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Student-as-customer discourse as a challenge to equality in Finnish higher education – the case of non-fee-paying and fee-paying master’s degree students

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ABSTRACT

In market-oriented higher education (HE) systems, fee-paying students are positioned as customers, and studying is juxtaposed with service use. In this study, we investigate how students position themselves in relation to the student-as-customer discourse in Finnish HE, in which only students coming from outside the EU and EEA areas are charged tuition fees. We investigate the construction of the student-as-customer discourse in the narrative environment of Finnish HE through interviews with both international fee-liable and Finnish non-fee-paying master’s degree students (n = 34). In addition, we analyse social differences that are constructed between fee-liable and non-fee-paying students in relation to the student-as-customer discourse. We argue that fee liability creates unequal positions for some international students and thus challenges the equality principles embedded in Finnish HE. Paradoxically, it was also found that the fee-liable student-customers have less freedom and fewer options than the non-fee-paying students.

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Introduction

Tuition fees are considered the most obvious feature of a marketised higher education (HE) system. Higher education institutions (HEIs) compete in the national and global education market, where they try to attract students – paying customers and quality-demanding service users – and thus accumulate revenues with which to improve the quality of the education they provide (Brown, 2011b). However, trends in marketisation can also be discerned in those HE systems that are publicly funded and mainly run by resources other than fees collected from students (Hölttä et al., 2011). Moreover, this trend is related to the issue that in state-funded, non-market oriented systems such as those in Finland (Hölttä et al., 2011), the allocation of resources can also be based on competitive rules and accountability. Consequently, how students perform, express their satisfaction and

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improve their employability become important indicators of quality (Blackmore, 2009).

In this article, we explore student-as-customer discourse in the context of a specific country, Finland, which has implemented a selective tuition fee policy. In the international HE degree programmes, domestic and other EU citizens study free of charge while international students from outside the EU and EEA countries are required to pay tuition fees. The Finnish HE system was developed from ideals of equality but a market-oriented approach has gradually been introduced (Tervasmäki & Tomperi, 2018; Välimaa & Muhonen, 2018). The aim of the Finnish educational policy has been to provide equal educational opportunities for all regardless of gender, socio-economic background or place of residence (Siivonen et al., 2016). The bedrock of this egalitarian policy has been providing a free education system with no tuition fees, which does not differentiate between students in any way (Isopahkala-Bouret et al., 2018). However, the introduction of fees for non-EU students in 2017 deviated from this policy (see Jokila, 2020).

Finland offers a unique context for this study design which examines both fee-liable and non-fee-paying students who are studying in the same programmes. There are no previous studies investigating the differences between fee-paying and non-fee-paying students in the Nordic context, even though Denmark (starting in 2006) and Sweden (in 2011) started to charge non-EU students fees in order to improve international competitiveness (Elken et al., 2015). In the international programmes, the majority of students have not had to pay tuition fees, whereas non-EU students are required to pay for their studies – either by personal means or a scholarship. Although both types of students participate in the same courses and degree programmes, and, in principle share the same educational environment, in terms of payment they are in a very different position.

In our study, we conducted interviews ($n = 34$) with both international fee-liable and Finnish non-fee-paying master's degree students to investigate how they position themselves in relation to the student-as-customer discourse and how their positionings differ from each other. In our analysis of the narratives of both fee-liable and non-fee-paying students, the aim was to understand the complex (and implicit) ways in which the student-as-customer discourse is constructed in the narrative environment (Gubrium & Holstein, 2008) of Finnish HE. The research questions are: (1) How do the students position themselves in relation to the student-as-customer discourse and tuition fees? and (2) What kinds of social differences are constructed between fee-liable and non-fee-paying students in relation to the student-as-customer discourse? Finally, we discuss how the introduction of fees and the student-as-customer discourse challenge the ideal of equality in Finnish HE. We argue that fee liability creates unequal positions. Both the

fee-paying and non-fee-paying students positioned themselves as customers, but paradoxically, those who were paying for their studies narrated that they faced more restrictions and less freedom in their studies.

Student-as-customer discourse as a challenge to equality

The student-as-customer discourse is often explicitly identifiable in such market-oriented HE systems as the Anglo-American systems (Brooks, 2018; Pitman, 2016; Williams, 2013). National HE systems vary in their level of marketisation, but generally, they are subject to increased pressure to compete globally and evolve towards marketisation (Brown, 2011b). The characteristics of market-oriented HE systems include the significance of private investments in HE, the high degree of institutional autonomy, the possibilities for market entry and market competition, regulation of the service according to consumer rights, the provision of information for customer choice, and defining quality according to the consumers' values (Brown, 2011a). All these elements are part of constructing the students' position as customers of HEIs (see Plamper & Jauhiainen, 2021).

The assumption is that as customers students can freely choose from a wide array of courses those that suit them best. As customers, they are assumed to act rationally in their choices when surveying HE markets (Southgate & Bennett, 2015), and they expect to receive value for their investment (Woodall et al., 2014) in the form of future employment (Tomlinson, 2017). During their studies, students are service users whose satisfaction and pleasure must be guaranteed (Guilbault, 2016; Nixon et al., 2018). The teaching methods, materials and communication with the service staff should be organised in line with students' needs and desires (Clayson & Haley, 2005; Koris et al., 2015). The student-as-customer discourse has been criticised for placing instrumentalism and satisfaction as the focus of studies and thus challenging the idea of education as a long-term intellectual struggle designed to develop knowledge (Molesworth et al., 2009; Siivonen & Filander, 2020; Tomlinson, 2017; Williams, 2013).

Although the students' customer position is prominent in the context of market-oriented HE, it has also been empirically identified in the Finnish fee-free, non-market-oriented HE (Koivisto et al., 2020; Siivonen & Filander, 2020; Vuori, 2013). In addition, the aim of internationalising Finnish HE has been linked to ideas of marketisation (Kauko & Medvededa, 2016), and thus international fee-liable students are now positioned as customers in Finnish student recruitment policies (Jokila, 2020). These factors imply that the marketisation of Finnish HE is gradually developing, and hence the students' position as customers is becoming more explicit.

In the policies of market-oriented HE systems, it is assumed that competition in the HE markets and the information provided for student-customers about HE choices will lead to equal educational opportunities and social justice (Burke, 2013; Williams, 2013). This is because an HE degree has significant exchange value in the post-graduation labour market. However, the assumption that young people are rational actors seems to be an illusion, and informed decisions are not the key to increasing equality because there are individual differences in young people's abilities and opportunities to exercise HE choice (Patfield et al., 2021).

In Finnish HE, the parallel discourses of marketisation and equality are in contradiction. The discrepancy can be analysed by examining the social differences between non-fee-paying and fee-liable students. First, HE is no longer equally accessible to all, as nationals and other EU citizens do not pay fees and non-EU students do (Tannock, 2013). Second, in contrast to non-fee-paying students, the fee-liable students are perceived as rational actors and VIPs who are provided with support services and partly commercially-oriented information about the educational offerings available (Jokila, 2020). The international fee-liable students are recruited through commercialised services that contribute to the establishment of the education industry (Rizvi, 2011). Third, fee-liability connects HE directly to the realm of consumption which has previously been absent from the Finnish system. The students' right to study and consumer rights are often intermixed, but in fact they are incompatible (Svensson & Wood, 2007). Accepted students are granted the right to study, but as paying customers, that right is understood from the perspective of expecting value for a significant private investment. It has been indicated that consumerism in HE reinforces the students' feeling of being entitled to receive a degree for the paid fee (Tomlinson, 2017). It also transforms the student-teacher relationship into a user-provider relationship in which the parties have opposite interests (Naidoo & Jamieson, 2005; Naidoo & Williams, 2015). In HE systems with high fees, students are constructed as investors exercising consumer rights, whereas, in HE systems where the students pay no or low fees, they are positioned as a societal investment whose responsibilities to society and taxpayers are emphasised rather than personal rights (Brooks, 2021). Similar to the HE dual-track system of post-Soviet countries – in which fee-paying and non-fee-paying domestic students study together – the Finnish international HE with its selective fee policy induces different kinds of aspirations, motivations and incentives to the reason for studying (Smolentseva, 2022). The varying positions of fee-paying and non-fee-paying students reveal how the marketisation of HE challenges the equality principles embedded in the Finnish HE system.

The context of the study: higher education in Finland

In international comparisons, Finland is often represented as a country having one of the most equal HE systems in the world; it is a high participation system with relatively low hierarchies between institutions (Marginson, 2016). The flexibility of the system has enabled studying in HE at different ages and in various life situations (Isopahkala-Bouret et al., 2018). The aim of providing equal opportunities regardless of familial or other backgrounds has been the cornerstone of this egalitarian policy (Välilmaa & Muhonen, 2018). First, studying has been made possible regardless of family wealth by providing a free degree education. Students are also entitled to welfare benefits that cover part of their living costs. Second, basic and secondary schooling (both academic and vocational tracks) are organised to provide everyone with eligibility to enter HE (see Haltia et al., 2022). Third, the aim has been to offer HE opportunities throughout the country (Jalava, 2013). Generally, HE is considered a social right rather than a customer choice, and the aim of providing equal opportunities is widely shared within Finnish society (Välilmaa & Muhonen, 2018).

The discourse of providing equal opportunities for studying in HE is powerful, and for instance, initiatives to introduce tuition fees have been opposed by arguments related to equality (Weimer, 2013). However, there are characteristics in Finnish HE that can be identified as contrary to the acknowledged egalitarian goals. For example, access to HE is not equal for all social groups (Nori et al., 2021), and competitiveness and the economic value of education is emphasised and students' study time is controlled (Tervasmäki & Tomperi, 2018). In the Finnish HE policy such non-egalitarian goals began to strengthen in the 1990s (Rinne, 2004) resulting in the New Universities Act being introduced in 2009 (Universities Act, 2009) and the selective fee policy in 2017 (see Jokila, 2020).

Fees for non-EU students were introduced as a part of the Finnish HE internationalisation policy (Kauko & Medvededa, 2016). While the government's aim is still to increase the volume of international students, public funding for HE is also decreasing, and finding alternative financing methods is necessary (Ministry of Education and Culture, 2022). In 2020, 37% of the international HE students were liable to pay fees; the fees varied between 4,000€ and 18,000€ (Ministry of Education and Culture, 2022). The HEIs and/or separate programmes can decide autonomously on the level of their fees which are determined by their objectives and strategies (Ministry of Education and Culture, 2022). According to Jokila (2020), the introduction of fees signified a transition to a commercially oriented policy where education does not represent a public good but a private good.

The Finnish HEIs had to develop services for fee-liable students and start to introduce scholarship schemes from scratch. In the recruitment of international students, many institutions use the services of commercial actors (Ministry of Education and Culture, 2022), because they have no experience and knowhow in marketing (Cai & Kivistö, 2013). From the beginning, the institutions have been able to decide independently the number of and criteria for their scholarships or waivers, and in 2020, the institution-specific scholarship schemes were still in the development stage (Ministry of Education and Culture, 2022). The scholarships or waivers, which are mainly granted based on academic merit and motivation, vary between 20–100% of the fee (Ministry of Education and Culture, 2022). To receive a further scholarship students have to meet certain specified terms which are usually connected to their success in studies (Ministry of Education and Culture, 2022).

In the policy documents as well as in the marketing materials, students in international degree programmes are defined as VIPs, and they are explicitly positioned as customers as they are given ‘a service promise’ (Jokila, 2020). However, the fee-liable international student customers face certain more rigorous restrictions than the non-fee-paying students. First, to obtain a residence permit the student has to prove that (s)he has the financial means (or a scholarship) to cover the fees and living expenses for the whole study period (The Finnish Immigration Service FIS, n.d.). The institutions rarely award scholarships to cover living expenses (Ministry of Education and Culture, 2022), and the terms of the residence permit restrict gainful employment (FIS, n.d.). Second, the institution-specific scholarships are awarded for the normative study period, (maximum 2 years for a master’s degree) (Ministry of Education and Culture, 2022). Consequently, these conditions oblige students to complete their studies in two years leaving little time for studies outside the syllabus such as Finnish language studies; as acquiring Finnish language skills would be important when entering the Finnish labour market (see, Juusola et al., 2021). Although the Finnish non-fee-paying students are steered to graduate in the normative time, they do not have such financial pressure. Thus, Finnish, other EU students and fee-liable non-EU students study together in the same degree programmes but face different restrictions.

Data and methods

The data consists of interviews with 34 master’s degree students, of which 20 were fee-liable students coming from outside the EU area, and 14 were non-fee-paying Finnish students (Table 1). Half the students were female and half were male. Most of the students were studying in English-taught international degree programmes, but five of the Finnish students were

taking their degree in a Finnish-taught programme. Most of the informants studied engineering, construction or the arts. The other study fields were information and communication technologies, mathematics, business, education and humanities. The fee-liable students were mostly from Asia ($n = 9$). The other students were from Africa ($n = 3$), South America ($n = 5$), North America ($n = 1$) and two students had lived on two separate continents.

The interviews were conducted, by the first author, at two Finnish universities, a multidisciplinary regional university and a highly ranked university in the metropolitan area. Informed consent was obtained from every participant at the beginning of the interview and recorded. The interviews with international students were carried out in English and with Finnish-speaking students in Finnish. The interviews were transcribed verbatim, and the Finnish interview quotations were translated into English by a professional. All the names and other identifiers were anonymised. The interviews lasted from 1 to 1 1/2 hours. The interviews covered themes about educational choice-making, funding and use of time, student-teacher relationships, quality and value of education, and future plans.

Most of the fee-liable students had a scholarship or a tuition waiver. The scholarships were awarded for a maximum of two years. Two of the interviewed students related that they have paid the full fee themselves from their savings. Most of the students had worked for a few years and saved money before starting their master's studies. In addition to savings, those who did not have a 100% scholarship funded their studies with support from their parents, additional scholarships from their home countries and/or by occasional temporary work. However, according to the students, working while studying was often impossible because the scholarship limited their studies to two years.

The interviews were analysed by applying a narrative-discursive approach (Davies & Harré, 1990). We examined how both fee-paying and non-fee-paying students interpreted their positions in relation to the

Table 1. Summary of interviewees' ($n = 34$) degree programmes, nationality and liability for fees.

Degree programmes	Nationality	Fee liability
Finnish master's degree programmes ($n = 5$)	Finns ($n = 5$) Finns ($n = 9$)	Free education ($n = 14$) no tuition fee
International master's degree programmes ($n = 29$)	Non-EU citizens ($n = 20$)	Liable for tuition fee <ul style="list-style-type: none"> ● fee waived 100% ($n = 10$) ● fee waived 50–85% ($n = 8$) ● no waiver or scholarship ($n = 2$)

student-as-customer discourse. We were also interested in the similarities and differences between the positionings. We refer to ‘positioning’ as a means of focusing on the dynamic aspects of language use. Individuals talk about their experiences by means of words, concepts and forms of speech provided by the social and discursive reality of the shared narrative environment of the universities and different study programmes (Gubrium & Holstein, 2008). Individual accounts are multivoiced and diverse; thus, they also consist of multiple and somewhat contradictory positionings towards the student-as-customer discourse (Davies & Harré, 1990).

The data analysis was primarily conducted by Author 1. Authors 2 and 3 participated in the analysis of the data by commenting and discussing interpretations in joint sessions. First, we identified accounts of instrumentalism and satisfaction (Williams, 2013) that represent the student-as-customer discourse. Here, the student-as-customer discourse was understood as an institutionalised way of using language in marketised HE. The focus was on the ways in which the discourse was constructed in the student interviews and thus became part of their narratives (Davies & Harré, 1990). Second, we analysed how the students interpreted, adopted, idealised, distanced themselves from, opposed or ignored the student-as-customer discourse. Third, we analysed the social differences constructed between fee-paying and non-fee-paying students in relation to the student-as-customer discourse. Social differences are here understood as narrative and material. In Finnish HE, students are positioned differently in terms of fee liability, which, as we argue in this paper, has become the basis for the novel and hierarchical social categories of non-fee-paying and fee-paying students consisting of distinctive rights and responsibilities.

The positioning of fee-paying and non-fee-paying master’s students towards instrumentalism and satisfaction

Instrumental and satisfaction positionings were identifiable in both fee-paying and non-fee-paying students’ accounts. The following presents the instrumental and satisfaction positionings manifested in the students’ accounts and investigates the variety of student positionings in relation to the student-as-customer discourse; social differences constructed between fee-liable and non-fee-paying students are also considered.

The varying positionings of students towards instrumentalism

Instrumental positioning manifested itself in multiple accounts concerning prospective work. In positioning themselves as future workers (Brooks,

2018), the students emphasised employment and professional development as their educational aims. Education was seen merely as a required transitional phase on the way to employment, self-accomplishment and real life with possibilities for a better income. As fee-liaible student Carlos (100% waiver) stated, the master's studies are 'just one step more for what I want to do, what I want to become'. With this aim in mind, the student-customer strives to rationalise and optimise everything. Choosing the 'wrong courses for the sake of (...) credits' (Manas, 50% waiver) was not seen as enhancing student's employability, and as Manas continued: 'we may end up with matter we don't need, and that will be a waste of resources'. Consequently, knowledge based on work experience was valued more highly than learning from books:

That [teacher] hasn't got a single, not even a day's experience of leadership, so I know more than that teacher, so yeah I'm like annoyed. (...) the courses are a little bit like - how can I put this. All nonsense. Let's read from the book! We're Master's level students! (Sara, non-fee-paying)

In the narratives, the idea of a good teacher was constructed as a practitioner who provides practical knowledge instead of incomprehensible theories (see also, Siivonen & Filander, 2020).

In instrumental positioning, studying was concerned with accomplishing outputs, performing credits on time and ultimately obtaining a degree (see also, Molesworth et al., 2009; Siivonen & Filander, 2020). As Valtteri (non-fee-paying) stated, the learning is not the main goal:

But not like when it comes to studying itself that, when you get credits for something that, or just feedback for something like "yay", but otherwise the learning itself doesn't grant any hoorays. Like "hey, I did learn something", like no. (Valtteri, non-fee-paying)

Learning does not directly bring concrete rewards, therefore credits and feedback were constructed to clearly show advancement thus make them meaningful. Learning as such was interpreted as boring: 'I always think that is boring, so I always wish to be doing something else' (Joana, 100% waiver). This emphasises the idea of education as a credential that is valuable only in the labour market.

Instrumental positioning not only constructs the degree as a product, but it also constructs students as products. Education is like an add-on that is received and attached to oneself, and in the best case scenario, is processed into something personalised and thus appealing to employers. Instrumentalism draws attention to showing, demonstrating and proving *the achieved development* instead of the very process of *developing oneself*.

Nevertheless, the students also distanced themselves from instrumentalism, which allowed the space for another kind of meaning to develop for their education. Efficient performance without independent thinking and

reflection leads to superficial skills: ‘then you just learn to respond to things that are asked from you but not to how to deal with them’ (Gabriela, 50% waiver). Accordingly, students like non-fee-paying Henna, positioned themselves as privileged when they can spend their days absorbing and applying knowledge:

[Significant is] that growth and sort of increase in understanding. But, really kind of like romantically thinking, that sort of learning, and especially now that studies are coming to an end, that that’s when you like realise how privileged it is when you can use eight hours a day just to internalise new knowledge. Or to apply it. That’s just incredible! Compared to like working life. (Henna, non-fee-paying)

Here, the meaning of education was rooted primarily in the desire to understand and reflect knowledge instead of just achieving an HE degree in order to obtain a better job (see also, Tomlinson, 2017).

The financial obligations influence the opportunities open to fee-liable students. The normative two-year study period applies to all master’s students. Although it is possible to apply for an extension, fee-liable students must pay the fee for every academic year. Consequently, the two-year time limit is binding for fee-liable students and a recommendation or ideal for non-fee-paying students. One fee-liable student interpreted this as meaning that the only thing one can do is ‘run all the time’ and ‘chase the credits’ (Hamid, 100% waiver). Non-fee-paying students without significant financial pressure have time to take courses outside the syllabus for specific needs (e.g. language studies) or just out of curiosity (e.g. another discipline). Fee-liable students positioned Finnish language skills as essential for obtaining a job in Finland (see also, Juusola et al., 2021) but they stated that they rarely had extra time to complete such optional courses. The differences in educational opportunities also have implications for educational outcomes. Padma (100% waiver) noted what she must relinquish because she just needs to proceed:

Well, this is a thing that I feel discriminated somehow because of being a Finn or being from European Union you can do your master’s in as much time as you want. (...) But the thing here is, I am bound, I don’t have that freedom. (...) I seriously want to do some research work that I am doing there, and my courses which are compulsory – and I have to get the credits – is stopping me from that. (Padma, 100% waiver)

The strict time limit pushes fee-liable students to complete credits and their degree and to optimise choices in order to graduate on time and in line with prospective employment (where possible). This pressure directs the students to demand more value for their invested time, energy and money. They narrated about their struggle to balance this strict time pressure with an effort to reflect and go deeper into interesting knowledge without any need for haste.

Besides creating pressure, the strict time limit was also constructed as a motivator. Farouk (50% waiver) identified differences in students' working attitudes linked to time constraints:

As fee-paying students, in terms of myself and others, we make sure, we do what we can, we commit to the classes we take and we try to perform the best we can, (...) we are little more aware of the impact that we have, and the access to certain resources, what I believe some of the EU-students really take for granted. And they take their own time, they may or may not engage as well, and they think: "well I have time, I can do this until four years, I'll do it in a way I want, screw the what they want us to do, I'll just do it in the way I want". (Farouk, 50% waiver)

In the narrative of fee-liable student, non-fee-paying students with a more flexible time limit were constructed as indifferent and ungrateful in comparison to understanding offee-liable students as engaged.

Paying a fee and the lack of a scholarship was interpreted as a sign of being inferior to other students: 'You feel inferior, to know that you are the only one paying the fee' (Rahim, 50% waiver). Then receiving a scholarship or paying no fees signals personal success. Paying a fee was constructed as a 'bad thing':

So they talk about like their scholarship or like, they are not paying, and in daily conversation, and then ask me, like "do you have a scholarship or are you paying", it's kind of awkward question like, yeah, is it a bad thing? I don't say that but. (Sung, full-fee-paying, no waiver)

Paying a fee was not the only reason for the construction of an inferior and uncertain position amongst the students. Those receiving a full scholarship positioned themselves as second class students, too. The free education provided for Finns was interpreted as understandable because 'that's their country' (Hamid, 100% waiver), but the difference between other EU-students and non-EU-students was more difficult to understand: 'It looks like a second class citizen' (Hamid, 100% waiver).

Understanding the paying of fees as a sign of inferiority was not identified in the narratives of non-fee-paying students. However, during the customary discussions together with fellow students about course selection or time use, Anni (non-fee-paying) was able to identify the different possibilities open to fee-liable and non-fee-paying students:

So it [fee-liability] does show in some ways, even if it's not – when teachers teach so there no, in that situation no, but at the university there's also other kinds of interaction and it's really easy to see. Or when you say yourself that I could take that course, and I could apply for an extension, and then you just see that the other one doesn't have the same opportunity. Or if the degree had to be wrapped up in those two years. (Anni, non-fee-paying)

The fee-liable students were positioned as unfortunate students because of the restrictions connected to their fee-liability. These positionings of

non-fee-paying students as indifferent and fee-liable students as unfortunate were based on students' experiences of each other in daily interactions.

Instrumental positioning was widely identified in the accounts of both student groups. Differences between the positionings of fee-liable and non-fee-paying students towards instrumentalism indicate that they are in unequal positions. The differing time limit and the required financial investments constructs social differences in the students' possibilities, rights and responsibilities and in their educational outcomes. Paradoxically, the non-fee-paying students have more freedom and options in their studies than the fee-liable student-customers. Therefore, the fee-liable students do not have as much freedom in which to negotiate their positioning in relation to instrumentalism as the non-fee-paying students.

The varying positionings of students towards satisfaction

Satisfaction positioning related to students' accounts concerning their teachers, everyday teaching and learning activities, and the quality of their education. Positioning themselves as service users, the students assessed the teachers as customer service staff and teaching as a service. A good teacher was therefore constructed as one who had charisma and also guided students successfully through the tedious parts of the course:

If you've got a little bit sort of a personality of like the performer type, then they also take their audience with them, in that way wake them up when there's also some boring points, so being able to keep that sort of suitable rhythm in teaching, so it's important. (Petri, non-fee-paying)

Teaching as a customer service meant that teachers were evaluated by how helpful, friendly, supportive, flexible and easily accessible they were. Maria (85% waiver) constructed the interaction during classes as an important motivator:

I enjoy lectures that are very interacting, like teacher is interacting with the students, teachers will talk about the topic and we will give our opinions about it. When the class is more interactive students are less bored, so you would not have any reason of holding your phone or checking the Internet. If the teacher continue to talk for four hours, your attention is going to be directed to something else, and you are going to be bored no matter how interesting the topic is. (Maria, 85% waiver)

Interaction during the classes guided by the teachers was interpreted as a means of preventing monotony. Teaching was assumed to be a source of emotionally positive experiences rather than an enabler of growth through intellectual struggle (see also, Nixon et al., 2018).

Nonetheless, in their accounts the students also challenged the teachers' position as customer service staff. Diego (50% waiver) pointed out that

valuing students' opinions can have a 'backlash because I feel sometimes teachers are so harshly criticized that they are little afraid of having a very particular style'. It was also construed that this strong emphasis on students' voices eventually turns against the students themselves:

If anything, I would say, one of the biggest drawbacks is that they [teachers] are very rarely critical to any extent, (...) criticism obviously is not a rude thing, right, but it can be instructive, and it can be necessary. (Lucas, full-fee-paying)

As service staff teachers can be assumed to avoid criticising students' work. This can harm the students' learning processes and strengthen an understanding of teachers and students as opposite parties (see also, Naidoo & Jamieson, 2005). However, the students also narrated about close co-operation with teachers and understanding the importance of their own part in the learning process:

We're at least strongly (...) in co-operation with the teacher, and both sides are working, that here nothing is like offered like this, but here there's a demand for a whole lot of that kind of own enthusiasm, interest and willingness to do things. (Lotta, non-fee-paying)

Subjective interest in one's own studies was perceived as a more important factor in learning than any aspect contributed by teachers. When the students acknowledged their own agency in learning, the relationship with their teachers was constructed as a form of co-operation rather than a trade.

As in instrumentalism, the social differences between the positioning of the fee-liable and non-fee-paying students towards satisfaction shows that they are in unequal positions. Paying fees brings a new dimension to the relationship between the university organisation and the student; a dimension that does not affect non-fee-paying students. The social differences were constructed in the narratives about the quality of education and the rights and responsibilities of students.

When education has a price, it can be assumed to influence the level of quality. The paying students' narratives about the price-quality ratio were often hesitant, guarded or negative:

I can't actually measure the economic value but I feel like I've grown, but like em, if I can make another choice, I might consider again, because it was really big investment. But now after all this experience, I think it's worth of it, at some point, but it wasn't all like happy or like really useful. (Sung, full-fee-paying)

Assessing the price-quality ratio was difficult because the students often did not know exactly what they were buying. The students who had a 100% waiver dismissed this problem by taking a position of a grateful grantee who did not want to criticize the institution providing the grant:

If I had to pay out of my own pocket 10,000 euros a year, I would expect a bit more. But I mean, now that I am not paying and this tuition fee is waived, it's practically, it's kind of free, so I don't, I feel like that I don't have a right to argue with a lot of things. (Egor, 100% waiver)

Similar to the students with 100% waiver, the non-fee-paying students were also ready to compromise on quality. For these students, hearing the price of their education brought astonishment but also a moment of realising their privileged status:

I do remember that there was quite a lot of eye-rolling, or that 15,000 was just somehow like, that – well, we're pretty privileged here, that we don't need to think about those sums like, that we can study here for free and stay a little longer and all, but it didn't come in any way in proportion to how much, like what is the price of this package, and then you heard it, then it was a little bit like, what? Would I pay it myself? Well NO! (Anni, non-fee-paying)

Generally, specifying a price for education seemed to cause more confusion for the students than clarity. As thankful grantees or privileged students, the non-paying students mostly ignored the question of price-quality ratio. For the fee-paying students the pressure to obtain value for their investment set the issue of the price-quality ratio in focus; however, they had no means of assessing it.

Due to the fees and waivers, the fee-liable students need services that have not previously existed in Finnish HE. The students concluded that they had been taken care of during the application period when the customer service had functioned well. After the fees were paid and/or a waiver granted, the customer service had disappeared. Then the students have been supported by a system common to all students the department of Academic and Student Affairs, although, this system did not seem to provide any service for paying customers. When the student, for unexpected reasons, could not strictly follow the structure of their studies or (s)he had problems funding the second year of studies, the institution did not yet have any established procedures for these exceptional cases. Lucas (full-fee-paying), who was in financial difficulties, stated that 'no one seems to know how to answer my questions about it, so . . . so I don't know, we will see'. The ambiguity of whether the students are positioned as customers or not can be recognised in such exceptional situations. Instead of clearly stated terms of service, it seemed to be the students' responsibility to ask for special arrangements:

Well, it works, but sometimes it's, like, I'm not sure, if I can't find the information in the website where you have all these kind of advices and helps, sometimes there, I think there aren't like everything. Some you have to ask people, so if you don't know what to ask, it's really hard again. (Sung, full-fee-paying)

The students did not identify any instance where their rights as paying customers were taken care of. Because it was unclear what the rights of fee-

paying student are, the students tended to become inactive instead of loudly demanding service as a customer.

Instead of acknowledging the rights of student-customers, the institution was, in contrast, seen as being keen on reminding the fee-liable students about their responsibilities, such as accomplishing the annually required credits and giving feedback. Generally, both fee-liable and non-fee-paying students had adopted the position of empowered customers as they said it is important to give feedback and indicate their satisfaction and dissatisfaction with courses.

In both student groups, there were narratives about extreme satisfaction and dissatisfaction that did not differ significantly in their content. Generally, extreme dissatisfaction was combined with a fear of dropping out because the students were unable to evaluate whether their failure was related to bad quality teaching or their own inability to learn. Ultimately, this was irrelevant especially amongst the fee-paying students because to avoid a significant loss of money they have to complete their degree in any case. Rahim (50% waiver) constructed his poor educational experience as a source of anxiety because there is so much at stake:

I don't think it [the education] has been as fruitful or as, it hasn't been as rewarding as I thought it would or as I hoped it would be, so that is what I think about it, I mean, like this constant feeling of regret whether it was a good decision or not, and I have so much to prove to my parents who had to sell the house that I can pay my fee. (Rahim, 50% waiver)

In the narratives, education was constructed as a risk investment, for which the student bears responsibility. This dimension was naturally lacking from the Finnish non-fee-paying students' narratives of dissatisfaction and frustration.

Satisfaction positioning was identified in the accounts of both student groups, yet it was not as common as instrumental positioning. The accounts of satisfaction of the fee-liable students seemed to be more multidimensional. As both paying service users and students, they had to balance between these two positions and were unsure about their relationship with the institution. Although the responsibilities of the student as a customer seemed to be clearly stated, there was ignorance and uncertainty about the rights of students as customers. When most of the students do not pay, the fee-paying students positioned themselves as second-class students who had not been so successful. As customers, they did not vehemently demand their rights because they were unsure of what these rights entail.

Discussion

In this article, we have applied a narrative-discursive approach (Davies & Harré, 1990) to study how the fee-liable and non-fee-paying students in

Finnish HE position themselves in relation to the discourse on students-as-customers. The student-as-customer discourse is identifiable in both fee-liable and non-fee-paying students' narratives in Finnish HE. The differences in the positionings of students in relation to instrumentalism and satisfaction illustrate the inequality between these student groups. Strict time limits imposed on those students who are privately funded or who receive a scholarship, a lack of acknowledgement about consumer rights during their studies, and an ambiguity in understanding the relationship between the quality of education and its price are all part of the fee-liable students' divergent social and discursive reality. Therefore, we argue that fee-liable students must balance between two positions; that of being a student and a customer. Because of the terms and conditions required by the use of the university service, they are drawn to position themselves as customers, however, they are in a minority and their rights as paying customers are not acknowledged during their studies. In contrast, the non-fee-paying students position themselves as customers when they consider it to be either beneficial or convenient for achieving their goals. Reflecting on the position of the paying customer, they begin to realise their privileged position as non-fee-paying students.

The students' positionings in relation to the student-as-customer discourse reveal a bipolarity in the social and discursive reality of the shared narrative environment of Finnish HE (Gubrium & Holstein, 2008). Education subject to a fee includes tight restrictions and limited opportunities, while in comparison, fee-free education is interpreted as a luxurious time with diverse possibilities. The assumption behind student-as-customer discourse is that a customer is free to choose, but paradoxically in the Finnish HE those who do not pay fees have more freedom and available options in their studies than the paying customers. The fee-paying students are not as empowered as they should be according to the market logic underlying the students' customer position (Naidoo & Jamieson, 2005). This means that after the application period, they are no longer positioned as VIPs (Jokila, 2020). However, the obligations imposed on them are clear and definite.

The social differences between fee-liable and non-fee-paying students show that in the Finnish HE with a selective tuition fee policy two kinds of student-customers are constructed: 'real' and 'quasi'-customers. The fee-liable 'real' customers are investors who make a significant financial commitment. In contrast, the non-fee-paying students as 'quasi'-customers may position themselves as customers but they do not invest financially in their studies in the same way as the 'real' customers do. Charging fees establishes a focus on *the value of education for the student* rather than on *the value of students to society*. The rationale for providing fee-free education in Finland has been the consensus that education – also HE – is a public service and

a civil right (Välimaa & Muhonen, 2018), and thus students are understood as a societal investment rather than investors (Brooks, 2021). Implementing fees strengthens the idea of HE as a private good. In future research there is a need to investigate fee-liable and non-fee-paying students' interpretations of the social and individual benefits of HE in different national contexts. This would provide knowledge about changes in constructing the meaning of HE.

The student-as-customer discourse normalises HE as a private investment and distances its social purpose and the idea of an equal HE. In the Anglo-American HE where the fees are high, the emphasis is on enabling equitable choice when accessing HE; this is rendered possible by offering transparent information about the HE provision (Patfield et al., 2021; Southgate & Bennett, 2015). Thus, in the context of Finnish HE implementing fees for non-EU/EEA students, the selective fee policy does not only exclude these students from the nationally defined equal opportunity to participate in HE (Tannock, 2013) but also from society's point of view, it might profoundly change the understanding of educational equality in Finland.

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