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Systemic shock, cultural differences, and customer satisfaction: lessons from student perceptions in shift to non-classroom education during initial phases of pandemic

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ABSTRACT

This study captured perceptions of students immediately following the covid pandemic campus lockdowns of March, 2020. It is a cross-cultural sample of 407 students in USA, India, and United Arab Emirates. Met expectations are the theoretical base. Analysis was done using PLS-SEM. Positive main effects in all three markets point to the value of the front-line instructor interface at such a time. Their efforts were directly related to met expectations in the form of positive advocacy and university image to the external stakeholders. Cultural dimensions of Individualism, power distance, and universalism appeared influential in low tolerance for personal inconvenience in the USA. Self-efficacy also moderated in USA. Lower self-efficacy was associated with weaker perceptions of positive university image. Implications for marketing point to the essential qualities of front-line instructors. A varied approach is called for, particularly with the generally less forgiving Western audience that differ East to West.

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Pandemic; met expectations; PLS-SEM; university image; cross cultural; Hofstede dimensions

Introduction

The year 2020 brought in some drastic changes as universities around the world were forced to make a transition to remote or online learning. A sudden and unanticipated shift to online platforms like Microsoft Teams and Zoom was forced upon instructors to continue their classes in mid-semester. The students went immediately into chat function, webcam, and microphone for class discussion. In addition, features like breakout rooms were used to facilitate group discussions. Exams and other online assessment were done using applications like Lockdown Browser. Students were forced to accept remote-live or online non-live learning during the pandemic, and became captive buyers (Bensaou, 1999; de Waard et al., 2019) with scant opportunity to shift to another supplier expeditiously.

In the increasingly growing, globalizing, and highly competitive higher education industry, universities expect that student satisfaction would translate into retention (Tinto, 2006), brand loyalty, triggering positive word of mouth, which will result in

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more enrollments (Bornschlegl & Cashman, 2019). As universities globally have responded to the pandemic shock by shifting to non-live online teaching, at least two questions arise as to what factors have been contributory to student loyalty and universities' image (Nghiem-Phú & Nguyen, 2020), and if there are cross-cultural differences in students' reaction to universities' responses. It would be interesting to know the students' satisfaction across different cultures regarding online learning during the pandemic shock. To the authors' knowledge, so far, no study exists.

The purpose of this study is to examine the early pandemic student experience, in relationship to satisfaction of expectations. Additionally, it looks at some cross-cultural and individual differences aspects to those perceptions. Students of similar age demographics and academic level, based in several cultures, will be compared as distinct groups. Existing validated measures will be used in primary data collection through a survey. The study focuses on student satisfaction with remote learning among tertiary education students from USA, India and UAE. The research specifically examines how the perceptions of instructors' effectiveness at converting to non-live teaching affect both students' satisfaction-related variables of image (Alcaide-Pulido et al., 2017), and advocacy to others (Bettencourt, 1997; Yi & Gong, 2013). It also investigates if a student's self-efficacy (Bandura, 1989; Keller & Szakál, 2021), and tolerance for inconvenience (Albrecht et al., 2017; Zhang et al., 2008) moderate the relationship between instructors' effectiveness at converting to online education and students' perception of university's image and advocacy of the institute. The study is a novel attempt to examine the cross-cultural differences that could affect customer satisfaction during online learning.

Theory and measures are introduced, followed by hypotheses. Method, sample, data, analysis, and results are presented next. The paper concludes with discussion and acknowledging limitations.

Context

The world's international student population grew by 43% over the past 10 years, reaching 222 million in 2017 (Richard et al., 2015). Quality standards have increased and students are more demanding (Ahmad & Buchanan, 2017; Appuhamilage & Torri, 2019). Given the increasing importance of student satisfaction in tertiary education scholars have examined its antecedents and implications. Studies have revealed that student satisfaction affects student loyalty (Ali et al., 2021; Thomas, 2011). Student satisfaction can be affected by perceived quality and perceived value (Teeroovengadum et al., 2019; Temizer & Turkyilmaz, 2012). Researchers have also found positive relationships between service satisfaction and the image of the university (Alves & Raposo, 2006; Shahsavari & Sudzina, 2017). Hasan et al. (2008) found that service quality also has a significant positive relationship with student satisfaction. Chandra et al. (2018) examined the relationships between service quality, student satisfaction, and student loyalty. The findings indicated that there is a positive influence of service quality on student satisfaction and a positive influence of student satisfaction on student loyalty.

Pandemic changes created a new and not necessarily welcome learning experience to students. There are only a handful of international studies that examine student satisfaction for remote learning (Al Hassan & Shukri, 2017; Kuo et al., 2014). Bray et al. (2008) examined predictors of learning satisfaction in Japanese online distance learners. Five

key aspects examined were teacher interaction, content interaction, student interaction, computer interaction, and student economy. The results revealed that students were mostly satisfied with their distance learning, and satisfaction was higher for students who could persevere in the face of distance learning challenges. These studies however focused on students who voluntarily opted for non-live teaching experience.

Extant marketing literature underscores that differences and similarities exist in customer experience and its implications across nations and cultures (Song et al., 2015; Zhang et al., 2008). The recent pandemic shock and universities' response has been a global phenomenon. Thus, pandemic dynamics provide an important opportunity to examine how universities' response has affected organizational outcomes and if there are cross-cultural differences in how students have perceived university responses. Service perceptions of customers have been seen to be culturally bound (Mazaheri et al., 2014; Zeithaml et al., 2002). Perceptions of the service could vary between individualistic and collective countries.

No study so far has measured student satisfaction in the early stages of the COVID 19 pandemic. In this study, student experiences in the early pandemic were examined, in relationship to how well their expectations were satisfied. Other individual differences involved culture-related aspects of student perceptions. Students were sampled at universities in USA, India, and UAE because the validity of applying similar strategies to Western and Eastern customers is questionable (Clark, 1990; Yu et al., 2021). Attitudes of emerging market customers and their loyalty may not generally be used to predict the behavior of Western customers (Anderson & He, 2006). Thus universities operating in a variety of cultures catering to Western or Eastern students might need different marketing strategies to achieve student satisfaction during learning delivery. For example, studies have revealed that Eastern customers are less likely to complain even if they receive poor service quality (Kumar & Paul, 2018; Liu & McClure, 2001).

The tertiary education sector is now subject to increasing competition among universities. There is internationalization of education, growth of quality standards and students are also becoming more demanding (Ahmad & Buchanan, 2017; Appuhamilage & Torri, 2019). Higher education (HE) stakeholders have witnessed exponential growth in the past few decades both in terms of number of students and service providers. This has resulted in fierce marketization (Molesworth et al., 2009; Xiao, 2021) competition in this market. Universities, once a place of creation and dissemination of knowledge are now taking the corporate route through industrialization (Morley, 2003) and commodification (Buchanan, 2019; Murphy, 2011), where student (customer) satisfaction is becoming the paramount goal. Some have even suggested a McDonaldization (George, 1993; Holmes & Lindsay, 2018) of mass production consumerism in adult education. So-called McUniversities are on the surge, featuring modularized curricula, delivering degrees in hybrid, fast track, and online mode to satisfy the varying demands of the prospective students. This has resulted in lowering the quality of education. The educational institutions are covering this by extensive advertising which constantly repackages them to look new.

Governments have identified education, which is an export product, as a major contributor to the economic development of their country. The host-country ranking is dominated by three English-speaking countries: the USA, the United Kingdom, and Australia (Yudkevich et al., 2020). The dominant sources for international student customers are China and India. The majority of universities in the Western world now cater towards two segments, domestic students who are citizens or permanent residents of the

country, and a growing number of international students from countries like China, India, Nigeria, and the Middle East.

In this highly competitive industry, universities expect that student satisfaction would translate into brand loyalty, triggering positive word of mouth, which will result in more enrollments. A brand loyal customer is beneficial to an organization (Shugan, 2005) and their brand (Lee & Jung, 2018), as they engage in positive word of mouth (Reichheld & Sasser, 1990). Hence, student retention is critical for the success of the sector (Bornschlegl & Cashman, 2019; Tinto, 2006). Studies in higher education sector have revealed that student satisfaction affects student loyalty (Thomas, 2011). Student satisfaction could be affected by the image of the university, perceived quality, and perceived value (Osman & Saputra, 2019; Temizer & Turkyilmaz, 2012).

Theory and literature review

Met expectations theory

Met expectations is a theoretical outgrowth of expectancy theory (Lloyd & Mertens, 2018; Vroom, 1964). The theory of met expectations deals with a range of organizational perceptions from organizational pre-entry to post-entry (Irving & Montes, 2009; Kim & Moon, 2021; Sutton & Griffin, 2004). The current study is a more unique perspective that examines met expectations in the middle of a service delivery sequence interrupted by crisis. Individuals enter an organization with expectations of activities and outcomes. Focal to this process is the psychological contract (Rousseau, 1990; Rousseau et al., 2018) which has implicit and explicit elements, mostly unwritten, formulating overall individual expectations. These expectations are subject to change over a period of time with the organization (Robinson, 1996). The psychological contract has both transactional and relational elements (Guzzo & Noonan, 1994; Rode et al., 2016). Failure of the expectations of one of the parties is known as psychological contract breach (Morrison & Robinson, 1997; Robinson & Morrison, 2000; Sheikh et al., 2020) which can result in any number of emotional reactions and responses. Individual differences are expected in this study to be influential toward the met expectations of students, measured in satisfaction-related variables of perceived university image and positive advocacy of the university.

Instructors' efforts at converting to non-classroom education

The key independent variable in this study arises from the efforts of instructors in the sample universities from three distinctive cultural contexts. There was no administrative preparation for the unprecedented events of the pandemic outbreak. One of the highest potential teaching challenges of one's career would arise in the entirely unanticipated command to suddenly move instruction, through the use of online technology, to some teaching style that no longer involves meeting with students in person. In evaluating how students' expectations have been met as a primary stakeholder, a measure of instructional efforts is of paramount informational value. Initially, students could only comment on their perceptions of the emergency transitions. It remains for later evaluation how effective the actual learning experience was.

University image

A university's image has been identified as one of the decisive factors in competitiveness and sustainability (Ivy, 2001; Kazoleas et al., 2001; Manzoor et al., 2020). As the business of higher education has become hypercompetitive globally, image perceived by the external environment is highly influenced by primary stakeholders such as students. In fact, actual quality of a school may be partially defined in terms of recommendations and observations of its students (Kotler & Fox, 1995). Although numerous stakeholders' viewpoints are important in university image, this study continues the research stream which has used students as a primary stakeholder group (Duarte et al., 2010; Mackelo & Drūteikienė, 2010; Palacio et al., 2002; Zaghloul et al., 2010)

Advocacy

Customer citizenship behavior (Yi & Gong, 2013) is voluntary efforts that add extraordinary value to the organization (Bove et al., 2009; Groth, 2005; Tran & Vu, 2021; Yi et al., 2011). One of these extra-role behaviors is advocacy of the organization to others (Groth et al., 2004). It is highly indicative of allegiance to the organization and promotion of their interests beyond the interests of the individual (Bettencourt, 1997; Menguc et al., 2020). Advocacy contributes greatly to the development of a positive organizational reputation.

Tolerance for inconvenience

Inconvenience tolerance is an attribute of an individual's patience during the service delivery process. Service quality perceptions are related to customer citizenship behavior (Gong & Yi, 2021). One of the early indicators of met expectations would be customer citizenship behavior, reflected in their tolerance for inconvenience in the service delivery. According to Lengnick-Hall et al. (2000, p. 367), 'Commitment is a two-way bond between a firm and its customers in which both sides are patient with mistakes, make short-term sacrifices to maintain the connection, and feel loyalty to the other party.' In this way, perceptions of an organization's commitment (Pedro et al., 2018) engender reciprocity in the expectations of the customer (Anderson & Weitz, 1992; Mostaghimi et al., 2016). Intolerance for inconvenience could plausibly lead to customer switching behavior (Keaveney, 1995; Trianasari et al., 2018).

A cross-cultural linkage with tolerance for inconvenience is captured in this study of Western and non-Western oriented students. This type of tolerance is an individual difference that has some cultural anchorage. 'Recent review of cross-cultural services research unequivocally concludes that Asian, collectivist consumers are easier to satisfy than Western, individualist consumers' (Zhang et al., 2008, p. 221). In context to met expectations theory, the degree of tolerance is an important variable that contributes to satisfaction, and can be related to the collectivist cultural dimension (Hofstede, 1980; 2007).

Self-efficacy

Self-efficacy theory emphasizes personal control. It refers to "beliefs in one's capabilities to organize and execute the courses of action required to produce given attainments" (Bandura, 1977, p. 3). It is domain specific, and a number of different scales have been

used in research to capture specific elements. These include task self-efficacy (Nielsen et al., 2017; Pond & Hay, 1989), technological self-efficacy (McDonald & Siegall, 1996), mathematics self-efficacy (Hackett & Betz, 1981; Lent et al., 1993), computer self-efficacy (Compeau & Higgins, 1995), change-specific self-efficacy (Ashford, 1988; Bouckenooghe et al., 2021; Wanberg & Banas, 2000), remote work self-efficacy (Schulze & Krumm, 2017; Staples et al., 1999; Yarberry & Sims, 2021), and occupational self-efficacy (Schyns & Von Collani, 2002; Tomas et al., 2019). In this context, one could have high work self-efficacy but low self-efficacy in their personal life.

The current study

This research intends to examine contemporary perceptions of HE degree seekers using higher order constructs of university image (Alcaide-Pulido et al., 2017), and advocacy (Betencourt, 1997; Yi & Gong, 2013) as outcome variables. These are proxies for satisfaction (Palacio et al., 2002). Used as independent variables were perceptions of instructor effectiveness at converting to entirely remote teaching. Moderators in the measurement model would be individual differences such as self-efficacy (Bandura, 1989; Monica & Ramanaiah, 2017), and tolerance for inconvenience (Zhang et al., 2008). These capture some variations that could be culture related in samples from students in different international locations.

Hypotheses

Word-of-mouth advocacy to friends and family is powerful, and entirely voluntary. It is an element of customer citizenship behavior (Gong & Yi, 2021) that enhances the reputation of an organization. Ultimately advocacy creates value for the organization and can lead to increases in the size of the customer base (Yi & Gong, 2013). It is hypothesized that the individual efforts of instructors at the forefront of the covid conversion from live classes in March, 2020 will be seen to be instrumental in students' attitudes of positive advocacy for their university.

Hypothesis 1: Instructors' efforts during the initial phase of the pandemic will be influential toward a positive advocacy of the university.

In a similar advocacy that would reflect loyalty and appreciation of the organization's service delivery, the degree to which students are generally tolerant of inconveniences they experience is anticipated to be influential to feelings of met expectations (Sutton & Griffin, 2004). This would be reflected in favorable comments made in the external environment. As this is an emotional response, those who are tolerant of personal inconvenience would be less likely to experience impaired satisfaction in the services, nor a perceived breach of the psychological contract. More simply stated:

Hypothesis 2: Students' tolerance of inconvenience will be positively related to their advocacy of the university.

Tolerance for inconvenience in service delivery (Lengnick-Hall et al., 2000) could impact the met expectations of students. Americans, who have a lower tolerance for inconvenience than many non-Westerners from more collectivist cultures would be generally harder to satisfy (Zhang et al., 2008), despite the efforts of their college instructors. In the perceptions of instructors' efforts during the onset of the covid crisis, there may be

a cultural element to students' positive advocacy to the external environment. This study captures the general individualistic/collectivist contexts of students located in different cultural settings. These could impact expectations of service quality and overall perceptions of the organization. Thus, it is hypothesized that positive advocacy would be impacted by cultural dynamics:

Hypothesis 3: There will be a negative moderator effect with the Western students for tolerance for inconvenience on the relationship between Instructors' efforts during the initial phase of the pandemic and a positive advocacy of the university.

The university's image (Alcaide-Pulido et al., 2017) is a key element in competitiveness and sustainability (Manzoor et al., 2020). It is influential to attractiveness perceptions by external stakeholders (Ivy, 2001). Personal contact with current students influences the image perceptions that are conveyed, to a greater degree than media (Simiyu et al., 2020) or marketing campaigns (Kazoleas et al., 2001). The power of the instructors to influence such student perceptions, which would be conveyed to the broader stakeholders, are hypothesized as follows:

Hypothesis 4: Instructors' efforts during the initial phase of the pandemic will be influential toward the positive image perception of the university's external attractiveness.

When considering student responses to the instructors' efforts, learners' belief in their own ability (Bandura, 1977; Schwarzer et al., 1997) to adapt to the crisis conditions would be instrumental to forming positive image perceptions (Sung & Yang, 2008) of their school. It is hereby hypothesized that:

Hypothesis 5: Individual self-efficacy will be positively related to students' positive image perceptions of the university's external attractiveness.

There has been some comparison of Hofstede's (1980) cultural dimensions of individualism/collectivism with self-efficacy (Klassen, 2004; Triandis, 2001). Early (1994) found such a connection. A contribution of this study is in examining the influence of self-efficacy cross culturally, on university image. Generally, it has been seen that Western oriented college students (individualists) have had higher task self-efficacy than Asians, despite their comparatively poorer actual performance (Cianni, 1994; Eaton & Dembo, 1997; Khan et al., 2015). Location and experience-specific influences of self-efficacy have been seen previously, as in a study of Los Angeles school children compared to pre- and post-unification samples from Germany (Oettingen & Maier, 1999). These findings are combined with met expectations (Taris et al., 2005) theory in postulating the cultural influence of generalized self-efficacy upon one's image of the university:

Hypothesis 6: There will be a positive moderator effect with the Western students for individual self-efficacy on the relationship between Instructors' efforts during the initial phase of the pandemic and a positive image perception of the university's external attractiveness.

Methods

Sample and survey

The study was conducted in three countries using an online survey of current students, 77 in India, 231 in USA, and 99 from United Arab Emirates. The survey was strategically timed during the onset of the pandemic, 11 April to 7 May 2020. A total of 407 usable surveys

were procured from a Qualtrics survey during this 26-day window. Anonymity was assured to respondents who were solicited through direct as well as snowball sampling. There was no reward or inducement, and repetition in sampling is unlikely due to a fairly lengthy survey.

Measures

Instructors' efforts at converting to non-classroom education

A three-item measure was created for this study. A sample item is: 'My instructors are showing extra care and effort in meeting the quarantine challenges.' The reliability for this construct was .89.

University image

Alcaide-Pulido et al. (2017) dissected university image into a very broad array of 56 items that they had gleaned from 14 authors' research relating to HE Image. Those had been reduced to 34 for their research. Twenty items were selected for this current study as being appropriate. They loaded cleanly into a four-factor model through confirmatory factor analysis with Varimax rotation in SPSS. Those four factors corresponded with the following elements. There are generic qualities: 'The education here is of good quality,' and internal competence: 'My college program prepares its students well' (Duarte et al., 2010; Guerra & de Adends, 2008; Traverso Cortés, 2005; Traverso Cortés & Román Onsalo, 2007). A third factor was prestige: 'My college is well placed in ranking of universities' (Fernández & Trestini, 2012; Sung & Yang, 2008), and a fourth was university image to the external environment (Ivy, 2001).

Selected was a five-item external environment measure, with sample items such as 'It has a good atmosphere' and 'This university is useful to the business sector.' Cronbach's alpha for this measure was .79.

Advocacy

A three-item advocacy scale was selected, which was developed and validated at a .73 reliability by Yi and Gong (2013). A sample item is, 'I would encourage my friends and relatives to come to this school.' It had a reliability of .91 in these data.

Tolerance for inconvenience

Yi and Gong (2013) validated a three-item scale with a reliability of .90 that represents tolerance of inconvenience in this study. A sample item is: 'If service is not delivered as expected, I would be willing to put up with it.' Cronbach's alpha in the multi-cultural sampling was .72.

Self-efficacy

A generalized self-efficacy construct (Schwarzer et al., 1997) is used in this project from the 10-item Generalized Self-Efficacy (GSE) scale. It includes broad-spectrum items such as: 'I can always manage to solve difficult problems if I try hard enough.' Reliability for this measure in the sampling was .85.

Data analysis

Descriptive statistics for the variables of interest were first compiled, followed by correlation analysis to determine the associations among these variables. Reliabilities and factor loading were achieved using confirmatory factor analysis in SPSS. Correlations and alphas appear in Table 1. Descriptives by location are broken out in Table 2.

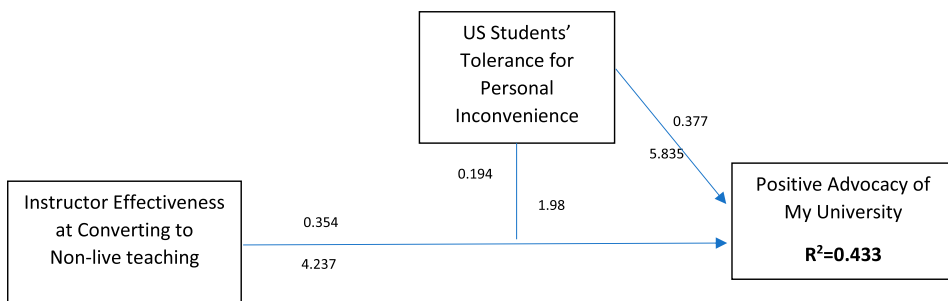
Data were analyzed in Smart PLS 3.3.3 (PLS-SEM) to measure and assess the structural model properties. PLS-SEM is nonparametric and has been shown to be robust in evaluating uneven sample sizes (Hair et al., 2016) compensating for oversampling from the smaller group (Memon et al., 2019).

Cronbach's alpha was in excess of .70 for all the constructs. Discriminant validity was assessed through the heterotrait–monotrait ratio (HTMT) in the PLS-SEM package. This is a newer method than the average variance extracted (AVE) Fornell–Larker criterion and is considered superior (Henseler et al., 2015). HTMT values below 0.90 indicate discriminant validity in which the constructs are distinct. The constructs in this study are well below that threshold. The variance inflation factor (VIF) of all constructs is near 1, well below the threshold of 10.

Findings

Model 1 (Figure 1) showing the path coefficients of instructors efforts and tolerance for inconvenience on advocacy of the university were significant main effects of ($t = 4.237$, $\beta = 0.354$, $p = .000$) and ($t = 5.835$, $\beta = 0.377$, $p = .0000$) respectively. At a critical t -value of 1.96 or greater, we can assume a path coefficient in SEM to be significant at $\alpha = 0.05$; two-tailed test. This fully supports Hypotheses 1 and 2. The significant interaction effect for the US students was ($t = 1.98$, $\beta = 0.194$, $p = .048$), in support of the third hypothesis. The R^2 in this model was 0.433, signifying that advocacy accounted for 43% of the variance in the relationships that were tested. Significant interaction in the UAE and India sample did not take place.

Model 2 (Figure 2) showing the path coefficients of instructors efforts and individual self-efficacy on image of the university were significant main effects ($t = 4.127$, $\beta = 0.302$, $p = .000$) and ($t = 2.886$, $\beta = 0.203$, $p = .004$) respectively. This supports hypothesis



Standardized parameter estimate is above the lines, T-values below the lines

Figure 1. Model 1: Advocacy standardized parameter estimate is above the lines, T-values below the lines.

Table 1. Descriptive statistics: correlations and reliabilities.

	Variable	Mean	SD	1	2	3	4	5	6	7	8	9
1	Tolerance of inconvenience	5.22	1.13	.718								
2	Self-efficacy	5.70	.925	.651**	.853							
3	Advocates for university	5.52	1.29	.634**	.585**	.905						
4	HEI image: External environment	5.59	.89	.482**	.412**	.565**	.794					
5	Instructors' effectiveness at converting	5.28	1.43	.649**	.688**	.572**	.411**	.889				
6	Age	24.04	6.16	.199**	.209**	.162**	.002	.236**	-			
7	Gender	1.43	.51	-.027	.006	-.049	-.041	.033	.014	-		
8	Country location of university	1.70	.86	.232**	.069	.075	.118*	.197**	.255**	.029	-	

* $p < 0.05$.** $p < 0.01$ alphas on the diagonal.

Table 2. Descriptive statistics by location.

	Variable	US		UAE		INDIA	
		Mean	SD	Mean	SD	Mean	SD
1	Tolerance of inconvenience	5.04	1.16	5.8	0.91	4.96	1.09
2	Self-efficacy	5.66	0.96	5.98	0.78	5.43	1.00
3	Advocates for university	5.50	1.37	5.95	0.92	4.83	1.40
4	HEI image: External environment	5.50	0.91	5.76	0.85	5.64	0.80
5	Instructors' effectiveness at converting	5.06	1.50	6.09	0.82	4.81	1.44
6	Age	23.51	6.73	28.09	4.43	21.06	3.41
7	Gender	1.43	0.52	1.38	0.49	1.48	0.53

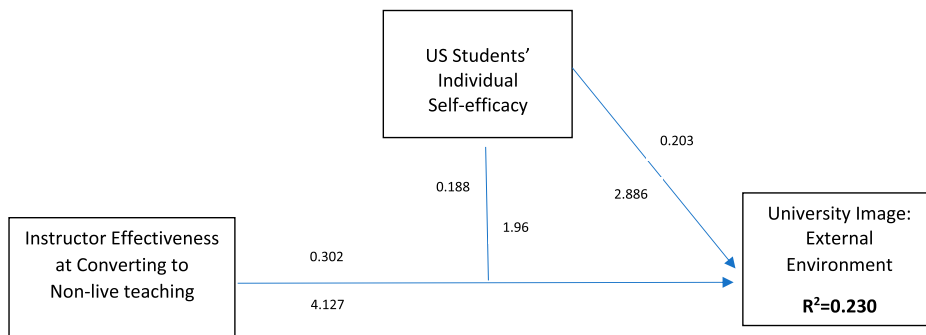
4 and 5. The significant interaction effect for the US students was ($t = 1.96$, $\beta = 0.188$, $p = .041$), as predicted in the sixth hypothesis. University image had a R^2 of 0.23 in this model. Interaction terms were not significant in the UAE and India sample.

Discussion

Surveying university students during the early weeks of the April 2020 conversion to synchronous and online instruction, positive relationships were found between the efforts of instructors and organizational outcomes. Between cultures some individual differences emerged, mostly related to the cultural dimension of high comparative individuality (Hofstede, 1980) in the sampling of the American students. Other comments also relate to dimensions of universalism/particularism (Koyuncu & Chipindu, 2020; Trompenaars & Hampden-Turner, 2007).

The most prominent initial university response to the pandemic fell to the instructors, who were ordered to continue their classes despite the sudden lockdowns. The construct in this study that measured student perceptions of instructor efforts had a high mean score of 5.28 (seven-point scale), although not surprisingly this measure had the highest standard deviation of 1.43. Key questions in the unprecedented emergency response to a major change in instructor-student relations relate to perceived university image and positive advocacy. As operationalizations of met expectations theory, they are proxies for customer satisfaction.

The findings show that instructors' efforts during the initial phase of the pandemic were positively related to favorable advocacy and positive image of the university in all



Standardized parameter estimate is above the lines, T-values below the lines

Figure 2. Model 2: University image standardized parameter estimate is above the lines, T-values below the lines.

three countries. However, outside the USA, students in the UAE were more tolerant of experiencing personal inconvenience and Indian students were slightly less tolerant. Only in the sample of American students was found an interaction effect of tolerance for inconvenience, attenuating the impact of their instructors' efforts toward positive recommendations of their university to outsiders. Extremely high individualism of the US culture (Hofstede, 1980) leads to an expectation that they would not be very tolerant of inconvenience, as seen in the 5.04 mean in comparison to the overall sample of 5.22. For the UAE sample the mean was 5.8. The Indian sample had less tolerance for inconvenience than the American sample, but the values for the other variables of instructor effectiveness and positive advocacy were proportionately less. Thus, only the US sample had a significant moderating effect of tolerance for inconvenience. This could be interpreted as the non-US respondents being more forgiving, possibly relating to their collectivist orientations as members of an extended community. The impact of differentials in east–west power distance (Clearly cultural, 2021) is also likely to be influential, as the non-USA cultures are more respectful of authority. In general, the US students appear to be more self-serving, when observing the efforts made on their behalf during this crisis.

The researchers' questions about personal self-efficacy could also have cultural ramifications. During the covid challenges, to what extent do students' perceptions of their own abilities have influence upon the perceived attractiveness of the university, in light of their instructors' efforts to meet the challenges of forced separation from the classroom experience? A moderating effect was observed in the US students in relationship to the perceived university image. Perception of instructors efforts was positively moderated in the US sample by individual self-efficacy. American students with higher self-efficacy were more likely to associate their instructors' efforts with favorable university image. This was not the case for the UAE and Indian students in the sample.

So while the Americans had a generally higher service demands (lower tolerance for mistakes and service delays), only those with higher self-efficacy associated the efforts of their instructors with a positive perception of the university's external attractiveness. Lower self-efficacy is related to lower perceived university image. This effect was not significant with the Indian and UAE student samples. Notably the UAE sample did have higher mean scores on the constructs, but the proportionality, particularly based on their high score for the independent variable of instructor effectiveness, did not achieve significance levels in the moderator analysis. Self-efficacy could be a key attribute in combination with individualism in the cultural nature of the American students that leverages the instructors' efforts into a positive image. This is especially true if high-quality instructor support is coupled with favorable administrative elements in the service delivery.

Relating the moderating effects in the study to expected outcomes theory, there is an influence of individualism to the outcome variables that relate to customer satisfaction. An additional cultural dimension that is informative here is Trompenaars' universalism/particularism. The US culture ranks almost at the extreme high scale (93) for universalism (Trompenaars & Hampden-Turner, 2007). The other two cultures in this study are particularists. Americans tend to be legalistic and not flexible in their expectations (universalism), while the particularistic cultures in India and UAE are inclined toward situational approaches and emphasis on the relationship more so than the rules. This dimensionality

contributes toward demonstrating the theoretical base of expected outcomes as being influential in the model of cultural individual differences influencing the dependent variables.

Conclusions

This study makes a distinctive contribution in capturing perceptions during a brief and fragile time period. The researchers acted quickly to create a survey instrument, achieve Institutional Research Board clearance, and get it into the field for data collection in the midst of an unprecedented HE crisis. The respondents were captured over a 26 d window in which the students in three different countries had been confronted with a severe shock and had suddenly and unexpectedly converted to a non-classroom education delivery. At the time of the survey, they had enough time to observe the mechanics of the change, process the shock, and experience the new conditions.

In this survey, service expectations of students were revealed during the initial organization's response to the catastrophic disruption event. With the physical facilities suddenly closed, instructors were in the default position of being the organizational front line in higher education. As much as they were also unprepared for the events that followed, their actions were observable to the primary stakeholders, and influential toward university image in the early unfolding of these systematic shocks in which the data collection took place. As might be predicted from the individualism dimensions of Western culture, tolerance for inconvenience and the self-efficacy in the American schools impacted customer citizenship orientations.

In application of met expectations theory, those in the West who were not tolerant of inconvenience had less positive advocacy orientation. This indicates the influence of high service expectations among those students. This individual difference was not influential in the Indian and Middle East student sample. Those students generally rank lower on the individualism scale. This is a contribution to literature and research on the cross-cultural impact in met expectations theory. Members of a less individualistic culture would tend to be less demanding of service delivery, and more forgiving of wait times, service delays, and general delivery expectations. These non-Western cultures also have higher power distance, which would be consistent with respect for authority. In such fashion, unmet expectations toward service delivery would be less impactful toward their positive advocacy of the university.

In the positive perception of external attractiveness, lower self-efficacy individuals from the West were less likely to associate the instructors efforts with a positive image. Here again, the Indian and Middle east students did not significantly experience this bias. Self-efficacy was not a factor in their positive association of instructor efforts with the image dimension of external attractiveness, perhaps relating to more collectivist orientation. Thus the Americans with high self-efficacy associated the efforts and image positively, but the ones lower in individual self-efficacy had less favorable met expectations attributes. The American students, apparently more demanding and less forgiving of service delivery problems, had lower image perceptions depending upon their personal self-efficacy.

In a similar vein to external locus of control, the lack of self-efficacy might be related to a tendency toward blaming. As an overall contribution to literature on cross-cultural

dynamics of HE image, the Westerners are seen as perhaps more difficult customers to satisfy during a challenging organizational environment, with their individualistic 'me-first' orientations.

Limitations and marketing implications for policymakers

Broader sampling would be advantageous, as well as longitudinal study that would establish causality rather than just significance in the construct relationships. The nature of respondents in more collectivist and higher power distance cultures may impact the scales utilization in their survey responses. This is entirely unknown and purely a matter of speculation. It is hoped that the simplicity of the survey items and the anonymity of the process would facilitate candid replies from all.

The results of the study have useful implications for higher education marketing. The results consistent with marketing literature suggest that the service experience at the touch point and by extension front line provider matter. The results find that instructor's effectiveness affect students' advocacy and university's image. Also, cultural differences and individual characteristics in individualistic society matter. Results support that the Eastern customers are less likely to complain even if they receive poor service quality. Attitudes of emerging market customers and their loyalty could not be used to predict the behavior of Western customers. Findings warn marketers against applying similar strategies to Western and Eastern customers. It implies that universities operating in a variety of cultures catering to Western or Eastern students should have different marketing strategies to gauge an understanding of student satisfaction with online/remote learning.

University image perceived by students, and customer citizenship behavior in the form of personal advocacy of their school showed considerable resiliency during a catastrophic service delivery sequence. External stakeholders have been shown to be influenced through their relationships with others or by personal experience, much more so than by messages placed in the media or by schools. This research highlights the considerable value of the instructor-student interface. Teachers' responses are immediate, personal, and essential to the service delivery process in successfully maintaining the client relationship. The high standard deviation of the instructor effectiveness variable in the study indicates wide variation in the success of these university educators during the crisis. The perceptions of the process appear more fragile in the Western culture whose individualism may imbue students more with an entitlement mentality. Ultimately much credit goes to those instructors who competently navigate the abstract challenges of such an event.

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