

## FACTORS AFFECTING INTERNATIONAL STUDENTS' INTENTION FOR STUDYING ABROAD

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**Abstract:** Based on the frameworks of the Theory of Planned Behaviour, this study aims to explore a full model predicting determinants of international students toward getting an education overseas. The online survey was administered to Vietnamese students from high-schools and universities during three weeks in May 2021. A total of 524 questionnaires were used for data analysis. The results highlight that attitude towards studying abroad, subjective norms, perceived behavioural control and financial support factors positively influence international students' intention to be educated overseas. Particularly, the direct and indirect effects of financial support factors, including scholarships, financial grants, student loans and financial help from families and friends, on international students' intention were firstly explored in this research, making the theoretical contributions. Moreover, this research provides insightful practical implications for foreign HE universities/institutions and education practitioners to better target and promote international students.

**Key words:** study broad intention; scholarships; financial grants; student loans; family financial help.

### 1. Introduction

Studying abroad has changed dramatically due to globalisation and the worldwide growth of higher education (HE). The numbers of globally mobile students have rocketed up, increasing from 2 million in 2000 to over 5.6 million in 2018 (Fakunle, 2020; OECD, 2020). As a result, there has been a need for quality research on study abroad programmes is increasing in academia. For example, a number of previous studies focused on factors affecting the international students' decisions on study abroad (Fakunle, 2020; Kent-Wilkinson et al., 2015; Liu et al., 2018).

These factors are varied but could be divided into several groups: educational, financial, motivational, and cultural. Educational factors include quality of

curriculum/ programmes (Doyle et al., 2010; Fakunle, 2020; Liu et al., 2018; Mpiganjira, 2009; Naffziger, 2008), language proficiency (Basow and Gaugler, 2017); university reputation, university academic staff and facilities (Liu et al., 2018). Financial factors consist of the cost of study (Kent-Wilkinson et al., 2015; Liu et al., 2018; Naffziger, 2008; Wintre et al., 2011) and students' affordability (Fakunle, 2020; Lewis, 2016; Whatley, 2017). Motivational factors mainly focused on experience and benefits receiving from study abroad (Basow and Gaugler, 2017; Doyle et al., 2010; Fakunle, 2020; Kent-Wilkinson et al., 2015; Mpiganjira, 2009; Şafakli and IHEMEJE, 2015; Wintre et al., 2011) and desire to international travelling (Lee, 2017). Last but not least, cultural issue is a common factor which has considerable impact on many students' study abroad decisions (Basow and Gaugler, 2017; Doyle et al., 2010; Lewis, 2016; Şafakli and IHEMEJE, 2015).

Although it is argued that financial barriers could be considered as a top barrier for international students to study in a foreign country (Kent-Wilkinson et al., 2015), surprisingly, the above literature has not thrown light on

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the role of financing study abroad. Among little published research on this issue, most of them have paid attention to the pressure of the cost of programmes students, particularly those from developing countries (Kent-Wilkinson et al., 2015; Liu et al., 2018; Naffziger, 2008; Wintre et al., 2011). This is because international students are usually believed to pay higher tuition fees than domestic students, bear enormous travel costs going back and forth between their hometowns and where they study, as well as considerable living expenses.

So far, also, there has been little discussion about the role of financial support on international students' intention. Financial support consists of scholarships (Liu et al., 2018), financial grants/ financial aids (Lewis, 2016; Naffziger, 2008; Whatley, 2017), student loans (Whatley, 2017) and financial help from family and friends (Fakunle, 2020; Whatley, 2017). Although studies have recognised the impact of federal grants/ student aids (DesJardins et al., 2006; Dynarski, 2002), or family support (Albers-Miller et al., 1999) or student loans (Salisbury et al., 2011) on student decision making, research has yet to systematically investigate the effect of financial support in general on international students' intention to be educated overseas.

The availability of financial support would likewise assist international students in overcoming financial barriers to pursue their study abroad. This argument, however, seems to contradict what Whatley (2017) explored in her research - one of the very few studies on financing study abroad. She used secondary data collected by the University System of Georgia (USG) from 2001 to 2008 to see the negative impact of student loans on the chance of studying abroad, which is different from that of grant aid. Moreover, students dependent on financial support from their parents are less likely to study abroad than those who have more financial need (Whatley, 2017).

Financial support for students who are going to study abroad, notably, has been even more challenging in light of the ongoing COVID-19 situation. The pandemic resulting from the novel coronavirus has significantly transformed the lives of billions of people worldwide, and international students are not an exception. Therefore, to help students through the pandemic, many teaching staff and universities' public relations have

offered the most critical support at the universities (Aristovnik, 2020). It also means that financial assistance for current students is the top priority currently; hence, it may be more difficult for students who intend to study abroad to apply for scholarships and financial aids. Besides, the COVID-19 coronavirus pandemic has had severe negative impacts on the global economy (Duffin, 2020). As a result, the possibility of receiving financial assistance from international students' families and friends is more complicated. Consequently, the impact of financial support on international students' intention for studying abroad is still a question.

This study aims to fulfil three objectives. As a starting point, this article highlights a comprehensive framework for study abroad factors. The theory of planned behaviour (TPB) (Ajzen, 2020, 2012, 1991) is used as the theoretical lens. The TPB uses attitudes, subject norms and perceived behaviour control as predictors of attending universities overseas intention to explain the underlying processes that lead international students to study abroad behaviour. Particularly, the influence of financial factors, including scholarships, financial grants, student loans, financial help from family and friends, on the intention to study abroad will be emphasised. Second, this article empirically tests a complete model that predicts determinants of international students toward getting an education overseas. Third, informed by this research and conceptual framework, the paper puts forward recommendations to support internationalisation strategies in higher education policy.

## 2. Literature review

Studying abroad is defined by living and learning in another country to gain a structured learning experience (Goode, 2007). The past thirty years have seen a growing volume of research and publications on international students' rationale for overseas study when the internationalisation of HE has lied in the centre of global debates and focuses since 1990s (Lo, 2009; Teichler, 2004). Among these previous studies, there has been a surge of interest in exploring factors affecting students' study abroad behaviours, whereas a few publications focused on students' intention for being educated overseas. This study is mainly concentrated on the

second line of past research to analyse variables to predict international students' study abroad intention.

The TPB (Ajzen, 2020, 2012, 1991; Ajzen and Fishbein, 1972) has long been known as a social-psychology theory, stating that a person's behavioural intention is impacted by three main factors that are attitude, subjective norms, and perceived behavioural control. First, attitude toward a behaviour is measured based on his favourable or unfavourable evaluation of the behaviour in question. Specifically, if one perceives positive outcomes from an activity, his attitude toward that behaviour is expected to be positive (Ajzen and Madden, 1986). For study abroad programmes, students may have a strong belief that taking part in that programme will help them obtain particular goals with certain rewards (Schnusenberget al., 2012). These benefits may include exploring excellent education programmes (Fakunle, 2020; Liu et al., 2018), international experiences (Basow and Gaugler, 2017; Kent-Wilkinson et al., 2015; Wintre et al., 2011), increasing employability after graduation (Relyea et al., 2008; Şafakli and Ihemeje, 2015; Toncar et al., 2006; Wintre et al., 2011) and language proficiency (Basow and Gaugler, 2017). Based on the internationalisation of highly reputed universities from developed countries, such as the US, the UK, Australia, students are increasingly realising the merits of graduating from those universities. Consequently, this study proposed the following hypotheses:

*Hypothesis 1: International students' attitude towards studying abroad behaviour is positively related to their intention to study abroad.*

A growing body of literature recognises the impact of a given referent individual or group (e.g., family, spouse, friends, or co-workers) on individuals' intention (Ajzen, 1991). Subjective norms define social pressures that either encourage or discourage particular intentions. The literature review indicated that not many previous studies focused on the role of subjective norms on international students' intention except research of Griner and Sobol (2014), Schnusenberget al. (2012), and Kent-Wilkinson et al. (2015). While Griner and Sobol (2014), and Schnusenberget al. (2012) indicated that family expectations and contributions would support students to get an education overseas, Kent-Wilkinson et al. (2015) stated that family responsibilities are the

second largest barrier for international students to study abroad. This article hence hypothesises that:

*Hypothesis 2: Subjective norms are positively related to international students' intention to study abroad.*

The final determinant of the TPB model is perceived behavioural control, which supporting TPB to overcome the limits of its ancestor (the theory of reasoned action - TRA). Perceived behavioural control refers to factors that can assist or hinder the performance of the behaviour (Ajzen, 2020). These factors consist of required skills and abilities, cooperation by others, availability or unavailability of time, money, and other resources (Ajzen, 2020). Consequently, perceived behavioural control is understood as the perception of the difficulty of triggering a certain behaviour.

Perceived behavioural control is said to possess both direct and indirect influence on behavioural intentions. That is to say, perceived behavioural control can moderate the impact of attitude and subjective norm on intention, and actual behavioural control can influence intention on behaviour (Ajzen, 2020). The positive relationship between perceived behavioural control and intention in TPB has been demonstrated in some research areas, such as tourism (Bae and Chang, 2021); education (Nguyen and Phuong, 2021); business (Alam et al., 2019), but, in the study abroad literature, the role of perceived behavioural control on intention is still debated. For example, Seow et al. (2017) found that the perceived behavioural control is found to be insignificant related to intention. In this research, the relationships are hypothesised the following.

*Hypotheses 3: International students' perceived behavioural control is positively related to their intention to study abroad.*

*Hypotheses 4: International students' perceived behavioural control is a significant mediator between attitude towards study abroad and their intention to study abroad.*

*Hypotheses 5: International students' perceived behavioural control is a significant mediator between subjective norms and their intention to study abroad.*

As mentioned above, financial supports may play an essential role in international students' intention to study abroad, but this issue has attracted very little attention

from the scholarly community. Financial support includes scholarships, financial grants, student loans and financial help from families and friends. A scholarship is a payment specifically designated for education-related expenses to support students' education. In order to qualify, the students have to meet some requirements concerning their merit, talent, or academic performance. In the case of international students, scholarship comes from various sources such as governments, educational institutions, companies, clubs, foundations, or charities. On the other hand, financial grants are typically based on student's financial needs, not on their merit or performance. They come from governments, educational institutions, and private organisations. Both scholarship and financial grants do not need to be repaid by students.

A student loan is the amount of money that students borrow with a signed promise to pay it back to the lender within a deadline agreed by both parties. For international students, they can take federal student loans issued by the government. Otherwise, they can take private student loans issued by non-government entities like banks and credit unions or universities themselves. Financial help from families or friends in this context is defined as the amount of money that families or friends can help students defray the costs of studying abroad.

Given the severe impacts of the COVID-19 pandemic on the global economy, students are more likely to struggle. For most universities, the cost of study abroad programmes is usually way greater than regular programmes. Therefore, it is understandable for international students to seek financial help when choosing a study abroad course. Financial support may be especially crucial in the context of study abroad, especially for those who lack financial feasibility. As mentioned above, the term "financial support" in this study consists of scholarships/ financial grants, student loans and financial help from families and friends; hence in order to comprehend the role of financial support on international students' intention, three hypotheses are proposed:

*Hypotheses 6: Scholarships/financial grants are positively related to international students' intention to study abroad.*

*Hypotheses 7: Student loans are positively related to international students' intention to study abroad.*

*Hypotheses 8: Financial help from families or friends are positively related to international students' intention to study abroad.*

The literature review indicated that financial factors influence students' attitude toward study abroad (Albers-Miller et al., 1999; Salisbury et al., 2008; Salisbury et al., 2011). For example, a student receiving a financial grant/student loan to pay for school, his or her attitude toward studying abroad is likely to be positive. Based on previous studies, therefore, these relationships are hypothesised as following:

*Hypotheses 9: Scholarships/financial grants are a significant mediator between international students' attitude and their intention to study abroad.*

*Hypotheses 10: Student loans are a significant mediator between international students' attitude and their intention to study abroad.*

*Hypotheses 11: Financial help from families or friends are a significant mediator between international students' attitude and their intention to study abroad.*

Furthermore, financial support may affect the relationship between international students' perceived behavioural control and their intention to study abroad. For example, students with a higher level of financial support may perceive that it is easier to study abroad. In this context, the mediating effect of financial support between students' perceived behavioural control and their study abroad intention is hypothesised as below:

*Hypotheses 12: Scholarships/financial grants are a significant mediator between international students' perceived behavioural control and their intention to study abroad.*

*Hypotheses 13: Student loans are a significant mediator between international students' perceived behavioural control and their intention to study abroad.*

*Hypotheses 14: Financial help from families or friends are a significant mediator between international students' perceived behavioural control and their intention to study abroad.*

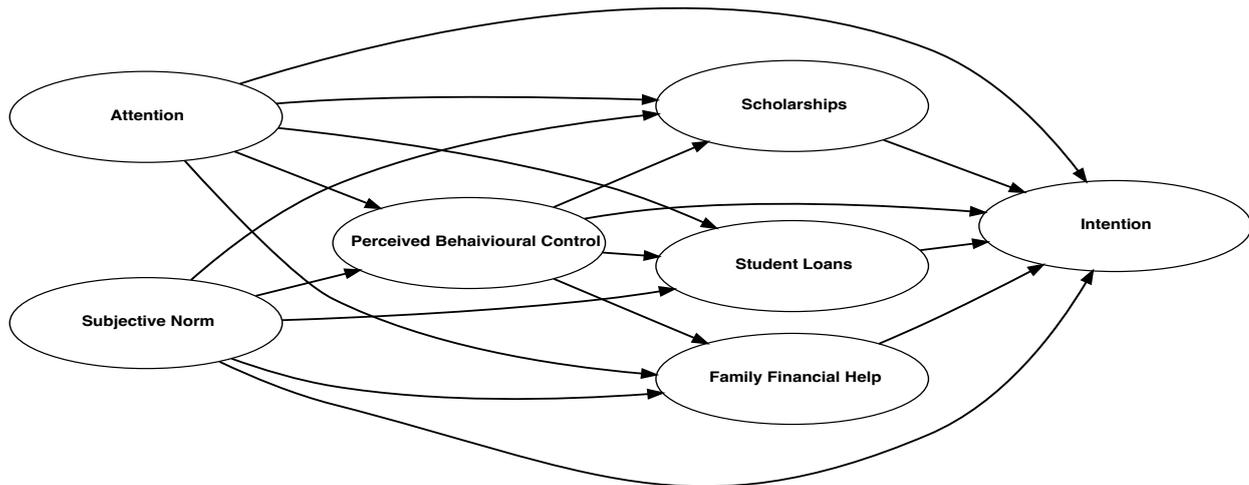
Lastly, the relationship between financial support and international students' intention to study abroad can be influenced by subjective norms. It is reasonable to assume that if students' family and friends encourage their study abroad intentions, they are more likely to

support students financially. Thus, this research hypothesises that:

*Hypotheses 15: Subjective norms are a significant mediator between scholarships/financial grants and international students' intention to study abroad.*

*Hypotheses 16: Subjective norms are a significant mediator between student loans and international students' intention to study abroad.*

*Hypotheses 17: Subjective norms are a significant mediator between financial help from families or friends and international students' intention to study abroad.*



*Figure 1. Hypothesized model*

### 3. Research method

This study applied the quantitative method to examine factors affecting students' intention for studying abroad. Students from different high schools and universities in cities across Vietnam such as Hanoi, Ho Chi Minh City, Danang is the target population of this research. Students from local high schools may intend to become foreign college/university students after earning a high school diploma. Concerning Vietnamese undergraduate students, they may think of a chance to participate in a student exchange programme, a short-term study programme, a post-graduate programme and so on. A self-administered on-site survey was carried out to collect data via convenience sampling from the above students. An online-based platform was used to distribute the e-questionnaire, developed by using the Google Form, to the students. Each high school or university usually has a Facebook Page, which is an appropriate channel to contact students. Data were collected during three weeks in May 2021. A total of 550 responses was collected. After the data screening process, 26 questionnaires were eliminated due to missing data and

unengaged responses. Therefore, a final sample of 524 was qualified for data analysis.

This article relied on extant research to develop questions that were faithful to the meaning and context of the constructs measured. In the final questionnaire, intention to participate in study abroad initiatives was measured by six items adapted from Ajzen (1991) and Armitage and Conner (2001); attitudes toward studying abroad, subjective norms and perceived behaviour control was assessed by four items, each adapted from Ajzen (1991). Additionally, scholarships/ financial grants, student loans and financial help from families and friends were measured by three items, each adapted from Albers-Miller et al. (1999).

Table 1 presents all 27 items used in this study and standardized factor loadings of the items within each construct. Respondents were asked to evaluate the level of agreement on each measurement item using a seven-point Likert scale. A structured questionnaire was then designed with two main parts: socio-demographic information of respondents and the evaluation of respondents on 27 items.

The data were analysed using the R package SEMinR. First, a structural equation modelling (SEM) using the PLS-SEM approach was carried out to test and map the causal relationships between constructs. Second,

the bootstrapping method was employed to examine mediating effects from subjective norms, perceived behavioural control and financial support.

**Table 1.** Measurement scales for constructs in the model

Construct	Source	Questionnaire Item	Variable
Attitude towards studying abroad	Ajzen (1991)	Studying abroad is useful	ATT1
		Studying abroad is valuable	ATT2
		Studying abroad is beneficial	ATT3
		Studying abroad is attractive	ATT4
Subjective norms	Ajzen (1991)	Most people who are important to me think it is okay for me to study abroad	SUB1
		Most people who are important to me support me to study abroad	SUB2
		Most people who are important to me understand why I should study abroad	SUB3
		Most people who are important to me agree with me about studying abroad	SUB4
Perceived behavioural control	Ajzen (1991)	Whether or not I study abroad is completely up to me	PBC1
		I am capable of studying abroad	PBC2
		I am confident that if I want to, I can study abroad	PBC3
		If I have enough resources, time and opportunities to study abroad.	PBC4
Scholarships/financial grants	Albers-Miller et al. (1999)	There are scholarships and/or financial grants available to help defray the costs of studying abroad	SCHO1
		I am confident that I would get a scholarship and/or financial grants to study abroad if I applied for one.	SCHO2
		It would be not hard to qualify for a study abroad scholarship and/or a financial grant.	SCHO3
Student loans	Albers-Miller et al. (1999)	There are student loans available to pay for my foreign education.	LOA1

Construct	Source	Questionnaire Item	Variable
		I am confident that I would get a student loans for my foreign education if I apply for one.	LOA2
		It would be not hard to qualify for a student loan for international study.	LOA3
Financial help from my family and/or friends	Albers-Miller et al. (1999)	I am confident that I would get financial help from my family and/or friends for my international study.	FAM1
		My family or/and friends are willing to contribute financially to my foreign education.	FAM2
		It would be possible to ask for financial help from my family and/or friends for my study abroad.	FAM3
Intention to study abroad	Ajzen (1991) and Armitage and Conner (2001);	I intend to study abroad soon	INT1
		I am planning to study abroad soon	INT2
		I aim to study abroad soon	INT3
		I will make an effort to study broad soon	INT4
		I certainly invest time and money to study abroad soon	INT5
		I am determined to study abroad soon	INT6

## 4. Results

### 4.1. Demographic information

The demographic information of the respondents was displayed in Table 2. Among 524 participants, 265 are females, and 259 are males. Regarding the studying levels at universities, 51.91% of students are studying in the Bachelor's programs as of the survey time. 53.63% of the participants have a part-time job which a monthly average income within the range of 500 - 1,000 GBP.

*Table 2. Demographic information*

	N (%)
<b>Gender</b>	
Male	259 (49%)
Female	265 (51%)
<b>Employment</b>	
Unemployed	281 (54%)
Employed	243 (46%)
<b>Education</b>	
Undergraduate	252 (48%)
Graduate	272(22%)

#### 4.2. Measurement model

By applying the PLS-SEM approach, the results in Table 3 shown that the Cronbach's alpha, ranging between 0.723 and 0.971, and composite reliability values of all constructs were above the cut-off value of 0.7, showing the internal consistency of the construct indicators (Henseler et al., 2009). Two criteria are employed to test convergent validity: the outer loadings

and the average variance extracted (Hair et al., 2014). All items' outer loadings are above the minimum required value of 0.7 (Hulland, 1999). In addition, the AVE values of all constructs were higher than 0.5, ranging from 0.549 to 0.874 (Fornell and Larcker, 1981). This confirmed the latent variables' explanatory power of the measured variables and a high level of convergent validity of the measurement model.

**Table 3.** Evaluation of measurement model

Variables	Factor loading	CR	AVE
Attitude towards studying abroad ( $\alpha = 0.738$ )		0.835	0.559
Studying abroad is useful	0.75		
Studying abroad is valuable	0.758		
Studying abroad is beneficial	0.731		
Studying abroad is attractive	0.752		
Subjective norms ( $\alpha = 0.729$ )		0.83	0.549
Most people who are important to me think it is okay for me to study abroad	0.728		
Most people who are important to me support me to study abroad	0.735		
Most people who are important to me understand why I should study abroad	0.722		
Most people who are important to me agree with me about studying abroad	0.778		
Perceived behavioural control ( $\alpha = 0.792$ )		0.865	0.616
Whether or not I study abroad is completely up to me	0.771		
I am capable of studying abroad	0.783		
I am confident that if I want to, I can study abroad	0.798		
If I have enough resources, time and opportunities to study abroad.	0.787		
Scholarships/financial grants ( $\alpha = 0.791$ )		0.878	0.705
There are scholarships and/or financial grants available to help defray the costs of studying abroad	0.829		
I am confident that I would get a scholarship and/or financial grants to study abroad if I applied for one.	0.84		
It would be not hard to qualify for a study abroad scholarship and/or a financial grant.	0.851		
Student loans ( $\alpha = 0.723$ )		0.844	0.644
There are student loans available to pay for my foreign education.	0.787		

Variables	Factor loading	CR	AVE
I am confident that I would get a student loans for my foreign education if I apply for one.	0.801		
It would be not hard to qualify for a student loan for international study.	0.818		
Financial help from my family and/or friends ( $\alpha = 0.773$ )		0.868	0.688
I am confident that I would get financial help from my family and/or friends for my international study.	0.804		
My family or/and friends are willing to contribute financially to my foreign education.	0.844		
It would be possible to ask for financial help from my family and/or friends for my study abroad.	0.838		
Intention to study abroad ( $\alpha = 0.971$ )		0.976	0.874
I intend to study abroad soon	0.933		
I am planning to study abroad soon	0.938		
I aim to study abroad soon	0.934		
I will make an effort to study broad soon	0.94		
I certainly invest time and money to study abroad soon	0.934		
I am determined to study abroad soon	0.929		

*Note.*  $\alpha$  = Cronbach alpha, CR = Composite reliability, AVE = Average variance extracted.

Last but not least, the square root of AVE for each construct compared to its correlation values with other constructs was used to test the discriminant validity

(Fornell and Larcker, 1981). These indices confirmed that the theoretical model of this research could be used to analyse the observed data (Table 4) in detail.

**Table 4.** Intercorrelations of study measures

	AVE	ATT	SUB	PBC	SCHO	LOA	FAM	INT
Attention	0.748	1						
Subjective Norm	0.741	0.061	1					
Perceived Behavioural Control	0.785	0.391	0.021	1				
Scholarships	0.840	0.398	0.013	0.458	1			
Student Loans	0.802	0.185	0.067	0.342	0.281	1		
Family Financial Help	0.829	0.262	0.253	0.419	0.236	0.16	1	
Intention	0.935	0.516	0.323	0.632	0.525	0.481	0.551	1

Note. (1) The bold diagonal elements are the square root of the AVEs and non-diagonal elements are latent variable correlations, AVE = Average variance extracted. (2) ATT = Attention, SUB = Subjective Norm, PBC = Perceived Behavioural Control, SCHO = Scholarship, LOA = Student Loans, FAM = Family or Friend Financial Support, INT = Intention.

### 4.3. Structural model

#### 4.3.1. Evaluation of direct effects

Further analysis was carried out by using PLS-SEM (Figure 1). The direct effects were examined based on the significance of path coefficient ( $\beta$ ) values, which was acquired using the Bootstrap procedure with 524 cases and 5000 resamples.

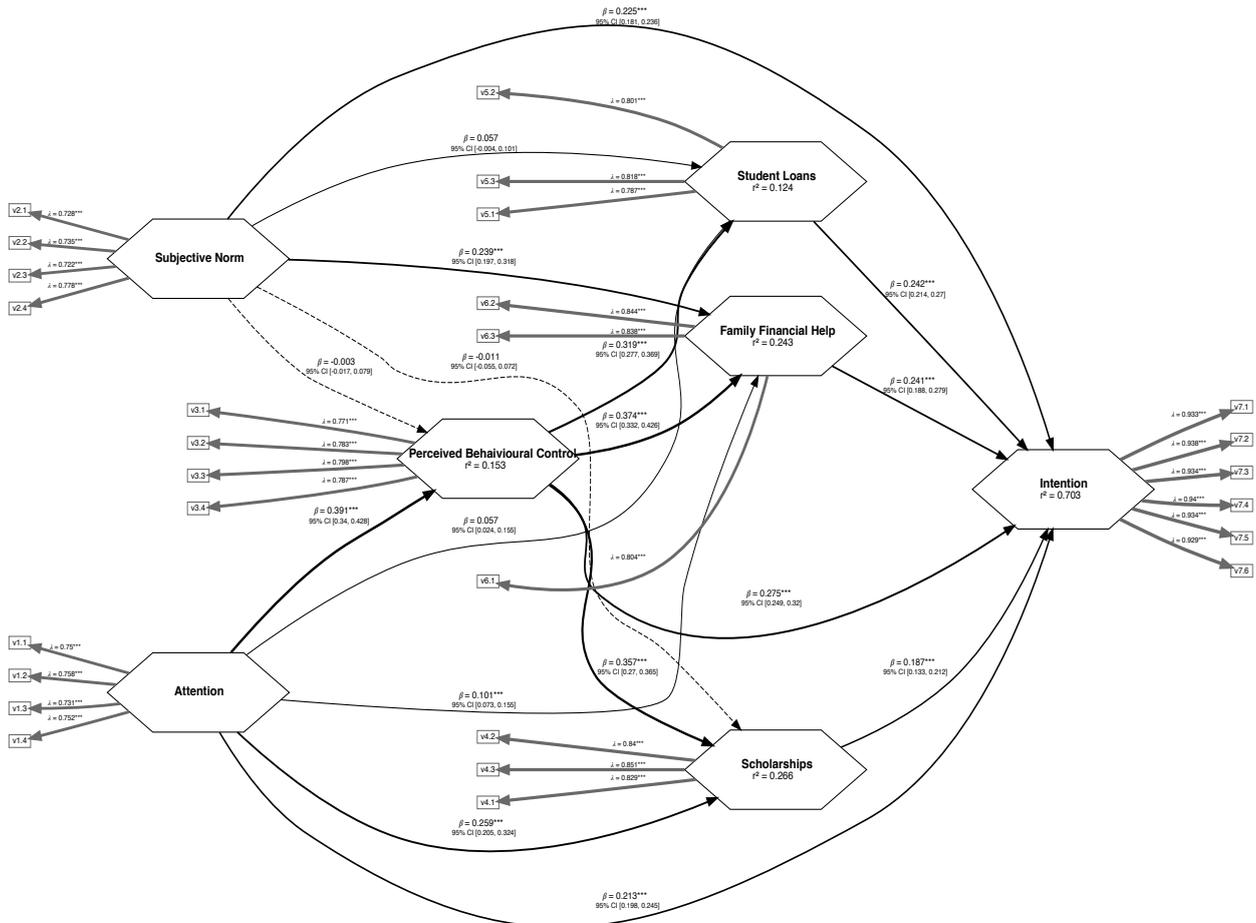


Figure 2. PLS-SEM Model

Results shown in Fig. 2 indicated that most of the hypotheses were supported at a significant level of 5% in this research. Specifically, hypothesis 1 predicts that international students' attitude towards studying abroad behaviour would positively influence their attitude. Results shown that H1 ( $\beta = 0.516$ ,  $p < 0.05$ ) were supported. Hypothesis 2 mentions the significant positive influence of subjective norms on international students' intentions to study abroad. As shown in Figure 2, H2 ( $\beta = 0.289$ ,  $p < 0.05$ ) were supported. Similarly,

international students' perceived behavioural control ( $\beta = 0.506$ ,  $p < 0.05$ ) shows a significantly positive effect on behavioural intention, supporting H3.

Besides, scholarships/financial grants exhibits a positive effect on behavioural intention ( $\beta = 0.182$ ,  $p < 0.05$ ), supporting H6. Likewise, student loans ( $\beta = 0.237$ ,  $p < 0.05$ ) and financial help from families and/or friends ( $\beta = 0.236$ ,  $p < 0.05$ ) do have a positive influence on behavioural intention, hence H7 and H8 are supported.

**Table 5.** Bootstrapping effects for the meditational model

	Original Est.	Bootstrap Mean	Bootstrap SD	T Stat.	2.5% CI	97.5% CI
Attention -> Perceived Behavioural Control	0.391	0.392	0.028	14.094	0.340	0.428
Attention -> Scholarships	0.399	0.400	0.039	10.240	0.343	0.451
Attention -> Student Loans	0.181	0.209	0.043	4.227	0.137	0.282
Attention -> Family Financial Help	0.247	0.261	0.033	7.392	0.213	0.313
Attention -> Intention	0.498	0.516	0.022	22.626	0.470	0.540
Subjective Norm -> Perceived Behavioural Control	-0.003	0.016	0.032	-0.079	-0.017	0.079
Subjective Norm -> Scholarships	-0.012	0.008	0.043	-0.267	-0.050	0.076
Subjective Norm -> Student Loans	0.056	0.048	0.035	1.605	-0.004	0.102
Subjective Norm -> Family Financial Help	0.238	0.254	0.042	5.665	0.199	0.315
Subjective Norm -> Intention	0.293	0.289	0.028	10.388	0.244	0.329
Perceived Behavioural Control -> Scholarships	0.357	0.330	0.036	9.877	0.270	0.365
Perceived Behavioural Control -> Student Loans	0.319	0.327	0.029	10.933	0.277	0.369
Perceived Behavioural Control -> Family Financial Help	0.374	0.378	0.035	10.705	0.332	0.426
Perceived Behavioural Control -> Intention	0.509	0.506	0.024	21.624	0.480	0.547
Scholarships -> Intention	0.187	0.182	0.026	7.123	0.133	0.212
Student Loans -> Intention	0.242	0.237	0.020	12.374	0.214	0.270
Family Financial Help -> Intention	0.241	0.236	0.034	7.019	0.188	0.279

*Note.* The bootstrapped effects are significant with a t-value greater than 1.96 at the significant level of 5%.

#### 4.3.2. Evaluation of indirect effects

After the model was established, this study used bootstrapping to evaluate the mediating role of subject norms, financial support and perceived behavioural control. According to Zhao et al. (2010), if the bootstrapped indirect effects are significant with a t-value greater than 1.96 at the significant level of 5%, and the

confidence interval does not include the value of zero, the mediation effect will be supported.

Results shown in Table 5 indicates that the direct paths from international students' attitude to their intention to study abroad were significantly mediated by perceived behavioural control, with the empirical t-values greater than 1.96 (p-values < 0.05); supporting H4. However, perceived behavioural control is not a

significant mediator between subjective norms and their intention to study abroad (t-value = -0.079, p-values > 0.05), rejecting H5.

Table 5 also suggests that among the associations in scholarships/financial grants, student loans, financial help from families or friends, attitude and students' intention to study abroad, no zero existed between the lower and upper bounds of the total effect, direct effect, and an indirect effect. Additionally, estimates of the indirect effect are not zero. Therefore, scholarships/financial grants, student loans, financial help from families and/or friends mediates the relationship between international students' attitude and their intention to study abroad. As a result, H9, H10 and H11 are supported.

Similarly, as shown in Table 5, scholarships/financial grants (t-value = 9.877, p-values < 0.05), student loans (t-value = 10.933, p-values < 0.05), financial help from families and/or friends (t-value = 10.705, p-values < 0.05) mediates the relationship between international students' perceived behavioural control and their intention to study abroad. Hence, H12, H13, H14 are supported.

Last but not least, while subjective norms mediate the relationship between financial help from families and/or friends and international students' intention to study abroad (t-value = 5.665, p-values < 0.05), this variable is not a significant mediator between scholarships/financial grants or student loans and international students' intention to study abroad (t-value = 1.605, p-values > 0.05 and t-value = -0.267, p-values > 0.05, respectively). Therefore, H15 and H16 are rejected whereas H17 is supported.

## 5. Discussion

Based on the TPB, this study examines the underlying processes leading international students to study abroad behaviour. In particular, it illuminates meaningful insights regarding the direct and indirect effects of financial support on international students' intention to study abroad. The key findings of this study are as follows.

First, the TPB model successfully explains the determinants of international students' study abroad intention, which is in line with many results of past TPB

research (e.g., Chatzisarantis and Hagger, 2007; Sommer, 2011). The structural path results of this study identify that international students' intention is predicted by their attitude, subjective norms and perceived behavioural control. That is, if students have a more favourable attitude towards studying abroad, they are more likely to be educated overseas. Hence, this result is in line with the findings of Wang et al. (2016). Besides, the significant link between subjective norms and international students' intention means that their intention to be an international student is positively affected by the thoughts or opinions of people who are important to them. This finding is consistent with the work of Griner and Sobol (2014) and Schnusenberg et al. (2012).

Along with Goel et al. (2010) and Schnusenberg et al. (2012), this study once again demonstrates that the TPB has more accurately defined constructs and provided more convincing evidence for the predictive validity of intentions in the study abroad literature.

Moreover, international students' behavioural intention of going overseas for studying is also positively influenced by how international students feel confident regarding their capacity to study abroad. Interestingly, this result contradicts the finding of Seow et al. (2017) when indicating that there is no relationship between perceived behavioural control and students' intention but complements previous studies of Kelleher et al. (2016) and Presley et al. (2010). In addition, this research also partially confirms Ajzen (2020)'s findings, highlighting the mediator role of perceived behavioural control in the relationship between attitude and students' intention. It implies that a more favourable attitude towards study abroad positively influences students' intention via the indirect effect of students' perception of the ease of study abroad.

Second, all the financial support factors included in this research were found to be significant predictors of study abroad intention. Concerning scholarships/financial grants, this research finds that the more scholarships or financial grants students can apply for, the more likely they study abroad. In addition to scholarships and financial grants, this study shows that student loans are also a determinant of international students' intention. That is, if students have more access

to student loans, they will be more likely to study abroad. The literature review shows that only Salisbury et al. (2008) and Whatley (2017) examined the role of financial grants and loans on study abroad behaviour. Hence, the relationship between scholarships/ financial grants, student loans and international students' intention to study abroad is firstly explored in this research.

Regarding financial help from families or friends, this study indicated that the more students' families or friends can afford to contribute to their education, the more likely they are to study abroad. Surprisingly, this finding conflicts with the previous ones. Indeed, Albers-Miller et al. (1999) and Whatley (2017) found that students whose parents were financing most of their education were more likely to agree that they could not afford to study abroad and that studying abroad was too expensive. Two reasons serve to explain these seemingly conflicting results potentially. Firstly, more and more students may recognise that studying abroad grants them the opportunity to pursue a better future career with a higher salary. Hence, this attractive salary can help them to pay their family or friends back faster and easier. Secondly, global economic development has resulted in increasing numbers of people who are both willing and able to pay for their education (Phung, 2020). Therefore, financial pressures on international students and their families seem not as enormous as before.

Third, financial support factors are not only directly affect student's intention but also indirectly influence them. Indeed, these factors are a significant mediator in the relationship between international students' attitude and their intention to study abroad. Students who believe that they have a high chance to receive scholarships, financial grants, loans and financial help from families and friends, displayed a stronger positive influence of attitude on behavioural intentions towards studying abroad than others. The mediation role of financial support factors is also examined for the first time in the relationship between attitude and students' intention to get an education overseas from students' perspectives in this study.

Fourth, financial support factors also indirectly affect students' intention by mediating the relationship between international students' perceived behavioural control and their intention to study abroad. Students who think that they can qualify for scholarships, financial

grants, loans, or family will support display a stronger effect of perceived behavioural control on their intention towards study abroad than other ones. When international students perceive higher levels of behavioural control, they note that fewer perceived constraints could decrease the level of their intention (Ajzen, 2020). Miranda (2013) identified that many students could not live their dream of studying internationally not due to disinterest or lack of benefits, but the barriers which hinder their dream pursuit. Similarly, Kent-Wilkinson et al. (2015) announced that financial pressure is the biggest problem international students have to face. Therefore, it is understandable that financial support could enable effective resources to overcome the barriers associated with study abroad. This article also demonstrates for the first time the significant moderating effect of financial support in the path between international students' perceived behavioural control and their intention to study abroad.

Last but not least, subjective norms are a significant mediator between financial help from families or friends and international students' intention to study abroad. That is, if students' family and friends approve and support their study abroad intention, they will display a stronger effect of financial help from families or friends on international students' intention to study abroad. As a result, the finding implies the essential role of family and friends in international students' decision making.

## 6. Implications and conclusions

This study utilises the TPB model to provide a meaningful discussion of factors affecting students' intention to study internationally. To the best of the researcher's knowledge, there was little evidence prior to this article to understand the factors, financial support particularly, in a study abroad context. By filling this gap, this research has theoretical and practical contributions.

The direct and indirect effects of main components on international students' intention empirically support the proposed theoretical framework, strengthening the extant literature. Firstly, this study supports the fact that the TPB can predict international students' intention for studying overseas. In other words, the TPB is confirmed again in the study abroad literature. Secondly and most importantly, the crucial role of financial support factors

on international students' study abroad intention is first pointed out in this research.

Financial support consists of scholarships, financial grants, student loans and financial help from families and friends. Accordingly, financial support directly affects students' intention and mediates the relationship between international students' attitude/ perceived behavioural control and their intention to study abroad. Moreover, this study also indicates the mediating role of subjective norms in the path between financial help from families or friends and international students' intention to study abroad.

This study arms study abroad practitioners and institutions several solutions concerning student access to study abroad from a practical perspective. Based on the research findings, foreign HE universities and educational practitioners would better target and approach international students. The first solution could be to create a well-designated study abroad scholarship covering tuition fees and living expenses. Second, foreign HE universities/institutions should blueprint a new financial aid policy that allows international students to access and apply for all types of grants. Next, they also need to do a better job in terms of informing international students regarding the availability of scholarships, financial grants and student loans. Finally, the foreign HE universities/institutions should recognise the vital role of international students' families and friends in order to build a suitable marketing policy.

Despite its contributions, this study does have its own limitations. To begin with, the findings of this study were based on Vietnamese populations, and the research model should be validated in various contexts. Indeed, the needs and expectations of international students should be addressed with further and more in-depth research. Besides, the socio-demographic information such as gender, employment status, education should be included in the model and used as the control or moderating variables in future studies.

### 7. Declaration of competing interest

The authors declare that they have no known competing financial interests or personal relationships

that could have appeared to influence the work reported in this paper.

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## CÁC YẾU TỐ TÁC ĐỘNG ĐẾN Ý ĐỊNH DU HỌC CỦA SINH VIÊN QUỐC TẾ

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**Tóm tắt:** Dựa trên các khung của Lý thuyết về Hành vi có Kế hoạch, nghiên cứu này nhằm mục đích khám phá một mô hình đầy đủ dự đoán các yếu tố quyết định của sinh viên quốc tế đối với việc đi học ở nước ngoài. Cuộc khảo sát trực tuyến được thực hiện cho học sinh Việt Nam từ các trường trung học và đại học trong ba tuần vào tháng 5 năm 2021. Tổng cộng 524 bảng câu hỏi đã được sử dụng để phân tích dữ liệu. Kết quả cho thấy rằng thái độ đối với việc học tập ở nước ngoài, các chuẩn mực chủ quan, kiểm soát hành vi nhận thức và các yếu tố hỗ trợ tài chính ảnh hưởng tích cực đến ý định đi học ở nước ngoài của sinh viên quốc tế. Đặc biệt, tác động trực tiếp và gián tiếp của các yếu tố hỗ trợ tài chính, bao gồm học bổng, trợ cấp tài chính, các khoản vay của sinh viên và trợ giúp tài chính từ gia đình và bạn bè, đối với ý định của sinh viên quốc tế đã được khám phá đầu tiên trong nghiên cứu này, đóng góp về mặt lý thuyết. Hơn nữa, nghiên cứu này cung cấp các ý nghĩa thực tế sâu sắc cho các trường đại học / tổ chức giáo dục đại học nước ngoài và các nhà giáo dục trong việc nhắm mục tiêu và thúc đẩy sinh viên quốc tế tốt hơn.

**Từ khóa:** Ý định du học; hỗ trợ tài chính; tín dụng sinh viên; giúp đỡ tài chính từ gia đình.