Foreign Student's Satisfaction: An Empirical Study Of Bahauddin Zakariya University And Nishter College Multan, Pakistan.

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Abstract

Purpose – The purpose of this paper is to evaluate the impact of the different factors that are affecting the loyalty of students in the higher education (HE) sector in the Pakistan.

Design/methodology/approach – Questionnaire was used to collect the data. Convenient sampling technique was used for collecting the data. Data was collected from students of Bahauddin Zakariya University, Multan and Nishter Medical College Multan; as both of these are government sector organizations.

Findings – Internal, external and environmental factors are directly linked with student satisfaction; thus need for quality faculty members, transportation and hostel facilities needs to be enhanced. Academic feedback, library and IT resources also have a positive impact on student satisfaction.

Research implications – Present study will be useful for policy makers in order to attract more and more foreign students which are a source of revenue for organizations as well.

Originality/value – Studies of this kind, although in their infancy within the Pakistan situation are important. The results may provide valuable insights for universities in developing correct strategies to enhance student satisfaction and thus enhance their loyalty.

Key words Foreign student's Satisfaction, University Services, Nishter College Services, Students loyalty.

Research type Research Paper

1.   INTRODUCTION

The aim of this research is to predispose satisfaction level of foreign students studying in BZU and Nishter College Multan. The purpose of this research paper is to verify and estimate the impact of the preceding circumstances of foreign student satisfaction with student loyalty in higher education institutions in Pakistan. Higher education institutions chiefly universities are like practical ground where students learn and scare up all necessary skills and abilities that latent employer in job market i.e. 1) crux services: knowledge, interpersonal skills intellectual abilities and communication skills. 2) Academic services: degrees, like undergraduates, post graduates got by regular lectures and research and 3) Augmented benefits: Transportation, hostel services, library services, student counseling, attitude toward students. It is argued that foreign student satisfaction based on tangible and intangible benefits that are offered by universities and colleges. That are playing very major role to acquiring those skills and abilities that are needed to satisfy requirements of peoples next in chain i.e. employer and society at large.

In Pakistan, higher education institutions are under colossal pressure since the establishment of higher education commission (HEC). This commission provides all necessary facilities to universities in order to improve quality of education in the country. That influence students and measure student satisfaction either foreign or domestic. The foreign students that are assessed as quality conscious. They are satisfied with these quality possessed services or not, this is the purpose of this research. Presence of foreign students at BZU, Nishter College Multan may help to identify the improvement of services provided to students at Pakistani universities. HEC reforms at 2002 take suitable steps for the purpose of improvements in quality of services. These reforms have change the climate of education of the country while technology has helped to advance the range of teaching and learning tools.

In Pakistan, there are 124 universities of which less than half are private sector universities and more than half are public sector universities. The total enrolment in the universities is 741,096; out of which 637,038 are in public control (85%). Whereas 104,058 (15%) are in control of private sector. The queries presented in this study are whether foreign students studying in Pakistan are satisfied with academic, non-academic, augmented services provided by institutions. To measure internal satisfaction of foreign students in university and college study measure the phenomenon take BZU and Nishter College Multan as the case.

2.   LITERATURE REVIEW

2.1   Determinants of Student Satisfaction

Customer and student satisfaction is very popular factors among the researchers. (Oliver, 1997; Giese & Cote, 2000). "Satisfaction could be defined as the perception of the customer about pleasurable fulfillment of a service."(Oliver, 1997). Customer satisfaction is the difference between what customer perceived the service performance and what customers expects from the service provider (Parasuraman et al., 1986). Student satisfaction is the important component for the success of student during their studies. Huang and Wang (1988) said that"student satisfaction is student's perception or attitude towards the learning activities." When foreign or local students are happy with their studies then they take an active or positive learning attitude, student is looked like to be "satisfied"; when the students are unhappy and adopt passive or negative attitude, student is looked like to be "dissatisfied". According to Elliot & Healy (2001) student satisfaction is the result of experience and it is evaluated with what the educational services they receive. Existing number of factors that are directly influence to the overall student satisfaction. Student satisfaction is not only dependent on the teaching facility only, but there is need to be in-depth analysis to find out influential factors and their impact on the student satisfaction. Measuring of the student satisfaction is not very simple task. Therefore, the different number of the factors and variable are used to determine the student satisfaction level and to evaluate it that differs from the one researcher to another researcher. These factors divided into two categories

1.   Personal factors and internal environment that interact to the students.

2.   Institutional factors and external environment that are related to student's education experience.

The Personal factors includes "age, gender, income etc" (Stokes, 2003) & The internal environment includes the good worth of the education, institution image(name), student facilities all of these have strongly influence on the level of satisfaction of students (Arambewela& Hall, Zuhair, 2006). Foreign students are serious about their studies outcomes and about their future career. Zhao (2008) described that "student satisfaction concerned with the quality of higher education perceived by the foreign students have a strong relationship." Institutional factors includes the instructor method of teaching (Dana, Dodd, Brown, 2001), instruction quality,

feedback, interaction with non-teaching staff (Frederickssen et al., 2000) and the Infrastructure facility (Helgesen, 2007).

External environment includes "the physical and social dimensions outside of the university in which a student spends their life, engaged with host community and society" (Arambewela& Hall, 2013, p. 974) and Augmented services (Gallarza, M. G., & Saura, I. G. 2006). The "host community" is defined as the local community and society groups relating to the particular institution in which a student lives, along with other local and foreign students (Arambewela& Hall, 2013). "International students faces number of the social and cultural problems as they are trying to fit different social patterns and cultural norms" (McLachlan & Justice: 2009; Yeh and Inose, 2003). "It is recommended that if the cultural differences is more between home and host countries, the more stressful for the international students to adjust." (Yeh & Inose; 2003).

Augmented services are important determinant of student's satisfaction. Augmented services comprise of the food services offered by the University cafeterias, the hostel services provided by the university hostels and transport services available to students (Gallarza, M. G., & Saura, I. G. (2006).

H1: All seven factors (educational guidance/students, counseling, attitude towards students, studying in organization, library, hostel service, transportation services and social &religion) will have a positive relationship with overall student's loyalty.

H1.a. Educational guidance/students counseling have positive influence on student's loyalty.

H1.b. Attitude toward student have positive influence on student's loyalty.

H1.c. Studying organization positively influence student's loyalty.

H1.d. library services have positive impact on student's loyalty.

H1.e. Hostel services impact positively toward student's loyalty.

H1.f. Transportation services have positive influence on student's loyalty.

H1.g. Culture and religion have positive impact on student's loyalty

2.2   Decision to Study Abroad (Pakistan)

It is a very difficult choice for the students deciding to go abroad for higher education purpose. It needs exploring options and full awareness of countries and their institutions too. This is not only a time consuming choice, but it involves significant risk and expenses, and a wide range of alternatives and possibilities should be considered (Kemp & Madden, 1998; Pimpa, 2005. Factors such as family, peers, global ranking of the country institution are significant factor in decision making (Marginson & van der Wende, 2007). Mazzarol and Soutar (2002) identified number of factors that influence the selection of the host Country for education it includes knowledge of the country, awareness about the host country, personal suggestion, cost issues and problem, environment, geographical proximity, and social factor links.

H2: Deciding to study in Pakistan positively moderating relationship between determinants of student satisfaction and student loyalty.

Student loyalty

The customer loyalty is defined as commitment to re-buy the product and service or preferred to product or service (Oliver, 1997; Reichheld and Saser, 1990; Dick and Bassu, 1994). "The Student loyalty has its impact on the educational institution. Loyal students have a strong influence on the teaching quality positively through a committed behavior & active participation." (Rodie and Kleine, 2000). This is the major concern of many researchers. Considering the higher educational context, there had been number of researches on the loyalty of students. Student loyalty is always a significant factor for the universities. According to Thurau et al. (2001), educational institution with a high rate of student loyalty enjoys the merits of student's retention, if they remained in the institution which is the point of success. This paper broadly defined the loyalty of the students with different independent variables. "There are strong evidences from many researches that student satisfaction leads to student loyalty "(More and Everson, 2012; Helgessen and Neset, 2007; Olsan and Johnson, 2003; Kim, 2008).

3.   METHODOLOGY

As mentioned above this research paper aims to measure foreign student's loyalty in Pakistani university BZU and Nishter College Multan. The whole population selected is sample of BZU and Nishter College Multan. Because it is government institutions and offering widely range of academic programs under many augmented benefits at postgraduates and undergraduates levels. There are important faculties playing prime role in providing education

facilities to foreign students i.e. pharmacy faculties at Nishter College, Urdu faculties, Commerce faculties at BZU. Therefore, the BZU University and Nishter College selected as sample and data collected from foreign students that are in different discipline represent both undergraduates & postgraduates by questionnaire through conducting survey. The research is Basic research with Explanatory purpose in which told about the relationship explained between student's satisfaction and student's loyalty.

First construct under observation that influence the relationship between foreign student satisfaction and foreign student loyalty is "Deciding to study in Pakistan" that is basic factor to measure internal satisfaction of foreign students. Different other allegories used to measure the foreign students satisfaction of this factor. Ten different variables where used to measure foreign student's satisfaction of this construct. The variables under observation were: Pakistan reputation in general, Pakistan perceive as safe country, Quality of education, Prestige of Pakistani degree, Post-graduation work opportunities, Opportunities for permanent residence in Pakistan.

Second factor was "Educational guidance and student counseling". Three different tools used to measure foreign students satisfaction for this factor i.e. Opportunities to get guidance, Get sufficient information related to studies.

Third factor was "Attitude toward students". Four different variables used to measure this factor significance. There were as: treated respectfully by the principle, treated respectfully by the course instructor, treated respectfully the non-teaching staff, service at the study office is friendly and fast.

Fourth construct was "Studying Organization." Six variables used to measure this factor that as: Achieved objectives that set for learned, Teaching groups are small enough for learning, Receive sufficient appreciation on my achievements, capabilities in an international environment had improved, interest in studying for languages and religion grown, the institutions provides opportunities to participate in international activities.

Fifth construct was "Library services". Five edge used to measure this construct as: the supply of books are sufficient, the range of professionals journals are sufficient, the library's opening hours are suitable, well known use of library services, library services easy to use at the time of need.

Sixth was "transportation services". There are four aspects used to measure this factor as: the transportation system in BZU and Nishter is well and good, traveling by the institution's buses are the safest way, and the institutions should be improved its transport system, behavior of bus driver and conductor is good.

Seventh factor is "Hostel Services". There are three tools to measure the significance of this factor as: hostel facilities are satisfied, interaction level between student and management, the comfortable environment at hostel effect the student's academic.

Eight factor was "Culture & Religion". There are four variables used to measure this factor as: Multicultural understanding promoted, disliking behavior prevailing regarding diversity in religion and culture, there is no promoting activities of diversity at institutions, and diversity is basic reason for foreigner to come here.

Ninth factor is dependent variable that is "foreign student's loyalty". There are three edge used to measure that satisfied foreign students are loyal to institutions or not as: select option of same university in future, ever recommend same institutions to others for career at future, no problem while recommending these institutions at future towards others.

All independent, dependent, moderating variables were measured on the Likert scale of 1-5. Where 1= strongly agree, 2= agree, 3= neutral, 4= disagree, 5= strongly disagree.

Based on the literature, well defined and structured questionnaire have been designed to know the level of satisfaction of foreign students in different programs at different faculty level. All foreign students as take as sample due to very limited amount of foreign students studying at BZU and Nishter College. Therefore, probability cluster sampling questionnaire was adopted. Data have been collected from all different level of foreign students at BZU and Nishter College.
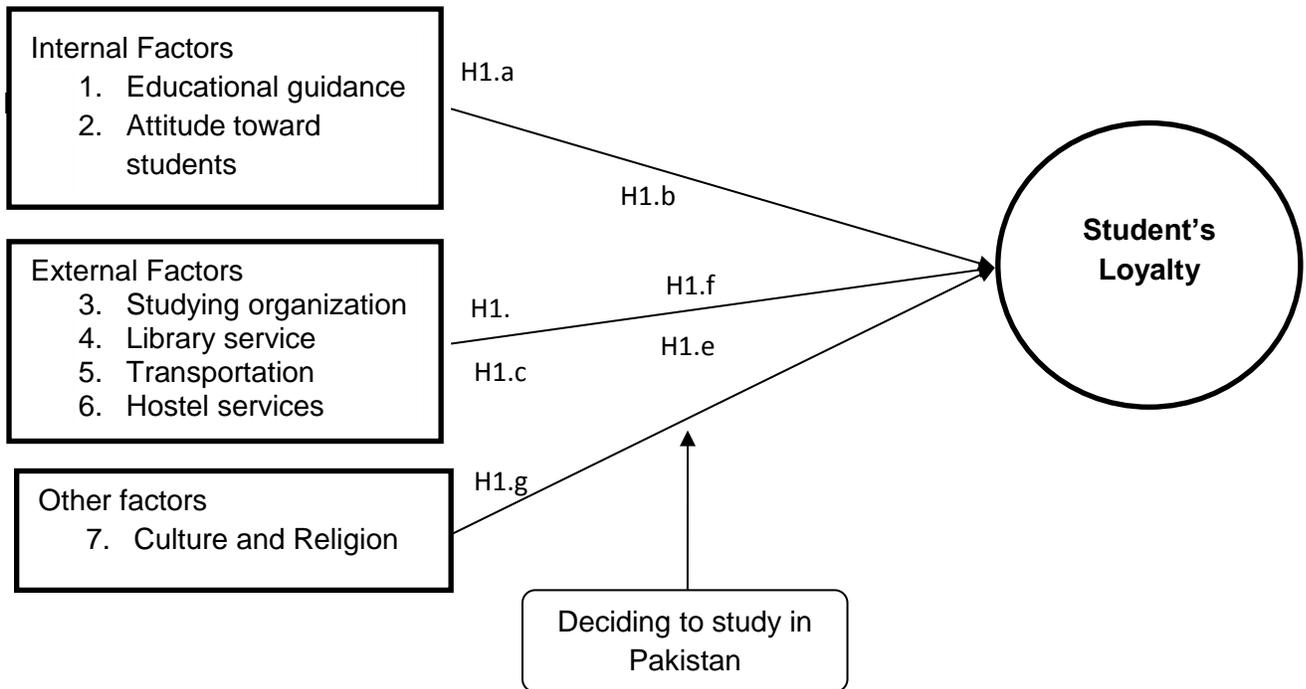
4.   THEORETICAL FRAMEWORK

Fig 1. Framework of Study

5.   ANALYSIS

5.1   Respondents' profile

The demographic information of our respondents such as age, gender, income, self-employed presents in following table and pie charts.

Table 1: Respondent's Profile

Variables	Category	Frequency	Percentage
AGE	18-20	13	21.7
	21-25	29	48.3
	26-30	13	21.7
	Above 30	5	8.3
GENDER	MALE	44	73.3
	FEMALE	16	26.7
INCOME	30000-50000	15	25.0
	50001-70000	19	31.7
	70001-90000	14	23.3
	above 90001	12	20.0
Self employed	Yes	12	20.0

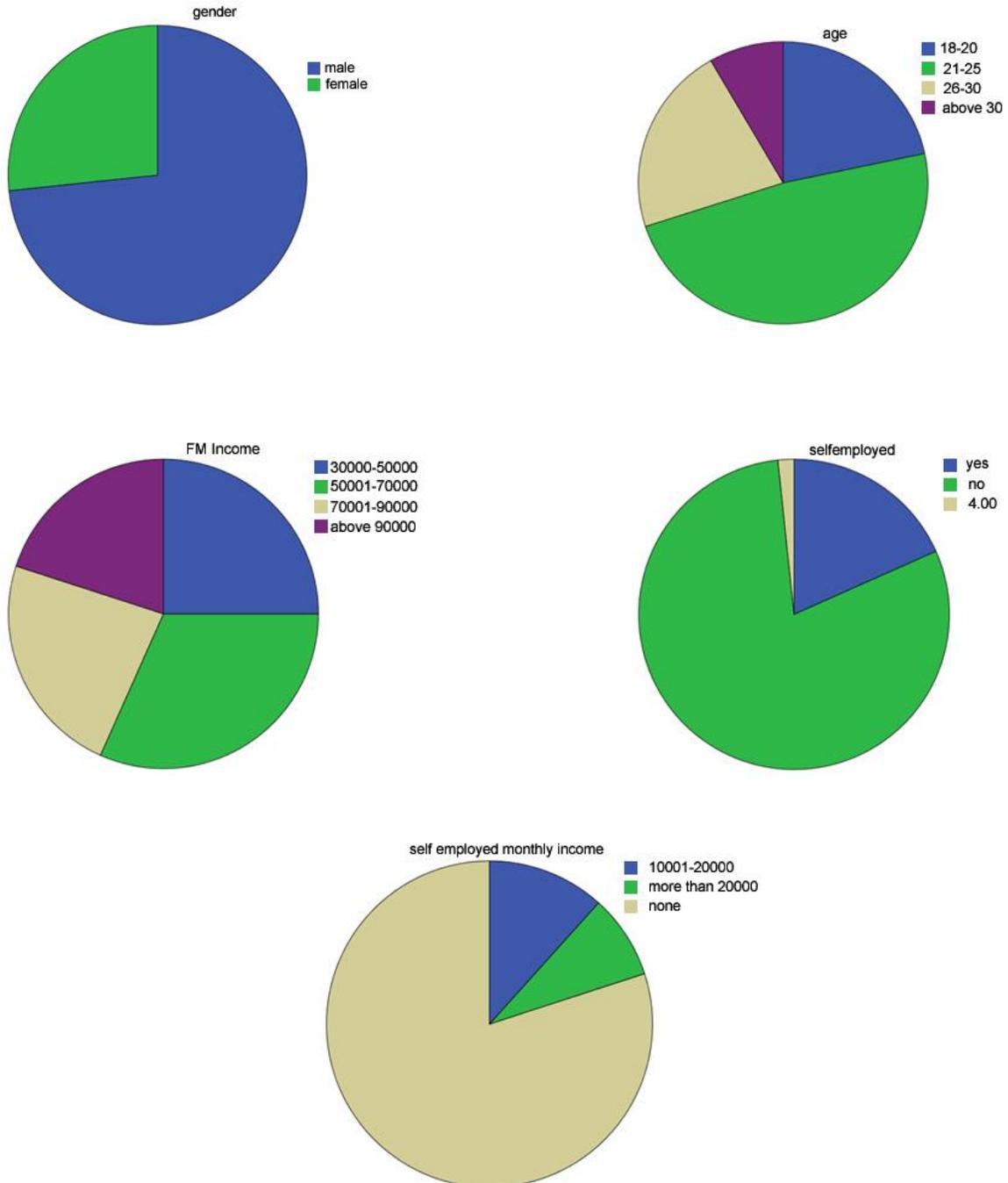|	No	48	80.0
If Self Employed Then	10001-20000	7	11.7
	More than 20000	5	8.3
	None	48	80.0

Fig 2. Graphical Representation of Demographics of Respondents

5.2   Reliability Analysis

Alpha of attitude toward students is .927 and the alpha of educational Guidance is .900. And the alpha of hostel services is .883 and the transportation is .737 and alpha of studying in organization is .756 and alpha of culture and religion .700 and library services is .744 and deciding to study in Pakistan is .586 and alpha of student loyalty is .568 as recommended a value of alpha is 0.50 by Nunnally (1970) and attitude has 0.645 which is recommended by Moss *et al.* (1998).

Table 3: Reliability Analysis

Factors	Items	Factors Loading	% Variances	Cronbach Alpha
Attitude Towards Students			**25.790**	**.927**
	I am treated respectfully by the teachers.	.912		
	I am treated respectfully by the non-teaching staff.	.888		
	I am treated respectfully by the principal.	.807		
	Service at the study affairs office is friendly and fast.	.589		
Educational Guidance			**11.879**	**.900**
	I get sufficient information about matters related to my studies	-.943		
	I have not noticed anyone being bullied during the University year	-.897		
	I have the opportunity to get guidance for my learning difficulties	-.860		
Hostel Services			**10.028**	**.883**
	The comfortable environment at the hostel can affect the student's	.960		

	academic?			
	Good interaction should be there between management and students	.897		
	Do you satisfied with the hostel's facilities now?	.809		
Transportation			**9.020**	**.737**
	Traveling by the University bus is safest way	.863		
	The transportation system in BZU is Good	.845		
	The behavior of bus conductors is good	.687		
Studying in organization			**5.873**	**.756**
	My capability to work in an international working environment has been improved.	-.755		
	I have received sufficient feedback on my studies	-.726		
	I have achieved the objectives that I set for my learning	-.651		
	My interest in studying foreign languages and cultures has grown	-.532		
Culture and Religion			**5.199**	**.700**
	This school does not promote respect for diversity	.739		
	At this school students are resentful of others whose race/ethnicity is different from their own.	.662		
	The campus has done a good job providing programs and activities that promote multicultural	.650		

	understanding.			
	Diversity is was one of the reasons why I chose to come here.	.563		
Library			**4.877**	**.744**
	The supply of books is sufficient.	.796		
	The library's opening hours suits me.	.751		
	I can get help in using the library services when I need it.	.727		
	I know how to use the library services.	.529		
Deciding to study in Pakistan			**26.44**	**.586**
	The quality of education in Pakistan	.718		
	Pakistani institutions gave me the most attractive conditions for admission to my intended program	.640		
	The cost of studying in Pakistan in comparison to other countries	.633		
	Opportunities for permanent residence in Pakistan	.596		
	Pakistan's reputation as a safe country	.440		
Student Loyalty			**19.503**	**.568**
	I have recommended my university/college to someone else to prepare for a career.	-.773		
	I've no qualms about recommending the careers offered by this university to prospective students	-.705		
	If I were faced with the same choice	-.650		

| | again, I'd still choose the same university. | | | |

5.3   Hypothecation testing

5.3.1   Educational guidance/students have positive influence on student's loyalty

There is a significant relationship between our independent variable educational guidance and dependent variable students loyalty as P. value is lesser than 0.050(p=0.029) which implies that there is less 1% chances of our calculated results being wrong. The beta coefficient value is .282 (β = 0.282), which means increase in one unit of educational guidance increases student loyalty by .282 units. The positive beta sign shows that relationship between educational guidance and student loyalty is positive.

Table 4: Relationship between educational guidance and student loyalty

R Square	F	Beta
.268	5.001 (.000)	.282 (.000)

a. Dependent Variable: LFACTOR

b. Predictors: (Constant), EGFACTOR

5.3.2   Attitude towards student have positive influence on student's loyalty

There is a significant relationship between our independent variable attitude towards students and dependent variable students loyalty as P. value is lesser than 0.050(p=0.000) which implies that there is less than 1% chances of our calculated results being wrong. The beta coefficient value is .539 **(**β = 0.539), which means increase in one unit of attitude toward students increases student loyalty by .539 units. The positive beta sign shows that relationship between attitude towards students and student's loyalty is positive.

Table 5: Relationship between attitude towards students and student loyalty

R Square	F	Beta
.268	23.799 (.000)	.539 (.000)

a. Dependent Variable: LFACTOR

b. Predictors: (Constant), ATFACTOR

5.3.3   Studying organization positively influence students loyalty

There is a significant relationship between our independent variable studying in organization and dependent variable students loyalty as P. value is lesser than 0.050(p=0.036) which implies that there is less 1% chances of our calculated results being wrong. The beta coefficient value is .272 (β = 0.272), which means increase in one unit of studying in organization increases student loyalty by .272 units. The positive beta sign shows that relationship between studying in organization and student loyalty is positive.

Table 6: Relationship between studying organization and student loyalty

	R Square	F	Beta
	.268	4.627 (.000)	.272 (.036)

a. Dependent Variable: LFACTOR

b. Predictors: (Constant), SOFACTOR

5.3.4   Library services have positive impact on student's loyalty

There is a significant relationship between our independent variable library services and dependent variable students loyalty as P. value is lesser than 0.050(p=0.000) which implies that there is less 1% chances of our calculated results being wrong. The beta coefficient value is .608 (β = 0.608), which means increase in one unit of library services increases student loyalty by .608 units. The positive beta sign shows that relationship between library services and student loyalty is positive.

Table 7: Relationship between library services and student loyalty

	R Square	F	Beta
	.268	33.939 (.000)	.608 (.000)

a. Dependent Variable: LFACTOR

b. Predictors: (Constant), LIBFACTOR

5.3.5 Hostel services impact positively toward student's loyalty.

There is a no significant relationship between our independent variable hostel services and dependent variable students loyalty as P. value is more than 0.050(p=0.000) which implies that there is more 1% chances of our calculated results being wrong. The beta coefficient value is .011 (β = 0.011).

Table 8: Relationship between hostel services and student loyalty

R Square	F	Beta
.268	36.778 (.000)	.011 (.000)

a. Dependent Variable: LFACTOR

b. Predictors: (Constant), HSFACTOR

5.3.6 Transportation services have positive influence on student's loyalty

There is a no significant relationship between our independent variable transportation services and dependent variable students loyalty as P. value is less than 0.050(p=0.000) which implies that there is more than 1% chances of our calculated results being wrong. The beta coefficient value is .065 (β = 0.065).

Table 9: Relationship between transportation services and student loyalty

R Square	F	Beta
.268	0.250 (.000)	.065 (.000)

a. Dependent Variable: LFACTOR

b. Predictors: (Constant), TPFACTOR

5.3.7 Culture and religion have positive impact on student's loyalty

There is a significant relationship between our independent variable culture and religion and dependent variable students loyalty as P. value is lesser than 0.050(p=0.000) which implies that there is less 1% chances of our calculated results being wrong. The beta coefficient value is

.560 (β = 0.560), which means increase in one unit of culture and religion increases student loyalty by .608 units. The positive beta sign shows that relationship between culture and religion and student loyalty is positive.

Table 10: Relationship between studying organization and student loyalty

	R Square	F	Beta
	.268	26.456 (.000)	.560 (.000)

a. Dependent Variable: LFACTOR

b. Predictors: (Constant), CRFACTOR

5.4   Moderation Effect

Results indicate that (in table no.11) in step 2 value of moderating variable is -.04 and in 3rd step the interactional value of independent variable culture and religion is 2.520 and significant value is .052 that is acceptable. It shows that there is moderation. The moderating variable deciding to study in Pakistan positively moderating the relationship between culture and religion and foreign student's satisfaction. But there is no moderating relationship between other six independent variables as: student's guidance/counseling, attitude toward students, studying organization, transportation services, library services, hostel services and dependent variable foreign student's loyalty.

Table 11: Moderation Relationship of Deciding to Study in Pakistan in Between Determinants of Student Satisfaction and Student Loyalty

	Student Loyalty	Student loyalty	Student loyalty
R^2	.565	.566	.624
Adj. R^2	.506	.498	.495
F	9.63	8.31	4.86
Independent Variables			
1.EducationalGuidance	.145	.145	-.348
2.Attitudetoward students	.234	.235	.441

3.Studying organization	-.116	-.097	.321
4.Library services	.381	.376	.945
5.Transportation	-.017	-.014	.759
6.Hostle Service	.060	.065	-.140
7.Culture and Religion	.355	.354	-1.080
Moderating Variable			
Deciding to study in Pakistan		-.042	-.628
Interaction Effect			
Interaction effect 1			.650
Interaction effect 2			-.288
Interaction effect 3			-.833
Interaction effect 4			-.674
Interaction effect 5			-1.044
Interaction effect 6			.271
Interaction effect 7			2.520

6. DISCUSSION

The prime aim of this research is to measure the foreign student's loyalty towards Pakistan's higher institutions i.e. BZU and Nishter College Multan with respect to satisfaction. The seven factors used to measure foreign students loyalty with respect to foreign student's satisfaction with international higher institutions. The seven factors are divided into three parts as:

First is "Internal Factor" that consists of:

- Attitude towards students
- Students guidance/counseling

Second is "External Factor" that consists of:

- Studying Organization
- Library Services
- Transportation Services
- Hostel Services

Third is "Other Factor" consists of:

- Culture & Religion

All these construct measure the foreign student's loyalty with respect to satisfaction on the basis of these constructs.

Two hypothesis constructed as:

H1: All seven factors (educational guidance/students, counseling, attitude towards students, studying in organization, library, hostel service, transportation services and social & religion) will have a positive relationship with overall student's loyalty.

H1.a. Educational guidance/student counseling have positive influence on student's loyalty

This hypothesis is accepted because it indicates significant value lesser than 0.05 (p=0.029). That indicates that there is less than 1% chance of results being wrong. And Standardized Beta Co-efficient value is .282. That indicate independent variable Educational Guidance have .282 times impact on depend variable Foreign Student's Loyalty. Positive sign indicates that there is a positive relationship between student guidance/counseling and student's loyalty.

H1.b. Attitude toward student have positive influence on student's loyalty

This hypothesis is accepted because it indicates significant value lesser than 0.05 (p=0.000). That indicate that there is less than 1% chance of results being wrong. And Standardized Beta Co-efficient value is .539. That indicate independent variable Attitude toward students have .539 times impact on depend variable Foreign Student's Loyalty. Positive sign indicate that there is positive relationship between student guidance/counseling and student's loyalty. Positive attitude toward student satisfaction foreign students and make them loyal toward Pakistani Higher education institutions as BZU and Nishter College Multan.

H1.c. Studying organization positively influence student's loyalty

This hypothesis is accepted because it indicates significant value lesser than 0.05 (p=0.036). That indicate that there is less than 1% chance of results being wrong. And Standardized Beta Co-efficient value is .272. That indicates independent variable Studying Organization have .272 times ability to influence depend variable Foreign Student's Loyalty. Positive sign indicate that there is positive relationship between Studying Organization and student's loyalty. Good image of Studying Organization satisfy foreign students and make them loyal toward Pakistani Higher education institutions as BZU, Nishter College Multan.

H1.d. library services have positive impact on student's loyalty

This hypothesis is accepted because it indicate significant value lesser than 0.05 (p=0.000). That indicate that there is less than 1% chance of results being wrong. And Standardized Beta Co-efficient value is .608. That indicate independent variable Library Services have .608 times ability to influence depend variable Foreign Student's Loyalty. Positive sign indicate that there is positive relationship between Library Services and student's loyalty. The foreign students that are studying at BZU and Nishter College Multan satisfied with Library services provided by Pakistani Institutions. It sated that when the level of Library Services increases more the foreign students will be Loyal.

H1.e. Hostel services impact positively toward student's loyalty

This hypothesis is rejected because it indicate significant value more than 0.05 (p=0.933). That indicate that there is 93.3% chances of results being wrong. And Standardized Beta Co-efficient value is 0.011. That indicate independent variable Library Services have 0.011 times impact on depend variable Foreign Student's Loyalty. The results presented that the foreign students studying at BZU and Nishter College are not satisfied with Hostel Services provided by Pakistani Higher Institutions.

H1.f. Transportation services have positive influence on student's loyalty

This hypothesis is rejected because it indicate significant value more than 0.05 (p=0.619). That indicate that there is 93.3% chances of results being wrong. And Standardized Beta Co-efficient value is 0.065. That indicate independent variable Transportation services have 0.065 times impact on depend variable Foreign Student's Loyalty. The results presented that the foreign students studying at BZU and Nishter College are not satisfied with transportation Services provided by Pakistani Higher Institutions. It is stated that there is no significant relationship between Transportation Services and foreign student's loyalty with respect to satisfaction.

H1.g. Culture and religion have positive impact on student's loyalty

This hypothesis is accepted because it indicate significant value lesser than 0.05 (p=0.000). That indicate that there is less than 1% chance of results being wrong. And Standardized Beta Co-efficient value is .560. That indicate independent variable Culture & Religion have .560 times ability to influence depend variable Foreign Student's Loyalty. Positive sign indicate that there is positive relationship between Culture && Religion and student's loyalty. Respect for diversity related with Culture and Religion satisfied foreign students that are studying at BZU and Nishter College Multan and make them loyal with institutions.

H2: deciding to study in Pakistan positively moderates relationship between determinants of student satisfaction and student loyalty

There are seven independent variables. Student guidance/counseling, studying organization, attitude toward students, transportation services, hostel services, library services, culture and religion. This hypothesis is also accepted because results indicate that the value of moderating variable is -.04 and in 3rd step the interactional value of independent variable culture and religion is 2.520 and significant value is .052 that is acceptable. It shows that there is moderation. The moderating variable deciding to study in Pakistan positively moderating the relationship between culture and religion and foreign student's satisfaction. But there in no moderating relationship between other six independent variables as: students guidance/counseling, attitude toward students, studying organization, transportation services, library services, hostel services and dependent variable foreign student's loyalty.

7. CONCLUSION

Overall results shows that BZU University and Nishter College Multan foreign students are satisfied with available library services, attitude towards student, student's guidance/counseling, studying organization, culture and religion. On the other hand, foreign students reveal dissatisfaction regarding transportation services and hostel services. Deciding to study in Pakistan moderates the relationship positively between independent variable culture and religion and dependent variable foreign student loyalty. That shows the increase in positive perception regarding culture and religion leads to increase the foreign student's loyalty towards Pakistani institutions.

Based on above facts, it can be concluded that the foreign students studying in Pakistani Institutions are satisfied with the services provided by these institutions. The transportation and hostel services dissatisfy foreign students because the hostel services are not being properly provided to them and the transportation facilities are not updated, i.e. the condition of buses are so pathetic, staffs are careless, union issues are also take into consideration. The behavior of bus conductor and driver is also not satisfying and respectful with students that make them foreign students dissatisfied. The HEC introduce reforms but these reforms but unfortunately these reforms are not performed practically. So, the results point out the attention of BZU and Nishter College transportation management authority and coordinator, supervisor, superintendent, dean of hostels. These authorities should focus on the quality of these two services: Transportation and hostels that make foreign students dissatisfied. The Ministry of

Education Government of Pakistan, Higher Education Commission of Pakistan, Vice Chancellor of BZU, Chancellor of Nishter College, Concerned Dean and everyone who is responsible for providing quality services are at point of notice to focus out these services that cause dissatisfaction of foreign students at Pakistani Institutions.

This research is first step to measure the level of foreign student's loyalty studying at Pakistani Institutions BZU and Nishter College Multan with respect to satisfaction. But this study may be generalized because we consider population as sample by use of cluster probability sampling. Data was collected from just two institutions BZU and Nishter College Multan. Financial and Time constraints was faced. Moreover, measure foreign student's loyalty level in all over the Pakistan. Results can be more effective by use of systematic sampling method and separate sample from population etc. are recommended areas for future research.

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