

What do learners value in online education? An emerging market perspective

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Abstract

The purpose of this paper is to explore the value of e-learning from a student's perspective and develops a dynamic model for evaluating e-learning perceived value in an emerging market context. A qualitative research design, via semi-structured interviews, was adopted with a group of respondents composed of undergraduate and postgraduate students who were enrolled in online, hybrid and face-to-face programs. Coding, categorization and thematic analysis of the interviews resulted in seven value dimensions, with their "Get" and "Give" components, of the dynamic learning experience. The study highlights the importance of each value dimension in relation to the stage of the learner experience, namely, prior to, during and after the delivery. Our research extends current e-learning perceived value research and frameworks. The paper provides guidelines for higher education institutions and policy makers on institutional change to support e-learning initiatives.

Key words: Online education; e-learning; emerging market; perceived value; qualitative research.

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Introduction

Value creation is widely discussed in the academic and practitioner literature and is often part of organizations' mission statements (Sweeney & Soutar, 2001), including universities. The value of the traditional university degree is, however increasingly challenged by innovative disruptors such as digital platforms (e.g., Coursera, edX, Udemy and Udacity) and universities offering low cost fully online or blended programs (Barber et al., 2013; Weise & Christensen, 2014). For the purposes of this study, we define e-learning as web-based learning which utilizes web-based communication, collaboration, multimedia, knowledge transfer, and training to support learners' active learning without the time and space barriers (Lee, Yoon & Lee, 2009).

Even though the e-learning market in the Middle East and the Gulf region is expected to grow (Docebo 2014) and scores well on e-readiness (i.e., adoption of digital technologies)(UNESCO 2013), the adoption of e-learning has been slow. While some wealthy Gulf countries have invested heavily in acquiring the digital infrastructure, its actual usage in universities, schools and workplaces continues to be limited (Weber, 2010). In line with the global trend, the costs of higher education in the region have been rising. On the positive side, e-learning supports active learning and critical thinking (Huffaker & Calvert, 2003), the two skills that are perceived to be lacking in the Gulf (Hvidt, 2015).

Because consumer value (CV) plays a critical role in explaining how consumers act and behave (Vargo & Lusch, 2004) and is an issue of increasing student concern (Woodall, Hiller & Rernick, 2014), understanding how value of e-learning is perceived by students is of utmost importance to researchers as well as higher education providers. Thus, the aims of this paper are two-fold (1) to explore the value of e-learning from a student's perspective and develop a dynamic model for evaluating e-learning perceived value in an emerging market context; and (2) to provide guidelines for higher education institutions and policy makers on institutional change and support for e-learning initiatives. The UAE, while being one of the wealthiest and fastest-growing economies, is an emerging market. The UAE has been chosen as the context of this study due to the mismatch between, on the one hand, the country's wealth, the potential offered by e-learning, high e-readiness of the population and, on the other hand, poor adoption rates.

Value is defined as an overall assessment of the utility of an offering according to perceptions of what is received and what is given (Zeithaml, 1988). In this paper, the perceived value is considered at each level of the decision making process, that is, at each level of students' experience (before, during and after the course / program delivery). The key contribution of this paper is a dynamic approach to exploring the value of e-learning (perceived value as well as cost) at each step of the experience in an emerging market context. Previous CV research has focused largely on a static view of value (e.g. Woodall, Hiller & Rernick, 2014; Leblanc & Nguyen, 1999), which tends to misrepresent the evolving and interdependent nature of the e-learning process. E-learning, as indeed the majority of complex services relying on technology, is best thought of as an experience good whose value can mainly be determined after the purchase (Nelson, 1970). Experience goods are typically purchased based on the reputation and recommendation. Therefore, consumers are likely to change their perceptions of CV before, during and after the purchase, and this change cannot be captured in a static model. Moreover, dimensions of CV at each stage of the process are interdependent - for example, if customers do not have high perceptions of CV before the experience, they are unlikely to proceed with the purchase of the service. Thus, by delving deeper into the dynamics of CV, higher education institutions can better support e-learning initiatives and align the customer perceived value with the customer value generated.

The paper is structured as follows. We start with a brief theoretical background, as a comprehensive recent literature review on creating CV can be found in Kumar and Reinartz (2016). Next, we explore perceived value dimensions using a qualitative research approach. Then, we report the findings of our study, introducing a conceptual framework of perceived value of e-learning, and explore its dynamic nature. Finally, we discuss the study's implications for practice, limitations and future research directions.

Background and overview

Kumar and Reinartz (2016, 37) define perceived value as “customers’ net valuation of the perceived benefits accrued from an offering that is based on the costs they are willing to give up for the needs they are seeking to satisfy”. Likewise, Weinstein (2012) regards customer value as best defined from customers’ perspectives as tradeoffs between benefits received from offers versus the sacrifices including money, stress, and time to obtain products and services or these offers. Despite the differences, these conceptualizations focus on the trade-offs between “give” elements and “get” elements (Kumar & Reinartz, 2016). CV is a highly personalized construct, as perceptions of value differ among individuals (Holbrook & Corfman, 1985). Numerous psychological experiments reveal that people are unable to estimate ‘fair’ prices and hence ‘value’ (see Tversky & Kahneman, 1975), particularly for complex technology and service products. Most researchers (e.g., Graf & Maas, 2008) consider CV as a subjective, multidimensional construct that is dynamic in nature and commonly perceived relative to competition. Consistent with this line of work, in this paper we adopt the multidimensional perspective of the construct and consider CV as a bundle of benefits and costs (“gets” and “gives”). Dimensions and conceptualization of CV, which informed our paper, are presented in Appendix.

In our conceptualization of CV multidimensionality, we draw on the seminal study by Sheth, Newman and Gross (1991) who developed and tested a theory of consumer choice based on five elements of CV: functional, social, emotional, epistemic and conditional. The researchers suggested that while it is desirable to maximize all five CVs, it is often not practical, and consumers are usually willing to accept less of one value in order to obtain more of another (trading off less salient for more salient values). On the other hand, there may be situations where a choice is positively influenced by all five CVs. Sweeney and Soutar (2001), building on Sheth, Newman and Gross’s (1991) work, developed a scale of values (PERVAL) to assess customers’ perceptions of the value of a consumer durable goods. Four distinct value dimensions are identified, including emotional, social, quality/performance and price/value for money. The last two dimensions, in effect, represent two components of functional value, consistent with Sheth, Newman and Gross (1991). A recent large-scale study by Almquist, Senior and Bloch (2016) confirms that companies that perform well on multiple dimensions of value have more loyal customers, and grow revenues and market shares faster than competitors. These studies demonstrate that consumers assess products not just in terms of their functionality (e.g., expected performance), but also in terms of enjoyment and pleasure (emotional value) and the social consequences of what the product communicates to others (social value).

Building on these influential studies, further research extended and enhanced the conceptualization and operationalization of value, especially in complex service settings, such as education (e.g., LeBlanc & Nguyen, 1999; Woodall, Hiller & Rernick, 2014) and financial advisory services (Plewa, Galán-Muros & Davey, 2015). Services are phenomenological, lived and recounted in emotional terms (Vargo & Lusch, 2008; Woodall, Hiller & Rernick, 2014), while service consumption entails “immersion in an experiential context” (Cova & Dallı, 2009, 318) For example, in a business education setting, LeBlanc and Nguyen (1999) argue that the relationship between price and quality, the knowledge acquired, the economic utility of a business degree, image, as well as social and emotional value, are all important drivers of value in business

education. In the context of financial advisory services, Plewa, Galán-Muros, and Davey (2015) identify six customer benefits (i.e., dimensions of value): benefit realized from the advisor's expertise, education and support provided by the advisor (two separate dimensions), establishing a professional / personal relationship with the advisor, convenience and motivational value. Higher education is a highly complex service, offering an intense, unstructured and interactional environment (Ng & Forbes, 2009; Woodall, Hiller & Rernick, 2014). Woodall, Hiller, and Rernick (2014) propose a novel approach to CV where 'value' is conceptualized as a function of results for the customer, service attributes, price as well as acquisition and relationship costs. Their study suggests that full representation of both sacrifice and benefit is important to a meaningful understanding of customer/student value and that, in higher education at least, sacrifice is perhaps more influential than its counterpart (see also Grönroos, 1997). Following this approach, in this paper we consider CV as a trade-off between the benefits that students perceive in e-learning relative to the sacrifice they associate with acquiring this learning.

When CV started to be explored in more complex technology service setting, such as ICT, media and entertainment, both academics and practitioners realized that Quality of Experience (QoE) is a more accurate indicator of the subjective perception of the end user (see Schatz et al., 2013). In the context of mobile technology and social media, and drawing on the "uses and gratifications" research (McQuail, 2010), Larvière et al. (2013) introduce the concept of Value Fusion to describe how value can emerge from the use of technology by a wide range of stakeholders - consumers, firms, competitors and other entities. Value Fusion is defined as value that can be achieved for the entire network of consumers and firms simultaneously and results from producers and consumers: individually or collectively; actively and passively; concurrently; interactively or in aggregation contributing to a network; in real time; and just in time. This concept is similar to value co-creation (Karpen, Bove & Lukas, 2012), where customers are active participants in the value creation process.

Research Design

Given the exploratory nature of this research, the most suitable method to develop a contextualized understanding of the research problem was an approach based on qualitative interview data. The semi-structured interviews were conducted, over 3 months between January and April 2016, through a convenience sampling with two groups of students: (1) undergraduate and postgraduate students who were enrolled in an online program or a hybrid (online and face-to-face program) (N=18, among them 14 in a purely online program and 4 in a hybrid one); and (2) undergraduate and graduate students who were enrolled only in face-to-face courses/programs (N=12). The participants came from diverse backgrounds, represented 12 different nationalities and were between 18 and 46 years old (27.5 years old on average). Most of the interviewed participants took a course/program between 2003 and 2016 (see Table 1). The number of interviews was not fixed in advance, as sample size should generally follow the principle of saturation (Glaser & Strauss, 1967), whereby data collection stops when new data do not shed any further light on the issue under investigation. Following Miles and Huberman (1994), a purposeful sampling technique was used to identify and target the specific individuals representing the spectrum of knowledge and experience relevant to this study. To be included in the sample, participants should be enrolled in one of the programs (purely online, hybrid or face to face), and are still in a degree program or have graduated recently, in a purpose to be able to recall their experience.

Data saturation was achieved after conducting thirty individual in-depth interviews. Each interview lasted between 30 to 60 minutes, was tape-recorded and then transcribed.

Table 1:
Sample profile

Variable	Online/Hybrid experience Interviewees	Offline experience Interviewees
Gender	11 Females 7 Males	4 Females 8 Males
Age	18-25 yrs: 9 26-35 yrs: 6 > 40 yrs: 3 Average: 27	18-25 yrs: 4 26-35 yrs: 7 > 40 yrs: 1 Average: 28.5
Degree / program	5 completing an undergraduate program 7 completing graduate program 2 completed a certificate 4 completed online courses (Language, IT)	4 completing an undergraduate program 6 completing graduate program 2 completed a certificate
Start year / date	Between 2012-2016	Between 2010 – 2016
Type of program	Hybrid program: 6 Fully online program: 8 Extra online course: 4	Fully offline program: 12
Nationality	India (4), Pakistan (1), UAE(2), Canada (1), Palestine (1), Sudan (1), Jordan (3), Lebanon (2), Philippines (1), USA (1), UK(1)	India (2), Romania (2), Jordan (5), Syria (1), USA (1), UAE (1)

Two versions of the interview guide were developed by the authors and pretested with peers and students focused on evaluating perceived CV and challenges of e-learning before, during and after the experience. The interview guides included more than thirty questions grouped around core themes: perceived value and experience before the course (e.g., motivation and influences); perceived value during the course (e.g., technical competence and experience with technology; peers interaction; course content; professor interaction; personality questions) and perceptions of value from the experience after the delivery (e.g., satisfaction, job opportunities); as well as more general demographic context variables.

Thematic analysis was used as a method for analyzing the interviews (Braun and Clarke, 2006). The researchers started the analysis independently with open coding within the interviews (Charmaz, 2000; Strauss & Corbin, 1990). The most relevant interview excerpts were organized under each of the questions and tabulated, following recommendations for data management by Miles and Huberman (1994) and Roulston (2014). The researchers closely adhered to Saldaña's (2013) advice on moving data analysis from coding to concepts and theory. The codes identified were regrouped under higher categories which became 'themes' (Saldaña, 2013) and subsequently interpreted by the researchers with references to the received literature, whenever possible. Specifically, these themes were compared to Sheth et al. (1991)'s perceived value dimensions. The analysis identified seven value dimensions of the dynamic learning experience (Table 2) which were informed by the received literature.

Table 2:
Value dimensions and their conceptualization

Functional	Perceived utility acquired from functional, utilitarian, or physical performance (e.g., price-quality trade-offs, convenience, flexibility, career prospects, university brand image).
Social	Perceived utility acquired from association with one or more specific social groups; social qualities (status / image) that the product communicates to others.
Belonging	Perceived utility that students derive from identification with peers, professors and university and gaining a sense of belonging, having friends in their classes, as well as the group and social activities that add value to their learning.
Personal	Perceived utility derived from the reinforcement of personal values, self-actualization and the feeling of achievement.
Emotional	Perceived utility acquired from feelings or affective states associated with learning (e.g., positive feelings about the field of study).
Epistemic	Perceived utility acquired from a product/service's capacity to arouse curiosity, provide novelty, and/or satisfy a desire for knowledge.
Conditional	Perceived utility acquired as the result of the specific situation or set of circumstances facing the choice maker.

Findings

As we are adopting a dynamic approach to exploring e-learning, we present the results in three stages: CV before the experience, during the experience and after the experience. The utilities derived from the experience at each stage ("Gets") and the costs-sacrifices incurred during each stage ("Gives") are discussed in a holistic manner during the analysis, while the distinctions between the two sets of dimensions are presented in the conceptual framework.

Perceived value before the e-learning experience

Functional Value

Results show that two main components of CV that students value when deciding to enroll in online courses are convenience and flexibility. Circumstances such as a change of jobs, marriage, birth of new children, geographic/physical distance to the university, and work commitments make students choose to complete their programs online. These findings are not surprising, as in other studies students also consider online learning as both place- and time-independent (Arbaugh & Duray, 2002; Sun et al., 2008). In most cases, our interviewees took online courses because they were able to do their studies at their own convenience, as indicated by the following quote: "My work and my family keep me busy.... I didn't have time to attend university" (OL3). Flexibility was also valued by the interviewees: "There is flexibility in online course... You are in control of what you are doing...You manage your time...and this depends on individual learner..."(OL6). These results are consistent with the literature (e.g., Chakraborty & Nafukho, 2015): e-learning allows students to study in a self-paced mode as compared to traditional classroom learning.

Some interviewees emphasized the career advancement benefits received from taking online courses: "I chose the program because the UAE requires teachers to have a certain degree in education and PGCE UK [online] degree is the most accredited

here...As long as the course is accredited; you get the same degree as students in the UK, then they don't have a problem for my job" (OL4). Respondents also discussed monetary value (Sweeney & Soutar, 2001), believing that an online program is more affordable: "I did my research before enrolling in this online course...One of the main factors is the monetary concern. This course is cheaper than the traditional face-to-face classroom MBA program." (HL1). Interestingly, much of the marketing literature typically accounts for price as a cost component of an offering. In our research, price is perceived as an advantage compared to F2F fees.

Students also consider attributes such as brand image, reputation and accreditation as signals of quality and benefits that increase their perception of value. The literature is clear on the contribution of brand image to customers' perception of value and how it affects their level of (dis)satisfaction with a product, service or a company (e.g., Weinstein, 2012). Accreditation plays an important role in building the brand image. For example, students stated: "Being here [in the UAE] definitely affected my decision to pursue the post graduate certificate of education course online... None of the local universities offered what I wanted...Because it is an accredited institution, I decided to enroll after I did my research." (OL4); "The university must be accredited and be reputable before I take the [online] course...People who are working will enroll in online learning if their certifications are recognized by the local ministries and local companies"(OL11).

Conditional value

The limited programs offered, lack of specific courses and the poor credibility of some diplomas and degrees in the MENA region were recognized by the interviewees as inhibitors to F2F or traditional learning. To overcome the lack of offering in a F2F mode, and the reputation of some local F2F diplomas, many interviewees decided to enroll in online courses: " [...] There are many diploma mills here who give out fake degrees...People need to take time to do research on their preferred programs"(OL11). Thus, the benefits derived from studying online due to situational contingencies and lack of alternatives are also perceived as "get" components of value from e-learning.

Epistemic value

Epistemic value associated with the novelty of the educational experience and gaining new knowledge was mentioned by many interviewees, e.g. "I enrolled in this online course to increase my knowledge about Japanese language and get an extra learning experience..." (HL4); "For me, learning new things was the most valuable from this experience. For example, I had difficulty doing a business plan template so I didn't know how to start. So when I took this course online, I found that it was actually really easy " (OL, 2). These findings are consistent with Leblanc and Nguyen (1999) who found that epistemic value in the form of knowledge and students' perceptions of the quality of education received from professors is important for business schools.

Social value

One notable finding, related to the social consequences of what e-learning communicates to others families and friends, is that social value manifested itself as a "give" dimension (i.e., a sacrifice). In fact, some students indicated that online degrees are perceived as inferior to on-campus offerings, largely as a result of influence from parents and social surroundings: "[...] I come from a culture where if you don't have a graduate degree, no one talks to you or considers hiring you...In the UAE, [traditional universities] are superior to online universities...Students, when they chose a university, they are influenced by their mums or dads. So, I believe most of the parents push their kids to study face to face courses because they think it's superior..."(OFL10).

In summary, three "Get" dimensions of CV were important to our participants before starting their e-learning experience: functional value (convenience, flexibility, career advancement, monetary value, university reputation); conditional value (availability of

programs / degrees); and epistemic value (novelty, originality, gaining new knowledge). Two “Give” dimensions of CV were present at this stage: functional value (degree equivalence); and social value (family/culture and social prejudice).

Perceived value during the e-learning experience

The perceptions of value change as the learning experience unfolds. Because of the evolving and interdependent nature of the e-learning process, some of the dimensions of CV at this stage differ from those that emerged at the previous stage.

Learner-instructor experience

Functional value

Interviewees from both groups emphasised the role of their professor to provide knowledge, rich and timely career-relevant experience, and domain-specific expertise: “A good professor is a professor who possesses good interpersonal skills, who is a good leader, is prepared for class, is precise and teaches so that students can understand” (OL11). Expertise value derived from the professor’s experience was mentioned more often by the F2F learners than the online learners.

Belonging value

This dimension of value in our research was manifested as the frequency and quality of interactions with the professor and peers. When discussing their experience with the professor, online learners emphasized the belonging value more frequently than F2F learners: “My professors so far were very helpful and very responsive. Of course, there are instructors who do not answer on time; you have to remind them constantly. The professors that are abroad are more responsive than the ones that I see here. Maybe this is because we don’t see them actually, our communication is through email.” (HL5). Interviewees consistently highlighted that they prefer professors that offer an immediate response, real time interaction and answers to questions.

On the other hand, respondents mentioned belonging and social interactions sacrifices, related to loss of human touch and real-time interactions with professors and peers in the online learning environment: “Professors who taught us were good, the quality of courses was high, web seminars were structured; however, you miss this feeling of human presence, of having an immediate response to your questions even if you know that you can always email him” (OL6). Indeed, the absence of F2F interaction is a major concern in online teaching and learning (So and Brush 2008) where students often feel isolated and unsupported during the learning process, yet are expected to be motivated and self-disciplined (Thornbury, 2003; Sun et al., 2008). Consequently, if a professor is capable of handling e-learning activities, responding to students’ needs and problems promptly, and being available for interaction, perceived interaction value will be higher. It is worth mentioning that the belonging (i.e., loss of interaction and human contact) and personal (i.e., self-determination and isolation) sacrifices seemed more consequential at this stage than their counterparts.

Learner-learner experience

Belonging value

The use of peer-to-peer learning can effectively enhance the perception of value from e-learning, particularly when students convey their understanding and progress to peers and the instructor or when they learn from their peers who are making faster progress (Chang, 2016). Our findings, however, suggest that the students did not see much value from peer-to-peer interaction. When asked about their level of engagement with

peers in online versus offline settings, all interviewees agreed that it is higher in F2F learning: " [I miss] being with the others and talking to them; I feel isolated from profs and peers; I don't feel they are available 24/7" (OL7). Overall, our results suggest that the Internet may not fully replace human interaction in teaching and learning even when sufficient e-readiness exists, as with our participants.

Experience with technology

Functional value

In general, interviewees reported a highly positive experience with technology. Some participants, however, stated their concerns with the platform, mainly related to infrastructure issues and speed of the Internet: "location with no Internet; delays in slide sharing happens during the class online presentations because of low connection speed; no possibility of mobile connectivity to interact (e.g., Viber, WhatsApp voice)". These findings suggest that the success of an e-learning platform is based on the system quality dimension characterized by ease of use, user friendliness, security, speed, and responsiveness. Based on the results, the perceived value from e-learning platforms reside mainly in the functional value, as in Sheth, Newman and Gross (1991), or attributes-only value in Woodall, Hiller, and Rernick (2014). Our respondents derived considerable utility from feeling supported when technical or cognitive obstacles interfered with their e-learning experience: " First I wasn't confident, I put lot of effort to learn the platform and after I became interested... I learned more than I expected" (OL 3).

Curriculum experience

Functional value

Students' perception of online curriculum / course value has been found to be functional (utilitarian) in this research, where the course is perceived as useful, relevant and important to other tasks or aspects of a student's life. However, the emotional value, where the course is enjoyable and fun, was missing in students' responses because of the lack of F2F interaction and dialogue: "I would like to have an interactive learning experience, being in person and face to face with professors and colleagues to enjoy my experience and at the same time refer to material and the content online because it is also rich and important." (OFL11).

Course quality appears to be a significant predictor of the e-learner satisfaction (Sun et al., 2008; Dobbs, Waid & del Carmen, 2009). In our research, compared with F2F, e-learners did not find differences in the quality of online curricula and content; and yet they mentioned various sacrifices made when studying online that could decrease the perceived value of e-learning. This includes the instructional method (" we cannot sit in front of a laptop for 3 hours" (HL1)); the lack of interactivity for clarification of the material ("Not different, but you are able to clear doubts when you're sitting in the classroom" (OL6)); self-reliance ("You have to be quite determined and engaged to do an online course especially while you're working" (HL3)). These results reflect fundamental differences between online and F2F value of learning in terms of the experience with the content and curriculum.

Social networks and media experience

Belonging value

Previous research (e.g., Head & Eisenberg, 2010) reveals that college students and teens turn to social media to find academic information. Nearly all students in our online sample used social networks during their online courses as compared to only some students in the offline group (e.g., they submitted their class projects to social network

platforms for evaluation). They were expecting value from learning to emerge from their social networks when doing their assignment and sharing it with others: "It was part of our courses... the projects are presented to have people look at videos and video content". (OFL8); "We do power point presentations online and we can share them via Blackboard. We share YouTube links, we discuss them" (OL10).

Emotional Value

Students who used social networks for their studies experienced enjoyment and fun based on conversations, information sharing and social interaction. "Facebook groups are very effective and pleasant" (OL10); "These social network sites are enjoyable and can be used for sharing any interesting information..." (OFL6). Most students believe that social networks can be used effectively as teaching and learning tools.

Functional value

Learners have been shown to favor different social media platforms depending on the purposes of information seeking (Kim, Sin & Tsai, 2014). For example, YouTube is found to be used for learning purposes, while Wikipedia is used mostly for background information (Head & Eisenberg, 2010). " We used LinkedIn in a Business course, they taught us how to make a professional profile on LinkedIn; In a communication course too, we had to visit YouTube and look at videos, but I didn't personally post a video" (OL3). Respondents also reported potential challenges when using different social media platforms: "Some people could be spreading wrong information through these channels, e.g., Twitter is not good for education" (OL7). Wrong information can contribute to rapid propagation of rumor and misinformation to a broader audience, which has raised strong concerns among educators and professionals (e.g., Jin et al., 2016).

To sum up the CV dimensions during the second stage, the "get" value was derived from functional value based on the instructor's expertise, the quality of the technology/platform support, the course content quality and the information on social networks. Students derived belonging value from using social networks and from the quality and frequency of interactions with professors and peers. Finally, emotional value emerged when students used social networks for e-learning purposes. Nevertheless, sacrifices and costs were also incurred. The "give" dimensions of e-learning value were manifested in the functional value (i.e., instructional method; Internet, technology and system quality and experience); belonging value (lack of human and social interaction with professors and peers); emotional value (less of enjoyment and fun, isolation and academic stress); and personal value (self determination and self-reliance).

Perceived value after the e-learning experience

Personal value

Some of the benefits derived from the experience are self-actualization, personal development and fulfillment (e.g., Maslow, 1968), and our respondents readily mentioned these benefits. On average, online respondents were satisfied with their e-learning experiences (8.3/10), and believed that the online courses and programs met or exceeded their expectations and their desire for self-fulfillment and actualization: " I am so proud of myself that I finished this degree, I wouldn't have thought that I will be able to complete it, isolated from students and professors for at least one year. " (OL11). It is worth mentioning, however, that the level of satisfaction was higher for F2F respondents (9.1/10).

Functional value

Our data revealed that employment opportunities, career advancement, academic achievement and holding a university degree are important outcomes from the e-

learning experience: "Many companies in the UAE hire people based on experience and networking...People can still get jobs with online degrees. UAE may be the best place for online courses [in the MENA region]...They have the [technological] platforms and technologies are here..." (OFL 6).

At the same time, some respondents reported serious concerns related to employment opportunities with online degrees: "A lot of employers are still questioning the certification of online courses, especially in the UAE and MENA region". (OL 10); "I want to advise students that want to start online degrees to not pursue them and put in effort until they make sure that the country they reside in grants online degrees accreditation..." (HL5). Other concerns were related to the quality of knowledge acquired from online education compared to F2F. Furthermore, the feeling of isolation and inability to build friendships and networks were mentioned as sacrifices at the post-experience stage.

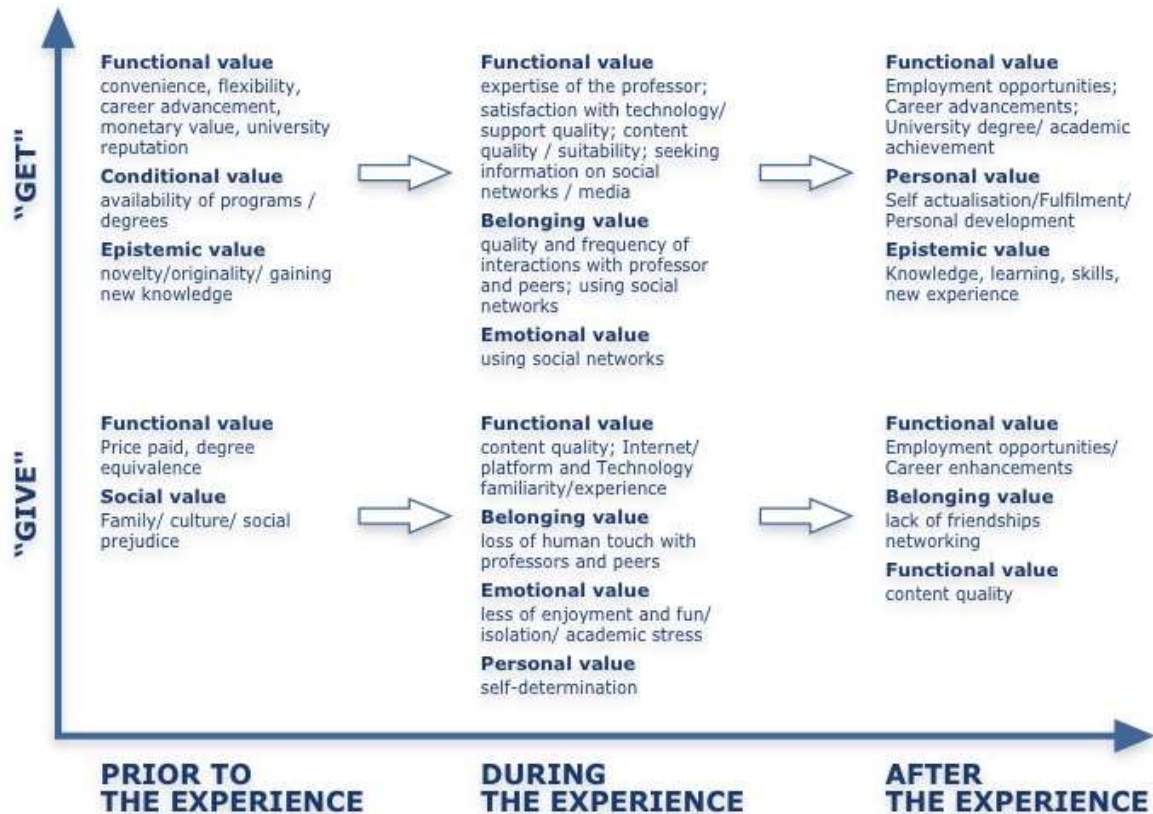
Epistemic value

Epistemic value, the utility acquired from originality, access to reputable instructors and new knowledge, was again identified by respondents as an outcome from the e-learning experience: "The experience met highly my expectations. I learned new things, concepts. I am using the new learning in my current my job" (OL 6). Likewise, Leblanc and Nguyen (1999) have found that epistemic value in the form of knowledge and student's perceptions of the quality of education received from professors to be important for business schools.

In summary, three value dimensions were acknowledged by our participants after finishing their e-learning experience: personal value (self actualization, satisfaction), functional value (career advancements, employment opportunities) and epistemic value (novelty, new knowledge). At the same time, employment opportunities, career advancements, and content quality of online degrees in the MENA (functional value), and lack of networking opportunities (belonging value) were perceived as costs of online learning.

Discussion and implications

Based on these findings, we propose a dynamic conceptual framework for evaluating the perceived value of e-learning in an emerging market. As the importance and type of value vary through the experience, we add a dynamic aspect to the construct of perceived value by connecting its dimensions to different stages of the student's experience. The study reveals which value is more relevant during the e-learning process. Based on the previous analysis, the proposed conceptual model integrates the two overarching dimensions of CV on the vertical axis (i.e., the "get" dimension and the "give" dimension), and shows the evolution of CV along the three stages of the e-learning process (see Figure 1).

Figure 1:*Dynamic conceptual framework of e-learning perceived value*

It should be noted that there is some value overlap between the stages of the e-learning experience and between the "get" and the "give" components of the value equation. For example, career advancements (functional value) are perceived as value derived from the e-learning experience for some learners, but for others it is more of a risk or sacrifice, as they are not sure if the online degree will be accepted in the MENA region and will contribute to their career advancement.

Providing superior CV is fundamental to successful e-learning strategies in the MENA context, which requires dismantling many barriers – technical, structural, organizational and cultural. In the following discussion, we propose strategies to enhance CV, either by increasing the perceived value (the "get"), decreasing costs (the "give") or, ideally, by doing both.

Culture appears to have a major impact on learning preferences and information processing capacity of individuals (Hofstede, 2011). Parents and individuals in students' social surroundings do not yet seem to fully appreciate the advantages of online education such as access to high quality knowledge and information in a convenient and flexible way. The cultures of the Middle Eastern cluster of countries have been shown to have high preference for avoiding uncertainty (Ronen & Shenkar, 1985). The introduction of e-learning poses a considerable challenge to Arab students who are highly dependable on their instructors when they want to acquire new knowledge (Lansari, Tubaishat & Al-Rawi, 2010).

The low public esteem for online learning in the workplace is a major reason to reject e-learning by many universities, academics and students (Mirza & Al-Abdulkareem, 2011) which is strongly corroborated in our study. In this context, universities should try to better promote e-learning benefits and value (e.g., convenience, flexibility, cost, accreditation) to be able to change the prevalent mindset. Additionally, the increasing demands for quality assurance from students means that gaining accreditation for online courses and online delivery is an essential mechanism to increase the e-learning functional value. Institutions offering e-learning courses in the MENA must therefore attain curriculum quality certification to enhance and improve value perception. Based on our findings, higher education institutions should focus on enhancing the perception of epistemic value of e-learning, by persuading students that what they get from e-learning – in the form of knowledge, new experiences and career advancements – is greater than what they give.

To enhance CV during the e-learning experience, the Internet infrastructure needs to be upgraded with higher bandwidth and reliability to ensure that learners get efficiently connected to each other, the instructor and learning resources via the platform. Instructors must actively participate in the process of creating valuable experience by providing interactive learning, feedback and by ensuring that learners can acquire the necessary skills through technological platforms. Technology should also enable the learner to feel socially and psychologically present with others by creating a sense of human touch, interaction and sociability. Platforms enabling direct dialog with instructors and peers could make online courses more “real” and thus more valuable, while social networks can be used to enhance learners’ engagement. To boost belonging value, there is a need to increase social interactivity, because human touch (e.g., chats, optional class time) can increase the perception of value from e-learning (see Holsapple & Lee-Post, 2006). To influence students’ learning performance, and increase online courses’ value, the courses, curricula and learning materials should be well designed (Brophy, 2000) and could use more visual / graphic material as it enhances comprehension and emotional connectedness. More interactive experiences, a better use of the technology to interact with peers and professors, and more personalized feedback are likely to increase the perception of e-learning value.

Value after the e-learning experience could be enhanced if recruiters and higher education institutions encourage their employees and graduates to write testimonials to establish employability and reduce concerns about limited employment opportunities with online degrees. The use of the alumni might add value in a high-context culture where people value interpersonal relationship and rely heavily on information from close relationships. Building trust is of paramount importance for universities when introducing and implementing e-learning in the MENA region. Higher education institutions must not underestimate the importance of building trust at the micro (i.e. the learner) and macro (i.e. the culture) levels and at each stage of the learning experience. Reducing uncertainty and building credibility of online learning can start with understanding e-learners’ needs and preferences, and subsequently adjusting the experience and the offering. Introducing elements of face-to-face interactions can strengthen the perceived value and minimize the perceived sacrifices (e.g., lack of interactivity and face to face interaction) of studying online.

Conclusions

This study explores the various dimensions of CV in a novel way and puts forward a dynamic conceptual framework of perceived value of e-learning in an emerging market context. Our research adopts a more comprehensive perspective of studying CV by taking into account the holistic and dynamic view of the learning experience. In particular, we highlight the diversity of students’ benefits (the “get”) and concerns/costs (the “give”) in a highly complex service setting (higher education) and uncover a panoply of CV dimensions that differ at each stage of the e-learning experience. The

dynamic representation of both benefits and sacrifices and the full consideration of CV determinants are critical to a better understanding of student value in higher education.

This research extends current e-learning perceived value research and frameworks by specifying which dimensions students consider important in their judgment of value at each stage of the experience. However, a lack of generalizability common to qualitative methods as well as the study's focus on a particular emerging market should be acknowledged. Consequently, it would be useful to extend the study to include other institutions and emerging economies in the MENA to be able to generalize the findings beyond the immediate context. A comparison of the value perceptions between the subject areas of the courses and programs could also insights into the understanding of value in higher education. A quantitative study could complement this research to rigorously measure the importance and the weight of each value dimension identified. Future research should also take into account the perspectives of other stakeholders, such as policymakers, professors and IT managers to capture all facets of the dynamic concept throughout the experience.

On a final note, based on the empirical findings of this study, we believe that the future of higher education in the MENA region is blended learning. This mode of delivery combines the benefits of online learning – such as low cost, flexibility and convenience – with social contact, engagement and a sense of community associated with face-to-face learning. A blended learning model, it would seem, is particularly well suited to the specific cultural context, which places high value on relationships, avoidance of ambiguity and physical presence of an instructor as a 'knowledge expert'. The blended model will also go some way in addressing the problem of negative perceptions of online education quality in the region.

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