurement model met the threshold values, establishing an acceptable construct reliability.

Discriminant validity

In structural equation modelling (SEM), including Partial Least Squares Structural Equation Modelling (PLS-SEM), the importance of ensuring discriminant validity is emphasised (Hair et al., 2022). Discriminant validity is defined by Henseler et al. (2014) as the degree to which a construct is genuinely distinct from other constructs within the model. Essentially, discriminant validity is evaluated to determine whether measures of different constructs are empirically separate from one another.

Establishing discriminant validity is considered vital in SEM because it demonstrates that the measures used in the model are distinct and do not assess the same underlying construct (Henseler et al., 2014). The credibility of the relationships tested within the model is thereby strengthened through this validation. Several methods are employed by researchers to assess discriminant validity, including the Fornell-Larcker Criterion, Cross-Loadings, and the Heterotrait-Monotrait Ratio (HTMT) (Fornell & Larcker, 1981; Hair et al., 2022; Henseler et al., 2014).

In this thesis, discriminant validity was evaluated using these methods to ensure that no association or relationship existed between the measures or concepts, thereby demonstrating that the items used to measure a construct accurately captured the intended construct without overlapping with other measures. Following the Fornell-Larcker (1981) criterion, the distinctness of the constructs and the discriminant validity in the data were determined (see Table 10). The square root of the Average Variance Extracted (AVE) for each construct was found to exceed its correlations with other constructs, confirming the constructs' distinctness.

Constructs	Push factors	Pull factors	Mooring factors	Perceived value	Satisfaction	Stay back	Challenges & barriers
Push factors	**0.728**						
Pull factors	-0.193	**0.729**					
Mooring factors	-0.286	0.580	**0.747**				
Perceived value	-0.409	0.659	0.664	**0.792**			
Satisfaction	-0.148	0.653	0.548	0.730	**0.750**		
Stay back	-0.349	0.505	0.544	0.592	0.428	**0.789**	
Challenges & barriers	-0.057	-0.385	-0.383	-0.428	-0.533	-0.275	**0.720**

Table 10: Discriminant Validity (Fornell-Larcker Criterion)

Additionally, the Heterotrait–Monotrait ratio (HTMT) approach was used to further evaluate discriminant validity. The result shows that HTMT values were below the desired threshold value of < 0.9, as recommended by Henseler et al. (2015) in Hair et al. (2019) based on the nature of the study, thus confirming discriminant validity for the measurement model and constructs (see Table 11).

Constructs	Push factors	Pull factors	Mooring factors	Perceived value	Satisfaction	Stay back	Challenges & barriers
Push factors							
Pull factors	0.254						
Mooring factors	0.377	0.852					
Perceived value	0.484	0.845	0.895				
Satisfaction	0.183	0.809	0.733	0.827			
Stay back	0.438	0.636	0.659	0.706	0.447		
Challenges & barriers	0.174	0.507	0.513	0.517	0.641	0.337	

Table 11: Discriminant Validity (HTMT)

Cross-loadings were also examined and displayed in Table 12. It is confirmed that indicators loaded more strongly on their intended constructs than on other constructs. This rigorous assessment ensures that the constructs in the model are empirically distinct, thereby reinforcing the reliability and validity of the study's findings.

Con-structs Items	Push factors	Pull factors	Moor-ing factors	Per-ceived value	Satis-faction	Stay back	Chal-lenges & bar-riers
PUSH 1	**0.631**	-0.117	-0.158	-0.277	-0.130	-0.138	0.042
PUSH 5	**0.645**	-0.129	-0.186	-0.133	-0.010	-0.276	-0.020
PUSH 6	**0.804**	-0.150	-0.260	-0.348	-0.130	-0.303	0.054
PUSH 7	**0.834**	-0.199	-0.246	-0.397	-0.158	-0.334	-0.125
PUSH 8	**0.701**	-0.073	-0.165	-0.204	-0.026	-0.201	-0.176
PULL 4	0.003	**0.681**	0.392	0.428	0.458	0.292	-0.274
PULL 5	-0.095	**0.671**	0.445	0.377	0.485	0.312	-0.296
PULL 6	-0.205	**0.808**	0.463	0.590	0.583	0.376	-0.395
PULL 7	-0.229	**0.749**	0.400	0.494	0.375	0.483	-0.150
MOOR 2	-0.142	0.324	**0.554**	0.292	0.343	0.191	-0.188
MOOR 4	-0.124	0.377	**0.771**	0.515	0.440	0.287	-0.327
MOOR 5	-0.323	0.555	**0.878**	0.612	0.453	0.612	-0.324
PV 2	-0.281	0.660	0.541	**0.850**	0.670	0.456	-0.333
PV 3	-0.490	0.418	0.527	**0.783**	0.420	0.606	-0.168
PV 5	-0.205	0.538	0.478	**0.775**	0.640	0.441	-0.398
PV 7	-0.351	0.444	0.563	**0.759**	0.554	0.396	-0.441
SAT 1	-0.211	0.578	0.450	0.699	**0.848**	0.431	-0.410
SAT 2	-0.149	0.477	0.374	0.577	**0.816**	0.343	-0.325
SAT 3	-0.130	0.454	0.383	0.564	**0.746**	0.349	-0.319
SAT 4	-0.004	0.351	0.291	0.377	**0.722**	0.156	-0.288
SAT 7	-0.128	0.413	0.321	0.358	**0.632**	0.281	-0.391
SAT 8	0.005	0.390	0.371	0.373	**0.615**	0.178	-0.479
INTENT 1	-0.317	0.376	0.385	0.448	0.256	**0.822**	-0.172
INTENT 2	-0.235	0.418	0.473	0.479	0.312	**0.857**	-0.240
INTENT 3	-0.238	0.450	0.464	0.552	0.447	**0.835**	-0.252
INTENT 4	-0.313	0.446	0.475	0.528	0.451	**0.800**	-0.367
INTENT 6	-0.311	0.258	0.315	0.256	0.121	**0.606**	0.077
CHAL 2	-0.130	-0.262	-0.149	-0.221	-0.336	-0.086	**0.677**
CHAL 3	-0.061	-0.369	-0.342	-0.368	-0.433	-0.213	**0.761**
CHAL 4	-0.078	-0.220	-0.181	-0.216	-0.337	-0.036	**0.670**

CHAL 8	-0.021	-0.224	-0.335	-0.280	-0.391	-0.252	**0.695**
CHAL 9	0.042	-0.295	-0.310	-0.403	-0.405	-0.317	**0.789**

Table 12: Cross-loadings for constructs and items.

5.2 Structural Model

A series of regression equations are used to examine the structural model coefficients for the relationships between the constructs. Prior to assessing the structural relationships, it was necessary to examine collinearity to ensure it did not bias the regression results. This examination involved using the latent variable scores of the predictor constructs in a partial regression to calculate the Variance Inflation Factor (VIF) values. According to Hair et al. (2019), VIF values should be approximately 3 or lower. As presented in Table 13, the VIF values for all indicators were below the threshold of 3, indicating that collinearity was not an issue in this model. This finding suggests that the regression results were not biased due to multicollinearity among the predictor constructs.

Items	**VIF**
PUSH 1	1.227
PUSH 5	1.911
PUSH 6	2.166
PUSH 7	2.128
PUSH 8	1.898
PULL 4	1.281
PULL 5	1.303
PULL 6	1.437
PULL 7	1.380
MOOR 2	1.138
MOOR 4	1.310
MOOR 5	1.302
PV 2	1.878
PV 3	1.676
PV 5	1.546
PV 7	1.501
SAT 1	2.931
SAT 12	2.533
SAT 2	2.761
SAT 3	2.300
SAT 4	1.984
SAT 7	1.472
SAT 8	1.920
INTENT 1	2.162
INTENT 2	2.386

INTENT 3	2.029
INTENT 4	1.721
INTENT 6	1.351
CHAL 2	1.684
CHAL 3	1.477
CHAL 4	1.648
CHAL 8	1.361
CHAL 9	1.595

Table 13: Collinearity (VIF) for Push (PUSH), Pull (PULL), Mooring (MOOR), Perceived Value (PV), Satisfaction (SAT), Challenges (CHALL), and Intention to Stay Factors (INTENT) Among International Students in Finland.

The R-squared (R^2) values indicate the data's goodness of fit to the model (Hair et al., 2019), reflecting the proportion of variance explained by the independent variables. R^2 values are categorised as substantial (0.75), moderate (0.50), and weak (0.25) (Hair et al., 2019; Henseler et al., 2014). The constructs in this study demonstrated the following R^2 values: perceived value (PV) at 0.601, satisfaction (SATISFY) at 0.592, and intention to stay (INTENT) at 0.320. These values suggest that the model has a moderate explanatory power for PV and SATISFY, while it has a weak explanatory power for INTENT (See Table 14).

Constructs	**R-square**
Perceived value	0.601
Satisfaction	0.592
Stay back	0.320

Table 14: R^2 statistics

To further evaluate the predictive relevance of the constructs, the f^2 effect size was calculated. The f^2 effect size measures the impact of a specific predictor on the endogenous variable and can be interpreted using the following thresholds: small effect (0.02), medium effect (0.15), and large effect (0.35) (Cohen, 1988). The f^2 effect size values in this study are presented in Table 15.

The results indicate the effect sizes of various predictor constructs on the endogenous constructs. 'Perceived Value (PV)' has a large f^2 effect size of 0.756 on 'Satisfaction (SATISFY),' demonstrating substantial predictive relevance. 'Mooring (MOOR)' has medium f^2 effect sizes of 0.212 on 'Perceived Value (PV)' and 0.198 on 'Intention to Stay (INTENT).' Additionally, 'Pull Factors (PULL)' and 'Push Factors (PUSH)' have moderate and small f2 effect sizes on 'Perceived Value (PV),' with values of 0.272 and 0.118, respectively.

Constructs	Push factors	Pull factors	Mooring factors	Perceived value	Satisfaction	Stay back	Challenges & barriers
Push factors				0.118			
Pull factors				0.272			
Mooring factors				0.212		0.198	
Perceived value					0.756		
Satisfaction						0.028	
Stay back							
Challenges & barriers					0.147	0.000	

Table 15: f^2 statistics

According to Hair et al. (2019), Q^2 values can help predict the accuracy of the PLS model. Q^2 values Q^2 values > 0 for an endogenous construct suggest that the structural model has predictive accuracy for that construct. Specifically, Q^2 values of 0 are considered small, 0.25 is medium, and 0.50 has large predictive relevance of the PLS path model, respectively (Hair et al., 2019).

The Q^2 values indicate that the model has large predictive relevance for 'Perceived Value (PV)' with a Q^2 value of 0.574, medium predictive relevance for 'Satisfaction (SATISFY)' with a Q^2 value of 0.482, and small predictive relevance for 'Intention to Stay (INTENT)' with a Q^2 value of 0.302. These values suggest that the structural model has a substantial degree of predictive accuracy, particularly for PV and SATISFY, thereby enhancing the validity of the model's predictive power (See Table 16).

Construct	Q^2 Predict
Perceived value	0.574
Satisfaction	0.482
Stay back	0.302

Table 16: Q^2 Predictive Accuracy Values

Overall, the combination of R^2, f^2, and Q^2 values provides a comprehensive assessment of the model's explanatory and predictive capabilities, ensuring that the constructs are both accurately represented and effectively predicted within the PLS-SEM framework.

In the next step, the bootstrapping procedure (see Figure 6), recommended by Hair et al. (2019), was used with 5000 subsamples to obtain the path coefficients, t-values, and p-values, allowing for an assessment of the hypothesised relationships.

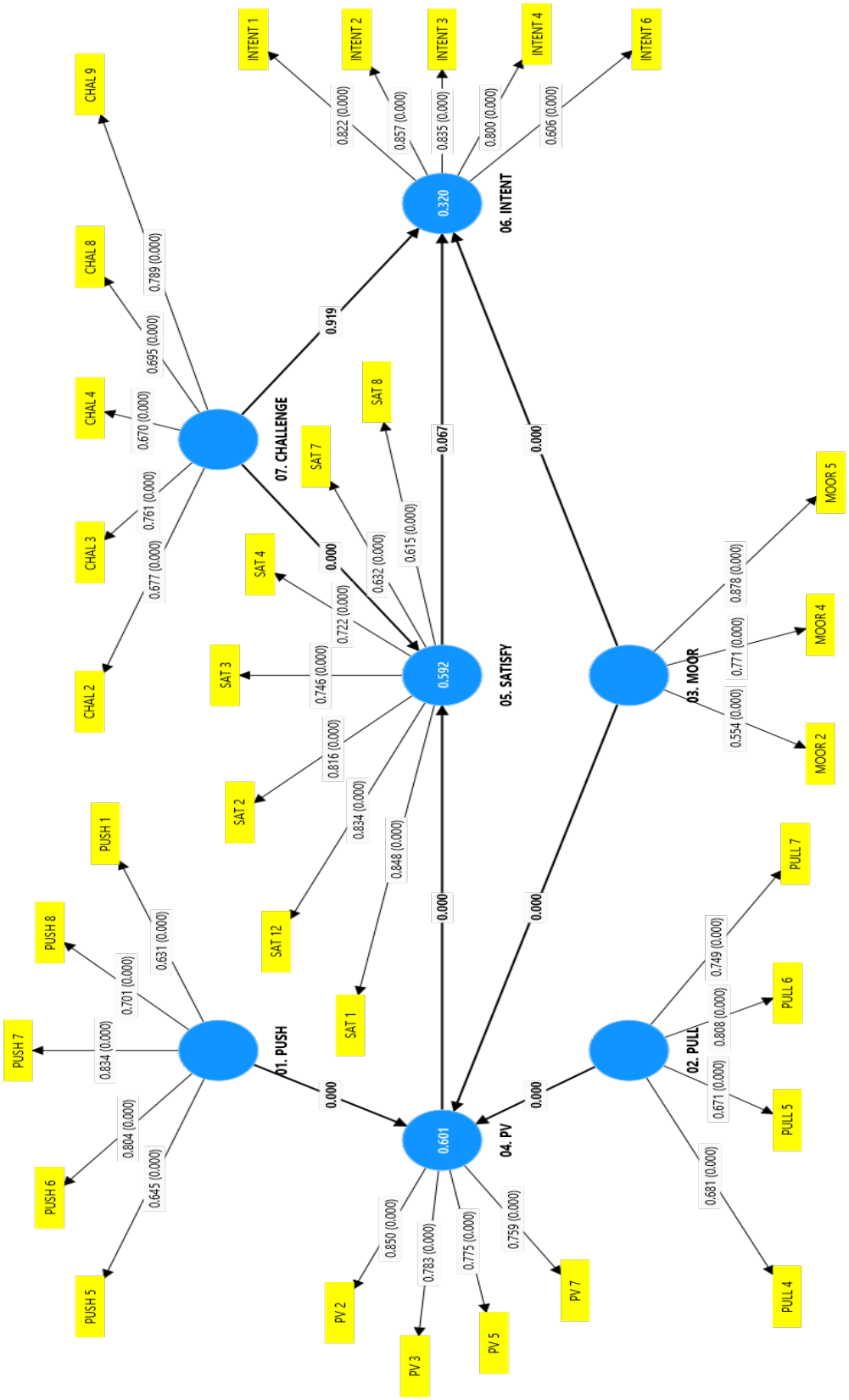

Figure 6: Structural Equation Modelling (SEM) Path Diagram with Factor Loadings, Significance Values and p-value for Variables and their items.

Hypothesis	**Relationships**	**β**	***t*-value**	***p*-value**	**Significance level**	**Decision**
H1	Push factors → Perceived Value of Studying Abroad	-0.226	4.245	0.000	**	Supported
H2	Pull factors → Perceived Value of Studying Abroad	0.404	5.082	0.000	**	Supported
H3	Mooring factors → Perceived Value of Studying Abroad	0.365	5.060	0.000	**	Supported
H4	Mooring factors → Intention to Stay Back	0.442	5.910	0.000	**	Supported
H5	Perceived Value of Studying Abroad → Satisfaction	0.614	10.348	0.000	**	Supported
H6	Satisfaction → Intention to Stay Back	0.181	1.832	0.067	NS	Rejected
H7	Challenges → Satisfaction	-0.270	4.381	0.000	**	Supported
H8	Challenges → Intention to Stay Back	-0.010	0.102	0.919	NS	Rejected

Table 17: Result of hypothesis testing.

The results of the path analysis (see Table 17) reveal significant insights into the factors influencing international students' experiences and decisions. Hypothesis H1, which proposed that push factors negatively influence the perceived value of studying abroad, was supported ($\beta = -0.226$, $t = 4.245$, $p < 0.01$). This result supports the hypothesis that push factors negatively influence the perceived value of studying abroad. Contrary to expectations, this finding suggests that negative conditions in the home country (like political instability, poor education quality, etc. (Çalıkoğlu, 2018) may reduce the perceived value of studying abroad, potentially due to the additional stress or obstacles these conditions create, making the overall experience less attractive.

Similarly, H2 and H3, which examined the positive influences of pull factors ($\beta = 0.404$, $t = 5.082$, $p < 0.01$) and mooring factors ($\beta = 0.365$, $t = 5.060$, $p < 0.01$) on the perceived value of studying abroad, were also supported. These results show the importance of the host country's educational quality and social support systems (Beine et al., 2014; Mazzarol & Soutar, 2002) in enhancing students' perceived value of their international education.

Furthermore, Hypothesis 4 posited that mooring factors positively influence the intention to stay back, was confirmed ($\beta = 0.442$, $t = 5.910$, $p < 0.01$). This indicates that strong social ties and support networks in the host country significantly encourage students to remain after their studies, consistent with findings by Kaur and Kaur (2023) and Dago and Barussaud (2021). The perceived value of studying abroad was found to have a substantial positive effect on satisfaction (H5, $\beta = 0.614$, $t = 10.348$, $p < 0.01$), highlighting that higher perceived value leads to

greater student satisfaction. However, the influence of satisfaction on the intention to stay back (H6) was not supported ($\beta = 0.181$, $t = 1.832$, $p = 0.067$), suggesting that other factors may be more critical in this decision-making process.

Challenges faced by students were shown to have a significant negative impact on satisfaction (H7, $\beta = -0.270$, $t = 4.381$, $p < 0.01$), emphasising the detrimental effects of cultural adaptation difficulties and language barriers (Çalıkoğlu, 2018) on student satisfaction. Nonetheless, these challenges did not significantly affect the intention to stay back (H8, $\beta = -0.010$, $t = 0.102$, $p = 0.919$), indicating that while challenges decrease satisfaction, they do not directly influence students' decisions to remain in the host country. These findings suggest that addressing challenges alone may not be sufficient to enhance retention rates and that a more comprehensive approach is required to support international students effectively.

6 DISCUSSION

This section presents and discusses the primary research findings and addresses the initial research questions. The study aimed to investigate key aspects influencing international students' experiences and decisions in Finland. These aspects include the main "pulling" and "pushing" factors motivating their choice of HEIs, the influence of perceived value on their satisfaction and intention to stay, and the challenges and barriers they encounter during their stay. Each research question is addressed with detailed findings, offering implications for HEIs and policymakers to enhance the overall experience and retention of international students. The objective is to provide a comprehensive understanding of these factors and propose strategies that educational institutions can implement to improve their services and support systems for international students.

6.1 Answering Research Questions

Research Question 1: What are the main "pulling factors" and "pushing factors" influencing the motivation of international students to choose HEIs in Finland?

The study revealed that several key pull factors significantly enhance the perceived value of studying abroad for international students. These factors include high-quality education, career opportunities, and a stable political environment. Consistent with the research of Mazzarol and Soutar (2002), these attributes are crucial in attracting international students. The strong positive impact of these pull factors underscores their vital role in shaping students' decisions to pursue education in Finland. The significance of these pull factors is further validated by their high factor loadings, indicating their strong influence on the perceived value of studying abroad.

Conversely, push factors, which are often related to negative conditions in the students' home countries, were found to negatively impact the perceived value of studying abroad. Factors such as the quality of higher education in the home country, limited job opportunities, insufficient opportunities for personal and professional growth, economic instability, and an unstable political environment emerged as significant push factors with a substantial negative impact. This result contradicts the initial hypothesis, suggesting that adverse conditions may introduce additional stress and challenges, thereby reducing the attractiveness of studying abroad. This nuanced understanding, supported by Dago and Barussaud (2021) and Kaur and Kaur (2023), indicates that push factors can act as obstacles if not properly addressed rather than merely serving as motivators for migration.

These findings highlight the complexity of international students' decision-making processes, where positive attributes of the host country play a critical role in attracting students, while negative conditions in the home country can deter them unless adequately mitigated. HEIs in Finland can leverage this understanding to enhance their recruitment strategies by emphasising their strengths in education quality, career opportunities, and political stability. Simultaneously, they should offer strong support systems to help students cope with negative conditions in their home countries, making the overall study experience more attractive and manageable.

By addressing both the pull and push factors effectively, HEIs can better position themselves as desirable destinations for international students, thereby increasing their ability to attract and retain a diverse and talented student body. This comprehensive approach aligns with the multifaceted perspective recommended by previous research and enhances the overall perceived value of studying abroad in Finland.

Research Question 2: How does perceived value influence international students' satisfaction and their intention to stay in Finland?

The study found a significant positive relationship between the perceived value of studying abroad and international students' satisfaction. This relationship underscores the importance of perceived value as a critical determinant of student satisfaction. Students who perceive a higher value in their educational experience are more likely to report higher levels of satisfaction. This finding is consistent with previous literature, such as Çalıkoğlu (2018), which highlights the crucial role of perceived value in enhancing student satisfaction. The significant factor loadings associated with perceived value indicators further validate this positive relationship.

Moreover, the study indicates that the perceived value of studying abroad extends beyond immediate educational benefits, influencing broader aspects such as career prospects and quality of life. Students who view their education in Finland as a good investment for their future careers and believe that staying in Finland post-graduation can lead to a higher quality of life tend to have higher satisfaction levels. This aligns with the notion that perceived value encompasses both tangible and intangible benefits, contributing to overall student contentment.

However, when examining the impact of satisfaction on the intention to stay in Finland after graduation, the results were not as straightforward. The relationship between satisfaction and the intention to stay was not statistically significant (t-value = 1.832, p-value = 0.067). Despite the positive trend, the lack of significance suggests that other factors may play a more critical role in influencing students' decisions to remain in Finland after completing their studies.

Furthermore, the direct impact of perceived value on the intention to stay was also found to be statistically insignificant ($\beta = 0.111$, $t = 1.731$, $p = 0.084$). This implies that while perceived value positively influences satisfaction, it does not directly translate into a stronger intention to remain in Finland. This finding contrasts with the conventional understanding that higher satisfaction leads to greater retention and loyalty, indicating that satisfaction alone is insufficient to ensure students' retention, and neither is the higher perceived value of studying abroad.

Research Question 3: What challenges and barriers do international students face while in Finland?

The study identified several significant challenges that negatively impact international students' satisfaction and their intention to stay in Finland. These challenges include cultural adaptation, language barriers, and social isolation. Consistent with the findings of Arambewela and Hall (2009) and Wong and Chapman (2022), these barriers pose substantial obstacles to student integration and overall satisfaction.

Among these challenges, the difficulties in finding work that aligns with qualifications had the highest mean score (Mean = 4.154, SD = 1.047). This issue can significantly impact their overall satisfaction and their decision to remain in the country post-graduation. The difficulty in finding suitable work opportunities underscores the need for better job placement services and career development programs tailored to the needs of international students.

Language barriers also emerged as a significant challenge (Mean = 3.369, SD =1.397). Difficulty in communicating effectively in the local language can impede students' academic performance and social integration, leading to feelings of isolation and frustration. Language barriers hinder students' ability to fully engage in academic and social activities, negatively impacting their overall experience.

The lack of professional networks in Finland was another major challenge (Mean = 3.530, SD = 1.046). This issue can hinder international students' career development and job search efforts, making it difficult for them to build the connections necessary for professional growth. Without a strong professional network, students may find it challenging to access job opportunities and career advice, affecting their long-term prospects in Finland.

Conversely, experiences of discrimination or racism and navigating bureaucracy and visa regulations were the least significant challenges, with mean values of 2.658 and 2.577, respectively. This suggests that while they may not be as widespread or severe as other challenges, they do have some impact on international students' lives.

7 CONCLUSIONS

This study addresses the gaps in empirical research regarding factors influencing international students' decisions to stay or leave Finland after graduation. By using the Push-Pull-Mooring (PPM) framework, this thesis further investigated this topic with a unique dataset of international students from various universities in Finland. An integrated conceptual model was developed to empirically evaluate and support the research. The study considered multiple dimensions of the PPM framework: pull factors related to the host country's attributes, push factors representing challenges and barriers in the home country, and mooring factors, including social influences and support systems.

The research conducted in this thesis builds on previous literature on international student mobility and enhances the understanding of the dynamics involved in their decision-making process. By empirically analysing the factors using the PPM framework, this thesis provides an in-depth view of how these elements interact to influence international students' choices. The findings reveal that pull factors such as high-quality education, career opportunities, and a stable political environment significantly enhance the perceived value of studying abroad and positively impact students' intentions to stay. Conversely, push factors like economic instability and limited job opportunities in the home country negatively influence the perceived value and create additional stress and challenges.

The study also highlights the critical role of mooring factors, such as social support and connections in the host country, in stabilising students' experiences and enhancing their satisfaction and retention. The results underscore the importance of a multifaceted approach to international student recruitment and retention, which addresses academic, economic, social, and psychological dimensions. This thesis has presented evidence of the application of the PPM framework to the context of international students in Finland, a non-native English-speaking country, demonstrating its relevance across different cultural and geographical contexts. This contribution to the theoretical understanding strengthens the PPM framework's versatility in studying various types of migration and mobility decisions beyond traditional contexts. By extending the PPM framework to new settings, this research enhances its applicability and offers new insights into the factors influencing international student mobility.

Lastly, the key outcomes of this thesis are the significant practical implications for HEIs in Finland and other non-native English-speaking countries, as well as for policymakers. HEIs should focus on enhancing pull factors; besides providing high-quality education, they must help students integrate into the local community and develop collaborations to enhance career opportunities. By strengthening social support systems and fostering connections within the host country,

HEIs can be instrumental in improving student satisfaction and retention. Policymakers should ensure a stable and welcoming environment that addresses both the academic and personal needs of these students. By addressing these findings and limitations, future research can further enhance the understanding of international student mobility and contribute to developing more effective policies and practices.

7.1 Implications

7.1.1 Practical Implications for HEIs in Finland

Enhancing Pull Factors:

The study identifies the strong positive impact of pull factors, such as high-quality education, career opportunities, and a stable political environment, on the perceived value of studying abroad. The quality of education is a significant pull factor for international students choosing to study abroad, especially in non-native English-speaking countries like Finland. HEIs should prioritise maintaining and improving their academic standards and facilities. Finnish universities should continue highlighting their strengths in providing world- class education and research opportunities.

Additionally, maintaining high academic standards and continuously improving educational offerings can help sustain the interest of prospective students. According to Mazzarol and Soutar (2002), high-quality education is a key motivation for international students. Additionally, promoting the benefits of free higher education, where applicable, can further attract students from diverse backgrounds (ICEF, 2020a).

Adopting a multifaceted approach to international student recruitment is essential. This approach should consider academic, economic, legislative, political, social, personal, and psychological dimensions to enhance both the quantity and quality of international students (Çalıkoğlu, 2018). By addressing these various factors comprehensively, Finnish universities can create a supportive environment for international students.

Addressing Push Factors:

Despite the initial hypothesis, the study found that push factors negatively influence the perceived value of studying abroad. To mitigate this, HEIs should provide strong and sustaining support systems to help students cope with negative conditions in their home countries. Implementing counselling and stress management programs can address the additional stress and challenges faced by in-

ternational students, making the overall study experience more attractive. Moreover, it is crucial to recognise that not all international students choose to study abroad solely due to negative conditions in their home country. Therefore, offering personalised support tailored to each student's unique needs and circumstances is essential for ensuring a positive and enriching educational experience.

Secondly, career development programs, internships, and job placement services are crucial in addressing push factors related to limited career prospects or challenges in finding employment post-graduation. By providing students with a chance to get hands-on experience and build professional networks, institutions can significantly enhance their career prospects. This, in turn, incentivises students to stay in Finland for professional advancement. Research by Mathies and Karhunen (2021) indicates that students who perceive strong career development support are more likely to remain in the host country after graduation.

Finally, implementing comprehensive integration programs that support international students in adapting to the local culture, language, and social environment is essential in addressing push factors related to cultural adjustment and social barriers. Programs that include language courses, cultural workshops, and social events can help students feel more at home and reduce feelings of isolation (Lu & Härkälä, 2024). Encouraging participation in these programs can enhance students' sense of belonging and improve retention rates.

Leveraging Mooring Factors:

The positive influence of mooring factors, such as social support and connections in the host country, on both perceived value and intention to stay is significant. HEIs can enhance these mooring factors by facilitating social integration through mentorship programs, social events, and student clubs. To foster social integration, HEIs should develop comprehensive mentorship programs that pair international students with both local students and alumni. These mentors can provide guidance, support, and a sense of belonging, helping international students navigate academic and social challenges more effectively. Organising regular social events and encouraging participation in student clubs can further enhance social connections and integration (Çalıkoğlu, 2018).

Engaging with alums is another crucial strategy. (Çalıkoğlu, 2018). HEIs can gather feedback from alumni about the enduring impact of their international education experiences in non-native English-speaking countries. This feedback can be used to develop current programs and provide insights into long-term support strategies. Developing strong alumni networks can create a sense of community and belonging among international students, encouraging them to stay post-graduation and contributing to a positive perception of the institution. Research by Kaur and Kaur (2023) highlights the significant impact of social connections on international students' decisions to stay in the host country. The opin-

ions and support of friends, parents, and relatives can greatly influence an individual's choice to remain abroad. Supportive social ties can strengthen an individual's attachment to the host country, making them less likely to return home. Therefore, HEIs should consider involving families in orientation programs and creating communication channels that allow international students to share their positive experiences with their families and friends back home.

Furthermore, social norms, representing social pressure and influence from important individuals, can also affect an individual's intentions to stay in the host country. When influential people such as friends, parents, and relatives express positive attitudes towards staying back, it can reinforce an individual's decision to remain in the host country. The opinions and expectations of close social connections can significantly influence an individual's migration intentions, making it essential for HEIs to foster positive perceptions and support among students' social circles (Kaur & Kaur, 2023).

By focusing on these aspects, HEIs can create a more supportive and inclusive environment that not only enhances the perceived value of studying abroad but also strengthens the intention of international students to stay post-graduation. These strategies are crucial for improving retention rates and ensuring the long-term success and satisfaction of international students.

Improving Satisfaction:

HEIs should continuously strive to enhance academic and support services based on student feedback. Ensuring high-quality accommodations and facilities, as well as providing comprehensive support services, can significantly improve student satisfaction and the overall educational experience. According to Jereb et al. (2018), several key factors contribute to student satisfaction in HE. Establishing good relationships between teachers and students is paramount, with high responsiveness and assistance from teachers playing a crucial role in enhancing the student experience. Therefore, HEIs should invest in training for teaching staff to improve their communication skills, as interpersonal factors are often more important to students than academic qualifications.

Ensuring that the study programs align with the needs of the existing job market is another critical factor. Programs should be of high quality, contemporary, and engaging in content. This alignment not only enhances the perceived value of education but also improves student satisfaction by preparing them for future career opportunities.

Administrative support is also vital in fostering a positive educational experience. Friendly, responsive, helpful, and available administrative staff can make a significant difference in student satisfaction. Providing career advice and support can further enhance the overall student experience. Focusing on social areas within the institution is essential to improving overall satisfaction. Enhancing

peer relationships and creating spaces for student interaction can foster a sense of community and belonging. This social support network is crucial for international students who may face challenges in adapting to a new cultural and social environment.

Overcoming Challenges and Barriers:

The study identifies cultural adaptation, language barriers, and social isolation as significant challenges that negatively affect student satisfaction. To address these issues, HEIs should implement comprehensive cultural orientation and language support programs. Promoting inclusive practices and creating platforms for interaction between international and domestic students can foster a supportive and welcoming environment (Nikou & Luukkonen, 2023).

Firstly, organising initiatives that promote cross-cultural understanding, diversity appreciation, and inclusivity can create a welcoming environment for international students. By fostering a culture of acceptance and mutual respect, institutions can help students overcome barriers related to discrimination and cultural differences. Programs should include diversity training, intercultural communication workshops, and events celebrating cultural diversity, such as cultural days, within the campus community.

Secondly, language support programs, courses, and language exchange initiatives can assist international students in overcoming language barriers and improving their communication skills. Enhancing language proficiency can facilitate better academic performance, social interaction, and integration into the local community. HEIs should offer tailored language courses that address the specific needs of non-native speakers, as well as opportunities for students to practice their language skills in real-world settings by organising debate or speech competitions.

Thirdly, targeted support programs that cater to the specific needs of international students can help address challenges such as cultural adjustment and social integration. Providing access to support services, counselling, and mentorship can enhance students' well-being and academic success. These programs should include specialised resources focused on the unique challenges faced by international students, ensuring they receive the necessary support to sustain academically and socially.

Finally, offering legal assistance, guidance on visa regulations, and support with residency permits can help international students navigate bureaucratic challenges and legal requirements. Providing clarity on immigration processes and ensuring compliance with regulations can alleviate stress and uncertainty for students. Dedicated legal advisory services and workshops on visa and residency issues can equip students with the knowledge and resources they need to manage their legal status effectively.

7.1.2 Strategic Recommendations for Policymakers

Policy Support for Integration

Policymakers should champion initiatives that foster the integration of international students into local culture and society. Providing funding for cultural exchange programs and language courses is crucial in aiding this process (Nikou & Luukkonen, 2023). Additionally, fostering collaboration between universities and local communities can create a more inclusive environment for international students. Such initiatives help students feel welcomed and valued, which enhances their overall study experience and satisfaction (Calikoglu, 2018). Implementing legislative measures to facilitate the integration of international graduates into the job market further aids in retaining a talented multicultural workforce.

Enhancing Employment Opportunities

To improve retention rates, policies should focus on enhancing employment opportunities for international graduates. Simplifying work visa regulations and incentivising companies to hire international graduates can significantly influence their decision to stay (Nikou & Luukkonen, 2023). Programs that connect students with potential employers through internships and job fairs can also enhance employment prospects. Recognising the benefits of retaining international students in the local workforce, such as contributions to the economy, knowledge transfer, and cultural exchange, is essential. Policymakers should develop programs that support these objectives to maximise the positive impact of international graduates.

Addressing Economic and Social Challenges

Given the negative impact of economic and social challenges from home countries on the perceived value of studying abroad, it is vital for policymakers to provide financial aid and scholarships (Kahanec & Králiková, 2011) specifically for students from economically disadvantaged backgrounds (Shkoler & Rabenu, 2022). Additionally, strengthening economic ties and collaborating with regional and global student markets will attract a diverse pool of international students and enhance the national economy with a multicultural workforce. Offering support and counselling services to help students manage the stress associated with these challenges can further improve their study experience and the perceived value of education in Finland. Broadening the implications for international student recruitment and support policies beyond Finland by marketing the social offering can further enhance the attractiveness of Finland in the global market.

Quality Enhancement and Understanding Motivations

Policymakers should focus on improving the quality and quantity of HE to make it more appealing to international students (Shkoler & Rabenu, 2022). Understanding the motivations of international students to study abroad can help steer efforts to attract and retain them. This understanding can inform the development of policies catering to international students' needs and preferences. Implementing rating forms for prospective students to fill out regarding their motivations can help institutions tailor their offerings accordingly.

International Branding and Legislative Support

Leveraging the concept of "internationalisation" as a quality indicator can attract international students. Building a strong international brand for academic institutions enhances their attractiveness to prospective students (Shkoler & Rabenu, 2022). Developing legislative structures that facilitate the integration of international graduates into the job market is essential for retaining a talented multicultural workforce (Calikoglu, 2018). Continuous evaluation and adaptation of HE policies to address the evolving needs and challenges faced by international students ensure that institutions remain competitive and appealing.

7.1.3 Theoretical Implications

This research extends the understanding of the PPM framework by applying it to the context of international students in Finland, a non-native English-speaking country. The findings demonstrate that the PPM model is applicable across diverse cultural and geographical contexts, enhancing its generalisability and theoretical utility. Several key theoretical implications arise from the findings of this study.

The findings validate the application of the PPM framework in examining the motivations and behaviours of international students. The results highlight the dynamic interplay between push, pull, and mooring factors in shaping students' decisions to study abroad and their subsequent satisfaction and retention. This expansion strengthens the versatility of the PPM framework in studying various types of migration and mobility decisions beyond traditional contexts.

7.2 Limitations and Future Research

This section acknowledges the limitations and future research prospects. Firstly, the research was conducted within the context of international students in Finland, potentially limiting the generalizability of the findings to other non-native English-speaking countries. Cultural, economic, and educational differences could influence the applicability of the results in other settings.

Secondly, the cross-sectional design of the study captures the perceptions and experiences of students at a single point in time, which may not fully reflect changes over their entire academic journey. Longitudinal studies are needed to understand how these factors influence students over time. Additionally, the study relies on self-reported data, which may be subject to biases such as social desirability or recall bias. Future research could incorporate multiple data sources, including institutional records and qualitative interviews, to triangulate findings and enhance data validity.

Thirdly, the sample size and diversity of the student population studied may also affect the findings. While efforts were made to include diverse participants, larger and more varied samples could provide a more comprehensive understanding of the factors influencing international student experiences.

Finally, while the study explores the influence of various factors on perceived value, satisfaction, and retention, it does not account for all possible variables that might impact these outcomes. Future research should consider additional factors such as personal motivations, prior international experience, and individual resilience. By addressing these limitations and building on the findings of this study, future research can further enhance the understanding of international student mobility and contribute to developing more effective policies and practices.

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APPENDIX 1 Survey questionnaire.

Dear Participant,

Thank you for considering participating in the survey. Your response plays a vital role in understanding the factors influencing international students' satisfaction and their decisions to stay in Finland after completing their studies. This research aims to gather your valuable insights to analyse elements such as personal motivations, experiences, social integration, and future intentions. Your participation is entirely voluntary, and all responses will be kept confidential. The survey should take approximately 5-7 minutes to complete. There are no right or wrong answers—we are interested in your honest opinions and experiences. By contributing to this research, you help us enhance the support systems for international students and contribute to policy-making that can improve the overall experience of studying and living in Finland.
Disclaimer: This survey uses items from previous studies and literature for academic research purposes only. The owner of this survey has no intention of causing offense or disrespect towards any nation or its citizens. This research is conducted with the utmost respect for all cultures and communities, aiming to contribute to the academic understanding of international student experiences.

1. Gender

- ☐ Male
- ☐ Female
- ☐ Prefer not to say

2. Age

- ☐ 18 - 24
- ☐ 25 -29
- ☐ 30 -34
- ☐ 35 - 39
- ☐ 40+ years old

3. What is your country of origin?

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4. Study program

- ☐ Undergraduate
- ☐ Masters

- ☐ Doctoral
- ☐ Post-doctoral studies

5. Are you an exchange student?

- ☐ Yes
- ☐ No

6. Discipline

- ☐ Agriculture, forestry, fisheries and veterinary
- ☐ Arts and humanities
- ☐ Business, administration and law
- ☐ Education
- ☐ Engineering, manufacturing and construction
- ☐ Health and welfare
- ☐ Information and Communication Technologies (ICT)
- ☐ Natural sciences, mathematics and statistics
- ☐ Services
- ☐ Social sciences, journalism and information
- ☐ Other:

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7. Regarding university tuition fees, which of the following best describes your situation?

- ☐ I am liable to pay tuition fees to the Finnish institution.
- ☐ I am not required to pay tuition fees due to my residency status (e.g., I hold a resident permit that exempts me from fees).
- ☐ I am not required to pay tuition fees because of my level of qualification (e.g., I am a Ph.D./Post Doc student) in Finland.
- ☐ I am an EU/EEA citizen and am not required to pay tuition fees.
- ☐ I am part of a scholarship program that covers my tuition fees (full/partial tuition-fees coverage).
- ☐ Other (please specify).:

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Understanding the duration of your stay in Finland and your time spent as a student helps us better analyse the impact of academic and living experiences on international students and residents. "Please note, 'Time Spent in Finland' refers to your total duration of stay in Finland, while 'Time Spent as a Student' specifically relates to the period you've been enrolled in an educational institution in Finland."

8. How long have you been living in Finland?

- ☐ Less than 6 months
- ☐ 6 months to 1 year
- ☐ 1 to 2 years
- ☐ More than 2 years

9. Time Spent as a Student in Finland

- ☐ Less than 6 months
- ☐ 6 months to 1 year
- ☐ 1 to 2 years
- ☐ More than 2 years
- ☐ Not applicable (I have graduated from the Finnish university)

10. What describes your current situation best?

- ☐ Student
- ☐ Employed (part-time/ full-time)
- ☐ Entrepreneur
- ☐ Unemployed
- ☐ Other:

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In this survey, you'll find a series of statements relating to your experiences and opinions. We'd like you to evaluate each statement based on your personal feelings and experiences, using a 5-point scale for your responses. Here's how the scale works:
1 = Strongly Disagree: This rating should be used if you completely disagree with the statement or if it is entirely inconsistent with your experience.
2 = Disagree: This rating indicates that you generally disagree with the statement, though it may not be an absolute disagreement.
3 = Neutral: Use this rating if you neither agree nor disagree with the statement or if you feel indifferent or unsure.
4 = Agree: Choose this rating if you generally agree with the statement, even if it might not be a strong agreement.
5 = Strongly Agree: This rating is for statements that you fully agree with, and that closely match your experience.
Your honest responses are valuable to us, and there are no right or wrong answers. Please select the number that best reflects your agreement with each statement based on your own experiences.

11. What inspired your decision to study abroad? Feel free to share any experiences or aspirations that influenced your choice.

This section of the survey explores the various factors that may compel you to pursue education outside your home country. Please indicate your level of agreement with each statement, reflecting on your personal motivations and circumstances.

Select only one answer in each row

	Strongly Disagree	**Disagree**	**Neutral**	**Agree**	**Strongly Agree**
The quality of higher education in my home country meets my academic and professional needs.	☐	☐	☐	☐	☐
I found the process of gaining admission to educational institutions in my home country to be accessible.	☐	☐	☐	☐	☐
My home country offers the study program I wanted to pursue.	☐	☐	☐	☐	☐
The cost of education in my home country is affordable for me and my family.	☐	☐	☐	☐	☐
There are ample job opportunities in my field of interest in my home country.	☐	☐	☐	☐	☐
I feel there are sufficient opportunities for personal and professional growth in my home country.	☐	☐	☐	☐	☐
The economic conditions in my home country support my long-term financial stability.	☐	☐	☐	☐	☐
The political environment in my home country is stable enough for me to pursue my long-term goals.	☐	☐	☐	☐	☐
Gaining cross-cultural experience was a primary factor in my decision to study abroad.	☐	☐	☐	☐	☐
I moved abroad expecting a better quality of life and an improved standard of living.	☐	☐	☐	☐	☐

12. Thinking about your time studying abroad, how do you feel about the following aspects?

Select only one answer in each row

	Strongly disagree	Disagree	Neutral	Agree	Strongly Agree
The benefits of moving abroad outweigh the costs of being away from my home country.	☐	☐	☐	☐	☐

13. Your thoughts on studying in Finland: What has your experience been like?

Please reflect on your experiences and perceptions regarding studying in Finland. Indicate your level of agreement with each statement below, considering your own circumstances and views.

Select only one answer in each row

	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
The quality of education in Finland meets my academic and professional development needs.	☐	☐	☐	☐	☐
The scholarship opportunities are available and accessible to me in Finland as an international students.	☐	☐	☐	☐	☐
The cost of higher education in Finland is reasonable and affordable for me.	☐	☐	☐	☐	☐
I feel safe and secure living and studying in Finland.	☐	☐	☐	☐	☐
Finland's cultural diversity enriches my educational and living experience here.	☐	☐	☐	☐	☐
Studying in Finland improves my prospects for a successful career in my field.	☐	☐	☐	☐	☐
Finland's advanced economy significantly influences my decision to study here.	☐	☐	☐	☐	☐

My social links (friends, relatives, other network groups) in Finland contribute positively to my study experience.	☐	☐	☐	☐	☐
The proximity of Finland to my home country is an important factor in my reason to studying here.	☐	☐	☐	☐	☐

14. Reflecting on your education in Finland, how valuable has this experience been for you?

Please indicate your level of agreement with the following statements regarding your university experience, life in Finland and the value it offers for your future goals, financial investment, and trade-off price.

Select only one answer in each row

	Strongly disagree	**Dis-a-gree**	**Neu-tral**	**Agree**	**Strongly Agree**
Studying in Finland is a good investment for my future career.	☐	☐	☐	☐	☐
I believe staying in Finland after my studies can lead to a higher quality of life than returning home.	☐	☐	☐	☐	☐
The experience gained in the university will help in obtaining a good job.	☐	☐	☐	☐	☐
Compared to other universities I considered, I feel I receive better value for the price paid here.	☐	☐	☐	☐	☐

15. How have your social connections and personal experiences impacted your time in Finland?

Please indicate your level of agreement with the following statements regarding the social influences and personal considerations that have impacted your decision to study and potentially remain in Finland.
Select only one answer in each row

	Strongly Disa-gree	**Dis-a-gree**	**Neu-tral**	**Agree**	**Strongly Agree**

The financial cost associated with moving to Finland was reasonable for me.	☐	☐	☐	☐	☐
I found the process of adapting to a new education system in Finland to be cost-effective.	☐	☐	☐	☐	☐
The emotional cost of leaving my home country is outweighed by the benefits of living in Finland.	☐	☐	☐	☐	☐
My family and friends support my decision to study and live in Finland.	☐	☐	☐	☐	☐
People I value believe that staying in Finland after my studies is a good decision.	☐	☐	☐	☐	☐
The opinions of my social circle have influenced my decision to study in Finland.	☐	☐	☐	☐	☐

16. Considering the skills and knowledge you've gained, how beneficial do you think your studies in Finland have been?

Please indicate your level of agreement with the following statements regarding your university experience, life in Finland and the value it offers for your future goals, financial investment, and trade-off price.

Select only one answer in each row

	Strongly Disagree	**Disagree**	**Neutral**	**Agree**	**Strongly Agree**
I am generally happy with my decision to attend this university and pursue my current degree.	☐	☐	☐	☐	☐
The benefits of living in Finland outweigh the costs of being away from my home country.	☐	☐	☐	☐	☐

In this survey, you'll find a series of statements relating to your experiences and opinions. We'd like you to evaluate each statement based on your personal feelings and experiences, using a 5-point scale for your responses. Here's how the scale works:
1 = Strongly Disagree: This rating should be used if you completely disagree with the statement or if it is entirely inconsistent with your experience.
2 = Disagree: This rating indicates that you generally disagree with the statement, though it may not be an absolute disagreement.

3 = Neutral: Use this rating if you neither agree nor disagree with the statement or if you feel indifferent or unsure.
4 = Agree: Choose this rating if you generally agree with the statement, even if it might not be a strong agreement.
5 = Strongly Agree: This rating is for statements that you fully agree with, and that closely match your experience.

Your honest responses are valuable to us, and there are no right or wrong answers. Please select the number that best reflects your agreement with each statement based on your own experiences.

17. How satisfied are you with your student experience in Finland?
Select only one answer in each row

	Strongly Disagree	**Disagree**	**Neutral**	**Agree**	**Strongly Agree**
I am satisfied with the quality of education in Finland as it meets my academic and professional development needs.	☐	☐	☐	☐	☐
I am satisfied with the resources and support provided by my institute or host university for my studies.	☐	☐	☐	☐	☐
I am satisfied with the alignment of the program I am studying to my career goals and interests.	☐	☐	☐	☐	☐
I am satisfied with the support services for international students at my university.	☐	☐	☐	☐	☐
I am satisfied with the job opportunities in Finland related to my field of study.	☐	☐	☐	☐	☐
Considering the quality of life, I am satisfied with the cost of living in Finland.	☐	☐	☐	☐	☐
I am satisfied with the support and resources provided by the Finnish government for international students.	☐	☐	☐	☐	☐
I am satisfied with the social activities and events organized for international students in Finland.	☐	☐	☐	☐	☐
I am satisfied with the healthcare services available to me as an international student in Finland.	☐	☐	☐	☐	☐

I am satisfied with my social life in Finland, including friendships, cultural experiences, and networking opportunities.	☐	☐	☐	☐	☐
I am satisfied with my experience dealing with bureaucracy and visa policies in Finland.	☐	☐	☐	☐	☐
Overall, I am satisfied with my experience as an international student in Finland.	☐	☐	☐	☐	☐

18. What challenges, if any, have you faced as an international student in Finland?

Please indicate to what extent you agree with each of the following statements. Your responses will help identify common obstacles faced by international students.

	Strongly Disagree	**Disagree**	**Neutral**	**Agree**	**Strongly Agree**
I have encountered language barriers that have significantly impacted my studies and daily life in Finland.	☐	☐	☐	☐	☐
I have faced difficulties in finding work in Finland that aligns with my qualifications and interests.	☐	☐	☐	☐	☐
I have experienced discrimination or racism during my time in Finland.	☐	☐	☐	☐	☐
The lack of professional networks has hindered my career development in Finland.	☐	☐	☐	☐	☐
I have found Finland's bureaucracy (visa processes, work permit regulations, residence permit processes, etc.) to be a barrier to accomplishing my academic and professional goals.	☐	☐	☐	☐	☐
The climate in Finland, including the long winters, has posed significant challenges for me.	☐	☐	☐	☐	☐
I am concerned with financial issues in Finland, such as high taxation or low salaries, in relation to my expenses.	☐	☐	☐	☐	☐

There are insufficient opportunities for my spouse or family in Finland.	☐	☐	☐	☐	☐
I perceive that there are better opportunities for future academic pursuits in countries other than Finland.	☐	☐	☐	☐	☐

19. What do you intent to do after you complete your studies?

	Strongly Disagree	**Disagree**	**Neutral**	**Agree**	**Strongly Agree**
I'm considering staying in Finland after my studies because overcoming the challenges I've faced here has made me more attached to the country.	☐	☐	☐	☐	☐
Staying in Finland after my graduation can help enhance my career prospects.	☐	☐	☐	☐	☐
I want to stay in Finland after graduation as my university's qualifications are well-recognized and valued here.	☐	☐	☐	☐	☐
I'm inclined to stay in Finland post-graduation due to the country's positive economic environment and development.	☐	☐	☐	☐	☐
The close geographical distance between Finland and my home country makes me consider staying here after my graduation.	☐	☐	☐	☐	☐
I plan to stay in Finland after graduation because my parents/relatives recommended it.	☐	☐	☐	☐	☐
I plan on returning to my home country eventually.	☐	☐	☐	☐	☐
I intend to move to a country other than my home country.	☐	☐	☐	☐	☐