

## **Why Institutional Scholarship Policy Matters: Its Influence on Graduate International Students at a Regional University in Taiwan**

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### **ABSTRACT**

*This qualitative study explored the importance of scholarship policies toward international graduate students during their studies at a regional university in Taiwan from the “push-pull” framework. Ten participants representing Indonesia, Vietnam, and India, the University’s three largest international student groups, were interviewed. The analysis of the 10 semi-structured interviews investigates international students’ choices to attend a regional university, and whether scholarship policy impacts their decision-making. Findings revealed the different influences of scholarship policy on international graduate students from majors and departments in their academic and financial adjustment. Key advantages and disadvantages of current scholarship policies are discussed with regards to students’ experiences. Moreover, the study provides suggestions about recruitment and retention policies in terms of English-taught degree programs and institutional scholarship programs, particularly for Taiwanese regional universities seeking to expand their international student enrollment.*

**Keywords:** academic performance, financial adjustment, international students, institutional scholarship policy, regional university, Taiwan

## INTRODUCTION

Educational opportunities in foreign countries is a factor in students' mobility from low-income to high-income countries in the Asia-Pacific region (Ziguras & McBurnie, 2011). In the case of Taiwan, its rapid industrialization has helped it become an attractive host country for cross-border education (Takaya, 2016). Since 2008, the number of international students seeking a study abroad experience in Taiwan has multiplied approximately four times (Taiwan Ministry of Education (TMOE), 2019). This increase signifies an effort from Taiwan's international education department to focus on increasing international student enrollment and enhancing the quality and quantity of international academic programs (Chou & Ching, 2012). Taiwan's government endorsed the plan to promote Taiwan to be a bilingual country in 2030 (Financial Supervisory Commission, 2019). This plan urged the expansion of English-taught degree programs in Taiwan. There were 92 English-taught degree programs, offered by 29 universities in 2013 (Macaro et al., 2018). By 2021, TMOE subsidized 4 key institutions and 41 colleges for expanding English-taught degree programs (Chiang, 2021). Moreover, although more than half of foreign students are "Chinese overseas students", those students from Hong Kong, Macao, and Mainland China, students from Indonesia, Vietnam, and Malaysia are the most populous "international students" (TMOE, 2019). Indian students are also steadily rising and exceeded 1,000 in 2019 (TMOE, 2019).

International students bring positive contributions to host countries and institutions. These include creating a multicultural environment (Mellors-Bourne et al., 2013), improving the reputation of the local institution (Chou et al., 2012), and promoting the diplomatic alliance between home and host countries (Tran, 2019). However, for many students, financial considerations remain a strong factor in choosing to study abroad. Students tend to seek financial aid from governmental, organizational, and institutional sources as well as funding from their family. Family is willing to invest in their children's foreign education with expectations for future career development abroad and immigration opportunities (Bashir, 2007). Students generally try to find the best financial package for their program of study, thus they are willing to attend institutions that can provide them with sufficient aid (Avery & Hoxby, 2004). Some studies state that most international students studying in Taiwan hold scholarships (Roberts et al., 2010; Chou et al., 2012). According to the U.S. Department of Education (2021), a scholarship is "... free money, which is sometimes based on academic merit, talent, or a particular area of study" (Scholarships section, para. 1). Scholarships are an essential element contributing to international students' mobility to Taiwan (Tsai et al., 2017).

Numerous studies generalize the flow of international students' mobility and their adaptation in a foreign country. Some studies in Taiwan have focused on metropolitan universities (Chen & Chen, 2009; Chou et al., 2012; Pare & Tsay, 2014), yet mistakenly generalize their findings for the whole country. Thus, there is still lacking research on regional universities in Taiwan. As the researchers of this study are either teaching or studying in a regional university in Taiwan, this study aims to enhance existing research on this type of institution with regard to international student's enrollment decisions, as influenced by scholarship policy and financial and academic adjustment support. This paper provides policy recommendations for other universities seeking to attract international students, especially regional universities in Taiwan. The following research questions guided this study:

1. Why do international students choose to study abroad at a Taiwanese regional university?
2. How does the semesterly scholarship review policy influence international students' financial and academic adjustment to living in Taiwan and studying at a regional university?

## **CONCEPTUAL FRAMEWORK**

One of the dominant conceptual frameworks explaining international students' mobility is the "push-pull model" from macro perspectives, developed by McMahon (1992). The early model of international students' flow from developing countries to developed countries proposed two sets of factors with three key bases – education, politics, and economics (McMahon, 1992). The "push" factors, identified as the influential elements from home countries, consist of the home country's economic strength, its level of involvement in the international economy, its investment on domestic education, and its domestic educational opportunities. The "pull" factors are associated with elements that attract students to the host countries. Those are described as the political and economic linkages between the host and home countries, the home country's economic capacity in relation to the host country, and the host country's ability to incentivize international students to study there via financial aid packages. This model is presented in distinctive policies of host countries' institutions to recruit globally mobile students to thus expand their economic and political benefits regarding educational outlook (UNESCO, 2018). The competitiveness created by world rankings has changed the concept of internationalization, driving institutions to attract more international students (UNESCO, 2018). These "push-pull" factors, which can be varied depending on differing contexts and relations between host and home countries, can influence an individual's decisions.

Many empirical studies were conducted using the push-pull model to specifically explore international students' motivation to study abroad. For instance, Indonesian and Indian students emphasized host countries' quality of education (Mazzarol & Soutar, 2002) as the "push" factors. Immigration opportunities and avoidance of educational examinations are two typical "push" factors for Vietnamese students (Tran, 2019). On the contrary, "pull" factors include students' prior knowledge of host countries, recommendations from friends and families, affordability, geographic proximity (Mazzarol & Soutar, 2002), and host countries' languages and cultural experiences (Elder et al., 2010; Tran, 2019).

Few international students are fully funded by scholarship awards. According to Dassin et al. (2018), only five percent of international students from developing countries receive scholarship awards from their home countries. While real numbers are unknown due to limited reliable data shared publicly, our literature review suggests that scholarships remain a strong incentive for international student mobility because it allows for greater financial freedom while studying abroad. Moreover, Taiwan has established a popular scholarship policy aimed at expanding international student retention (Roberts et al., 2010). This study will investigate the individual drivers of international students from developing countries relative to scholarship programs. International students achieving scholarship for their abroad study are the often-neglected minority in academic literature.

## **LITERATURE REVIEW**

### **The Influences of Financial Aid on Destination Choices**

Numerous studies previously conducted emphasize multiple factors influencing students' mobility such as home and host countries' education quality, immigration opportunities, and future career prospects. However, this review focuses specifically on financial aid as an influential factor for international students' decision to study abroad in Taiwan.

Around the globe, there are a variety of scholarships sponsored by both home and host country governments. For instance, the Taiwanese government has enacted the New Southbound Talent Development Program that promotes and funds diplomatic relationship-building with 19 countries from the

Southeast Asia and South Asia regions as well as New Zealand and Australia (TMOE, 2015). The Vietnamese government encouraged young people to pursue higher education in foreign partner universities through the 911 Project, and expected to achieve the goal of 10,000 doctoral lecturers for universities nationwide from 2010-2020 (Vietnam Ministry of Education and Training, 2010). However, the ministry failed to achieve this goal due to the COVID-19 pandemic. The Indonesian government provides students with various types of funding, such as the BUDI-DN Scholarship, to finance higher education study in foreign countries (Indonesia Ministry of Education and Culture, 2020).

Scholarships are presented as a prominent rationale contributing to international students' mobility through host and home country policies. The Taiwan Scholarship and Huayu Enrichment Scholarship Program launched by the Ministry of Education in 2004 provided more than 100,000 scholarships for students from one hundred countries through 2017 (Spencer, 2017). Some empirical studies strongly support the influence of scholarships on international students' mobility. Roberts et al. (2010) surveyed 88 international students from 17 countries at National Cheng Chi University and found that the two most crucial pull factors for international students were the opportunity to achieve Chinese language proficiency and the government-sponsored scholarships they were provided. The research of Chou et al. (2012) highlighted scholarships as contributing greatly to the mobility of international students to study in Taiwan when 64 percent of 684 international students surveyed reported receiving organization or government scholarships.

Jiani's (2016) research showed scholarships exerted a strong influence on international students' destination of choice at universities of mainland China stating, "A scholarship provided financial support and was particularly important for those whose families did not have adequate financial resources" (Jiani, 2016, p. 570). Although international students from developed countries did not consider scholarships a necessity for their study abroad, financial assistance still partially contributed to their decision to pursue education in China (Jiani, 2016).

However, some universities have impacted students' enrollment decisions by decreasing scholarships and grants (Heller, 1997). Fiscal policy has proved to be difficult to manage inside higher education institutions. Heller (1997) noted that the financial policies related to "cost of college" had varying influence on the cross-cultural students' persistence, where different cultures have different perceptions of fiscal implications. Hu (2011) found aid packages and well-structured financial aid programs enable students' engagement in the university's environment, including social activities and extracurricular clubs. Smart et al. (2002) explained an institution's financial practices, such as investing in more opportunities for co-curricular and extracurricular engagement, has a significant correlation with increased student success. Students who do not have the financial burden of paying for college on their own can focus more on integrating socially and academically. In this way, financial aid policies can directly impact university students' integration and development processes.

There is still limited research that has been conducted on scholarships as the primary pull factor for prospective students and how this financial support influences them after the first year. These topics will be the focus of this study.

### **International Students' Financial and Academic Adjustment**

Many studies have addressed international students' adjustment and adaptation in host countries. For example, Scharfner and Young's Model of International Student Adjustment and Adaption presented that international students' adjustment can produce behavioral outcomes in their psychological,

sociocultural, and academic adaption while undergoing cross-cultural adaptations in their lives (Schartner & Young, 2016). Financial support has also been identified as a factor influencing social and academic integration for international students from developing countries (Rienties et al., 2012). Some research has found that international students must deal with financial obstacles due to less financial support (Özoğlu et al., 2015; Jiani, 2016). However, these financial obstacles are the focus of few studies.

With respect to international students' transition to studying at a foreign university, research was conducted in Taiwan capturing three dimensions: social, cultural, and academic adjustment (Chen & Chen, 2009; Pare & Tsay, 2014). Recently, Nadi et al (2019) elaborated on this framework to include six key areas: commitment to goals, social, personal, academic, lifestyle, and financial adjustment. Although they found a relationship between academic and financial adjustment, overall, their findings reflect each dimension individually. Thomas (2002) found that financial constraints can negatively impact academic progress in higher education, particularly for students of low-income backgrounds, which aligns with later findings on this topic by Rienties et al. (2012) and Mobley et al. (2009). These studies inferred a correlation between financial and academic adjustment, which was presented in the students' behavioral tendencies. For example, students tend to adjust their class schedule by utilizing withdrawal and course instructor selection options in order to achieve a high GPA, which can help them to maintain their scholarship(s) (Mobley et al., 2009). Harman (2003) also found 53.6 percent of 166 full-time Ph.D. international students in Australia held part-time jobs and 4.2 percent of this group were engaged in full-time employment because of financial necessity. The study revealed they received a small portion of financial aid which was not enough for their living expenses.

Therefore, this study will explore the interrelationship between academic and financial adjustment as impacted by university scholarship policy in Taiwan, a developed country attracting international students from developing countries. The authors adopted definitions of two dimensions for this study taken from cited literature: *academic adjustment*, which describes a student's ability to deal with various educational requirements such as motivation, performance, and satisfaction with academic settings (Rienties et al., 2012), and *financial adjustment* defined as "The student's ability to manage financial support, such as scholarships, arrange a part-time job, and manage tuition fees and/or installments" (Nadi et al., 2019, p.619).

## METHODOLOGY

### Participants

This study's research method is qualitative, using semi-structured interviews to collect data from participants. The number of international students in a regional Taiwanese university, as the research setting, had increased steadily since the late 2000's from 10 international students in 2008 up to 388 in the 2019-2020 academic year when the interviews were completed (TMOE, 2019). The three largest groups in the research setting successively come from Indonesia with 92 students, Vietnam with 47 students and India with 40 students (TMOE, 2019). From this population, the authors selected five Master's students and five Ph.D. students in different departments representing Indonesia, Vietnam and India; they all voluntarily participated in this study. Additionally, the participants were either institutional scholarship or government-sponsored scholarship recipients. The authors wanted to interview those who were (1) eligible to receive institutional or government-sponsored scholarships and (2) Master's students under year three and Ph.D. students under year four in their degree program because (1) students under those years remain eligible for institutional scholarships and (2) government-sponsored scholarships expire after those respective study

years. The institutional scholarship recipients need to reapply every semester. Their applications are reviewed and scholarships are awarded using a merit-based policy. There are three variations: “A-type” (100 percent tuition waiver and monthly stipends), “B-type” (100 percent tuition waiver only), and “C-type” (50 percent tuition waiver only). Students apply for government-sponsored scholarships before matriculating to the university and they must maintain at least a 3.5 out of 4.5 GPA to continue to receive this academic merit-based financial aid.

### **Data Collection**

Participants were contacted and given the necessary information to be able to consent to participating in the study. Anonymity was guaranteed and participants’ real names were changed. The interviews were audio recorded with interviewee permission and conducted in public and private locations based on the participants’ preferences. The lead author of this study, a Vietnamese national, interviewed Vietnamese participants in Vietnamese. These interviews were transcribed and then translated into English after they were completed. All other interviews were conducted in English. If the interviewee was a non-native English speaker, a dictionary was used accordingly to enable precise answers.

The lead author is a Ph.D. student in the research setting. Therefore, the interviews were conducted by the lead author, which created a comfortable atmosphere for the participants. The researcher conducted an in-depth and semi-structured interview with each participant, asking the following questions:

1. Which universities did you apply to for your overseas study?
2. Why did you choose this university?
3. What is the scholarship policy of this university?
4. How does this scholarship policy influence your studying and living at this university?
5. What strategies do you use to maintain your scholarship?

**Table 1***Participant Demographics*

Name	Country	Level	Major	Scholarship	Gender	Interview Date
Domani	Indonesia	PhD	Education	I	M	2020/04/04
Yanni	Indonesia	PhD	Education	G	F	2020/03/31
Abdul	Indonesia	MA	Management	I	M	2020/04/05
Syntia	Indonesia	MA	Education	I	F	2020/04/15
Lam	Vietnam	MA – PhD*	Hum. & Soc.	I-G	M	2020/04/14
Linh	Vietnam	MA – PhD**	Science & Engr.	I	F	2020/03/25
Hoang	Vietnam	MA	Management	I	M	2020/03/31
Note: MA = Master, PhD = Doctoral, I = Institutional scholarship, G = Government-sponsored scholarship, M = Male, F = Female						
* The participant attended master's and doctoral programs in this university.						
** The participant joined the master's program for one year and transferred to a doctoral program						

**Analyzing the Data**

Qualitative data is “intense, engaging, challenging, non-linear, contextualized and highly variable” (Bazeley, 2013, p.3). Merriam and Tisdell (2019) mentioned data analysis as, “a process of

making sense out of data” by consolidating data fragments to answer the research questions. Hence, the collected data was analyzed following Merriam’s (2009) data analysis procedural guidelines to keep the authors focused on the research questions. The procedural guidelines include: (1) Category construction, (2) Sorting categories or data, (3) Naming the categories, (4) How many categories, and (5) Becoming theoretical. Moreover, to ensure the internal validity and reliability of the data, this paper used the peer review/examination strategy (Merriam, 2009).

First, the two authors separately read and identified the *open coding*, data fragments related to the purposes of research. Second, the authors grouped and sorted these codes. Third, the authors put these codes into categories. Fourth, the authors reduced the categories into five or six themes. All the work of the researchers was carried out individually until their findings reached the consensus to ensure the data trustworthiness and external reliability (Merriam, 2009). Finally, findings were discussed to answer the research questions.

## RESULTS

### 1. Why did participants choose to study abroad at a Taiwanese regional university?

As prospective students, nine participants in the study had applied to at least two universities, and only one participant had applied to a single university, which they currently attend. As the researchers expected, the participants listed international programs, the influences of social connections, and friends as part of their rationale for selecting the university. The results were compatible with the researchers’ assumption that receiving a scholarship would be the most influential factor in the participants’ decision to select a public regional university. It was reportedly the availability, sufficiency of scholarship, and scholarship-related matter that affected international students’ financial and emotional security during their studying abroad.

#### *Scholarship Availability*

According to the participants, the necessity of receiving a scholarship was highly influential in their decision-making. All the participants received either institutional or governmental scholarships. Seven participants received the highest level of institutional scholarship, A-type (100 percent tuition waiver and monthly stipends); two participants received the mid-level institutional scholarship, B-type (100 percent tuition waiver); and only one participant received the lowest institutional scholarship, C-type (50 percent tuition waiver). These institutional scholarships are bound by a semesterly review policy, requiring students to reapply every semester. They are awarded based on class rank, recommendation letters, and GPA. Hence, depending on academic performance, a student could move from a C-type scholarship to an A-type scholarship after just one semester, and vice versa. A student’s financial status is not factored into the decision about whether to award the scholarship.

The governmental scholarships include the Ministry of Education (MOE) Taiwan Scholarship, Elite Scholarship, and Southward Scholarship, which students can only apply for once, before entering any program. Two A-type scholarship recipients, Yanni and Kamal, were awarded governmental scholarships and were approved to receive them in lieu of their institutional scholarships. One student, Lam, received his Master’s degree from the same institution on an A-type scholarship, and at the time of interview, was working on his Ph.D. degree on a governmental scholarship.

Scholarship availability, even a partial award, made it possible for some of the participants to study abroad and choose the Taiwanese university. Abdul decided to come to the university because he received a partial scholarship. He said, “Why not? They [his current university] gave me the scholarship.” Similarly,



Kamal commented on his painstaking process of trying to be admitted to a foreign university that would provide him with an adequate scholarship to study abroad:

“They [a university in the United Kingdom] emailed me they did not have space for PhD in computer science department. And in Malaysia, when I tried to apply, the seats already filled up for PhD because they have limited seat in the university . . . And in Philippines they [a university in The Philippines] said they don’t have enough Professors to provide Ph.D....In Vietnam, when I tried to find some universities, I found only one but in Ho Chi Minh they [the university] said we don’t have scholarship to provide you, so you have to pay... I also applied a private university [in Taiwan] ...they don’t provide enough budget to students.”

When considering studying abroad and the necessity of receiving financial aid, some participants noted “the scholarship application deadline” was an important factor in their decision-making. Three participants applied for their university because the application was open longer than other institutions. Linh and Lam were unwilling to “wait for half of a year or one year” to apply for higher ranking universities, thus they decided to come to their university. Similarly, after missing other universities’ application deadlines, Dyvia said, “There was an opening on campus, ... so I just tried to apply for the scholarship.” She received a C-type institutional scholarship, which was substantial enough financial support for her to be able to study abroad.

***Sufficient Scholarships: “...which university gave me the highest scholarship, I would go for it.”***

Although many participants mentioned the importance of partial scholarships, the sufficient ones which could cover their living costs in Taiwan were regarded as more important. As explained above, seven participants received A-type scholarships, and then two of them, Kamal and Yanni, applied for a governmental scholarship and were approved to transition to this type of funding after receiving the financial award. One of them, Lam, continued to pursue his Ph.D. in the same university because he believed that he had a high percentage chance of being awarded a governmental scholarship, “I already knew my professor and got used to research, I can prove I have capability to research well when I study here.” Tien, who received the A-type scholarship, shared she declined an offer to attend the top-ranking university in Taiwan due to a, “50 percent tuition waiver scholarship,” that prevented her from financing herself without her family support. Instead, she selected a regional university, remarking, “I didn’t care about which kind of university [it] was, but which university gave me the higher scholarship, I would go for it.” Similarly, a Ph.D. student named Domani was attracted to the regional university by a sufficient scholarship that led him to withdraw from a high-ranking metropolitan institution because, “...[the] department they also provide some additional financial support. This is the big reason I selected [his current university], it’s [department scholarship] is actually enough but not much.”

***Semesterly Scholarship Review Policy: “Even I had C-type for the first semester, but if I perform well, get the good grade, I will get the chance to get A-type after that.”***

The semesterly scholarship review policy at the University requires students to reapply for their academic merit-based scholarship every semester. Some participants in the study prefer the semesterly scholarship review policy because it creates feelings of possibility and motivates them to earn it through hard work. Students felt if they worked hard to receive a higher GPA relative to other applications, they would obtain the scholarship. Some students who entered the University on a B-type scholarship felt they could obtain an A-type scholarship if they worked hard enough. For example, Syntia said, “If I get the GPA 3.8 [out of 4.5] I can get A-type.” Hoang and Tien heard from their senior peers’ comments such as:

“Vietnamese students are hardworking, so don’t worry and at least you can get B-type.” In the case of Ph.D. students, they felt more confident they would receive funding due to a general perception at the University that scholarships were, “priority for Ph.D. students.” Domani, for example, was informed by his friends that, “scholarship... they [Ph.D. students] always get A-type.”

However, the semesterly scholarship review policy also generates controversial opinions. For instance, Linh, who received a A-type scholarship, implied the university should not practice this semesterly review scholarship policy, “It was like the time for applying scholarship will occupy your time when you need to be studying.” The students who received a C-type scholarship expected to be awarded a higher scholarship for the next semester instead of next academic year. Dyvia explained, “. . . it doesn’t matter the way we have to apply every semester and it based on merit... I will get the chance to get A-type after that [first semester].

### ***Other Factors Influencing Study Abroad Decision-making***

Through the interviews, the researchers observed that international students are not only concerned with financial aid, but also other factors such as English-taught degree programs, campus environment, social connections, and friends’ recommendations when deciding on their host institution. For example, after searching for top-ranking universities, Hoang figured out, "...they [top-ranking universities] provide English-taught degree programs, but the problem is that they don't open enough English courses for Finance, so you have to find some courses outside the department." All the participants also shared that, prior to committing to their regional university, they connected with enrolled student peers to learn more about the institution. For instance, a senior student created a Facebook group to network and help answer Hoang and Tien's questions, which is regarded as a word-of-mouth networking channel by senior students for the University.

Some participants noted positive interactions with faculty members as influential in their decision-making to attend the University. Domani explained, "They [the professors in his current department] are politer, and humbler and answered everything about my questions." Kamal and Yanni were both granted a governmental scholarship for their transition when they applied to the University. Kamal received helpful guidance from departmental staff, noting, "But the office [his current department staff] said, if you do the Ph.D., it will be better if you take the Southward [scholarship]."

While various qualities listed above attracted participants to this regional university, overall, scholarship support was emphasized as the most important factor in their decision-making. Participants were chiefly concerned with receiving the best scholarship available for their study abroad experience. Competitiveness, review policy, and the duration of time that the scholarship application remains open could impact a student’s decision to choose either a top-ranking, metropolitan university or a regional university. In the following section, the influence of scholarship policy and its related issues impacting international students are addressed, concurrently answering our second research question.

## **2. How do semesterly scholarship review policies influence participants’ financial and academic adjustment to living in Taiwan and studying at a regional university?**

A university’s scholarship policies could be the deciding factor for participants' academic and financial adjustment to their study abroad experience. The policies at this regional university were presented comparatively as pre- and post-arrival scholarships. This framework altered their perception that their scholarship could be retained by academic achievement or financial management. Participants from

different departments provided differing statements regarding their financial and academic adjustment process.

***Semesterly scholarship review policy yields high comparativeness among international students***

Prior to their arrival, all participants assumed their scholarship would be available and sufficient on a continual basis, which was the primary reason that they selected their university. The low requirements for admission were referenced in most participants' responses when they were asked about the scholarship application. For example, Tien's application to her university resulted in her being awarded the A-type scholarship while other universities she applied to only offered her what is equivalent to the C-type scholarship. Her testimony revealed that low requirements for admission are among the strategies that universities are using to attract international students. However, the "easy" requirements led participants to falsely assume maintaining the A-type scholarship was easy.

Thereafter, international students enrolled in the University and were confused to learn they must demonstrate a high level of academic success to keep their scholarship. Many participants believed that it would be worry-free to achieve sufficient academic performance in order to maintain their A-type scholarship. Yet, they noticed "changes" and "inconsistency" in scholarship policy "year to year." Lam shared his past experience: "From what I experienced, two years ago, 3.5 was not low, because if your GPA was 3.5, you could get B already, for now, GPA 3.5 is really low." Similarly, Syntia experienced "semester to semester" fluctuations, stating, "Next semester [the second semester] I got more than 3.8, and C-type... If the students get 3.8, at least get B, not C."

Moreover, due to unstandardized, merit-based requirements established for registered students, students assume academic performance is supposed to be the key factor in determining who is awarded a scholarship. However, comparisons and assumptions diverged between participants majoring in science and engineering and other departments. Two participants, Linh and Dyvia, assumed they just needed a passing academic performance to clear the semesterly review policy. Linh set an academic performance goal of "around 4.2 [GPA, out of 4.5]" in her comfort zone, and Dyvia emphasized she needed to achieve good grades without obsessing over ranking. In comparison, participants from other departments believed by default if they pushed themselves to be the best, referring to the "first rank" in their department, they could gain a higher scholarship. For example, Hoang expected to get full marks to achieve "first rank", but expressed his uncertainty about the University's scholarship review policy:

"I expect I will get type A because last semester, my performance is relatively high, and all are A+. But it is just an expectation. I am not sure about it. I am afraid like [his friend], all A+, and first rank, but [she] got type B ... I cannot understand the situation and the scholarship policy of our university and department as well."

Domani admitted that though he was a Ph. D. student, which means he had more chances than Master's students to receive an A-type scholarship, he seemed to obsess over, "be better than others," and "be number one" in order to receive the higher financial award.

***The key to securing a scholarship is academic performance but "one size doesn't fit all."***

Participants frequently noted the importance of receiving a scholarship to satisfy financial needs when living in a foreign country. While each international student has their own needs, a scholarship can assuage concerns about tuition and living expenses. On this topic, Abdul shared his opinion about scholarship sufficiency when he received an A-type financial award after receiving a B-type in his two first semesters:

“If you get A [free 100 percent tuition waiver and monthly stipend], and for master you will get 6000 NT dollars a month, around that number.... [for me] More than enough. It depends on living cost, and for many things, it is more than enough.”

Seven participants stated high academic performance as the key to receiving an A-Type scholarship and achieving financial security for their overseas studies. Hoang explained how he was motivated to receive an A-type scholarship to be less of a financial burden on his family:

“[I received] B type, and only free for tuition fee [tuition waiver], but no stipend [in my first semester] ... Luckily, my parents also support me about financial matters, but a part of it. Anyway, despite my parents’ support, I always consider about it [financial issues] ... I had decided to achieve 3 A+ last semester, even 4 A+ in this semester. You are motivated, and you are ranked when you study here [his university] because of the scholarship.”

On the other hand, academic performance is much less of a factor for recipients of governmental scholarships. Lam was encouraged by his friend to apply for a governmental scholarship for his Ph.D. program in order to receive a “stable monthly stipend” and put “more focus on researching, and not courses.” Yanni and Kamal stated the passing score to maintain the scholarship was “3.5 [out of 4.5]”. Governmental scholarship recipients expressed feeling much less pressure to perform well academically to retain their financial award, as their expectations were standardized and based on ‘retention’, not semesterly competition.

Some participants referenced working part-time jobs or asking parents for financial assistance in order to reduce stress related to being able to afford their university studies. Realizing they could not “rank first” competing with other students, some participants found it easier to ask their parents for financial support. Syntia commented, “When I got type C [C-type scholarship], I asked my mother for my travel and my study [travelling fee and tuition fee] ... I was doing my part-time job, so I could cover my living in Taiwan”. Other participants, like Tien, tried to earn as much as they could through part-time employment:

“The two next semesters, I got B-type scholarship, I did not have money at all, so I had to work. The second semester I even worked for 4 days to earn enough for my living cost...Each day I worked for 3 hours, sometime more than that, 3.5 hours, so in average about 15 hours a week. Last semester, I worked in a hotel, and I reduced 3 days for restaurants.”

### ***Learning Strategies as a Means to Maintain Academic Performance***

Although academic performance was essential for participants to retain their scholarship, they recognized maintaining good academic performance, even without a financial incentive, was important to progress in their program. They utilized different strategies to achieve high academic performance. Some participants strategically selected classes they thought they would do well in and made a concerted effort to impress their professors. Domani believed his peer-support might help his component to achieve good scores, “...when we took the statistic course, I still remember .... when they [other students] asked me [about the statistics], I didn’t want to give all of them the answer, because we were competing with each other.” Other participants also mentioned they participated actively in the classroom to create a good impression with the course instructor and advance their goal of achieving high academic performance. Participants both strategically selected and withdrew from courses to maintain a high GPA. They selected courses based on professors with whom they were comfortable and who were generous in giving high grades. Conversely, they withdrew from difficult courses that could result in their GPA dropping due to a low grade. Tien consulted her senior classmates to determine whether or not to take certain courses:

“[I asked] whether the professors are generous about the grading. For example, there is a course that I really want to take, but it is tough and it is hard to get high score, I will ignore it. Last semester, I really liked the SPSS course...because it would be helpful for my thesis also, but I heard that the prof [professor] who takes charge of that course was strict, and tough in grading and exams. So, I quit, and took another course.”

However, three participants from the science and engineering departments shared a different approach to course selection. They emphasized a “follow my professor” strategy and assumed that their instructors were the decisive factor in their academic performance, scholarship candidacy, and related financial support which professors provide by paying students for assistance on research projects. Both institutional and governmental scholarship recipients reported this strategy. Kamal explained his course selection based on the following rationale: “My professor background and I have to select my research field. My professor’s background are computer vision and image processing, so I start my studies from scratch and get little grasp in image processing.” Responses from participants also revealed that international students majoring in Science and Engineering could have part-time research assistant employment in the laboratories, which was an additional source of financial support. The part-time research assistant salary for laboratory work was issued as a monthly stipend from their professors, which helped them afford the costs of their study abroad experience.

## **DISCUSSION AND RECOMMENDATIONS**

This study addressed the importance of scholarships in graduate international students’ decision-making when selecting a host university. The research also examined how receiving a scholarship influences their academic and financial adjustment depending on the financial aid policies of the University. Although this study aligns with previous research on international students experiences and perspectives, its findings can enlarge the literature on this topic with the context of Taiwan and contribute to inquiry about the expanding internationalization of regional universities.

### **The Recruitment Policy in Relation to English-taught Programs**

This study found that offering an English-taught degree programs in Taiwanese regional universities and increasing the variety of English-taught courses is key to expanding the enrollment of international students. This finding is compatible with the results of previous studies (Ziguars & McBurnie, 2011). Contrary to students from high-income countries who tend to participate in short term exchange programs, students from low-income countries engage in long term study by seeking degrees from foreign universities to enhance their future career options (Tran, 2019; Jiani, 2016), especially in the Asia-Pacific region (Ziguras & McBurnie, 2011). Moreover, international students from developed countries Universities can expand their enrollment of international students from developing countries by offering more English-based degree programs.

### **Recruitment Policy in Relation to Scholarship Programs**

Scholarships have emerged as an influential rationale and premier financial resource for students to study abroad. However, policy-making is a latent factor that largely impacts international students’ mobility (Kondakci, 2011). International student recruitment in relation to scholarship policy was presented in two key areas in this study.

First, the availability of scholarships provided by the host institution functioned as one of the main “pull factors” even though regional universities are considered second in reputation and social life to

metropolitan universities in many aspects (Townsend & Jun Poh, 2008). This study found that all the participants' greatest concern before and after enrolling in a foreign university was scholarship availability and the amount awarded. This is consistent with literature that non-leading universities can increase student enrollment based on easy-to-access scholarship opportunities (Jiani, 2016). Moreover, the research conducted by Kondakci (2011) suggests that scholarships can diminish the anxiety of financial difficulties which frequently occur when students do not have family support to finance their education. This was implied in the findings herein when participants reflected on being attracted to universities with lower admission standards that offer scholarships for international students. Participants who were awarded governmental scholarships, which do not have a semesterly re-application requirement, gave stronger attestations of financial security than students who received the institutional scholarship, which must be re-applied for every semester.

Second, this study found that the length of the application period and a rapid announcement of results could influence international students' decision-making on whether to attend a prospective university. There has not been much research about how application duration impacts international students' decision-making when selecting an institution for their higher education. Due to scholarships being an essential factor determining whether a student will be able to afford studying at a university (Özoğlu et al., 2015; Jiani, 2016), participants may be risk averse by selecting the first scholarship package which can meet some of their financial requirements regarding their strategic behaviors for their certainty (Avery & Hoxby, 2004).

### **Recommendations for Scholarship Retention Policy Changes**

Consistent with the literature (Mobley et al., 2009), this study showed that participants go to extremes in their learning strategies to retain their scholarship. Although it was part of their academic integration, the financial necessity of receiving and maintaining a scholarship caused students to adjust quickly to their classes and focus on achieving high grades. Being awarded a scholarship could ease the anxiety of financial struggles and put participants in a positive emotional state before their arrival to campus. However, post-arrival competitiveness regarding "inconsistency" and "changes" in the institutional scholarship policy caused uncertainty and anxiety for recipients, which impacted how they approached their academic program, sometimes resulting in strategizing to reach performance targets and maintain their financial aid. This research questions the transparency of scholarship policy, which was also noted in research conducted by Nadi et al. (2019).

In addition, the findings of this study indicated the potential negative effect of the scholarship retention policy on participants' academic adjustment, as demonstrated by their competitive learning strategies to boost and sustain their performance in the classroom. The findings revealed participants' selective behaviors in choosing courses were caused by their financial uncertainty as institutional aid recipients who needed easy grades to maintain a competitive edge. These selective behaviors may have occurred due to the trade-off between academic and social adjustment which has been part of previous studies, such as one by Rienties et al. (2012) which found that international students who tend to be more actively involved in campus life might not achieve good academic performance. These students also targeted courses in which they could excel and achieve good grades (Rienties et al., 2012). These findings imply the University has not been considering participants' social integration into the campus community as an institutional priority. Meanwhile, students' social and academic involvement in the institutional communities can promote students' persistence and success in the account of their commitment to communities they are involved (Tinto et al., 2006, Tinto, 2017). The social integration of international

students can create a culturally diverse campus environment which can also benefit local students' intercultural sensitivity (Mellors-Bourne et al., 2013).

The findings also highlighted that academic performance could strongly impact the participants who received the institutional scholarship while, conversely, it had little effect on governmental scholarship recipients whose financial aid was not dependent on their grades. All the participants referenced their "poor performance" relative to their classmates, which refers to their definition of poor performance being relatively lower to their peers' performance, possibly leading to financial struggles. However, their academic performance would still be good per the general population (3.8-4.2 GPA on a 4.5 scale). This is contrary to the definition of 'poor performance' found by Özoğlu et al. (2015) who stated that international students facing academic challenges, as defined by poor performance in the general population, struggle to retain financial aid and, in serious cases, withdraw from school. Hence, the participants in the research must maintain a higher performance relative to their peers to avoid financial issues; a high performance defined by top GPAs (above 4.2) in the general population.

Hu and St. John (2001), on the other hand, found that a well-structured financial aid package can equalize opportunities between scholarship recipients and students who do not receive funding from the university or government. In this case, equalizing a package, specifically the institutional scholarship policy, will reduce pressure for these recipients and equalize social life and research opportunities with their government aid receiving peers. Post-graduate students would be able to focus on research instead of competing against their peers and having to select courses strategically to maintain their financial aid.

In combination, these findings suggest that financial aid policy is a key to increasing international students' enrollment in Taiwanese universities, particularly international students from developing countries who are seeking a study abroad experience in Taiwan as a result of the New Southbound Policy. There are various external and internal factors influencing international students' decision-making to study abroad that have been explored in previous studies (Mazzarol & Soutar, 2002; Tran, 2019), however, it is challenging for a regional university to meet all these demands.

In conclusion, there are three key points that regional universities should consider moving forward. First, English-based classes and curriculum can be increased to create more access for international students and foster internationalization of the university. Such programs are likely to attract international students away from top-ranking and metropolitan universities which require advanced proficiency in Chinese. Second, involvement in student life activities could be incorporated into the criteria for reviewing scholarship candidacy and awarding financial aid. Third, regional universities need to establish a thorough and transparent scheme for both recruitment and retention policies in terms of scholarship programs for international students.

### **LIMITATIONS AND SUGGESTION FOR FURTHER STUDY**

Due to the small sample size of this study, the results cannot accurately reflect the experiences the greater population of international students in Taiwan. However, the present study does contribute to the literature of regional universities, an often-neglected subject. This study only focused on two dimensions, academic and financial adjustment, while scholarship policy, in general, may influence other dimensions of the international student experience in Taiwan. Future researchers are encouraged to explore these topics as well as the findings of this study, which could benefit from further examination to find better solutions for addressing international students' challenges in acquiring adequate financial aid.

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