Student Satisfaction - Expectations and Perceptions of (non-) Tuition Fee Paying Students

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RESEARCHER'S DECLARATION

I hereby declare that

1. I have not been enrolled for another award of the University, or other academic or professional organisation, whilst undertaking my research degree.
2. None of the material contained in the thesis has been used in any other submission for an academic award.
3. I am aware of and understand the University's policy on plagiarism and certify that this thesis is my own work. The use of all published or other sources of material consulted have been properly and fully acknowledged.
4. The work undertaken towards the thesis has been conducted in accordance with the SHU Principles of Integrity in Research and the SHU Research Ethics Policy.
5. The word count of the thesis is: 67,222.

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ABSTRACT

The researcher investigates how tuition fees influence student expectations, perceptions, and satisfaction in Germany by comparing views from students at private and public higher education institutions (HEIs) at two time points: the start of the first semester (Expectation Phase) and the end of the second master's semester (Perception Phase). Although there is existing research on tuition fees and student-consumerism in higher education (HE) outside Germany, the German HE market—where 88% of students attend publicly funded, tuition-free HEIs—has been less studied despite the rising enrolments at private HEIs.

The researcher introduces a novel qualitative framework incorporating elements of the Better Than/Worse Than Method from Expectation-Disconfirmation Theory (EDT), a two-point data collection structure, and elements of the SERVQUAL dimensions. The study focuses on private Munich Business School (MBS) and public Munich University of Applied Sciences (MUAS), involving 12 MBS and 9 MUAS students. A total of 42 semi-structured online video interviews were conducted, and Thematic Analysis was used to compare student statements longitudinally, providing insights into their expectations and perceptions.

The findings indicate that both private and public students are generally satisfied with their HEIs. However, themes such as 'demanding value for money' emerged among private students, highlighting student-consumerist tendencies. Tuition fees were found to significantly influence perceptions rather than expectations, suggesting that fees primarily affect how students perceive their experience, including their tolerance for mistakes. The study also identified image problems for private HEIs, with a noticeable gap between how fee-paying students perceive themselves and how they are viewed by others. Some public students perceived tuition fees as buying degrees. While both MUAS and MBS students experienced substantial restrictions on student life due to Covid, private MBS students felt the decline in quality more acutely, especially regarding advertised unique selling points (USPs) like business connections and networking opportunities.

Keywords: *Higher education, tuition fees, private students, public students, student consumerism, expectation, student satisfaction, Covid-19*

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ABBREVIATIONS

BTA	Back-Translation Assessment
BTWT	Better Than/Worse Than Method
Covid	Corona-Virus
DoS	Director of Studies
EDT	Expectation-Disconfirmation Theory
ERT	Emergency Remote Teaching
FAQ	Frequently Asked Questions
HE	Higher Education
HEI	Higher Education Institution
MBS	Munich Business School
MEP	MBS Engagement Points
MUAS	Munich University of Applied Sciences
NSS	National Student Survey
NWOM	Negative Word-of-Mouth
PTES	Postgraduate Taught Experience Survey
RQ	Research Question
SERVQUAL	Measurement Tool to assess Service Quality
SHU	Sheffield Hallam University
SO	Subordinate Objective
TA	Thematic Analysis
UAS	University of Applied Sciences
US	United States of America
USP	Unique Selling Proposition
UK	United Kingdom

1. INTRODUCTION

"I expect this because I pay for it." The researcher frequently heard statements like this during her time as an employee and lecturer at the private higher education institution (HEI) Munich Business School (MBS). She was familiar with these statements from her own experience as a student at two different private HEIs, where she heard similar comments from her fellow students. In anecdotal conversations, the impression was often given that the students' high expectations were justified by the payment of tuition fees. In Germany, paying tuition fees for higher education (HE) is still uncommon, with 88% of students attending public HEIs without tuition fees, despite the growing private HE market (statista.de, 2023). For this reason, the aim is to investigate whether public HE students without tuition fees have similar expectations, perceptions, and satisfaction levels as their counterparts at private, tuition fee-financed HEIs in Germany. Thus, this thesis will investigate the following: **Student Satisfaction - expectations and perceptions of (non-) tuition fee paying students**.

The first chapter consists of five sections and aims to provide background information and a rationale on the selected research topic (1.1) including the research gap, the research idea (1.2), the research question and six subordinate objectives (1.3), the research methodology applied (1.4) and the structure of the thesis (1.5).

1.1 Rationale and Background Information

In this section, the researcher provides the justification and contextual background for the thesis. Initially, the focus is on introducing the German higher education (HE) market (1.1.1) and providing an overview of the differences between the public and private HE sectors (1.1.2).

1.1.1 The German HE Market

Until relatively recently, the private HE sector played a negligible role in the German HE market (Mitterle, 2017). Germany, known for its welfare state tradition and publicly funded education system (Hüther & Krücken, 2018), considers HE a public good, beneficial for society and the economy (Wilkins et al., 2013). Consequently, the state funds the majority of HE. However, there has been a notable surge in the presence of private HE in the German HE market. The number of students attending private HEIs has significantly risen in recent years (Herrmann & Nagel, 2023), despite the overall student population declining, largely due to demographic shifts in Germany (CHE, 2023).

Enrolments at public universities have decreased by 10.7% (about 42,000 students) between 2011/12 and 2018/19, as well as between 2019/20 and 2020/21. In contrast, private HEIs have experienced substantial growth of 49.3% over the same periods (CHE, 2023). In 2023, there are approximately 343,000 students enrolled in private HEIs, marking a historical peak which equates to 12% of the total student population of 2.8 million in Germany (statista.de, 2023). In comparison, in 1995, only about 2,700 students, or 1% of the total student body, were enrolled in private HEIs (Mitterle, 2017; statista.de, 2023).

Similarly, the number of private HEIs has also risen and stands at 108 institutions. However, these institutions tend to be smaller in size and typically offer a limited selection of academic disciplines, such as Business Administration, Media Studies, or Design (hochschulkompass.de, 2023). This aligns with the observation that the majority (69,5%) of the privately enrolled students in Germany opt for studies in the subject group of Business Administration, Law and Social Sciences (Destatis, 2023).

The German HE system is intricate and marked by various characteristics. One notable aspect is the classification into Universities, Universities of Applied Sciences (UAS), and Colleges of Art and Music (hochschulkompass.de, 2023). For clarity in terminology, the term 'Higher Education Institutions' (HEIs) will be used by the researcher to encompass these primary types of institutions in Germany. Private HEIs primarily compete with public UAS, particularly due to the demand for practical and job-market-oriented academic programs offered by these institutions (Stifterverband, 2020). Given the presence of both public and private

UAS in Germany, focusing on UAS is suitable for this thesis to ensure comparability.

Furthermore, it is important to acknowledge that private HEIs in the US or UK have a different function compared to those in Germany (Hüther & Krücken, 2018; Herrmann & Nagel, 2023). The private HEIs in these countries typically experience high demand, maintain rigorous selection processes, exhibit substantial research output, and possess esteemed reputations that justify the payment of high tuition fees (Herrmann & Nagel, 2023). In contrast, in Germany, it is predominantly public universities that are deemed 'elite universities' and are recognised as 'universities of excellence' (bmbf.de, 2022). Private HEIs fulfil a different role in Germany due to the fierce competition with publicly funded HEIs. These smaller private HEIs offer degree programs in specialised areas often not covered by public HEIs or available only to a limited extent (Herrmann & Nagel, 2023). Moreover, they are distinguished by their flexibility in catering to various life situations, particularly through part-time or distance learning formats. The private HE sector in Germany also emphasises practical relevance through strong ties to the corporate sector (Platz & Holtbrügge, 2016). The programs they offer typically aim to equip students with specific skill sets tailored to defined job roles (Stifterverband, 2020). Opting for expensive private HE, despite the availability of tuition fee-free public HE, is rationalised only if students firmly believe that the potentially higher quality of services in private HEIs can translate into better educational outcomes and a competitive advantage in the job market (Herrmann & Nagel, 2023).

As a result, private HEIs in particular, are increasingly using marketing approaches to draw attention to their offerings by developing sophisticated brands and advertising programs (Platz & Holtbrügge, 2016; Bunce et al., 2017). Furthermore, the growing competition needs HEIs to demonstrate that they are responding to student feedback and endeavouring to meet students' expectations. Student satisfaction is a key contributory factor to an HEIs position in rankings (Jones, 2010) or for engaging students in favourable mouth-to-mouth-communication (Mavondo et al., 2004; Özdemir et al., 2016) which is especially important for tuition fee-funded private HEIs.

The growing national and international competition between HEIs is primarily the result of the stipulation of the *Bologna Process* (Hüther & Krücken, 2018). Through the implementation of the Bologna Process, academic standards in Europe were harmonised and the two-level system with bachelor's and master's degrees was introduced, replacing the 'Magister' and 'Diplom' systems that had been common in Germany until then (Gruber et al., 2010; Hübner, 2012). With the availability of comparable degrees, students now have a wider range of national and international HE options to pursue their bachelor's and/or master's degrees. This growing competition, coupled with the fact that (higher) education in Germany is predominantly state-funded, may lead to consumerist attitudes among fee-paying students.

Extensive literature examines the impact of marketisation on student behaviour, particularly from Anglo-Saxon countries like the US and UK (e.g., Jones, 2010; Tomlinson, 2017; Gorman, 2019; Khan & Hemsley-Brown, 2021). Given the parallel developments in the UK in recent years due to changes in the fee structure, similar trends are observed in Germany, prompting this thesis to draw on literature concerning the British HE market as a thematic foundation. However, it is important to assess the extent to which findings from the UK HE market are applicable to the German context, considering significant differences between the German system and the Anglo-Saxon model (Herrmann & Nagel, 2023). In the UK, the concept of the student-consumer is a prominent topic in scholarly and political debates, driven by recent changes in fee structures (Nixon et al., 2018) and neo-liberal ideologies in higher education (Gorman, 2019). In this context the purpose of HE has shifted from educating individuals and professions to providing marketable skills and research outputs for the knowledge economy (Radice, 2013).

Despite educators' rejection of this notion (e.g. Mark, 2013; Tomlinson, 2016; Nixon et al., 2018; Burgess-Jackson, 2020), research shows that marketisation processes in the UK influence cost-expectation-satisfaction assessments (Khan & Hemsley-Brown, 2021), leading to higher expectations and demands for value for money (Jones, 2010; Tomlinson, 2017; Gourlay & Stevenson, 2017). This discourse has shifted educators' roles towards being service providers (Wong & Chiu, 2019), necessitating approachability and timely feedback (Bunce et al., 2017) while delivering services and products that cater to the needs of 'paying customers' (Tomlinson, 2017). However, a distinctive feature in (higher) education is that students must co-create 'the product' with educators to complete their degrees, without guaranteed good grades (Rolfe, 2001; Ng & Forbes, 2009; Jones, 2010).

1.1.2 Public and Private HE in Germany

To understand the research relevance of this thesis topic, it is essential to become familiar with the characteristics of the German (higher) education market. Even though the proportion of students studying privately has been increasing in recent years, the vast majority of students in Germany continue to study at public HEIs (Stifterverband, 2020). This also means that most students in Germany do not pay tuition fees, but so-called semester fees. At this point, it is important to clarify the terminology, as the two terms are not always clearly distinguished in the literature. The term 'tuition fees' will be used to describe the (in relation) high financial burden that students in Germany have to pay at private HEIs, while 'semester fees' are the low additional payments for each semester that every student makes at public HEIs while the main financial burden is paid by the state. The price of the semester fee does not exceed EUR 300 at any German university in 2023 (study-in-germany.de, 2023) and includes administrative costs such as enrolment fees, a social contribution to the 'Studentenwerk' for the operation of the canteens, cafeterias, dormitories and counselling services, and in some cases even a semester ticket for public transportation (hochschulkompass.de, 2023).

To maintain clarity throughout the thesis, the researcher has chosen to employ the terms 'without tuition fees' or 'tuition fee-free' (for students at public HEIs) and 'with tuition fees' (for students at private HEIs). These terms are consistently used throughout the thesis. The following sections intend to provide further clarification of the distinction between the two terms.

'Public HEIs' in Germany are mainly financed by state funding (73 percent) and third party funding (22 percent) *(Stifterverband, 2020)*, which means that students at public HEIs have hardly any costs for their HE apart from the small semester fee, as described above *(hochschulkompass.de, 2023)*. For the sake of completeness, it is necessary to mention that there was a brief period in Germany when tuition fees were also charged at public HEIs (Bruckmeier et al., 2015). In 2005, the Federal Constitutional Court lifted the ban on tuition fees enshrined in the Higher Education Framework Act (German: Hochschulrahmengesetz). As a result, seven German federal states (German: Bundesländer) introduced general tuition fees at their public HEIs (Table 1). Even though no systematic evaluation of the impact of tuition fees has been carried out, general tuition fees have been abolished in all German federal states after controversial discussions in society and politics after just a few semesters in 2014 (Bruckmeier et al., 2015).

Federal state	**Introduction**	**Abolition**
Baden-Wuerttemberg	SS* 2007	SS 2012
Bavaria	SS 2007	WS 2013/14
Hamburg	SS 2007	WS 2012/13
Hesse	WS** 2007/08	WS 2008/09
Lower Saxony	WS 2006/07	WS 2014/15
North Rhine-Westphalia	WS 2006/07	WS 2011/12
Saarland	WS 2007/08	SS 2010
*SS= summer semester	**WS= winter semester	

Table 1: Chronology of tuition fee introduction and abolition in Germany. Source: own illustration according to Bruckmeier et al. (2015)

Private HEIs, on the other hand, sustain themselves and need a significant amount of money to do so (Mitterle, 2017). Private HEIs are financed primarily by tuition fees (75 per cent) and economic activity such as profits from companies and investments, rental income or income from licensing and patent agreements (11 per cent) (Brockhoff, 2011; Stifterverband, 2020). Up to now, public third-party funding has hardly played a role at private HEIs in Germany (Stifterverband, 2020). Private HEIs are excluded from the increased financial support for science and higher education provided by the federal and state governments through the 'Higher Education Pact' (bmbf.de, 2020). This exclusion has caused resentment, particularly among members of the Association of Private Universities (*Verband der Privaten Hochschulen e.V.*). They argue that since state-accredited private HEIs offer an equivalent range of courses as public HEIs, they should receive equal treatment regarding subsidies to promote the further academisation desired by education policy (Verband der privaten Hochschulen e.V. , 2017).

Many private HEIs offer prospective students a wide variety of financing options and/or scholarships to enable access, however, the costs for private study programs - especially compared to public HE - are still very high. At Germany’s number one ranked Business School (Financial Times, 2022) - the private ESMT Berlin – tuition fees accumulate to EUR 32,000 for an 18-month master’s degree program, which leads to a monthly burden of around EUR 1,777 (esmt.berlin.de, 2023). In comparison, the state-run Humboldt University in Berlin charges a semester fee of EUR 240.64 in 2023, which equates to a monthly cost of merely EUR 40 (hu-Berlin, 2023).

Even though the number of students who study privately has increased significantly in Germany in recent years, current research does not take sufficient account of the many aspects involved (Mitterle, 2017; Herrmann & Nagel, 2023). This research gap forms the primary focus of this thesis, which is to analyse the role of tuition fees as one of many factors that influence students' expectations and perceptions of their HEI in Germany.

1.2 Research Focus

As thoroughly described in the previous section, the researcher wants to contribute to closing the research gap by understanding if and how tuition fees have an impact on students' expectations and perceptions and how they ultimately influence satisfaction in the welfare state of Germany (Hüther & Krücken, 2018). The research question and the six subordinate objectives of this thesis, which will be presented in section 1.3 Research Question and Subordinate Objectives. These were derived from this research gap. Figure 1 illustrates the research focus, which is based on the researcher's considerations. The central piece of the empirical research work is the comparison of the statements of the private and public students at two different points in time. These two points in time are the *Expectation Phase* at the beginning of the first semester and the

Perception Phase at the end of the taught element in the second master's semester.

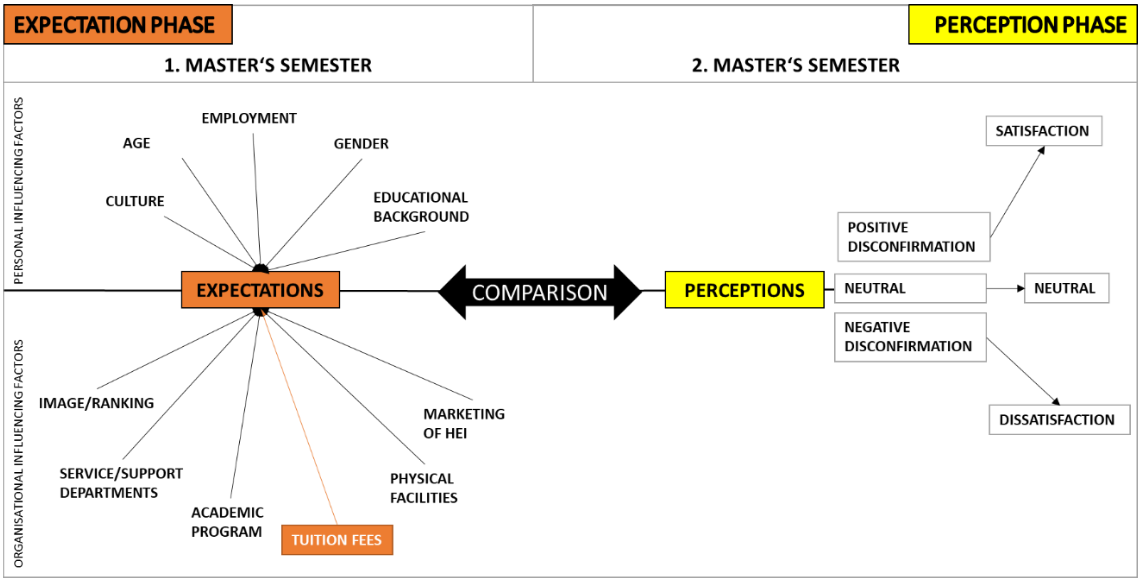


Figure 1: Research Focus. Source: own illustration

Figure 1 shows that various organisational (e.g. image, ranking or physical facilities) and personal factors have an influence on the expectations of students. For this research, tuition fees are particularly relevant as an organisational influencing factor. Although they cannot be considered in isolation from the other influencing factors, the basic aim is to determine whether students with and without tuition fees have comparable or different expectations and perceptions.

The SERVQUAL methodology (Parasuraman et al., 1991) considers customers' expectations and perceptions. By integrating elements of SERVQUAL's five dimensions and gathering expectations and perceptions at two different points in time in a longitudinal study, the researcher designed two qualitative frameworks to facilitate the exploration of the underlying reasons behind specific expectations and perceptions. This approach places particular emphasis on the influence of tuition fees. Qualitative comparisons of student statements from the *Expectation Phase* and *Perception Phase* are employed to uncover the reasons behind their expectations and perceptions. Additionally, a descriptive comparison of students' statements from the two phases using an adapted Better Than Worse Than (BTWT) method of the Expectation-Disconfirmation Theory (2.2.1 Expectation-Disconfirmation Theory (EDT) allows for gaining further insights. Satisfaction is indicated by positive disconfirmation, while dissatisfaction arises from negative disconfirmation (Oliver R. , 1980).

1.3 Research Question and Subordinate Objectives

The research question and six subordinate objectives are derived from the identified research gap and guide this study. Research from countries like the UK, where students bear the primary burden of tuition fees instead of the government, suggests that paying tuition fees elicits consumerist attitudes and a desire for value for money (Jones, 2010; Mark, 2013; Bates & Kaye, 2014; Guilbault, 2016; Bunce, Baird, & Jones, 2017). This 'student-consumer' phenomenon warrants investigation within the German HE market, particularly given the unique opportunity to compare students who do not pay tuition fees (public HEIs) with those who do (private HEIs). During the winter semester of 2021/22, the majority of students (69.5%) at private HEIs were enrolled in the subject group of Business Administration, Law and Social Sciences (Destatis, 2023). Therefore, students from the field of business administration were interviewed for this thesis. The research question derived from the literature and research gap for this thesis is:

RQ1: How are tuition fees influencing the expectations, perception and satisfaction level of business students and their choice of Higher Education Institution (HEI)?

1.3.1 Subordinate Objectives SO1 and SO2

In 2023, 2.8 million students were enrolled at HEIs in Germany (hochschulkompass.de, 2023). The majority of these students attend public HEIs and, apart from a small semester fee of 40 to 50 Euros per month, do not pay for their HE. Despite the availability of tuition-free HE, there has been a steady increase in the number of students choosing private HEIs, which are funded by tuition fees, reaching a record high of approximately 343,000 students (statista.de, 2023). With the increasing trend of enrolment in private HE and the corresponding payment of tuition fees, the researcher aimed to investigate potential differences in satisfaction levels between students who pay for their HE and those who do not. Subordinate Objective 1 (SO1) focuses on evaluating the satisfaction of students enrolled in private HE paying tuition fees, while Subordinate Objective 2 (SO2) aims to analyse the satisfaction levels of students attending public HEIs without tuition fees. Comparing the outcomes of SO1 and SO2 will provide valuable insights into potential variations in satisfaction levels.

SO1: Evaluate the overall satisfaction of tuition fee-paying students with their HEI.

SO2: Evaluate the overall satisfaction of non-tuition fee-paying students with their HEI.

1.3.2 Subordinate Objectives SO3 and SO4

The concept of demanding value for money serves as a guiding principle for students when assessing their universities' core activities (Jones, 2010; Tomlinson, 2017). This is a common finding in many studies from countries where tuition fees are charged for higher education. In the UK, so-called student consumers expect enhancements in the performance of their HEIs' service units and assess the extent to which their expectations have been met (Bunce et al., 2017). This study aims to determine whether these demands or expectations, which are linked to the payment of tuition fees, can also be applied to the German HE market by comparing students who pay tuition fees with those who do not. Therefore, subordinate objective 3 (SO3) is:

SO3: Contrast differences (if any) between tuition fee and non-tuition fee-paying students regarding their expectations.

Whether the expectations have been fulfilled is to be evaluated in the *Perception Phase*. Subordinate objective 4 (SO4) is therefore as follows:

SO4: Contrast differences (if any) between tuition fee and non-tuition fee-paying students regarding their perceptions.

1.3.3 Subordinate Objectives SO5

High quality service can create a competitive advantage (Calvo-Porral et al., 2013) in a highly competitive HE market. This is mainly due to the fact that service quality is an antecedent to satisfaction and therefore, good service quality will have a positive impact on satisfaction (Clemes et al., 2008). In terms of service quality in a HE context it is important to stress that the service delivered by the HEI is also dependent on the students' effort and abilities as education is co-created (Ng & Forbes, 2009). HE is the only service-industry where the customers – the students – have to co-create cognitively and actively in order to have a successful service outcome, which means a good degree (Ng & Forbes, 2009; Jabbar, 2018). Researchers (e.g. Ng & Forbes, 2009; Calvo-Porral et al., 2013) use SERVQUAL in order to assess service quality in an HE context by using Parasuraman et al's (1991) five-dimension 22-item scale to measure the difference (gap score) between what is expected from a service encounter and the perception of the de facto service encounter in a quantitative manner. This thesis uses the strengths of SERVQUAL – namely the recording of expectations and perceptions at two different points in time – and applies this and the elements of the five dimensions in a new *qualitative framework* (3.7.3 Framework) to evaluate the students' respective expectations and perceptions with their HEI. Consequently, subordinate question 5 (SO5) is as follows:

SO5: Evaluate how students perceive the SERVQUAL dimensions (Reliability, Assurance, Tangibles, Empathy, and Responsiveness).

1.3.4 Subordinate Objectives SO6

The findings derived from data collection, especially through the comparison between students paying tuition fees and those who do not, are expected to offer strategic insights, particularly beneficial for private HEIs in Germany. The aim is to gain a deeper understanding of student needs and subsequently enhance student satisfaction. In pursuit of this goal, proposals for optimisation will be developed and articulated. Hence, Subordinate Objective 6 (SO6) is formulated as follows:

SO6: Develop a list of recommendations for private HEIs to manage expectations in order to gain higher student satisfaction.

1.4 Research Methodology

In order to explain the operationalisation of the research question and six subordinate objectives outlined in 1.3 Research Question and Subordinate Objectives the following methodological choices underpin the research. Adhering to the philosophy of an interpretivist having a subjectivist ontological and epistemological perspective (3.1) the researcher employed a qualitative research methodology. This approach facilitated an exploration of the influence of tuition fees on the expectations and perceptions of master's degree students in business programs in Germany. In pursuing this investigation, the thesis acknowledged the unique characteristics of the German HE market, which encompasses both state-funded public and tuition fee-funded private HEIs. To address this, two selected institutions—Munich Business School (MBS) representing the private sector and Munich University of Applied Sciences (MUAS) representing the public sector—were chosen as case studies for this research.

Semi-structured interviews were conducted with student participants at two different phases: 21 interviews during the *Expectation Phase* (September to November 2020) and 21 interviews during the *Perception Phase* (May to July 2021). These interviews aimed to explore the reasons and processes behind the students' expectations and perceptions, utilising findings from the literature review and elements from the SERVQUAL and EDT models to create the interview frameworks. Conducted in German via MS Teams, the interviews were recorded, transcribed, and translated into English. The data was sorted in Nvivo12 and analysed using Thematic Analysis (TA), identifying 21 topics (169 themes) in the *Expectation Phase* and 22 topics (162 themes) in the *Perception Phase*. The topics and themes were then compared over time and between private MBS and public MUAS students using frequency ranking.

1.5 Structure of the Thesis

This thesis consists of 5 chapters.

Chapter 1 provides the rationale and initial background information of the German HE market and the expanding concept of private HE. It also defines the research idea, the research gap, the research question and six subordinate objectives, as well as the research methodology.

Chapter 2 is a systematic literature review of the two theoretical models EDT and SERVQUAL as well as the most important concepts and debates related to: student consumerism; service orientation in higher education; student expectations and perceptions; and the German HE perspective. The chapter synthesises the existing body of knowledge and provides a critical analysis of previous research. The chapter concludes by contextualising the gaps in the literature, the research question and the six subordinate objectives.

Chapter 3 delineates the research methodology that forms the foundation of the research process. The objective of this chapter is to formulate a suitable and cohesive research design aligned with the interpretivist philosophical stance of the researcher, the inductive approach to theory development, qualitative research methodologies, longitudinal case studies conducted at two HEIs – MUAS and MBS, the application of quality criteria, ethical considerations, and the utilisation of semi-structured interviews with students from both public and private institutions along with Thematic Analysis as the analytical technique.

Chapter 4 deals with the presentation and discussion of the findings. It commences with the presentation of descriptive findings, followed by the comparisons and discussions of expectations among students from MUAS and MBS, and subsequently, the comparisons and discussions of perceptions among MUAS and MBS students. Subsequently, the expectations and perceptions of MBS students over time are presented and discussed, with a specific emphasis on delineating the reasons behind disparities between the two interview phases. This identical process is replicated for MUAS students, thereby culminating in four distinct comparisons and discussions.

Chapter 5 addresses the research question and six subordinate objectives, discussing and reflecting on the key findings in relation to the literature review and main theoretical perspectives. A separate section presents recommendations for private HEIs in Germany to improve overall student satisfaction as a contribution to practice. Additionally, the chapter outlines the contributions to research, discusses the study's limitations and the researcher’s journey, and suggests potential avenues for future research.

2. LITERATURE REVIEW

The aim of this chapter is to present and discuss the relevant literature on tuition fees, expectation and satisfaction of students, student consumerism, service orientation in Higher Education (HE) and the German perspective. In the first section, the literature review process (2.1) will be briefly presented, followed by the two theoretical models Expectation-Disconfirmation Theory (2.2.1) and SERVQUAL (2.2.2). In the next section, the four key concepts and main debates – student consumerism, service orientation in HE, student expectations and satisfaction, and the German perspective – derived from the literature will be presented (2.3). Finally, the identified gaps in the literature (2.4) will be highlighted.

2.1 Literature Review Process

Prior to the commencement of the literature search, clear boundaries were defined to enable a systematic review of the literature to take place (Saunders et al., 2019). The first step was to search various databases such as Education Database, JSTOR Arts and Sciences IV, SAGE, Proquest Central or Social Science Premium Collection with an initial set of keywords such as ‘tuition fees’ or ‘comparison of public and private students’. These databases were selected on the basis of their relevance for publications in the fields of business administration, humanities and social sciences. Based on the research topic, the next step was to use additional and refined keywords such as ‘student expectations’, ‘student perceptions’, ‘tuition fees in higher education’, ‘student consumerism’ or ‘satisfaction in higher education’ and others in combination with and without the addition ‘in Germany’ in the various relevant databases defined for the literature search.

The researcher analysed the findings closely to find out which of the search results were relevant to the thesis. The search string for the term 'tuition fees' initially served as a precursor to further searches, yielding over 600 articles. However, upon incorporating 'in Germany', this number decreased noticeably to just under

40. Similarly, the search string 'public vs. private higher education' initially produced over 600 articles, but with the addition of 'in Germany', the count reduced to approximately 30. In this manner, the researcher tried to extract the relevant articles.

In general, terms such as 'consumerism', 'satisfaction' or 'expectations' in combination with 'tuition fees' were more relevant for the present thesis. There are examples of articles that were deemed irrelevant and screened out by the researcher, e.g. articles dealing with the effects of the changed education legislation in the UK. Searching with keywords such as 'comparison of student satisfaction at public vs. private universities' did not yield any results relevant to this study.

Further search criteria and restrictions that were defined are, for example, articles and books that have been published within the last 25 years, were peer-reviewed and available in full text. In addition, the most important journals in the field of education (e.g. Higher Education, Journal of Marketing for Higher Education, or Studies in Higher Education) were searched. This approach made it possible to identify six thematically relevant articles with a German country focus. Although the literature review does not claim to be exhaustive and more articles have undoubtedly been published on various topics in the German HE sector, the relatively small number of articles, particularly on the impact of tuition fees, underlines the need for further research in this area.

Overall, the relevant articles primarily relied on quantitative research. This conclusion was reached by categorising the literature according to research methodology, which showed that surveys were the most commonly used research method in the relevant articles identified. Studies on student satisfaction frequently incorporated quantitative data collection tools. EDT and SERVQUAL were used as measurement tools for satisfaction and service quality in individual studies, either in their original forms (e.g., Appleton-Knapp & Krentler, 2006; Ng & Forbes, 2009; Calvo-Porral et al., 2013) or as adapted methodologies (e.g., Fuchs et al., 2022). Conversely, articles that utilised interviews as a qualitative data collection method generally addressed the 'how' and 'why', focusing on contextualising themes like 'consumerism in higher education' and 'satisfaction', as illustrated by the categorisation overview created by the researcher for analysis purposes. However, it is worth noting that the identified articles utilising qualitative research methodology often did not focus on the German HE market but instead examined other countries such as the UK. This observation further underscores the requirement for additional research, particularly within the German HE sector.

2.2 Theoretical Models Used in the Identified Literature

This section highlights two theoretical models that have been used in individual studies (e.g. Appleton-Knapp & Krentler, 2006; Ng & Forbes, 2009; Calvo-Porral et al, 2013; Fuchs et al, 2022) and thus attracted the researcher's attention during the literature review process. These theoretical models are Expectation-Disconfirmation Theory (EDT) by Oliver (1980) and SERVQUAL by Parasuraman et al. (1988). These two models are primarily employed in quantitative studies to assess expectations and perceptions in satisfaction and service quality, aiming to identify potential differences and minimise discrepancies between these aspects.

In this thesis, the researcher integrates elements from both theoretical models into a novel qualitative framework (3.7.3 Framework) to address the research question regarding potential differences (and their underlying causes) between expectations and perceptions of students, with and without tuition fees, during the taught element of their master’s program. The ‘Better Than Worse Than’ Method from EDT is used by the researcher (not the students!) to compare the expectations with the perceptions of the respective students over time. Elements of SERVQUAL – structurally, the measurement of expectations and perceptions at two different points in time and, in terms of content, the five dimensions and not the 22 point Likert scale – were primarily used in the creation of the two interview frameworks. EDT and SERVQUAL are discussed in detail in the following two sections.

2.2.1 Expectation-Disconfirmation Theory (EDT)

The Expectation-Disconfirmation Theory (EDT) describes the relationship of expectations, perceived performance, satisfaction and dissatisfaction (Oliver R. , 1980). In general, EDT is about the two variables ‘expectations’ (or ‘desire’) and ‘experience’ (or ‘perceived performance’), which are defined in two different time periods (Elkhani & Bakri, 2012). The variable ‘expectation’ refers to the period *before* the purchase in which the customer desires various benefits from the product or service. The variable ‘experience’ refers to the period *after* the purchase in which the customer has perceived the actual performance and quality of the purchased product or service and is now able to evaluate it (Elkhani & Bakri, 2012).

‘Expectations’ define the customer's anticipation of the performance of products and services (Churchill & Surprenant, 1982; Coye, 2004). A basic distinction is made between two different types of customers: firstly, customers who have an initial expectation based on their previous experience of using a particular product or service (Elkhani & Bakri, 2012). Based on their experience, these customers’ expectations are closer to reality. Secondly, there are new customers who have not yet purchased anything and therefore have no experience with the performance of a product or service. Their expectations are formed on the basis of feedback they receive from other (experienced) customers, advertising or the mass media (Haistead & Hartman, 1994). In this context, ‘perceived performance’ means the customer's experience after using products or services. This perceived performance can be better or worse than the customer's expectations (Spreng et al., 1996). Both types of customers, those with and without previous experience, can recognise the actual quality of the products or services they have purchased within a certain period of use (Elkhani & Bakri, 2012).

EDT has three possible outcomes. Confirmation (or zero disconfirmation) occurs when the perceived performance is as expected. Positive disconfirmation happens when actual performance exceeds expectations. Negative disconfirmation occurs when the actual performance is below the expected performance. Thus, positive disconfirmation produces satisfaction, whereas negative disconfirmation produces dissatisfaction (Oliver R. , 1980). Figure 2 gives an overview over the three possible outcomes.

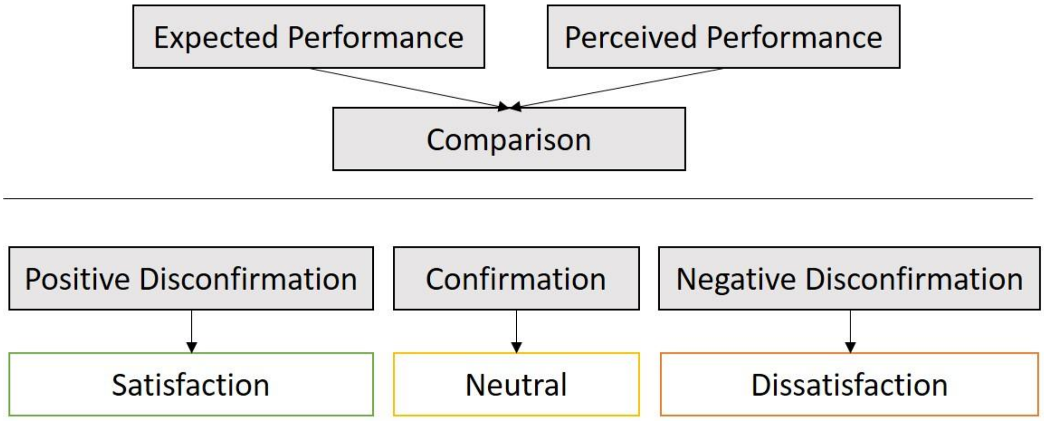


Figure 2: EDT. Source: own illustration based on Oliver (1980)

EDT has been widely adopted (Hsu, Hsu, Wang, & Chang, 2016) and forms the foundation for the majority of satisfaction studies conducted in the fields of marketing and consumer behaviour (Qazi et al., 2017) and is also used in education studies (Carraher-Wolverton & Zhu, 2021).

Despite being one of the most prominent theories (Carraher-Wolverton, 2022), EDT may be disputable in assessing services, which are experiential and not tangible in nature (Yüksel & Yüksel, 2001). Research has not definitively shown whether consumers apply other criteria that may arise after the purchase, such as comparing what others have received (Churchill & Surprenant, 1982). Another limitation of EDT is that consumers' initial expectations of a product or service may differ significantly from their expectations if assessed after a service experience that includes multiple encounters (Yüksel & Yüksel, 2001).

The significance of EDT for this thesis is primarily attributed to its framework, methods described in the literature for carrying out the comparison between expectations and perceived performance. Table 2 offers a summary of the five prevalent EDT measurement techniques along with their respective advantages and disadvantages (Elkhani & Bakri, 2012).

EDT Measurement Method		Description	Advantage	Disadvantage
1.	Difference Score (DIFF)	Disconfirmation is the numerical difference between performance and a pre experience Standard	Efficient when measures of the standard and performance are needed	Low reliability, assumes pre use expectations are the same as retrieved expectations
2	Direct Effects Model (DEM)	The standard and perceived performance are modelled as direct antecedents of satisfaction	Does not constrain the effects of the standard and performance to be equal, as do difference scores	Assumes pre use expectations are the same as retrieved expectations
3	Better Than/ Worse Than Model (BTWT)	Disconfirmation is a subjective assessment of whether the performance was better than or worse than a standard	Straightforward, direct measure	May result in range restriction when used with desires; previous research has shown a lack of relationship to its purported antecedent
4	Standard-Percept Disparity (SPD)	Disconfirmation is a subjective assessment of how performance is different from the standard	Straightforward, direct measure	Does not account for performance that exceeds the standard; does not explicitly include an evaluation of difference
5	Additive Difference Model (ADM)	Disconfirmation is a subjective assessment of how performance is different from the standard. Multiplied by an evaluation of this difference	Close match to conceptual definition of disconfirmation; is a general form of other combinatorial methods	Requires two measures for each attribute

Table 2: EDT Measurement Methods. Source: Elkhani & Bakri (2012)

None of these theoretical models are directly employed in this thesis due to their numerical and thus quantitative nature. However, the researcher considered the characteristics of the Better Than/Worse Than (BTWT) method suitable for the thesis's scope. Therefore, the BTWT, as an EDT measurement approach, will be adjusted to fit the qualitative methodology. This entails comparing the students' responses from both the *Expectation Phase* and the *Perception Phase* using the BTWT method to evaluate the degree of confirmation or disconfirmation between the two phases. The subordinate objectives SO1 and SO2 are thus structurally related to the EDT approach and BTWT measurement method.

2.2.2 SERVQUAL

SERVQUAL is an instrument introduced by Parasuraman et al. (1988) to measure the difference between what is expected from a service encounter and the perception of the de facto service encounter. SERVQUAL is an abbreviation for 'Service Quality' (Wang, 2015) and is used as a standard tool in many service sectors (Tan & Kek, 2004; Wang, 2015). The key element is that organisations can use SERVQUAL to identify gaps between expectations and perceptions and improve service quality accordingly by taking appropriate action to improve existing and develop new services (Manunggal & Afriadi, 2023). Parasuraman et al. (1988) operationalised SERVQUAL as:

Service Quality (Q) = Perception (P) – Expectation (E)

The SERVQUAL index employs a 7-point Likert scale, ranging from 1 (strongly disagree) to 7 (strongly agree), to assess service expectations and performance. It involves asking customers from any industry a series of questions regarding various attributes that correspond to the five dimensions of perceived quality at two distinct time points (Calvo-Porral et al., 2013). These five dimensions, as outlined by Parasuraman et al. (1988), are tangibles, reliability, responsiveness, assurance, and empathy (Table 3).

Dimension	Definition
Tangibles	The appearance of physical facilities, equipment, personnel and communication materials
Reliability	The ability to perform the promised service dependably and accurately
Responsiveness	The willingness to help customers and to provide prompt service
Assurance	The knowledge and courtesy of employees and their ability to convey trust and confidence
Empathy	The provision of caring, individualized attention to customer

Table 3: SERVQUAL Dimensions. Source: own illustration based on Parasuraman et al. (1991)

The original SERVQUAL scale consists of two components: a 22-item component to measure expectations and a corresponding 22-item component to measure perceptions (APPENDIX 1). Using the two-part SERVQUAL survey allows researchers or managers to track trends and gaps in expectations and perceptions (Parasuraman et al., 1991).

The original scale was derived from the results of a study in which customer assessments of service quality were measured for three types of services: telephone repairs, banking and insurance (Parasuraman et al., 1988). Since then, it has been used in many other sectors as well, e.g. the HE sector (Manunggal & Afriadi, 2023). The main aim of researchers using SERVQUAL in the HE context is to identify the gap between students' expectations and perceptions in order to improve service quality accordingly (Manunggal & Afriadi, 2023). Between 2017 and mid-2023, over 150 articles featuring the terms 'SERVQUAL' and 'higher education' in the title were published. Table 4 shows the five SERVQUAL dimensions applied to the HE context.

Dimension	Dimensions Applied to HE Market
Tangibles	Appearance of campus and physical facilities, equipment, comfort, signs, accessibility, spaciousness, functionality, personnel and communication materials.
Reliability	This factor consists of items which put emphasis on the ability to provide the pledged service on time, accurately and dependably. It makes reference to elements that intervene in the training process, contents, academic services, curriculum structure or schedules.
Responsiveness	Willingness to help and provide prompt service and agility in common processes and attention to incidents. Speed and quality response from the HEI.
Assurance	Professionalism and staff accomplishment of assigned tasks. Teaching capacity, ability to convey trust and confidence, staff accomplishment and professional experience. It considers attributes such as having positive attitude, communication skills, allowing sufficient consultation and being able to provide regular feedback to students.
Empathy	Capacity of the HE department to understand student needs and ability to give response to them and to the social demands. This factor relates to the provision of individualised, caring and personalized attention to students with a clear understanding.

Table 4: SERVQUAL Dimensions applied to HE. Source: own illustration based on Parasuraman et al. (1991)

An advantage of SERVQUAL is that expectations and perceptions are collected separately at two different points in time using a standardised scale, allowing changes and trends to be identified over time that could be of significance for service quality (Parasuraman et al., 1991). It is noteworthy that within this context, the discourse on the student-consumer paradigm (2.3.1) is repeatedly pursued. Consequently, researchers who lean towards rejecting the concept of the student-consumer tend to express greater reservations about the applicability of SERVQUAL in the HE sector (e.g. Manunggal & Afriadi, 2023), as opposed to those who view students as consumers and HEIs as a distinct branch of the service industry (e.g. Rolo et al., 2023). Additionally, certain literature has suggested that the scales might not be suitable for evaluating perceived quality in HE, as they place limited emphasis on non-academic aspects of the educational experience (Rolo et al., 2023). Criticism towards SERVQUAL is not solely rooted in debates about its utility in HE but extends to other contexts as well. While some of the broader criticisms are three decades old, originating shortly after the introduction of the SERVQUAL tool in the early 1990s, they remain pertinent. Four general points of critique—beyond the fundamental scepticism regarding its applicability in HE—will be briefly presented in the following paragraphs.

The initial critique pertains to the ‘dimensionality’ of SERVQUAL, as the scale is founded on a multidimensional definition of the service construct (Babakus & Boller, 1992). There is disagreement among researchers regarding the optimal number of dimensions required to gauge service quality. Consequently, Parasuraman et al. re-examined the dimensions in their revised SERVQUAL study in 1991 and identified overlaps in certain items (e.g., the first four items under tangibles) as well as between the dimensions of 'responsiveness' and 'assurance'. After extensive testing, they ultimately retained the original five dimensions.

The second critique concerns the ‘operationalisation’ of service quality. Parasuraman et al. (1991) describe service quality as the difference between expected and actual service level. When the two questionnaires are completed simultaneously—often due to the significant time required to interview the same participants before and after the experience—various issues can arise. If participants answer questions about 'what is desirable' and 'how much is there now' at the same time, they rarely rate the former lower than the latter (Babakus & Boller, 1992). Consequently, this psychological limitation may cause the resulting 'deficit ratings' to be dominated primarily by the 'actual level' ratings (Wall & Payne, 1973). This critique is mitigated by maintaining a time interval between the two sets of questions. In addition, the criticism also refers to the fact that the two components of SERVQUAL (i.e. expectations and perceptions) are designed to measure the ‘desired level’ of service of a service sector and the ‘existing level’ of a particular service provider (Parasuraman et al., 1991). The use of difference values to operationalise a construct therefore poses potential problems when using SERVQUAL (Babakus & Boller, 1992).

The third point of criticism relates to the use of the ‘seven-point Likert scale’ with the anchors ‘1 = strongly disagree’ and ‘7=strongly agree’ at the extreme ends (Lewis, 1993). Lewis (1993) criticised the scale for not providing verbal labels for points two to six, which could result in an overemphasis on the extreme ends of the scale. It has also been suggested to reduce the seven-point Likert-scale to a five-point Likert-scale to reduce frustration and increase the response rates (Babakus & Mangold, 1989).

The fourth point of criticism relates to ‘uncontrollable factors’ such as emotions and behaviour, which are not included in the SERVQUAL scale but nonetheless have a major influence on service quality (Morrison Coulthard, 2004). Liljander and Strandvik (1997) highlighted the influence of consumers' emotions on their assessments of satisfaction with service quality. They suggested involving them conceptually and in conjunction with cognitive evaluations of the service. Brady et al. (2002) also advocate for the inclusion of uncontrollable factors, stating that emotions and behaviour related to service delivery should be included in the assessment of service quality. Additionally, Chui (2002) demonstrated that SERVQUAL only captures specific aspects of service quality and overlooks others, such as emotions and behaviour, which are more challenging to control but may exert a greater influence on the evaluation of service quality.

When it comes to assessing consumer expectations – or, as in this context, *student* expectations – all research theories have limitations and weaknesses. Many satisfaction studies suffer from the drawback of measuring expectations and perceptions at a single point in time, potentially leading to hindsight bias (Appleton-Knapp & Krentler, 2006). While SERVQUAL measures service quality at two distinct time points, it does so within rigid quantitative parameters. Notably, criticisms raised by Ng and Forbes (2009) or Rolo et al. (2023) highlight that the SERVQUAL scale may not encompass all dimensions relevant to the HE sector due to the subjective nature of its subjects (i.e., students). Consequently, researchers often adapt the scale. In one recent study, it was observed that two out of five studies modified SERVQUAL into new scales (Yuan & Gao, 2019). In the study by de Oliveira and Ferreira (2009), for example, the original dimensions of responsiveness and assurance were substituted with 'security' and 'responsibility' as the researchers deemed these more suitable for the HE sector. Similarly, Teeroovengadum et al. (2016) developed HESQUAL, a hierarchical model for gauging service quality in HE. This model comprised five primary dimensions (administrative quality, physical environment quality, core educational quality, support facilities quality and transformative quality) and included a total of 48 items (Teeroovengadum et al., 2016).

Given the quantitative survey structure and the four criticisms outlined – namely, overlapping dimensions and items, the operationalisation of service quality, the utilisation of the seven-point Likert scale, and the oversight of uncontrollable factors such as emotions and behaviour – SERVQUAL in its original form is deemed unsuitable for the objectives of this thesis. Likewise, the two other SERVQUAL models adapted for the HE sector are also not aligned with the study's aim, which is to investigate the influence of tuition fees on students' expectations and perceptions.

Nevertheless, one of SERVQUAL's strengths – capturing expectations and perceptions at two distinct time points as well as the five overarching dimensions – is leveraged in this study within a novel qualitative framework. Furthermore, few of the 22 items derived from the five SERVQUAL dimensions are adapted as questions within this new qualitative framework (e.g. item 12: ‘Employees of EC will always be willing to help customers’ was adapted to: ‘when you think about the willingness of HE staff to help: what factors are important to you?’).

The objective of this qualitative approach extends beyond merely identifying potential gaps between expectations and perceptions; it also seeks to investigate the underlying reasons for these evaluations. By being able to explain their expectations and perceptions, students' emotions and behaviours will be given the necessary attention. The researcher aims to comprehend the 'how' and 'why' behind students' responses without constraining them to predetermined response categories on a Likert scale.

In section 2.3.2 Service orientation in HE, reference was already made to SO5. However, that reference was mainly about the SERVQUAL tool and the structural application of the five dimensions in a new qualitative framework (3.7.3 Frameworks) developed for this thesis. This section also refers to SO5, but for the content-related reason of the five SERVQUAL dimensions.

2.2.3 Justification for the Use of Aspects of EDT and SERVQUAL

In this section further justification of the adaptation of EDT and SERVQUAL as a basis for a new qualitative framework is explored.

EDT is an ‘old’ approach to measuring customer satisfaction. SERVQUAL was developed to measure service quality in service industries. This was originally done less frequently with EDT. There are various differences between EDT and SERVQUAL (Patterson & Johnson, 1993). The three major differences between the two approaches are discussed below.

Firstly, one difference is that the expectations in EDT tend to be operationalised as *expected* or *predictable performance* (Patterson & Johnson, 1993). This contrasts with SERVQUAL's expectations, which can be defined more as an equitable level of performance. This means that it describes the level of *deserved performance* that the customers - in this case the students - '*should*' receive

(Parasuraman et al., 1988). What is primarily relevant for the outcome of the study is to find out what the students' expectations of the HEI/study program are in general – without any patterns or scores predetermined by the researcher. Accordingly, the researcher is proposing to capture the expectations (which can be both *expected* and *deserved performance*).

Secondly, SERVQUAL is more attitude-like: attitudes are known to be partly formed by non-experiential factors. This means that in order to carry out an evaluation of service quality, they do not necessarily need to have experienced it themselves (Rust & Oliver, 1992). These evaluations can also be formed through word-of-mouth, marketer-controlled communications or forms of non-marketer-controlled communication, e.g. in public opinion (Patterson & Johnson, 1993). For the HE sector and this study this would mean that master's students have attitudes towards private HE even if they do not (yet) have any experience with the (private) HE sector. EDT, on the other hand, is *transactional* and always refers to the evaluation of the purchase experience (Hunt, 1977). In the present case, this would be the de facto experience after the taught element of the master's program, which is collected in the *Perception Phase*.

Thirdly, a further difference between the two approaches lies in the way the comparison is carried out: while EDT measures disconfirmation with different measurement methods, SERVQUAL does not do this explicitly, even if there is a gap score (i.e. performance minus expectation). However, with SERVQUAL, the comparison is carried out by the respective researcher. With EDT, this lack of objectivity is to be achieved by e.g. BTWT measurement methods, where customers themselves rate aspects on a Better Than/Worse Than scale (Patterson & Johnson, 1993; Elkhani & Bakri, 2012).

In general, EDT and SERVQUAL have many similarities. However, as shown in the previous paragraphs, there are also some differences, three of which were presented. By combining different elements of these two approaches in a new qualitative framework, the respective strengths/weaknesses (in regard to the study) are to be utilised in order to obtain as many answers as possible to contribute to answering RQ1.

2.3 Key Concepts and Main Debates

The researcher identified four key concepts during the literature review: student -consumer (2.3.1), service orientation in HE (2.3.2), student expectation and student satisfaction (2.3.3) and the German perspective (2.3.4), which are presented, discussed and contextualised in the following sections.

2.3.1 Student-Consumer/ Consumerism in HE

The concept of the 'student-consumer' or 'consumerism in HE' is predominantly observed in literature from countries where students, rather than the state, primarily finance their studies (DeShields, Kara, & Kaynak, 2005). To clarify the complexity of this phenomenon, the researcher primarily, though not exclusively, references literature from the UK, given that private HEIs are relatively new in the German education system (1.1 Rationale and Background Information) and the corresponding literature on the potential effects of tuition fees is scarce – despite rising enrolments (statista.de, 2023). Although the Anglo-Saxon HE model differs from the German HE system (Herrmann & Nagel, 2023), the insights of international researchers—especially those from the UK —on the subject of student consumerism will be examined in the subsequent sections as they provide relevant insights.

The issue is multi-faceted affecting policymakers, HE managers, academics/educators, and students (Nixon et al., 2018). In the UK, *The Dearing Report* (Dearing, 1997) identified students as the main customers of HEIs prompting HEIs to face increasing commercial pressures (Bunce et al, 2017). The Bologna Process and subsequent harmonisation of HE structures and degrees across Europe have resulted in HEIs competing not only nationally but also across Europe for students (Hüther & Krücken, 2018). Both Germany and the UK have been full members of the Bologna Process since 1999 (ehea.info, 2023). Moreover, significant adjustments were made to the tuition fee system in the UK following The Browne Review 2010 (Browne, 2010), leading to a tripling of annual tuition fees from £3,000 to £9,000 (Hubble & Bolton, 2018). This increase in tuition fees has led to growing evidence of consumerist practices, perceptions and ideas entering UK HEIs (Jabbar, 2018), fostering marketisation processes that force HEIs to embrace market-driven mechanisms (Tomlinson, 2017; Bunce et al., 2017). These mechanisms necessitate competitiveness, efficiency, and a customer-centric approach (Bunce et al., 2017).

A distinctive feature of HE is that it is usually a one-off business and with few opportunities for repeated sales of the same product – one exception being, for example, the transition from undergraduate to postgraduate level (Stankevics et al., 2018). HEIs are specific business actors, and one of the main stakeholders in this business are the students (Stankevics et al., 2018).

In this context, the powerful symbol of the student-consumer is a topic not only present in the media, but also in government policy and corporate management discourse (Nixon et al., 2018). The prevalence of this rhetoric in various spheres suggests a potential shift in student attitudes toward a more consumer-oriented perspective, placing greater emphasis on the economic value of the students' engagement in HE (Tomlinson, 2017). Tomlinson (2016) previously already argued that the idea of the student-consumer is influenced by official policy directives and opportunistic marketing strategies. Jabbar (2018) further highlights how the use of marketing language may impact lecturers and program development efforts aimed at meeting student expectations. Moreover, lecturers are increasingly expected to be accessible and provide timely feedback (Bunce et al., 2017).

Some literature suggests that academics or educators often view this trend negatively (e.g., King & Bunce, 2020). However, Wong and Chiu (2019) offer a contrasting perspective in their study, suggesting that the discourse of students-consumers has prompted educators to embrace their role as service providers. This shift in perception gives the 'paying customer' much more perceived power, expecting educational institutions to tailor their services and products to meet their needs (Tomlinson, 2017). Among these needs, there is a growing demand from students for learning content that is entertaining rather than intellectually challenging, a trend considered problematic (Wong & Chiu, 2019; Nixon et al., 2018). Conversely, other research suggests that students value an appropriate workload and challenging tasks as significant contributors to their satisfaction with their respective HEIs (Thien & Jamil, 2020). Jabbar (2018) found that most academics surveyed in his study believed that student attitudes have shifted to the point where students primarily seek a degree in exchange for their fees. This notion is not new: Rolfe (2001) observed this phenomenon over twenty years ago, suggesting that many students attend HEIs primarily to obtain a degree, seen as the 'gold standard' qualification for jumpstarting their careers. Consequently, a mediocre degree is the result of a poor product or the result that students have not received fair value for their fee (Mohd Amir et al., 2016; Jabbar, 2018). This perspective aligns with the idea of viewing a degree as a product rather than engaging in a co-creative process of knowledge generation (Bunce et al., 2017; Jabbar, 2018). It is worth noting, however, that this student-centric perspective overlooks the fact that unlike in other service industries, students must actively and cognitively engage to successfully complete their degrees, without a guarantee of good grades (Rolfe H. , 2001; Ng & Forbes, 2009; Jones, 2010). Generally, student consumers are found to be more likely to complain about their grades and career prospects (Rolfe H. , 2001; Khan & Hemsley-Brown, 2021). Even though the correlation was only weakly positive, Mamica and Mazur (2020) found that students' grades correlated with the students' opinions of university support, suggesting a shift in responsibility for academic outcomes away from students and onto external parties.

One significant issue identified, particularly in the UK HE market, is the influence of tuition fees on the assessment of cost-expectation-satisfaction, which leads to varying customer-related attitudes (Khan & Hemsley-Brown, 2021). Additionally, there is a noted tendency in research to focus on what staff and HEIs can provide for students rather than emphasising what students should contribute to their own academic journey (Wong & Chiu, 2019). This observation aligns with the findings of Ng and Forbes (2009), who argued that student consumerism and disengagement stem from HEIs failing to communicate their expectations regarding students' commitment.

However, the principle of demanding value for money becomes a guiding rationale for evaluating the HEIs core activities (Jones, 2010; Tomlinson, 2017). Student-consumers anticipate improvements in the performance of service units and assess the degree to which their expectations have been met (Bunce et al., 2017). The temporary relationships students may have with other products or services are then perceived – consciously or subconsciously – in a similar way to their relationship with the HEI (Tomlinson, 2017). This shows the full complexity of the topic, as once again the active and cognitive participation of the students is neglected (Rolfe H. , 2001; Ng & Forbes, 2009; Jones, 2010). Nonetheless, this might be considered a precursor to a new set of values and practices within HEIs that mirror those of the private sector (Tomlinson, 2016). This is partly attributed to the fact that, as consumers, students often demand more respectful treatment from university staff and administration (Khan & Hemsley-Brown, 2021).

Some researchers, such as Woodall et al. (2014), maintain a cautious stance toward the concept of the student-consumer. They do not strictly categorise students as consumers but acknowledge that they may be perceived as such if HEIs continue to view them primarily as a source of revenue. Burgess-Jackson (2020) takes a firm stance against the commercialisation of areas he believes should remain outside the realm of economics. He argues against the use of economic terminology in the context of educational institutions, particularly in describing relationships between teachers and students, which he believes possess unique value and significance (Burgess-Jackson, 2020). Mark (2013) shares a similar perspective, contending that business principles should not be applied to educational settings, as educators have a higher purpose that transcends profit-making. Moreover, there is resistance to the 'customer is always right' approach, particularly among academics and educators (Mark, 2013; Guilbault, 2016; Bunce et al., 2017). This resistance may stem from outdated conceptualisations of the customer model, where participants are now viewed as active rather than passive recipients of the services they receive (Mark, 2013).

Calma and Dickson-Deane (2020) challenge the concept of the 'student-consumer,' arguing that framing students in this manner reduces the learning process to an economic transaction and portrays students solely as economic entities driven by value for money and the fulfilment of specific needs. Instead, they advocate for emphasising the idea of the ‘student as learner,’ redirecting the discourse towards students as active participants in the learning process rather than mere consumers.

Guilbault (2016) suggests reframing the entire discussion, shifting the focus from debating whether students are customers to considering how to effectively treat them as customers without compromising academic integrity. The researcher of this thesis shares Guilbault’s perspective on the issue of student-consumerism.

The debate surrounding the concept of the student-consumer is clearly polarised, with scholars presenting numerous arguments both in favour of and against this notion. A pivotal question for the researcher revolves around whether students perceive themselves as consumers due to external labelling or if they independently adopt a consumer mindset based on their experiences in other domains where they exchange payment for goods or services.

Given that the discourse on student-consumerism has been primarily sparked by the implementation of high tuition fees in certain countries like the UK, and considering that empirical evidence on this matter primarily originates from countries other than Germany, subordinate objectives 3 (SO3) and 4 (SO4) are formulated as follows:

SO3: Contrast differences (if any) between tuition fee and non-tuition fee-paying students regarding their expectations.

SO4: Contrast differences (if any) between tuition fee and non-tuition fee-paying students regarding their perceptions.

2.3.2 Service Orientation in HE

Another key concept identified is the topic of ‘service orientation’ in the HE sector. Student satisfaction and service orientation are strongly related, as service orientation can serve as a pivotal element contributing to increased student satisfaction (Clemes et al., 2008). Recognising the significance of this topic, the researcher has decided to address ‘service orientation’ separately within this section.

Customer or service orientation is delineated as a fundamental principle of market-oriented corporate management, where the institution's alignment with the customer's needs (in this case, the student) in a competitive buyer market (HE) can be the critical determinant of success in competition (Stauss & Bruhn, 2010).

One way of surveying service quality is through SERVQUAL. While a more detailed examination of SERVQUAL was conducted in section 2.2.2, this section also encompasses the five dimensions of SERVQUAL, as the findings presented either stem from studies utilising SERVQUAL or investigate individual dimensions that overlap with or were derived from SERVQUAL.

Within the discourse on service orientation, the controversial concept of the student-consumer emerges once more. Opponents of this concept argue, for instance, that it is difficult to compare academic standards with standards for products and/or services (Calma & Dickson-Deane, 2020). However, if the perspective is adopted that students in HE *are* consumers, it is also possible to apply marketing theories of quality management within the HE context (Laing & Laing, 2016). Nonetheless, it is important to consider the specificity of the HE market when assessing service orientation. In contrast to 'classic' service areas, the quality delivered in HE is also dependent on the commitment and skills of the students themselves, as education is co-created (Ng & Forbes, 2009).

When applied to the HE market, high-quality service can confer a competitive advantage (Calvo-Porral et al., 2013). This is primarily attributed to the fact that service quality serves as a precursor to satisfaction, and therefore, favourable service quality is likely to positively influence satisfaction levels (Clemes et al., 2008). The focus lies on comprehending the essential components necessary for delivering outstanding service while acknowledging the collaborative nature of the learning journey, rather than merely establishing quality benchmarks, refining procedures, and delivering exceptional education. The primary service provided by HEIs entails a learning experience that is co-created, possessing emergent, unstructured, interactive, uncertain, and hedonistic dimensions (Ng & Forbes, 2009). Educational services demand precise measurement and monitoring due to their intangible, heterogeneous, inseparable, and transient nature (Borghi, Mainardes, & Silva, 2016).

One challenge in the special education context is that no process or system can foresee every possible situation or fully encompass the complexities and overall nature of an educational experience (Ng & Forbes, 2009; Calma & Dickson-Deane, 2020). The challenge lies in the delivery of programs, as it offers numerous combinations of the factors within the delivery model: different lecturers, course content taught in different ways and different delivery modes may meet a pre-set standard, yet each student's encounter will inevitably differ (Calma & Dickson-Deane, 2020).

From the students' viewpoint, both the learning journey and interactions with educators and staff significantly contribute to their evaluation of the service experience at their HEI (Tan et al., 2019). The significance of empathy in the overall evaluation of perceived service quality is primarily shaped by the conduct of academic and administrative staff (Calvo-Porral et al., 2013). Consequently, it is recommended that HEIs prioritise training for their academic and administrative staff not only in the services they provide but also in fulfilling the commitments they make (Ng & Forbes, 2009). This includes the attributes of educators and administrative staff related to the SERVQUAL dimension 'assurance,' which encompasses a positive demeanour, effective communication, feedback skills, and offering ample opportunities for consultation (Thien & Jamil, 2020). Previous studies have identified these aspects as crucial to students' evaluation of service quality, yet they appear to be the dimension that performs the least satisfactorily (Calvo-Porral et al., 2013). From the students' perspective, interaction quality emerges as the most significant aspect, with academic staff perceived as the foremost sub-dimension, followed by administrative staff and course content (Clemes et al., 2008). However, Fuchs et al. (2022) noted that the assurance factor was pivotal when examining the impact of various factors on student age.

One issue that is particularly evident in the literature where researchers *reject* the concept of the student-consumer is the reluctance or incapacity to be consistently available to address students' requirements (Rolfe H. , 2001; Jabbar, 2018). This expectation might arise from the belief that the substantial tuition fees students pay entitle them to prompt responses from faculty and administrative staff, regardless of the time or day (Jones, 2010). This is seen as a strong indicator of an increased orientation toward customer-like thinking (Scullion & Molesworth, 2016). However, and this reveals the conflicting findings in this domain, other research suggests that the accessibility of academic staff might not significantly impact the assessment of service quality (Clemes et al., 2008).

The physical environment of the HEI is also an important factor when it comes to assessing the overall service quality as the quality experience in HE applies to all aspects of university life - from cafeterias to housing, residence halls and catering to libraries and computer labs (Clemes et al., 2008; Calvo-Porral et al., 2013). Interestingly, factors such as facilities were significant for student satisfaction, yet they did not serve as predictors of retention in other studies (Carter & Yeo, 2016).

Ng and Forbes (2009) highlight the significance of the admission processes of HEIs, proposing careful selection of students based on their perceived ‘resources’ for co-creation. They argue that students who face challenges during their HE experience tend to perceive lower quality in their university encounter.

The topic of service orientation is closely related to other aspects that influence or measure student satisfaction. This section on service orientation in HE and related literature, while leading to the same SO, focuses on students' subjective expectations and perceptions within the five SERVQUAL dimensions of reliability, assurance, tangibles, empathy and responsiveness.

Subordinate objective 5 aims to determine the significance of SERVQUAL dimensions among master’s students at two HEIs in Germany, with a particular focus on comparing tuition fee-paying and non-tuition-fee-paying students.

SO5: Evaluate how students perceive the SERVQUAL dimensions (Reliability, Assurance, Tangibles, Empathy, and Responsiveness).

2.3.3 Student Expectation and Student Satisfaction

Another key concept identified is the discussion around tuition fees and student expectations and satisfaction.

Expectations encompass a blend of ideal expectations (what clients desire to have), predictors (what clients anticipate), and normatives (informed by past experiences with similar services), which collectively influence clients' satisfaction ratings (Stevenson & Sander, 1998; Oliver R. L., 2014). Meeting students' expectations, thereby leading to satisfaction, can contribute to their retention, which is particularly advantageous for HEIs operating in a competitive HE market (Platz & Holtbrügge, 2016; Borghi et al., 2016). Conversely, students often find it challenging to anticipate what to expect from an HEI prior to their actual experience (Borghi et al., 2016; Stankevics et al., 2018). This underscores the role of word-of-mouth communication, where friends and family who have prior experience with the HEI play a significant role. In marketing literature, it is widely acknowledged that negative word-of-mouth (NWOM) typically stems from customer dissatisfaction, particularly due to poor service quality. Such dissatisfaction can propagate NWOM within customers' social circles, affecting the organisation's reputation and alienate customers, potential customers and other stakeholders (Williams & Buttle, 2014). However, Platz and Holtbrügge (2016) noted in their research that this might not pose a significant issue, as they observed that recommendations from friends hold less weight for private HEI students compared to those attending public HEIs.

Student satisfaction, conversely, refers to a short-term attitude stemming from the evaluation of educational experiences, services, and amenities provided by HEIs (Weerasinghe et al., 2017). Much like general customer satisfaction, it results from a multifaceted array of factors (Borghi et al., 2016). For educators aiming to prioritise satisfaction alongside learning outcomes, comprehending these factors, their interplay, and their impact on satisfaction is important (Appleton-Knapp & Krentler, 2006).

However, most of these factors appear to be categorised into two primary groups: personal factors and institutional factors (Appleton-Knapp & Krentler, 2006). The simplest differentiation lies between personal factors, inherently linked to the student, such as gender, age, or preferred learning style, and institutional factors, which are related to the educational experience, including lecturer-student relationships, physical amenities (e.g., campus or seminar rooms), and learning outcomes (e.g., grades) (Appleton-Knapp & Krentler, 2006; Clemes et al., 2008). Tuition fees are classified within the latter category.

Paying higher tuition fees may impose greater demands on HEIs to deliver a service meeting students' financial investment (Bates & Kaye, 2014). One of the primary challenges in this regard is that students possess limited knowledge of the ‘product’ and typically lack the ability to thoroughly test it before making a purchasing decision (Stankevics et al., 2018). Some researchers have found that tuition fees have a negative effect on student expectations and satisfaction, such as Jones (2010) who asserts that rising tuition fees negatively influences student satisfaction, because of the discrepancy between students' expectations and their experiences. Consequently, higher fees can lead to increased expectations which, if not improving all facets of the student experience, could reduce satisfaction (Jones, 2010). Correspondingly, research indicates a direct relationship between tuition fees and overall satisfaction that is inverse; as tuition fees rise, student satisfaction tends to decrease (Khan & Hemsley-Brown, 2021). Therefore, it is recommended that HEI administrators establish clear expectations regarding student life (Bates & Kaye, 2014). When evaluating the satisfaction levels of students paying lower versus higher tuition fees, perceptions of value and quality may diverge, thereby influencing student satisfaction differently (Bates & Kaye, 2014). One proposal is to alter the nature of expectations themselves rather than merely attempting to bridge the gap between expectations and perceptions. Otherwise, unilateral expectations from students might foster student consumerism and disengagement (Ng & Forbes, 2009).

While expectations influence satisfaction, the timing of the assessment can affect how satisfied students feel. Additionally, their level of satisfaction may influence their recollection of expectations, as human memory tends to be fallible and subject to change over time during the academic journey. This underscores the importance of establishing expectations before the actual experience to mitigate hindsight bias (Appleton-Knapp & Krentler, 2006).

A significant proportion of students surveyed by Mamica and Mazur (2020) expressed dissatisfaction with universities not meeting their expectations, particularly in areas related to practical skills and creativity. Another study revealed that female students exhibit significantly higher satisfaction levels when exposed to quality teaching and provided ample opportunities for constructive feedback (Thien & Jamil, 2020).

In terms of tuition fees, many students believe that their own HEI has more financial resources available if (higher) tuition fees are charged (Bates & Kaye, 2014). Consequently, it is suggested that HE managers provide prospective students with realistic information about HEIs financial resources prior to the commencement of their studies. In most cases, the underlying rationale for tuition fees differs: such fees often result from a shift in costs from the state to students due to diminished budgets for HE, as observed in some countries (e.g., the UK) where HE is increasingly perceived as a private commodity rather than a public good (Wilkins et al., 2013).

Effective communication appears to play a crucial role in establishing realistic expectations and experiences (Bates & Kaye, 2014). Unlike tangible products or services, teaching and learning experiences cannot be easily returned, refunded, or exchanged if dissatisfaction arises or if preferences change (Calma & Dickson-Deane, 2020).

Given that the German HE market comprises both a well-established public sector and an expanding private sector, an investigation into potential differences in student satisfaction between these sectors is warranted. This investigation will utilise two approaches: firstly, the study design incorporating two distinct data collection points (*Expectation Phase* and *Perception Phase*) aims to reveal differences through an adapted Better than/Worse Than (BTWT) measurement of Expectation Disconfirmation Theory (EDT) (2.2.1) carried out by the researcher. Secondly, the qualitative aspect will be considered to gain insights into the reasons behind students' evaluations and to comprehend the 'why' and 'how' of their evaluation, as obtained through frameworks integrating elements of SERVQUAL. Subordinate Objective 1 (SO1) and Subordinate Objective 2 (SO2) thus focus on comparing the overall satisfaction levels of tuition fee-paying and non-tuition fee-paying students.

SO1: Evaluate the overall satisfaction of tuition fee paying students with their HEI.

SO2: Evaluate the overall satisfaction of non-tuition fee-paying students with their HEI.

2.3.4 The German Perspective

The final key concept to consider is the German perspective on tuition fees. In Germany, tuition fees lack a longstanding tradition, as most German students do not pay tuition fees. Consequently, this section will not deal with the general attributes of the German HE market, but rather focus on research that specifically examines the German HE landscape within the context of marketisation processes and tuition fees.

The implementation of the Bologna Process has significantly shaped the German education system. This process introduced a two-tier system (Bachelor-Master), aligning academic standards across Europe and replacing the previously prevalent 'Diplom' and 'Magister' system in Germany (Gruber et al., 2010; Hübner, 2012). Consequently, students now have greater mobility and can seamlessly pursue their master’s degree in another European country or at a different HEI within Germany following the completion of their bachelor’s degree. This has fostered not only national but also international competition among HEIs for student enrolment. Consequently, ensuring student satisfaction becomes paramount to prevent student attrition and promote retention at HEIs (Gruber et al., 2010). However, Hübner (2012) criticises this aspect, asserting that German HEIs have yet to adequately address concepts of service quality and satisfaction. In Germany, tuition fees at public HEIs were generally prohibited by the Federal Constitutional

Court (see: 1.1.2). Consequently, tuition fees were only imposed by a few private HEIs and not by public ones. However, due to a legislative change, there was a brief period between 2006 and 2014 during which public German HEIs were permitted to charge tuition fees (Gruber et al., 2010). Since 2015, these fees have been abolished at all public HEIs, reverting to being exclusively charged by private HEIs. During this brief period when tuition fees were in effect, studies concerning the German HE market predominantly focused on tuition fees and related topics such as value for money, student retention, and other influencing factors – all topics that have been extensively explored by researchers in countries where tuition fees have been established for some time, including studies by Jones (2010), Bates & Kaye (2014), Bunce et al. (2017), and Khan & Hemsley-Brown (2021). One such topic is the significance of an appropriate price-performance ratio for tuition fees, particularly in the context of *public* HEIs. Gruber et al. (2010) analysed this aspect for the German public HE market and found that HEIs must adopt a more service-oriented approach and treat students more like customers to ensure satisfaction and prevent them from transferring to other HEIs, especially if they aim to retain students for both Bachelor's and Master's degrees. Consequently, similar trends to those identified in the international literature cited earlier (Jones, 2010; Bates & Kaye, 2014; Bunce et al., 2017; Khan & Hemsley-Brown, 2021) were observed during the period when tuition fees were applicable at German public HEIs. However, the focus of this thesis is on the present time, rather than the situation that existed over a decade ago.

Another aspect that has been highlighted is the impact of tuition fees on enrolment behaviour. Hübner (2012) identified a notable negative correlation between enrolment rates and the payment of tuition fees in Germany during the short period when tuition fees were charged. This suggests that higher tuition fees correspond to lower enrolment rates. However, it is important to critically assess this finding, as Hübner conducted his study at a time when students could still attend public HEIs free of charge in nine out of the 16 federal states. Moreover, these findings must be cautiously interpreted in the contemporary context, considering that as of 2024, public HEIs in Germany do not charge tuition fees.

Nevertheless, the number of students opting for private HEIs, where tuition fees are applicable, is increasing (statista.de, 2023). Despite the availability of tuition-free HE at public HEIs, choosing the more costly option of private HE is only rational if students are confident in receiving a superior educational experience and service quality at private HEIs. Such confidence may stem from the belief that private HEIs offer better educational outcomes and a competitive advantage in the job market (Herrmann & Nagel, 2023).

Students attending private HEIs typically anticipate a reasonable return on their investment due to higher tuition fees (Platz & Holtbrügge, 2016). Notably, aspects such as academic reputation and industry connections hold greater significance for private HEIs than their public counterparts. Moreover, perceived employability is deemed more crucial for students attending private HEIs compared to those in public ones (Platz & Holtbrügge, 2016). The results are confirmed with a study by Herrmann and Nagel (2023) that looked at labour market returns in relation to graduates' earnings. The research revealed a modest wage premium for graduates of private HEIs compared to those from public HEIs upon initial employment. This suggests that graduates from private HEIs in Germany experience similar advantages in the job market as their counterparts from other countries, notwithstanding the differences in institutional setting.

Another aspect, which is used in the marketing of private HEIs, are the benefits of strong alumni networks and smaller classes (Platz & Holtbrügge, 2016). Hellmann and Jucks (2017) findings suggest that class size (i.e. number of students) and physical environment (i.e. small classrooms) can have negative effects on students' cognitive performance. These so-called crowding effects also had an influence on the perception of tuition fees. In one experiment, it was found that students who had the feeling of being one among many stated that they found higher tuition fees (to clarify terminology: they mean *semester* fees) more justified than those who were not in such a crowded physical environment (Hellmann & Jucks, 2017). In principle, this contradicts what private HEIs advertise: namely better – because more intimate – learning conditions in small classes.

Educators face a significant challenge in the realm of online courses, where ensuring students feel valued and engaged, even in virtual settings, is crucial (Hellmann & Jucks, 2017). These insights hold particular relevance in light of the Covid pandemic, as both HEIs examined in this thesis were compelled to incorporate online components or transition fully to online delivery.

The literature reviewed regarding tuition fees, expectations, and satisfaction within the German HE market underscores the limited research in this domain. It is noteworthy that some studies primarily address the brief period when general tuition fees were imposed on public HEIs in Germany. Reflecting on these findings underscores the imperative for further research on tuition fees, consumer behaviour, value for money, and resulting student satisfaction, particularly within the German HE context. Although researchers like Gruber et al. (2010) have touched upon certain aspects such as value for money, which align with findings from countries with established tuition fee systems, there remains a need to expand upon these insights.

Given that the two HEIs under investigation are situated in Munich, Germany, the outcomes naturally relate to the German HE market. Hence, there is no separate objective labelled 'the German perspective' for this key concept identified in the literature review.

2.4 Gaps in the Literature

This section focuses on the gaps in relation to the topic of tuition fees at public and private HEIs and the resulting expectations and perceptions of master's students in Germany.

Six inconsistencies and shortcomings have been identified, justifying the need for further investigation:

1. The concept of tuition fees is part of the academic debate, especially in countries such as the US or the UK where tuition fees are common in HE (Gorman, 2019). However, literature addressing the German market and

tuition fees primarily focuses on the brief period from 2006 to 2014, during which tuition fees were permitted at public HEIs in Germany (e.g., Gruber et al., 2010; Hübner, 2012). It is noteworthy that these fees were only applicable to public HEIs, while private HEIs have consistently charged tuition fees. Beyond this brief period, there is limited literature addressing the satisfaction and/or service quality specifically for tuition fee-paying students, aside from internal satisfaction surveys conducted by the HEIs, which are not publicly accessible. Moreover, Germany lacks a national satisfaction measurement system akin to the *National Student Survey* (NSS) for undergraduates (thestudentsurvey.com, 2024) or *Postgraduate Taught Experience Survey* (PTES) for postgraduates (advance-he.ac.uk, 2020) in the UK.

2. Literature comparing (specific) expectations and perceptions of private and public HE students in Germany is scarce (e.g. Platz & Holtbrügge, 2016; Herrmann & Nagel, 2023). Although studies from other countries, such as Basheer Al-Alak (2009), compare students from private and public HEIs, the HE landscape in Jordan differs significantly, as tuition fees are charged for both public and private HE. This distinction makes a direct comparison with the German higher education market not viable.
3. Most studies on student satisfaction employ quantitative research methods such as surveys or the SERVQUAL approach by Parasuraman et al. (1991). Consequently, the research relies on predefined scales/measurement points, potentially neglecting aspects not encompassed by these scales such as the operationalisation of service quality (Wall & Payne, 1973), or the oversight of uncontrollable factors such as emotions and behaviour (Chui, 2002).
4. The majority of studies identified focus on singular time points (e.g. Appleton-Knapp & Krentler, 2006; Calvo-Porral et al., 2013; Woodall et al., 2014; Nixon et al., 2018; Khan & Hemsley-Brown, 2021) rather than longitudinal analyses, which are relatively rare in the qualitative literature.
5. Minimal literature was found that addresses the controversial issue of student-consumerism triggered by tuition fees in the *private* German HE market. In Germany, there are a few studies that deal with tuition fees in the broadest sense (e.g. Platz & Holtbrügge, 2016; Herrmann, 2019; Herrmann & Nagel,

2023), but most research explicitly refers to tuition fees at public and not at private HEIs during the short tuition fee period (Gruber et al., 2010; Hübner 2012).

6. Despite a significant increase in the number of students attending private HEIs in Germany in recent years (statista.de, 2023), the amount of literature focusing at least partly on the German private HE sector remains limited (e.g. Platz & Holtbrügge, 2016; Herrmann, 2019; Herrmann & Nagel, 2023).

In summary, the following subordinate objectives (SO) are derived to answer **RQ1: How are tuition fees influencing the expectations, perception and satisfaction level of business students and their choice of Higher Education Institution (HEI)?**

- SO1: Evaluate the overall satisfaction of tuition fee-paying students with their HEI.
- SO2: Evaluate the overall satisfaction of non-tuition fee-paying students with their HEI.
- SO3: Contrast differences (if any) between tuition fee and non-tuition fee-paying students regarding their expectations.
- SO4: Contrast differences (if any) between tuition fee and non-tuition fee-paying students regarding their perceptions.
- SO5: Evaluate how students perceive the SERVQUAL dimensions (Reliability, Assurance, Tangibles, Empathy, and Responsiveness).
- SO6: Develop a list of recommendations for private HEIs to manage expectations in order to gain higher student satisfaction.

2.5 Conclusion

The literature review indicates a considerable amount of research conducted on the topic of the student-consumer in HE, as a result of tuition fees in countries other than Germany (Woodall et al., 2014; Bates & Kaye, 2014; Guilbault, 2016; Bunce et al., 2017).

Various aspects influenced by tuition fees, such as service quality (Ng & Forbes, 2009; Calvo-Porral et al., 2013) and perceived value (Woodall et al., 2014; Mohd

Amir et al., 2016), as well as student expectations and satisfaction (Appleton-Knapp & Krentler, 2006; Bates & Kaye, 2014; Borghi et al., 2016; Platz & Holtbrügge, 2016), have been thoroughly examined within this context. However, the exploration of how tuition fees impact student expectations and perceptions is typically observed in nations where students directly bear these fees. Given the changing landscape of fees in the UK (Bolton, 2010), literature primarily from the UK HE market has been employed by the researcher to present the academic discourse concerning these issues.

Conversely, the situation in the German HE market is different. Despite the increasing enrolment in private HEIs in Germany, in 2023 the majority (88%) of students attend public HEIs, which are funded by federal states and do not levy tuition fees (statista.de, 2023). Consequently, this topic has not received adequate attention in research thus far (Mitterle, 2017; Herrmann & Nagel, 2023). Although there are a few existing studies comparing private and public HEIs in Germany on various themes (Platz & Holtbrügge, 2016; Herrmann, 2019; Herrmann & Nagel, 2023), further research contributions are warranted. Particularly, considering the coexistence of students who pay and those who do not pay tuition fees in Germany, comparative research could show potential disparities in the expectations and perceptions of these students.

To address these research gaps, the researcher incorporates elements from the Better Than/Worse Than Method from EDT, the two data collection points structure, and the five dimensions of SERVQUAL into a new qualitative framework. The five subordinate objectives derived from the literature review, along with an objective aimed at developing recommendations to enhance satisfaction in private HEIs, are designed to address RQ1: **How are tuition fees influencing the expectations, perceptions, and satisfaction levels of business students and their choice of Higher Education Institution (HEI)?**

Following a presentation of the relevant literature, theoretical models, key debates, and identified gaps, the following chapter outlines the methodological decisions guiding this research to help bridge the identified research gap.

3. RESEARCH METHODOLOGY AND DESIGN

This chapter explains the methodological decisions on which the research is based. The 'research onion' described by Saunders et al. (2019) serves as a guide and provides a systematic approach to describing the choice of methods (Figure 3). Each layer of the 'research onion' is systematically 'peeled' to create an appropriate and clear research design that aligns with the researcher's philosophical assumptions (3.1), approach to theory development (3.2), choice of methods (3.3), research strategy (3.4), time horizon (3.4.2), quality criteria (3.5), ethical considerations (3.6), data collection (3.7) and analysis techniques (3.8).

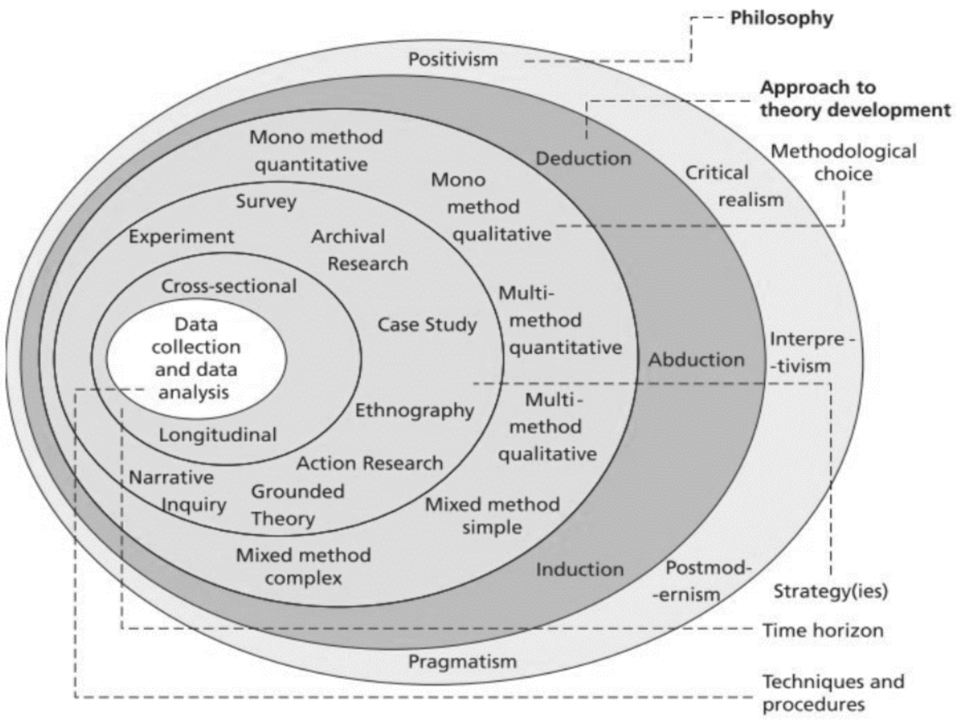


Figure 3: 'Research Onion' – Systematic Research Process. Source: Saunders et al. (2019)

3.1 Philosophical Underpinning

The first step in peeling the 'research onion' by Saunders et al. (2019) involves categorising the researcher's philosophical assumptions, a process that is foundational to shaping methodological choices and interpreting research outcomes. Ontology and epistemology, as intertwined aspects of research philosophy, shape the lens through which reality is perceived and knowledge is constructed (Furlong & Marsh, 2007). Together, they influence the interpretive approach adopted in this study, which investigates the expectations and perceptions of tuition and non-tuition fee-paying students at two German HEIs.

Ontology addresses fundamental questions about the nature of existence and reality (Furlong & Marsh, 2007), focusing on what is 'real' and how phenomena come to exist (McAuley et al., 2014). Within ontology, objectivism and subjectivism represent two opposing ends of a continuum (Saunders et al., 2019).

- Objectivism posits that social and physical phenomena exist independently of individual perceptions or interpretations (McAuley et al., 2014). Objectivist ontology assumes that reality is external, universal, and enduring, waiting to be discovered through systematic observation (Saunders et al., 2019). For instance, an objectivist would consider an organisation as an entity that exists objectively, regardless of how people perceive or interact with it (Saunders et al., 2019).
- Subjectivism, by contrast, asserts that reality is socially constructed and exists through human cognition, interpretation, and interaction. A subjectivist perspective views phenomena as contingent on the meanings and actions assigned to them by individuals (McAuley et al., 2014). For example, an organisation exists not as an independent entity but as a product of the shared understandings and social agreements among its members (McAuley et al., 2014).

This study adopts a subjectivist ontological stance, viewing students' expectations and perceptions as co-constructed within specific social and institutional contexts. Reality is not fixed but shaped through the subjective experiences and interactions of individuals.

Epistemology, on the other hand, concerns the nature and scope of knowledge, questioning how we know what we know and the criteria for justifying truth claims (McAuley et al., 2014). Like ontology, epistemology is often framed along a continuum between objectivism and subjectivism (Saunders et al., 2019).

- Objectivism in epistemology assumes that knowledge is objective, measurable, and independent of the researcher. This perspective aligns with the natural sciences, where the goal is to uncover universal truths through observation and factual evidence (Saunders et al., 2019). Objectivist researchers aim to remain neutral, believing it is possible to observe and describe social phenomena without influencing them (Stroll & Martinich, 2023).
- Subjectivism, on the other hand, holds that knowledge is inherently tied to the perspectives, contexts, and experiences of both the researcher and the subjects (McAuley et al., 2014). Subjectivist epistemology rejects the notion of objective truth, instead emphasising multiple realities and the co-construction of knowledge through interaction and interpretation (Saunders et al., 2019).

In this study, the subjectivist epistemological stance acknowledges that understanding students' expectations and perceptions involves interpreting their subjective experiences, which are shaped by the broader social and institutional contexts. The researcher’s own values, assumptions, and engagement with participants are integral to the process of knowledge construction (Ryan, 2019).

The convergence of subjectivist ontology and epistemology underpins this study's interpretivist philosophy, which critiques the positivist aspiration for law-like generalisations (Flick, 2014). Interpretivism emphasises the complexity and contextuality of human experiences, arguing that insights are lost when human behaviour is reduced to measurable variables (Flick, 2014; Saunders et al., 2019). This is particularly relevant for understanding the nuanced, socially constructed meanings that students ascribe to their educational experiences.

By employing semi-structured online video interviews and working with a relatively small sample size, this study aligns with interpretivist principles that prioritise depth over breadth (Saunders et al., 2019). These methodological choices reflect the subjectivist assumption that reality and knowledge are co-constructed and context-dependent, shaped by the interplay of individual perspectives and social contexts (Saunders et al., 2019).

Overall, this study adopts a philosophical stance rooted in subjectivism at both the ontological and epistemological levels, providing a robust foundation for exploring the subjective and socially constructed meanings of students' expectations and perceptions.

3.2 Approaches to Theory Development

Following the principles of the systematic research process depicted in the 'research onion' (Figure 3), the next layer shows different approaches to theory development. Those different approaches are deduction, induction and abduction with deduction and induction being the two extremes (Kennedy, 2018).

Deductive theory development aims to explain causal relationships between concepts and variables (Saunders et al., 2019). In this approach, researchers formulate a set of hypotheses, which are subsequently empirically examined—typically utilising quantitative data (Kennedy, 2018). The methodology is highly structured to facilitate replication and thus ensure reliability. Moreover, concepts must be operationalised to enable measurement of the facts. Generalisation represents a fundamental characteristic of the deductive approach. Consequently, positivist researchers predominantly employ deductive methods (Saunders et al., 2019). However, given the interpretivist philosophical standpoint of the researcher, this approach is considered inappropriate.

To construct knowledge, this thesis employs an inductive approach to theory development. Given its affiliation with the humanities and emphasis on interpretations, researchers adhering to an interpretivist research philosophy are most likely to utilise inductive approaches (Saunders et al., 2019). As researchers employing inductive methods can only observe specific events rather than general patterns (Ketokivi & Mantere, 2010), this research study will only be able to provide an interpretive portrait of the phenomenon under investigation of possible differences in the expectations and perceptions of tuition and non-tuition fee-paying students at two German HEIs. However, interpretivist researchers do not aim to generalise the data and do not claim to provide an exact picture, but rather an interpretive portrait of the phenomenon under investigation (Kennedy, 2018).

Understanding the rationale behind the researcher's approach enhances the coherence and transparency of the research process. Scholars recommend an inductive approach for collecting data on constellations of norms, beliefs, and values (Johnson & Duberley, 2015). Tuition fees have sparked controversial debates in academia, particularly in nations where tuition fees are common in HE. Research on tuition fees within the German HE market remains relatively scarce due to the country's welfare state structure (Hüther & Krücken, 2018) and the predominance of publicly funded HE with 88% of students still enrolled in public HEIs without tuition fees (statista.de, 2023). Although international literature explores the impact of tuition fees on student behaviour, findings cannot be directly applied to the German market, particularly because private HEIs in Germany have a different function compared to those in other countries (Hüther & Krücken, 2018; Herrmann & Nagel, 2023). The aspects of beliefs, values and norms found in the international literature, such as influence of tuition fees on cost-expectation-satisfaction assessment (Khan & Hemsley-Brown, 2021) or student-consumerist tendencies (Jones, 2010; Mark, 2013; Bates & Kaye, 2014; Guilbault, 2016; Bunce et al., 2017) are phenomena and patterns but not theories. Furthermore, they have not yet been the focus of scientific debates for the German HE market due to Germanys particular structure which is predominantly characterised by public HE alongside a growing number of private HEIs.

Hence, inductive theory development aligns with the interpretivist philosophical stance of the researcher and the exploratory nature of inductive approaches, which prioritise the examination of phenomena and patterns rather than the generalisation of data.

3.3 Methodological Choice

Having set out the philosophical assumptions and the approach to theory development in the previous sections, the next systematic step, following the ‘research onion’ (Figure 3) by Saunders et al. (2019), is the ‘methodological choice’.

There are three possible methodological choices when designing the research. These methodological choices are quantitative, qualitative and mixed-methods with the latter combining elements of quantitative and qualitative aspects (Cropley, 2022).

The basic elements of a quantitative research approach are measuring things that can be counted (hence ‘quantity’) and collecting a sufficient amount of these data to perform a statistical analysis (Fryer et al., 2018). In the social sciences, quantitative approaches with standardised methods are primarily used to measure and quantify phenomena and to develop research designs that allow generalisation of results with the aim of formulating general laws (Flick, 2018). Furthermore, quantitative research examines relationships between variables that are measured numerically and analysed using a variety of statistical and graphical techniques (Saunders et al., 2019). Quantitative research is commonly associated with, but not limited to, a deductive approach to theory development (Saunders et al., 2019). The study conditions should be designed to exclude the influence of the researcher as much as possible to ensure the objectivity of the study. The major limitation of quantitative approaches to social research is that, despite all methodological controls, influences of specific interests and social and cultural backgrounds on the research and its results are difficult to avoid (Flick, 2018). Quantitative research designs are typically associated with positivism but can also be conducted within realist and pragmatist philosophies (Saunders et al., 2019).

The researcher deemed quantitative and mixed methods approaches unsuitable for this study since these methodologies are not aligned with the research question and subordinate objectives, nor do they align with the interpretivist philosophical stance of the researcher.

It is important to note that the researcher opted to incorporate elements of the Better Than/Worse Than method of EDT and the structure as well as the five dimensions of SERVQUAL, originally quantitative methods, into a novel qualitative framework. Given the scarcity of literature on the subject of tuition fees, owing to Germany's predominantly public and tuition-free HE landscape, this study seeks to generate especially insights into the private HE sector, which operates on a fee-based model. The strengths of the two quantitative methodologies – such as assessing expectations and perceptions at different time points and comparing the statements made in those two different time points using an adapted Better Than/Worse Than approach – are integrated into a new qualitative framework. In this context, a qualitative approach is appropriate, as it involves probing into the meanings attributed by private and public students and their interrelations, drawing conclusions from narratives and visuals rather than numerical data (Saunders et al., 2019; Cropley, 2022). This approach is particularly relevant to gain insights into the constructions of reality of the respective students (Cropley, 2022) and in examining social dynamics, given the phenomenon termed the 'pluralisation of worlds' (Flick, 2018).

The essential features of qualitative research include the careful selection of methods and theories, the recognition of students' diverse perspectives, the variety of approaches and techniques employed, and the researcher's reflexivity (Flick, 2018). While some scholars use the terms 'reflective' and 'reflexive' interchangeably, Freshwater and Rolfe (2001) distinguish between the two: reflection focuses on communication, whereas reflexivity "extends communication into the deeper realms of human experience" (p. 530). This research adopts this clear differentiation, emphasising the importance of reflexivity as a critical component of qualitative inquiry. Reflexivity involves systematically reflecting on the researcher's own assumptions, cultural influences, and interpretations throughout the research process (Alvesson & Sköldberg, 2017). It requires questioning taken-for-granted beliefs and understanding how they shape the study's design and outcomes. By embedding reflexivity, researchers strive to produce nuanced and credible insights while remaining conscious of their biases and the broader social, political, and economic contexts that influence the research (Alvesson & Sköldberg, 2017).

One goal of qualitative research is to produce detailed descriptions of participants' feelings, opinions, and experiences that allow for interpretation of these meanings (Rahman, 2017). This aligns well with the research project, which aims to determine whether and how tuition fees shape students' expectations and perceptions. Clarifying the question of whether tuition fees contribute to different expectations and perceptions requires a nuanced investigation, which is made possible by qualitative research methods (Flick, 2018).

In order to explore the underlying considerations, one of the most important instruments of qualitative data collection is used: the research interview (Qu & Dumay, 2011; Derrington, 2019). A detailed discussion of this research instrument will be provided in section 3.7.2 Research Interviews.

Qualitative data collection typically aligns with an interpretive philosophy, as researchers seek to interpret the socially constructed and subjective meanings conveyed (Rahman, 2017). Consequently, most qualitative research studies employ, though not exclusively, inductive approaches. This aim resonates with the researcher's interpretive research paradigm, which seeks to interpret the feelings, opinions, and experiences of participating students (Rahman, 2017), achieved through the implementation of a novel qualitative framework integrating elements from EDT and SERVQUAL without predefined response categories.

3.4 Research Strategy

The research strategy is the action plan designed to achieve the goal of the research project, specifically to answer the research question and objectives (Flick, 2018). It is important to emphasise that the choice of research strategy is derived from the research question **RQ1: How do tuition fees influence business students' expectations, perceptions and satisfaction levels and their choice of higher education institution (HEI)?** The main task is to show the coherence of the research strategy with the philosophy, research approach and research aim (Saunders et al., 2019). In the next sections, the case study design with a longitudinal time horizon is discussed.

3.4.1 Case Study

This section outlines the research strategy adopted for this study, which involves a longitudinal case study design encompassing two groups of students from two different HEIs at two different time points. It employs an exploratory approach integrating elements of EDT and SERVQUAL within a novel qualitative framework.

A case study is a detailed examination of a phenomenon in its real-life context (Saunders et al., 2019), setting it apart from other methods such as experiments, surveys (Hammersley & Gomm, 2009) or ethnography. While ethnography was initially considered a suitable research method, it was ultimately deemed unsuitable for this study due to methodological constraints, as outlined below.

Ethnography is a qualitative method focused on understanding the cultural and social dynamics of a group or community (LeCompte & Schensul, 2010). It is characterised by the exploration of cultural meanings, beliefs, and practices within their natural context, aiming to uncover how individuals interpret their world and how these interpretations shape their behaviour (LeCompte & Schensul, 2010).

Ethnographers rely on their senses, particularly sight and hearing, as primary tools for data collection. They engage in systematic observation within the 'field', conduct interviews and carefully document what they see, hear, and observe (Mills & Morton, 2013). Through this process, they seek to understand both the actions of individuals and the meanings people attribute to their behaviours and creations.

A key element of ethnography is participant observation, where researchers immerse themselves in the group as both observers and participants to gain firsthand insights into the community's dynamics (LeCompte & Schensul, 2010). However, participant observation was not included in the study design and was further rendered unfeasible due to the constraints of the Covid pandemic during the data collection period. Consequently, despite some overlapping aspects, ethnography was deemed unsuitable for this research.

Case study design, however, investigates contemporary phenomena with a small number of cases (Hammersley & Gomm, 2009), like the impact of tuition fees on student perceptions. It is particularly useful when the boundaries between the phenomenon and context are unclear (Yin, 2009). The term ‘case’ may be understood in a broader way as persons, organisations or social communities can be the centre of the case analysis (Flick, 2018).

Even though a case study design is widely used, some researchers disdain this strategy (Yin, 2009). Common disadvantages include perceived deficiencies in structure, systematic procedures, potential bias, limited generalisability, and the generation of substantial data (Yin, 2009; Saunders et al., 2019). However, the priority lies in understanding the case rather than quantifying the data. The integration of elements from EDT and SERVQUAL into a novel qualitative framework ensured a systematic approach. Despite these limitations, the results may offer vicarious experiences, serving as a foundation for ‘naturalistic’ generalisation or ‘transferability’ (Hammersley & Gomm, 2009). Case studies may be used in various contexts: Positivist and interpretivist researchers use case study designs to develop theory in deductive or inductive approaches for descriptive, exploratory or explanatory reasons (Saunders et al., 2019).

Given the phenomenon-oriented research question of this study, the researcher had to devise the research approach considering the significance of the phenomenon and the absence of a coherent theory, particularly within the German HE context (Rothenberger et al., 2022). The primary objective is to investigate the influence of tuition fees among various factors shaping students' expectations and perceptions of their HEIs in Germany. Additionally, the researcher aims to explore whether tuition fees affect students' evaluations of perceived performance by comparing the expectations and perceptions of students from public and private HEIs with element of the Better Than/Worse Than method of EDT. Consequently, two universities of applied sciences (UAS) were selected as case studies: the privately funded Munich Business School (MBS) and the publicly funded Munich University of Applied Sciences (MUAS). An overview of the two HEIs is presented in 3.7.1.1 Sample 1: Research Objects. Table 5 delineates the case boundaries, thus establishing the unit of analysis, which is a critical aspect of case study research (Flyvberg, 2011).

LEVEL OF INVESTIGATION	UNIT OF ANALYSIS
Country	Germany
City	Munich, Bavaria
Industry	Higher Education
Sector	Universities of Applied Sciences (UAS)
Organisations (research objects)	**Munich Business School** (MBS) as a private HEI, funded by tuition fees **The Munich University of Applied Sciences** (MUAS) as a public HEI, funded by public money
Individuals (research subjects)	10 Master students from MBS (=students paying tuition fees of EUR 8,000 per semester or EUR 24,000 in total) 10 Master students from MUAS (=students paying semester fees of EUR 147 or EUR 441 in total)
Time horizon	Longitudinal design: one interview at the beginning and one interview at the end of the taught element of the study program with the identical students.
Research focus	1. Evaluate the overall satisfaction of students with and without tuition fees with their HEI. 2. Contrast differences in expectations (if any) between tuition-fee paying students and students without tuition fees. 3. Contrast differences in perceptions (if any) between tuition-fee paying students and students without tuition fees. 4. Evaluate how students perceive the SERVQUAL dimensions (Reliability, Assurance, Tangibles, Empathy, and Responsiveness). 5. Develop a list of recommendations for private HEIs to manage expectations in order to gain higher student satisfaction.

Table 5: Case Study Design: Unit of Analysis. Source: own illustration

3.4.2 Time Horizon: Longitudinal Design

The next layer of the 'research onion' (Figure 3) is the time horizon. The researcher could opt for either a cross-sectional or longitudinal time horizon (Saunders et al., 2019). In a cross-sectional study, a particular phenomenon is examined at one specific point in time. However, this was not conducive to the aim of the study, which aimed to compare students' expectations and perceptions *over* time. As highlighted in the literature review (2.3.3 Student Expectation and Student Satisfaction), a fundamental weakness of many studies on student expectations is that expectations are measured post experience (Appleton-Knapp & Krentler, 2006), especially considering that months (or longer) may have passed between the respondent having expectations of a service and the respondent being asked about those expectations. This can result in hindsight bias, as knowledge of the outcomes influences people's ability to recall what they originally thought or predicted before the event occurred (Appleton-Knapp & Krentler, 2006). Conversely, a longitudinal study design enables the researcher to analyse a phenomenon or process over time. However, conducting a longitudinal study requires more time compared to cross-sectional studies, which may not be feasible for all researchers (Derrington, 2019).

One of the researcher's objectives was to discern any disparity between students' expectations (in the *Expectation Phase* at the beginning of the program) and their actual experiences (in the *Perception Phase* after completing the taught element at the end of the second semester). To facilitate this comparison between expectations and perceptions over time, opting for a longitudinal time horizon, despite its longer duration, was the most appropriate approach.

To ensure the validity of the results, it was necessary for the same students to participate in both rounds of the interviews. This approach allowed the advantage of longitudinal research to be realised, which is about understanding changes in individuals or groups over time (Derrington, 2019). It is essential that identical students participate in both the *Expectation Phase* and the *Perception Phase*. However, participant attrition is a major challenge in longitudinal studies because the longer the duration of the study, the greater the likelihood of attrition impacting the research findings. The effects of attrition are particularly pronounced with smaller sample sizes. The reasons for dropping out can vary: no longer wanting to participate or a change in life circumstances are two of the reasons that can lead to participants dropping out (Derrington, 2019). However, all participating students maintained their engagement throughout both phases of data collection.

SERVQUAL, as a tool for assessing service expectations and performance, provides an opportunity for measurement in a longitudinal design, where the five dimensions of perceived quality can be assessed at two distinct time points (Parasuraman et al., 1991). However, it is a quantitative tool and, as already discussed (see: 2.2.2), has been criticised for many reasons. Nevertheless, its fundamental principle, featuring two measurement points for expectations and perceptions, proves highly advantageous for this study. Thus, it forms the basis for the longitudinal design within a new qualitative framework. Aligned with the researcher's interpretivist stance and an inductive approach to theory development, this study employs a longitudinal case study design. This approach aims to capture expectations and perceptions at two time points, integrating elements of the EDT and SERVQUAL methodologies in a qualitative and exploratory context.

3.5 Quality Criteria

Quality criteria such as reliability or validity are common concepts for evaluating quantitative research (Golafshani, 2003). While some scholars advocate for applying these standards to qualitative research or adjusting them accordingly, reliability, interpreted as the consistency of data and results across repeated investigations, holds limited relevance in qualitative research (Kirk & Miller, 1986; Flick, 2018). This is because identical narratives in interviews, for instance, should be seen as constructions rather than indicators of reliability (Kirk & Miller, 1986).

Validity is a topic that is constantly discussed in qualitative research (Brinkmann & Kvale, 2018). However, the direct application of validity concepts to qualitative research also faces problems. For example, internal validity is classically supposed to be increased or ensured by excluding the possibility that variables other than those mentioned in the hypothesis determine what is observed (Kirk & Miller, 1986). Attempting to control contextual conditions during standardised data collection and analysis, as is common in quantitative research, undermines the very strengths of qualitative approaches (Kirk & Miller, 1986). Flick (2018) suggests that, rather than directly applying traditional concepts, efforts should be made to adapt or reframe reliability and validity for qualitative research.

Since research interviews are used in this thesis, quality criteria for interviews will be discussed. Rubin and Rubin (1995) proposed several goals for effective interviews. First, interviews should be ‘fresh’, ‘real’ and try to draw on first-hand knowledge. This includes finding interview partners who are in the situation being studied, i.e. students. The second aspect refers to the balance and thoroughness of the interviews and means that one should show different perspectives within the topic under investigation, i.e. private and public master’s students. Thirdly, the interviews should be accurate and credible. Accuracy comes from recording (audio and/or video) and detailed transcription of the interviews (see: 3.7.5 and 3.7.6). Credibility hinges on selecting appropriate interviewees who speak from personal experience (see: 3.7.1). Fourthly, interviews should yield rich insights, emphasising clear and focused questions and responses, with follow-up prompts as needed (Rubin & Rubin, 1995).

In summary, the quality of interviews depends on three phases: (1) interviewer preparation and question formulation, (2) interaction and questioning during the interview, and (3) transparent presentation of the research and interview context (Flick, 2018). For this specific case, this translates to the following considerations (Table 6):

STRATEGY	**MEASURES IMPLEMENTED BY THE RESEARCHER**
Phase 1: Preparation	
Involvement of the researcher: Staying in the interviewee’s environment is a means of increasing validity	The researcher has already been working in private HE since 2013 and has been interested in the topic of tuition fees and their influence on expectations and satisfaction. There is large overlap between the thesis and her job.
Interview framework	Preparation of two suitable frameworks with question dimensions incl. probing questions for two different interview phases (*Expectation Phase* + *Perception Phase*) derived from the literature and studies
Pilot version to check if questions are understood	The researcher has conducted two interviews with pre-tester students that fit the sampling criteria
Sampling for choosing appropriate individuals	<u>(1) Research objects or organisations (UAS):</u> Location: Munich Funding: private versus public Type of HEI: UAS Access to students: MBS and MUAS <u>(2) Research subjects (master’s degree business students):</u>

	Received public school education predominantly in Germany Started the master's program at MBS/MUAS in fall/winter semester 2020 Willingness to meet online with the researcher twice for 30-45 minutes each time
Phase 2: interaction and questioning in the interview	
Questions and answers must be as clear, focused and as precise as possible	Probing questions are integrated in the framework in case the information provided is not as detailed as intended
	Use the flexibility of semi-structured interviews to query possible uncertainties
Phase 3: transparency of the presentation of the research and interview situation	
Concrete and precise verbatim transcription of what people say as well as narratives of behaviour and activity are considered to be most credible	All online video interviews were recorded, transcribed and translated
	Where possible, narratives of behaviour, mimics or gestures were noted to make sure the questions were understood, and the interviewees were comfortable

Table 6: Strategies and implemented measures to increase quality in qualitative research. Source: own illustration based on Flick (2018) and Rubin & Rubin (1995)

3.6 Ethical Considerations

The entire research study was structured to mitigate ethical concerns and uphold ethical standards (Saunders et al., 2019). Sheffield Hallam University (SHU) is committed to fostering research excellence and upholding the highest standards of integrity throughout all research activities (shu.ac.uk, 2023). Therefore, the researcher adhered to SHU's ethics guidance in conducting this study.

Ethical considerations were carefully integrated into both the content and the procedural aspects of the research. Ethical dilemmas can arise during various stages, including gaining access to participants or organisations, during the research design and planning phase, and throughout data collection, management, and reporting (Saunders et al., 2019). The researcher meticulously followed SHU's 'Research Ethics Policy and Procedures,' which provide comprehensive guidelines aligning with widely accepted research standards. These guidelines encompassed the following categories, which guided the ethical conduct of this thesis (Sheffield Hallam University, 2020):

- Beneficence - 'doing positive good'
- Non-Malfeasance - 'doing no harm'
- Integrity
- Informed Consent
- Confidentiality/Anonymity
- Impartiality

3.6.1 Ethical Guiding Principles

In the subsequent sections, the researcher delineates the implementation of SHU standards within the thesis.

Initially, to uphold the scientific rigor of the thesis, various steps were undertaken, including drafting a research proposal preceding the commencement of the study. This step is pivotal in substantiating that the research adheres to scientifically robust practices and, given its application-oriented nature as a DBA, explaining how knowledge is to be generated for practical utility. Furthermore, the researcher was assigned qualified and experienced supervisors: Dr Jonathan Gorst (from SHU), serving as the Director of Studies (DoS), and Prof Dr Patricia Kraft (from MBS), serving as supervisor.

In general, the study participants were provided with three documents in advance by email. These documents encompassed: (1) the Participant Information Sheet (APPENDIX 2), (2) the Participant Consent Form (APPENDIX 3), and (3) an FAQ document (APPENDIX 4) providing general information on the researcher.

An important tool for ensuring informed consent is the ‘Participant Information Sheet’. Prior to the first interview, all participating students were provided with this sheet, which included comprehensive details about the study's legal framework, selection criteria, participation prerequisites, data protection procedures, and general information regarding the two interviews. This encompassed information such as the duration, venue, voluntary nature of participation, and the right to withdraw (Saunders et al., 2019). Specifically, the right to withdraw stipulated that participants could opt out of the study within two weeks following the initial interview without providing reasons. Given the study's design, the beginning of the master's program held particular significance, enabling the measurement of students' expectations for subsequent comparison with their perceptions at the end of the taught element of the program. In the event of a participant withdrawal within the stipulated two-week period, the researcher would have retained the opportunity to recruit a replacement participant for the *Expectation Phase*. However, none of the participants used their option to withdraw from participation.

This approach aimed to uphold scientific integrity and ensure transparency throughout the entire process. Moreover, the 'Participant Information Sheet' clarified that participants faced no disadvantages or risks due to their involvement, including potential health concerns stemming from the global Covid pandemic, which was prevalent during the two data collection periods. Prioritising the students' well-being, the researcher opted to conduct interviews via Microsoft Teams in an online video format (see: 3.7.2). The study utilised a voluntary sample (see: 3.7.1.4), and to secure consent, participants were sent the 'Participant Consent Form' in advance. This form comprehensively outlined the interview process, asked for confirmation of understanding, and sought agreement to participate in the research interviews. Participants were required to return signed copies of the form to the researcher before the commencement of the first interview.

Regarding inducements, the researcher adopted two different approaches. Public MUAS students received no incentives beyond the invitation to engage in a reflective journey alongside the researcher, offering valuable insights for their academic pursuits and personal growth. Similarly, this benefit was highlighted to private MBS students. Additionally, after thoughtful deliberation, MBS students were presented with the opportunity to earn 4 MBS Engagement Points as an incentive to participate in both interview rounds. MBS students are required to accumulate 10 MBS Engagement Points throughout their studies, which can be earned through activities such as community involvement or event participation.

The research study adheres to stringent data protection regulations (Sheffield Hallam University, 2020), emphasising the paramount importance of protecting participants' privacy as a fundamental ethical consideration. To ensure anonymity, standard practice involves altering the names of study participants when presenting qualitative data. In this study, all participating students were assigned 'anonymised identifiers' (e.g. MBS 1 or MUAS 1) to prevent individual identification while reading the thesis. Participants were informed, both in writing via the 'Participant Information Sheet' and verbally prior to each interview recording session, about the recording of interviews via Microsoft Teams for transcription and analysis purposes. Confidentiality was rigorously maintained throughout the study, with all interview content, including names, dates, and other information, treated with utmost confidentiality to prevent identification. For example, specific department names in transcripts were replaced with generic labels such as '[name of department]' and references to academic staff were anonymised as '[name of professor]'. Access to interview data was restricted solely to the researcher, and upon completion of the study/examination, all interview data will be securely destroyed. Throughout the study, data was stored on a password-protected device to uphold confidentiality. The researcher meticulously adhered to established guidelines and principles to ensure data protection and participant privacy to the best of her ability.

Fortunately, one of the researcher's ethical concerns proved to be unfounded. Given her employment at MBS, it was important to ensure beforehand that the participating MBS students would feel secure and that no conflicts of interest would arise. To address this, the researcher provided information about her affiliation with MBS in advance, included in the FAQ document. Interestingly, this disclosure was not perceived negatively by the MBS students; rather, they viewed it positively, feeling that their feedback would be heard and not lost in some feedback sheet. The MUAS students were also informed about the employment relationship, though they deemed this information irrelevant.

3.6.2 Research Ethics Approval Procedure

As described in the previous section, adherence to ethical requirements and research integrity is of paramount importance to SHU and the students conducting research at the university (Sheffield Hallam University, 2020). Consequently, the researcher complied with SHU's official ethics process before starting the actual research phase as part of the DB2 process. These standards are aligned with recognised frameworks such as the Declaration of Helsinki by the Research Councils and the European Science Foundation.

The researcher submitted an ethical approval request through SHU's Research Management System, Converis. This system aids researchers in systematically addressing the required ethical considerations and encompasses the following sections:

- General Information on the Research Project
- Project Outline
- Research with Human Participants
- Research in Organisations
- Research with Products or Artefacts
- Human Participants – Extended
- Health and Safety Risk Assessment
- Attachments
- Adherence to SHU Policy and Procedures
- Review
- Response to Amendment Comments

The ethics application can be retrieved with the following code ER20149171 and is listed with the title of thesis: "Student Satisfaction - Expectations and Perceptions of (non-) Tuition Fee Paying Students". SHU confirmed the approval of the ethics application on June 12th, 2020.

3.7 Techniques for Data Collection

After thoroughly discussing the ethical considerations in previous sections to ensure a principled research process, the next step in the systematic process outlined by the 'research onion' (Figure 3) involves presenting the data collection techniques. The first section addresses various sample options and sizes (3.7.1), providing rationale for the selection made for this thesis. Additionally, the research interview (3.7.2), acknowledged as a key qualitative data collection method, is introduced along with the samples utilised. Furthermore, the researcher's decision to employ semi-structured online video interviews is justified. Subsequent sections show the two interview frameworks (3.7.3) and their pilot testing (3.7.4). Finally, the focus lies on the interview process (3.7.5) itself, encompassing transcription and translation of the data (3.7.6) obtained from the interviews.

3.7.1 Sampling

Sampling for this study was conducted at two levels: (1) selecting research objects or organisations (in this case, universities of applied sciences), and (2) choosing research subjects (in this case, master's degree business students). The following paragraphs provide an overview of sampling in general, while Sections 3.7.1.1 and 3.7.1.2 offer detailed explanations of how the research objects and subjects were chosen.

Sampling entails selecting cases or examples from a larger population in a manner that enables the research to make statements applicable beyond individual participants (Flick, 2018). The population refers to the entire set of cases or elements from which the sample is drawn (Saunders et al., 2019). Sampling is used in both quantitative and qualitative studies (Denzin & Lincoln, 2011). In quantitative studies, formal criteria are employed to ensure the representativeness of a sample through statistical analyses of the data, with individual characteristics being irrelevant to the selection process (Flick, 2018). In qualitative research, there has been a transition from fearing bias and source errors in qualitative data to an increased awareness and reflexivity regarding various aspects of the research process, including the researcher's position and their situated knowledge (Kristensen & Ravn, 2015; Alvesson & Sköldberg, 2017).

In qualitative research, sampling decisions are based on substance rather than formality (Flick, 2018). The suitability of the sample's structure and content is evaluated in relation to the study's research question, determining which cases and how many are needed to address the research question effectively (Flick, 2018). The following section details the sampling conducted to obtain the research objects.

3.7.1.1 Sample 1: Research Objects

The first sample describes the level of the organisation and is drawn from the population of Universities of Applied Sciences (UAS) that provide business administration programs at master's level.

Munich offers numerous educational opportunities for students (muenchen.de, 2023). The largest public HEIs are the Ludwig-Maximilians University[1] (public), the Technical University[2] (public) and the Munich University of Applied Sciences (public). In addition, there are ten other public HEIs along with 26 private UAS and academies (muenchen.de, 2023).

To ensure comparability, the researcher established the following criteria for selecting the research object sample: (1) location, (2) HEI funding (tuition fees versus no tuition fees), (3) HEI type, and (4) student accessibility.

<u>(1) Location:</u> When choosing the location, it was crucial to ensure the presence of both private and public HEIs within the selected city. Germany has several major cities with a mix of private and public HEIs. Considering the researcher's geographical location and professional engagement in Munich, opting for Munich as the study location was a logical decision. Furthermore, as the capital of Bavaria,

[1] 52,418 students were enrolled at LMU as of the winter semester 2022/23 (muenchen.de, 2023).
[2] 50,484 students were enrolled at TU as of the winter semester 2022/23 (muenchen.de, 2023).

Munich provides a variety of HEIs and poses similar challenges for students and regardless of chosen place of study, such as high living expenses.

(2) Funding of HEI: Different types of HE funding characterise the German HE market (1.1.1 The German HE Market). Public financing dominates the sector, with 88% of students attending public HEIs (hochschulkompass.de, 2023). Nonetheless, 343,000 students (12% of the total student body) study at private HEIs in Germany (statista.de, 2023). Consequently, two subordinate objectives (SO3 and SO4) aim to assess the impact of tuition fees on students' expectations and perceptions, distinguishing between fee-paying and non-tuition fee-paying students. To effectively meet these objectives, it was essential to include both a publicly and a tuition fee-funded HEI in the sample, facilitating a comparative analysis of responses.

(3) Type of HEI: as mentioned in the introduction (1.1 Rationale and Background Information) the German HE landscape is divided into universities, Universities of Applied Sciences (UAS) and colleges of art and music (hochschulkompass.de, 2023). Teaching at UAS is more practically oriented than at traditional research-oriented universities (studieren.de, 2023). In addition, the classes at UAS are often smaller and more compact than at universities. Additionally, both public and private UAS in Germany generally offer practice- and labour-market-oriented HE degrees (Stifterverband, 2020). Since there are both private and public UAS, UAS were selected for the sample in order to ensure comparability.

(4) Access to students: In order to recruit suitable students as participants for the two interview rounds, the researcher needed access to one public and private HEI. Through her employment as Vice-Chancellor for Marketing and Sales and as a lecturer at MBS, it was easy to establish contacts with MBS students. Additionally, personal connections of MBS professor Dr Patricia Kraft, who serves as the thesis supervisor, facilitated access to a professor at the MUAS. Subsequently, this professor assisted the researcher in reaching out to their students.

Following the outlined criteria, two HEIs were chosen as research objects (Figure 4): Munich Business School, representing a privately funded institution (through tuition fees), and the Munich University of Applied Sciences, representing a publicly funded institution. At MUAS, the students' HE is subsidised by the state, leaving them with only a nominal semester fee of EUR 147 (hm.edu, 2019). Although public students technically pay this fee, the researcher employs the terms 'no fees', 'without fees' or 'non-tuition fee-paying' to differentiate them more clearly.

Name of HEI	Type	Funding	Cost/ Semester	Total Cost	Student Body	Duration
Munich Business School	University of Applied Sciences	Private	EUR 8,000	**EUR 24,000**	600	3 semesters
Munich University of Applied Sciences	University of Applied Sciences	Public	EUR 147	**EUR 441**	18,000	3 semesters

Figure 4: Research Objects: Profiles of HEIs in the Sample. Source: own illustration

The following paragraphs provide a brief overview of the profiles of the two HEIs in the sample.

<u>Munich Business School – private HEI</u>

MBS is a state-accredited private UAS located in Munich Laim. MBS offers four different business-related master's programs: International Business, Innovation and Entrepreneurship, International Marketing and Brand Management, and Sports Business and Communication (MBS, 2023).

At the time of the data collection, MBS charged tuition fees of EUR 24,000 for the three-semester master's degree programs (MBS, 2023). The costs of books, travel, accommodation, or public transportation were not included in the fees (MBS, 2023).

<u>The Munich University of Applied Sciences – public HEI</u>

MUAS is the second largest UAS in Germany with approximately 18,000 students which makes it the biggest UAS in Bavaria (hm.edu, 2023). Founded in 2007, the master's program in business administration builds on a bachelor's degree in business administration (bw.hm.edu, 2023). As of the winter semester 2020/2021, students can choose six different fields of study within the business administration program. The study fields are Applied Business Innovation, Digital Sustainable Procurement and Supply Management, Digital Technology Management, Finance & Accounting, Human Resource Management, and Marketing Management (bw.hm.edu, 2023).

At the time the data was collected, MUAS charged semester fees of EUR 147, amounting to EUR 441 for three-semester master's degree programs (hm.edu, 2019). These fees included administrative costs such as enrolment fees, a social contribution to the ‘Studentenwerk’ for the operation of canteens, cafeterias, dormitories, and counselling services, and in some cases, even a semester ticket for public transportation (hochschulkompass.de, 2023).

3.7.1.2 Sample 2: Research Subjects

To identify suitable interview participants, the researcher's next step involved determining an appropriate population from which the sample could be selected. Considering that business administration is the most sought-after field of study in Germany, with over 230,000 students enrolled (statista, 2019), the researcher focused on this demographic. Master's students, already holding an academic degree, approach further studies with greater focus and specific expectations. Their college selection process is complex and influenced by a combination of personal characteristics, external factors, and the evaluation of program and institutional attributes (Kallio, 1995). Unlike bachelor’s students, master’s students also weigh additional considerations, such as spouses, family, and work commitments, reflecting their unique needs at different stages of life (Chickering & Havighurst, 1981; Kallio, 1995).

However, surveying all business administration master’s students in Germany would be impractical. Therefore, the researcher opted to draw samples from two subsets of the target population: private MBS and public MUAS (Figure 5).

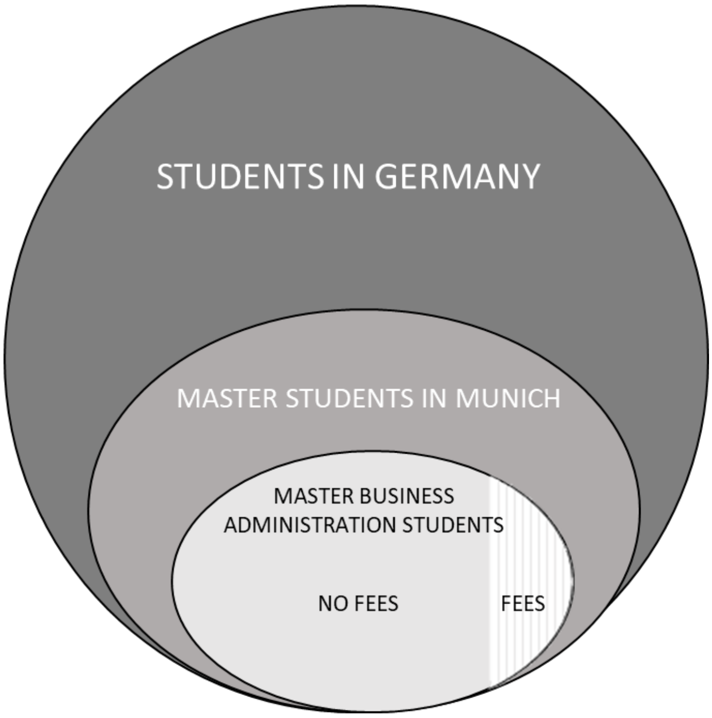


Figure 5: Sample: Target Population of Research Subjects. Source: own illustration based on Saunders et al (2019)

Qualitative research interviews often concentrate on a small number of individuals with distinct characteristics (Patton, 2002). These characteristics can range from conventional categories like gender, age, and nationality to more specific traits and experiences relevant to the participants' personal or professional lives (Morse, 2007). The selection criteria are typically determined by what the researchers deem most relevant for their study, with the assumption that the chosen participants are best equipped to shed light on the research questions (Kristensen & Ravn, 2015). In this study, the focus is on master's students enrolled in business administration programs at one of the two HEIs included in the sample.

The following paragraphs outline and provide rationale for the selection criteria applied to master's students. The researcher established three distinct criteria: (1) students primarily educated in Germany's public school system, (2) students commencing their master's program at MBS/MUAS in the fall/winter semester of 2020, and (3) students willing to engage in two online meetings with the researcher, each lasting 30-45 minutes.

<u>(1.) Received public school education predominantly in Germany</u>: The literature review indicates that despite a noticeable rise in student enrolment at private HEIs

in Germany in recent years, most students still attend public HEIs and thus are not subject to tuition fees (hochschulkompass.de, 2023).

A similar trend is observed in Germany's school system, where public educational institutions remain prevalent despite a growing number of students attending private schools over the past three decades. According to the Federal Statistical Office Destatis, there were 5,811 general and vocational private schools in Germany during the 2018/19 academic year (Grossarth-Maticek, Kann, & Koufen, 2020). This accounts for 14% of all schools, which in turn means that 86% of the schools in Germany are public schools with no cost for the respective families of children (Grossarth-Maticek et al., 2020). These statistics underscore that although private education has seen an increase, most pupils and students do not bear the burden of educational fees. As a result, most children and young adults in Germany are raised within an education system where their families are typically not required to pay for education. This aspect, termed the 'German cultural perspective' by the researcher, is believed to shape the experiences of children and young adults growing up in Germany differently from those in countries where educational fees are common.

Given the relevance of the German cultural perspective in shaping the expectations and perceptions of students, the researcher aimed to ensure the inclusion of master's students who predominantly received their schooling and HE in Germany. Therefore, international students or German students who completed their education abroad were intentionally excluded from the sample.

<u>(2) Started the master's program at MBS/MUAS in fall/winter semester 2020:</u> The second criterion revolved around the start of the master's students' degree program. At the private MBS, the semester begins in September, termed the fall semester, aligning with international semester schedules. Conversely, at the public MUAS, the semester commences mid-October, referred to as the winter semester. The researcher adopts this terminology to distinguish between the start times of the respective study programs.

In the literature review (Chapter 2), it was highlighted that many satisfaction studies have a major shortcoming in that they record expectations post-hoc, i.e. after the actual experience, and thus distort the results through hindsight bias (Appleton-Knapp & Krentler, 2006). To overcome this limitation, the researcher incorporated elements of the SERVQUAL approach (2.2.2), designed to assess expectations prior to engagement and perceptions following the experience. Thus, the researcher gathered students' expectations at the beginning and their perceptions at the end of their second semester after the taught element of the degree program. This method ensures a comparison between initial expectations and subsequent perceptions with an adapted Better Than/Worse Than method of EDT, minimising the influence of hindsight bias.

<u>(3) Willingness to meet online with the researcher twice for 30-45 minutes each time</u>: The third and final criterion for being considered for the sample revolves around the willingness of the participating students to engage in both the *Expectation Phase* at the beginning and the *Perception Phase* at the end of the taught element of the master's degree program. The longitudinal study design calls for students to be interviewed at two points in time to enable a comparison between expectations and perceptions. Since much of the quality of the results depends on being able to make these comparisons between the two interview time periods, it is necessary that the identical students participate in both interview phases. Nonetheless, the researcher acknowledged that participants could withdraw their commitment at any point without providing reasons, as participation was voluntary (3.6 Ethical Considerations). Despite this, the researcher sought to ensure that students' willingness to participate was carefully considered before their agreement.

3.7.1.3 Sample Size

Following sample selection, the subsequent task involved determining the suitable sample size for the research subjects. Unlike probability samples, qualitative research lacks specific guidelines dictating sample size (Saunders et al., 2019). Moreover, it is crucial to recognise that decisions regarding sample size cannot be made in isolation, as they are influenced by various factors including group characteristics, research strategy, complexity, and overarching research objectives (Flick, 2018; Saunders et al., 2019). Therefore, it becomes clear that there is no simple answer to the question of the right sample size in qualitative research (Rubinstein, 1995).

After considering all factors, the researcher opted to recruit ten students for interviews at each of the two HEIs. Considering the two data collection phases, this amounted to a total of 20 interviews per phase and thus 40 interviews overall. This places the researcher within the range of 15-60 interviews, which some authors deem suitable for qualitative research (Saunders et al., 2019). Figure 6 illustrates the scheduling of the semi-structured interviews, the HEIs and students sampled, and the targeted sample size.

EXPECTATION PHASE				**PERCEPTION PHASE**
first semester		**break**	**second semester**	
beginning	*end*		*beginning*	*end*
10 students from MBS				**10 students from MBS**
10 students from MUAS				**10 students from MUAS**

Figure 6: Timing, Sample and Sample Size of Semi-Structured Interviews in Expectation Phase and Perception Phase. Source: own figure.

As outlined in 3.7.1.2 Sample 2: Research Subjects, it was crucial for the identical students to take part in both interview rounds. This ensured that the longitudinal design's advantage, which includes identifying shifts in attitudes or perceptions (Saunders et al., 2019), could be fully realised.

3.7.1.4 Sampling Technique: Volunteer Sampling

After deciding on a suitable sample and sample size, the next step involves selecting an appropriate sampling technique. This ‘recruiting process’ is both goal-oriented and explorative, presenting a challenge as it involves subjective decisions rather than scientific neutrality (Kristensen & Ravn, 2015). Non-probability sampling techniques offer various approaches, from quota sampling at one extreme to random sampling at the other. ‘Volunteer sampling’ falls between these extremes and was employed as the sampling technique in this study to recruit students from the two HEIs. Volunteer sampling comprises two techniques: ‘self-selection’ (at MBS) and ‘snowball sampling’ (at MUAS), both of which were utilised to identify suitable participants (Saunders et al., 2019).

In self-selection sampling, participants are given the autonomy to determine their own eligibility and willingness to participate in the research project. The researcher issues a call for participation through an appropriate platform, allowing individuals to register voluntarily (Saunders et al., 2019). Leveraging her affiliation with MBS, the researcher posted a call for participation (see Appendix XYZ) via the MBS Master Newbies Microsoft Teams Channel at the beginning of the fall semester in September 2020. This call provided general information and outlined the three specific participation criteria (as detailed in 3.7.1.2 Sample 2: Research Subjects). As MBS Program Management typically invites all new master’s students to join this MS Teams channel, the researcher presumed that members of this channel already met some of the criteria required for the target sample, particularly criterion (2) Started the master's program at MBS/MUAS in the fall/winter semester 2020'.

Throughout their academic journey at MBS, students are required to accumulate MBS Engagement Points (MEPs). These points are earned through various activities such as attending social events or demonstrating social involvement, for instance, by serving as a group spokesperson or assisting at fairs. 10 MEPs equate to 1 ECTS point. As an incentive for participating in both interview rounds of the thesis, the researcher was authorised to allocate a total of 4 MEPs (see: 3.6.1).

The concept behind self-selection sampling is to gather data from individuals who voluntarily respond to the invitation. A significant advantage of this approach is that self-selected participants typically possess strong sentiments and viewpoints regarding the research questions, making them highly motivated contributors (Saunders et al., 2019). Interested MBS students were encouraged to reach out to the researcher via the provided email address to express their willingness to participate and arrange appointments for the initial online interviews of the *Expectation Phase*. Through this process, a total of 12 MBS students (two more than anticipated) were recruited, all of whom volunteered to participate in the interview rounds. Consequently, self-selection sampling was employed for the MBS students (Table 7).

Five of the twelve participants were female. The average age at the start of the program in the fall semester 2020 was 24.75 years for MBS students. Notably, half of the students had previous experience with a private HEI during their undergraduate studies, indicating familiarity with tuition fees. Specifically, only two out of the twelve students covered their tuition fees independently, while the remainder received financial assistance from family members.

Anonymized Identifier	**Sex**	**Age**	**BA-program**	**Tuition fees during BA**	**Who pays MA tuition fees**	**Nationality**
MBS 1	f	23	public	no	50:50 parents:student	German
MBS 2	m	26	private	yes	parents	German
MBS 3	f	25	private	yes	parents	German
MBS 4	m	26	public	no	parents	German
MBS 5	m	25	private	yes	parents	German
MBS 6	m	23	private	yes	parents	German
MBS 7	m	24	public	no	parents	German
MBS 8	f	24	public	no	student	German
MBS 9	m	25	private	yes	parents	German
MBS 10	f	24	public	no	grandfather	German
MBS 11	f	26	private	yes	parents	German
MBS 12	m	26	public	no	student	German

Table 7: Overview MBS Participants. Source: own illustration

In snowball sampling, participants self-select to take part in the study and are not specifically chosen by the researcher. This method is often employed when it proves challenging to identify individuals from the desired target population. Such was the case at MUAS, where initial contact presented a hurdle, as outlined in the snowball sampling theory. To accommodate MUAS's winter semester schedule, the researcher's call for participation was slightly modified, and the interview periods were aligned accordingly. With MUAS's lectures starting in mid-October, interviews were scheduled for October/November 2020 and June/July 2021. This ensured comparability with the timing of interviews conducted at MBS.

After the first MUAS student volunteered, the researcher employed the snowball sampling technique, wherein interviewees were asked to identify additional suitable participants. As new participants recommend others, the sample grows like a snowball being rolled in the snow. Through this method, a total of 9 students (one fewer than targeted) volunteered to participate in both rounds of interviews. A potential challenge with snowball sampling is bias, as participants are inclined to suggest individuals similar to themselves, possibly resulting in homogeneous samples (Saunders et al., 2019). However, the researcher did not observe this bias, as students from various specialisations at MUAS participated in the interviews, ensuring diversity in the sample (Table 8).

Among the nine participants, six were female. MUAS students, with an average age of 22.4 years, were younger compared to MBS students. None of the public students had prior experience with private HEIs during their Bachelor's degree, thus lacking exposure to tuition fees.

Anonymized Identifier	Sex	Age	BA-program	Tuition fees during BA	Nationality
MUAS 1	f	22	public	no	German
MUAS 2	f	25	public	no	German
MUAS 3	m	21	public	no	German
MUAS 4	f	22	public	no	German
MUAS 5	f	23	public	no	German
MUAS 6	f	22	public	no	German
MUAS 7	m	21	public	no	German
MUAS 8	f	23	public	no	German
MUAS 9	m	23	public	no	German

Table 8: Overview MUAS Participants. Source: own illustration

3.7.2 Research Interviews

The next stage in discussing data collection methods is exploring the research interview, widely recognised as a fundamental tool in qualitative research (Qu & Dumay, 2011). Semi-structured interviews were employed to gather data for this study.

Verbal data collection offers various avenues, with interviews being a prominent method (Flick, 2018). Essentially, interviews allow participants to articulate events, experiences, or viewpoints, enabling researchers to delve into their perspectives and potentially unearth novel insights (Ravitch & Mittenfelner-Carl, 2018). Interviews serve to uncover both commonalities and differences in experiences, shedding light on unique aspects that may warrant further investigation (Ravitch & Mittenfelner-Carl, 2018).

Despite their many advantages, research interviews face criticism, particularly from quantitative researchers who deem them "unreliable, impressionistic, and not objective" (Denzin & Lincoln, 2000, p. 12). Additionally, effective interviewing demands adept listening skills and a keen curiosity to grasp participants' narratives while systematically capturing essential insights (Rubin & Rubin, 1995). Despite these challenges, interviews remain a valuable means for researchers to engage with diverse perspectives (Qu & Dumay, 2011). However, cultural disparities in language interpretation can complicate communication, especially when individuals hold divergent worldviews. Nonetheless, with careful planning, interviews can yield rich and meaningful data (Qu & Dumay, 2011).

In the planning phase of data collection through research interviews, researchers must consider various options regarding the level of standardisation or structure. Typically, researchers choose between different levels of standardisation, which are categorised using various typologies (Saunders et al., 2019). One commonly employed typology distinguishes between standardised and non-standardised interviews. Another commonly used classification system includes structured, semi-structured, and unstructured interviews. Throughout this thesis, the researcher adopts the typology of structured, semi-structured, and unstructured interviews.

Structured interviews involve asking a “predetermined set of identical questions” (Saunders et al., 2019, p.437), typically presented in the form of a questionnaire, with the interviewer adhering strictly to the prepared questions (DiCicco-Bloom & Crabtree, 2006). The primary aim is to minimise researcher bias and enhance the generalisability of results (Qu & Dumay, 2011). Critics argue, however, that this approach may discourage participants from providing additional detailed information, potentially resulting in the loss of the richness characteristic of qualitative interviews (Briggs, 1986). This richness includes the flexibility to adjust procedures and topics to accommodate respondents' backgrounds as needed (Doyle, 2004).

In contrast, unstructured interviews are exploratory and emergent, lacking a predetermined set of themes, topics, or key questions (Saunders et al., 2019; Chauhan, 2022). Although the researcher has a general area of interest, the interview unfolds organically based on the participant's input. One advantage of unstructured interviews is that participants lead the discussion, requiring minimal intervention from the interviewer to maintain the conversation flow (Chauhan, 2022). However, a challenge is ensuring that questions or prompts arise naturally from the interviewee's responses rather than being influenced by the researcher's preconceived notions, which could introduce bias into the data (Saunders et al., 2019).

In this qualitative study, the researcher opts for a semi-structured online video interview format, employing a one-to-one interview setup. Semi-structured interviews are chosen over structured and unstructured formats as they allow the researcher to explore the 'what', 'how', and 'why' (Flick, 2018).

Semi-structured interviews are valued for their flexibility, accessibility, and ability to unveil significant, often concealed aspects of human and organisational behaviour (Qu & Dumay, 2011). While the researcher entered the interview with a predetermined list of themes, topics, and key questions to guide the discussion (Saunders et al., 2019), not all questions needed to be asked uniformly to all participants (Richards, 2021).

The researcher adopted either a more structured or a more flexible approach to explore themes, depending on the conversation flow (Saunders et al., 2019). Given the researcher's interpretivist philosophical stance, the frameworks for the *Expectation* and *Perception Phases* (see: 3.7.3) were intentionally designed to be more flexible. In such open interview settings, respondents are more likely to express their views compared to standardised interviews or questionnaires (Flick, 2018). Consequently, questions in semi-structured interviews are typically open-ended, allowing for follow-up inquiries for clarification or elaboration (Roulston, 2010). However, it is crucial for the interviewer to exercise restraint to prevent dominating the conversation, deviating from the schedule, or distracting the interviewee (Drever, 2003).

The term 'online video interviews' refers to semi-structured interviews conducted using online video communication tools, such as MS Teams or Zoom, allowing real-time visual and auditory interaction between the interviewer and interviewee (de Villiers et al., 2022). This approach closely mimics face-to-face interviews, facilitating "real-world interviewing" (Flick, 2018, p. 246) and eliminating the need for travel to engage with individuals remotely. With the interviewee's consent, data from these online video sessions can be recorded in either audio or video format (Saunders et al., 2019).

However, a well-functioning online video interview is only possible if the interviewer and the interviewee both have the appropriate hardware, access to the internet and experience with video communication (de Villiers et al., 2022). The biggest challenge with online video interviews is technical problems that can occur with the hardware (computer, headset, microphone or camera), the software or the internet connection. Additionally, distractions like background noise, the presence of family members, friends, roommates, or pets, and visible personal items in the interviewee's surroundings can disrupt the process (de Villiers et al., 2022). Nevertheless, the ongoing digitisation across personal and professional spheres, particularly accelerated by the Covid pandemic, is likely to increase the prevalence of online-based research methods in the future (de Villiers et al., 2022).

The researcher adopted this relatively novel method to engage with individual students, gathering essential insights into their personal expectations and perceptions regarding their chosen HEI. Several factors guided the researcher's decision to use online video interviews as a data collection tool. Firstly, the study coincided with the Covid pandemic[3], which significantly hindered travel and face-

[3]The Covid-19 pandemic is a global outbreak of the coronavirus. The first cases of novel coronavirus (nCoV) were first detected in China in December 2019 and spread rapidly across the world. This led WHO to declare a

to-face interactions due to various restrictions and lockdown measures. Conducting the interviews by online video calls was a safer option for both the participants and the researcher. Secondly, the students from MBS and MUAS resided in or near Munich, while the researcher was located 600km away in Düsseldorf. Thirdly, owing to the pandemic, the participating students were already adept at using modern video software and were accustomed to online video lectures. Given these circumstances, the researcher deemed online video interviews as the most suitable approach for conducting the interviews.

3.7.3 Framework

Interviewing presents a multifaceted challenge, as there is no universal formula for conducting effective interviews, and crafting insightful questions is often more complicated than anticipated. To ensure consistency in thematic approach across interviews, the researcher designed two frameworks, allowing flexibility to accommodate unexpected, detailed information (Briggs, 1986). These frameworks were developed based on identified topics and themes from the literature to address the research gap. The focus of the frameworks was to guide the interviewer through a series of general topics to be covered during the interview in order to steer the conversation towards the topics and questions the interviewer wanted to learn about (Qu & Dumay, 2011).

Drawing from concepts and models explored in the literature review (see: 2), the researcher devised semi-structured online video interview frameworks, blending existing elements of SERVQUAL dimensions to create a novel qualitative setup. Instead of employing the 22 SERVQUAL quantitative items qualitatively, the focus was on the overarching five dimensions applied to the HE market (see: 2.2.2; Figure 5). Additionally, inspired by SERVQUAL's separation of expectations and perceptions, two different frameworks were designed for the *Expectation Phase*

Public Health Emergency of International Concern on 30 January 2020, and to characterise the outbreak as a pandemic on 11 March 2020 (who.int, 2023).

and *Perception Phase* with minor adjustments. The structure and content of these frameworks are outlined in the subsequent sections.

3.7.3.1 Framework Expectation Phase

The *Expectations Phase* framework (APPENDIX 5) began with a concise introduction that included an opening question before exploring four distinct thematic areas: institutional, academic, service and personal characteristics. In satisfaction studies like those carried out at MBS once per year, students are typically requested to assess different elements of their academic experience using predefined scales in a quantitative survey structure. These encompass for example evaluations of facilities, the equipment, services provided, acquired knowledge, and specific courses. Based on this and findings from relevant literature, such as individual elements of the SERVQUAL dimensions (Parasuraman et al., 1991), the researcher defined the above-mentioned thematic areas in order to categorise the individual elements in a novel interview framework.

The following overview aims to describe the structure of the framework and provide a brief overview of the content of each topic.

- **Brief introduction** to the purpose of the interview
    - The researcher explains the exact procedure and informs that there are four thematic areas that are talked about.
- **Introducing question**
    - Most writers emphasise the importance to establish rapport with the interviewee at this introduction and small talk phase (Qu & Dumay, 2011; Flick, 2017) that precedes the main interview itself. For this reason, one question was chosen as an introductory question to relax the interviewee and get the interview going (Qu & Dumay, 2011).
- **Institutional characteristics**
    - With the term 'institutional characteristics', the researcher refers to all the aspects of student life that have to do with the physical and general features of the respective HEI.

- **Physical features** are:
  - Equipment of campus and seminar rooms
- **General features of the respective HEI** are:
  - Rankings of HEI
  - Choice of Master's Program
  - Teaching approach (during Covid and in general)
  - Fellow students
  - International orientation
  - Extracurricular activities

- **Academic characteristics**
  - By the term 'academic characteristics', the researcher means all those topics that deal with expectations related to academic issues such as:
    - reputation of educators (professors and lecturers)
    - implementation and teaching itself in terms of theories and practically-oriented content
    - the ability of educators (professors and lecturers) to instil knowledge/provide consulting
    - grades
    - fellow students
- **Service characteristics**
  - The 'service characteristics' cover all those topics that revolve around the expectations of service encounters at an HEI and, in particular, around the topics related to SERVQUAL (see: 2.2.2):
    - Willingness to help
    - Promptness of the service offer
    - Empathy
    - Service offers in terms of networking opportunities and job preparation offers
- **Personal characteristics**
  - Personal factors are also an important influencing factor. They include for example temperament, preferred learning style (Stokes, 2003;

Brokaw, Kennedy, & Merz, 2004) age, gender, and employment (Frederickson, Pickett, & Shea, 2000)

- To avoid bias, the questions on the personal characteristics were asked at the end of the first interview.

There were considerations about including questions explicitly linking tuition fees to expectations, such as whether students anticipate more in certain respects because they pay tuition fees. However, the researcher concluded that this approach might introduce interviewer bias and subtly influence the course of the interview. Consequently, this idea was dismissed. The sole question in the *Expectation Phase* framework containing the term 'tuition fees' appears in the personal characteristics section towards the end of the initial interview, addressing who bears the cost of tuition fees. The objective is to unveil potential differences in expectations and perceptions by directly contrasting the responses of fee-paying (MBS) and non-paying (MUAS) students over time with an adapted Better Than/Worse Than method of EDT, without explicitly inquiring about tuition fees and inadvertently steering expectations. Nevertheless, when students spontaneously mentioned tuition fees during the *Expectation Phase* interviews, which occurred frequently, the researcher seized the opportunity to pose follow-up and probing questions to try to expand on the participants' responses (Qu & Dumay, 2011).

3.7.3.2 Framework Perception Phase

The aim of the *Perception Phase* framework (APPENDIX 6) is to evaluate students' perceptions of their study experience across two semesters. Since a longitudinal design (see: 3.4.2) was used in this study building on elements of EDT and SERVQUAL, possible changes in the attitudes of the students interviewed can thus be identified (Derrington, 2019). Therefore, the investigation seeks to discern any variance between students' initial expectations (during the *Expectation Phase*) and their actual experiences (in the *Perception Phase*).

As discussed in the literature review (see: 2.3.3), customer satisfaction entails evaluating an individual's perceived performance or outcome of a service or product relative to their expectations (Kotler et al., 2009). To mitigate hindsight bias (Appleton-Knapp & Krentler, 2006), it is crucial not only to inquire about students' perceptions of their study experience but also to compare this with their expectations (Ng & Forbes, 2009).

In the *Perception Framework* (APPENDIX 6), personal characteristics of each participant were no longer relevant, having been previously collected in the *Expectation Phase*. Otherwise, the structure of the *Perception Phase* framework mirrors that of the *Expectation Phase*, with minor adjustments to ensure consistency in assessing institutional, academic, and service characteristics. Particularly, unanticipated effects stemming from the Covid situation at the respective HEIs prompted these minor adaptations. The flexibility to tailor topics as needed is one of the key advantages of qualitative interviews (Doyle, 2004; Flick, 2018).

- **Brief introduction** to what will follow in the interview
    - The researcher provided a brief overview of the interim period between the two interviews and outlined the three main thematic areas for discussion.
- **Introducing question**
    - This time, the student was prompted to share their thoughts on the current Covid situation as a starting point for the interview.
- **Institutional characteristics**
    - Perception of the **physical features**:
        - Campus and seminar rooms
    - Perception of the **general features of the respective HEI**:
        - What was good/bad?
        - HEI dealing with Covid
        - Difference of first and second semester in relation to the implementation of Covid restrictions
        - Choice of Master’s Program

        - Teaching approach (during Covid and in general)
        - Fellow students
        - International orientation
        - Extracurricular activities
- **Academic characteristics**
    - No adjustments were made to this question area; only the term 'expectation' was substituted with 'perception' from the *Expectation Phase* framework.
        - perception of educators (professors and lecturers)
        - implementation and teaching itself in terms of theories and practically oriented content
        - the ability of educators (professors and lecturers) to instil knowledge
        - grades
        - fellow students
- **Service characteristics**
    - The questions from the service characteristics were adapted to the *Perception Phase* but were also complemented by further questions. The questions from the service characteristics were adapted to the *Perception Phase* but were also complemented by further questions. Towards the end of the interview, a question was added asking whether the study program was worthwhile. Due to the explicit reference to tuition fees (at least from the perspective of the MBS students who interpreted 'worthwhile' differently than MUAS students), this question was intentionally asked at the end in order to avoid the interview bias already mentioned in 3.7.3.1. After thorough consideration, the researcher determined the risk of diminished quality due to interviewer bias at the end of the second interview to be minimal. The service characteristics addressed in the interview encompassed the following aspects:
        - Willingness to help
        - Promptness of the service offer

- Empathy
- Service offers in terms of networking opportunities and job preparation offers
- Referral of HEI
- Was degree program worthwhile
- Evaluation of difference between public and private UAS

3.7.4 Pretesting

Conducting qualitative research interviews requires meticulous planning and thorough preparation (Qu & Dumay, 2011). Pretesting, a method aimed at ensuring that questions are effective and comprehensible to the intended respondents (Hilton C. E., 2017), was employed in this study.

The frameworks were reviewed by the DoS and supervisor of this thesis, Dr Jonathan Gorst and Prof Dr Patricia Kraft, who provided valuable feedback before the actual pilot. Additionally, one pilot session was conducted with a master's student from MBS and another with a DBA student to assess the effectiveness of the semi-structured interview frameworks prior to commencing the data collection process. Fortunately, the interview frameworks were well understood by the pre-testers, necessitating only minor adjustments. An overview of these amendments is provided in Figure 7.

GUIDELINE	DIMENSION	QUESTION	EXPLANATION OF AMENDMENTS
Expectation Phase	Institutional Dimension	How important is the international orientation of the university to you?	As described in the literature, people have different understandings of words (Hilton C. E., 2017). The pre-testers defined 'international' differently than the researcher. If needed, the researcher provided additional context (proportion of English language lectures, international fellow students and lecturers, possibilities to spend a semester abroad, …)

Expectation Phase	Academic Dimension	What do you expect from the design of lectures?	This was not understood right away. The researcher added an explanation in the parenthesis, so that if needed she could clarify the question with these buzzwords: proportion of discussions, case studies, group work, …
Expectation Phase	Academic Dimension	How important is the academic level (=performance level) of your course? (Why does it need to be of a similar level)?	The pre-testers confused the term 'academic level'. The researcher added the information in the parenthesis and mentioned this clarification if needed during the interview(s).
Perception Phase	Service Dimension	Is there anything else that you have noticed / that has stayed in your memory that we have not talked about yet?	The researcher noticed that a closing question was missing during the pilot.

Figure 7: Amendments after Pretesting. Source: own illustration

Overall, the researcher noticed that the two pre-testers had given little specific thought to their expectations for the study program. They were uncertain about their expectations, which caused them to spend considerable time reflecting on many of the researcher's questions and to admit that they had not previously considered these aspects that explicitly.

3.7.5 Interview Process

Once the two frameworks were completed and the students were selected, the interview process commenced. Each student received briefing documents prepared by the researcher in adherence to ethical guidelines (see: 3.6.1) beforehand via email. These documents were:

- *Participant Information Sheet* (APPENDIX 2) described the background and aim of the research
- *Participant Consent Form* (APPENDIX 3) formal participant consent before conducting the interview

- *FAQ* document (APPENDIX 4) provided additional information on the planned interview process and a short presentation of the researcher

After conducting the interviews, the researcher expressed gratitude to the interviewees for their time and valuable contributions to the research through sharing their knowledge and experiences. All participants expressed interest in receiving the results once the thesis was completed.

The academic year at MBS commenced on September 1, 2020. The twelve interviews for the *Expectation Phase* with MBS students were conducted from September 21 to September 25, 2020. Meanwhile, at MUAS, the semester began on October 15, 2020. Due to the challenges in recruiting MUAS students (explained in Section 3.7.1.4 Sampling Technique: Volunteer Sampling), the nine interviews for the *Expectation Phase* were conducted between October 26 and November 13, 2020. As the students approached the end of their second master's semester, the researcher contacted both MUAS and MBS students via email, as previously arranged, to schedule interviews for the *Perception Phase*. All students promptly responded with proposed dates. Consequently, the second interviews for the *Perception Phase* at MBS were conducted from May 3 to June 1, 2021. For MUAS students, the interviews took place between June 9 and July 1, 2021, aligning with their different semester schedules. Further details regarding the formal results can be found in Section 4.1: Formal Results.

3.7.6 Transcribing and Translating the Data

Following the completion of all interviews, the next step to ensure the quality and transparency of the research process was initiated: the verbatim transcription of the interviews (Flick, 2018).

Qualitative data collection poses the challenge of dealing with "confusing, contradictory, multi-faceted data records, rich accounts of experience and interaction" (Richards, 2021, p. 5). To effectively analyse this large amount of data, literature suggests transcribing the material to capture the information for analysis purposes (Jackson & Bazeley, 2019). The process of transcription is not merely technical; it involves interpretation constructions (Kvale, 1996). Therefore, the recording of interviews must be of high quality to facilitate the transcription process, as emphasised by various authors (Kvale, 1996; Jackson & Bazeley, 2019).

As previously discussed (see: 3.7.2), conducting the interviews remotely via an appropriate online video platform was essential. Microsoft Teams offered the functionality to schedule and record online video meetings, effectively replacing face-to-face interviews while still allowing for some social interactions to be observed, such as facial expressions and gestures. Although these social interactions were not subjected to further interpretation or analysis, the researcher used them to ensure comprehension of questions and the interviewee's ‘comfort’ with the interview process. Following the conclusion of each interview, the researcher utilised the download feature within Microsoft Teams to obtain the video files. These files exhibited excellent picture and sound quality, ensuring clear understanding of the participants' responses, which was important for the subsequent transcription process.

In the literature, it is recommended to perform – if possible –the transcription by oneself in order to increase familiarity with the data (Jackson & Bazeley, 2019; Silverman, 2022). Due to the sheer amount of video files and the data they contained, the researcher, after thorough consideration, opted to engage a transcription service provider. The service provider chosen was meintranskript.de, tasked with generating the transcripts. The researcher uploaded the 42 interview video files to their website and received the verbatim transcripts within a week. Verbatim transcription is pivotal for capturing the depth of interviewees' narratives, a fundamental aspect of most qualitative methodologies, and essential for qualitative analysis (Lopez et al., 2008).

The interviews were conducted in German to ensure that the expectations and perceptions of students, whether they pay tuition fees or not, are examined from their cultural perspective (Hilton & Strutkowski, 2002), as outlined in section 3.7.1.2 Sample 2: Research Subjects. Another rationale for conducting the interviews in German was the potential challenge or barrier for participants to articulate themselves effectively in a non-native language within a research project (Lopez et al., 2008). Both the researcher and all participants were native German speakers. Given the aim of obtaining detailed information about expectations and perceptions, the depth of explanations is crucial for the thesis results to understand the nuances of 'how' and 'why' (Lopez et al., 2008). Hence, the decision was made to conduct the interviews in German and translate the data into English separately.

Translating data entails several important considerations, as translators, regardless of their proficiency, inevitably impact translation quality (Hilton & Strutkowski, 2002). A method for evaluating the quality of questionnaire translations is back-translation. At its core, back-translation entails translating a questionnaire back into the original language and comparing the resulting version with the initial original-language version (Behr, 2017). The goal is to identify discrepancies between these two versions that may arise from errors in the initial translation, i.e., the translation from the source language into the target language (Brislin, 1970). Brislin noted already in the 1970s that researchers should not only rely on back-translation. A key point to consider is that discrepancies between the original and back-translation can result not only from errors in the initial translation but also from inaccuracies in the back-translation process (Behr, 2017). Moreover, the traditional approach to back-translation assessment (BTA), which assumes a close alignment between the original and back-translated versions, is inadequate when cultural adaptations—deliberate modifications beyond direct translation—are necessary to create a valid measure for a new language and culture (Behr, 2017). Aware of this, the researcher chose to interpret the data using the original German transcripts and then only translate essential phrases into English. This approach aimed to minimise discrepancies in interpretation through translation errors. Sometimes, a literal translation into the target language is not feasible because equivalent meanings may not exist, making contextual translation necessary (Lopez et al., 2008). Hence, the researcher translated specific parts contextually to preserve the intended meaning. Appendix

4 includes an example of a fully translated transcript, while the rest of the transcripts have been handled as previously described.

3.8 Data Analysis Process

Following the completion of interviews and the transcription and translation of data, the analysis phase commenced using the software programs Nvivo 12 and Microsoft Excel. Qualitative analysis is often regarded as nonlinear and iterative, posing significant challenges (Lester & Cho, 2020). Although listing individual analysis steps is atypical due to the iterative nature, maintaining a systematic approach enhances comprehensibility. The diversity of qualitative research approaches further contributes to this complexity (Lester & Cho, 2020).

Given the substantial amount of data generated across the two interview phases and the research design requiring various data comparisons (see: 4), an accessible analysis framework was essential to maintain perspective without sacrificing flexibility. Therefore, the researcher opted for Thematic Analysis (TA), which enables the exploration of individuals' experiences and specific phenomena through interview transcripts and large datasets (Clarke & Braun, 2013). This choice aligns logically with the study's objectives.

The following sections outline the application of TA to qualitative data analysis, which was derived from Clarke and Braun's (2006) earlier work and flexibly adapted to the research design of the study in a six-step system.

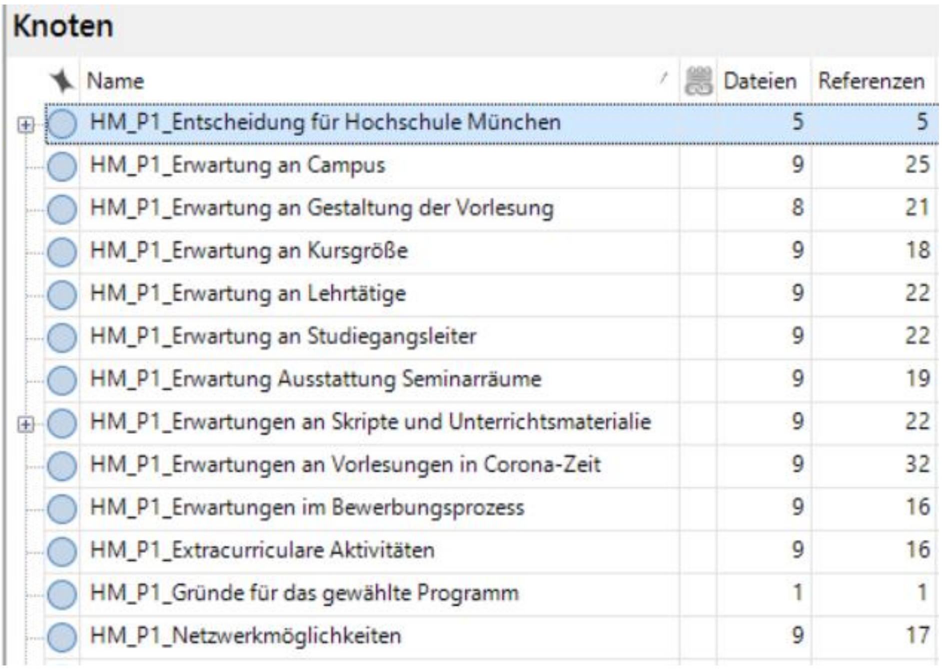
3.8.1 Familiarisation with the Data

The initial step in Clarke and Braun's (2006) TA method involves becoming ‘acquainted with the data’ through extensive (re)reading of the interviews. Accordingly, the transcripts were carefully reviewed to gain familiarity and to immerse the researcher in the data. The researcher went through all transcripts of the *Expectation Phase* multiple times to acquaint herself with the data.

3.8.2 Coding and Searching for Themes

The second and third steps involved ‘coding’ and ‘identifying themes’ (Clarke & Braun, 2006). The primary objective is to create distinctive labels for significant aspects of the data that relate to the overarching research question.

Initially, all transcripts from the 21 interviews of the *Expectation Phase* were uploaded into Nvivo 12. Subsequently, the researcher embarked on a process of revisiting each transcript to identify initial labels. The researcher opted to refer to these labels as ‘topics’ as she felt the term was more appropriate for her thesis. Each of the 21 transcripts was systematically reviewed, with students' statements being assigned to relevant topics. Through this coding process, various themes emerged within each topic. A theme is construed as a specific aspect within a broader topic. For instance, the ‘expectation of the campus’ is the *topic*, while concrete aspects such as the (1) equipment of the campus, (2) opportunities to eat or the (3) location of the campus are understood as *themes*. It is worth noting that the researcher categorised statements from MUAS and MBS students separately within the same topics. This requires a brief explanation by taking the above-mentioned example of ‘expectation of the campus’. To make it possible to compare the statements of the MUAS and MBS students within the *Expectation Phase* and *Perception Phase* and with each other, the expectations of the campus of MUAS and MBS students had to be sorted separately. Thus, in the *Expectation Phase* file in Nvivo 12, there was a topic with 'MBS expectations of the campus' and ‘MUAS expectations of the campus’. Figure 8 illustrates this for the MUAS students.



Knoten

Name	Dateien	Referenzen
HM_P1_Entscheidung für Hochschule München	5	5
HM_P1_Erwartung an Campus	9	25
HM_P1_Erwartung an Gestaltung der Vorlesung	8	21
HM_P1_Erwartung an Kursgröße	9	18
HM_P1_Erwartung an Lehrtätige	9	22
HM_P1_Erwartung an Studiegangsleiter	9	22
HM_P1_Erwartung Ausstattung Seminarräume	9	19
HM_P1_Erwartungen an Skripte und Unterrichtsmaterialie	9	22
HM_P1_Erwartungen an Vorlesungen in Corona-Zeit	9	32
HM_P1_Erwartungen im Bewerbungsprozess	9	16
HM_P1_Extracurriculare Aktivitäten	9	16
HM_P1_Gründe für das gewählte Programm	1	1
HM_P1_Netzwerkmöglichkeiten	9	17

Figure 8: Example and excerpt of the Nvivo 12 nodes used for sorting topics and themes by HEI. Source: own illustration

HM represents MUAS, as MUAS is the English translation of the German acronym 'Hochschule München' (HM). 'P1' corresponds to Phase 1, which is synonymous with the *Expectation Phase* and was chosen for reasons of simplicity. As the analysis was conducted using the original German transcripts, the topic names are also in German. They were later translated into English during the fifth step of the TA process. In this manner, a total of 21 topics were established for the *Expectation Phase* for both MUAS and MBS students, and 22 topics for the *Perception Phase* (see: 4.1).

3.8.3 Reviewing Themes

The fourth step involved verifying that the themes are effective concerning both the coded extracts and the entire dataset (Clarke & Braun, 2006). To accomplish this, the researcher moved the organised data from Nvivo 12 to Microsoft Excel for additional organisation. The primary rationale for switching software was the researcher's familiarity with Excel, facilitating the sorting process, enhancing visual clarity, and notably expediting the process.

The themes identified were arranged based on their frequency of occurrence. The objective was to establish a ranking hierarchy, placing the most frequently mentioned themes at the top and those mentioned less frequently towards the bottom. As explained in more depth in 3.8.2 Coding and Searching for Themes, each topic typically encompasses several themes.

A maximum of six themes per topic were considered for the frequency ranking overview. This decision stemmed from the observation that most topics encompassed six or fewer themes. Consequently, the maximum number of themes per topic included in the overview was capped at six. However, themes were only included in the overview for this thesis if they received input from at least three students, except for themes related to tuition fees/private HEIs. This process resulted in a frequency ranking for each mentioned topic, conducted separately for both MUAS and MBS students. Through a comparison of ranked statements, it became possible to discern commonalities and differences among MUAS and MBS students. This process step represents the centrepiece of the TA.

For clarity on this process, Figure 9 depicts the frequency ranking using the topic 'Campus' as an example for both, MUAS (left column) and MBS students (right column). All identified topics underwent a similar analysis and visual presentation to streamline the later comparison of statements. Additionally, statements related to tuition fees were marked in light yellow to facilitate the direct identification of themes associated with consumerist statements or tendencies.

EXPECTATION PHASE

MUAS	EXPECTATION CAMPUS		
	Theme	***Number of students who mentioned theme***	
1	Community and co-working areas	6	
2	Places to eat	6	
3	Park/Green spaces	4	
4	Size	2	
5	Technical equipment	2	
6	Library	2	
	Theme	***Anonymized Identifier***	***Quote(s)***
1	**Community and co-working areas**	MUAS 4	What I find important in any case is that besides (...) the teaching buildings there is also enough space to work together. (...) Also with brainstorm walls.
		MUAS 5	Community areas where, if normal conditions prevailed, (...) one could stay.
		MUAS 6	I meet a lot of people there.
		MUAS 7	And also study rooms or where you can kind of meet up with other students.

MBS	EXPECTATION CAMPUS		
	Theme	***Number of students who mentioned theme***	
1	Places to eat	5	
2	Community and co-working areas	3	
3	Park/Green spaces	3	
4	Technical equipment	3	
5	Library	2	
6	Service included	1	
	Theme	***Anonymized Identifier***	***Quote(s)***
1	**Places to eat**	MBS 5	I actually think a cafeteria is pretty important, even if it doesn't exist.
		MBS 7	I actually think a Mensa is relatively important, because you can get in touch with all the people there and it's all relatively casual.
		MBS 8	that there is a cafeteria, for example
		MBS 9	If I would wish for one thing, it would be a real canteen or a mini-canteen or something. Simply because of the supply, especially when I sometimes have days where I'm at the university for nine or ten hours.

Figure 9: Example of the Topic Frequency Ranking in Excel. Source: own illustration

3.8.4 Defining and Naming Topics

Identifying the 'essence' of each topic and the associated themes and constructing a concise, punchy and informative name for each topic and theme was the fifth step of the TA (Clarke & Braun, 2006).

Through several reviews, topics and themes were scrutinised, sometimes leading to the merging or splitting of themes, or even discarding some altogether. By revisiting the transcripts repeatedly, the researcher gained a deeper understanding of each topic and theme, allowing for the formulation of explicit labels. Every relevant theme identified for ranking was included in an Excel list alongside relevant quotes. Once topics and themes were defined and named accurately, they, along with quotations, were translated contextually from German to English by the researcher. This step aimed to minimise gaps in interpretation arising from translations (3.7.6 Transcribing and Translating the Data). The result was an Excel list featuring the expectations of MUAS and MBS students, arranged by frequency for all mentioned topics, along with corresponding quotations. The same process was replicated for interviews conducted in the *Perception Phase*, resulting in a separate Excel list.

3.8.5 Writing-up

The writing-up phase involves blending the analytical narrative with vivid data extracts to provide readers with a cohesive and engaging account of the data, while also situating it within the context of existing literature (Clarke & Braun, 2006). This step was carried out in the results chapter (see: 4) by comparing the different frequency rankings of the *Expectation Phase* and the *Perception Phase* with each other and over time with an adapted Better Than/Worse Than method of EDT.

3.9 Summary

In this chapter, the 'research onion' framework was employed to methodically delineate all the methodological decisions underpinning the empirical study in this thesis. Initially, it was explained that the researcher adheres to the philosophy of an interpretivist with a subjectivist ontological and epistemological stance to explore potential differences in expectations and perceptions between fee-paying and non-fee-paying students at two German HEIs. Building upon this philosophical stance and adopting a phenomenon-based approach to investigating the impact of tuition fees, the researcher embraced an inductive theory development approach. Given that the study primarily aimed to interpret detailed descriptions of feelings, opinions, and expectations, qualitative research emerged as the natural choice (Rahman, 2017). The research strategy revolved around a longitudinal case study design involving two groups of students from two distinct HEIs at two different points in time. In line with SHU's ethical principles, sampling was conducted. Two HEIs were selected as research objects based on various criteria: Munich Business School served as an example of a privately funded HEI, while The Munich University of Applied Sciences represented a publicly funded HEI. Three distinct sampling criteria were delineated, including the 'German cultural perspective,' to select research participants, i.e., students. Through voluntary sampling, the researcher secured the participation of 12 MBS and 9 MUAS students for the two interview rounds, allowing the data collection phase to commence following two successful pilots with minor adjustments. To explore potential differences in the expectations and perceptions of students with and without tuition fees, the researcher employed one of qualitative research's fundamental tools: the research interview (Qu & Dumay, 2011; Derrington, 2019). To gain insights into the rationales behind expectations and perceptions (Flick, 2018), the researcher opted for a semi-structured online video interview approach employing a one-to-one interview format.

To ensure a consistent thematic approach across interviews, the researcher developed two frameworks—one for the *Expectation Phase* at the study program's beginning and another for the *Perception Phase* at its end—to maintain coherence (Qu & Dumay, 2011). The frameworks drew upon the findings of the literature review and elements from two quantitative models (EDT and SERVQUAL) and created a novel qualitative setup. A total of 42 interviews were conducted in the *Expectation Phase* and *Perception Phase*, conducted in German, transcribed with assistance from a transcription service provider, and subjected to topic and theme categorisation through frequency ranking using Nvivo 12 and Microsoft Excel. Subsequently, all topics and themes, along with relevant corresponding quotations were translated into English by the researcher and analysed using Thematic Analysis (Clarke & Braun, 2006). This facilitated the comparison of MBS and MUAS students' statements across phases and over time, as elaborated in the following Chapter 4.

4. RESULTS AND DISCUSSION

This chapter presents and discusses the findings derived from 42 qualitative interviews conducted with 21 master's students from both a private and a public HEI at two distinct time points. Initially, descriptive results are outlined, encompassing student profiles (4.1.1), details regarding the two interview phases and durations (4.1.2), and an overview of the topics and themes analysed through Thematic Analysis (TA) (4.1.3). Subsequently, comparisons and discussions of expectations between MUAS and MBS students in the *Expectation Phase* are presented (4.2), followed by comparisons and discussions of perceptions between MUAS and MBS students in the *Perceptions Phase* (4.3). This involves comparing and contextualising the identified themes and topics with existing literature. A theme, in this context, is understood as an aspect within a given topic. Furthermore, the expectations and perceptions of MBS students are analysed and discussed (4.4), with a particular emphasis on delineating the reasons for differences between the two interview phases. Similarly, an equivalent analysis is carried out for MUAS students (4.5), yielding four separate comparisons and discussions. The analysis and discussion primary focus is on comparing the expectations and perceptions of fee-paying MBS students with non-fee paying MUAS students. Figure 10 serves as a navigational aid in this chapter. To note, the beginning of the first semester at the private MBS commences approximately six weeks earlier than at the public MUAS. Therefore, the researcher refers to the beginning of the first semester for both MBS and MUAS students as the *Expectation Phase*, while the conclusion of their respective second semesters is denoted as the *Perception Phase*.

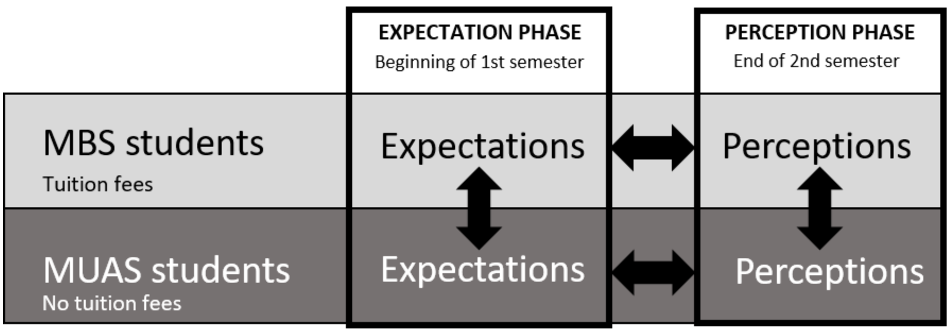


Figure 10: Research Design. Source: own illustration

4.1 Descriptive Results

The descriptive findings include student profiles, delineation of interview phases (*Expectation* and *Perception*), as well as the total and average duration of the 42 interviews. Additionally, the identified topics and themes through Thematic Analysis (TA) are delineated, serving as the basis for comparisons within the thesis.

4.1.1 Student Profiles

The first step is the presentation of the profiles of the participating students. One of the criteria for participation, was the requirement for students who had grown up with the *German cultural perspective*. All 21 participating students at MUAS and MBS were German nationals, as well as being educated and socialised in the German education system. The nine MUAS students, with an average age of 22.4 years, completed their Bachelor's degree at a public HEI, hence were exempt from tuition fees (Table 9).

Anonymized Identifier	**Sex**	**Age**
MUAS 1	f	22
MUAS 2	f	25
MUAS 3	m	21
MUAS 4	f	22
MUAS 5	f	23
MUAS 6	f	22
MUAS 7	m	21
MUAS 8	f	23
MUAS 9	m	23

Table 9: Personal dimension - overview MUAS students. Source: own illustration

Among the MBS students, half have completed their Bachelor’s degree at a public HEI and the other half already had experience with a private HEI, thus already understood the concept of paying tuition fees for HE. The majority of a students’ fees were paid by family members (Table 10). On average, MBS students were 2.5 years older (24.8 years) than MUAS students, reflecting findings that private HEI students tend to be older, as noted in Herrmann's study (2019).

Anonymized Identifier	Sex	Age	BA-program	Tuition fees during BA	Who pays MA tuition fees
MBS 1	f	23	public	no	Parents/student
MBS 2	m	26	private	yes	parents
MBS 3	f	25	private	yes	parents
MBS 4	m	26	public	no	parents
MBS 5	m	25	private	yes	parents
MBS 6	m	23	private	yes	parents
MBS 7	m	24	public	no	parents
MBS 8	f	24	public	no	student
MBS 9	m	25	private	yes	parents
MBS 10	f	24	public	no	grandfather
MBS 11	f	26	private	yes	parents
MBS 12	m	26	public	no	student

Table 10: Personal Dimension - Overview MBS students. Source: own illustration

4.1.2 Interviews: Timing and Duration

The twelve *Expectation Phase* interviews with participating MBS students were conducted between 21st September 2020 and 25th September 2020. The nine *Expectation Phase* interviews with MUAS students took place in a period between 26th October 2020 and 13th November 2020.

In order to determine the perceptions, the researcher chose a period at the end of the taught element of the two (attendance) semesters. Consequently, the twelve MBS interviews of the *Perception Phase* were conducted between 3rd May 2021 and 1st June 2021. The interviews at MUAS took place between 9th June 2021 and 1st July 2021. The amount of data that resulted was large and complex (Jackson & Bazeley, 2019) as shown in Table 11.

	MBS	MUAS	
PHASE	Duration interviews	Duration interviews	Total duration
Expectation Phase	7:53h	5:56h	14:49h
Perception Phase	10:43h	6:54h	17:37h

Table 11: Duration Interviews. Source: own illustration

In both student groups, a noticeable shift can be found in the average length of each interview when comparing the two different interview phases. Even though the interviews in the *Perception Phase* generally lasted longer on average in both groups, the interviews of the tuition fee paying MBS students, however, lasted on average seven minutes longer than those of the public MUAS students (Table 12).

	MBS	**MUAS**
PHASE	Ø per interview	Ø per interview
Expectation Phase	00:38:34	00:39:33
Perception Phase	00:53:35	00:46:01

Table 12: Average Duration of Interviews per Interview Phase. Source: own illustration

One explanation for this could be that the MBS students had certain criticisms of their experiences with their study program that they wanted to address explicitly because they pay tuition fees. While students might talk more generally about their expectations, the comments after the experience might be more detailed and therefore longer due to 'negativity bias'. Baker et al. (2020) describe negativity bias as the tendency to respond more strongly to negative stimuli.

4.1.3 Topics and Themes

An aspect of the descriptive results is the number of 'topics' and 'themes' that emerged from those interviews through 'Thematic Analysis' (TA) (see: 3.8 Data Analysis Process). These topics and associated themes were sorted in a ranking according to frequency so that the researcher could compare the topics and themes mentioned by the MUAS and MBS students. In order to avoid misunderstandings and to better understand the results, the underlying definition of topics and themes will be repeated at this point. The researcher has interpreted a 'theme' as an aspect within a 'topic'. For example, the 'expectation of the campus' is the topic, while aspects such as the equipment of the campus, opportunities to eat or the location of the campus are understood as themes. The following Table 13 provides an overview of all identified topics from the two interview phases. The letters 'D' (Difference) and 'C' (Commonality) symbolise the result of the comparison among MUAS and MBS students.

Expectation Phase			Perception Phase		
No.	Topic		No.	Topic	
1	Reasons for HEI	D	1	Evaluation of HEI Choice	D
2	Expectation Campus	C	2	Perception Campus	D
3	Expectation Design Lecture	D	3	Perception Design Lecture	D
4	Importance Class Size	C	4	Perception Handling Covid	C
5	Expectation Lecturers	C	5	Perception Lecturers	D
6	Expectation Academic Director	C	6	Perception Academic Director	D
7	Expectation Seminar Rooms	C	7	Perception Seminar Rooms	D
8	Expectation Lecture while Covid	D	8	Perception Lecture while Covid	D
9	Expectation Extracurricular Activities	C	9	Perception Extracurricular Activities	D
10	Expectation Networking	D	10	Perception Networking	D
11	Expectation Standard Study Period	D	11	Perception Standard Study Period	D
12	Expectation Staff Willingness to Help	C	12	Perception Staff Willingness to Help	D
13	Expectation Staff Availability	C	13	Perception Staff Availability	D
14	Expectation Grades	C	14	Perception Grades	D
15	Expectation Practical Relevance	C	15	Perception Practical Relevance	C
16	Expectation Theories	C	16	Perception Theories	D
17	Expectation Preparation Job	C	17	Perception Preparation Job	D
18	Expectation Academic Level	C	18	Perception Academic Level	D
19	Expectation International Orientation	C	19	Perception International Orientation	D
20	Importance of Rankings	D	20	Recommendation	C
21	Importance Reputation Lecturers	D	21	Was Program Worthwhile	C
			22	Difference Private & Public HE	D
D=	*Difference*		*C=*	*Commonality*	

Table 13: Overview of Identified Topics in the TA Process. Source: own illustration

While the overview tables typically contained up to six themes in the analysis process, their inclusion in the section overview tables in the thesis was contingent upon themes being mentioned by at least three students for reasons of relevance (see: 3.8.3 Reviewing Themes). An exemption from this criterion was granted for discussions concerning tuition fees or the image of private HEIs, where two student responses warranted inclusion in the overview table. Consequently, the totals in the overview may not consistently align with the number of students involved (MBS = 12; MUAS = 9). Occasionally, fewer responses are shown in the overview due to the outlined process, while sometimes the number of students depicted in the overview exceeds the actual count of participating students. This variability stems from the likelihood that one student may address multiple themes for certain topics. Table 14 shows the topics including all associated identified themes for the *Expectation Phase* and *Perception Phase*, which ultimately led to 43 topics and 331 themes being analysed in the entire TA process.

Expectation Phase			**Perception Phase**		
Topic	*No. of Themes*		***Topic***	*No. of Themes*	
	MUAS	MBS		MUAS	MBS
1	6	6	1	3	4
2	6	6	2	2	5
3	6	6	3	6	5
4	3	3	4	3	3
5	5	5	5	4	4
6	4	5	6	4	2
7	4	4	7	2	2
8	6	6	8	5	6
9	2	4	9	2	2
10	4	5	10	4	6
11	2	1	11	2	2
12	4	3	12	2	4
13	4	4	13	3	3
14	4	5	14	6	4
15	2	2	15	4	4
16	2	2	16	3	3
17	6	5	17	4	3
18	3	3	18	4	4
19	6	4	19	3	6
20	2	4	20	2	4
21	2	3	21	2	4
	83	86	22	6	6
Total	**169**			76	86
			Total	**162**	

Table 14: Overview Number of Themes. Source: own illustration

This resulted in **four** Excel files that showed the statements of the MUAS and MBS students in the *Expectation Phase* and *Perception Phase*. These Excel files were:

(1) Comparison of **Expectation MUAS** with **Expectation MBS**,

(2) Comparison of **Perception MUAS** with **Perception MBS**,

(3) Comparison of **Expectations and Perceptions of MUAS** students over time,

(4) Comparison of **Expectations and Perceptions of MBS** students over time.

These four lists were used as the analysis foundation for the following comparisons and discussion of the results.

4.2 Comparison Expectations of MBS and MUAS Students

The next step in analysing the results was to compare the expectations of MUAS and MBS students from the *Expectation Phase* (Figure 11). The researcher decided to present and discuss the differences and commonalities in expectations separately due to the amount of data and for reasons of comprehensibility. Consequently, the differences in expectations of MUAS and MBS students will be presented in detail in section 4.2.1 Comparison Expectation Phase – Differences. The commonalities in the students' expectations will be presented more holistically in section 4.2.2 Comparison Expectation Phase – Commonalities.

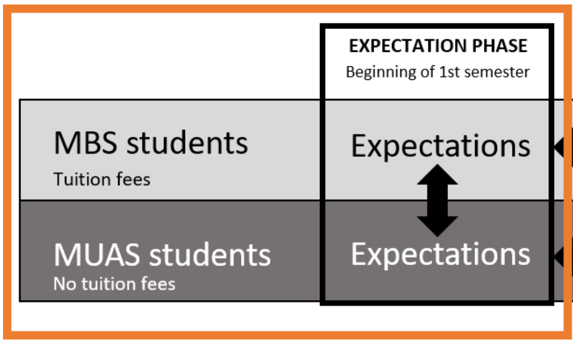


Figure 11: Research Design - Comparison Expectation Phase. Source: own illustration

4.2.1 Comparison Expectation Phase – Differences

This section presents the results relating to the differences in the expectations of MUAS and MBS students. The researcher compared the statements of the MUAS and MBS students using TA and a frequency ranking. Among the identified 21 relevant topics, only seven differences were identified in the TA process. This means, conversely, that the students – regardless of whether they pay for HE or not – have comparable *expectations* in the 14 other relevant topics.

Table 15 shows the seven topics for which *different expectations* were found. The logic of the structure of the table below refers to the categorisation of the questions according to thematic areas determined for the interview framework as explained in the methodology section (see: 3.4.3.1). These thematic areas are 'institutional characteristics', 'academic characteristics' and 'service characteristics'. The seven topics that showed differences in the *Expectation Phase* will be presented and discussed in the next sections.

Expectation Phase - Differences		
Institutional Characteristics	Academic Characteristics	Service Characteristics
1 Reasons for choosing HEI	1 Reputation lecturer	1 Networking possibilities
2 Rankings	2 Design of the lecture	
3 Lectures during Covid	3 Standard period of study	

Table 15: Expectation Phase - Overview Differences. Source: own illustration

4.2.1.1 Reasons for Choosing Respective HEI

A particular challenge of HE is that it is classically a one-off business and there are therefore limited opportunities for repeated 'selling' of a HEI's study programs (Stankevics et al., 2018). The same applies vice versa for students, because a study program is a fundamental decision that is not made too often in a person's life. While 'content' was a common factor, significant differences emerged between MUAS and MBS students (Table 16).

REASONS FOR CHOOSING RESPECTIVE HEI					
MUAS			**MBS**		
	Theme	***No. of students***		***Theme***	***No. of students***
1	Content of study program	**6** (66%)	**1**	Content of study program	**8** (66%)
2	Financial aspect	**5** (55%)	**2**	Small groups/being seen	**6** (50%)
3	Image of private HEIs	**3** (33%)	**2**	Paying fee leads to added value	**6** (50%)
			4	Already good experience with private HEI	**3** (25%)
			4	International orientation	**3** (25%)
			4	Specific person	**3** (25%)

Table 16: Expectation Phase - Comparison Topic 'Reasons for choosing respective HEI'. Source: own illustration

What is noticeable about the theme 'Content of study program' is that both MUAS (66%) and MBS (66%) students emphasise the unique features of the respective study program and thus justify their choice for the respective HEI in a similar way (MUAS 1, MUAS 2; MUAS 3; MUAS 4; MUAS 5; MUAS 6; MUAS 7; MUAS 8). The reasoning of the private MBS students is similar reads similar (MBS 1, MBS 2; MBS 4; MBS 6; MBS 8; MBS 10).

A big difference, however, is evident in the 'image of private HEIs'. In other countries, private HEIs have a high demand, are highly selective, generate a high research output and enjoy a good reputation (Herrmann & Nagel, 2023). From the literature it is shown that private HEIs in Germany fulfil a different function than in other countries (Hüther & Krücken, 2018). The different perceptions of the image of private HEIs in Germany (Hüther & Krücken, 2018; Herrmann & Nagel, 2023) are also reflected in the statements of the MUAS students. In their justification for choosing public HE, they gave the following reasons: the financial aspect of private HE (MUAS 1, MUAS 3; MUAS 5; MUAS 9), better public HE for less money (MUAS 2; MUAS 7), negative perception of private HEIs and students within society (MUAS 2, MUAS 6; MUAS 8), and the students buy HE access/degree (MUAS 6; MUAS 7).

Regarding the first theme, it can generally be said that in Germany it is mainly the public HEIs that are 'elite universities' (bmbf.de, 2022) and not the private ones. This leads to the impression that public HEIs are generally better than private ones even though there is no scientific proof (bmbf.de; 2022). Additionally, there is limited research relating to the other themes, although a research paper published at the beginning of the 2000s pointed out that critics saw great incentives for lecturers to award better grades at private than at public HEIs: As the survival of the institution depends largely on student satisfaction, students should experience a stress-free study experience and contribute to a positive image of the HEI (Yang & Yip, 2003).

Some MUAS students express apprehension about private HE, fearing being labelled as private students and preferring the reputed quality of public HEIs (MUAS 2; MUAS 8). They value practical experiences and a prestigious degree, often associated with public HEIs (MUAS 2, MUAS 8). Furthermore, they want to achieve their degree through their own efforts and not because they are paying for a degree: "*My aspiration was to enrol in a public HEI so that I could proudly proclaim, 'That achievement is mine, thanks to my excellent Bachelor's degree'*" (MUAS 8). These are individual opinions, but it demonstrates that private HEIs in

Germany could face (image) challenges despite the continuously rising number of students at private HEIs (statista.de, 2023).

MBS students perceive tuition fees more positively, considering them as added value. This includes enhancing personal networks, and job opportunities through alumni connections (MBS 1). This aligns with findings suggesting that graduates gain a competitive advantage on the labour market through private HE as some sort of return on investment (Herrmann & Nagel, 2023). Added value is also seen in access to better lecturers, reflecting a belief in superior educational quality due to fee payment (MBS 6).

MBS students (MBS 8; MBS 9) perceive easier access to private HEIs as added value due to simpler admission processes: *"I pay the money and I am accepted"* (MBS 8). This contrasts with MUAS students' negative perception, associating it with the poor image of private HEIs. While literature lacks direct evidence of easier access, Herrmann and Nagel (2023) note private HEIs' flexibility in admission criteria.

This aspect warrants deeper analysis, revealing challenges for German private HEIs regarding self and external perception. Given the qualitative nature of this study and its limited scope, further investigation is necessary to draw broader conclusions. However, this finding serves as a valuable foundation for future research into the topic.

4.2.1.2 Rankings

In the literature on student satisfaction, it is often mentioned that student satisfaction is an important factor for a university's position in rankings (Jones, 2010). Contrasting views emerged among MBS and MUAS students regarding the importance of rankings (Table 17): all MUAS students found rankings rather unimportant, whereas 58% of MBS students valued them.

IMPORTANCE OF RANKINGS					
MUAS			**MBS**		
	Theme	**No. of students**		**Theme**	**No. of students**
1	Rankings are rather unimportant	**7** (77%)	**1**	Rankings are important	**7** (58%)
2	Rankings are important	**2** (22%)	**2**	Nice to have	**3** (25%)

Table 17: Expectation Phase - Comparison Topic 'Importance of Rankings'. Source: own illustration

The seven MUAS students offered diverse perspectives on the insignificance of rankings in their decision-making. Some cited MUAS's strong reputation in Munich, dismissing the need for rankings (MUAS 2, MUAS 3; MUAS 8). Others expressed disinterest, unaware if MUAS featured in any rankings (MUAS 6) or questioned the credibility of rankings, since "*…you hear from every university that it is the 'top university'. That's why I don't believe in rankings*" (MUAS 7).

For 58% of interviewed MBS students, rankings played a significant role in their decision-making process. Various reasons were cited. Some sought objective insights beyond marketing portrayals of HEIs, recognising the challenge of assessing HEIs solely through websites (MBS 1), an idea that is in line with the literature as students hardly know the 'product' before the purchase (Stankevics et al., 2018). Rankings provided reassurance for some fee-paying students uncertain about their investment's value (MBS 12). Additionally, students considered vocational prospects, believing companies favoured graduates from top-ranked HEIs (MBS 11), which is consistent with prior research (Jones, 2010; Bates & Kaye, 2014; Bunce et al., 2017; Khan & Hemsley-Brown, 2021).

Different views on rankings between MUAS and MBS students may stem from financial stakes, with MBS students investing heavily in tuition fees. Seeking to minimise the financial risk, they rely on presumably objective criteria like rankings to validate their investment. In contrast, MUAS students have no such financial burden. This might explain the different emphasis on rankings. Therefore, private HEIs should recognise rankings' significance as a decisive factor for potential students.

4.2.1.3 Lectures during Covid

The Covid pandemic profoundly impacted life in 2020 and 2021 (who.int, 2023), including the lives of the students who participated in this study. MUAS and MBS students were interviewed in autumn 2020 (*Expectation Phase*) regarding their expectations for teaching during the crisis. A comparison of their responses is detailed in Table 18.

EXPECTATIONS OF LECTURES DURING COVID					
MUAS			**MBS**		
	Theme	***No. of students***		***Theme***	***No. of students***
1	Interaction	**5** (55%)	**1**	Hybrid lectures	**10** (83%)
2	Handling collaborative software solutions	**4** (44%)	**2**	Integration of students participating online	**4** (33%)
3	Use of camera	**3** (33%)	**3**	Use of camera	**3** (25%)
3	Variety	**3** (33%)	**3**	Technical equipment	**3** (25%)
3	Use of interactive online tools	**3** (33%)			
3	Break-out session	**3** (33%)			

Table 18: Expectation Phase - Comparison Topic 'Expectations of Lectures during Covid'. Source: own illustration

Expectations were heavily influenced by Covid regulations at MUAS and MBS. Due to organisational circumstances, the first interviews with both MUAS and MBS students took place approximately two weeks into the first semester. MUAS opted for online-only lectures from mid-October 2020, shaping students' expectations accordingly. Conversely, MBS offered hybrid teaching in September and also to a large extent in October 2020, with synchronous on-campus lectures alongside remote participation via MS Teams. The term 'hybrid lectures' was chosen over 'blended learning' (Turnbull et al.,2021) to align with MBS's terminology.

MUAS students highlighted potential drawbacks of online-only lectures, notably the challenge of maintaining concentration due to reduced interactivity. One student expressed concerns about prolonged screen time, emphasising the need for interactive sessions and breaks (MUAS 8). Students' difficulties in adapting to online learning were identified as major barriers to a successful transition to e-learning (Turnbull et al., 2021).

During the *Expectation Phase*, MUAS students expressed concerns about reduced interaction in online lectures, affecting discussions with peers and lecturers (MUAS 2, MUAS 3, MUAS 5; MUAS 9). However, research has shown that facilitating social interaction in virtual space is particularly important in courses that focus on communication skills (Güth & Steckler, 2021): "*Especially in group work, it's important to be able to interact with your fellow students face-to-face"* (MUAS 3). Students stressed the importance of maintaining a personal connection despite the online format (MUAS 5). Camera usage was noted as enhancing the sense of participation, mitigating feelings of isolation (MUAS 2, MUAS 3; MUAS 7). Switched-off cameras make this even more difficult as the lecturers do not even know if the students are present (Güth & Steckler, 2021). Additionally, the lack of camera use limits lecturers' ability to gauge students' comprehension and offer support (Gillett-Swan, 2017). MUAS students also emphasised the importance of diversifying lectures beyond traditional formats, advocating for interactive online tools (MUAS 4; MUAS 5; MUAS 8) and breakout sessions for group work (MUAS 1; MUAS 3; MUAS 4).

With MBS's hybrid lecture approach, Munich-based students had the flexibility to choose between attending classes on campus or online (MBS 11). Some MBS students appreciated the opportunity to attend lectures on campus in person, finding it conducive to concentration compared to remote learning (MBS 1; MBS 3). With limited social opportunities due to contact restrictions, students valued the chance to engage with peers and lecturers on campus. "*I prefer hybrid lectures because I want to meet people*" (MBS 1). However, challenges persisted also in the hybrid context, particularly in ensuring equitable interaction between on-site and online-only students. Güth and Steckler's study (2021) supports this, highlighting the difficulties in socialising and sharing personal information, especially for international students attending synchronous online lectures at the same time as students based in Munich. MBS students stressed the importance of inclusive participation for online-only attendees, urging lecturers to adapt their lectures accordingly (MBS 1; MBS 7; MBS 8; MBS 9).

The challenge of group work was emphasised, particularly when some students were participating online (MBS 9). The specific difficulties of online group work are intensified by factors such as engagement, access, community, and support (Gillett-Swan, 2017). Although technically easy to implement due to MS Teams or Zoom, breakout sessions present challenges in terms of content, requiring more planning and making it difficult for educators to measure student progress or offer support (Güth & Steckler, 2021).

In summary, students' remarks underscore the multifaceted elements crucial for effective online lectures, encompassing personal, structural, physical-technical, and interactive factors (Güth & Steckler, 2021).

4.2.1.4 Reputation Lecturers

The literature review highlights that private HEI students prioritise academic reputation and industry connections more than their public HEI counterparts (Platz & Holtbrügge, 2016). Both private and public UAS commonly promote instruction by business experts. Thus, students at MBS and MUAS were queried on the importance of lecturer reputation, although the term ‘reputation’ was not explained in detail. However, in the literature, a distinction is made between ‘prestige’ and ‘reputation’. Sociologists define ‘prestige’ as 'reputation arising from success' and give ‘prestige’ a positive connotation, whereas ‘reputation’ is defined more neutrally and as a ‘publicly recognised name' (Shenkar & Yuchtman-Yaar, 1997).

IMPORTANCE OF GOOD REPUTATION OF LECTURERS					
MUAS			**MBS**		
	Theme	***No. of students***		***Theme***	***No. of students***
1	Not important	**6** (66%)	1	Nice to have	**7** (58%)
2	Nice to have	**3** (33%)	2	Important	**4** (33%)

Table 19: Expectation Phase - Comparison Topic ‘Importance of good Reputation of Lecturers’. Source: own illustration

MBS and MUAS students equate 'reputation' with 'prestige', despite the nuanced differences. However, their expectations differed (Table 19): Most MUAS students

(66%) deemed a good reputation unimportant, while the majority of MBS students (58%) viewed it favourably, with 33% considering it important.

MUAS students provided three distinct reasons why the reputation of the lecturers was relatively insignificant to them. Some students expressed scepticism, believing it to be misleading (MUAS 3). Others indicated that they did not consider it important (MUAS 2), or emphasised competence over reputation (MUAS 3).

The seven MBS students who regarded a good reputation as 'favourably' provided varied justifications. Firstly, they appreciated prestigious lecturers, noting the honour of being taught by accomplished individuals (MBS 4). Some considered it an added benefit, allowing them to boast about their lecturer's affiliation (MBS 8; MBS 10). Others believed a good reputation reflected superior teaching skills, correlating it with effective instruction and quality content delivery (MBS 2).

The interviewed MBS students seem to interpret the term ‘reputation’ in the direction of 'prestige', as they positively evaluate the success of individual lecturers at MBS. However, they did not discuss how lecturers are perceived at the HEI in terms of feedback and accessibility. Some quotes underscore the importance, also noted in the literature, of students expecting lecturers to effectively deliver course content that meets their needs as paying customers (Tomlinson, 2017).

Employing buzzwords in university marketing might heighten student expectations and unintentionally foster consumerist behaviours among students (Tomlinson, 2017) while downplaying specific aspects could alleviate pressure. MUAS marketing efforts (hm.edu, 2023) lack prominent promotion of industry experts, despite the curriculum including practitioners teaching modules. The MBS website, however, prominently features endorsements of industry experts (MBS, 2023). The different marketing emphasis of the two HEIs could contribute to different expectations regarding lecturer reputation.

4.2.1.5 Design of the Lectures

The researcher's inquiry into lecture design expectations aimed to discern variations in the balance between classical lectures, case studies, group work, and guest lectures. Responses revealed differences and occasional commonalities (Table 20). However, due to diverse theme categorisations and answer justifications, the topic was categorised under the 'Differences' section.

EXPECTATIONS OF THE DESIGN OF THE LECTURE					
MUAS			**MBS**		
	Theme	***No. of students***		***Theme***	***No. of students***
1	Classic lecture	**4** (44%)	**1**	Practical teaching focus	**4** (33%)
1	Group work	**4** (44%)	**1**	Balance	**4** (33%)
3	Balance	**3** (33%)	**1**	Interaction	**4** (33%)
			4	Discussions	**3** (25%)

Table 20: Expectation Phase - Comparison Topic 'Expectation of the Design of the lecture'. Source: own illustration

Noteworthy among MUAS students' responses is their preference for classical lectures. They emphasise the importance of learning: "*Especially at the beginning of the semester, the emphasis on lectures where you learn something should be greater than at the end*" (MUAS 7). This suggests a concern that alternative lecture formats may hinder learning, prompting further discussion. However, section 4.2.2.2.1 highlights the significance of practical relevance in lecture design, a viewpoint shared by most MUAS students, as it enhances comprehension and learning efficacy.

MBS students prioritise three aspects equally. Firstly, they emphasise the importance of a practical lesson design, aiming for collaborative material exploration and in-depth discussions (MBS 1, MBS 4; MBS 12). Additionally, they seek a balanced mix of different instructional elements within the course structure, valuing a blend of group work and lectures (MBS 5; MBS 6; MBS 7; MBS11). Lastly, they highlight the significance of interaction during lectures, particularly in online settings, to enhance engagement and comprehension (MBS 1; MBS 2; MBS 3; MBS 12). Before the onset of Covid restrictions, literature already hinted at challenges educators might face in transitioning to online teaching methods (Gillett-Swan, 2017). These challenges, exacerbated by evolving Covid restrictions and time constraints, may impede their capacity to effectively adapt offline content for digital learning environments (Gillett-Swan, 2017). This necessitates the development of new digital teaching approaches, which may be challenging for lecturers given time limitations (Güth & Steckler, 2021).

4.2.1.6 Standard Period of Study

Both MUAS and MBS offer three-semester master's programs. Students from both HEIs were asked about their expectations regarding the feasibility to complete the program within the standard period of study (Table 21).

EXPECTATIONS STANDARD PERIOD OF STUDY					
MUAS			**MBS**		
	Theme	***No. of students***		***Theme***	***No. of students***
1	Not feasible	**5** (55%)	**1**	Feasible	**12** (100%)
2	Feasible	**4** (45%)			

Table 21: Expectation Phase - Comparison Topic 'Standard period of study'. Source: own illustration

The responses from MUAS students are evenly divided, with half expressing doubt (55%) about completing their studies within the standard period. Various reasons contribute to this opinion: some cite the heavy workload as prohibitive (MUAS 2), while others express a desire to spend a semester abroad (MUAS 3). Additionally, some mention balancing a job alongside studies as a challenge (MUAS 8). Conversely, the remaining half (45%) are confident about completing their master's within the standard timeframe. They attribute this to the program's design (MUAS 5) and their own motivation and ambition to succeed in each semester (MUAS 8).

Hermann (2019) highlighted in her research that students in Germany opt for expensive private HE due to the perceived feasibility of completing programs within the standard timeframe. The views expressed by MBS students validate this finding, as all interviewed students are confident about completing their master's within the standard period. They attribute this confidence to two main factors. Firstly, they emphasise their own motivation (MBS 6; MBS 9; MBS 12), and secondly, they highlight the small class sizes characteristic of private HEIs, which fosters personalised attention and support from lecturers (MBS 11). Additionally, the prospect of paying tuition fees for subsequent semesters serves as an incentive for timely completion (MBS 2). Grendel et al (2014) suggest that older students at private HEIs may exhibit higher motivation levels due to their professional experience, which they apply to their studies (see: 4.4.1 Student Profiles).

4.2.1.7 Networking Possibilities

German UAS prioritise practical application and alignment with labour-market needs and fostering student engagement with companies (Stifterverband, 2020). MUAS and MBS both utilise these networking opportunities in their marketing efforts. Thus, networking opportunities were a focus in the *Expectation Phase*.

EXPECTATIONS NETWORKING POSSIBILITIES					
MUAS			**MBS**		
	Theme	***No. of students***		***Theme***	***No. of students***
1	University task	**5** (55%)	**1**	Not a must-have	**4** (33%)
2	Guest lectures	**3** (33%)	**1**	Career network	**4** (33%)
			1	A lot, because I am at a private HEI	**4** (33%)
			4	Alumni network	**3** (25%)

Table 22: Expectation Phase - Comparison Topic 'Networking Possibilities'. Source: own illustration

When discussing expectations regarding networking opportunities, differences emerge between students from the two HEIs (Table 22). Public MUAS students generally hold the view that the HEI should facilitate networking opportunities for them (MUAS 1, MUAS 2, MUAS 3; MUAS 6; MUAS 7). Moreover, some MUAS students express the expectation of being connected with companies and having networking opportunities through guest lectures (MUAS 4, MUAS 5; MUAS 8). Consequently, the majority of MUAS students interviewed express expectations for the HEI to facilitate networking opportunities. It is often debated that students of public HEIs are more intrinsically motivated compared to those of private HEIs, who seek a tangible return on investment (Platz & Holtbrügge, 2016). However, Platz and Holtbrügge (2016) found that public HEI students also view their studies as a means to secure a good job post-graduation, a perspective shared by MUAS students.

The viewpoints of MBS students regarding networking expectations are diverse. Four students (33%) hold high expectations due to attending a private HEI and paying tuition fees. They anticipate networking opportunities with distinguished professors as a major advantage (MBS 10, MBS 11). The presence of personalised mentoring programs was also highlighted: "*I appreciate the mentoring program, but I believe such initiatives should be standard for any private institution*" (MBS 7). Enrolling in a costly private HEI is predominantly justified by the anticipated higher return on investment (Herrmann & Nagel, 2023).

An intriguing observation is that four students expressed a lack of interest in networking opportunities due to their introverted personalities. This highlights how individual preferences and traits can influence students' perceptions of an HEI's offerings (MBS 1, MBS 3, MBS 5; MBS 8). "*I know how important it is, but it's not that important to ME*" (MBS 8).

When comparing the statements of MUAS students with those of MBS students, few differences are immediately evident. However, the underlying rationale for their expectations differs significantly in some responses. Interestingly, some MBS students openly attribute their high expectations of networking opportunities to the payment of tuition fees. This aligns with previous research (Herrmann, 2019; Herrmann & Nagel, 2023), which suggests that connections to the business sector hold greater significance for students attending private HEIs. Interestingly, some MBS students exhibit consumerist attitudes (MBS 7; MBS 10; MBS 11; MBS 12), expecting tangible returns on their investment in the form of professional networks (Platz & Holtbrügge, 2016), as they directly link their payment of tuition fees to these expectations.

4.2.1.8 Summary

During the *Expectation Phase*, a comprehensive analysis identified 22 topics deemed relevant for comparing the expectations of MBS and MUAS students. Notably, differences in expectations between the students from these institutions were observed in only seven topics: (1) reasons for choosing respective HEI, (2) rankings, (3) expectations of lectures during Covid, (4) reputation lecturers, (5) design of the lecture, (6) standard period of study, and (7) networking possibilities.

The comparison of student expectations at MUAS and MBS reveals notable differences. Both groups value the uniqueness of their chosen programs, yet MUAS students prioritise financial aspects and practical experiences, whereas MBS students emphasise enhanced networking opportunities and prestigious faculty at private HEIs. Noteworthy differences emerge in the importance placed on rankings, with MBS students deeming them essential for validating their investment, unlike MUAS students. Amid the Covid pandemic, MUAS students express apprehensions about online-only lectures, while MBS students appreciate the flexibility of hybrid formats. MUAS students generally do not prioritise lecturer reputation, while MBS students see it as valuable, associating it with superior educational quality. Regarding lecture design, MUAS students prefer traditional formats, whereas MBS students prioritise practical approaches and interactive sessions. In terms of the standard period of study, MBS students are more confident in completing their programs within the standard timeframe, attributed to motivation and supportive environments in private HEIs, whereas MUAS students are more divided on this issue.

Overall, while MUAS and MBS students share some expectations, differences are influenced by factors such as institution type, financial considerations, and perceived return on investment.

4.2.2 Comparison Expectation Phase – Commonalities

Through Thematic Analysis (TA), a total of 21 topics were discerned during the *Expectation Phase* (Table 14). This analysis identified 14 commonalities between students at public MUAS and private MBS. These commonalities are organised below according to the respective question characteristics outlined in the methodologies section. As commonalities inherently stem from shared or comparable aspects (Cambridge Dictionary, NA), this warrants their presentation in a holistic manner. Table 23 offers an outline of these shared expectations alongside their corresponding question characteristics. It is crucial to note that while the responses (and their respective rankings) may not be identical, they exhibit commonality.

Expectation Phase - Commonalities					
Institutional Characteristics		Academic Characteristics		Service Characteristics	
1	Campus	1	Practical relevance	1	Willingness to help
2	Seminar rooms	2	Theories	2	Staff availability
3	Class size	3	Academic director	3	Preparation job
4	International orientation	4	Lecturers		
5	Extracurricular activities	5	Academic level		
		6	Grades		

Table 23: Expectation Phase - Overview Commonalities. Source: own illustration

4.2.2.1 Institutional Characteristics

The term 'institutional characteristics' encompasses all aspects of student life related to general features, such as international orientation, as well as the physical amenities of the respective HEI. These physical amenities, ranging from campus layout and seminar rooms to infrastructure and equipment, significantly impact student satisfaction (Appleton-Knapp & Krentler, 2006; Clemes et al., 2008).

4.2.2.1.1 Campus

Regarding the campus, although rankings may differ, the shared emphasis and rationales suggest common ground, prompting the researcher to classify 'campus' expectations under the commonalities section (Table 24).

EXPECTATION CAMPUS					
MUAS			**MBS**		
	Theme	***No. of students***		***Theme***	***No. of students***
1	Community and co-working areas	**6** (66%)	**1**	Places to eat	**5** (41%)
1	Places to eat	**6** (66%)	**2**	Community and co-working areas	**3** (25%)
3	Park/Green spaces	**4** (44%)	**2**	Park/Green spaces	**3** (25%)
			2	Technical equipment	**3** (25%)

Table 24: Expectation Phase - Comparison Topic 'Expectation Campus'. Source: own illustration

The campus should offer opportunities for students to connect and collaborate with their peers, as highlighted by statements from both MUAS and MBS students. For instance, MUAS students emphasise the importance of having ample space for group work alongside lecture halls (MUAS 4), and the ability to interact with fellow students (MUAS 9). Similarly, MBS students express a desire for social gatherings and spaces for activities apart from studying (MBS 8; MBS 10). These opinions reflect the understanding that the campus serves as more than just a physical space—it is a hub for social interaction and community building. Research supports this notion, indicating that socialising with peers enhances academic experiences and overall satisfaction with institutional amenities (Tinto & Goodsell, 1993; Hanssen & Solvoll, 2015). Thus, these perspectives highlight the significance of well-designed campus social spaces for promoting student well-being and academic engagement.

4.2.2.1.2 Seminar Rooms

Seminar rooms, integral to the facilities, are considered part of the institutional characteristics and reveal commonalities. Both MUAS and MBS students anticipate modern and digitally equipped facilities, along with comfortable seating arrangements. Notably, there is an emerging expectation for windows (MUAS 1; MUAS 2; MUAS 3; MUAS 5; MUAS 8; MBS 1; MBS 7; MBS 11), likely influenced by the Covid situation (Table 25).

EXPECTATION SEMINAR ROOMS					
MUAS			**MBS**		
	Theme	***No. of students***		***Theme***	***No. of students***
1	Modern equipment	**6** (66%)	**1**	Modern equipment	**10** (83%)
2	Windows	**5** (55%)	**2**	Good chairs/tables	**10** (83%)
3	Modern equipment	**3** (33%)	**3**	Windows	**3** (25%)
4	Chairs/tables	**3** (33%)	**4**	because I pay money	**2** (16%)

Table 25: Expectation Phase - Comparison Topic 'Expectation Seminar Rooms'. Source: own illustration

Various aspects of modern equipment were highlighted, indicating commonalities among students, such as the need for functional digital projectors for slide presentations, whiteboards, reliable WiFi, and a modern overall environment (MUAS 2, MUAS 3; MUAS 5; MUAS 6; MUAS 8; MUAS 9). One student from MUAS emphasised the importance of room digitalisation, linking it to the potential for more engaging lectures (MUAS 5). Previous research has underscored the significance of stable internet connections and dependable technology for successful participation in hybrid teaching (Weisflog & Böckel, 2020).

Despite this consensus, one notable difference emerged. Two MBS students spontaneously mentioned tuition fees in relation to seminar room equipment (MBS 10; MBS 11). They expressed a desire for modern furnishings, reflecting an expectation that their investment in a private HEI should be reflected in the quality of facilities (Wong & Chiu, 2019). This statement aligns with findings suggesting that fee-paying students may assume their HEI possesses greater financial resources (Bates & Kaye, 2014).

Another student from MBS showed consumerist tendencies by demanding more modern amenities, questioning why such standards couldn't be expected given the tuition fees paid (MBS 11). This underscores the notion that students mentally allocate a portion of their fees towards facility upkeep, expecting the HEI to meet certain standards. The lack of transparency regarding institutional finances can lead to unrealistic expectations and potential disappointment among students, as they may speculate about the allocation of funds.

4.2.2.1.3 Class Size

Universities of Applied Sciences (UAS) commonly promote small group sizes as a unique selling proposition (USP). In the marketing strategies of private HEIs, this feature is particularly emphasised (Platz & Holtbrügge, 2016). Hence, it is unsurprising that both MUAS (88%) and MBS (100%) students anticipate small group settings (Table 26). However, it is noteworthy that the definition of 'small' varies among students; while some consider six students as small (MBS 4; MBS 6), others extend the limit to 30 students (MUAS 3; MUAS 5; MUAS 6; MBS 9).

EXPECTATION CLASS SIZE					
MUAS			MBS		
	Theme	***No. of students***		***Theme***	***No. of students***
1	Small groups	**8** (88%)	**1**	Small groups	**12** (100%)

Table 26: Expectation Phase - Comparison Topic 'Expectation Class Size'. Source: own illustration

One advantage of the research design is that the researcher can ask questions about the rationale for a response. There are notable commonalities in the rationales provided for preferring small group sizes. Foremost among these is the desire of students, regardless of their HEI, to establish connections with their peers (MUAS 3; MUAS 5; MUAS 8; MUAS 9; MBS 3; MBS 4; MBS 11). "*Having only 30 people is great because I can really get to know other students and not feel like an anonymous figure. We can support each other*" (MUAS 8). The significance of peer support, fostered within a smaller group setting, was also highlighted in the discussion of campus aspects (4.2.2.1.1), as a robust social network of peers generally enhances other forms of academic support (Tinto & Goodsell, 1993).

Another aspect mentioned is the desire to not merely be a statistic but to be recognised individually within the educational setting (MUAS 4), and the enhanced interaction opportunities in small groups, where everyone has the chance to contribute (MBS 11). The potential for increased interaction has long been established in research, with active participation in class correlating with improved learning outcomes (Tinto & Goodsell, 1993). However, in online or hybrid learning environments, efforts must be made to recreate this balance digitally, as informal interactions during breaks are not feasible (Decker et al., 2021).

Furthermore, the opportunity to engage and exchange ideas with both peers and lecturers was cited as another benefit of small group settings by both MUAS and MBS students. "*It's like going back to basics, reminiscent of school. But it's nice because the lecturer knows your name and there's a completely different sense of appreciation*" (MBS 10). This emphasis on feeling valued is particularly noteworthy as it underscores consumerist tendencies among some MBS students, who seek respectful treatment from university staff (Khan & Hemsley-Brown, 2021).

4.2.2.1.4 International Orientation

The landscape of HEIs is becoming increasingly competitive on both national and international fronts (Gruber et al., 2010). To stay competitive globally, HEIs must adopt an international orientation, such as offering English-language lectures to accommodate non-German-speaking students.

MBS places significant emphasis on international orientation in its marketing endeavours (MBS, 2023). Their website elaborates on the importance of international exchange, highlighting its role in broadening cultural horizons and fostering global networks among students. They assert that in today's interconnected world, gaining international experience is more crucial than ever. Similarly, MUAS is also committed to internationalisation efforts. The HEI's 'International Office' plays a pivotal role in promoting internationalisation initiatives, offering support and services to all university members and organisational units (hm.edu, 2023). Table 27 outlines the expectations of MUAS and MBS students regarding the international orientation of their respective HEIs.

EXPECTATIONS OF INTERNATIONAL ORIENTATION					
MUAS			**MBS**		
	Theme	***No. of students***		***Theme***	***No of students***
1	English as language of instruction	**5** (55%)	**1**	Very important	**9** (75%)
2	Very important	**3** (33%)	**2**	English as language of instruction	**3** (25%)
2	International fellow students	**3** (33%)	**2**	International fellow students	**3** (25%)
2	Semester abroad	**3** (33%)			

Table 27: Expectation Phase - Comparison Topic 'International Orientation'. Source: own illustration

Expectations regarding the international orientation of the HEI exhibit commonalities, though not exact parallels. Common themes include: English as the language of instruction, presence of international fellow students, availability of international lecturers, and opportunities for a semester abroad.

In today's globalised workplace, proficiency in initiating and sustaining interactions in multiple languages, particularly English, is crucial (Jackson J. , 2015). Students recognise the importance of international positioning for future career prospects (MBS 8). Participating in a semester abroad enhances intercultural competence and prepares students for the global job market (Jackson J. , 2015). Both MUAS and MBS students highlighted these benefits. For instance, one MBS student expressed their desire for international experience before entering the job market (MBS 3).

While MUAS does not mandate a semester abroad like MBS, 33% of the MUAS students interviewed still deemed it important (MUAS 4; MUAS 7; MUAS 8). These students rely on the international orientation advertised by MUAS, trusting in the HEI's support for their desire to study abroad: "*Having contacts abroad and partner universities, along with university support for international opportunities, are important to me. If a university lacks international orientation, it might lack ambition to facilitate students' experiences abroad*" (MUAS 4).

4.2.2.1.5 Extracurricular Activities

An extracurricular activity refers to an activity undertaken by students outside the scope of their academic curriculum. It is voluntary and typically viewed as an integral part of university life. Both MUAS and MBS promote extracurricular activities on their respective websites. Table 28 illustrates the shared expectations of MUAS and MBS students regarding extracurricular activities.

EXPECTATIONS EXTRACURRICULAR ACTIVITIES					
MUAS			**MBS**		
	Theme	***No. of students***		***Theme***	***No. of students***
1	It is important	**7** (77%)	**1**	It is important	**6** (50%)
2	No expectations	**2** (22%)	**2**	No expectations	**5** (41%)

Table 28: Expectation Phase - Comparison Topic 'Extracurricular Activities'. Source: own illustration

Despite a higher percentage of MUAS students considering extracurricular activities important compared to MBS students, similar rationales are provided. They express a desire to connect with peers in informal settings. "*It's quite cool to network and get to know people from other study programs*" (MUAS 1). Additionally, seeking experiences beyond typical university life was highlighted (MBS 12).

An MBS student's comment stands out, as they explicitly mention paying tuition fees as a justification. Interestingly, while other MBS students also expect extracurricular activities, they do not explicitly tie them to their financial investment: "*With the price you pay for MBS, I would certainly expect that*" (MBS 11). Existing research suggests that the expectation of receiving value for money is a key criterion in assessing HEIs' offerings, particularly when students pay high tuition fees (Jones, 2010; Tomlinson, 2017). This could explain the reasoning of the MBS student.

4.2.2.2 Academic Characteristics

The academic characteristics describe topics related to the academic part of a program, i.e. the content of the lecture, the grades and the people involved in imparting the knowledge.

4.2.2.2.1 Practical Relevance

The aspect of practical relevance was previously mentioned in section 4.2.1.5 Design of the Lectures. However, specific inquiries were made about the significance of practical orientation within the study program in the section dedicated to academic characteristics (Table 29).

EXPECTATIONS AND IMPORTANCE OF PRACTICAL RELEVANCE					
MUAS			**MBS**		
	Theme	***No. of students***		***Theme***	***No. of students***
1	Very important	**7** (77%)	**1**	Very important	**11** (91%)
2	Valuable for the future job	**3** (33%)	**2**	The reason for private HEI	**2** (16%)

Table 29: Expectation Phase - Comparison Topic 'Expectation Practical Relevance'. Source: own illustration

Numerous commonalities emerge between the expectations of practical orientation among MUAS and MBS students. This alignment is unsurprising, given that public UAS in Germany typically emphasise practical and industry-oriented HE programs, with private UAS exhibiting an even stronger focus on practical orientation (Platz & Holtbrügge, 2016; Stifterverband, 2020).

The rationales provided for these expectations are equally noteworthy, showing significant common ground. Primarily, practical orientation is seen as facilitating better retention of taught material (MUAS 1), helps in comprehension (MUAS 3), and fosters insight into the practical implementation of theoretical concepts (MBS 10).

Overall, the consensus in expectations and their justifications is evident. However, two MBS students (MBS 6, MBS 12) justify their heightened expectations with their attendance at a private HEI: "*Practical orientation was a key factor in my decision to choose a private university*" (MBS 6). This statement suggests a belief that private UAS offer a unique selling proposition (USP) centred around practical orientation, potentially implying a perceived lack of practical focus in public UAS.

The following statement reveals two additional insights: a lack of knowledge and a sense of entitlement. "*I've invested money in this, so I expect a certain level of dedication. I expect the HEI to not just assign any lecturer. The main reason for lecturers should not be that they earn money (…) I expect lecturers to bring practical relevance to their lectures. That they have professional experience which they share*" (MBS 12). While professors at public HEIs are also paid, the distinct funding structure of private HEIs, primarily reliant on tuition fees, seems to foster a demand for perceived value for money. This statement also reflects a mind-set of entitlement, wherein students expect lecturers at private HEIs to prove their suitability for teaching roles. It is crucial to note that only a small proportion of students (16%) made such explicit statements. However, these remarks demonstrate aspects of student-consumerism prevalent in international literature (i.e. Wong & Chiu, 2019; Khan & Hemsley-Brown, 2021), warranting attention and further exploration.

4.2.2.2.2 Theories

In examining the expectations and significance attributed to teaching theories in the classroom, it becomes apparent that both MUAS and MBS students recognise their importance (Table 30).

EXPECTATIONS AND IMPORTANCE OF THEORIES					
MUAS			MBS		
	Theme	***No. of students***		***Theme***	***No. of students***
1	Important for orientation	**8** (88%)	**1**	Important for orientation	**10** (83%)

Table 30: Expectation Phase - Comparison Topic 'Expectation Theories'. Source: own illustration

The students emphasised the importance of theories in providing guidance within a subject. "*I believe understanding the theory and background of certain models is beneficial. However, it's important not to overwhelm with excessive theory*" (MUAS 1). This aligns with existing literature, which highlights that theory alone cannot solve practical challenges; rather, theory must be applied and reflected upon in practice (Pellert, 2016). Donald A. Schön's concept of 'Reflection in Action,' introduced in 1983, underscores the dynamic interplay between knowledge and action in practical settings (Schön D. A., 1983). It emphasises the need for continual adaptation of actions to achieve desired outcomes in practice (Pellert, 2016).

Many statements from the students indicate a preference for practical topics for orientation, viewing theories as essential but secondary (MBS 1, MBS 2; MBS 3; MBS 8; MBS 9). This inclination towards practicality over theory is unsurprising given that students typically opt for UAS due to their emphasis on practical learning (Platz & Holtbrügge, 2016). If students sought a more theoretical education, they would likely choose a university with a stronger theoretical focus (Stifterverband, 2020).

4.2.2.2.3 Academic Director

At MUAS and MBS, academic directors play a pivotal role in overseeing academic aspects.

EXPECTATIONS OF ACADEMIC DIRECTOR					
MUAS			MBS		
	Theme	***No. of students***		***Theme***	***No. of students***
1	Have a "sympathetic ear"	**6** (66%)	**1**	Have a "sympathetic ear"	**10** (83%)
2	Coordinator	**6** (66%)	**2**	Coordinator	**4** (33%)

Table 31: Expectation Phase - Comparison Topic 'Expectation Academic Director'. Source: own illustration

Students at both HEI's commonly expect their academic directors to serve as advisors and points of contact for non-academic issues, encapsulating this role as 'having a sympathetic ear' (Table 31). A notable statement from an MBS student captures this expectation well: "*The academic director is our 'duck mommy' and we all waddle behind her*" (MBS 3).

Further statements regarding the theme of 'having a sympathetic ear' emphasise the need for accessibility when students face challenges: "*I definitely believe that he should be there for you not only during lectures, but also when you have problems or questions*" (MUAS 1). Additionally, they value someone who is attentive and willing to assist (MBS 1). This aspect aligns with the literature's depiction of the complexity of student support (Naidoo-Chetty & Plessis, 2021) and is accentuated in student-consumers who anticipate greater accessibility from their educators (Bunce et al., 2017). While a multifaceted topic, studies have shown that professors' behaviours and attitudes significantly impact student satisfaction in HE (Gruber et al., 2010). Desirable traits include a willingness to respond, helpfulness, attentiveness to individual needs, encouragement, and empathy (Lammers & Murphy, 2002; Hill et al., 2003; Brown, 2004). MUAS and MBS students primarily expect these attributes from academic directors, whereas the expectations of the lecturers are different (4.2.2.2.4 Lecturers).

4.2.2.2.4 Lecturers

While the expectations of the lecturers contrast with those of the academic directors (as discussed in section 4.2.2.2.3), MUAS and MBS students share similar expectations in terms of their lecturers (Table 32).

EXPECTATIONS OF LECTURERS					
MUAS			**MBS**		
	Theme	***No. of students***		***Theme***	***No. of students***
1	Expertise	**5** (55%)	**1**	Expertise	**4** (33%)
2	Practical experience	**3** (33%)	**2**	Commitment	**3** (25%)
2	Commitment	**3** (33%)	**2**	Contact person	**3** (25%)

Table 32: Expectation Phase - Comparison Topic 'Expectation Lecturers'. Source: own illustration

When it comes to lecturers, both MUAS (55%) and MBS (33%) students interviewed emphasise the importance of expertise in delivering content (MUAS 3; MUAS 4; MUAS 5; MUAS 6; MUAS 7; MBS 5; MBS 6; MBS 8; MBS 10). Additionally, they expect practical experience from industry professionals (MUAS 2; MUAS 4; MUAS 9; MBS 3; MBS 12). The final crucial aspect is dedication: *"They should put effort into teaching us, cover interesting topics, prioritise our understanding, be responsive to questions, and provide comprehensive course materials. It's about the entirety of the teaching experience, ensuring that I gain knowledge and comprehension in the end"* (MBS 1). Despite the prevailing commonality, it is imperative to highlight a specific comment made by one MBS student, which exemplifies student-consumerist tendencies through its formulation: *"Many work as lecturers alongside their primary occupations. I anticipate gaining insights into their respective industries. (...) If you're paying a significant sum for private education, I believe it's reasonable to have these high expectations*" (MBS 12).

Despite this assertion, which demonstrates evident student-consumerist tendencies as seeking value for money (Jones, 2010; Tomlinson, 2017), it is apparent that the expectations of both MUAS and MBS students towards their lecturers are remarkably similar.

4.2.2.2.5 Academic Level

The academic level of the study program is relevant in that academic reputation is more important for private HEIs than for public HEIs (Platz & Holtbrügge, 2016). Nevertheless, parallels emerge in the expectations of the significance of a rigorous academic standard among both MUAS and MBS students (Table 33).

EXPECTATIONS AND IMPORTANCE OF HIGH ACADEMIC LEVEL					
MUAS			**MBS**		
	Theme	***No. of students***		***Theme***	***No. of students***
1	Important	**5** (55%)	**1**	Important	**8** (66%)
2	Good mix of different levels	**3** (33%)	**2**	Not important	**3** (25%)

Table 33: Expectation Phase - Comparison Topic 'Expectation and importance of high academic level'. Source: own illustration

Both MUAS and MBS students value a high academic standard, yet their reasons for this expectation differ somewhat depending on the institution. MUAS students prioritise a robust academic level primarily for pragmatic reasons, particularly to ensure equitable collaboration in group projects (MUAS 3; MUAS 7; MUAS 8).

Conversely, MBS students also seek a high academic standard, but for different motivations. They believe it fosters ‘enhanced performance’ and ‘mutual learning’ among peers (MBS 6). Additionally, they perceive ‘varying levels of proficiency as hindrances’ to group dynamics, leading to unnecessary repetition: "*We can't tackle certain issues immediately because many don't understand it. If the levels were the same, it would be easier*" (MBS 8). These distinctions may stem from the perceived reputation of private HEIs in Germany. A prevalent assumption is that private HEIs readily accept any student who is willing to pay tuition fees, which in turn contributes to the negative image of private HEIs. MBS students may fear that lower academic standards among their peers could validate this perception. It is worth noting that the role and function of private HEIs in Germany differ from those in the US or UK, where selectivity in admissions and an elitist performance principle are more pronounced (Hüther & Krücken, 2018; Herrmann & Nagel, 2023). Nonetheless, societal perceptions may unintentionally influence expectations of academic rigor among MBS students, possibly reflecting ideals associated with elite institutions abroad.

4.2.2.2.6 Grades

Various studies (Rolfe H. , 2001; Khan & Hemsley-Brown, 2021) indicate that students frequently express dissatisfaction with their grades, and this dissatisfaction is often linked to their perception of university support (Mamica & Mazur, 2020). However, the researcher found a shared expectation regarding grades as both MUAS (77%), and MBS (91%) students expect good grades (Table 34).

EXPECTATIONS OF GRADES					
MUAS			MBS		
	Theme	*No. of students*		*Theme*	*No. of students*
1	Good grades are important and expected	**7** (77%)	**1**	Good grades are important and expected	**11** (91%)
2	Good grades because of own motivation	**4** (44%)	**2**	Good grades because of own motivation	**6** (50%)
3	Grades are not important	**4** (44%)	**3**	Good grades because I pay tuition fees	**2** (16%)

Table 34: Expectation Phase - Comparison Topic 'Expectation Grades'. Source: own illustration

Benefitting from the research design, the researcher probed into why the respective students expected good grades. While the term 'good grades' allows for interpretation, the responses were quite similar. They mainly revolved around two factors: Firstly, the students consciously chose the respective master's program out of genuine interest and dedication (MUAS 1; MUAS 3; MUAS 5, MBS 1, MBS 4; MBS 10). Secondly, they emphasised their personal motivation (MUAS 1; MUAS 5; MUAS 7; MUAS 9; MBS 1; MBS 3; MBS 6; MBS 9; MBS 10; MBS 11).

However, the remarks from two MBS students (MBS 3; MBS 8) stand out, linking tuition fees to their grade expectations. "*I don't spend 24,000 Euros for one and a half years, only to finish with a GPA of 4.0 and having learned nothing. Investing this money should also pay off and have an added value for me*" (MBS 3). Similarly, another student expressed: "*The more expensive something is, the more beneficial it has to be. It doesn't make sense to pay that much money and then just throw it to the wind because my laziness prevailed. That would be an inner conflict for me that just doesn't play out*" (MBS 8).

What is notable, however, is that these students do not expect good grades solely because of their payment or, essentially 'buying' good grades with tuition fees. Rather, their investment in tuition fees intensifies their desire to succeed academically and justify their financial commitment. This contrasts sharply with claims in regarding the negative perception of private HEIs, suggesting a direct 'exchange of grades for money' (Müller-Benedict & Grözinger, 2017). The researcher found no evidence in the literature supporting the notion that the investment in tuition fees increases the pressure to successfully graduate. However, it is important to note that tuition fees were only referenced by a total of two students in this context. To draw reliable conclusions, future studies with representative data would be necessary.

4.2.2.3 Service Characteristics

Service provision in HE is a controversial topic (2.5.2) yet delivering exceptional service can create a competitive advantage in a highly competitive market (Calvo-Porral et al., 2013). In Germany, opting for a costly private HE is justified only if superior service is expected to yield better educational outcomes (Herrmann & Nagel, 2023). To probe expectations in this realm, the interview frameworks were structured around the elements of SERVQUAL (3.4.4), a model comprising 22 distinct items grouped into five dimensions. Common themes emerged in areas such as 'staff's willingness to help,' 'staff availability,' 'handling problems,' and 'preparation for future employment,' which will be elaborated on in subsequent sections.

4.2.2.3.1 Staff’s Willingness to Help

The ‘staff’s willingness to help’ is taken from the SERVQUAL dimension 'responsiveness' and is one of the four items of which it consists (Parasuraman et al., 1991). MUAS and MBS students expressed expectations regarding: ‘friendliness’, ‘accessibility’ to employees with relevant competence, and ‘dedication’, among other factors.

Regarding 'friendliness,' a frequently mentioned theme by both MUAS and MBS students, three distinct aspects were highlighted. First, students emphasised the importance of staff not being annoyed when addressing concerns (MUAS 1). Second, they stressed the need for a friendly response when students don't immediately grasp something (MBS 11). Lastly, students expressed the expectation that staff should proactively follow up with them after resolving issues (MBS 9).

While the expectations are similar overall, two MBS students articulated a different rationale behind their expectations, namely the payment of tuition fees (as discussed in sections 4.2.2.1.6 and 4.2.2.2.4). One student emphasised that staff should make an effort because of the tuition fees paid: "*Considering the amount of money I'm paying, I expect them to go the extra mile. It's part of the service*" (MBS 9). While employees at public HEIs are also compensated for their work, MBS students express a stronger inclination toward demanding more service for their investment (Wong & Chiu, 2019). Another MBS student cited tuition fees to express disappointment when denied free colour copies during the first week of the semester: "*When you're paying that much, certain services are expected. I was taken aback when I was told colour printing costs forty cents per page*" (MBS 12). This underscores the consumerist attitude among some MBS students and their expectation for value for money, as highlighted (Jones, 2010; Tomlinson, 2017) and that paying high amounts of tuition fees may place greater demand on HEIs to provide students with a service that meets their financial investments beyond teaching as suggested by Bates and Kaye (2014).

4.2.2.3.2 Staff Availability

The availability of staff can also be allocated to the SERVQUAL dimension 'Responsiveness', as it is about providing prompt service especially in terms of the speed and quality of responses by HEI staff (Table 35).

EXPECTATION FEEDBACK STAFF		
Response time	**MUAS**	**MBS**
same day	1 (11%)	1 (8%)
next day	2 (22%)	5 (41%)
2 days	1 (11%)	1 (8%)
2-3 days	4 (44%)	3 (25%)
3-4 days	1 (11%)	1 (8%)
week		1 (8%)

Table 35: Expectation Phase - Comparison Topic 'Availability staff'. Source: own illustration

During the interviews, it became evident that students made a distinction between HEI employees (professional service staff) and professors/lecturers, some of whom are also staff members. However, this differentiation was not considered when designing the frameworks, making it challenging to compare results, as some students referred to professors/lecturers while others mentioned staff in their responses.

MUAS and MBS students expressed an expectation for contact options via phone or email during specified business hours. It is difficult to discern a clear difference between private and public students in this regard, as preferences for communication channels seem to be more individual than dependent on HEI type. The following exemplary statements are intended to illustrate this: "*When I write an email, I need urgent, important information*" (MBS 4). In stark contrast to this is the following quote: “*When I write an e-mail, it is not urgent*” (MBS 12).

While communication channel preferences vary among students, the expectation for prompt responses via phone or email within a maximum of four days remains consistent. Timely feedback, a factor expected or even demanded by student consumers (Wong & Chiu, 2019), is evident not only among private MBS but also among public MUAS students.

4.2.2.3.3 Preparation Job

In terms of job preparation expectations, both MUAS and MBS students anticipate acquiring relevant skills that will effectively ready them for the labour-market (Table 36).

EXPECTATIONS PREPARATION JOB					
MUAS			**MBS**		
	Theme	***No. of students***		***Theme***	***No. of students***
1	Relevant knowledge	**4** (44%)	**1**	Relevant knowledge	**9** (75%)
2	Network	**3** (33%)	**2**	Soft skills	**3** (25%)

Table 36: Expectation Phase - Comparison Topic ‘Preparation Job’. Source: own illustration

The expectations of MUAS and MBS students revolve around acquiring practical knowledge to be prepared for their future jobs to avoid starting from scratch in their careers (MUAS 1; MUAS 2; MUAS 4; MUAS 9; MBS 1; MBS 2; MBS 3; MBS 4; MBS 6; MBS 7; MBS 8; MBS 9; MBS 11).

These expectations reflect a trend already under examination in research (e.g. Bratianu & Vatamanescu, 2017). The conventional approach to teaching and learning, primarily focused on knowledge transfer, is being questioned due to the increasingly short life cycle of knowledge and the emergence of new job roles with evolving knowledge requirements. Consequently, learning should prioritise acquiring 'generic skills' to effectively tackle novel challenges in a dynamic environment (Bratianu & Vatamanescu, 2017), mirroring the opinions expressed by the students. The alignment of these expectations is unsurprising, considering that both public and private UAS in Germany offer degrees tailored to meet labour market demands (Stifterverband, 2020). Therefore, students naturally anticipate being adequately prepared for their future careers.

4.2.2.4 Summary

The commonalities in expectations among MUAS and MBS students regarding the institutional, academic and service characteristics were explored in the preceding sections and are summarised in the following paragraphs.

Both MUAS and MBS students place a high emphasis on 'community and co-working areas' as well as 'places to eat' on campus, underscoring the significance of social environments in facilitating connections. This underscores the belief that engaging with peers socially enriches academic experiences and contributes to overall satisfaction with the amenities provided by the HEI (Tinto & Goodsell, 1993; Hanssen & Solvoll, 2015). While there is general agreement on the importance of technology and room digitalisation with stable internet connection for more engaging and successful participation in hybrid lectures (Weisflog & Böckel, 2020), some MBS students tie their expectations to tuition fees, showing consumerist tendencies (Jones, 2010; Tomlinson, 2017). In terms of class size, both groups value small settings, which are advertised as USPs by private HEIs in particular (Platz & Holtbrügge, 2016), although definitions of 'small' vary depending on the student. The desire for peer connections, individual recognition, and increased interaction opportunities are common drivers. Both MUAS and MBS students prioritise international orientation, emphasising English as the language of instruction, international student and faculty presence, and opportunities for a semester abroad, reflecting awareness of the globalised workforce and the value of international experiences (Jackson J. , 2015). Regarding extracurricular activities, both MUAS and MBS students recognise their importance for networking and enhancing university experiences. While MUAS students emphasise their significance, some MBS students link their expectations to tuition fees, indicating consumerist tendencies and a desire for value for money (Jones, 2010; Tomlinson, 2017).

MUAS and MBS students highly value practical orientation in their study programs, emphasising its role in enhancing understanding and application of theoretical concepts. While theories are recognised as important, practical topics take precedence, reflecting students' prioritisation of practical learning (Platz & Holtbrügge; 2016; Stifterverband, 2020). Both MUAS and MBS students anticipate their academic directors to provide support beyond academic coursework, seeking understanding and assistance in addressing challenges. This expectation resonates with the literature's portrayal of the multifaceted nature of student support (Naidoo-Chetty & Plessis, 2021), especially among student-consumers who anticipate increased accessibility from their educators (Bunce et al., 2017). Lecturers, on the other hand, are expected to possess expertise, practical experience, and dedication to teaching. Some MBS students justify the increased expectations with a consumer-orientated mind-set that strives for good value for money (Jones, 2010; Tomlinson, 2017). Both MUAS and MBS students prioritise a high academic standard. While MUAS students name pragmatic reasons such as equitable collaboration, MBS students emphasise the importance of enhanced performance and mutual learning among peers. This variance might arise from the distinct roles of private HEIs in Germany compared to those in the US or UK, where admissions selectivity and an emphasis on elitist performance are more prominent (Hüther & Krücken, 2018; Herrmann & Nagel, 2023), potentially leading to negative perceptions in Germany regarding private HEIs, often seen as readily accepting any student willing to pay tuition fees. Despite tuition disparities, both MUAS and MBS students have comparable expectations for good grades, primarily driven by personal motivation and dedication to their studies. While some MBS students link tuition fees to grade expectations, they do not view payment as directly purchasing good grades but rather intensifying their desire to succeed academically and justify their investment.

The provision of high-quality service in HE is debated, yet it can create a competitive advantage in a competitive HE market. In Germany, opting for a costly private HEI is justifiable if superior service translates into better educational outcomes (Herrmann & Nagel, 2023). MUAS and MBS students anticipate friendly, accessible, and committed staff, with some MBS students linking expectations to tuition fees (MBS 9; MBS 11). They expect prompt responses from HEI staff, irrespective of HEI type. Regarding job preparation, students seek practical knowledge and up-to-date skills to navigate the evolving labour market. These expectations align with research advocating for a shift towards acquiring generic skills (Bratianu & Vatamanescu, 2017). Given that both public and private UAS in Germany tailor degrees to meet labour-market needs, students naturally expect adequate preparation for their careers (Stifterverband, 2020).

Overall, while there is a remarkable amount of commonality in the expectations of MUAS and MBS students, there are also nuances, particularly in terms of the role of tuition fees and the image of private HEIs in shaping expectations. These findings underscore the importance of investigating how institutional reputation and student-consumerist tendencies impact academic expectations.

4.3 Comparison Perceptions of MBS and MUAS Students

The next stage in presenting and analysing the findings involves contrasting the viewpoints of MUAS and MBS students within the *Perception Phase* (Figure 12). Similar to the approach taken in 4.2 Comparison Expectations of MBS and MUAS Students, the differences between MUAS and MBS students are first presented and discussed in detail in 4.3.1 Comparison Perception Phase – Differences. This is followed by the commonalities in perception, which are presented and discussed holistically in 4.3.2 Comparison Perception Phase – Commonalities.

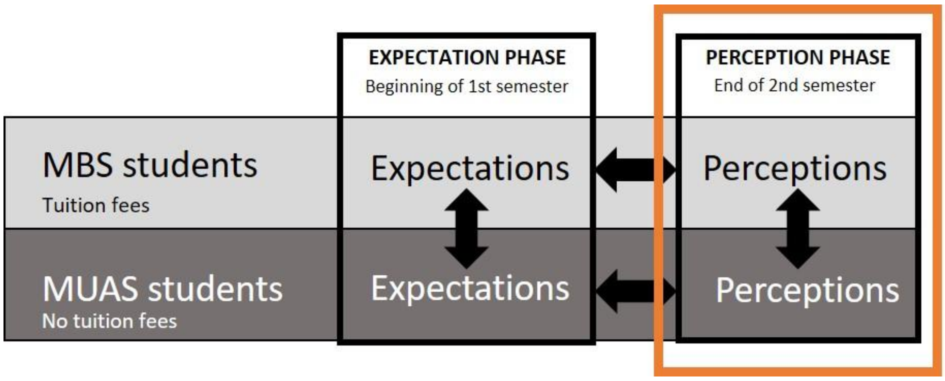


Figure 12: Research Design - comparison perception phase. Source: own illustration

4.3.1 Comparison Perception Phase – Differences

In contrast to the *Expectation Phase*, where numerous commonalities in expectations were found between public MUAS students and private MBS students, the *Perception Phase* uncovered a considerably greater number of disparities between the two groups.

As illustrated in the 4.1 Descriptive Results presented in Table 14, the analysis revealed 22 topics for comparing perceptions. Out of these, 18 differences were identified, alongside four commonalities. This represents a reversal compared to the results of the *Expectation Phase*. Potential explanations for these differences are explored in the corresponding sections.

The subsequent sections will present and discuss the 18 topics where differences in perceptions were observed, adhering to the structure outlined in Table 37.

Perception Phase - Differences					
Institutional Characteristics		Academic Characteristics		Service Characteristics	
1	Campus	1	Academic director	1	Willingness to help
2	Seminar rooms	2	Lecturers	2	Availability staff
3	Lectures during Covid	3	Design of the lecture	3	Networking possibilities
4	Extracurricular activities	4	Standard period of study	4	Preparation job
5	Grades	5	Academic level		
6	International orientation	6	Theories		
7+8	Evaluation of UAS choice / Differences private vs. public HEI				

Table 37: Perception Phase - Overview Differences. Source: own illustration

4.3.1.1 Institutional Characteristics

The institutional characteristics showed the most disparities in perception between MBS and MUAS students, totalling eight differences. However, topics 7+8 are grouped together due to their content. The following sections will present and discuss these findings.

4.3.1.1.1 Campus

Contrasting the perceptions of MUAS and MBS students regarding the campus unveils distinct differences, despite their largely similar expectations such as the preference for green spaces, communal areas for interaction, meeting and study spots, as well as amenities like cafeterias or cafes (Table 38).

PERCEPTION CAMPUS					
MUAS			**MBS**		
	Theme	***No. of students***		***Theme***	***No. of students***
1	Never been to the campus	**6** (66%)	**1**	Positive perception	**5** (41%)
2	Been there once	**3** (33%)	**2**	Strange feeling due to Covid restrictions	**4** (33%)
			2	Not a nice campus	**4** (33%)

Table 38: Perception Phase - Comparison Topic 'Campus'. Source: own illustration

The MUAS students interviewed were either unable to enter the campus at all (66%) or only once (33%) due to the Covid restrictions and the online-only lectures. Consequently, they reported minimal to no experience with the campus.

In contrast, MBS students, benefiting from hybrid classes in the first semester, had greater exposure to the campus. However, it is worth noting that their responses might have differed under non-Covid circumstances. Among the MBS students, there was a mixed perception: nearly half expressed positivity, highlighting the cleanliness and modern office-building atmosphere (MBS 2; MBS 3; MBS 4; MBS 6; MBS 12). Conversely, the other half expressed negative views, citing issues such as the lack of catering facilities (MBS 6; MBS 7; MBS 8; MBS 11). Furthermore, the lack of outdoor areas was criticised: "*I think it's a pity that there is no real outdoor area where you can stay outside. I went to another private HEI in Munich before, which has a great outdoor area*" (MBS 11). This remark underscores student-consumer tendencies of this respective student, as the justification for a certain perception of the campus is related to the payment of tuition fees.

Mainly due to Covid restrictions, the social areas could not be used, resulting in a significant loss of non-academic social interaction (MBS 3, MBS 4; MBS 5). Consequently, 33% of MBS students expressed a sense of unease on campus due to the Covid restrictions (MBS 1; MBS 3; MBS 5 MBS 9). "*It was just empty. I've never seen the campus full, so I can't imagine what it's like to have people there*" (MBS 1). Social areas play a crucial role in determining student satisfaction with their respective HEI (Hanssen & Solvoll, 2015). Although the main reason for the restricted opportunities was largely acknowledged as Covid-related restrictions, which many students could understand, it still led to a disparity between expectation and perception.

4.3.1.1.2 Seminar Rooms

The comparison of perceptions regarding seminar rooms mirrors that of the campus, as MUAS students, restricted from campus due to Covid, could offer limited assessments of seminar rooms, having visited them only once or not at all (Table 39).

PERCEPTION SEMINAR ROOMS					
MUAS			**MBS**		
	Theme	***No. of students***		***Theme***	***No. of students***
1	Never been	**6** (66%)	**1**	Positive perception	**9** (75%)
2	Been there once	**3** (33%)	**2**	Equipment could be better	**3** (33%)

Table 39: Perception Phase - Comparison Topic 'Seminar Rooms'. Source: own illustration

Thus, significant differences in perception mainly stem from Covid restrictions and are briefly addressed. For instance, one MUAS student could only recall details of one single room: "*I can tell you about that one room. I remember there was a projector and electrical outlets. It wasn't high-tech*" (MUAS 8).

In contrast, MBS students, akin to their campus perception, provided feedback on seminar rooms. Their expectations were generally met, resulting in a positive evaluation of the seminar rooms. The presence of a large screen, whiteboard, comfortable chairs, and adequate lighting was highlighted by almost all the students (MBS 1; MBS 2; MBS 4; MBS 5; MBS 6; MBS 7; MBS 8; MBS 9; MBS 12).

However, there were also more critical voices among the MBS students, with three (25%) criticising the seminar room equipment (MBS 3; MBS 10; MBS 11). One student linked her evaluation to the tuition fees paid: "*Considering that the tuition fees are that high, I would expect something more modern. At least modern chairs and tables. Also, a smartboard is missing. Something where you think: That's where the money is going. (...) I think that if you pay that much money, it should also be reflected in the equipment. It sounds so stupid to say that, but I do ask myself: Why should I pay the money?*" (MBS 11).

Her discontent stems from the perceived lack of correlation between her financial investment and the quality of equipment provided, showing consumerist themes such as 'value for money' and demanding 'more' (Jones, 2010; Tomlinson, 2017), as observed in the campus perception section.

4.3.1.1.3 Lectures during Covid

When studying the overview in Table 40, it is noticeable that the responses might initially appear quite similar. However, the basic conditions and reasons for these answers are completely different. Hence, the researcher has opted to categorise this topic under the section highlighting differences.

PERCEPTION LECTURES DURING COVID					
MUAS			**MBS**		
	Theme	***No. of students***		***Theme***	***No. of students***
1	Difference between first and second semester	**7** (77%)	**1**	Difference between first and second semester	**11** (91%)
2	Mixed	**4** (44%)	**2**	Exhausting to look at a screen all the time	**3** (33%)
			2	Rather good	**3** (33%)

Table 40: Perception Phase - Comparison Topic 'Lectures during Covid'. Source: own illustration

In the *Expectation Phase*, discrepancies in expectations between MUAS and MBS students were also noted, particularly regarding lectures during the Covid period (4.2.1.3 Lectures during Covid). Although expectations for interaction and group work were expressed, the unforeseeable impact of Covid on lecture organisation makes it challenging to directly compare expectations with perceptions, given their differing assumptions. Despite these challenges, however, the *Perception Phase* shed light on the significant influence of Covid on the experiences of MUAS and MBS students. Both groups highlighted common challenges, such as 'prolonged screen time' and numerous 'distractions at home'. "*It is exhausting to look at the laptop screen all day. Then the laptop freezes or is slow, the internet goes down for a short time, or general problems with MS Teams occur*" (MBS 11).

Furthermore, both MUAS and MBS students observed a discrepancy between the first and second semester, with the MBS generally receiving more negative evaluations. For MUAS students, this stemmed from online lectures accentuating fundamental issues with lecturers or professors: "*I don't want to say that the Covid situation changed this fundamentally: if the professor is generally not good in teaching, then he is also not good via Zoom*" (MUAS 2). This underscores the missed opportunities for leveraging digitalisation in education, as rapid digitisation merely replicated face-to-face lectures in a virtual space rather than fostering more engaging formats conducive to student-centred learning (Berndt et al., 2021).

In contrast, MBS students expressed dissatisfaction with the transition from hybrid to online-only lectures, citing 'diminished motivation' and 'increased fatigue' due to prolonged screen time (MBS 1; MBS 3; MBS 7; MBS 10; MBS 11). Additionally, the 'loss of social interaction' was noted: "*The things that define a university were dead*" (MBS 4). As already indicated (Hanssen & Solvoll, 2015), 'student life' with its many opportunities to experience social interactions on a private, informal and professional level is an integral part of studying for many students, which has, however, been extremely reduced by the Covid restrictions. Despite efforts to cover the curriculum, these social interactions could not be fully provided.

Despite these challenges, three MBS students (MBS 5; MBS 7; MBS 9) expressed positive perceptions of the lectures, citing factors such as 'well-structured content', 'enhanced interaction through breakout sessions' and 'interactive tools', and 'quizzes'. However, it was evident from both MUAS and MBS students' statements that many educators struggled to adapt their teaching methods effectively to the online format, perhaps due to limited preparation time or insufficient technical infrastructure provided by the respective HEIs. Additionally, educators themselves may have felt unequipped for online teaching approaches, leading to suboptimal learning experiences for students (Gillett-Swan, 2017).

4.3.1.1.4 Extracurricular Activities

In the *Expectation Phase* the majority of both MUAS and MBS students considered extracurricular activities as important.

PERCEPTION EXTRACURRICULAR ACTIVITIES					
MUAS			**MBS**		
	Theme	***No. of students***		***Theme***	***No. of students***
1	No offers from HEI	**4** (44%)	**1**	Offers from HEI	**9** (75%)
2	I did not have the time	**4** (44%)	**2**	Not the same in the online-context	**7** (58%)

Table 41: Perception Phase - Comparison Topic 'Extracurricular Activities'. Source: own illustration

In the *Perception Phase* (Table 41), it is evident that 44% of MUAS students, who had initially deemed extracurricular activities slightly more important than MBS students in the *Expectation Phase*, did not perceive any offerings: "*I don't know if* *it's because of Covid or not offered in general, but there was actually nothing at all*" (MUAS 3). However, another group of MUAS students (44%) perceived offerings but lacked the time to participate (MUAS 2, MUAS 4; MUAS 6; MUAS 7).

Contrastingly, MBS students took advantage of numerous extracurricular activities. "*MBS made an amazing effort. They really tried to make the most out of the situation*" (MBS 10). In the MBS curriculum, 1 ECTS is awarded for 10 MBS Engagement Points, intended to encourage students to participate in extracurricular activities. As a result, MBS was required to provide extracurricular activities even throughout the Covid semesters. However, these activities were conducted online due to Covid restrictions.

Nonetheless, MBS students also mentioned disadvantages of online extracurricular events, such as 'exhaustion from prolonged online engagement after lectures' (MBS 8) and a perceived 'lack of interaction' or 'atmosphere' (MBS 2). *"A lot of people only joined for the [MBS Engagement] points and switched off the microphone and the camera and then cooked during the activity. It really didn't make much sense*" (MBS 8). The use of cameras proved to be fundamentally important for the organisation of communication in the all sorts of lectures (Güth & Steckler, 2021) – including extracurricular activities.

Additionally, MBS students noted a significant 'disparity between live and online events', expressing difficulty in recreating the informal and spontaneous ambiance online (MBS 1, MBS 2; MBS 4; MBS 6, MBS 8; MBS 10; MBS 11). Although MBS made efforts to involve students and tried to give them a feeling of participation (Hellmann & Jucks, 2017), replicating the informal 'vibe' of in-person gatherings proved challenging, resulting in less-than-ideal reception of the (numerous) offerings.

4.3.1.1.5 Grades

In the *Expectation Phase*, similar expectations among MUAS and MBS students regarding their grades were observed. This finding was somewhat surprising, considering that international studies have indicated that student-consumers tend to voice more complaints about their grades (Rolfe H. , 2001; Khan & Hemsley-Brown, 2021). Moreover, research conducted in Germany has suggested that private HEIs tend to award higher grades compared to their public counterparts (Hermann, 2019). However, the hypothesis suggesting a direct 'exchange of grades for money' (Müller-Benedict & Grözinger, 2017) at private HEIs could neither be conclusively proven nor falsified.

In the *Perception Phase* of this study, tuition fees did not emerge as the primary rationale behind the expectation of good grades. Instead, reasons such as a deliberate choice of study program and resulting interest, as well as high motivation, were cited (Table 42).

PERCEPTION GRADES					
MUAS			**MBS**		
	Theme	***No. of students***		***Theme***	***No. of students***
1	Satisfied with own grades	**6** (66%)	**1**	Satisfied with own grades	**11** (91%)
2	Group grades	**5** (55%)	**2**	Reasons for good grades	**7** (58%)
3	Further reasons for good grades	**3** (33%)	**2**	Tuition fees are not the reason	**7** (58%)
3	Grading too strict	**3** (33%)	**4**	Tuition fees have impact on grading	**3** (25%)

Table 42: Perception Phase - Comparison Topic 'Grades'. Source: own illustration

Commonalities in terms of satisfaction with student's grades are evident, as both the MUAS (66%) and the MBS students (91%) expressed satisfaction. Despite this, the researcher opted to categorise this topic and its results under 'differences', given the diverse and insightful justifications for the good grades.

MUAS students primarily cited group grades for projects as potential reasons for their favourable grades (MUAS 1; MUAS 3; MUAS 4; MUAS 6, MUAS 8). Positive aspects highlighted included the opportunity for learning and teamwork (MUAS 1), striving for excellence within the team (MUAS 4), and the perceived ease of group work compared to traditional exams (MUAS 3).

However, MUAS students also voiced three negative aspects associated with group grades. These included dependency on group members (MUAS 1), lack of representation of individual performance (MUAS 3), and demotivation due to closely clustered grades (MUAS 4).

Notably, three MUAS students (MUAS 2, MUAS 8; MUAS 9) expressed dissatisfaction with their grades, a phenomenon typically attributed to fee-paying students rather than non-paying ones (Rolfe H. , 2001; Khan & Hemsley-Brown, 2021). The main complaint was the perception that the grading was too strict given the perceived effort put forth.

A distinctive feature of HE is the necessity for students to actively participate in co-creating the learning experience with educators, without a guarantee of good grades (Rolfe H. , 2001; Ng & Forbes, 2009; Jones, 2010). This aspect is particularly important for fee-paying students who may expect ‘more’. While the *Expectation Phase* indicated that students who expected good grades did not necessarily expect to pay for them, there was an acknowledgment that paying could heighten pressure to perform well (MBS 3; MBS 8). In contrast, the *Perception Phase* revealed that tuition fees were not the primary reason for good grades. More than half of the MBS students indicated that tuition fees were not the basis for their good grades, citing factors such as hard work (MBS 2; MBS 4; MBS 11; MBS 12), occasional failures in exams (MBS 6), dispelling of prejudices (MBS 8; MBS 9), and evaluation based on performance (MBS 3).

Three MBS students (MBS 2; MBS 6; MBS 7) claimed that they partly paid for good grades, contradicting their peers' assertions and perpetuating the negative perception of private HEIs where grades are allegedly bought. "*I believe so, to some extent. Personally, I didn't because I always put a lot of effort into it. However, when I observe other students who perform poorly yet still receive good grades, it seems that tuition fees may play a role*" (MBS 2). This rationale is intriguing as it suggests two perspectives: firstly, the student asserts that he would not pay for good grades. Secondly, it implies that tuition fees may largely account for the good grades of certain peers, as there appears to be no other explanation for their academic success because of their perceived underperformance. This notion of ‘unfairness’ is a common reason for grade complaints in the literature (Veludo-de-Oliveira, 2013). The next statement is the only one where the student himself admits that he paid for good grades: “*Certainly and that was worth it. (…) Not across the board, but I would say that you can always add 0.3 to 0.7 to a grade*” (MBS 7). This statement is not verifiable but a subjective assertion by the student, which nevertheless supports the hypothesis ‘exchange of grades for money’ by Müller-Benedict & Grözinger (2017). While these findings suggest that both public and private students were generally satisfied with their grades, MUAS students could not attribute their good grades to tuition fees, whereas some MBS students (MBS 2; MBS 6; MBS 7) made this connection. Despite similar expectations and perceptions, the reasons for their evaluations differed.

4.3.1.1.6 International Orientation

The statements provided during the *Expectation Phase* concerning the international orientation of the respective HEIs were remarkably similar, albeit not exact reflections. However, clear distinctions arise in the *Perception Phase* (Table 43).

PERCEPTION INTERNATIONAL ORIENTATION					
MUAS			**MBS**		
	Theme	***No. of students***		***Theme***	***No. of students***
1	Not international	**9 (100%)**	**1**	International course	**9** (75%)
			2	Semester abroad	**7** (58%)
			3	International competence	**5** (41%)
			4	English lectures	**4** (33%)

Table 43: Perception Phase - Comparison Topic ‘International Orientation’. Source: own illustration

All nine MUAS students expressed disappointment regarding the absence of an international dimension in their master’s program, contrary to their initial expectations. Remarkably, despite this sense of regret, no major grievances were articulated. While MUAS students lamented the program's lack of internationalisation and expressed a desire for more, they did not voice significant complaints. Some attributed this shortfall not to deficiencies in the curriculum, but rather to the influence of Covid: "*I don't think they can do much about it, because of Covid it wasn't international at all*" (MUAS 8).

In contrast, private MBS offered more international orientation. MBS students cited several reasons for their positive perception, including enrolment in an internationally-focused study program (MBS 1, MBS 3, MBS 7; MBS 9), availability of flexible opportunities for studying abroad despite Covid (MBS 1; MBS 3; MBS 6; MBS 7), enhancement of international competencies (MBS 1, MBS 2; MBS 3; MBS 8; MBS 10), and improvement of language skills (MBS 4; MBS 5, MBS 8, MBS 12).

However, there were also a few critical voices, primarily concerning language proficiency issues: "*One of my fellow students spoke very poor English. This meant that we had to rewrite a lot of our group work, which was frustrating because it required extensive revision. I'm not a native speaker, but I can form grammatically correct English sentences, which wasn't the case with him*" (MBS 2). Additionally, concerns were raised about disparities in academic performance among international peers (MBS 8). The significance of the admissions process is stressed again, emphasising the importance of selecting students based on their 'resources' for co-creation. Students who struggle during their HE experience often perceive a lower quality of education (Ng & Forbes, 2009). In this case, students perceived lower quality when confronted with significant differences in the 'resources' of their fellow students, leading to a sense of frustration and hindered progress within the course.

4.3.1.1.7 Evaluation of UAS Choice / Differences private vs. public HEI

This perception query serves as a complement to 4.2.1.1 Reasons for Choosing Respective HEI aiming to ascertain whether students would reaffirm their decision to enrol with their current knowledge (Table 44). This prompted an insightful conversation with the participants regarding their perspectives on the distinctions between public and private UAS, with the findings detailed in this section accordingly.

PERCEPTION EVALUATION UAS CHOICE					
MUAS			MBS		
	Theme	***No. of students***		***Theme***	***No. of students***
1	I would choose a public HEI again	**8** (88%)	**1**	I would choose a private HEI again	**6** (50%)
2	Bad image of private HEI	**3** (33%)	**2**	Private HEI, but no longer MBS	**4** (33%)

Table 44: Perception Phase - Comparison Topic 'Evaluation UAS choice' Source: own illustration

The initial finding reveals that nearly all MUAS students (88%) would opt for MUAS again, whereas only half of the MBS students would do so. Notably, MUAS students cite various reasons for favouring a public HEI, particularly highlighting the perceived shortcomings of private HEIs. One student expressed scepticism regarding the integrity of private HEIs: "*Whoever goes to a private HEI buys their degree, and it's much easier*" (MUAS 8). Another criticised the business model of private HEIs, asserting that at public HEIs, the work is perceived as more honest (MUAS 9). The decision for a public HEI seems to be rather a decision *against* private HE. There are many aspects that are worth discussing. First, it is said that students get better grades and need to do less. These are assertions without evidence (cf. Müller-Benedict & Grözinger, 2017), but nonetheless these opinions reflect a broader conflict in the perception of private HEIs in Germany, contrasting with the esteemed reputation of private HEIs in the UK or US for which students are willing to pay a lot of money (Herrmann & Nagel, 2023). Additionally, in Germany it is mainly the public HEIs that are 'elite universities' (bmbf.de, 2022) and not the private ones. The issue of fairness arises repeatedly, with MUAS students feeling aggrieved by what they perceive as preferential treatment and lower academic standards at private HEIs. However, it is noteworthy that MUAS students also achieved high grades without the incentive of tuition fees, underscoring the divergent perceptions driven by the presence or absence of tuition fees. Despite overall satisfaction with their education, some MBS students expressed reservations about choosing a private HEI again, citing reasons such as a desire for a more culturally immersive experience (MBS 4) or dissatisfaction with organisational aspects of their program (MBS 7; MBS 9). These varied perspectives shed light on the nuanced considerations students weigh when reflecting on their choice of HEI. The second aspect of the discourse in this section regarding the differences between public and private UAS will now be outlined, as it has evolved from the preceding discussion and naturally connects to it. When directly asked about the differences between public and private HEIs, the responses in Table 45 emerged.

PERCEPTION STUDY PROGRAM - THE DIFFERENCE BETWEEN PUBLIC AND PRIVATE UAS?					
MUAS			**MBS**		
	Theme	***No. of students***		***Theme***	***No. of students***
1	You pay to be accepted	**3** (33%)	**1**	Different quality of teaching at private HEI	**4** (33%)
1	More support at private HEI	**3** (33%)	**1**	More support at private HEI	**4** (33%)
1	Different network at private HEI	**3** (33%)	**1**	Difference is the group size	**4** (33%)
4	Different quality of teaching at private HEI	**2** (22%)	**4**	Disadvantage of private HEIs	**3** (25%)
4	You pay for good grades	**2** (22%)	**5**	Students pay and not the state	**2** (16%)

Table 45: Perception Phase - Comparison Topic 'Study program - the difference between public and private UAS' Source: own illustration

There are disparities in responses between MUAS and MBS students regarding the distinctions between public and private UAS. While three MUAS students highlighted the necessity to pay tuition fees for acceptance (MUAS 2, MUAS 8; MUAS 9), greater support (MUAS 3, MUAS 4; MUAS 6), and a superior network at private HEIs (MUAS 5; MUAS 6; MUAS 8), MBS students predominantly mentioned different teaching quality (MBS 1, MBS 6; MBS 8; MBS 10), increased support during studies (MBS 3; MBS 4; MBS 10; MBS 12), and smaller group sizes as the primary differences (MBS 3; MBS 6; MBS 10; MBS 11).

Given the limited scope to present all findings, the researcher opted to show the most important statements on the topic in the subsequent paragraphs. The notion that 'you pay to be accepted' was particularly emphasised by MUAS students. "*We had a numerus clausus. We were required to have certain credits in math, statistics, and economics. If you majored in something else, you didn't even have a chance to apply at all because of the possible lack of credits. Then we had a selection process with an interview. And at a private HEI, everyone who pays just gets accepted*" (MUAS 2).

It becomes evident that there is sometimes a lack of understanding about the functioning of private HEIs, which may contribute to the negative image associated with them. Assertions that there are no selection procedures at private HEIs do not align with reality, at least not at MBS, which employs a multi-stage application process (MBS, 2023).

Another quote suggests that private HEIs are perceived as destinations for students who might not have the opportunity to study elsewhere. "*It's stupid if you don't manage to get into a public HEI – then you probably have to pay the fee. That's my opinion, because for me a private HEI is something worse. Of course, there are also people who are convinced that private HEIs are better. I wouldn't go to a private HEI just because it might be a 'bit' more practical or a 'bit' more international*" (MUAS 8).

One common thread alludes to the perceived advantages of internationality and practical relevance advertised by private HEIs, which, from the perspective of MUAS students, do not justify the tuition fees. Conversely, the following statement also reflects on the negative perception of private HEIs in Germany, as described by Hüther and Krücken (2018): "*There is the cliché that everyone is admitted and you'll just get the master's degree if you are willing to pay the money. (…) I can say: MBS is good, it's super flexible, it's individual and I've invested money in worse ways*" (MBS 12).

"*For many, especially in Germany, private HEIs have a bad image. In the US, private HEIs have a completely different standing. There is an opinion in Germany that you don't have to work for it and that private HEIs suck. In the US, it's the complete opposite. Anyone who can afford a private HEI is top of the best. People always say that a German private HEI can do whatever they want. That's not true. The examination board must include a person from outside the HEI. MBS has to be accredited by the state and is constantly monitored. They can't just make up what they want to teach. Sure, they have more creative freedom, but there is still a framework. I think people get that wrong or forget it or ignore it*" (MBS 9). In the latter part of the quote, the student underscores that both private and public HEIs are subject to external quality assurance mechanisms like the Accreditation

Council (Stifterverband, 2020). This demonstrates a general lack of understanding about the German private HE landscape, with only a few students as well-informed as the one quoted.

A novel aspect brought forth by an MBS student is the interpretation of the school-based system at MBS, perceived as 'support' by some students but negatively by her. "*With this school system, I feel like a spoilt brat who gets her studies paid for by her parents and who's too stupid to attend lectures and therefore needs the incentive of getting a grade for attendance. As if I wouldn't come to the lecture without this attendance grade. I'm 27 years old and I'm studying because I want to and not because my parents want me to. MBS shouldn't give a shit whether I attend lectures as long as I pass my exams – it's none of their business. That's what annoys me about private HEIs – as if I can't take responsibility for myself*" (MBS 11). She perceives that her intentions to study are not taken seriously, as she does not require measures such as compulsory attendance or grading of attendance to participate in class. She feels that these 'support mechanisms,' often used by private HEIs to justify low dropout rates and program effectiveness (Herrmann & Nagel, 2023), are excessive and thus are perceived negatively. This perspective warrants further investigation in future studies.

4.3.1.2 Academic Characteristics

Six differences in the perception of academic characteristics were identified as illustrated in the overview Table 37. These were academic director and lecturers, design of the lectures, importance of theories, standard period of study as well as academic level. These variations are elaborated upon in the subsequent sections.

4.3.1.2.1 Academic Director

A significant contrast in perception emerged regarding the evaluation of academic directors: 77% of MUAS students expressed dissatisfaction, whereas all twelve interviewed MBS students reported satisfaction with their academic directors (Table 46).

PERCEPTION ACADMIC DIRECTOR					
MUAS			MBS		
	Theme	***No. of students***		***Theme***	***No. of students***
1	Dissatisfied	**7** (77%)	**1**	Very satisfied	**12** (100%)
2	Does not have a "sympathetic ear"	**2** (22%)			

Table 46: Perception Phase - Comparison Topic 'Academic Director' Source: own illustration

When examining the results for MUAS students, it is noteworthy that they refer to different academic directors, amplifying the significance of the findings. MUAS students expressed dissatisfaction with their respective academic directors for various reasons. Firstly, they described them as having a challenging personality, noting traits such as being averse to criticism and preferring flattery over dissent (MUAS 1; MUAS 8). Secondly, MUAS students felt that their academic directors lacked a sympathetic ear (MUAS 1; MUAS 5), making them reluctant to seek advice or assistance. "*I think he's a little difficult. (…) In terms of a sympathetic ear, he didn't have that. I wouldn't consult him…*" (MUAS 5). Lastly, MUAS students perceived their academic directors as inaccessible, noting difficulties in obtaining information or reaching out for support. They mentioned instances where emails went unanswered and expressed frustration at the lack of responsiveness (MUAS 6; MUAS 7). The importance of accessibility in fostering student satisfaction has been highlighted in previous studies (Bunce et al., 2017), particularly among tuition fee-paying students. However, it appears that this aspect is equally significant for non-tuition fee-paying MUAS students. Moreover, qualities such as a positive attitude, effective communication, and ample consultation opportunities are crucial for ensuring quality in HE (Thien & Jamil, 2020). Since these aspects seem lacking in the academic directors' performance, the evaluation by MUAS students is not surprising.

In contrast, all MBS students interviewed expressed positive perceptions of their academic directors, despite the consistently high expectations documented in the *Expectation Phase* and the added complexity of student support introduced by Covid restrictions, which further complicated the task for academic directors (Naidoo-Chetty & Plessis, 2021). A quote from the *Expectation Phase* illustrates the high expectations: "*The academic director is our 'duck mommy' and we all* *waddle behind her*" (MBS 3). However, MBS students highlighted different positive attributes of their academic directors. Firstly, they emphasised the presence of a sympathetic ear: "*She is a sweetie. (…) She has always taken great care of us and was always there for us with advice and support. She really has found her profession*" (MBS 1). These characteristics, such as attending to students' individual needs and demonstrating empathy, are known to influence student satisfaction and overall perceptions of quality (Hill et al., 2003; Calvo-Porral et al., 2013). MBS students appreciated the individualised support and empathy provided by their academic directors (MBS 3; MBS 5). These qualities, including a willingness to respond and being helpful, have been identified in the literature as important factors contributing to student satisfaction (Lammers & Murphy, 2002; Brown, 2004). Moreover, MBS students highlighted the dedication and commitment (MBS 4; MBS 5; MBS 6; MBS 7; MBS 10) as well as the individual care provided by their academic directors (MBS 8; MBS 9; MBS 10; MBS 11; MBS 12). "*One in a million. She is my big idol. She put in a lot of effort and always had check-ins*" (MBS 10). The highly positive perception of individualised support (Hill et al., 2003) and individual caring provided by academic directors significantly contributed to the satisfaction of MBS students.

4.3.1.2.2 Lecturers

The literature review underscores the significance of lecturers in shaping student expectations and satisfaction. The discourse on student-consumerism has prompted a shift in student perspectives and has encouraged lecturers to adopt the role of service providers, emphasising accessibility and timely feedback (Bunce et al., 2017; Wong & Chiu, 2019).

An important insight from interviews with both MUAS and MBS students is the complexity in evaluating lecturers, as there was no uniform assessment applicable to all. Students held positive views of some lecturers while perceiving others more negatively, reflecting the diverse nature of educational interactions. Lecturers face the challenge of delivering programs that cater to various student needs and preferences, resulting in differences in the learning experiences of each student

(Calma & Dickson-Deane, 2020). The findings reveal a nuanced perspective encompassing individual challenges stemming from various factors. Hence, the researcher has categorised this topic under 'differences' (Table 47).

PERCEPTION LECTURERS					
MUAS			**MBS**		
	Theme	***No. of students***		***Theme***	***No. of students***
1	Rather positive perception	**7** (77%)	**1**	Mixed perception	**7** (58%)
			2	Rather positive perception	**5** (41%)
			3	Challenge trough online context	**4** (33%)

Table 47: Perception Phase - Comparison Topic 'Lecturers' Source: own illustration

Despite the online-only lectures, the MUAS students had a rather positive perception of the lecturers (77%). However, a disparity in perception emerges from the number of statements conveying a rather negative opinion regarding the perception of lecturers at the private MBS. Some students expressed a desire for 'more' from lecturers (MBS 2; MBS 8; MBS 11). Additionally, differences were observed in the perception of 'full-time versus external lecturers', with one student noting a more positive view of external lecturers (MBS 4). Criticism also arose regarding 'insufficient learning outcomes': "*Before the lecture even began, I already knew I wouldn't learn anything, which was very disappointing*" (MBS 8). Furthermore, some lecturers were perceived to have 'limited English proficiency' at master's level (MBS 8). Lastly, it was noted that 'negative student feedback on individual lecturers did not lead to consequences' for their future employment at MBS: "*(...) in the context of the private HEI, I expect that student feedback is acknowledged and lecturers are replaced accordingly*" (MBS 11).

The following quote, though representing only one student's opinion, reflects consumerist attitudes found in countries with high tuition fees, where lecturers are expected to be accessible (Bunce et al., 2017) and give prompt feedback (Jones, 2010). From the students' perspective, their experience with lecturers and staff are relevant to their respective evaluation of the service experience at their HEI (Tan et al., 2019). These aspects, highlighted by Tan et al. (2019), resonate with the student's comment: *„In my opinion you pay the fee to get in touch with* *lecturers from the business world, with whom you can talk openly. And that was not the case with many of them, so that's a pity"* (MBS 11). This student not only articulates dissatisfaction with communication with business-world lecturers but also associates it with the payment of tuition fees, indicative of a consumerist mind-set of this respective student.

4.3.1.2.3 Design of the Lectures

During the *Expectation Phase* MUAS students primarily anticipated traditional lectures, whereas MBS students predominantly anticipated practical design (4.2.1.5 Design of the Lectures). It is evident that these expectations were met; however, they were not viewed positively but rather negatively (Table 48).

PERCEPTION DESIGN OF THE LECTURES					
MUAS			**MBS**		
	Theme	***No. of students***		***Theme***	***No. of students***
1	A lot of lectures	**6** (66%)	**1**	Too much group work	**8** (66%)
2	Depends on lecturer	**4** (44%)			

Table 48: Perception Phase - Comparison Topic 'Design of the lecture' Source: own illustration

For MUAS students, despite the abundance of lectures as anticipated, the overall perception was negative. This was primarily attributed to the challenges of maintaining focus in the online environment and the absence of interaction (MUAS 2, MUAS 9). "*I'm generally not keen on two-hour online lectures. After half an hour, you tune out. I mute the sound and work on my project simultaneously, otherwise, it feels like a waste of time*" (MUAS 2). This disengagement is often aggravated by lecturers' limited knowledge of additional tools that could enhance online classes and make them more dynamic and interactive (Güth & Steckler, 2021).

The expectations of MBS students regarding the predominantly practice-oriented approach to lectures typical of the private HE sector were met (Stifterverband, 2020). However, according to their perception, there was a lack of balance among the various elements, leading to a majority expressing dissatisfaction with the extensive group work and resulting presentations. "*During the first semester, it felt* *like group work was all we did*" (MBS 1). Another critical point raised was the students' reliance on self-directed learning, with little input or guidance from professors. "*In one lecture, students only delivered group presentations. We questioned why we were expected to independently engage with the topic without the professor actively imparting knowledge, only to offer brief comments afterwards*" (MBS 6). Such critiques of cooperative learning, often referred to in academia (e.g. Traub, 2004), highlight the gap between the theoretical ideals and practical implementation, often stemming from an inadequate approach to cooperative learning. To mitigate such disappointments, educators must first rigorously consider the theoretical underpinnings of cooperative learning before implementing it in group activities (Traub, 2004).

Furthermore, another student's statement echoes the theme of knowledge transfer primarily resting on students rather than professors. "*I found it frustrating that certain professors heavily relied on group work. It felt like we were constantly entering breakout sessions without receiving any input from the professor. I don't pay fellow students to listen to their presentations or answers*" (MBS 11). Here, the notion of student entitlement, particularly among those paying tuition fees, and the expectation of receiving 'more' from professors (Jones, 2010) resurfaces. This underscores the student's belief that they are paying tuition for instruction from professors.

4.3.1.2.4 Standard Period of Study

Another difference lies in the evaluation of completing the degree program within the standard period of study. As observed in the *Expectation Phase*, most MUAS students feel they require additional time, whereas the majority of MBS students are confident they can fulfil their studies within the standard period despite the challenges posed by Covid (Table 49).

PERCEPTION STANDARD PERIOD OF STUDY					
MUAS			MBS		
	Theme	***No. of students***		***Theme***	***No. of students***
1	I need more time	**7** (77%)	**1**	I will make it	**10** (83%)
2	I will make it	**2** (22%)	**2**	I need more time	**2** (16%)

Table 49. Perception Phase - Comparison Topic 'Standard period of study' Source: own illustration

The reasons provided in the *Perception Phase* mirror those of the *Expectation Phase*: MUAS students primarily attribute this evaluation to the workload and the program's structure, which poses challenges for completing it within the specified three semesters.

On the other hand, MBS students remain optimistic about meeting the standard period of study (MBS 1; MBS 2; MBS 4; MBS 6; MBS 7; MBS 8; MBS 9; MBS 10; MBS 11; MBS 12). Their rationales include avoiding another Covid-affected semester, personal discipline and ambition, and the belief that the program's design facilitates completion within the designated three semesters. Only a couple of students expressed slight reservations, largely stemming from the demands of the third semester, which entails concurrent completion of the master's thesis and a semester abroad. However, the *Perception Phase* reaffirms that one reason for expensive private HE in Germany is the feasibility of completing the respective study program within a standard timeframe (Hermann, 2019).

4.3.1.2.5 Academic Level

In the *Perception Phase*, there is a notable contrast in the evaluation of academic standards between MUAS and MBS students. While the majority of MUAS students (77%) perceived a high academic level, only three (25%) MBS students shared this perception (Table 50).

PERCEPTION OF ACADEMIC LEVEL					
MUAS			MBS		
	Theme	***No. of students***		***Theme***	***No. of students***
1	High level	**7** (77%)	**1**	Mixed level	**4** (33%)
			2	Low level	**3** (25%)
			2	High level	**3** (25%)

Table 50: Perception Phase - Comparison Topic 'Academic level'. Source: own illustration

In the context of MBS students perceiving the academic level as low, the reasons provided include, firstly, the perceived lack of fundamental understanding among some fellow students (MBS 2; MBS 9). The second reason mentioned involves potential disparities between students who completed their Bachelor's degree at public or private HEIs. "*I would say in academic writing, the ones who did their Bachelor's at a public HEI were better than the ones who did their Bachelor's at a private HEI*" (MBS 7).

Two factors could contribute to these observations: firstly, the concept of study feasibility mentioned by Herrmann (2019), which may imply 'easier' conditions promoting the advertised feasibility of study. Secondly, the admissions criteria described by Ng and Forbes (2009), recommending that HEIs select students based on their 'resources', as students who face difficulties during their HE experience tend to perceive lower quality. As discussed in 4.3.1.1.6 International Orientation regarding language skills, it is also noted that MBS students generally perceive a lower quality of the HE experience not due to their own 'resources' but due to the perceived lower academic level of their fellow students. However, further research is needed to explore this aspect in depth.

4.3.1.2.6 Theories

In the *Perception Phase*, differences emerged between MUAS and MBS students in their perceptions regarding the teaching of theories. While the majority of MUAS students (55%) felt there was an insufficient amount of theory, most MBS students (58%) viewed the teaching of theory positively and considered it well-balanced (Table 51). As a result, this section will primarily focus on the contrasting views of MUAS students.

PERCEPTION THEORIES					
MUAS			**MBS**		
	Theme	***No. of students***		***Theme***	***No. of students***
1	Too little	**5** (55%)	**1**	Perceived well	**7** (58%)
2	It was okay	**3** (33%)	**2**	It was okay	**3** (25%)

Table 51: Perception Phase - Comparison Topic 'Theories'. Source: own illustration

The MUAS students who felt there was an insufficient amount of theory highlighted several reasons for their perception. Firstly, some modules lacked any theory altogether (MUAS 1; MUAS 2; MUAS 3). Secondly, there was a noticeable decrease in theoretical instruction between the first and second semesters (MUAS 4). Thirdly, project work often overshadowed theoretical content: "*Reflecting on it, project work seemed to dominate significantly. In many courses, we felt the need for more theoretical depth and context*" (MUAS 5).

Similar to the issue discussed in 4.3.1.2.3 Design of the Lecture, this situation reflects an inadequate application of cooperative learning, where project work was utilised without proper theoretical integration (Traub, 2004). Despite the practical education function of UAS in Germany (Stifterverband, 2020), students wanted a stronger theoretical foundation for their courses.

4.3.1.3 Service Characteristics

In the service characteristics (Table 37), four differences in perception regarding the willingness to help, availability of staff, the offered networking opportunities and job preparation possibilities were identified which will be presented and discussed in the next sections.

4.3.1.3.1 Staff's Willingness to Help

Friendliness, competence and commitment were the aspects that were important to both MUAS and MBS students in the *Expectation Phase* (4.2.2.3.1 Staff's Willingness to Help).

PERCEPTION OF WILLINGNESS TO HELP					
MUAS			**MBS**		
	Theme	***No. of students***		***Theme***	***No. of students***
1	No help needed	**5** (55%)	**1**	Made an effort	**12** (100%)
2	Made an effort	**4** (44%)	**2**	Problems with service departments	**6** (50%)

Table 52. Perception Phase - Comparison Topic 'Willingness to help'. Source: own illustration

The discrepancies observed in the *Perception Phase* (Table 52) are particularly noteworthy, with 55% of MUAS students stating they did not require assistance, contrasting sharply with the evident need for support among MBS students, as detailed in the subsequent section 4.3.1.3.2 Staff's Availability.

Nevertheless, all MBS students acknowledged the efforts of MBS staff and their high willingness to help despite encountering numerous challenges. This personalised level of support, exemplified by one student's experience, aligns with the distinct value proposition of private HEIs (Stifterverband, 2020): "*One staff member was very helpful, he even knew every student by name. When I talked to him on the phone and said "Hello, this is [name student]", he immediately knew what I was studying and what it was about. When I said: 'Hey, I need support', he immediately connected me to the right person*" (MBS 4). MBS students sought assistance in various domains, including navigating individual service departments, utilising software tools, navigating Covid-related restrictions during semesters abroad, and managing their schedules.

The multitude of support requests from MBS students across different facets of university life may be attributed to the expectation that, despite the availability of tuition-free public HE in Germany, opting for the pricier private alternative is justified only if the quality of service exceeds that of public HEIs, a criterion that includes the readiness of HE staff to offer help (Herrmann & Nagel, 2023).

4.3.1.3.2 Staff's Availability

In analysing staff availability during the *Perception Phase* (Table 53), an unexpected disparity emerged: the public MUAS implemented a self-service tool enabling students to address their needs independently. This sheds light on the responses from 4.3.1.3.1 Staff's Willingness to Help, where most MUAS students expressed minimal need for assistance. This trend is largely attributed to the self-service tool's functionalities, which facilitates document uploads and downloads, access to supporting materials, and retrieval of grade reports.

PERCEPTION OF STAFF AVAILABILITY					
MUAS			MBS		
	Theme	*No. of students*		*Theme*	*No. of students*
1	Self-service tool	**8** (88%)	**1**	Availability good	**6** (50%)
2	No personal contact needed	**6** (66%)	**1**	Time span for responses was good	**6** (50%)
3	Availability good	**5** (55%)			

Table 53: Perception Phase - Comparison Topic 'Availability staff'. Source: own illustration

Taking advantage of the research design (3.2), the researcher had the opportunity to ask whether MUAS students found personal contact preferable. Primarily, MUAS students favoured independence due to several reasons. Firstly, the tool operates independently of staff availability (MUAS 5). Moreover, it is quicker and thus more convenient (MUAS 4).

Conversely, MBS lacks a comparable online service tool, resulting in significantly higher personal contact between students and MBS service departments. As established in the *Expectation Phase*, students generally seek prompt responses via phone or email within a maximum of four days, a criterion that was met and consequently contributed to a positive perception of staff availability. *"Once, I needed a new document urgently, and I received it via email within five minutes. That was top notch*" (MBS 1). Speed and quality of response from the HE institution constitute a crucial aspect of the SERVQUAL dimension responsiveness (2.2.2 SERVQUAL).

4.3.1.3.3 Networking Possibilities

Different views on networking possibilities are evident among MUAS and MBS students. It becomes apparent that there were notably more networking possibilities available at the private MBS compared to the public MUAS (Table 54).

PERCEPTION OF NETWORKING POSSIBILITIES					
MUAS			MBS		
	Theme	*No. of students*		*Theme*	*No. of students*
1	No perception	**3** (33%)	**1**	Mentoring	**5** (41%)
1	Positive perception	**3** (33%)	**1**	Different in the online context	**5** (41%)
3	No offers from HEI	**2** (22%)	**3**	Guest speaker events	**4** (33%)
			3	Career events	**4** (33%)

Table 54: Perception Phase - Comparison Topic 'Networking Possibilities' Source: own illustration

Three MUAS students did not perceive any networking possibilities and thus were unable to evaluate them (MUAS 1; MUAS 3; MUAS 9). This observation is interesting considering that in the *Expectation Phase*, most of the MUAS students interviewed expressed the belief that it was the responsibility of the HEI to facilitate networking opportunities. Among the three MUAS students who had a positive perception (MUAS 4; MUAS 5; MUAS 8), one mentioned career events that had occurred, although they did not personally participate (MUAS 8).

At MBS, all interviewed MBS students noticed networking opportunities. They listed mentoring, guest speaker events, career events, the alumni network, and the buddy program. Similar to the evaluation of Extracurricular Activities (4.3.1.1.4), the interviewed MBS students noted a perceived decline in quality due to the online format, leading to a rather negative perception despite the array of offerings. One aspect highlighted was the diminished value of networking opportunities in the online setting (MBS 2; MBS 4; MBS 6; MBS 7; MBS 12). "*We had certainly intriguing guest speakers. I attended some fascinating lectures and participated as well. We even had a lecture from the CIO of [football club]. However, I doubt that if I meet him in five years and mention I heard a presentation from him, he would remember me because I was just a small square on his screen*" (MBS 4).

Furthermore, lacking motivation was cited as another aspect of the perceived decline in quality in the online context. "*These lectures being online, you only grasp half of the quality. I would have loved to experience how it would be if all these lectures were in person*" (MBS 12). This situation is particularly unfortunate for

MBS given that connections with businesses are widely considered crucial for students at private HEIs (Platz & Holtbrügge, 2016).

One MBS student exemplified the phenomenon of 'demanding more value' (Jones, 2010; Tomlinson, 2017) among student consumers in relation to tuition fees. "*The networking was quite limited. I know that our academic director asked the management about the possibility of a reduction in tuition fees because this added value was missing. MBS also advertises this a lot. However, MBS cleverly linked these tuition fees to the learning material provided*" (MBS 4). For this student, part of the advertised package he 'purchased' through tuition fees was not delivered by MBS due to the Covid restrictions. In his view, this loss of added value should have been offset by a reduction in tuition fees, which did not occur. Consequently, he feels dissatisfied despite the available offerings. This illustrates that the mere presence of offerings is insufficient to ensure satisfaction. The aspect that a pure switch from face-to-face to a virtual communication format can only be successful if the special circumstances of the digital environment are conceptually considered also applies in this context (Berndt et al., 2021).

4.3.1.3.4 Preparation Job

It has already been pointed out that the vocational aspects are very important for students at UAS and are even more important at private UAS due to the advertised business connections (Platz & Holtbrügge, 2016). In the *Perception Phase*, only 44% of MUAS students feel adequately prepared, whereas almost all (83%) MBS students feel well-prepared for the job market (Table 55).

PERCEPTION PREPARATION JOB					
MUAS			**MBS**		
	Theme	***No. of students***		***Theme***	***No. of students***
1	Not sure	**5** (55%)	**1**	Well prepared	**10** (83%)
2	Well prepared	**4** (44%)			

Table 55: Perception Phase - Comparison Topic 'Preparation Job'. Source: own illustration

MUAS students who feel adequately prepared provided the following reasons: the methods employed, and the theoretical knowledge gained (MUAS 1, MUAS 2; MUAS 3; MUAS 7). Conversely, among MUAS students who feel rather underprepared, two expressed concerns about insufficient acquisition of relevant knowledge and inadequate development of practical skills as writing a resume (MUAS 4; MUAS 6).

Most MBS students (83%) highlighted several factors contributing to their sense of preparedness for the job market: guest lectures with business experts, CV and motivation letter writing training, presentation skills, networking as well as relevant content. However, one MBS student expressed a critical opinion, acknowledging that while they had acquired knowledge, they would have preferred a deeper exploration of certain subjects. "*Certainly, I gained knowledge, but I believe I would have preferred a more thorough examination of specific topics, and there were subjects where I ask myself why I had to take them*" (MBS 7). This observation aligns with the challenges highlighted in the literature concerning student-consumerism, where students may anticipate educators to deliver lectures tailored precisely to their preferences. This could include a growing inclination among students for engaging and entertaining learning material rather than intellectually demanding content (Nixon et al., 2018; Wong & Chiu, 2019). Often, students may not fully grasp the relevance of certain topics until later in their careers.

4.3.1.4 Summary

The differences in perceptions among MUAS and MBS students regarding the institutional, academic and service characteristics were explored in the preceding sections and are summarised in the following paragraphs.

The most notable differences between MUAS and MBS students primarily stem from Covid-related restrictions, particularly affecting perceptions of campus life, seminar rooms, lectures, and extracurricular activities. Additionally, variations unrelated to Covid, but rather stemming from each HEI's structural setup, were observed in international orientation. While MUAS students lamented the lack of internationalisation, MBS students appreciated the international focus despite concerns about language proficiency and academic disparities.

The significance of the admissions process is stressed again, emphasising the importance of selecting students based on their 'resources' for co-creation. Students who struggle during their HE experience often perceive a lower quality of education (Ng & Forbes, 2009).

While the majority of MUAS students would choose a public HEI again, only half of MBS students would opt for their private HEI again. In discussions across all topics, tuition fees were cited by several MBS students as influencing their perceptions. This was particularly evident in discussions about grades, where MUAS students also tended to achieve good grades. However, their reasoning for their academic success differed from that of MBS students, often attributing it to motivation and dedication rather than tuition fees. This suggests the presence of student-consumerist tendencies among certain MBS students.

A prevalent theme was the unfavourable perception of private HEIs in Germany (Hüther & Krücken, 2018), reinforced by unrealistic assumptions among public HEI students and acknowledged image problems among private HEI students. There is a need for further research to understand and address these issues, as well as investigate the perception of support mechanisms promoted by private HEIs.

A notable difference was identified in the perception of academic directors, with MUAS students expressing dissatisfaction while MBS students praised their directors' empathetic commitment. It can be confirmed what has already been found in existing literature (Calvo-Porral et al., 2013), namely that empathy as an aspect of SERVQUAL is an important criterion in the general evaluation of perceived quality and mainly influenced by the behaviour of academic and administrative staff.

Differences in lecture structure were notable between MUAS and MBS students, with both groups expressing overall dissatisfaction despite meeting initial expectations. MUAS students criticised the abundance of traditional lectures, while MBS students were primarily dissatisfied with the prominence of group work and presentations. Overreliance on ‘collaborative learning’ without sufficient theoretical grounding tends to be perceived negatively (Traub, 2004). A student from MBS linked her dissatisfaction with lecture design to tuition fees, arguing against the emphasis on group work and presentations over direct instruction by professors, as she did not consider her peers as paid instructors.

Despite the transition to online-only lectures, MUAS students reported higher satisfaction with their lecturers compared to MBS students, who anticipated 'more'. This aligns with a consumerist mindset commonly attributed to tuition fee-paying students (Jones, 2010; Tomlinson, 2017). Additionally, other aspects indicative of student-consumerist attitudes were identified, such as disappointment over inaccessible individual lecturers and delayed feedback, despite some students feeling they had paid for these services.

In terms of academic level, it can be concluded that in the admission process individual students should be selected not only on the basis of their respective 'resources' so that they themselves are not dissatisfied with the quality of service in case of failure (Ng & Forbes, 2009), but also in order to avoid possible dissatisfaction among fellow students.

In terms of conveying theories, MUAS students were less satisfied than their fellow students at MBS. Even though UAS in Germany stand for practical and labour market-oriented education (Hüther & Krücken, 2018; Herrmann & Nagel, 2023), they felt that conveying theories was neglected. Overall, a balance between cooperative methods like group work, project work, and presentations, along with theoretical concepts, was deemed necessary in lecture design.

MUAS students were less likely to seek assistance from HE staff compared to MBS students, who generally expressed satisfaction with staff availability. This divergence in staff interactions was noteworthy: MUAS students typically relied on online-service tools instead of pursuing personal contact, whereas MBS students actively sought interaction and viewed staff availability positively, despite occasional departmental issues.

Additionally, MBS offered more networking opportunities than MUAS, but MBS students were dissatisfied with these events during the Covid pandemic due to the reduced quality of online networking experiences, which some felt undermined the value of their tuition fees. In terms of career preparation, MBS students felt better equipped for the job market compared to their MUAS counterparts. The researcher also noted consumerist attitudes among MBS students, consistent with discussions in the literature (Jones, 2010; Tomlinson, 2017; Nixon et al., 2018).

4.3.2 Comparison Perception Phase – Commonalities

While the *Expectation Phase* uncovered numerous shared expectations between MUAS and MBS students, the *Perception Phase* revealed far fewer commonalities. Only four out of the 22 identified topics (Table 14) showed commonalities (as illustrated in Table 56). Since commonalities are based on shared or comparable aspects (Cambridge Dictionary, NA), they are presented in a more holistic way similar to the commonalities of the *Expectation Phase*.

Perception Phase - Commonalities				
Institutional Characteristics		Academic Characteristics		Service Characteristics
1	Handling Covid	1	Practical relevance	
2	Recommendation			
3	Was program worthwhile?			

Table 56: Perception Phase - Overview Commonalities. Source: own illustration

4.3.2.1 Handling Covid

This topic did not exist to this extent in the *Expectation Phase* as the Covid pandemic caused significant disruption, particularly in the winter of 2020/2021. Given the significant impact of the pandemic and the resulting restrictions on students' experiences, the researcher felt it was appropriate to ask students' perceptions of how their HEIs were dealing with Covid (Table 57).

HANDLING COVID					
MUAS			**MBS**		
	Theme	***No. of students***		***Theme***	***No. of students***
1	Good handling	**5** (55%)	**1**	Good handling	**9** (75%)
2	Good communication	**5** (33%)	**2**	Good communication	**4** (34%)

Table 57: Perception Phase - Comparison Topic 'Handling Covid' Source: own illustration

It can be stated that both MUAS and MBS students in the *Perception Phase* – despite different implementation strategies of their respective HEIs – expressed satisfaction with how their respective HEI's handled the Covid pandemic. Studies have shown that good crisis communication by the HEI generally promotes student satisfaction (Berndt et al., 2021).

The MUAS and MBS students particularly commended the swift transition to online or hybrid teaching (MUAS 5; MBS 9). Additionally, students praised the effective and proactive communication from their respective HEIs, providing updates and pertinent information that helped navigate the uncertain times. "*They consistently communicated well in advance about upcoming developments. We were informed early on that the next semester would also be fully online. That kind of foresight is crucial for me personally*" (MUAS 8). Crisis communication is integral to crisis management, serving to disseminate information, address inquiries, alleviate concerns, and counteract defensive reactions (Behrenbeck, 2020).

4.3.2.2 Recommendation

Student satisfaction is a key contributory factor for engaging students in favourable mouth-to-mouth-communication (Mavondo, Tsarenko, & Gabbott, 2004) which holds particular significance for private HEIs. Consequently, this question aimed to assess the inclination of MUAS and MBS students to recommend their respective HEI or master's program.

RECOMMENDATION					
MUAS			**MBS**		
	Theme	***No. of students***		***Theme***	***No. of students***
1	Recommendation	**6** (66%)	**1**	Recommendation	**8** (66%)
2	No recommendation	**3** (33%)	**2**	No recommendation	**4** (34%)

Table 58: Perception Phase - Comparison Topic 'Recommendation' Source: own illustration

It is evident that both MUAS and MBS students express a high tendency to recommend the HEI/master's program (Table 58). Several students from both HEIs have already recommended the HEI/master's program to others (MUAS 1; MUAS 8; MBS 3; MBS 8). Another shared observation is that one-third of both MUAS and

MBS students would refrain from recommending the HEI/master's program due to perceived reasons such as its excessive time commitment, stress, and encountered organisational issues (MUAS 2; MUAS 3; MUAS 5; MBS 2; MBS 4; MBS 7). Overall, it is evident that the emergency implementation of digital learning posed various challenges (Hütig et al., 2020).

One MBS student expressed uncertainty about recommending MBS: "*No, I honestly wouldn't (...) I can't give you a reason for that. I know that I answered many of the questions you asked me positively and said that it was quite good*" (MBS 7). The marketing literature widely acknowledges that negative word-of-mouth (NWOM) typically arises from customer dissatisfaction, particularly stemming from poor service delivery. Customer dissatisfaction with a company's offerings has the potential to disseminate NWOM in customers' social circles, impacting the company's reputation and potentially alienating customers, prospects, and other stakeholders (Williams & Buttle, 2014). Nonetheless, according to Platz & Holtbrügge (2016), this may not be a significant concern, as they found that recommendations from friends hold less weight for private students compared to those attending public HEIs.

Additionally, noteworthy are the rationales provided by two MBS students as they rationalise their evaluation based on the payment of tuition fees. Firstly, there is the financial pressure faced by private HEIs. "*I think MBS should be stricter in the admission process. The challenge is that more students mean higher revenue for MBS. It is what it is. Consequently, MBS tends to accept applicants who may not be suitable for the program. I wish they would be more consistent: if it's an English course and an applicant lacks proficiency in English, then it's simply not feasible.*" (MBS 2). The student criticises the leniency of admission criteria, highlighting the issue that private HEIs, which primarily rely on tuition fees for funding, may admit a considerable number of students who might not meet the required qualifications (Ng & Forbes, 2009), but are willing to pay tuition fees, which subsequently cover the HEIs operational expenses or facilitate profit generation (Jabbar, 2018).

Another aspect raised was that one MBS student failed to perceive the added value (Jones, 2010; Tomlinson, 2017) of attending a private HEI compared to a public one, particularly considering the significant disparity in tuition fees. "*I think the negative points weigh more heavily when I put it in this context: I either pay 40 euros or 20,000*" (MBS 12). Although these are always individual opinions, the recurring presence of student-consumerist tendencies underscores the need for further research with generalisable data.

4.3.2.3 Practical Relevance

During the *Expectation Phase*, numerous commonalities were observed among MUAS and MBS students regarding their expectations of the practical orientation (4.2.2.2.1 Practical Relevance). This is largely attributable to the fact that both public and private UAS in Germany generally offer practice- and labour-market-oriented higher education degrees (Stifterverband, 2020). Commonalities are also evident in the *Perception Phase*, despite the challenges posed by the Covid situation and the differing approaches of the respective HEIs in addressing Covid-related issues. Almost all of MUAS (88%) and the majority of MBS students (66%) have a favourable perception of the integration of practical content (Table 59).

PRACTICAL RELEVANCE					
MUAS			**MBS**		
	Theme	***No. of students***		***Theme***	***No. of students***
1	Good perception	**8** (88%)	**1**	Good perception	**8** (66%)

Table 59: Perception Phase - Comparison Topic 'Practical Relevance' Source: own illustration

Practical relevance was predominantly achieved through guest lecturers sharing industry insights and case studies. Although company visits were scheduled, they were cancelled at both HEIs due to Covid restrictions. Nonetheless, both HEIs succeeded in incorporating practical learning content as advertised. Literature suggests that guided group work, appropriate problem framing, and effective tools can facilitate collaborative work on practical issues during synchronous web conferences, a method utilised by both HEIs (Jordan et al., 2021).

4.3.2.4 Study Program – Was it Worthwhile?

The comparison indicates more commonalities than differences, with most MUAS (66%) and MBS students (75%) expressing satisfaction with their study program and their intention to choose it again (Table 60). However, four MBS students (MBS 2, MBS 3, MBS 4, MBS 11) also emphasised the significance of tuition fees in this context as a justification for their rather negative sentiments, which is particularly noteworthy considering the research question.

PERCEPTION STUDY PROGRAM - WAS IT WORTHWHILE?					
MUAS			**MBS**		
	Theme	***No. of students***		***Theme***	***No. of students***
1	It was worth it	**6** (66%)	**1**	It was worth it	**9** (75%)
2	Not sure	**3** (33%)	**2**	Aspect of tuition fees	**4** (33%)

Table 60: Perception Phase - Comparison Topic 'Study program - was it worthwhile?' Source: own illustration

The reasons why studying was deemed worthwhile are also quite similar: the network acquired, the knowledge gained in the study field, new friends for life, personal growth and skills, and interesting learning content (MUAS 1; MUAS 3; MUAS 4; MUAS 5; MUAS 6; MUAS 9; MBS 1; MBS 5; MBS 6; MBS 7; MBS 8; MBS 9; MBS 10; MBS 11; MBS 12). What is intriguing are the variations in perception related to tuition fees. Even though these are individual viewpoints (but still comprising 33% of the interviewed MBS students), two crucial aspects warrant discussion. Firstly, two MBS students express gratitude that their parents covered the tuition fees and not themselves (MBS 2; MBS 3). "*If I had to repay a loan for my studies, I think it would be a completely different story*" (MBS 2). This suggests that their evaluation of their studies might differ if they had personally borne the fees (e.g., with a loan). Existing literature has shown that students financing their tuition fees with a loan experience heightened mental distress associated with spending money, which could potentially impact their student experience negatively (Khan & Hemsley-Brown, 2021). This indicates that tuition fees influenced the perception, or what is termed in the literature as the cost-expectation satisfaction rating (Khan & Hemsley-Brown, 2021), of at least these MBS students.

Secondly, one MBS student expressed a desire for a reduction in tuition fees due to the Covid situation and the resulting limitations, especially concerning promised networking opportunities or the restricted use of facilities: "*I think MBS should have reduced the tuition fees because everything was online-only... Despite this, the offerings were not the same, and the network couldn't be established as advertised... we had major problems with MS Teams: very poor reception, no headset for lecturers. That's why I believe it would have been fairer if they had lowered the tuition a bit*" (MBS 11). This statement highlights a fundamental lack of realistic understanding regarding the allocation of tuition fees (Bates & Kaye, 2014), as the student 'mentally' attributes part of the tuition fees to these aspects. Additionally, the second aspect in her response suggests that due to difficulties in delivering the 'service,' such as courses via MS Teams, a reduction in fees would have been justified. In the end, what is special about HE is that teaching and learning experiences seem impossible to return, refund or exchange if students are dissatisfied (Calma & Dickson-Deane, 2020).

4.3.2.5 Summary

In the *Perception Phase*, four topics emerged that revealed commonalities between MUAS and MBS students. These commonalities relate to the HEI's handling of Covid, willingness to recommend the HEI to others, the question whether the study program was worthwhile, and practical implementation of teaching content.

Overall, MUAS and MBS students expressed satisfaction with how their respective HEIs managed the challenges posed by Covid, despite variations in the implementation of restrictions and their impact on student life. Overall, it is evident that the emergency implementation of digital learning posed various challenges (Hütig et al., 2020).

Despite Covid-related constraints, students continued to perceive the practical relevance of their programs positively. This indicates that, despite the challenges, they still valued the practical aspects of their education, which is crucial given that

UAS typically provide practice- and labour-market-oriented HE degrees (Stifterverband, 2020).

While criticisms were voiced across institutional, academic, and service dimensions, the majority of MUAS and MBS students deemed their study program worthwhile and expressed a willingness to recommend their HEI to others, with some having already done so.

4.4 Comparison Expectations with Perceptions of MBS Students

The comprehensive exploration of differences and commonalities concerning the expectations and perceptions among students of public MUAS and private MBS enables a holistic depiction of the shifts in expectations and perceptions among MBS students over time. This presentation emphasises the underlying reasons for discrepancies, thus minimising redundancy (Figure 13).

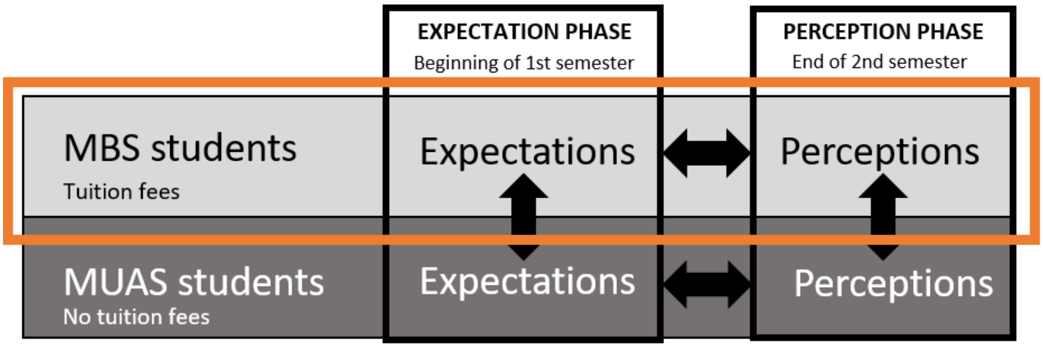


Figure 13: Research Design - Comparison Expectation with Perception Phase MBS. Source: own illustration

In the longitudinal design, 18 topics are compared with each other. The disparity in the number of topics compared to the MUAS and MBS comparison (*Expectation Phase*: 21 topics, *Perception Phase*: 22 topics) arises from certain topics, such as 'Recommendation of the HEI' or 'Handling Covid', which could only be queried in the *Perception Phase* after students had experienced them, thus lacking a corresponding query in the *Expectation Phase*. Consequently, the number of topics available for comparison over time among students from a single HEI is reduced. Table 61 summarises the identified commonalities and differences observed for MBS students in contrast to those of MUAS students.

	Topics compared	Commonalities	Differences
MBS Students	**18**	**11**	**7**
MUAS Students	18	7	11

Table 61: Comparison Expectations and Perceptions of MBS Students in terms of Commonalities and Differences. Source: own illustration

4.4.1 Comparison MBS Expectations with Perceptions – Differences

Among the 18 identified topics, seven exhibited differences when comparing the two interview periods of MBS students. Conversely, this implies that expectations from the remaining eleven topics were met.

In presenting the differences over time, the researcher primarily focuses on showing the underlying reasons for these disparities, as the topics have already been thoroughly described and discussed in the respective sections of the *Expectation Phase* and the *Perception Phase*. Colour coding is used to visually illustrate the reasons for the various deviations. This approach reveals that in some instances, multiple factors were responsible for the deviations. The disparities over time may be attributed to several factors: tuition fees (marked in green as T), Covid (marked in purple as C), institutional image (marked in blue as I), and individual aspects (marked in grey as IA). An overview of these differences over time is provided in Table 62. Tuition fees and Covid were mentioned most frequently, followed by individual aspects and the HEI's image.

Comparison Expectation with Perception Phase - Differences					
Institutional Dimension		Academic Dimension		Service Dimension	
1	Campus C T	1	Design of the lecture T	1	Networking C T
2	Choice of HEI C T I	2	Lecturers C T IA		
3	Extracurricular activities C	3	Academic level IA		

Table 62: Expectation and Perception Phase of MBS students - Overview Differences incl. colour coding. Source: own illustration

4.4.1.1 Tuition Fees as a Reason for Deviations

When analysing the expectations and perceptions of MBS students, the researcher identified 'tuition fees' as a factor contributing to deviations in five distinct topics. This is particularly evident in areas where students anticipated additional value or aspects for which they presumably pay. These topics include 'campus', 'choice of HEI', 'design of the lecture', 'lecturers', and 'networking possibilities'.

Concerning the 'campus', deviations from expectations to perceptions were also justified by the payment of tuition fees. "*Considering the high tuition fees, I would expect something more modern. (...) Something where you think: That's definitely where the money flows*" (MBS 10). Among the criticisms associated with tuition fees, particular attention was drawn to the facilities or general features of MBS. Another student expressed, "*I think it's unfortunate that there isn't a proper outdoor area where people can spend time. At the previous private HEI I attended in Munich, they had a fantastic outdoor area*" (MBS 11). These statements underscore student-consumer tendencies.

The topic of 'choice of HEI' also elicited responses related to tuition fees. "*That's a lot of money to invest in my education, especially since there are options that cost significantly less. It's that kind of negative connotation that I feel in society*" (MBS 12). This quote highlights the contrast between the payment of tuition fees and the perceived societal attitude towards private HEIs (Hüther & Krücken, 2018).

Regarding the 'design of the lecture', one student also referenced tuition fees, expressing dissatisfaction with cooperative learning methods such as group work and resulting presentations. She articulated her perspective with consumerist tendencies: *"I also thought it was annoying that there was so much group work with certain professors. (...) I don't pay fellow students to listen to their presentations or answers*" (MBS 11). This underscores the entitlement felt by students paying tuition fees, as the student expects more direct input from the professors (Jones, 2010; Tomlinson, 2017).

In the context of 'lecturers', a student's statement similarly reflects consumerist tendencies. MBS conducts evaluations every semester where students can rate their lecturers. Despite known criticisms of survey-based evaluations in assessing teaching quality in HE, universities worldwide continue to utilise them (Spooren et al., 2017). "*In the context of the private HEI, I expect that the feedback of the students is perceived and lecturers are exchanged"* (MBS 11). The student's rationale is intriguing as it invokes the nature of private HEIs and, consequently, tuition fees. It can be assumed that feedback is also taken seriously and implemented at public HEIs, where the state and not the student primarily provides the funding (Stifterverband, 2020).

'Networking opportunities' emerged as a factor where tuition fees were cited to support a particular viewpoint. A student explicitly highlighted the perceived loss of added value (Jones, 2010; Tomlinson, 2017) in networking opportunities, for which he believed he was also paying tuition fees (MBS 4). It can be inferred that aspects such as networking opportunities, which are part of the social life, impact student satisfaction with their expectations because they typically offset the negative effects associated with fee payment (Khan & Hemsley-Brown, 2021), which did not occur in this student's experience due to the Covid restrictions.

4.4.1.2 Covid as a Reason for Deviations

Covid represents another significant factor contributing to the differences and negative deviations between the expectations and perceptions of MBS students. The global pandemic prompted HEIs to devise pandemic management strategies to ensure continuous learning for students (Khan, 2021). However, this also meant that many facets of student life could not proceed as usual or were severely curtailed. Aguilera and Nightengale-Lee (2020) referred to this approach as Emergency Remote Teaching (ERT), illustrating the impact of Covid restrictions on the delivery of HE. At MBS, five deviations from the *Expectation Phase* to the *Perception Phase* can be attributed to Covid. Particularly, the topics of 'extracurricular activities' and 'networking opportunities' suffered significant quality loss from the students' perspective due to the Covid restrictions. "*It was challenging. I believe if all events had been conducted on-site, it would have been a completely different experience*" (MBS 10). "*Especially online, it's sometimes awkward to engage in conversation when you're faced with six unfamiliar faces on the screen, and someone says, 'Tell me something.' That feels really odd*" (MBS 1). Individual challenges also emerged frequently, stemming from the inherent difficulties of online setups (Almaiah et al., 2020), and were sporadically identified in this study.

Despite the many extracurricular and networking offerings available to MBS students, they did not perceive them as positively as expected due to the diminished quality in the online context. "*There were certainly numerous opportunities. However, I personally didn't participate, partly due to my own reasons and of course, the online format*" (MBS 2). Longhurst et al. (2020) precisely described the decrease in student engagement and relationships as potential 'threats' to positive educational outcomes in the online environment.

The 'campus' was also evaluated differently due to the Covid restrictions in the *Perception Phase*. However, this was not primarily due to the facilities of the campus but also due to the social aspect that the campus fosters. In particular, social interactions among students, lecturers, and HE staff were severely limited, and common areas, for instance, were closed due to Covid restrictions. "*At the beginning of the first semester, I spent more time on campus. However, the lack of the typical campus experience due to Covid makes it challenging for me to assess the campus environment*" (MBS 5). Social spaces are crucial factors influencing students' satisfaction with their respective HEI (Hanssen & Solvoll, 2015).

The impact of Covid on the perception of the 'choice of HEI' was notable. Students were queried about whether they would opt for a private HEI again if given the chance. It emerged that half of all MBS students interviewed would indeed select MBS again, while four would opt for another private HEI. "*I believe it was the best decision I could have made, especially because of Covid (...) I have friends attending public HEIs, and they seem to be facing more challenges, particularly because the pandemic seemingly caught public HEIs off guard, and now it's dragging on even longer. They frequently share negative experiences with me. That's why I think I made the right choice*" (MBS 1). The perceived success of MBS in implementing Covid measures appears to be linked to its status as a private HEI, given the reported difficulties faced by public HEIs. Therefore, the student's more positive assessment can be attributed solely to MBS being a private HEI.

Furthermore, attention was directed towards Covid management and the rollout of a hybrid teaching model in the first semester. "*The benefits of attending a private HEI are evident. I particularly appreciate the opportunity we had to meet on campus rather than solely online, at least during the beginning of the first semester*" (MBS 3).

The final aspect influenced by Covid was the perception of the 'lecturers'. On one hand, it was noted that some lecturers were deemed to be not putting in sufficient effort from the students' perspective. "*In online lectures, you can easily discern who is making an effort and who is not. It's quite apparent," remarked one MBS student* (MBS1). This observation aligns with findings from Mailizar et al. (2020), which has highlighted challenges in the online environment stemming from both students and lecturers struggling with the use of online learning systems.

The transition from traditional face-to-face lectures to online formats presents significant challenges for all involved parties. Consequently, lecturers often critique students for their perceived inactivity and lack of engagement, while students, in turn, express dissatisfaction with the monotony of content delivery (Faßbender et al., 2020). "*Then there's the older generation... I hate to say it, but they had to learn all this technology in their old age. It's evident that they're struggling. I have enough empathy to recognize that they are trying. I'm not sure if I could do any better at their age*" (MBS 10). Many lecturers were compelled by Covid-related measures to swiftly transition to online teaching within a short timeframe (Majanja, 2020). This abrupt shift has resulted in some lecturers merely replicating existing content and transferring it to the online sphere without adapting it to suit the new format (Zhou, Wu, Zhou, & Li, 2020). However, it's noteworthy that 'age' has not been identified as a contributing factor for lecturers' struggles with utilising new systems in existing literature thus far (Mailizar et al., 2020).

4.4.1.3 Individual Aspects as a Reason for Deviations

Individual aspects pertain to factors primarily influenced by the characteristics of individuals, such as lecturers or fellow students, and thus have only a basic connection with the HEI itself, beyond their association with the institution through employment or admission.

In the case of 'lecturers', tuition fees and Covid were identified as reasons for discrepancies between expectations and perceptions among MBS students. However, the third aspect, 'individual aspects', remains relevant, as 58% of MBS students had a 'mixed perception' (4.3.1.2.2 Lecturers) of their lecturers. They justified this by noting that there were both good and bad lecturers. "*Every lecturer is different*" (MBS 9). This does not solely concern accessibility, although student-consumers typically expect lecturers to be accessible and provide timely responses as well (Bunce et al., 2017), but also encompasses content-related aspects. "*There were a few lecturers that we were really dissatisfied with. I'm really sorry, but I knew I wouldn't learn anything in the lecture, and that was very disappointing for me this semester*" (MBS 8). Addressing this would necessitate establishing and monitoring certain standards. However, this is a complex issue, given the tensions between academics who assert their academic freedom with minimal external intervention, and HE administrations (or agencies) tasked with monitoring and regulating academic standards as needed (Sadler, 2011).

Another individual aspect revolves around the academic level of fellow students. Here, too, (human) differences can be found, which are sometimes outside the sphere of influence of the HEI (character, etc.). However, the HEI can establish certain standards in the admissions process and recruit students based on these criteria. "*The admission criteria are clearly too lax. So, the impression arises that MBS accepts anyone to secure as many signed contracts as possible*" (MBS 12). It is even suggested here that the criteria are set too low to maximise contract signings, which in turn translates to revenue for MBS. However, research indicates that students should be carefully selected based on their 'resources' for co-creation, as students who struggle during their HE experience tend to perceive lower quality in their university experience (Ng & Forbes, 2009). In Section

4.3.1.1.6 International Orientation, the phenomenon was previously described where MBS students also perceive lower quality when they observe significant differences in the 'resources' of their fellow students.

4.4.1.4 Image as a Reason for Deviations

Another deviation from the expected perception arises from the perceived image challenges faced by private HEIs. The unfavourable reputation of private HEIs in Germany (Platz & Holtbrügge, 2016) contributed to a less favourable perception among certain individual students, particularly concerning their assessment of the choice of HEI.

The student's remark referring to the 'negative connotation' towards private HEIs in German society serves as the foundation for the brief discussion, as it has been previously explored (see: 4.3.1.1.7). "*I would definitely reconsider my decision and perhaps establish different parameters. (...) What is the societal perception? And then, what is the reality?*" (MBS 12). A previous study indicates that, among other factors, the institution's reputation influences the relationship between students' expectations and their satisfaction, as it helps counteract the adverse effects of tuition fees (Khan & Hemsley-Brown, 2021).

4.4.2 Comparison MBS Expectations with Perceptions – Commonalities

The commonalities predominate when comparing the two interview phases. Table 63 shows the eleven commonalities over time when comparing the statements of MBS students from the *Expectation Phase* with the *Perception Phase*.

Comparison Expectation with Perception Phase - Commonalities					
Institutional Characteristics		Academic Characteristics		Service Characteristics	
1	Seminar rooms T	1	Academic director	1	Willingness to help T
2	International orientation	2	Lectures during Covid	2	Staff availability
		3	Standard period of study T	3	Preparation job
		4	Grades T		
		5	Practical content T		
		6	Theories		

Table 63: Expectation and Perception Phase of MBS students - Overview Commonalities. Source: own illustration

As commonalities entail the presence of shared features or characteristics (Cambridge Dictionary, NA), this section was kept relatively concise. If aspects mentioned in the *Expectation Phase* were also repeated in the *Perception Phase*, students seldom provided a rationale, as they were similar and did not require justification. However, tuition fees stood out as an exception. Among the 11 topics exhibiting commonalities, students cited tuition fees as the rationale for such commonalities in five topics. Given the significance of tuition fees for the study's outcomes, these themes have been marked with a T in the overview (Table 63). These five topics were: 'seminar rooms', 'standard period of study', 'grades', 'practical content', and 'willingness to help'.

In the comparison of expectations and perceptions, academic characteristics demonstrated the most consensus. Particularly, the academic directors were perceived most positively, receiving praise for their empathy and accessibility, extending beyond their academic duties. This aligns with findings from a study indicating that interaction quality is paramount from the students' standpoint (Clemes et al., 2008). Other positively perceived aspects included the perceived ability to adhere to the standard period of study despite Covid, which is a key reason why students in Germany opt for expensive private HE (Hermann, 2019), as well as favourable grades. Although recent research suggests that private HEIs in Germany tend to award higher grades than their public counterparts (Hermann, 2019), this was not confirmed in this study, as both MBS and MUAS students generally received good grades.

Alignment between expectations and perceptions was evident in the service characteristics as well. Despite interview revelations highlighting challenges within individual departments, MBS staff members were generally regarded as highly helpful. Accessibility levels varied among staff members, yet were still positively assessed, underscoring the significance of accessibility as a crucial factor influencing student satisfaction (Bunce et al., 2017). The numerous opportunities for career preparation, which constitute another pivotal aspect in the selection of private HEIs (Hüther & Krücken, 2018), were also positively appraised despite the challenges posed by Covid.

4.4.3 Conclusion Comparison of MBS Expectations with Perceptions

When comparing the *Expectation Phase* and *Perception Phase* of MBS students, it becomes evident that there are more areas of agreement than disagreement, indicating that most expectations were met. However, it's noteworthy that certain students repeatedly cited tuition fees as a driving factor behind their expectations or perceptions, whether in terms of commonalities or differences. This suggests that some MBS students exhibit consumer-oriented attitudes. As outlined at the beginning of this section, the researcher investigated the reasons for the differences between MBS students' expectations and perceptions to see if similar factors could be responsible for these differences. In total, eight topics revealed differences, for which the researcher identified four distinct reasons: tuition fees, Covid, individual aspects, and institutional image.

Upon examining the areas of agreement, it was particularly striking that topics received overwhelmingly positive perceptions when MBS staff, both faculty and administrative, went above and beyond their typical roles. This was especially evident in discussions surrounding the 'academic directors'. The notion of demanding more applies in this specific case (Wong & Chiu, 2019) and is an important indicator for student-consumerist tendencies.

Despite the overall convergence of expectations and perceptions, it is surprising that only half of MBS students would opt for MBS again (4.3.1.1.7 Evaluation of UAS Choice / Differences private vs. public HEI). This finding aligns with existing literature suggesting that rising tuition fees can negatively impact student satisfaction by creating a disconnect between expectations and reality (Jones, 2010; Khan & Hemsley-Brown, 2021). While consumer-oriented tendencies were evident across various topics, it is essential to recognise that no general conclusions can be drawn due to the limited number of cases (12 MBS students).

4.5 Comparison Expectations with Perceptions of MUAS Students

In this section, the expectations of MUAS students are compared with their perceptions over time (Figure 14). The method for comparing the expectations and perceptions among MUAS students mirrors that employed for MBS students (4.4 Comparison Expectations with Perceptions of MBS Students).

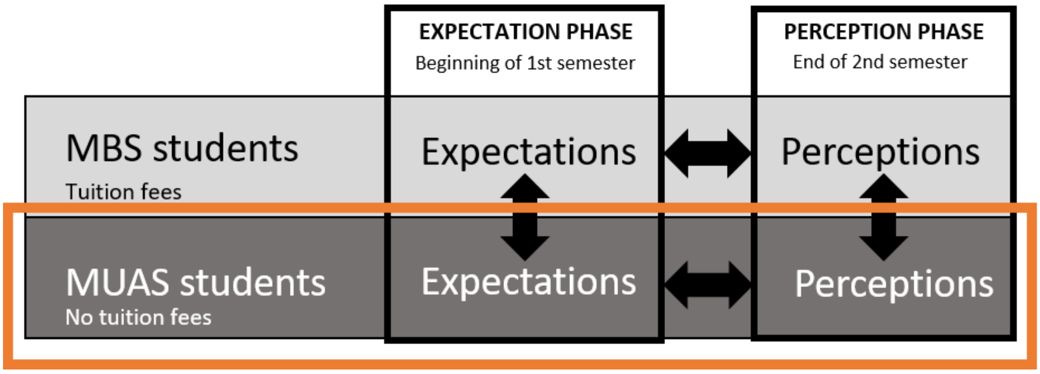


Figure 14: Research Design - Comparison Expectation with Perception Phase MUAS. Source: own illustration

Within the MUAS student cohort, the researcher identified eleven differences and seven commonalities. This result is remarkable, as the distribution of differences and commonalities is the reverse of that of the private MBS students. The following Table 64 summarises the commonalities and differences that were identified.

	Topics compared	Commonalities	Differences
MBS Students	18	11	7
MUAS Students	**18**	**7**	**11**

Table 64: Comparison Expectations and Perceptions of MUAS Students in terms of Commonalities and Differences. Source: own illustration

4.5.1 Comparison MUAS Expectations with Perceptions – Differences

Upon comparing the two interview phases, it becomes evident that there were more disparities than commonalities between the expectations and perceptions among MUAS students. Similar to the approach taken with the MBS students' data in section 4.4.1, the researcher focused primarily on delineating the reasons behind these disparities within the MUAS section (Table 65). In this context, the researcher employed colour coding to show the rationales for deviations in the overview. In contrast to the reasons 'tuition fees' and 'image' identified for MBS students, the rationales 'aspects related to HEI' and 'unimportance' emerged for MUAS students. Consequently, the disparities in perception may be attributed to aspects related to the HEI (marked in dark green as HEI), Covid (marked in purple as C), individual aspects (marked in grey as IA), and unimportance (marked in dark blue as U). It is important to note that the presence of differences in the comparison of the two interview phases does not necessarily signify negative deviations (particularly applicable to the fourth rationale, 'unimportance').

Comparison Expectation with Perception Phase - Differences		
Institutional Characteristics	Academic Characteristics	Service Characteristics
1 Campus C	1 Academic director IA	1 Willingness to help U
2 Seminar rooms C	2 Lectures during Covid C	2 Staff availability U
3 Extracurricular activities HEI	3 Theories IA	3 Networking possibilities HEI
4 International orientation HEI		4 Preparation job HEI

Table 65: Expectation and Perception Phase of MUAS students - Overview Differences incl. colour coding. Source: own illustration

4.5.1.1 Aspects Related to HEI as a Reason for Deviations

The predominant reason cited for deviations among MUAS students referred to the fundamental structure of the HEI. This factor featured prominently in topics such as 'extracurricular activities,' 'job preparation,' 'international orientation,' and 'networking opportunities'. While these topics were also impacted by Covid, the primary differentiator stemmed from the structural framework of the public MUAS.

The aspect of 'extracurricular activities' experienced a notable decline in quality from the perspective of private MBS students due to Covid restrictions (4.4.1.2 Covid as a Reason for Deviations). However, most MUAS students did not express significant dissatisfaction regarding the limited array of extracurricular activities available at MUAS, despite differences between their expectations and perceptions. One MUAS student remarked on the relative insignificance of this aspect (MUAS 8). This suggests that while a reduction in student engagement was observed among MUAS students, it was apparently not perceived as a potential impediment to a positive educational outcome (Longhurst, et al., 2020), as was observed among MBS students.

Similar observations were made regarding the topic of 'job preparation'. Only 44% of MUAS students felt adequately prepared for their future careers (4.3.1.3.4). However, once again, they did not attribute this to MUAS as an institution, but rather to their own uncertainty about their professional aspirations, which hindered their ability to accurately assess their level of job readiness. "*I believe we are well-prepared in terms of work methodologies because we have been taught many soft skills. (…) In terms of content, I likely need to acquire crucial knowledge on the job*" (MUAS 1).

All nine MUAS students indicated that their master's degree program lacked an international orientation, contrary to their initial high expectations. As highlighted in 4.3.1.1.6 International Orientation, there were no significant complaints voiced; rather, this aspect was perceived as inherent to the structure of MUAS. "*Our curriculum clearly specifies that the program is in German"* (MUAS 2). This suggests that while some students may have expressed expectations or hopes for an international focus during the *Expectation Phase*, most were not disappointed during the *Perception Phase*, presumably because they were already aware of the program's domestic orientation.

The fourth deviation referred to 'networking opportunities.' At MUAS, the emphasis is on practical, industry-oriented education (Stifterverband, 2020), which includes networking prospects. MUAS students either noted minimal or no networking opportunities, but their statements did not reflect significant concern compared to their MBS counterparts, who occasionally expressed dissatisfaction with the limited networking avenues. "*I noticed there were occasional offers, but I didn't participate*" (MUAS 3). However, this response appears logical when considering that public and costly private HEIs primarily diverge in their emphasis on practical training, with private HEIs typically fostering stronger ties with the business community (Platz & Holtbrügge, 2016). Given that such networking opportunities are presumably less emphasised at public MUAS, any disappointment regarding their absence seems correspondingly subdued.

4.5.1.2 Individual Aspects as a Reason for Deviations

Just as observed with the MBS students, 'individual aspects' as a reason for deviations refer to the characteristics of individuals, such as lecturers, and thus have only a limited connection with the HEI itself, beyond the fact that they are employed by the HEI. Three topics were primarily affected by individual aspects as the main reason for deviation between expectation and perception: the 'academic director', and 'theories'. The most significant deviation was noted in the topic of the 'academic director', as 77% of MUAS students expressed dissatisfaction with their respective academic director (they referred to different directors). Since this aspect has been thoroughly discussed in the comparison section between MUAS and MBS students (4.3.1.2.1 Academic Director), it will only be briefly summarised in the following paragraph.

The theme of accessibility, as a crucial determinant for student satisfaction (Bunce et al., 2017), has been emphasised previously, especially in the context of tuition fee-paying MBS students. However, this aspect is equally important to non-tuition fee-paying MUAS students and is a notable reason for their dissatisfaction with their academic directors. "*He didn't like to provide information and you had to try very hard if you wanted to know something. In general he wasn't really easy to reach. If you wrote an e-mail, there was usually no response at all*" (MUAS 7). Additionally, displaying a positive demeanour, maintaining effective communication, and offering ample consultation opportunities are crucial factors for enhancing quality in HE (Thien & Jamil, 2020). "*In terms of being approachable – he lacked that quality. I wouldn't seek his counsel*" (MUAS 5).

Similarly, in the domain of 'theories', individual aspects were identified as contributing to deviations, with the teaching skills of individual lecturers being primarily responsible for the perception. "*The effectiveness of teaching depends on the lecturer and the module. Some modules were well-taught, while others* *lacked in-depth theoretical instruction*" (MUAS 1). Particularly in the context of Emergency Remote Teaching (ERT) (Aguliera & Nightengale-Lee, 2020), the rapid transition to online-only instruction may have contributed to these deviations, with lecturers struggling with the challenges of adopting online teaching methods and platforms (Gillett-Swan, 2017).

4.5.1.3 Covid as a Reason for Deviations

Deviation between the *Expectation Phase* and *Perception Phase* among MUAS students was also influenced by Covid. However, the notable disparities regarding the 'campus' and 'seminar rooms' did not stem from unmet expectations but rather from the inability to gain on-site experience due to the consequent shift to online lectures (MUAS 7). Public MUAS, like many other institutions worldwide, opted for a complete transition from in-person to online lectures (Khan, 2021).

Similarly, the perception of 'lectures during Covid' differed from what was expected. The shift to purely online learning, prompted by Emergency Remote Teaching (ERT), posed numerous challenges for MUAS students. "*The problem is me! While online lectures were necessary to cope with the Covid pandemic - it was the only solution - it just didn't suit me*" (MUAS 9). Despite understanding the necessity of these measures, some students expressed regret about the situation. These issues have been discussed in previous studies within the context of the transition to ERT, highlighting its impact on student motivation and engagement (Code et al., 2020).

Furthermore, some students perceived that lecturers used Covid as an excuse to minimise content teaching and rely heavily on group work. "*I strongly believe that many things would have been different without Covid, meaning that lectures wouldn't have solely focused on module work but would have included more traditional teaching methods*" (MUAS 3). This statement suggests that some lecturers may have lacked confidence in their ability to effectively teach online and opted for project-based work instead (Turnbull et al., 2021). However, research indicates that well-designed collaborative online learning can offer valuable opportunities for student interaction and skill development (MacMahon et al., 2020), suggesting that these opportunities may have been overlooked to some extent.

4.5.1.4 Unimportance of Aspect

During the *Expectation Phase*, students highlighted their anticipation of prompt responses and a high level of 'willingness to help' from the university staff. However, MUAS students ultimately found that they could address their needs independently using the online self-service tool. They viewed the lack of personal contact positively, perceiving it as an opportunity for greater self-reliance. "[*Name tool] is specifically designed for documents and grade reports. I haven't needed to interact with the secretary's office yet. That hasn't been necessary (…) It would be inconvenient if I had to visit the secretary's office for a grade report*" (MUAS 5).

One possible explanation is that MUAS students may not anticipate the same level of support as their counterparts at private MBS, who may expect more personalised service due to their investment in tuition fees (Herrmann & Nagel, 2023). Another reason could be the absence of explicit promotion of such services on the MUAS website, unlike private MBS where service units and staff assistance are prominently featured. Research has suggested that opportunistic marketing strategies may contribute to specific expectations within the higher education sector (Tomlinson, 2017).

4.5.2 Comparison MUAS Expectations with Perceptions – Commonalities

Seven topics showed commonalities in the longitudinal comparison as illustrated in Table 66.

Comparison Expectation with Perception Phase - Commonalities				
Institutional Characteristics		Academic Characteristics		Service Characteristics
1	Choice of HEI	1	Design of lecture	
		2	Lecturers	
		3	Grades	
		4	Standard period of study	
		5	Practical content	
		6	Academic level	

Table 66: Expectation and Perception Phase of MUAS students - Overview Commonalities. Source: own illustration

Among the seven topics demonstrating commonalities in the comparison of expectations and perceptions, 'academic characteristics' exhibit the most consistency among MUAS students, akin to their counterparts at MBS. Within the institutional characteristics, the topic of 'choice of HEI' notably displays substantial commonality. Although only seven out of the 19 topics were perceived as expected, nearly all MUAS students (88%) express their willingness to pursue their studies at MUAS again. A notable reason for this inclination is the negative perception of private HEIs cited by MUAS students as a decisive factor in their decision-making process. “*Regardless of my satisfaction or dissatisfaction with my current program, I would never consider switching. It might sound harsh, but the notion is ingrained in my mind: attending a private HEI means buying your degree and it's much easier*” (MUAS 8).

In the 'academic characteristics' category, six commonalities emerged when comparing expectations and perceptions. These included the ‘design of the lecture’, ‘lecturers’, ‘grades’, ‘standard period of study’, ‘practical content’, and ‘academic level’.

The topic of 'design of the lecture' is particularly noteworthy, as it reflects a unique scenario where traditional lecturing, although anticipated, was ultimately perceived negatively by MUAS students due to challenges in maintaining engagement and interaction in the online learning environment.

No commonalities were discerned in the service domain. This was primarily attributed to structural aspects of the HEI and the perceived insignificance of certain topics, such as the extent of staff support, which was overshadowed by the availability of self-service tools.

4.5.3 Conclusion MUAS Expectations with Perceptions

Among MUAS students, there were seven commonalities and twelve differences when comparing expectations with perceptions. This comparison contrasts starkly with the findings observed among private MBS students. However, not all divergences were indicative of dissatisfaction; some were attributed to positive or neutral factors explaining deviations from initial expectations. The disparities among MUAS students primarily stemmed from aspects related to the HEI's structure, individual factors, Covid-related influences, and the perceived insignificance of certain expected elements.

It is noteworthy that the expressions of MUAS students generally contained fewer complaints. Despite expressing disappointment, especially concerning the significant constraints imposed by Covid, their tone and language differed from that of private MBS students, who occasionally articulated their complaints more explicitly. This distinction is particularly noteworthy considering that public MUAS students experienced significantly less social interaction due to the exclusive online approach compared to private MBS students. As highlighted in various contexts, 'student life,' with its different opportunities for personal, informal, and professional exchanges, is a pivotal aspect of the student experience for many individuals.

Although disparities between expectations and perceptions were more prevalent among public MUAS students than their private MBS counterparts, and some of these disparities could be attributed to negative experiences, such as those involving the 'academic director', it is noteworthy that the majority of MUAS students, despite challenges, would opt for MUAS again if given the choice.

5. CONCLUSION

This study aimed to evaluate the potential impact of tuition fees on the expectations, perceptions, and satisfaction levels of master's degree business students in Germany. To achieve this, a longitudinal design was employed to compare the expectations and perceptions of students from private and public higher education institutions (HEIs) throughout the taught element of their master's programs. Building on an extensive literature review on tuition fees and key theoretical perspectives such as student consumerism and the reputation of private HEIs, a novel framework was applied. This framework integrated aspects of the Better Than/Worse Than method from Expectation Disconfirmation Theory (EDT), two data collection periods, and elements from the SERVQUAL dimensions.

This final chapter will conclude the thesis by providing a critical reflection (5.1) on the main research findings, aligning them with existing literature and theoretical perspectives. Additionally, the researcher will address the subordinate objectives and main research question (5.2). The implications of the findings will also be discussed and justified (5.3), focusing on their contribution to practice, including a conceptual list of recommendations (5.3.1) aimed at enhancing satisfaction, particularly in private HEIs in Germany, and their relevance to management theory (5.3.2). The chapter will also highlight the study's limitations (5.4) and suggest potential areas for future research (5.5). Finally, the research journey (5.6) will be presented.

5.1 Critical Reflection and Link to Theory of the Main Research Findings

The translation of research findings into practical application is often seen as straightforward and uncomplicated (Schön D. , 1987). Yet, this *technical rationality* faces significant challenges when applied to context-dependent research results, which require careful contextualisation (Schön D. , 1987). Contextualising research findings is essential to demonstrate their relevance and significance to practitioners (Freshwater & Rolfe, 2001).

The primary aim of this section is to situate the study's findings within a framework of critical reflective discourse, aligning with its practical objectives. Reflection provides a structured approach to interpreting findings in a way that holds immediate relevance for practitioners, emphasising actionable insights (Schön D. , 1987) rather than deeper introspection, as seen in reflexivity (Alvesson & Sköldberg, 2017).

Therefore, the researcher adopts a reflective approach to contextualise the study's four primary findings within their practical context in the following sections: (1) the presence of student consumerist tendencies, (2) the influence of tuition fees on perceptions rather than expectations, (3) the contested image of private higher education, and (4) the impact of Covid on student life.

5.1.1 Student Consumerism

The controversial debate about student-consumerism in countries with traditionally high tuition fees has been presented at various points in this thesis (e.g. Jones, 2010; Bates & Kaye, 2014; Guilbault, 2016; Bunce et al., 2017; Tomlinson, 2017; Stankevics et al., 2018; Nixon et al., 2018; Jabbar, 2018; Wong & Chiu, 2019; Burgess-Jackson, 2020; Khan & Hemsley-Brown, 2021). At the centre of the debate is the question of whether or not students are customers/consumers of HE. Advocates of this approach argue that the high tuition fees paid directly by students to their respective HEIs lead to the emergence of attitudes within the student body that reflect a more consumerist mindset (Tomlinson, 2017). Furthermore, research found that tuition fees have an impact on the students' cost-expectation-satisfaction assessment (Khan & Hemsley-Brown, 2021), leading to an emphasis on demanding value for money as a guiding principle in evaluating HEIs' core activities (Jones, 2010; Tomlinson, 2017).

In Germany, private HEIs have not yet been extensively researched, given that they currently represent only 12% of the total student population, despite a significant rise in enrolment numbers in recent years (Herrmann & Nagel, 2023). Consequently, research focusing on the German private HE sector remains limited

(Herrmann & Nagel, 2023). The findings derived from this thesis highlight the necessity of engaging in discussions about student-consumerism within the German private HE market, using larger-scale studies that could yield generalisable data. Many of the themes discussed in international literature, such as 'demanding value for money' or the 'cost-expectation-satisfaction' assessment, were also evident throughout interviews conducted with private students in this study. The validation of expectations, perceptions, satisfaction, and dissatisfaction regarding tuition fee payments reinforces the notion that tuition fees may exert an influence on overall evaluations within the private HE sector in Germany.

Critics of the student-consumer paradigm argue that HE differs from traditional service industries, as students are actively and cognitively engaged in the educational process (Ng & Forbes, 2009). Consequently, they advocate for viewing students as 'learners' rather than consumers (Dickinson & Cane, 2020), rejecting the application of business concepts within educational contexts due to the higher purpose of educators, which transcends profit motives (Burgess-Jackson, 2020). Additionally, there has been discussion regarding the demand for ‘entertaining learning content’ (Nixon et al., 2018; Wong & Chiu, 2019). Interestingly, this study did not find a significant demand for entertaining learning content among private students. However, both private and public students emphasised the importance of presenting learning materials in an engaging manner. Moreover, the study did not indicate that private students were averse to challenging assignments. On the contrary, three students expressed a desire for more rigorous tasks, perceiving the academic level as insufficiently challenging.

There was a notable demand for assistance from MBS staff , which was particularly evident as public MUAS students demonstrated limited reliance on support from HE staff and instead preferred to help themselves.

Another study revealed a shift in students' attitudes, indicating a desire for a degree in exchange for their tuition fees (Jabbar, 2018). The findings of this present study suggest a disparity between how students who pay tuition fees perceive themselves and how they are perceived by others, with the external perception often being more negative than the self-perception. In Jabbar's study

(2018), academics expressed a predominantly negative view of the impact of tuition fees. However, in this study, it is primarily public MUAS students who hold this negative perspective. While some public students tended to believe that tuition fees at private HEIs simply purchase a degree with good grades, more than half of the private MBS students asserted that tuition fees were not the determining factor for academic success and obtaining a degree, but rather their own motivation and dedication to their studies. This discourse may also stem from the generally negative societal perception of private HEIs in Germany, rather than solely being a discussion - often emotionally charged - about purchasing a degree through tuition fees. The issue of the image and reputation of private HEIs is therefore explored in section 5.1.3.

5.1.2 Expectations, Perceptions and Tuition Fees

In determining the research question, the researcher started from the assumption that tuition fees have an impact on students' expectations. This assumption stemmed from studies conducted in other countries, which have evidenced a demonstrably negative effect of tuition fees on expectations and satisfaction (Jones, 2010; Khan & Hemsley-Brown, 2021). For instance, it has been established that tuition fees contribute to dissatisfaction by creating a disparity between expectations and actual experiences (Jones, 2010). Previous research has also illustrated the influence of tuition fees on the assessment of cost, expectations, and satisfaction (Khan & Hemsley-Brown, 2021).

In this regard, this study has yielded an interesting finding: while tuition fees did not significantly influence expectations, they notably affected perceptions. This contrast was particularly pronounced when comparing public MUAS with private MBS students. The expectations of public MUAS students were similar to those of private MBS students. However, the most significant disparities emerged during the *Perception Phase* following the completion of the study program's taught elements after the second semester. Although public MUAS students' expectations were also unmet in various aspects, they appeared to be more lenient. Conversely, private MBS students attributed certain dissatisfactions to the tuition fees paid. Consequently, upon critically examining these findings within the framework of existing theory, it seems reasonable to suggest that tuition fees primarily (but not exclusively) impact perception, including leniency towards mistakes, etc. Therefore, further research is warranted to enable generalisable conclusions (see: 5.5).

Another notable aspect that surfaced is the interpretation of support mechanisms, often advertised by private HEIs to account for low dropout rates and program effectiveness (Herrmann & Nagel, 2023), which can also be perceived negatively.

For instance, one student felt that her commitment to her studies was not taken seriously if the HEI imposed measures like compulsory attendance or grading attendance to ensure class participation. She believed that, as a mature student, she was responsible enough to attend classes without needing such measures. While this perspective is subjective, it offers a new insight into the school-based system and support mechanisms at MBS, highlighting the need for further research in this area (see 5.5).

5.1.3 Image/Reputation of Private HE in Germany

Considering the research findings concerning the image and reputation of private HEIs in Germany, it is imperative that critical reflection on this topic garners increased attention in both academic and management discourse. The significance of this topic is a by-product of the extensive research results.

In the academic debate, consensus has yet to be reached regarding the dimensions that constitute HE image and reputation (Lafuente-Ruiz-de-Sabando et al., 2018). Nevertheless, some scholars argue for a distinction between image and reputation. In both cases, these are perceptual phenomena in which a HEI, akin to a company, is assessed based on specific attributes (Einwiller, 2014). While images are formed individually, reputation emerges when a considerable number of individuals perceive an entity and exchange opinions and judgments about it, whether through interpersonal communication or via media channels (Einwiller, 2014). However, the critical discourse is less concerned with definitional discrepancies between the two terms and their potential interchangeability, but rather with the substance of the debate surrounding the phenomenon that, as indicated by the study results, perception of private HEIs in Germany is not uniform.

Existing literature has established distinctions between the functions of private HEIs in the US or UK compared to those in Germany (Hüther & Krücken, 2018; Herrmann & Nagel, 2023). This differentiation encompasses factors such as the favourable reputation of HEIs in the US and UK, among various other aspects, for which students are willing to pay high tuition fees (Herrmann & Nagel, 2023).

However, the existing literature lacks explicit acknowledgment that the reputation of private HEIs in Germany is perceived by four MUAS and three MBS students as relatively poor, contrasting sharply with the favourable reputation of private HEIs in the US or UK. There is indication that public HEIs in Germany tend to be recognised as 'elite universities' rather than private institutions (bmbf.de, 2022). One-third of the public MUAS students interviewed explicitly questioned the value of a degree from a private HEI. In some instances, they expressed concerns about the perceived disadvantages of private HEIs and their reluctance to be associated with private education in their future professional activities. Consequently, opting for a public HEI was, for some, a deliberate choice against private HEIs. Statements indicating that students wish to graduate without paying tuition fees because degrees from private HEIs are deemed 'dishonest' also underscore clear negative perceptions. In contrast, private MBS students generally held a more positive perception as they believe that private HEIs offer more quality teaching, more support, and smaller group. Nonetheless, three private students were aware of the challenging image and reputation of private HEIs in Germany, including the perception that admission is primarily based on willingness to pay tuition fees. The significance of the admission process, as highlighted in previous studies (e.g., Ng & Forbes, 2009), warrants emphasis once again.

Private MBS students are acutely aware of the effort and dedication required to attain their degree. Nonetheless, it appears that some are unsettled by the often negative public perceptions and therefore seek validation or invalidation of the common stereotypes they encounter. One illustration of this is the admissions process and the academic level of their peers at private HEIs. If a fellow student does not meet the expected cognitive or academic standards, this implicitly reinforces their own prejudices, leading to doubt and questioning regarding the validity of these stereotypes. While this psychological phenomenon cannot be thoroughly explored in this thesis, this tendency is noticeable in many situations (e.g. grades, academic level, or recommendation of the study program/HEI). Private HEIs stand to benefit from actively engaging in reputation management to effectively address these prevalent sentiments, which obviously influence the perceived value of private HE in Germany.

5.1.4 Impact of Covid on Student Life

As part of the findings of this thesis, the significant impact of the Covid pandemic and the resulting limitations on student life were highlighted in the results section (4.4.1.2 and 4.5.1.2). When critically analysing the results through the lens of theory, this section should primarily focus on private students. While both public MUAS and private MBS students experienced substantial restrictions, particularly due to the shift to online-only lectures, the comparison revealed that private MBS students perceived the decline in quality as particularly severe. This was especially evident concerning the unique selling proposition (USP) advertised by private MBS, such as business connections or networking opportunities, despite the provision of extensive online offerings, unlike public MUAS. This study found evidence indicating that the payment of tuition fees also influenced this perception. It is explicitly this added value for which, in the perception of one third of the private MBS students, part of the tuition fees are paid. It is noteworthy that this insight emerged independently from the students, as the researcher did not explicitly address tuition fees in this context. The depth of findings regarding tuition fees might have been even greater if the topic had been explicitly incorporated into the frameworks. However, as outlined in section 3.4.3 Framework, the researcher intentionally refrained from framing the research topic with tuition fees to minimise bias.

Once again, this illustrates that while expectations were technically fulfilled in descriptive terms (for example, there were ample networking opportunities and chances to connect with companies at (online) events), the overall perception remained unfavourable, leading to dissatisfaction. This was primarily because the online format, imposed by Covid restrictions, resulted in a significant loss of quality. From this, it can be alleged that personal interaction at networking events of all kinds constitutes a substantial qualitative value that cannot be adequately replicated in an online setting.

Another aspect deserving critical discussion is the significance of the social aspect of studying. The Covid restrictions, which essentially facilitated the continuation of learning (Khan M. A., 2021), were described in a study as 'Emergency Remote Teaching (ERT)' (Aguliera & Nightengale-Lee, 2020), and consequently led to the loss of social aspects of student life despite MBS's considerable efforts to transition activities to the online set-up. The decline in student engagement due to the shift to online lectures has been documented in existing literature (cf. Longhurst et al., 2020) and can be supported by this study.

5.2 Answering the Subordinate Objectives and Research Question

The research question and six subordinate objectives were formulated based on the identified research gap (1.1 Rationale and Background Information) and served as guiding principles for the study. This section will address five out of the six subordinate objectives (SO1-SO5), while the sixth subordinate objective (SO6) will be addressed in section 5.3.1 Contribution to Practice.

5.2.1 SO1: Evaluate the Overall Satisfaction of Tuition Fee-Paying Students with their HEI.

Benefitting from the research design (3.2), the researcher was able to determine whether expectations were met by comparing expectations from the *Expectation Phase* with perceptions collected in the *Perception Phase* using the structure of Expectation Disconfirmation Theory (EDT). According to the logic of the EDT approach, satisfaction typically arises when there is a positive disconfirmation between expected and perceived performance (see section 2.4.1). Conversely, confirmation occurs when expectations align with performance (Oliver R. , 1980).

Overall, it was observed that eleven out of 18 topics were perceived as expected by the private – and thus tuition fee-paying – MBS students in the comparison between the *Expectation Phase* and the *Perception Phase*, resulting in confirmation. Exceeding expectations occurred in one topic, indicating satisfaction according to the EDT logic. This was exemplified in the case of 'Academic Directors', where expectations were exceeded (4.3.1.2.1), despite already being very high (4.2.2.2.3).

Furthermore, it is essential to not only analyse the satisfaction of MBS students descriptively by comparing expectations and perceptions using the EDT approach, but also by examining the specific responses provided by the MBS students. This approach will reveal the underlying reasons for their evaluation. Particularly, the following topics from the *Perception Phase* will be used to address this inquiry: the aspects perceived as 'good or bad during the respective two master's semesters', the 'recommendation' of MBS, and the evaluation of whether the 'Master's program was worthwhile' or not.

Overall, MBS students expressed concerns about the excessive workload and inadequate quality of interaction with fellow students/lecturers. They complained about the absence of on-site events due to Covid and noted that despite the high number of online events, there was still a perceived loss of quality and added value, for which some MBS students said they also paid tuition fees. One student articulated this decline in quality, particularly in social interaction, very clearly: "*The things that define a university were dead*" (MBS 4).

Additionally, individual students criticised certain MBS administrative departments for being poorly organised and lacking structure. This negative perception was openly linked to the payment of tuition fees. On an academic level, students also voiced concerns about the lack of coordination between lecturers and course content, as well as the perceived disorganisation of mid-term and final examinations.

Despite these negative aspects, half of the MBS students expressed satisfaction with both the master's program's content and MBS's handling of the Covid situation. Additionally, some students positively emphasised the team spirit among fellow students and the efforts made by the teaching staff to maintain communication despite the Covid restrictions.

Based on the question regarding the recommendation of MBS, it is evident that three-quarters of the interviewed MBS students would either recommend or have already recommended MBS (occasionally with reservations), while only two (16%) would not do so. Similarly, most MBS students expressed the belief that the study program had been worthwhile, citing significant learning experiences and the establishment of new business and personal connections—albeit not to the extent or quality desired—despite the constraints imposed by Covid. The primary criticism centred on the perception that they did not receive the complete advertised 'package' they had paid for due to Covid-related limitations.

Consequently, an overarching satisfaction is observable among MBS students. Limitations in satisfaction primarily stem from four reasons: Covid, tuition fees, image, and other individual aspects.

It is noticeable that especially tuition fees are repeatedly mentioned as a reason or justification for an expectation/perception/evaluation in different topics and themes. Consequently, minor aspects that would typically play a marginal role in the broader context of a master's program are being brought into sharper focus simply because of the tuition fees. It appears that especially students showing student-consumerist tendencies tend to overemphasise individual minor issues and are generally less tolerant of deviations from the HEIs promised 'package' due to the tuition fees.

5.2.2 SO2: Evaluate the Overall Satisfaction of Non-Tuition Fee-Paying Students with their HEI.

In this section, the overall satisfaction of non-tuition fee-paying MUAS students is also determined initially by adhering to the EDT logic. Overall, it was observed that seven out of 18 topics were perceived as expected when comparing the *Expectation Phase* with the *Perception Phase*, resulting in confirmation. However, satisfaction, as described in the EDT approach, was not evident when comparing the two phases.

Based on the purely descriptive results following the EDT logic, the researcher assumes that the satisfaction level of the public MUAS students was slightly lower than that of the private MBS students.

However, the satisfaction level of MUAS students should also be evaluated qualitatively. Insights from the following topics will contribute to this evaluation: the 'recommendation' of MUAS, the evaluation of whether the 'master’s program was worthwhile', and overall reflections on what was perceived as 'positive or negative during the respective two master's semesters' in an online-only format.

In general, MUAS students expressed concerns about the excessive workload and noted that the quality of their student experience differed significantly from their expectations due to online-only lectures. Some students even remarked that they struggled to establish friendships or connect with fellow students because of the online format. Criticisms included the lack of a vibrant student life resulting from exclusively online lectures, dissatisfaction with the content delivered, and the perceived high levels of stress during coursework and group activities.

Despite these negative aspects, nearly all MUAS students indicated satisfaction with the structure of their master's program, the practical component, and the acquisition of soft skills through mandatory project work.

Regarding the question of recommending MUAS, 66% of the interviewed MUAS students would either recommend or have already recommended their HEI (occasionally with reservations). Meanwhile, 33% of students would not recommend MUAS due to dissatisfaction with aspects such as program content, workload, grades, and the online format.

Similarly, the 66% of MUAS students also believed that the study program had been worthwhile, citing significant personal and professional growth, particularly in terms of time management and handling stressful situations. The primary criticisms centred on the lack of a vibrant student life due to Covid restrictions and concerns about whether the time invested, in terms of opportunity costs for studying, would pay off in their first job after graduation.

Consequently, a general level of satisfaction is also evident among MUAS students on a qualitative level. Various factors, including Covid-related limitations and the resulting online-only lectures, general aspects related to the HEI, and the perceived insignificance of certain topics within the curriculum, may contribute to a somewhat reserved attitude.

Overall, the researcher observed that despite the slightly lower satisfaction level among MUAS students, there was a greater tolerance and acceptance of deviations from the initial expectations. While these deviations were criticised, they were not highlighted with the same intensity as occasionally seen among MBS students. This aspect could be explored in future studies to facilitate making general statements on this subject.

5.2.3 SO3: Contrast Differences (if any) between Tuition Fee and Non-Tuition Fee-Paying Students Regarding their Expectations.

The third subordinate objective (SO3) examines potential variations in the expectations of public MUAS and private MBS students. Notably, out of the 21 topics identified as relevant during the *Expectation Phase* analysis, the researcher found only seven significant differences. This suggests that students, regardless of whether they pay tuition fees, have similar (though not identical) expectations across the remaining 14 relevant topics. Differences in expectations between MUAS and MBS students were evident in the following areas: (1) reasons for choosing respective HEI, (2) rankings, (3) lectures during Covid, (4) reputation of lecturers, (5) design of the lecture, (6) standard period of study, and (7) networking possibilities.

The seven differences in expectations between MUAS and MBS students can be categorised as follows:

1. Image/reputation: The issue of the negative perception of private HEIs in Germany was notably highlighted in the category (1) 'reasons for choosing respective HEI'. For certain MUAS students, the decision appears to be not merely a choice in favour of a public HEI but rather a rejection of a private HEI. It appears that the self-image and external perception of private HEIs in Germany are incongruent, as both MUAS and MBS students cited societal image concerns regarding German private HEIs at different stages during the *Expectation Phase* interviews.
2. Reducing financial risk through the use of objective criteria: The differences and increased significance attached to (2) 'rankings' and a (4) ‘good reputation of lecturers' among MBS students compared to MUAS students might arise from the effort of students at private HEIs to mitigate their personal financial risk linked to tuition fees. They may seek out the most objective criteria available to justify their decision in favour of a costly commodity (in this instance, higher education) for which they cannot know beforehand its value for money. Rankings and the reputation of lecturers could thus serve as such objective benchmarks.
3. USPs advertised by private HEIs: Differences in the expectations between MUAS and MBS students were evident concerning the significance of the topic areas (5) ‘design of the lecture’, (6) ‘standard period of study’ and (7) ‘networking possibilities’. These differences can be linked to the advantages promoted by private HEIs in their marketing endeavours: namely, that as private students will experience practical learning, adhere to the standard study duration, and have networking opportunities to enhance their career prospects.
4. Covid: Regarding the topic of (3) ‘lectures during Covid’, differences emerged in that students at the private MBS, in contrast to students at the public MUAS,

expect added value, which should be provided primarily through a hybrid and not just online-based study program.

Despite these differences, it is noteworthy that the majority of expectations are similar for both public MUAS and private MBS students.

5.2.4 SO4: Contrast Differences (if any) between Tuition Fee and Non-Tuition Fee-Paying Students Regarding their Perceptions.

The fourth subordinate objective (SO4) focuses on discerning the differences in perception between MUAS and MBS students by the end of their respective second semesters. While SO3 indicated merely seven differences in the *Expectation Phase*, the *Perception Phase* showed a considerably greater number of disparities between students from public MUAS and private MBS.

Out of the 22 subordinate topics identified as relevant in the analysis during the *Perception Phase*, 18 differences and four commonalities were identified (4.3.1). This indicates a reversal of sorts compared to the results of the *Expectation Phase*.

In the *Perception Phase*, the researcher identified the following discrepancies based on the respective research characteristics:

<u>Institutional characteristics:</u> (1) 'campus', (2) 'seminar rooms', (3) 'lectures during Covid', (4) 'extracurricular activities', (5) 'grades', (6) 'international orientation', and (7) 'evaluation of UAS choice / (8) differences private vs. public HEI'.

<u>Academic characteristics:</u> (9) 'academic director', (10) 'lecturers', (11) 'design of the lecture', (12) 'standard period of study', (13) 'academic level', and (14) 'theories'.

<u>Service characteristics:</u> (15) 'willingness to help', (16) 'availability staff', (17) 'networking possibilities', (18) 'preparation job'.

The 18 disparities in perceptions between MUAS and MBS students can be explained by six main reasons:

1. Covid: The most notable disparities between MUAS and MBS students primarily stemmed from the Covid restrictions and their subsequent implementation at the respective HEIs, particularly influencing the perception of (1) ‘campus’, (2) ‘seminar rooms’, (12) ‘lecturers’, the availability of (4) ‘extracurricular activities’, and (18) ‘networking opportunities’. MUAS opted for online-only classes from the beginning, whereas MBS initially offered a hybrid setup for the first weeks of the first semester. Consequently, the decisions made by HEI managements significantly impacted the educational experience, social engagement, and extracurricular networking options for students. For MUAS students, this translated to a lack of campus life and limited online alternatives, while MBS students faced adjustments in their program delivery, initially benefiting from a hybrid model before transitioning to online-only lectures. As a result, the Covid-related changes had a profound effect on the overall perception of the facilities, student engagement, and course delivery, leading to divergent experiences during the *Perception Phase* comparison.
2. Structural set-up of the respective HEI: Significant disparities emerged between MUAS and MBS students regarding the (7) ‘evaluation of the choice of HEI’ and the (6) ‘international orientation’ of the HEI. While the issue of the negative perception of private HEIs in Germany arose frequently, particularly in the context of ‘evaluation of the choice of HEI’, it became evident once again that for some MUAS students, opting for a public HEI implied a deliberate rejection of private HEIs. MBS students positively highlighted the international orientation of their institution, citing factors such as English-language instruction, diverse international fellow students, faculty, and curriculum, as well as opportunities for semesters or internships abroad. In contrast, MUAS students, despite similar expectations, perceived minimal international orientation at their HEI. This lack of international focus may have been intensified by Covid but is fundamentally rooted in the structural setup of public MUAS.
3. HEIs approach to interpersonal contact: Further disparities were observed in how the respective HEIs 'provide service', particularly in the perception of the

(16) 'willingness to help' and (17) 'availability of staff'. Overall, students from both institutions expressed satisfaction with the service, albeit for entirely different reasons. MUAS students largely relied on self-service via the online tool and found this impersonal approach convenient. In contrast, MBS students, lacking an online tool, sought direct interaction with HE staff for numerous—even minor—requests.

4. <u>HEIs approach to vocational aspects:</u> Additional differences stemming from the distinct institutional setups include vocational elements such as the provision of (18) 'networking opportunities' (previously discussed in the Covid section as well, indicating differences for various reasons) and (19) 'preparation for the job'. While UAS education is typically oriented towards the job market, public MUAS provided few opportunities in this aspect. Conversely, private MBS offered numerous extracurricular activities and job preparation initiatives, even during the Covid period.
5. <u>Tuition fees:</u> Tuition fees were consistently cited by several MBS students as influencing their perceptions across various topics (such as 'campus', 'seminar rooms', 'availability of lecturers', 'choice of HEI', 'standard period of study', student life including 'networking opportunities' and 'extracurricular activities'), leading to differing perceptions when comparing MUAS and MBS student evaluations. MBS students generally expressed a desire for 'more': more quality, more interaction, more opportunities, and more value-added experiences. This was especially noticeable in the discourse on topic (5) 'grades'. Although public MUAS students also tended to earn good grades, their justification for these grades was distinct from that of MBS students and not linked to tuition fees. Consequently, it suggests that some of the MBS students interviewed do exhibit student-consumerist tendencies.
6. <u>Image/reputation:</u> A major theme emerging alongside the student-consumer discourse is the unfavourable perception of private HEIs in Germany, highlighted by discussions among both MUAS and MBS students. Even during the *Expectation Phase*, the negative reputation of private HEIs contributed to differing expectations between MUAS and MBS students. Consequently, it is unsurprising that these issues of image and reputation influenced opposing

perceptions during the *Perception Phase*. This dynamic is accompanied by unrealistic assumptions about private HEIs made by public students, sometimes stemming from ignorance, but also by acknowledgment of these reputation challenges by certain private students who fear potential negative consequences.

5.2.5 SO5: Evaluate how Students Perceive the SERVQUAL Dimensions (Reliability, Assurance, Tangibles, Empathy, and Responsiveness)

The researcher adapted elements of the five SERVQUAL dimensions to the HE context and in a new qualitative framework that aims to capture not only possible discrepancies (gaps) between expectations and perceptions, but also to explore the reasons behind those evaluations.

The responses of MUAS and MBS students are presented separately by the researcher to facilitate comparison.

5.2.5.1 MUAS Students

Tangibles: The tangibles dimension in SERVQUAL primarily addresses elements like the physical appearance of facilities, equipment quality, comfort level, signage, and accessibility (Parasuraman et al., 1991). However, due to Covid restrictions and the decision by MUAS university management to conduct all lectures online, MUAS students have lacked the opportunity to assess physical facilities. Consequently, they are unable to evaluate factors such as the appearance of facilities, equipment quality, comfort, accessibility, or other aspects of campus life.

Reliability: In this thesis, 'reliability' primarily encompassed aspects related to provided services, the curriculum, and the structure of the schedule. MUAS students held a positive view of the services, given that MUAS offers an online self-service tool. This allowed students to address their needs independently, often outside regular business hours, without feeling the absence of in-person contact with HE staff. However, the curriculum's lack of adjustment to the online format resulted in a somewhat negative perception of lectures. Students found themselves spending extended periods in front of screens, and many MUAS lecturers failed to adapt their teaching styles to the online environment. The predominance of traditional lecturing and limited interactive components led to issues with concentration and a perceived decline in the quality of course delivery.

<u>Responsiveness:</u> The willingness of the HE staff to help and provide service should be evaluated at this point, alongside the promptness of their responses. Due to the self-service tool, one touchpoint is generally omitted, resulting in five of the MUAS students interviewed not requiring any interaction with HE staff during the duration of their master's program. The four students who had contact rated the willingness to help as positive. In general, prompt assistance was highly valued by all students, a need that was fulfilled for those who sought help. Thanks to the wide array of service options available through the self-service tool, students could effectively resolve issues on their own in a timely manner. Additionally, the option to engage in real-time chat with the online-tool service provider facilitated swift responses to (technical) queries, eliminating the need to reach out to HE staff.

<u>Assurance:</u> This SERVQUAL dimension encompasses factors such as the ability to instil confidence, staff competence, and professional experience, which includes a positive attitude, communication skills, ample counselling opportunities and the capability to provide regular feedback to students (Parasuraman et al., 1991). The most significant disparity observed refer to the perception of academic directors: the inadequate level of contact, feedback, and consultation opportunities resulted in a highly unfavourable perception. This gap is particularly significant because these aspects were specifically mentioned as expectations during the *Expectation Phase*. Lecturers received comparatively better perceptions, even if the discrepancy between expectation and perception still exists, although to a lesser extent. Students perceived some lecturers positively and others negatively, which is typical in educational settings where the effectiveness of lecturers is influenced by various factors within the implementation model, leading to differing experiences among individual students (Calma & Dickson-Deane, 2020).

Empathy: This dimension relates to the provision of individualised, caring and personalised attention to students. It particularly concerns the role of academic directors and, similar to the assurance dimension, found significant discrepancies. This was mainly because MUAS students felt that the academic directors had difficult personalities, were difficult to approach and failed to address the individual needs of MUAS students.

In summary, it was found that in the SERVQUAL dimensions the MUAS students missed the personal level, the ability to communicate and counselling opportunities, especially with the academic directors. On the other hand, using the online self-service tool, they managed very well without personal contact when they had questions, requested and submitted documents and certificates. Overall, their dissatisfaction often stemmed from perceived shortcomings in the 'human factor', including the organisation of courses by lecturers during the Covid.

5.2.5.2 MBS Students

Tangibles: At MBS, a different approach was taken by the management: The initial weeks of the fall semester 2020 were conducted in a hybrid teaching format. This involved some students attending classes on campus in compliance with Covid regulations, while others simultaneously joined lectures online via MS Teams. Consequently, all MBS students interviewed had the chance to gain experience with the campus facilities, at least during the initial weeks of their first semester.

However, perceptions among the interviewed MBS students were mixed: Almost half viewed the campus positively, appreciating its cleanliness and the modern office building ambiance. Conversely, the other half regarded the office building ambiance negatively, particularly noting the absence of catering facilities and green spaces. With regards to seminar rooms, most expectations, such as modern equipment and comfortable seating, were met, resulting in a positive evaluation.

However, three MBS students criticised the equipment, feeling it did not adequately reflect their tuition fees. They specifically mentioned outdated tables and chairs, as well as the absence of smartboards indicating consumerist tendencies such as seeking 'value for money' or simply desiring 'more'.

All interviewed MBS students noticed networking opportunities and extracurricular activities, integral parts of MBS student life. However, they noted a perceived decline in quality due to the online context, resulting in a somewhat negative perception despite the various offerings. One criticism raised was that Covid restrictions prevented MBS from delivering part of the advertised and paid package, leading to a loss of the added value typically associated with university and campus life.

Reliability: The services provided, along with the curriculum and schedule structure, were significantly impacted by the Covid measures. MBS students responded positively to these changes, despite the numerous challenges they presented. However, the transition to online-only lectures occurred only in the final weeks of the first semester, following a period of hybrid classes. During this time, many MBS students perceived the campus as deserted, with numerous staff members also working remotely from home offices. MBS services were adapted to platforms like MS Teams, enabling students to interact with staff members digitally, ‘in person’, despite the Covid restrictions. While many MBS students felt that the online semester posed challenges and was inferior to in-person learning, most acknowledged the necessity for the contact restrictions and appreciated the efforts made to facilitate contact opportunities through technology.

Regarding the curriculum, students observed a significant contrast between the first (mostly hybrid) and second (online-only) semester, expressing exhaustion with the transition to solely online courses and prolonged screen time. Additionally, various statements highlighted challenges faced by some lecturers in adapting to the online format and effectively delivering content in line with the new requirements.

The MBS students' expectations were fulfilled regarding the mainly practice-oriented design of the hybrid and subsequent online-only lectures. However, they perceived a lack of balance in the different cooperative learning methods, which resulted in the majority complaining about the amount of group work and resulting presentations. Therefore, they had a rather negative perception, although the gap between expectation and perception was small. Normally, a small gap would lead to high satisfaction levels. However, in this case, the deviation can be largely attributed to the changed circumstances due to the impact of Covid.

Responsiveness: The readiness of the HEI staff to offer assistance and services, along with the promptness of their support, received generally positive evaluations from all MBS students. MBS students frequently reached out to HEI staff for assistance with various matters, including challenges with specific service departments, software tools, organising semesters abroad amidst Covid restrictions, and managing their schedules. Despite encountering occasional difficulties, all twelve MBS students held a favourable view of the staff's willingness to help and their accessibility at MBS.

Assurance: Attributes such as a positive attitude, effective communication skills, ample counselling opportunities, and the ability to provide consistent feedback to students were generally well-received. Individual service departments were praised for their willingness to deal with inquiries and problems quickly and professionally.

The academic directors distinguished themselves through their proactive stance in providing counselling sessions and being accessibly to address student inquiries with dedication and commitment. Moreover, their communication abilities were praised for effectively navigating difficult subjects, primarily stemming from Covid-related limitations, with professionalism.

Similarly to their counterparts at MUAS, MBS students provided diverse evaluations of the lecturers, with perceptions influenced by the communication skills and feedback mechanisms employed by individual lecturers, particularly with internal and external lecturers. Nevertheless, MBS students generally held positive perceptions, although instances of student-consumerist attitudes were noted in some statements, particularly when students felt that their expectations of engaging with lecturers from the business world were not met as anticipated.

Empathy: This dimension relates to the provision of individualised, caring and personalised attention to students. This factor can also be related primarily to the academic directors and, like the assurance dimension, showed a high satisfaction rate despite the elevated expectations. Students praised the consistent assistance, noting that academic directors were consistently approachable displayed empathy, and promptly addressed issues as they arose.

In summary, the analysed SERVQUAL dimensions were generally perceived positively. There were also negative aspects - mainly due to Covid restrictions and an occasional consumerist attitude among students - but even critical feedback indicated a willingness among staff to provide assistance whenever feasible. Among the HEI staff, academic directors scored best, followed by staff and internal and external lecturers. This may largely be attributed to their close involvement with the respective master's programs, with academic directors closely linked to students from the admissions process onward. Conversely, internal and particularly external lecturers appeared more distanced, being industry experts with considerable academic freedom in course design. Due to the different teaching experiences and few guidelines, individual differences, strengths and weaknesses can be more or less pronounced, which could be the reason for the different perceptions of the lecturers. The student-consumerist attitudes were most prevalent in the 'tangibles' dimension indicating room for improvement in campus and seminar room equipment.

5.2.6 RQ: How are Tuition Fees influencing the Expectations, Perception and Satisfaction Level of Business Students and their Choice of Higher Education Institution (HEI)?

One significant observation is the commonality in expectations between students from public MUAS and private MBS. This indicates a minimal disparity in students' anticipations regarding HEIs and their respective study programs, suggesting that tuition fees had a lesser influence on shaping these expectations as commonly depicted in literature (e.g. Jones, 2010) and more impact on perceptions.

However, notable differences emerged in the perception of MUAS and MBS students, some of which could be attributed to tuition fees. While MBS students are not inherently more dissatisfied, the payment of tuition fees seems to instil in them a distinct expectation for a certain level of service quality and management at their HEI compared to their counterparts at public MUAS. Moreover, they appear to exhibit less tolerance for deviations from promised services or content due to their financial investment. It is evident that tuition fees often serve as a rationale for either positive or negative perceptions, with private students frequently justifying satisfaction or dissatisfaction with reference to the tuition fees. Furthermore, tuition fees influence the perception of private students within German society, affecting the image and reputation of private HEIs and shaping the demands of private students regarding the depth of service quality, networking opportunities, and accessibility of faculty and staff.

It is noteworthy that despite the numerous disparities between expectations and perceptions, the majority of private MBS students express satisfaction with MBS and would recommend it, or have already done so.

5.3 Implications

The findings of this study carry several implications, particularly for the private HE sector in Germany. They provide valuable insights into student-consumerism, the image and reputation of private HE in Germany, the effects of Covid on student life, and the influence of tuition fees on both expectations and perceptions. This section aims to outline the key implications for researchers, academics, and practitioners. It begins by addressing the implications and contributions for management theory. Subsequently, the practical and managerial implications for private HEIs are explained, particularly addressing SO6, which includes developing a framework for private HEIs to manage expectations and perceptions effectively, thereby enhancing satisfaction.

5.3.1 Contribution to Practice

This study offers recommendations for practitioners, particularly in the private HE sector, as it examined the impact of tuition fees on students' expectations, perceptions, and satisfaction. These practical insights are primarily presented in response to subordinate objective SO6. The findings from this study aim to assist private HEIs in Germany in managing the expectations of current and prospective students. The interviews conducted revealed tendencies of student-consumerism that have previously been underexplored in research on the German HE market. Despite the controversial nature of the topic, examining individual aspects of student-consumerism can provide valuable insights. Student behaviours influenced by tuition fees can shape their perceptions and ultimately affect their satisfaction with both their degree program and the HEI.

The framework outlined below is designed as a guideline for private HEIs, highlighting key aspects essential for promoting a positively perceived student journey. Informed by the findings of this study, this framework should serve as a valuable reference for decision-making processes.

1. <u>Students want to mitigate the risk of ignorance</u>
    - Recognise the importance of rankings as a tool for private (prospective) students to reduce the risk of investing tuition fees in HE without a clear understanding of the educational value.
2. <u>Students of private HE show tendencies of student-consumerism</u>
    - Recognise the presence of student-consumer tendencies and develop strategies to address them: some students will exhibit consumerist attitudes, assessing higher education similarly to products or services they have previously paid for and experienced. As a result, private HE students actively seek added value in various aspects of the educational experience to justify their financial investment.
    - Provide the premises with high-quality interior design and prioritise modern equipment.
    - Be firm about the benefits of private HE in comparison to public HE.

- Maintain a high level of service orientation among HE staff and empower them to go the extra mile and exceed expectations when assisting students.
- Ensure professors understand the significance of their engagement and get room to act accordingly: students anticipate not only academic guidance but also personal interaction, feedback, and counselling support from their academic directors.
- Students seek a vibrant student life as it constitutes a crucial aspect of their educational journey, providing numerous opportunities for social interactions on both personal and professional levels.
- Students aspire to establish personal connections with peers, corporate representatives, and industry professionals through live on-site events. This tangible opportunity for networking and socialising is the true USP that private HEIs can provide, especially enhancing career prospects and advancement opportunities.
- Communication is key! Communicate reasonably how tuition fees are utilised (e.g. renting the facility, paying wages …). Many students lack insight into the allocation of tuition fees at private HEIs, resulting in misunderstandings and unfavourable interpretations. Without proper communication, students may develop their own misconceptions about how private HEIs utilise funds. This often leads to unrealistic perceptions of the financial capabilities of private HEIs and the misconception that students are paying for the degrees.
- Establish minimum quality standards for scripts and lecture design that all professors and lecturers must adhere to, while ensuring academic integrity is maintained.
- Enhance the e-learning/distant learning approach by not only shifting lectures to web conferences but also adapting the entire teaching concept to the online format.
- Educate and train internal and external professors/lecturers on how to properly use software tools to enhance e-learning/distant learning experience.

- Ensure that schedules are adjusted to online classes. Block teaching in the online context always results in a diminished capacity for students to pay attention and concentrate.

3. <u>Work on the image/reputation of private HEIs</u>
    - Implement reputation management strategies to effectively moderate existing negative sentiments.
    - Prioritise the admission process: Students understand the distinctions between private and public HEIs. Avoid fostering a perception that everyone is accepted.
        - Enhance transparency in admission processes
        - Establish rigorous standards for prospective students.
    - Recognise and understand that students may perceive lower overall quality if they question the cognitive abilities of their peers.
        - Consider the societal image you aim to cultivate.
        - Evaluate your internal and external image alignment: Does it align with your desired image? Are your communication and marketing strategies consistent with the intended image?

5.3.2 Contribution to Management Theory

Regarding academic implications, this study contributes to the HE literature in at least five distinct directions.

1. The literature review indicated that most satisfaction studies are conducted retrospectively (Appleton-Knapp & Krentler, 2006), typically at a single time point using quantitative research methods. This thesis addresses this limitation by employing a longitudinal design, collecting expectations at the start of the first semester, and perceptions through qualitative means after the second semester. By doing so, it circumvents the common issue observed in many satisfaction studies. Moreover, the case study approach and the comparison between private and public students offer valuable insights into various aspects, particularly concerning the how and why of student-consumerist tendencies.

2. Numerous studies in international literature have suggested that tuition fees impact students' expectations. Nonetheless, this study's design demonstrated that the expectations of both tuition-paying and non-tuition fee-paying students were quite similar. The most significant disparities between MBS and UAS students emerged during the *Perception Phase*. Consequently, the findings of this research indicate that tuition fees notably influence, if not shape, the perception of the respective study program.
3. Considering the research findings and theoretical perspectives, this study contributes to the literature by demonstrating that the principles and dimensions of the quantitative SERVQUAL tool can be applied in a novel qualitative framework tailored for the HE context.

Critiques of SERVQUAL in the HE sector have often revolved around the rejection of the student-consumer concept, leading some researchers to dismiss SERVQUAL as unsuitable for measuring service quality in this context (Manunggal & Afriadi, 2023). This viewpoint is consistent with the notion that HE is not perceived as a conventional service industry, rendering SERVQUAL inappropriate as a quantitative tool for assessing service quality. However, this thesis illustrates, at various points, that irrespective of whether HEIs view themselves as part of a service industry, some private students exhibit student-consumerist tendencies and advocate corresponding expectations from their HEIs similar to those typical of service industries (e.g., seeking value for money, demanding more, etc.). Another critique of SERVQUAL is its perceived inability to measure non-academic aspects using the quantitative scale (Rolo et al., 2023). However, one outcome of this thesis is the demonstration that the principles of SERVQUAL—namely, measurement at two different points in time and the utilisation of elements from the five dimensions—can be applied in a qualitative context to measure non-academic aspects. This can be achieved by specifically probing 'why' in qualitative interviews. The perceptions of MUAS students regarding their academic directors provide an illustrative example. The SERVQUAL assurance dimension encompasses attributes such as a positive attitude, communication skills, sufficient counselling opportunities, and the ability to provide regular feedback to students (Parasuraman et al., 1991). A conventional application of the SERVQUAL approach might have indicated dissatisfaction among MUAS students with their academic directors, evidenced by a low score on the 15th SERVQUAL scale item "Students will feel safe" (see: 2.2.2 SERVQUAL). However, the underlying reasons for this dissatisfaction would have remained concealed, such as the lack of a sympathetic ear being one of the primary causes for the negative evaluation and the students' discomfort in approaching their academic directors with concerns. This example demonstrates that modifying the established elements of SERVQUAL within an adjusted qualitative framework can yield profound findings and perspectives for the HE sector, subsequently informing enhancement initiatives.

4. This study provided first indications of the existence of student-consumerist tendencies among private HEI students in Germany. This field has hardly been researched for the German HE market to date. The results of this qualitative study should provide an opportunity to increase research efforts and investigate the effects of tuition fees in a traditionally fee-free education market.
5. This thesis has contributed to the literature concerning the effects of the Covid pandemic on HE. It was possible to show the profound impact on student life, particularly stemming from the transition to e-learning/distance learning, the students' exhaustion because of prolonged screen time, and an imbalance in day-to-day learning. Moreover, a perceived decline in quality within the online setup of extracurricular activities and networking opportunities was indicated. Given that HEIs such as MUAS and MBS prioritise practical components more than traditional German universities, the absence of these practical experiences due to Covid restrictions is particularly noticeable.

5.4 Limitations

The research methodology and longitudinal design were carefully developed, yet this research study has its limitations. The following paragraphs briefly describe and explain the main limitations.

1. Qualitative methods are often preferred when there's limited knowledge about a phenomenon and the researcher aims to explore and uncover new insights (Flick, 2018). However, such methods do not yield generalisable data but rather focus on identifying and studying specific phenomena (Saunders et al., 2019). Even though MBS and MUAS are two HEIs with different types of funding and served as the basis of the case study, it is difficult to represent all possible complexities through this selection. The semi-structured interviews conducted with 21 students to gather their expectations and perceptions at two distinct points in time suffice to address the thesis's context. However, these findings cannot be considered representative for all students in Germany, as they reflect the expectations, opinions, and perceptions of individual participants, which may not be universally applicable.
2. The second limitation is concerned with interpretive bias of the researcher as an employee of Munich Business School, which can affect the understanding and interpretation of the results. This can lead to conclusions at the interpretation stage that may go beyond the evidence and therefore may distort the results (O'Connell, Wand, & Goldacre, 2009). However, the researcher recognises that it is nearly impossible to avoid bringing personal beliefs, opinions, or attitudes into the analysis or interpretation of the data (Fontana & Frey, 2005). To mitigate this, the researcher employed methods such as repeated reading of transcripts and systematic organisation of statements by topics and themes during the analysis phase, using software tools like Nvivo12 and Microsoft Excel. These efforts aimed to minimise deviations from the original statements of participants in the interpretation process. However, a complete elimination of misinterpretations cannot be guaranteed.

3. The third limitation is related to the translation effort: the translation of the most important statements from the original German transcripts into English influences the quality (Hilton & Strutkowski, 2002). To address this, the researcher opted to conduct the interpretation using the original German transcripts and only translate essential statements. This approach aimed to minimise the risk of misunderstandings resulting from back-and-forth translation.
4. The fourth limitation stems from the Covid pandemic. Due to pandemic-related contact restrictions and government-mandated closures, the interviewed students had limited or no opportunity to physically visit their HEIs. Consequently, their experiences with the university campus, including interactions with lecturers, service departments, and fellow students during the master's semesters, were significantly constrained or absent altogether. These circumstances do not accurately reflect typical everyday student life. Specifically, Subordinate Objective 5 (SO5), which involves assessing SERVQUAL dimensions such as reliability, assurance, tangibles, empathy, and responsiveness, took on a different meaning in the context of the Covid pandemic and remote learning than originally intended by the researcher. The transition to hybrid or online-only lectures also influenced perceptions, which must be understood within the context of the pandemic. Consequently, while the researcher was still able to gather perceptions on various topics, these may not necessarily align with the expectations expressed by students during the *Expectation Phase*, given that the students' experiences were significantly shaped by Covid restrictions.

5.5 My Research Journey

This section is written in the first person because reflective writing is inherently subjective by nature (Rolfe et al., 2010). Furthermore, I use Rolfe et al.'s (2010) 'Reflective Model' as a framework to draw out my learning points from the DBA experience. The reflective model is based upon three simple questions: What? So what? Now what? By responding to each of these questions, I will be able to outline my experience, relate the experience to wider knowledge and identify implications for my work.

What? This element of Rolfe et al.'s Reflective Model deals with the description of the event or occurrence that is reflected upon and the definition of self-perception in relation to this event.

My primary motivation for pursuing a DBA stemmed from my experiences as a student in private international business schools both in Germany and abroad, where I observed a sense of entitlement among some peers, a perspective that differed from my own. This observation was further reinforced during my employment at Munich Business School (MBS), a private institution funded by tuition fees, where phrases like "*I pay for this, so I expect this*..." were frequently voiced by students. Having gained a comprehensive perspective of the private HE sector as a graduate, staff member, and lecturer, I was keen to explore the underlying reasons behind these expectations. Pursuing a DBA appeared to be the ideal avenue for me to address this question, contribute to enhancing student satisfaction at MBS, and finish my academic journey with a doctoral degree.

So what? This aspect of Rolfe's Reflective Model analyses the situation being reflected upon and begins to make evaluations of the circumstances being addressed.

As an employee of an HEI, my familiarity with academic writing surpassed that of many other DBA students. Consequently, I was surprised by the level of difficulty I encountered throughout the entire process. My initial research idea proved to be an extensive undertaking. To explore why students harboured specific expectations, I began by reviewing literature on satisfaction. It soon became evident that simply recording expectations would not suffice to address my overarching research question. I needed to compare expectations with perceptions. Consequently, a longitudinal design with two data collection periods was imperative to obtain comprehensive responses. The subsequent challenge was twofold: While extracting insights solely from private students would yield results, it would not conclusively address whether this perceived entitlement was exclusive to them. Hence, I resolved to interview both private and public students at these two collection points. This decision added significant complexity, particularly during the analysis phase. Moreover, opting to conduct interviews in the native language of the participating students, for various reasons, proved to be advantageous for better expression, however, I underestimated the subsequent translation workload stemming from 32 hours and 26 minutes of interviews.

Now what? This element of Rolfe et al.'s (2010) cycle focuses on synthesizing information and insights, guiding us from the earlier stages to consider in greater detail whether to make changes for the future or, if appropriate, continue with the current course of action.

The findings of this research highlight the impact of tuition fees on the perceptions of private students within the German HE landscape, potentially fostering a consumerist mindset among those who pay for their studies. Based on these findings, I have identified six areas that I believe deserve further research attention:

1. As highlighted in section 5.3.2 Contribution to Management Theory this study has identified initial signs of student-consumerist tendencies among private HE students in Germany. Given the predominant tradition of public (higher) education and the privilege (Platz & Holtbrügge, 2016)of studying without tuition fees, the research scope concerning private HE in Germany remains relatively limited (Mitterle, 2017; Herrmann & Nagel, 2023). Nonetheless, the results and implications of this study warrant further research into the phenomenon of student consumerism in the German private HE sector, ideally with larger-scale quantitative studies to obtain generalisable data.
2. Another notable aspect is the negative perception of private HEIs in Germany mentioned by some students from both private and public HEIs. It is imperative to delve deeper into both the external perception by others and the internal self-image of these institutions to provide more definitive insights. However, due to the qualitative nature of this study, obtaining generalisable data is

limited, highlighting the need for further examination through quantitative research.

3. A novel viewpoint concerns the support mechanisms employed at private HEIs, particularly those resembling a school-based system, such as mandatory attendance or graded attendance policies. These mechanisms are often touted by private HEIs to validate their low dropout rates and program efficacy (Herrmann & Nagel, 2023). However, it is noteworthy that these regulations may be perceived negatively, making them feel that their commitment to studying is not taken seriously as they do not need to be forced to study. This aspect should be incorporated into private HEIs satisfaction studies to ascertain whether it is an individual phenomenon or warrants further attention.
4. Exploring the influence of tuition fees on the perception of the educational components of degree programs represents a novel perspective deserving of further exploration. While the researcher observed a marginally lower satisfaction level among public MUAS students, there appeared to be a greater degree of tolerance and acceptance towards deviations from initial expectations. Criticisms were voiced but seemed to lack the same intensity as observed among private MBS students. This aspect warrants deeper investigation in future research endeavours to gain broader insights into the impact of tuition fees on leniency in the event of mistakes.
5. Another avenue for exploration could involve integrating framing analysis into the research process. During the analysis, the researcher observed cases where individual students' communicative messages were framed within different contextual meanings. Systematic framing analysis could offer insights into the potential differences in perception between public and private students at a communicative level.
6. The longitudinal structure employed in this study facilitated the gathering of expectations at the beginning and perceptions upon completion of the master’s program. Some questions, e.g. whether the program was worthwhile, which the students were asked in the *Perception Phase*, could offer even greater insights once students have embarked on their careers. Extending the

longitudinal approach by including a potential third data collection phase with the same students could yield additional findings, presenting a potential avenue for future research endeavours.

APPENDIX 1: The Refined SERVQUAL Instrument by Parasuraman et al. (1991) with 22 Items Scale

Expectation	Item	Perception
TANGIBLES		
Excellent companies (EC) will have modern looking equipment	1	XYZ has modern looking equipment
EC will be visually appealing	2	XYZ has visually appealing physical facilities
Employees of EC will be neat-appearing	3	XYZs employees will be neat-appearing
Materials associated with the service will be visually appealing at EC	4	Materials associated with the service at XYZ will be visually appealing
RELIABILITY		
When EC promise to do something by a certain time, they will do so	5	When XYZ promises to do something by a certain time, it does so
When customers have a problem, EC will show a sincere interest in solving it	6	When you have a problem, XYZ shows sincere interest in solving it
EC will perform the service right the first time	7	XYZ performs the service right the first time
EC will provide their services at the time they promise to	8	XYZ provides its services at the time it promises to do so
EC will insist on error-free records	9	XYZ insists on error-free records
RESPONSIVENESS		
Employees of EC will tell customers exactly when services will be performed	10	Employees of XYZ tell you exactly when services will be performed
Employees of EC will give prompt service to customers	11	Employees of XYZ give you prompt service
Employees of EC will always be willing to help customers	12	Employees of XYZ are always willing to help you
Employees of EC will never be too busy to respond to customers' requests	13	Employees of XYZ are never too busy to respond to your requests
ASSURANCE		
The behaviour of employees at EC will instil confidence in customers	14	The behaviour of employees of XYZ instils confidence in customers
Customers of EC will feel safe in their transactions	15	You feel safe in your transactions with XYZ
Employees of EC will be consistently courteous with customers	16	Employees of XYZ are consistently courteous with you

Employees of EC will have the knowledge to answer customer questions	17	Employees of XYZ have the knowledge to answer your question
	EMPATHY	
EC will give customers individual attention	18	XYZ gives you individual attention
EC will have operating hours convenient to all their customers	19	XYZ has operating hours convenient to all its customers
EC will have employees who give customers personal attention	20	XYZ has employees who give you personal attention
EC will have the customers' best interest at heart	21	XYZ has your best interest at heart
The employees of EC will understand the specific needs of their customers	22	Employees of XYZ understand your specific needs

APPENDIX 2: Participant Information Sheet

GUIDANCE ON PREPARING A PARTICIPANT INFORMATION SHEET

Study: Student Satisfaction - expectations and perceptions of (non-) tuition fee paying students

1. **Legal basis for research for studies**. The University undertakes research as part of its function for the community under its legal status. Data protection allows us to use personal data for research with appropriate safeguards in place under the legal basis of **public tasks that are in the public interest.** A full statement of your rights can be found at https://www.shu.ac.uk/about-this-website/privacy-policy/privacy-notices/privacy-notice-for-research. However, all University research is reviewed to ensure that participants are treated appropriately and their rights respected. This study was approved by UREC with Converis number ER20149171. Further information at https://www.shu.ac.uk/research/ethics-integrity-and-practice.

2. **Why have you asked me to take part?** I asked for volunteers who are interested in helping me with my research. If you fulfil all the requirements (e.g. you received state school education predominantly in Germany // You started your Master's program this fall semester 2020 // You are willing to talk to me online twice for about 30-45 minutes), you can help me with valuable insights on my way to better understand the expectations and perceptions of students towards their Higher Education Institution.

3. **Do I have to take part?** It is up to you to decide if you want to take part. A copy of the information provided here is yours to keep, along with the consent form if you do decide to take part. You can still decide to withdraw after two weeks after the first interview took place without giving a reason, or you can decide not to answer a particular question.

4. **What will I be required to do?** We talk about your expectations in a first interview and your perceptions in a second interview.

5. **Where will this take place?** The interviews take place via MS Teams. After you have signed the consent form, we can make an appointment for the first interview

6. **How often will I have to take part, and for how long?** I ask you to participate in two different interview sets: one at the beginning of your first semester, the second one at the end of your second semester.

7. **Are there any possible risks or disadvantaged in taking part**. There are no possible risks or negative implications arising from your participation in my research study.

8. **What are the possible benefits of taking part?** You get the chance consciously reflect upon your motives why you decided to study at your university of choice and you will earn 4 MBS Engagement Points after taking part in both interview sets.

9. **Will anyone be able to connect me with what is recorded and reported?** No. Data protection is very important to Sheffield Hallam University (SHU) and me. All the interviews will be recorded, transcribed and anonymized so that nobody – except for me – will be able to connect you with your statements.

10. **Who will be responsible for all of the information when this study is over**? All active research data is stored securely on the University networked storage system in both original and processed formats. The University has created a central research data file store (the SHU Research Store) for this purpose and will provide advice on technical solutions for research data storage and archiving.

11. **Who will have access to it?** I am the only person who has access to it.

12. **What will happen to the information when this study is over?** Upon completion of the study, the data will be destroyed.

13. **How will you use what you find out?** The findings and implications will be used in my Doctoral Thesis and be published.

14. **How long is the whole study likely to last?** The whole study including the viva is lasting up until five years.

15. **How can I find out about the results of the study?** If you are interested in the results, please feel free to contact me and I am happy to provide you with my findings.

If you have any further questions or seek clarification, please feel free to contact me at any time.

Researcher's Details:
Lea Moehring
E-Mail: xxx@xxx.com

You should contact the Data Protection Officer if:	**You should contact the Head of Research Ethics (Professor Ann Macaskill) if:**
• you have a query about how your data is used by the University • you would like to report a data security breach (e.g. if you think your personal data has been lost or disclosed inappropriately) • you would like to complain about how the University has used your personal data DPO@shu.ac.uk	• you have concerns with how the research was undertaken or how you were treated a.macaskill@shu.ac.uk
Postal address: Sheffield Hallam University, Howard Street, Sheffield S1 1WBT Telephone: 0114 225 5555	

APPENDIX 3: Participant Consent Form

STUDENT SATISFACTION - EXPECTATIONS AND PERCEPTIONS OF (NON-) TUITION FEE PAYING STUDENTS

Please answer the following questions by ticking the response that applies

	YES	NO
1. I have read the Information Sheet for this study and have had details of the study explained to me.	☐	☐
2. My questions about the study have been answered to my satisfaction and I understand that I may ask further questions at any point.	☐	☐
3. I understand that I am free to withdraw from the study within the time limits outlined in the Information Sheet, without giving a reason for my withdrawal or to decline to answer any particular questions in the study without any consequences to my future treatment by the researcher.	☐	☐
4. I agree to provide information to the researchers under the conditions of confidentiality set out in the Information Sheet.	☐	☐
5. I wish to participate in the study under the conditions set out in the Information Sheet.	☐	☐
6. I consent to the information collected for the purposes of this research study, once anonymised (so that I cannot be identified), to be used for any other research purposes.	☐	☐

Participant's Signature: ____ Date: ___________

Participant's Name (Printed): _____________________________________

Contact details: ____

Researcher's Name (Printed): Lea Moehring

Researcher's Signature: ____

Researcher's contact details: Lea Moehring xxx@xxx.com

Please keep your copy of the consent form and the information sheet together.

APPENDIX 4: FAQ Document

Who am I?

- Lea, 32, from Düsseldorf, lecturer in communication science and international media markets
- Since 2017: Doctor of Business Administration at Sheffield Hallam University (SHU)
- 2013: Master's degree in Sports Business and Communication at Munich Business School (MBS)
- 2011: Bachelor's degree in Business Journalism at the Business and Information Technology School (BiTS) in Iserlohn, Germany
- Contact possibility: xxx@xxx.com

How can you support me?

- By taking part in two 30-45-minute online interviews; once at the beginning of your studies in September 2020 and once at the end of the second semester in May 2021.

What requirements do you need to fulfil?

- You should have spent the majority of your school career at a state school in Germany.

What will you face in the interviews?

- In the <u>first interview</u>, I will ask you questions about your <u>expectations</u> of the Master's program.
- The topics include your expectations of:
    - The academic program
    - The teaching staff/professors/administration
    - The campus and the HEI's facilities
- In the <u>second interview</u>, I will ask you questions about your <u>perception</u> of the degree program.
- The topics are largely identical to those from the first interview. This will give us a target/actual comparison and give you the chance to reflect on your studies with my support.
- Data protection is top priority! Please also read the attached document "Participant Information Sheet".

Your benefits at a glance:

- If you take part in both interviews (one in September 2020 and one in May 2021), you will be credited with 4 MEP
- Opportunity for reflection

APPENDIX 5: Framework Expectation Phase

To provide some context: There will be two interviews—first, about your expectations for your studies. Then, in 9 months, we'll survey you again about your perceptions, comparing them with your initial expectations to see what has changed and why.

Openness! Your honest opinion is important. Not what you think I want to hear.

There are 4 characteristics we will discuss.

ICEBREAKER QUESTION:

- Why did you choose to study at MBS/MUAS? (Image, ranking, academic program, specific faculty…?) // Was there something that particularly convinced you?
- Why did you choose a private HEI over a public one?

Institutional Characteristics

- How important is your university's reputation to you? Did rankings play a role in your decision?
- Why did you choose your master's program?
- What makes a good campus for you? / What do you value in a campus?
- What do you prioritise in the equipment of seminar rooms?
- At MBS, hybrid teaching is currently being offered (due to Covid). What do you expect from the online or hybrid lectures?
- What are your expectations for the scripts/materials provided? (Design of PowerPoints/Content: sentences vs. bullet points/printed version/online?/examples?)
- What are your expectations regarding class size/number of students in a course? (Personal contact, being known by name)
- How important is the international orientation of the university to you?
- Do you expect extracurricular activities? If yes, what exactly do you expect (including online activities)?

Academic Characteristics

- What are your expectations for the structure of lectures? (Discussions, case studies, group work)
- How important is practical relevance in your studies?
- How important is the teaching of theories in your studies?
- Do you know the standard duration of your study program? Do you think you can complete your master's degree within the standard time frame, and why?
- What are your expectations for a program director, or what makes a good program director for you?
- What are your expectations for other faculty members? Do you have different expectations between program directors and other faculty?
- How important is it to you that professors/program directors/lecturers have a very good reputation?

- How important is the academic level of your course to you? (Why should it have a certain level?)
- How important are good grades to you? Do you expect to receive good or poor grades in this program/at your university? And why do you expect that?

Service Characteristics

- What do you expect from the university regarding networking opportunities (mentoring/alumni clubs, job offers, events)?
- What expectations were created for you during the application process and at the start of your studies?
- When you think about the helpfulness of university staff: what factors are important to you?
- When you think about the accessibility of university staff: what factors are important to you?
- You have a question. Within what time frame do you expect a response?
- An unexpected problem occurs for which you are not responsible: how do you expect university staff to respond?
- If the problem is your fault, what do you expect then?
- How should MBS/MUAS prepare you for your job entry?

- Is there anything else you expect that we haven't talked about yet?
- For MUAS: What do you think is the difference between private and public universities of applied sciences?

Personal Characteristics

- Gender:
- Nationality:
- Age:
- Information on professional work experience (excluding internships):
    - Yes
        - If yes, what did you do?
    - No
- Information on Educational Background
    - Bachelor's Degree:
        - In which country did you complete your BA?
        - Was your BA at a private or public HEI?
        - Did you have to pay tuition fees?
        - If yes, who paid your tuition fees?
    - What is the name of the master's program you are currently studying?
    - If you are studying at MBS: Who pays your tuition fees?

APPENDIX 6: Framework Perception Phase

To provide some context: About 8 months ago, we discussed your expectations for your studies. Now, we will look at your perceptions.

Openness! Your honest opinion is important. Not what you think I want to hear.

ICEBREAKER QUESTION

How are you dealing with the current situation? Online classes, Covid, stress, etc.

Last time, I asked you why you chose a private university over a public one, and you gave me some reasons. Would you make the same decision today, and why? (Have your expectations been met, or not?)

Institutional Dimension

- Looking back on the two semesters: What did you like, and what did you like less?
- How has MBS/MUAS handled the Covid situation?
- MBS: How did you perceive the difference between the first (hybrid) and second (online) semesters?
- MUAS: Was there any (organisational) difference between the first and second semesters?
- How did you experience the teaching during the current Covid situation? How did you perceive the online or hybrid lectures?
- Despite the (online) classes, have you been to the university? If yes, for what?
- How did you perceive the campus?
- How did you perceive the equipment in the seminar rooms?
- How did you perceive the scripts/course materials? How would you rate them? Were they provided digitally? How were they prepared?
- What is your perception of your course? You mentioned that x, y, z were important to you...
- How did you perceive the international orientation? (Were there enough courses in English; what was the ratio of international students, can you study abroad, and if so, where, etc.?)
- Were there extracurricular activities? If yes, how did you experience/perceive them?

Academic Characteristics

- How were the lectures structured? (Discussions, case studies, group work, traditional lectures)
- How did you perceive the practical content in the curriculum?
- How did you perceive the teaching of theories in your studies?
- Regarding the standard study duration: Do you feel you can complete your degree within the standard timeframe, and why/why not?
- How did you perceive your program director?

- How did you perceive the other faculty members? Was there a difference in how you evaluated the program director versus the other faculty?
- How did you perceive the academic level of your course?
- How were your grades? In our first interview, you mentioned that grades...

Service Characteristics

- What opportunities did you perceive for networking (mentoring/alumni clubs, job offers, events, career centre)?
- In our first interview, you mentioned that XYZ expectations were created during the application process. What is your current assessment of that?
- Have you ever sought help from a university staff member? How did you perceive their helpfulness?
- When you tried to reach a university staff member, how did you perceive their accessibility?
- How quickly did you receive responses to your questions?
- Did any unexpected problems arise? If so, how did the university staff handle or respond to them?
- Was there a willingness to provide service?
- Was there a situation where the fault was on your side? How was that handled?
- How well do you feel the university has prepared you for entering the job market?
- Was the study program worth it (paying the tuition fees)? (Did you pay for good grades?)
- Would you recommend the university? What are the benefits?

- For MBS: What do you think is the difference between private and public universities of applied sciences? What is the tuition fee for?

- Is there anything else you've perceived or remembered that we haven't discussed yet?

APPENDIX 7: Example of Fully Translated Interview Transcript

I: It works on the mobile phone. Now it's also running on Teams, wonderful. Then we can start now. Let's start with an easy question and then we'll talk about four dimensions so that you know where we are at any given time. I will always tell you which dimension we are in. But we'll start with an easy question, namely why did you decide to study at the university [location]? #00:00:24-4#

B: It wasn't actually me who decided, but the university in this case. I applied to several universities and I actually got into [location] more by luck than anything else, because almost all universities award the Master's degree via an NC and [location] is one of the few universities that do this with an aptitude test. In other words, I was accepted through the aptitude test and I didn't get into the NC at the other universities. In other words, it wasn't as if I had to choose between two, but I was lucky to be accepted. In the end, I was really happy because there are so few Master's places. #00:01:11-8#

I: Yes. And why did you decide in favour of a state university and not a private one, for example? #00:01:20-3#

B: Well, it's a matter of principle for me, I couldn't imagine studying privately, that's, so yes, it's different in other countries than here, but in Germany, I'd say the public schools are very, very good and enjoy a better reputation to be honest. That's how I know it. #00:01:37-0#

I: Okay, and you just said that this is a basic story of yours, that you can't imagine it, can you tell me a few things why you can't imagine it? #00:01:45-6#

B: Well, on the one hand, I would like to have worked for myself to be somewhere. It's an ego thing, so I don't say, yes, now I'll just pay and then I'll be taken as it is in the private sector. Yes, I think that's another one of those meritocratic things in Germany where you say, no, I have to make it on my own. But for me it was simply important and I didn't want to be labelled in any way, privately, and I also didn't want to spend the money on it because I told myself I'd get a better education with a better degree, more practical experience and for less money, so it was out of the question for me. So I would really only have done it if I had to do an MBA in five years or something, or if I really, if you have an average of 3.0 or something like that in your bachelor's degree, then you can't get into anywhere else, not even public ones. Then you kind of have to, but otherwise that wouldn't have been an option for me. #00:02:47-0#

I: Okay and that means, just so that I understand it again, you just said that it's an ego thing for me that I got in and not because I pay. So you mean that if you pay money, you'll definitely be accepted at the private university? #00:03:03-4#

B: Yes. So in the, in my experience, (unv.). #00:03:09-2#

I: No okay, cool exciting, yes an exciting perception. #00:03:12-9#

B: But, yes, there is a difference between FH and university and I did my Bachelor's degree at the FH and not at the university. I did very, very well with it. And that's why I wanted to do my Master's at a UAS, so I didn't apply to universities at all, but only to UASs, because I already knew that they were a bit better organised, smaller, more practice-oriented and, depending on what you want to do later, it's also better because they already know. At the university, people are totally over-organised and don't look after the students properly, and at the UAS it's just smaller groups, that's just the way it is. Exactly. And usually everything is, I'd say, a bit better organised, exactly. #00:03:54-6#

I: Cool. Let's move on to the first dimension, which is the institutional dimension. How important is the reputation of a university to you or did rankings play a role in your selection? #00:04:06-6#

B: I haven't looked at any rankings, but basically [place] is really not bad or anything, as far as I know. And I'd say Bavaria in general is the educational leader. So that's why it wasn't the most important thing for me, I'd say. I also applied to Berlin and Frankfurt, which means I would have gone to another federal state. For me, it was more important that it was a degree programme that I liked and that it was, let's say, in an environment that I liked. And that it was a university of applied sciences and not a university. #00:04:41-7#

I: And why did you choose this Master's programme that you're studying now? #00:04:46-0#

B: Because I worked in the field before that, innovation management, and that's basically business innovation, and I think there are very few degree programmes that aren't classic business administration masters. That was also a big problem for me. Because you start looking at which Master's programme you want to do. And then there are actually only three to choose from at almost all universities, somehow marketing, tax, human resources, almost all of them have that, there's also one in [location]. And then there are really only very, very few degree programmes that are different. And I knew I wanted to do something with digitalisation, innovation management, project management, something along those lines, and there really weren't many. And then I just looked at the modules everywhere. There weren't that many (laughs). There were a few that I was interested in and where I would like to see myself in the future. And I found the modules very interesting, including English. Exactly. And the fact that it's also a Master of Science is also important. #00:05:55-2#

I: Why is that important to you? #00:05:56-1#

B: Master of Arts is less well regarded. Well, not from me, but I know that you can ask for more money with a Master of Science and that you are also better off with a Master of Science, let's say. If I apply somewhere now and I have a Master of Science and others perhaps a Master of Arts and then I also have a cool interview, then the probability is higher that I will be accepted. #00:06:27-3#

I: Okay, exciting. #00:06:28-8#

B: (unv.). #00:06:30-5#

I: It's exciting that you say that. I'd like to follow up on that, if it's okay. What do you think is the difference between a Master of Science and a Master of Arts? #00:06:40-9#

B: Well, I just know that engineering is all these engineering degree programmes and Master of Science is a bit more technical. Not extremely so, but a little bit, where there's more, let's say, research behind it. #00:07:00-0#

I: Okay, cool answers. What makes a good campus for you? #00:07:09-2#

B: That I don't have to ask anyone when I'm looking for a room (laughs). #00:07:15-4#

I: Signposting? #00:07:17-2#

B: Yes, something like that. It's not everywhere (laughs). It's really important for me to be able to find my way around quickly. It's a shame that it's not so huge here, of course, that it's also in [place], but there's no other way, but we have, I'll say, a few that are still relatively large anyway. Exactly, green spaces are very important. That the technical equipment fits. That I can get in and out with my card whenever I want. That I have access to all rooms. That the canteen is okay (laughs). Exactly, that I can get drinks and food 24 hours a day, vending machines and whatever else. Exactly. That there is a campus affiliation. We don't have one yet, but I know from my bachelor's degree that the campus really does behave a bit like a family. And that there are usually lots of parties. Exactly, something like that. #00:08:22-0#

I: And what do you value in the equipment of a seminar room? #00:08:27-2#

B: Ventilation (laughs), the digital, let's say media, i.e. not working with an overhead projector. Exactly, so just that they are well equipped, preferably with one of those, I know that with a Microsoft board, where you can also draw on it when a PowerPoint is running on the other side of the board or something. Exactly, but there are still ways of doing things by hand, because that's a good way to learn and sometimes it's also good for the professor, right. #00:09:01-8#

I: You are currently teaching digitally almost non-stop. What do you expect from this digital lecture? #00:09:13-2#

B: That it doesn't put me in a worse position than an on-site lecture. So I expect that, but I say that with all the university stuff. Exactly, and the professors make a big effort, so you notice that too. That I'm still more or less seen. We almost always have the camera on. That there's still, let's say, a dialogue, questions and so on. That you can interject, so to speak. Exactly. But that there's still no trouble if someone isn't there or something. Because it happens sometimes. #00:09:49-7#

I: And what would you expect from a, I'll call it a normal lecture, which might be possible again sometime in April or so? What would you expect then? #00:10:02-8#

B: We actually had one (laughs). That was kind of in the middle of October, when we were still allowed, but then we were only allowed halfway into the room (laughs). Yes, so I'll say the usual thing, that I'm not being talked at, so to speak, but can also call in with questions and so on. That you're included. Group work, exactly, and that there are regular breaks. That we get documents, that sort of thing. #00:10:40-5#

I: Great keyword, because that's the next question, what are your expectations of scripts or teaching materials that are made available to you? #00:10:47-7#

B: That they are digital (laughs). That I don't have to ask for them to be uploaded, but that they do it themselves. That it's not three hundred pages, just the most important information. Preferably with some practical examples, visually designed so that I can immediately see what is important, so that I don't have to struggle through a lot of text. And that the document also contains additional information. And what I noticed was that I sometimes had to google the professor's contact details, not just for one, but for several, because they weren't on the slides. And I'm (unv.), because I can't do that from my Bachelor's degree. There it was on every slide, the last slide was all about the professor, all his information and so on. I find that totally natural, for example. Because I don't have all the professors saved in my Outlook notes or contacts. That's a quick way to find the information more quickly, so to speak. #00:11:51-4#

I: What is your expectation of the optimal course size or how many other students should ideally be in a course with you? #00:12:00-6#

B: Of course, it depends on what is being done. If it's just a frontal lecture, then I really don't care. If the room is big enough and there really is a microphone or something. If we do projects, then ideally no more than twenty or thirty, exactly. But I think school class sizes are very, very good anyway. But of course it doesn't always work. #00:12:28-0#

I: No, that's right. How important is the international orientation of the university to you? #00:12:33-1#

B: So in the sense that we are advised to go abroad, or in the sense that it is connected with foreign companies and? #00:12:45-3#

I: Perhaps more in the sense of whether it is important to you that a university has an international orientation, that you can spend a semester abroad, for example, or do an internship abroad. So that there's something like that, or do you say that it's actually enough for me if I have lectures in German and I can do my internships here in Germany? #00:13:06-7#

B: Okay. So for me personally, I wouldn't say it's super important, because I think that if I want to go abroad, I'm going to do it anyway, so they can't stop me. But for many people it's extremely important, depending on what you do during your studies. So a lot of people who didn't go abroad at A-level want to do it during their degree programme. Some students need to spend time abroad in order to complete their degree programme. Or they want to do something special where they can't work in Germany or something like that. So in general, I would say that it's important. But for me personally, it's not the most important thing in the world. #00:13:45-7#

I: Do you expect there to be extra curricular activities? #00:13:50-9#

B: So you mean trips like that? #00:13:54-4#

I: For example, excursions, exactly. Events, functions, things like that. #00:13:59-0#

B: Yes, yes. I expect it, we would normally do it too (laughs). Yes, yes, I always find it really interesting, you always have good memories and it promotes the team. You get to know the professor in a different way, which I always think is really cool and everything you experience and do yourself is much easier to remember. #00:14:20-6#

I: The first dimension has already been shot down [person]. The second dimension is the academic one. I've already heard it a bit, but I'd still like to ask you again, what expectations do you have of the organisation of the lecture, i.e. in terms of discussions, case studies, group work, frontal teaching? #00:14:40-2#

B: So what exactly do you mean by design? #00:14:46-4#

I: So actually how the professor organises it. Whether it's group discussions, assignments, group work, or frontal teaching, things like that. #00:14:57-9#

B: Well, depending on how long the lecture is, if it's only an hour, then it can also be a frontal lecture. If it's longer than an hour, definitely not (laughs). Then definitely with a task in groups and then somehow at the end that this is resolved. Definitely with group work and that you deal with the material yourself after it has been explained to you beforehand, because otherwise you have no chance of memorising it. Or to understand it, because then you only realise what you haven't understood when you apply it yourself and then you ask again. And then there's a round of questions, so to speak, or the professor sits down with each team. #00:15:33-7#

I: How important is practical relevance to you in your studies? #00:15:37-6#

B: That's very, very important to me, yes. It's extremely important to me. #00:15:44-9#

I: Okay, why? #00:15:46-9#

B: Simply because I once worked in the HR department, in recruiting as well, and if someone has done practically nothing practical during their studies, then it's very, very difficult to work with that person later on. And just knowing that little practical work is done at university makes it difficult for graduates. That's why everyone always boasts that they do so much practical work here, because they know that companies find it extremely important and that later on, if you have something like that at work, you won't immediately fall off your chair, but you'll know, okay, I've seen something like that before, I know how to deal with it and I'll be a bit better prepared. So the preparation for the work later is, I'd say, more given than if you just do theory now. #00:16:39-5#

I: How important is the communication of theories to you? #00:16:43-5#

B: It's important for me, but in second place after practical relevance. #00:16:49-5#

I: Do you know how long the standard period of study is for your degree programme?

#00:16:54-5#

B: The one that's on the internet or the one that people need (laughs)? #00:17:00-4#

I: The one that's on the Internet. #00:17:01-2#

B: Yes, it's three semesters. #00:17:03-2#

I: Do you think you can do it in the time given? #00:17:06-3#

B: No. #00:17:07-5#

I: Why not? #00:17:09-0#

B: Because I want to go abroad, so I would have done it for myself anyway and because we had an event with tutors, I can say that now because it's anonymous. They told us that nobody does it in less than four semesters and almost everyone does it in five. And they said that in their degree programme one did it in four and all the others in five. Exactly, so I wouldn't be too brave (laughs). And with the semester abroad, you're already at four anyway and that's it. I would also write my Master's thesis separately, so after everything else is already over. And I would definitely plan a separate semester for that. #00:17:51-5#

I: And why is that not feasible within the specified standard period of study? #00:17:56-6#

B: Well, for me it's only because I want to do the Master's thesis in a separate semester without having to deal with other assignments on the side, I just don't want that, it's too stressful for me. Especially if I'm writing it in a company, I don't have the time. The way we heard it was, what did they say again? Yes, they just said that it's simply not possible to be faster. #00:18:26-2#

I: Because too much workload? #00:18:27-7#

B: Yes. #00:18:28-5#

I: Yes, okay. #00:18:29-3#

B: Absolutely, so the workload is too much and that's why nobody does it so quickly. #00:18:35-6#

I: Okay. What are your expectations of a programme director, or what makes a good programme director for you? #00:18:45-2#

B: That the person is approachable. And is always accessible and available. So not always, but if I want, the person should be available to me and not just delegate to other people. That the person is also realistic in terms of what they can and cannot expect from us. That the person also supports the students individually a little, especially if it's a small degree programme. And that the person also has, let's say, good connections to the economy or to companies that are important for the degree programme. #00:19:27-4#

I: What are your expectations of the other teachers? #00:19:32-4#

B: Yes, as I said, practical relevance, that they come from the field itself, so to speak. It's also important for me personally that people are still working right now and aren't just professors. I mean, it won't always be like that, but if someone is now teaching about something that they haven't worked in for ten or 15 years or in a field that they haven't worked in for a very, very long time, then it's just not up to date and therefore not ideal in my opinion. Exactly. And that the professors also coordinate with each other, because it can't be like at school, where everyone thinks their module is the most important and yes, that just doesn't work (laughs). #00:20:18-4#

I: Would you say there is a difference in your expectations of the programme director and the other teaching staff? #00:20:27-9#

B: So the programme director coordinates more. In other words, he should actually be responsible for what the others do, in my opinion. #00:20:37-5#

I: How important is it that the people who teach you have a good reputation?

#00:20:41-9#

B: Not really, so I've never cross-checked anyone on the Internet, I'll say, so I've never checked what the reputation of any of my professors was. #00:20:54-3#

I: Yes. How important is the academic level of your course to you? Should I explain again what I mean by that exactly, or is it? #00:21:03-3#

B: Yes (laughs). #00:21:04-1#

I: Yes, it's a tricky question really. I mean the intellectual level of your fellow students and you. So is it important to you that you are all somehow the same, or would you prefer to be diverse so that you can orientate yourself in every direction or what is important to you? Or maybe it doesn't matter to you, maybe you say I don't care about Humpe, it's my degree programme, I'm doing this on my own. #00:21:30-1#

B: Well, if you want to be selfish and say, yes, I want everyone to be the same. But of course it's best if there's a bit of diversity, because otherwise there's no way to adapt or improve or somehow, let's say, accommodate someone else. In other words, a healthy mix is actually the best thing, yes. #00:21:49-7#

I: How important is it for you to have good grades? #00:21:54-2#

B: I have to be anonymous again (laughs). So for me personally, on a scale of one to ten, I'd say it's maybe a six. I'm not the kind of person who necessarily has to have an A. #00:22:12-1#

I: And ten is important, just as a demand on the scale? Ten is important and one is unimportant? #00:22:16-9#

B: Yes, exactly. So it's important to me, but not to the point where I would compromise myself in other areas of my life. I already realised that in my bachelor's degree when people say, yes, now I'm only going to get straight A's, that's not going to happen. And some things don't interest me either and you realise that (laughs). But then I don't force myself to do it, because that's really it for me, I concentrate on other things. #00:22:43-

1#

I: Okay, so you don't necessarily expect to get good grades? #00:22:47-2#

B: At the beginning actually, because you don't know the professors and all that, but we realised a bit that the grades aren't that good on the degree programme and that it doesn't matter how hard you try, the grades just aren't that good, even for the people who are super good. And that's why I say, I don't know if you're only going to hear this from me, but yes, that's the information we got (laughs). And that's why I say, before that I was already like, yeah okay, I'm fine with a two-step, the main thing is a master's degree, I already know where I could work afterwards and so on, it's not like I'm sitting on the street now. But now that I know that, I think to myself okay, maybe it'll be 2.3 or 2.5, but it's still okay. So now I don't stress so much because I know it might not turn out so well anyway. #00:23:45-9#

I: Third dimension [person], what do you expect from the university in terms of networking opportunities? #00:23:53-8#

B: Well, I know that there's usually a university job fair and events like that. You can also send emails, there's always a lunch and talk or something like that, where companies take the time to talk to students. And that's exactly what I expect. So even if I don't take part for reasons, I think it's very important that a university, or a higher education institution, is committed to making contact with companies. Through these networking activities and all these opportunities. Because it simply offers so many opportunities and very often there are also companies where you might not have the chance to get in. There are also people who don't have the support. There are also people who may never have done an internship before and are perhaps particularly excited. There are people who have parents who don't speak German, who don't know how to write a proper application portfolio and nobody can help them and so on. Yes, exactly, that's why I think it's very important that the university does a lot. #00:24:55-3#

I: But you wouldn't take part yourself? #00:24:58-9#

B: Because, I say, I already have a lot of practical experience and I say, if I'm looking for something specific, I'll apply for it and then yes. #00:25:09-7#

I: Okay, what expectations were raised for you in the application process, or were you promised something when you were in the aptitude test? #00:25:18-5#

B: Excursions (laughs). Yes, well, not exactly expectations, but we were told that we would do a lot of group work, that we would be a very small group, that they would try to coach us as individually as possible and yes, that they would make a great effort as far as everything works digitally and that we generally have a lot of practical relevance in our degree programme and that this is very, very important. And that's exactly what I expected for myself, that it wouldn't be boring and that it wouldn't just be frontal teaching, but that we would also do a lot of coaching, group work and projects. #00:26:08-4#

I: When you think about the helpfulness of university staff, what is important to you? #00:26:15-4#

B: So friendliness, again, that they are accessible, so to speak, that it is clear and obvious who is responsible for what and that I don't need more than ten minutes to find the person responsible. Exactly, something like that (laughs). #00:26:40-2#

I: And when you think about the accessibility of university staff, what is important to you? #00:26:44-5#

B: If I write an e-mail, I expect a reply within two days, i.e. at the latest. If I call, I should be forwarded (unv.). What you know from universities is that no one is there from twelve on Fridays and from two during the week. Only once a week someone is there until five. Yes, it's just like that, but you can always write an e-mail. Normally, there are also all these self-services online. That means there are really only exceptional cases where you would really need something from the secretary's office or something like that. #00:27:15-7#

I: Now think about it, a problem arises, an unexpected problem, and it's not your fault. How do you expect the university staff to deal with it? #00:27:27-0#

B: That they show understanding, so to speak, and try to solve the problem together with me and explain to me what happened. And if it was a mistake on the part of the university, then of course you also expect them to say, yes, we're sorry and so on. Even if it wasn't the person themselves, of course, and that if it was a system error, that they actually say, yes, it was an error in the system and we'll make sure that it doesn't happen again, that it's passed on to IT, things like that. #00:27:58-6#

I: And now think about it, if the mistake was yours, what would you expect? #00:28:04-9#

B: Of course, it always depends on the problem, but I know that if it's not super bad, the university staff are usually very accommodating. Exactly. If it's something really bad, (unv.) you get de-registered, but yes (laughs). #00:28:26-0#

I: Okay, something less serious, you miss a deadline, how should you react? #00:28:30-8#

B: Well, of course that would be good if you could still get in somehow. But of course it's also unfair to everyone else and then you say, what's the point of having a deadline if everyone can stretch it out for themselves anyway. Yes, every university does it a bit differently. I know that at my bachelor's university you had to submit an extra application and then you were still allowed to register for the exams if you missed the deadline. But we were told that it's not the case in [location] that you can't register later. So they just sort of close it down and then it's just like that, bad luck. #00:29:13-0#

I: So you also expect it to be bad luck if you miss a deadline? #00:29:16-7#

B: Well, of course I would expect the study office to be accommodating and perhaps make me up for it. But if it's my own fault, then I wouldn't hold it against anyone. #00:29:30-0#

I: Okay. How should the university [location] prepare you for your job entry? #00:29:38-2#

B: Well, I should definitely have the basic knowledge to start in a junior position in a certain area. Nobody expects me to be a team leader straight away when I come out.

But it's very important that I know all the software and systems that are used. Even those that are commonly used, that we've done it all before. I also need to be familiar with current topics, which means that not only things that were discussed five years ago are discussed in the lecture, but also current topics, so that I'm up to date when I'm in the company. Exactly, and that I can have a say in the subject matter. So not just current topics, but theory in general, exactly. #00:30:40-8#

I: Is there anything else you're expecting that we haven't talked about yet? #00:30:45-9#

B: (...) I can't think of anything off the top of my head. #00:31:11-5#

I: Good, that's good. Then I have one final question for you before we move on to the personal dimension, which is quite quick. What do you think is the difference between private and state universities of applied sciences? #00:31:27-6#

B: (...) Yes, I think that state universities, I'd say, have higher expectations of themselves because they have to differentiate themselves from private universities. And that they also organise the course content, I'd say, differently to the private ones, they can, I'd say, choose almost everything themselves. They just have to manage to get accredited. And I believe that at private universities, also because there is more money, they can also organise smaller groups and then provide more supervision for the students. In other words, there is a lower drop-out rate and, let's say, more one-to-one support for the students. #00:32:28-7#

I: Cool. Last dimension [person], personal dimension. Some things I already know, I'll ask you anyway so we can have it one at a time. Your nationality is? #00:32:41-8#

B: I am German. #00:32:42-5#

I: You are how old? #00:32:44-4#

B: 25. #00:32:46-2#

I: Have you already gained professional work experience? #00:32:50-0#

B: In internships yes. #00:32:52-3#

I: What did you do there? #00:32:55-3#

B: Once management consultancy, personnel marketing, recruiting and international tax law. #00:33:02-5#

I: Wow, but you haven't gained any work experience outside of an internship. #00:33:09-1#

B: I wasn't permanently employed yet, no. #00:33:13-3#

I: Which country did you do your bachelor's degree in? #00:33:15-8#

B: In Germany. #00:33:17-4#

I: Did you do your bachelor's degree at a private or a state university? #00:33:20-6#

B: State. #00:33:22-2#

I: So you didn't have to pay tuition fees? #00:33:25-5#

B: No, just the semester fee, but not the tuition fees. #00:33:30-1#

I: Yes, exactly. And now you're also paying semester fees? #00:33:33-7#

B: Exactly. #00:33:35-0#

I: Exactly. And the name of the Master's programme you're currently studying is? #00:33:41-0#

B: Applied Business Innovation. #00:33:43-1#

I: Wonderful. Then I'll end the recording here and say thank you. #00:33:51-6#

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