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**Factors influencing foreign student satisfaction and loyalty at the  
University of Szeged**

*PhD Dissertation Theses*

**Szeged, 2020**



**University of Szeged**  
Faculty of Economics and Business Administration  
Doctoral School of Economics

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## **1. Introduction and relevance of the topic**

The internationalization of higher education has become the center of research interest in the past few years internationally and in Hungary as well (Hetesi – Kürtösi 2008; Alves-Raposo 2009; Malota 2016; Papanthymou – Darra 2017; Berács et al. 2017). Even though there are certain contradictions – according to which higher education institutions (hereinafter HEIs) emphasize the importance of mobility and studying abroad, but at the same time they are eager to keep their students – the number of foreign students studying in Hungary has been on the rise in recent years (Berács et al. 2017; Kovács – Temesi 2018). With the upsurge in international student numbers, there has been an increasingly renowned interest in investigating international students' expectations, satisfaction and loyalty, as satisfying students' needs is of key importance at today's higher education environment (Polónyi 2016). However, several questions arise in connection with the above-mentioned phenomenon. How can the notions of expectations, satisfaction and loyalty be interpreted in case of higher education and foreign students? What factors contribute to foreign students' satisfaction and loyalty? Does foreign student loyalty exist and if yes, how does it materialize?

The secondary literature review has uncovered only a limited number of studies which are concerned with foreign student country-, and institution-specific expectations, satisfaction and loyalty. In the majority of research papers, authors – due to the lack of qualitative primary research – categorized foreign student expectations, satisfaction and loyalty themselves (Anderson 2007; Giner – Rillo 2016). Moreover, the number of qualitative studies is scarce, which was unanticipated, as the variability of the qualitative methodology would enable the scientific community to understand the examined topics to a greater extent. The lack of studies examining the above-mentioned phenomena makes it crucial to explore expectations, satisfaction, and loyalty together in order to understand what it is like to study abroad as a foreign student. Researchers study these phenomena from different viewpoint in higher education investigations (Alves – Raposo 2009). While the majority of studies concentrate on the institutions and their service quality, there is only a scarce number of studies which place the emphasis on foreign students and their satisfaction with and loyalty towards the study abroad process. The literature is not concerned deeply with what it is like for international students to study in abroad and in Hungary.

The examined theoretical concepts cannot be measured directly. Therefore, I study them as latent variables. In order to be able to answer the research questions and examine the

hypotheses, I investigate the relationship between the latent variables with the help of structural equation modeling (SEM) and with the method of partial least squares (PLS). This methodology can be applied both in marketing and higher education related research (Lee 2010; Kazár 2014; El-Hilali et al. 2015; Giner – Rillo 2016).

## **2. Dissertation aims and hypotheses development**

I have stated the following research questions in this dissertation. Can expectations be interpreted as the aggregate of university-related and non-university-related expectations? Is it possible to interpret the analysis of the two different aspects of satisfaction (university-related, non-university-related) when examining foreign students? What factors influence university-related and non-university-related satisfaction? Do university-related and non-university-related satisfaction have an effect on foreign student loyalty? In order to answer these questions, I have conducted secondary and primary research and applied both qualitative and quantitative research methodologies.

*The aim of this dissertation was to uncover the undiscovered areas in the literature of higher education. Additionally, it aims to examine what university and non-university related factors are accountable for foreign student satisfaction at the University of Szeged, and how satisfaction influences foreign student loyalty.*

The first research question (Can expectations be interpreted as the aggregate of university-related and non-university-related expectations?) was answered based on the secondary literature and the results of the qualitative research, since I revealed specifically university-related expectations (Byrne et al. 2012; Cheng 2014) and non-university related ones as well (Aldemir – Gülcan 2004; Byrne – Flood 2005). In addition, the results of the qualitative research have shown that the expectations of foreign students included both university- and non-university related factors. Therefore, I think that expectations can be interpreted as a sum of the two factors (university- and non-university related).

Furthermore, based on previous chapters, we have seen that in the literature of higher education, a number of research essays explore the link between these expectations and satisfaction, many of which compare student expectations and experience based on the SERVQUAL quality concept (Yousapronpaiboon 2014; Jager – Gbadamosi 2013; Chui et al. 2016), thus determining student satisfaction. In other studies, student satisfaction is researched based on consumer indices, in which expectations are present as a factor influencing satisfaction (Pinto et al. 2013; Eurico et al. 2015; Shahsavari – Sudzina 2017). In

the current dissertation, expectations are presented as one step in the study abroad process of foreign students, followed by satisfaction, so there is believed to be a connection between the two. On the basis of this conclusion and the secondary literature, the following hypotheses can be set:

**H1:** Expectations have an effect on university-related satisfaction.

**H2:** Expectations affect non-university-related satisfaction.

In my second research question I examined whether it is possible to interpret two different aspects of satisfaction (university-related, non-university related) among foreign students? In addition to the literature, the qualitative research has answered this question, since in addition to providing examples of both aspects in the literature (Alves – Raposo 2009; Mekic – Mekic 2016), qualitative research also revealed the presence of the two aspects among foreign students studying at the University of Szeged.

The third research question, which examined the university- and non-university related factors affecting student satisfaction, is closely linked to the previous research question. Firstly, I looked at factors influencing university-related satisfaction and their possible grouping. University satisfaction measurements mostly explore elements of service quality with arbitrarily defined dimensions (Lee 2010; El-Hilali et al. 2015; Cardona – Bravo 2012; Owlia – Aspinwall 1996; Lenton 2015; Elliot – Healy 2001). Elliot and Healy (2001) measured student satisfaction with eleven dimensions, which included higher education efficiency, academic atmosphere, university life, university support, individual support, efficiency, financial aid effectiveness, enrolment efficiency, sense of security, service excellence and student focus. Lee (2010) also researched satisfaction with quality and concluded that this could vary by country of origin. While El-Hilali et al. (2015) examined three dimensions, namely university image, higher education program and teaching methods, Lenton (2015) looked at education, student surveys, student feedback, institutional support for students, organization, resources and personal development. Cardona and Bravo (2012) used a model in their research to examine the quality of education and the education process, infrastructure, interaction and communication between students and faculty/administrative staff, and the quality of the atmosphere. One of the most comprehensive research was carried out by Owlia and Aspinwall (1996), who analyzed six different qualitative dimensions of complacency with higher education: tangible elements (facilities), competence (teaching expertise, theoretical and practical knowledge), attitude to

understanding students' needs, content of the curriculum, curriculum transfer (providing effective presentation and feedback) and reliability.

On the basis of the above-mentioned sources, it is clear that there is no uniformity in the interpretation and grouping of factors influencing university-related student satisfaction. Therefore, based on the literature review and the qualitative research, I define the following broad dimensions as factors to be examined for university-related satisfaction: tangibles, teachers' competences, content of the curriculum, attitude, reliability, and delivery of the curriculum. On the basis of these, the following hypotheses can be established:

**H3a:** Tangibles have a positive effect on university-related satisfaction.

**H3b:** Competence of HEI professionals has an effect on university-related satisfaction.

**H3c:** The content of curriculum has a positive effect on university-related satisfaction.

**H3d:** The attitude of HEI colleagues (teachers and administrative staff) has a positive effect on university-related satisfaction.

**H3e:** Reliability of HEI colleagues (teachers and administrative staff) has a positive effect on university-related satisfaction.

**H3f:** Delivery of curriculum has a positive effect on university-related satisfaction.

Looking further at the third research question (What factors influence university-related and non-university-related satisfaction?), I am investigating the grouping of factors influencing non-university related satisfaction.

There are only a scarce number of studies that are concerned mainly or partly with uncovering the non-university-related satisfaction determinants of foreign students (Schertzer – Schertzer 2004; Yang et al. 2013; Mihanovic et al. 2016; Machado et al. 2011). In these studies, factors are usually closely related to the university itself (Yang et al. 2013). Gregg (1972) was among the first researchers who stated that not only school-related issues can influence students' satisfaction. Evans (1972) also declared that the social life of students, the international environment and the living conditions also have an influence on student satisfaction. In these studies, the importance of non-university related factors is uncovered, along with the fact that students' satisfaction depends highly on non-school related factors, such as living costs, job opportunities (Schertzer – Schertzer 2004), personal and social life, housing, social and free-time activities (Billups 2008; Mihanovic et al. 2016), the city and its international atmosphere (Machado et al. 2011), cultural and sport facilities and opportunities (Aldemir – Gülcan 2004) the opening hours of public facilities (Abdullah

2006), which can have an influence on students' satisfaction. Besides the secondary research, the qualitative research of the dissertation also proved that several factors can influence student satisfaction on which the university does not have a direct effect. Reviewing the factors found in the literature and during the qualitative research, I created an overall categorization, based on which the following factors are to be further studied: living conditions, international environment, public facilities and access to leisure activities, free-time activities, and job opportunities. Based on the above, the related hypotheses are as follows:

**H4a:** Living in Szeged has an effect on non-university-related satisfaction.

**H4b:** The international environment outside the university has an effect on non-university-related satisfaction.

**H4c:** Public facilities and access to leisure activities have an effect on non-university-related satisfaction.

**H4d:** Access to places to spend free time at has an effect on non-university-related satisfaction.

**H4e:** Job opportunities have an effect on non-university-related satisfaction.

The fourth research question was whether university- or non-university related satisfaction have an effect on foreign student loyalty. In order to answer this question, I stated two hypotheses, which are detailed below.

Researchers enlist some main factors behind students' loyalty, such as the availability of study programs, location, size and complexity of the HEI, the quality of teaching (Huybers et al. 2015), feedback from and communication with teachers (Jager – Gbadamosi 2013), a proper study pace, student supporting facilities, tangibles and equipment (Wiers-Jenssen et al. 2002). Based on the evidence from these studies we suppose that satisfaction with closely university-related issues has an effect on the loyalty of international students.

**H5:** University-related satisfaction has a positive effect on loyalty.

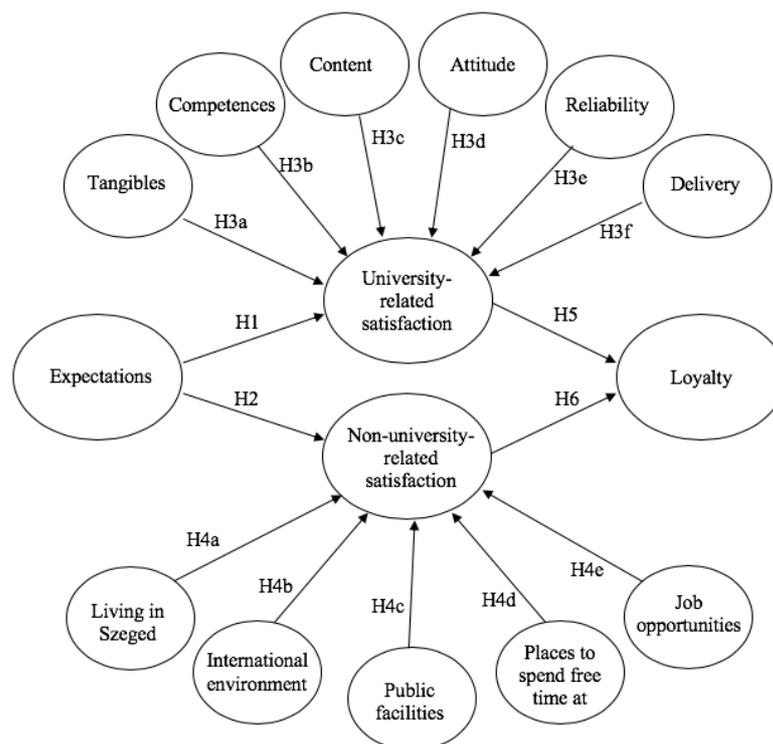
Numerous studies have proven the relationship between the satisfaction and loyalty of foreign students (Alves – Raposo 2007; Alves – Raposo 2009; Elliot – Healy 2001; Wiers-Jenssen et al. 2002; Lenton 2015; Cardona – Bravo 2012; Owlia – Aspinwall 1996; El-Hilali,

et al. 2015; Lee 2010; Schertzer – Schertzer 2004; Giner – Rillo 2016). In previous research, WOM and its role in loyalty is significant (Alves – Raposo 2007; Alves – Raposo 2009). Despite the extensive literature of higher education and international students’ satisfaction, only a small portion of these studies is concerned with those factors, which are not closely school-related, but influence the satisfaction of students (Schertzer – Schertzer 2004; Yang et al. 2013; Mihanovic et al. 2016; Machado et al. 2011). Based on the evidence in literature, the following hypothesis can be stated:

**H6:** Non-university-related satisfaction has a positive effect on loyalty.

Based on the previously examined literature and the hypotheses, the conceptual model of the dissertation can be seen on *Figure 1*.

*Figure 1:* Hypotheses



*Source:* Own study, own construct

### **3. Structure and research methodology**

#### 3.1. The structure of the dissertation

The dissertation is comprised of eight main chapters. It deals with the secondary literature review from the second until the sixth chapter, which is followed by the primary research and the conclusions. After the introduction, the second chapter is concerned with the topic of higher education with special emphasis on its internationalization, which is a tendency present in Hungary as well. After the summary of the contiguous increase in the number of foreign students, the success of the available scholarship programs, and the initiatives to keep the students at a certain HEI, the notions of university and higher education as a service are clarified.

In the third chapter of the dissertation, the literature of expectations is examined in more details. After summarizing the different approaches to expectations, their measurement and their application in the field of higher education are discussed. At the end of the chapter, I determine the exact expectation definition that is being used in the dissertation and that is relevant solely to foreign students.

The fourth chapter of the dissertation is concerned with the topic of satisfaction. Similarly to the logic of the previous chapter, it first clarifies the notional definition of satisfaction, then it introduces the measurement models of satisfaction. These are followed by the notion's applicability the field of higher education in case of foreign students. In this chapter, I differentiate between factors influencing satisfaction in higher education and then I define satisfaction to be applied throughout the dissertation.

Following the logic of previous chapters, the fifth chapter is destined to introduce the topic of loyalty. First, the definition of loyalty is examined from different viewpoints. Then the measurement of loyalty is discussed. I also look into the appearance of loyalty and its measurement in case of higher education studies concerned with foreign students. In the chapter of loyalty, I also examined the topic of positive word-of-mouth (WOM) as an expressing factor of loyalty. At the end of the chapter, I determine the definition to be used in the dissertation specifically for the loyalty of foreign students.

After the investigation of loyalty, in the sixth chapter, I summarized the findings of the secondary literature. In the seventh chapter, the introduction of the qualitative and quantitative research followed. The dissertation is then concluded with a summary of results, practical implications, dilemmas, research barriers and future research directions.

### 3.2. Research methodology

The *primary research* of the dissertation is comprised of two parts. On one hand, qualitative longitudinal in-depth interviews were conducted. On the other hand, a questionnaire was distributed among foreign students. During the qualitative research, I intended to reveal how the examined notions of expectations, satisfaction and loyalty can be examined in the field of higher education and how foreign students can interpret them. In order to answer these questions, I interviewed 17 foreign students at three different occasions between 2015 and 2018, at the beginning, in the middle and at the end of their academic program. The results of the 51 in-depth interviews constituted the basis – together with the secondary research – of the quantitative research of the dissertation. I conducted an online questionnaire-based survey as quantitative research, with which I examined the hypotheses. The questionnaire was available to fill in during March and April 2019.

The *operationalization* of the notions present in the dissertation is based on the secondary literature review. During the creation of the questionnaire, I aimed at using scales previously tested, applied and validated by international studies. If there were no validated scales regarding certain notions and factors, the secondary research, the previous pilot studies and the qualitative research have provided help.

Based on the literature review, international students' *expectations* are such recalled assumptions, which are about the whole study-abroad process, including both university- and non-university-related factors, relevant to the entire length of the study-abroad process. Based on the in-depth interviews, I regard expectations as fuzzy and exact expectations, as some foreign students know exactly what they expect, while others do not have any specific expectations (Ojasalo 2001). Based on this definition, I would like to explore if exact foreign student expectations exist or not, and if yes, what they do refer to. Therefore, the scale about expectations used in the questionnaire has been developed based on this logic (1 – Did not have these expectations; 5 – Had many of these expectations). The general expectations of foreign students were measured based on the study of Ostergaard and Kristensen (2006) with a 5-point Likert scale (question 12). The questions beforehand were general ones about students' status. The usage of Likert scales in higher education studies researching expectations is an internationally accepted methodology (Gronholdt et al. 2000; Turkyilmaz et al. 2018). Therefore, the university-related expectations were measured based on the work of Owlia and Aspinwall (1996), while the non-university-related expectations were measured on the basis of the studies of Mihanovic and colleagues (2016) and Machado and

colleagues (2011). The applied statements were measured on a 5-point Likert scale. Non-university-related factors included – similarly to the following topic of satisfaction – tangibles, competence, content, attitude, reliability, and delivery (question 13).

In the dissertation, foreign student *satisfaction* has been determined as the comparison between expectations and experience, which is relevant to the whole study-abroad process of students and is about university- and non-university-related issues. Satisfaction can apply during and after the consumption of the higher educational service. The overall satisfaction of students was measured based on the works of Dona-Toledo and colleagues (2017) and our own pilot study and qualitative study of the dissertation (question 14).

The secondary research and our previous studies highlighted the fact that foreign student satisfaction is influenced by a variety of factors. Therefore, additionally to the measurement of the overall satisfaction, I intended to examine other dimensions of satisfaction as well. *University-related* factors have been grouped and examined based on the studies of Owlia and Aspinwall (1996), similarly to our previous pilot study (Kéri et al. 2018). These university-related factors are tangibles, competences, content, attitude, reliability and delivery (question 15).

*Non-university-related* factors also appear as crucial determinants in the satisfaction of foreign students. Based on the results of the qualitative research of the dissertation, the studies of Mihanovic and colleagues (2016), Machado and colleagues (2011), and our previous research (Kéri et al. 2018), we can conclude that the following factors can influence non-university-related satisfaction: living in Szeged, international environment, public facilities and leisure activities, access to places to spend free time at, and job opportunities (question 16-17). Based on the literature, these scales are the results of an own scale development. Therefore, they were tested with Cronbach-alpha.

In the dissertation, *loyalty* has been defined as – besides being a possible repurchase – positive attitude, dedication, and recommendation (positive WOM), which can materialize during and after the study-abroad process. Loyalty regarding international students' study-abroad process is mainly used and examined based on the complex approach of loyalty (Ostergaard – Kristensen 2006; Alves – Raposo 2007; Alves – Raposo 2009). Therefore, based on this approach, I applied the scale of Ostergaard and Kristensen (2006) in the dissertation (question 19, last 7 elements), which is the same scale that was applied in the pilot research (Kéri et al. 2018). Based on the results of the qualitative research, scale development was inevitable to define and understand foreign student loyalty better. Therefore, on the basis of the in-depth interviews, the following appeared in the scale

questions: giving something back to the university (reciprocity), good relationship with colleagues and teachers, nice memories, the role of the mentor, closeness to the image of the university, respect of the university's values, convincing others to study in Szeged, and the protection of the University of Szeged against others. The reliability of scales were tested with the help of Cronbach-alpha.

It is crucial to discuss the role of positive *word-of-mouth*, which is defined in the secondary research of the dissertation as an informal communication between the university's current, alumni, or future students, which appears in case of student satisfaction in the form of *positive WOM*. Positive WOM is interpreted as a factor expressing loyalty. The measurement of positive WOM – or in other words recommendation – appeared in previous higher education studies and it was measured with the help of Likert-scales. Therefore, applying the same method, I measured positive WOM based on the study of Ostergaard and Kristensen (2006) and our pilot research (question 19).

The notions appearing in the dissertation can be interpreted as latent variables in the research model. In order to test the hypotheses, I examined the relationship between the latent variables using *structural equation modeling* (SEM). SEM is a widely applied methodology in the field of marketing (Kazár 2014) and higher education studies (Lee 2010; El-Hilali et al. 2015; Giner – Rillo 2016). In the dissertation, the partial least squares (PLS) technique (Hair et al. 2014) can be applied, as the variables are not normally distributed (in case of both Kolmogorov-Smirnov and Shapiro-Wilk tests and in case of each variable it is  $p < 0,01$ ). SmartPLS 3 software was used for the PLS path analysis (Ringle et al. 2015).

#### 4. Main results and theses

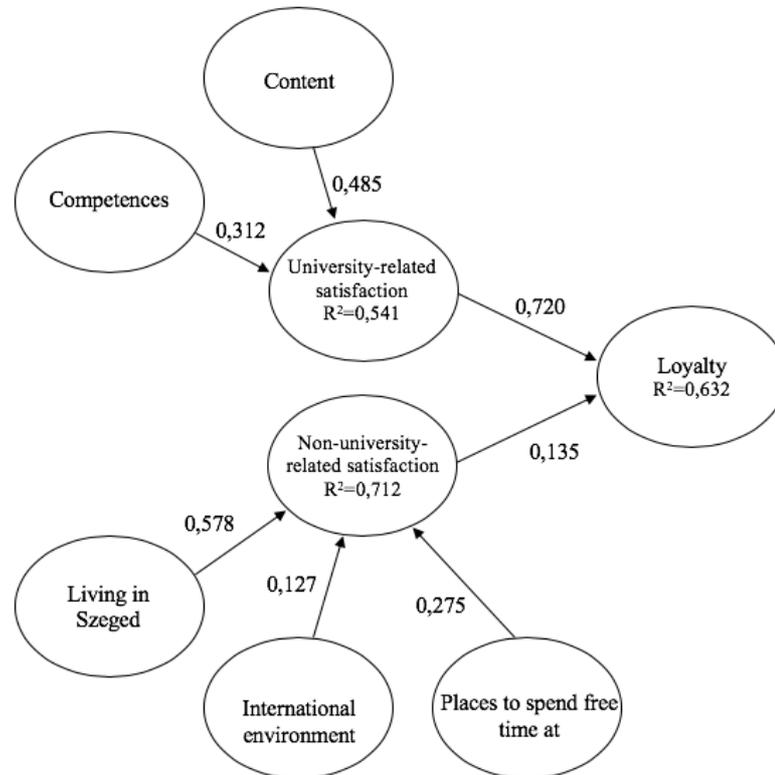
In the *literature review*, I have researched the relevant notions, theory, their definitions and measurement in case of expectations, satisfaction, loyalty and WOM. Moreover, I clarified the definitions' applicability and usage in the context of higher education. As a result, I determined the applied notions of expectations, satisfaction, loyalty and WOM in the current dissertation.

In the *qualitative research* I investigated if foreign students have exact expectations at the beginning of their studies, how satisfied they are, whether we can talk about foreign student loyalty or not, and whether positive WOM can be interpreted as an expressing factor of loyalty. The results of the qualitative research include the justification of examining both expectations, university-related and non-university-related aspects of satisfaction, and the different determinants of loyalty. These were later studied during the quantitative research as well.

During the *quantitative research*, I explored the effects between the latent variables of the dissertation with the help of an online questionnaire. The existence of the latent variables and the connection between them was examined with the help of PLS path analysis and bootstrapping. Hypotheses were tested based on these methodologies (Figure 2):

- Thesis 1: Expectations do not have a significant effect on university-related satisfaction.
- Thesis 2: Expectations do not significantly affect non-university-related satisfaction.
- Thesis 3: Tangibles, attitude and reliability do not affect university-related satisfaction. However, competence and the content of curriculum have a significant positive effect on university-related satisfaction.
- Thesis 4: Public facilities and leisure activities and job opportunities do not have a significant effect on non-university-related satisfaction. However, living in Szeged, the international environment, and places to spend free time at have a significant positive influence on the non-university-related satisfaction.
- Thesis 5: University-related satisfaction has a significant effect on loyalty.
- Thesis 6: Non-university-related satisfaction significantly affects loyalty.

Figure 2: Factors influencing foreign student satisfaction and loyalty at the University of Szeged.



Source: Own study, own construct

It is not a surprising *finding* that teachers' competences and the content of the curriculum has a significant effect on university-related satisfaction and they also have an indirect effect on loyalty. Additionally, university-related satisfaction has a strong effect on loyalty. Moreover, it is considered to be a novelty that non-university-related satisfaction also influences foreign student loyalty. Living in Szeged, the international environment and places to spend free time at have a significant effect on non-university-related satisfaction. Living in Szeged and places to spend free time at both have an indirect effect on loyalty. Respondents of the questionnaire can be divided into two groups based on the applied factor analysis in the topic of loyalty. One group of the respondents is loyal to the institution and the other group is loyal to the experience. Therefore, we can differentiate between institution and experience loyalty.

The *novelty* of the dissertation lies in the fact that foreign student loyalty, especially the non-university-related aspects of loyalty are scarcely studied areas of higher education research. The dissertation also provides a concise review of the studies and different notions of expectations, satisfaction, loyalty and WOM, with special emphasis on their applicability

in the field of higher education. The longitudinal research of foreign students is also exceptional, based on which a hypothetical model is created and tested with the help of PLS path analysis and bootstrapping. Moreover, the model could be further adapted to other universities.

The research also has crucial information regarding *expectations*. The primary research has uncovered that even though the existence of expectations as latent variables can be justified, they do not have a significant effect on neither university-related-, nor non-university-related satisfaction. Therefore, we can conclude that most foreign students do not have specific expectations. Their satisfaction can also differ, as there is no significant effect between the two latent variables (expectations and satisfaction) and notional dimensions. Based on this it can be suggested that the research of recalled expectations is not effective in the field of higher education. If it is possible, expectations should be studied either prior to the arrival of the student to the country of studies, or upon arrival. The most effective method for this could be a qualitative one.

*Satisfaction* has been studied from a new viewpoint in the current study, as it examined both university-related and non-university-related factors leading to satisfaction. The results have shed light on the fact that both factors play an important role in the loyalty of international students. Therefore, the *loyalty* of foreign students has been reviewed. In order to uncover the factors behind the phenomenon, in-depth interviews were conducted. Students were asked what they think about loyalty and what it means for them, and results show differences in each description. The notion was studied with quantitative research as well and based on the results we can differentiate between two loyalty types at the University of Szeged, which are experience loyal and institution loyal students. Consequently, loyalty has to be studied in each HEI both comprehensively and at smaller scales (e.g.: faculty, study groups).

The results of both *qualitative and quantitative research* have shed the light on the fact that interpreting positive WOM as an expressing factor of loyalty is correct. However, each student's interpretation of loyalty can differ, which can stem from university-related and non-university-related satisfaction. Based on the factor analysis about loyalty, research participants can be differentiated between. There are institution loyal and experience loyal foreign students. These results show that loyalty should be studied comprehensively in a HEI, but it should also be examined at smaller scales (e.g.: research labs, faculties) and individually as well.

The results of the dissertation could be useful for the *scientific community*, because foreign student satisfaction is not only studied from the viewpoint of service quality, but it aims at examining factors influencing satisfaction and loyalty that are not solely related to the university. The definition of loyalty and the division between institution and experience loyalty is also a novelty, which could specifically be useful for the University of Szeged. The conceptual model set and tested in the current dissertation could be the basis of studies conducted in specific faculties of the institution.

The results of the research are also important for higher education *decision makers*, as many practical recommendations can be stated. Foreign student satisfaction is moderately influenced by competences and content of the curriculum. University-related satisfaction has a strong significant effect on loyalty. Therefore, the emphasis on these factors is extremely crucial in the development of the marketing plan. Moreover, living in Szeged, the international atmosphere, and the places to spend free time at all have an influence on non-university-related satisfaction, which has a significant effect on loyalty. Therefore, these three factors should also be taken into account at the assembly of the university's marketing plan. Achieving foreign student loyalty has to be an institutional goal, which can be strengthened by the university. Experience loyal students should be targeted by programs, team or community building activities outside the university, but organized by the university. Moreover, involving teachers to the community of students would enhance loyalty. Institution loyal foreign students could be targeted by the organization of additional and regular study-groups, competitions, challenges, which can enhance or strengthen loyalty. Reinforcing foreign student loyalty is imperative, as positive WOM, which can appear in case of loyalty, can be an effective recruitment tool supporting the marketing activity of the university.

## 5. Research limitations, future research directions

It appeared as an interesting *contradiction* that while in the pilot study, non-university-related satisfaction had a more significant effect on loyalty than university-related satisfaction, in the results of the dissertation's final model, university-related satisfaction had a more significant effect on loyalty. The reason for this could be that only the foreign students of the University of Szeged, Faculty of Economics participated in the pilot study, while every faculty was examined in the dissertation's primary research and the Faculty of Medicine was overrepresented in the sample. Therefore, I should suggest that higher education institutions should be studied comprehensively, but those faculties where foreign students study should be researched individually as well.

The current dissertation has numerous *research barriers* and additional questions that remained unanswered. First, the length of the quantitative online questionnaire did not make it easier for foreign students to fill it in. However, the number of answers collected is more than satisfactory. The results of the dissertation are about foreign students at a Hungarian university, so a question can arise whether the methodology could be applied and would result in the same or similar results in other Hungarian or foreign universities. Moreover, there are contradictions between the results of the pilot study and the dissertation. Therefore, additional studies are recommended. The reasons for this contradiction could be that only one faculty's foreign students participated in the pilot research, while all twelve faculties were included in the dissertation, in which one faculty was overrepresented.

Based on the results of the dissertation, *future research directions* should be appointed due to the importance of the topic. The contradiction appearing at the beginning of the study – i.e.: HEIs prompt students to study abroad and get experience from abroad, but at the same time, they are eager to retain the students – does not make the job of students and institutions easier when it comes to student recruitment and the development of a marketing strategy. Universities have handled this issue sensitively so that contradictions do not appear in their communication and students do not feel that they are to be sent away by their own universities. A future research direction could be the study of this phenomena to find out how those foreign students feel who have been motivated to study abroad and then motivated to study in a new foreign country as part of the sender country's mobility programs. Another future research direction could be the comparison of foreign students at different Hungarian universities, or the comparison of Hungarian and foreign universities to see what similarities and differences there are between their international students' expectations, satisfaction and

loyalty, as these are crucial questions today and in the future of higher education institutions both in Hungary and in abroad. Moreover, the conceptual model applied in the current dissertation could be used at other universities and also applied at faculty-specific situations to highlight any similarities or differences between universities or their faculties, in order to uncover any differences between disciplines or study-tracks. Lastly, it would also be fruitful to look at the differences between the satisfaction and loyalty of fee-paying and scholarship holder foreign students, further differentiating between scholarship types.

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