Original Paper

Exploring the Opportunities and Challenges Relating to the Variances in Students' Response to Dissatisfaction in Business Management Educational Services

Mary Helou, Ph.D.[1*], Linda Crismon, Ed.D.[2] & Christopher Crismon, M. S. P.[3]

[1] School of Business, Excelsia College, Sydney, Australia

[2] Arizona State University, Phoenix, USA

[3] University of Phoenix, Phoenix, USA

[*] Mary Helou, Ph.D., School of Business, Excelsia College, Sydney, Australia

Abstract

Consumers respond to their lack of satisfaction with service provision in a variety of ways. For instance, research findings indicates that consumers' response options to service dissatisfaction is related to customer loyalty, which may impact their future repurchase intentions (Janjua, 2017). The current study investigates the impact of loyalty, and its cultural understanding, on dissatisfaction response styles of university students. In particular, it compares the variations in response options between Anglo-Saxon Australian students and international Middle Eastern students, attending Australian universities and other tertiary higher education Australian institutions, in an attempt to explore the impact of culture on dissatisfaction, and the resultant response options chosen by students, as guided by culturally defined perceptions and values (Newsome & Cooper, 2016). Findings indicate that there are significant variations in terms of the degree of ethnic loyalty and the response options that students engage in as a reaction to educational service dissatisfaction, mostly attributable to differences in cultural values. The contributions of this study are three-fold. First, the current research study further develops our understanding of cultural loyalty and its impact on students' future repurchase intentions. Secondly, it provides an understanding of the dissatisfaction response styles of university students coming from different ethnic backgrounds. Finally, this study further contributes to our understanding of the relationship between students' ethnic backgrounds and their respective repurchase decisions.

I. Introduction

Given significant variances in cultural values, norms, and customs worldwide, customer dissatisfaction is a significant area of research among consumer behaviorists' (Bowen & Shiang-Lih, 2015), in general, and, among international Middle Eastern students, in particular. The purpose of the current research is to study the impact of cultural loyalty on students' behaviour given post-consumption dissatisfaction with tertiary education. In specific, the current research explores two main research questions, as follows: First, Is There a Relationship between Student Satisfaction and Student Loyalty? And, secondly, Is there a Relationship between Post-purchase Dissonance and Student Loyalty? The four dimensions of loyalty, being commitment, brand preference, price indifference, and dissatisfaction response, represent the foundations upon which the above-mentioned research questions were determined and administered.

To this end, the current study, is structured into four sections as follows: The first section provides an exploration of the behavioural and non-behavioural responses to consumer dissatisfaction and evaluates the relationship between service dissatisfaction and repurchase intentions and decisions, mainly through the use of Hirschman's (1970) typology, involving loyalty-related responses. This section further includes a literature review relating to the manner in which loyalty demonstrates itself, the precursors of service quality, service dissatisfaction response styles and cultural perceptions of loyalty. The second section presents the research method used to explore the impact of cultural loyalty on students' dissatisfaction responses. In the third section, this is followed with a presentation of the research outcomes. Finally, in section four, a discussion of the findings related to the relationship between the degree of tertiary education service satisfaction/dissatisfaction, cultural loyalty, post-purchase, and post-consumption dissatisfaction response is provided. Furthermore, this section concludes with the provision of a summary of the main research issues of study, namely the impact of loyalty on the Anglo-Saxon Australian and the international Middle Eastern students' post-purchase recovery in the context of the Australian tertiary education sector and ends with the provision of salient directions and avenues for future research.

Previous research findings indicated that consumers faced with service dissatisfaction respond in any one of three ways: First, *Exit*, referring to the termination of the buyer-seller relationship, and switching to a competitor's product; Secondly, *voice*, denoting the communication of their dissatisfaction; and, thirdly, *loyalty*, as witnessed by the silence and lack of action (Hirschman, 1970). Since the 1970s, many researchers have further explored the classifications of consumer responses to dissatisfaction, reaching an understanding that consumers either engage in a behavioural response which requires

active actions like complaining (voice), seeking redress and personal boycott (exit), taking legal action, and/or get engrossed in non-behavioural responses, where no action is taken, like in the case of Hirschman's (1970) *loyalty-related* response (Ningsih & Waseso, 2014; Garin-Murioz, Amaral, Gijon, & Lopez, 2016; Anjani & Djamaluddin, 2017; Sitanggang, Sinulingga, & Fachruddin, 2019).

To understand and predict the factors that influence the choice of responses utilised by service dissatisfied consumers, scholars have been concerned with uncovering positive correlations in terms of psychographic variables including values, personality, opinions, and attitudes; and demographic variables including income, gender, marital status, age, and education, as well as, to some extent, cultural variables (Gelbrich & Roschk, 2011). Of all the variables studied within this research project, culture was the least investigated, thus, intensifying the justification for the need of the current study. This research analysis aims at investigating issues related to the differences in the cultural understanding of loyalty. This is conducted through exploring dissatisfaction response styles of Anglo-Saxon Australian and international Middle Eastern tertiary students, as guided by their cultural understandings.

1.1 Nurturing Service Loyalty

Nurturing the feeling of loyalty is equally important to services as it is important to products (Berry, Tanford, Montgomery, & Green, 2014). Furthermore, the intense interpersonal relationships between service providers and consumers give rise to greater opportunities to create loyalty (Ekinci, Caldron, & Siala, 2016). Loyalty is displayed in various ways: Repurchasing a service from the provider, being less price sensitive, increasing the number of frequencies of purchase, or through influencing purchase decisions of other consumers (Kim, Wang & Mattila, 2010). Furthermore, when faced with service dissatisfaction, loyal consumers are more likely to postpone exit. Instead, they voice their opinion or suffer in silence, in the hope that the situation will eventually improve. As Hirshman (1970) explains, loyal customers often use threats of exit as a tool to strengthen their complaint, which only further displays their commitment, and confirms the fact that they would try all means possible to improve the situation before resorting to exit.

1.2 Prerequisites to Quality Services

Earlier research studies have been conducted to identify and measure the dimensions of loyalty (Bowen & Shiang-Lih, 2015; Karatepe & Vatankhah, 2015; Nikbin, Hyun, Baharun, & Tabavar, 2015; Ors, Yilmaz, & Sen, 2015; Ekinci, Calderon & Siala, 2016), which indicated that loyalty is a form of behaviour directed toward particular brands over time, especially focusing on interpreting the observed behaviour of repeat purchasing. This was seen as *behavioural loyalty.* Nevertheless, in the wake of the criticism of behavioural loyalty for its narrow view, *attitudinal loyalty,* reflecting the degree to which customers are inclined to recommend a service provider to other customers emerged (Anjani & Djamaluddin, 2017). Based on positive word-of-mouth, and an intention to repurchase, consumers may also develop *preference loyalty*, which in the current research, refers to measuring loyalty of the participants.

31

In addition to behavioural and attitudinal loyalty, various researchers have argued for the existence of *cognitive-type loyalty* (Wen & Chi, 2013), where consumers are believed to consciously evaluate the price/quality ratio of services when making a purchase decision (Anjani & Djamaluddin, 2017). Cognitive loyalty paves the way to the second identified dimension of loyalty, namely *price indifference loyalty* or price insensitivity, which was further adopted in this study as a measure of loyalty. Moreover, Hirschman (1970) early on had proposed that loyalty will have an impact on the choice of response the dissatisfied consumer engages in. Such *dissatisfaction response* or *complaining behaviour* has also been adopted in the current study as the third dimension of loyalty, with *commitment* being the fourth measurement.

However, disagreements continue as to whether satisfied customers are necessarily loyal customers. Even though dissatisfaction nearly guarantees switching, satisfaction may not ensure loyalty. Research indicates that customers reporting high levels of satisfaction still display a tendency to switch service suppliers, inferring that customer satisfaction may not be enough to create and maintain customer loyalty (Kim, Wang, & Mattila, 2010).

For customer service satisfaction to materialise, the service performance has to meet or exceed consumer's expectations, otherwise, it will result in consumer dissatisfaction (Oliver, 2010). Even though service organizations aspire to offer perfect services with no shortcomings, some service failures are unavoidable and unpredictable. Thus, service dissatisfactions are frequent, and, at times, are inevitable and inescapable.

1.3 Loyalty and Cultural Perceptions amongst International Middle Eastern Students

The number of Middle Eastern students in Western countries, particularly in the US, Britain, and Australia have significantly increased (Bridgestock, 2021; Writers, 2021). For example, in 2014/2015 academic year, 10.4 % of all international students in the United States were from the Middle East and North Africa (MENA). This amounted to a total of 108,227 international students (Roy & Luo, 2017). As a matter of fact, the Middle East and North Africa region is second only to Asia as a main international student contributor to American-based Higher Education institutions (Roy & Luo, 2017). This is due to Saudi Arabia's King Abdullah Scholarship Program (KASP) (Bridgestock, 2021). In terms of international student mobility, from 2012 onward, Saudi Arabia has been the world's fifth largest country of origin for international students, amounting for 62,500 international students (Bridgestock, 2021). Similar educational initiatives have also been set by other Middle Eastern and Gulf countries including the United Arab Emirates (UAE), Kuwait, Qatar, Oman, Lebanon, and Egypt (Bridgestock, 2021).

Furthermore, individuals' values, attitudes, beliefs, self-concept, perceptions of others, and patterns of interactions with the environment are shaped by their cultural meaning systems. Thus, it can be inferred that culture impacts response patterns to post-purchase dissatisfaction. Within the context of the current research, culture is defined as the "collective programming of the mind which distinguishes the members of one group or category of people from those of another" (Hofstede, 1991). Moreover,

32

Hofstede (1991) proposed five independent dimensions of culture, namely: *Power distance, uncertainty avoidance, individualism/collectivism, masculinity/femininity*, and *short-term/long-term orientation* (Hofstede, 1991). The collectivism vs. individualism dimension has been most useful to describe and compare cultures (Hofstede, 1991), and to predict the member's likely response to dissatisfaction. Attitudes of collectivist culture members are shaped by their individual needs of belonging, fitting in, engaging in contextually appropriate actions, while maintaining social harmony and saving face of self and others (Hofstede, 1991).

Within collectivist cultures, members consider their friends and relatives as in-groups and everyone else, including service providers as out-groups. Personal approval of voice behaviour is lower in collectivist cultures than individualist cultures, and it is directly influenced by the perceived social approval of the voice behaviour. Collectivist cultures, in general, tend to value conformity and harmony (Newsome & Cooper, 2016), while confrontational voice is not acceptable, that is, complaining behaviour, in general, is discouraged (Newsome & Cooper, 2016). Guided by such beliefs, collectivists do not tend to freely express emotions, especially negative ones, through third party or voice actions. In cases of dissatisfaction, they express emotions in private settings to family members and friends.

The opposite is true for individualistic cultures, as they are concerned with the attainment of personal goals, while their self-esteem depends on the ability to express self and validate internal defining attributes (Hofstede, 1991). As such, they define in-groups as anyone that is equivalent to them in social class, race, beliefs, attitudes, and values, which result in individualists forming many in-groups (Hofstede, 1991). Due to such beliefs, members of individualist cultures are more inclined to voice their dissatisfaction through complaining publicly and engaging in third party responses to dissatisfaction than engage in private responses (Hofstede, 1991). In this study, international students, especially those with a Middle Eastern background, represent the collectivist culture, while the Australian students with an Anglo-Saxon background, represent the individualist culture.

Initial mentoring right from the start, possibly during the international student orientation sessions, can be especially helpful because it can play an essential role in their success and professionalism (Small, 2021). Furthermore, in accordance with the Vault Consulting Editors (2021), diversity and inclusion are nowadays requirements in all universities and other higher education institutions. If practiced appropriately, this has an excellent impact on the international student body.

2. Method

A sample of two hundred (200) university students (100Anglo-Saxon Australian students and 100 international Middle Eastern students) were surveyed via a self-completed questionnaire. The questionnaires are composed of a combination of open-ended and closed-ended questions relating to their demographics, proneness to loyalty and the likely response styles to service dissatisfaction. Furthermore, the survey questionnaire consisted of several sections, starting with a number of screening questions, aimed at gathering more background information on the participants. This was

followed by four key sections relating to *commitment, brand preference, price indifference*, and *dissatisfaction response*; all of which were employed as dimensions of loyalty. In addition, the last section featured a critical incident question. Moreover, participants were given the chance to make additional related comments, thus, allowing for conclusions and generalizations to be made. The questionnaire used in the current study has been used in a previously published research study. Of the two hundred (200) respondents surveyed, forty percent (40%) were postgraduate students and sixty percent (60%) were undergraduate students. SPSS was employed for the analysis of the collected data.

3. Result

The purpose of the current research is to identify the likely impact that loyalty may have on the students' response to dissatisfaction. As such, four dimensions of loyalty were investigated, namely, *commitment, preference loyalty* (word-of-mouth communication and purchase intention), *price sensitivity* and *response to service dissatisfaction*. Findings of the current research study indicated that there is a significant difference between the two surveyed groups, Anglo-Saxon Australian students, and international Middle Eastern students, in terms of their levels of loyalty as well as the response options they engaged in after circumstances surrounding educational service dissatisfaction. Anglo-Saxon Australian students were found to be more likely to complain publicly and directly to the service provider, whereas international Middle Eastern students, attending Australian universities and higher education institutes, were most likely to respond by complaining privately to their friends and relatives, or even do nothing. Cultural values were found to be the main cause for such differences between the two student groups.

In view of the three dimensions of loyalty, namely commitment, preference and price sensitivity, Anglo-Saxon Australian students proved to be more loyal to their tertiary institutions. In comparison to international Middle Eastern students, attending Australian universities and Higher Education institutions, Anglo-Saxon Australian students exhibited higher means of commitment and preference, while scoring a lower mean for price sensitivity. In regard to the 'third party' response to service dissatisfaction, both Anglo-Saxon Australian students and international Middle Eastern students were similar in their responses (with respective total mean scores of 3.27 and 3.29). Both groups were not keen on taking such drastic measures in case of dissatisfaction. Among the three likely dissatisfaction response styles previously discussed, third party was the least employed. Anglo-Saxon Australian students were less likely to write to a local newspaper, and report to a consumer agency to warn other students, in comparison to international Middle Eastern students.

Table 1. Students' Response to Dissatisfaction

Student Ethnic Background	Do Nothing	Complain to Tertiary Institution	Complain to Friends	Use Exit Option
Anglo-Saxon Australian Students	20	82	57	1
International Middle Eastern Students	21	40	60	5

As per Table 1 above, of the two hundred (200) students surveyed, forty-one (41) students claimed that in case of dissatisfaction, they would choose to "do nothing". Interestingly, twenty-one (21) out of the forty-one (41) respondents were international Middle Eastern students, whereas only twenty (20) Anglo-Saxon Australian students agreed that they would take a non-active form of response. On the contrary, when asked if they would complain directly to the tertiary institution in case of dissatisfaction, eighty-two (82) Anglo-Saxon Australian students indicated that they would in fact take this form of action in comparison to forty (40) international Middle Eastern students. Moreover, when comparing the frequency of students indicating that they would complain to their friends about their dissatisfaction, the results are somewhat similar with fifty-seven (57) Anglo-Saxon Australian and sixty (60) international Middle Eastern students affirming that they would complain to their friends. Only six (6) out of the two hundred (200) students indicated that they would use the exit option in case of dissatisfaction. Of these students, five (5) out of six (6) were international Middle Eastern students. These results are in agreement with previous cross-cultural research study results, undertaken to study variations in students' response to educational services dissatisfaction between Anglo-Saxon Australian students and International Asian Chinese students attending Australian universities and other Australian higher education institutions (Newsome, Helou, & Crismon, 2019).

4. Discussion

This section provides a discussion of the above presented results.

Is There a Relationship between Student Satisfaction and Student Loyalty?

Some considerations should be kept in mind when analysing the results generated in the current study. First, the Middle Eastern culture encourages less complaints, which may partly explain their recorded higher average level of satisfaction. Secondly, Middle Eastern students have lower expectations which may be easier to meet. Due to the higher level of satisfaction, Middle Eastern students seem to be more loyal consumers than Australian students with an Anglo-Saxon background.

The results in relation to the *commitment* factors, that is, the feeling of involvement and affiliation with the service provider, and the resulting emotional bond (Arora, 2012; Al-Refaie, Bala, Eteiwi, & Jalham, 2014; Nikbin, Hyun, Baharun, & Tabavar, 2015), indicate that there is no significant difference between Anglo-Saxon Australian and international Middle Eastern students. Even though research results suggest that Middle Eastern students have a higher level of satisfaction, it is the Anglo-Saxon Australian students who are more likely to disseminate positive *word-of-mouth*. These results are consistent with Hofstede's (1991) characterization of collectivist and individual cultures. As for the price sensitivity results, they indicate that the two groups are not significantly different in their *sensitivity to price* acceptance. Nevertheless, consideration should be given to the fact that Australian citizens have an opportunity for free education through the Higher Education Contribution Scheme (HECS), which, they, in turn, pay for later in life, while international Middle Eastern students have to pay their tuition fees upfront. As such, their respective decisions to stay, or to exit, are more likely to be impacted by the current price of the educational services offered, or possibly by a price increase.

4.1 Is there a Relationship between Post-purchase Dissonance and Student Loyalty?

Results indicated that the most popular response to dissatisfaction among both groups of students is private response, with the greatest emphasis being placed on "speaking to friends, relatives, and even acquaintances about the dissatisfying experience". The second most favourite response to dissatisfaction is the 'voice response', with the greatest emphasis being "going back to complain to the educational service provider" for the Anglo-Saxon Australian students, in comparison to "don't forget the incident, tell others, and possibly do something about it if you can", being the most common voice response for the international Middle Eastern students. Both groups displayed a fairly similar tendency to take third party action. It was further indicated that Anglo-Saxon Australian students, guided by their individualistic values, thrive on attaining personal goals, express themselves and validate their internal defining attributes (Hofstede, 1991), are most likely to respond to dissatisfaction by directly complaining to the tertiary institution, followed by "complaining to friends", as the second most favourable response (Ding, Ho, & Lii, 2015). On the contrary, international Middle Eastern students showed the greatest tendency to complain to friends, who are sailing on the same boat as them. In addition, Middle Eastern students were slightly more likely to respond with "do nothing", but, more likely, to leave the institution as a consequence of dissatisfaction, when compared to Anglo-Saxon Australian students. Even though research findings indicate that international Middle Eastern students enjoy a higher level of satisfaction, Anglo-Saxon Australian students exhibited somewhat higher levels of commitment, positive word-of-mouth communication and purchase intention, combined with lower levels of price sensitivity. An overall generalization can be made in that Anglo-Saxon Australian students are somewhat more loyal than international Middle Eastern students. Nevertheless, it is possible that the Middle Eastern students are not necessarily more satisfied than the Australian students, but rather have lower expectations and a higher sense of avoidance for public complaining.

Accordingly, this study supports previous research results that suggest that even though satisfaction is

an important factor for loyalty, mere satisfaction may not be enough to create and maintain customer loyalty satisfaction. After evaluating the two groups' modes of likely response to service dissatisfaction, it seems that previous research findings, indicating that loyal consumers are more likely to complain to the service provider than "do nothing" or "switch service providers" (Hirschman, 1970), are also confirmed by the current research outcome. A possible explanation is that loyal consumers are more invested. Thus, when faced with a dissatisfying situation, they take the time and effort to voice their dissatisfaction to the service provider, through complaining and demanding rectifications. It is for this exact reason, among others, that leaderships of universities and other higher educational institutions should encourage voicing of complaints, and, in turn, make every possible attempt to resolve them, to mutual satisfaction and reciprocated benefit.

The research outcome of the current study confirms that loyalty has an impact on the Anglo-Saxon Australian students', as well as international Middle Eastern students', post-purchase recovery in the context of Australian tertiary education. Measured through commitment, word-of-mouth communication, purchase intention, price indifference, and dissatisfaction response; current findings indicated that Anglo-Saxon Australian students exhibit higher levels of loyalty.

Finally, this research study has given rise to various opportunities for future research. This includes the undertaking of the same research study on a larger scale. To further test the validity of the research findings of the current study, the researcher may recruit students from several tertiary institutions around Australia to get a better representation of both the international Middle Eastern and the Anglo-Saxon Australian students. Furthermore, it would be interesting to undertake multicultural research aimed at discovering how other cultures, besides the Asian Chinese (Newsome, Helou, & Crismon; 2019), the Middle Eastern, and theAnglo-Saxon Australian, would respond to dissatisfaction with educational services.

References

Al-Refaie, A., Bata, N., Eteiwi, D., & Jalham, I. (2014). Examining factors that affect passengers' overall satisfaction and loyalty. *Jordan Journal of Mechanical and Industrial Engineering*, *8*(2), 94-101.

Anjani, D. S., & Djamaluddin, S. (2017). Effect of product quality and price on customer loyalty through customer satisfaction. *International Journal of Business and Management Invention*, *7*(8), 13-20.

Arora, R. (2012). A mixed method approach to understanding the role of emotions and sensual delight in the dining experience. *Journal of Consumer Marketing*, *29*(5), 333-343. https://doi.org/10.1108/07363761211247451

Berry, R., Tanford, S., Montgomery, R., & Green, A. (2014). How we complain? The effects of personality on consumer complaint channels. *Journal of Hospitality & Tourism Research*, *42*(1), 74-101. https://doi.org/10.1177/1096348014550921

37

Bowen, J. T., & Shiang-Lih, C. (2015). Transitioning loyalty programs: A commentary on the relationship between customer loyalty and customer satisfaction. *International Journal of Contemporary Hospitality Management*, *27*(1), 21-37. https://doi.org/10.1108/IJCHM-07-2014-0368

Bridgestock, L. (2021). *Middle Eastern students abroad: In numbers*. Top Universities, 18 April 2021.

Ding, M. C., Ho, C. W., & Lii, Y. S. (2015). Is corporate reputation a double-edged sword? Relative effects of perceived justice in airline service recovery. *International Journal of Economics and Business Research*, *10*(1), 1-17. https://doi.org/10.1504/IJEBR.2015.070266

Ekinci, Y., Calderon, J., & Siala, H. (2016). Do personality traits predict "complaining" consumers? *Journal of Business Environment*, *8*(1), 32-42. https://doi.org/10.1504/IJBE.2016.074793

Garin-Murioz, T., Perez-Amaral, T., Gijon, C., & Lopez, R. (2016). Consumer complaint behaviour in telecommunications. *Telecommunication Policy*, *40*, 804-820. https://doi.org/10.1016/j.telpol.2015.05.002

Gelbrich, K., & Roschk, H. (2011). A meta-analysis of organisational complaint handling and consumer responses. *Journal of Service Research*, *14*(1), 24-43. https://doi.org/10.1177/1094670510387914

Hirschman, A. O. (1970). *Exit, Voice and Loyalty: Responses to Decline in Firms, Organizations, and States*. London: Harvard University Press.

Hofstede, G. (1991). *Cultures and Organizations: Software of the Mind*. London: McGraw-Hill.

Janjua, Q. R. (2017). Service failures and consumer responses: Exploring the antecedents of consumer dissatisfaction and propensity to complain. *Business and Economics Review*, *1*. December 2017. https://doi.org/10.22547/BER/9.4.2

Karatepe, O. M., & Vatankhah, S. (2015). High-performance work practices, career satisfaction, and service recovery performance: A study of flight attendants. *Tourism Review*, *70*(1), 56-71.

Kim, M. G., Wang, C., & Matilla, A. S. (2010). The relationship between consumer complaining behaviour and service recovery: An integrative review. *International Journal of Contemporary Hospitality Management*, *22*(7), 975-991.

Newsome, L., & Cooper, P. (2016). International students' cultural and social experiences in a British university: "Such a hard life [it] is here". *Journal of International Students*, *6*(1), 195-215. https://doi.org/10.32674/jis.v6i1.488

Newsome, L., Helou, M., & Crismon, C. (2019). Cross-cultural study of students' response to education dissatisfaction: An Australian context., *International Journal of Educational Studies*, *2*(1), 44-52. https://doi.org/10.53935/2641-533x.v2i2.24

Nikbin, D., Hyun, S. S., Baharun, R., & Tabavar, A. A. (2015). The determinants of consumers' behavioural intentions after service failure: The role of emotions. *Asia Pacific Journal of Tourism Research*, *20*(9), 971-989. https://doi.org/10.1080/10941665.2014.951663

Ningsih, S., & Waseso, S. (2014). The influence of customer satisfaction, switching cost and trusts in a brand on customer loyalty. *Procedia-Social and Behavioural Sciences*, *143*, 1015-1019.

https://doi.org/10.1016/j.sbspro.2014.07.546

Oliver, R. L. (2010). *Satisfaction: A Behavioural Perspective on the Customer*. New York: McGraw-Hill.

Ors, H., Yilmaz, V., & Sen, R. (2015). A structural equation model for the description and comparison of complaint behaviour after purchasing of electronic, food and textile products. *Journal of Business, Economics & Finance*, *4*(2), 268-288. https://doi.org/10.17261/Pressacademia.2015211619

Roy, M., & Luo, N. (2017), Students from the Middle East and North Africa: Motivations, On-Campus Experiences, and Areas of Need. *World Education News and Reviews* (WENR), *7*. February 2017.

Sitanggang, J. M., Sinulingga, S., & Fachruddin, K. A. (2019). Analysis of the effect of product quality on customer satisfaction and customer loyalty of Indihome ATPT Telkom Regional 1 Sumatera, Medan, North Sumatra, Indonesia. *American International Journal of Business Management*, *2*(3), 26-37.

Small, W. L. (2021). The Value of Mentorship: Creating Opportunities for People of Color'. *Idealist Careers*, *1*.

Vault Consulting Editors. (2021). *Top Vault Consulting Firms Discuss Diversity & Inclusion, Vault*.

Wen, B., & Chi, C. G. (2013). Examine the cognitive and affective antecedents to service recovery satisfaction: A field study of delayed airline passengers. *International Journal of Contemporary Hospitality Management*, *25*(3), 306-327. https://doi.org/10.1108/09596111311310991

Writer, B. (2021). The Middle Eastern Students. *Middle East Students* (MES). 30 May 2021.