



# The future of international education

Research conducted by The Future Laboratory,  
commissioned by Western Union Business Solutions.  
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WesternUnion **WU**

Business  
Solutions

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# A new lens in light of COVID-19



**Andrew Summerill**

Head of Global Payments  
Western Union

Universities and Colleges today are facing the unprecedented challenge of a global pandemic. In response, we're seeing academic institutions around the world, from Montreal to Melbourne, introduce new, creative and innovative procedures to adapt to this period of uncertainty so that they continue to meet the needs of their students.

The Future of International Education Report was developed before the coronavirus pandemic hit the global higher education market, and this has shone a new light on the trends we've uncovered to predict the future of the sector. As with any competitive and global market, there are a number of levers in play at any one time which have an impact on the higher education landscape – from technological, social and environmental trends, to political and economic shifts – and these influence how universities behave and evolve.

How universities and colleges respond to these levers varies based on how easy they are to control. While environmental trends typically take place over a

longer period of time, giving institutions greater freedom to adapt to changing expectations, a global pandemic like COVID-19 that is fast to disrupt the landscape means universities can find themselves forced to evolve.

Our report uncovers two new types of international students, *Digital Learners* and *Greener Graduates*, who are driving universities to move to more online learning platforms to meet their expectations. While one is driven by a love of technology, and the other by concerns of sustainability and the carbon footprint of their travel, we predict in this report that universities and colleges will offer more remote access courses to meet their needs, resulting in a rise in *transnational learning*. The latter now accelerated by the COVID-19 pandemic, with universities worldwide forced to shut lecture halls in favor of remote education.

Similarly, as institutions reduce human interactions in response to COVID-19, they're being forced to place a greater emphasis on student's emotional wellbeing in a bid to counter the stress and anxiety that can come with social isolation. This is particularly important for international students, who already find themselves in a foreign country. Our report shows just how vital emotional wellbeing is for them, as more than four in five (84%) say they practice mindfulness. As a result, institutions like Aston University in the UK, are now launching apps to help students address concerns they have anonymously and remotely, during this period. This is

accelerating a move towards *social-emotional learning* – another trend we’ve uncovered in this report.

The key takeaway is that as institutions and international students are being propelled into this unprecedented situation, the sector needs to be more flexible and nimble. This is particularly important as universities are welcoming more international students to their

campuses, and therefore becoming even more exposed to global macroeconomic challenges and trends. It will be those that strike a balance between digital transformation, sustainability and emotional wellbeing, that will be best prepared to weather challenges like the COVID-19 storm, while ensuring they continue to meet the expectations of the new generation of international students.

## Foresight overview

Education is at a once-in-a-millennium turning point. Future international students’ demands, attitudes and behavior will transform the way universities educate, enrich and entertain their populations.

According to a survey of international students carried out by The Future Laboratory in partnership with Western Union Business Solutions for this report, 65% consider quality of education the most significant driver in their choice of destination. This rises to 68% for students from Asia – the predominant region and largest home continent in terms of international student populations.

The UK and the US have long dominated in terms of reputation, alongside Australia, Canada, France and Germany. These markets have accordingly taken the lion’s share of students traveling overseas thus far. However, the climate is one of increasing competition, with further movement expected in the

rankings of top destinations, due to dramatic differences in year-on-year growth rates from country to country.<sup>1</sup>

‘We are seeing much more competition for institutions globally,’ says Hans di Wit, Director of the Center for International Higher Education (CIHE), based at Boston College, USA. ‘The traditional direction was the UK, the US, Australia, Canada, France and Germany. Now we are seeing much more diversity of education, with Singapore, China, The Netherlands, Scandinavia, Russia, South Africa, Malaysia and India entering the competitive international market.’

Canada has risen through the ranks, perceived by students as ‘good quality, safe and welcoming’. Australia, with a record 11 representatives in the 2020 Times Higher Education World University Rankings top 200,<sup>2</sup> up from eight in 2016, wins with its emotional engagement and is viewed as ‘flexible, friendly, relaxed,

<sup>1</sup> <https://monitor.icef.com/2018/08/up-and-down-the-table-growth-trends-across-major-international-study-destinations/>

<sup>2</sup> <https://www.timeshighereducation.com/world-university-rankings/world-university-rankings-2020-reaching-critical-mass>



safe, welcoming and open-minded' by 49% of international student respondents. Singapore is considered 'competitive, effective and a growing market' by 54% of international students who responded, but despite clear evolution, China – now home to the top two universities in Asia for the first time according to China Daily – has some way to go as international student respondents perceive the country's higher education as 'hardcore, intense, government-controlled, rigorous, strict and tough', despite the country being the third most popular for international students.<sup>3</sup>

In the coming decade, as quality rises across competitive markets, there will be considerable disruption in the international higher education market, with students looking for other defining factors when making a decision about where to study. Often these factors will be determined by expectations and beliefs formed in other areas of their lives.

Universities are being pushed to eco-innovate, with 58% of international students stating that they would boycott an educational institution with poor sustainability credentials, and 72% feeling more engaged with

universities that take a stand on social issues, from politics to gender, race and poverty. Meanwhile, 59% of international students from Asia consider their online and offline presence of equal importance, driving a need for flexible multi-channel learning.

'If you look at the current generations of teenagers, the way they are learning is changing and the [higher education] sector needs to reflect that. In the future, how much are we going to see of physical courses versus digital learning as part of university life? Universities need to work out the balance required to cater for future students, especially those coming from overseas,' says Skyler Webster, Director of Product Management at Western Union Business Solutions.

In this report from strategic foresight consultancy The Future Laboratory, commissioned by Western Union Business Solutions, we highlight the key technological, social, environmental and economic shifts that may change the international student landscape in the coming decade. We'll uncover how universities will need to evolve in order to ensure they remain competitive in their recruitment of international students.

<sup>3</sup> <https://www.iie.org/Research-and-Insights/Project-Atlas/Explore-Data/China>

# Research methodology

Western Union Business Solutions is a leading provider of international payment solutions to the higher education sector. We have worked with The Future Laboratory to understand the trends in international student behavior, and the drivers and implications for international recruitment strategies. We undertook this study to provide insights that help universities navigate the technological, social and environmental shifts driving change, and engage with the international students of the future.

This study was based on online research conducted among 225 international students. The demographic make-up of respondents reflected the countries that send the most international students, with 66% of responses from Asia, of which 36% were from China and India. The sample also included responses from Africa, Europe, North and South America, and Oceania.

This report also contains interviews with key sector experts and insights from existing data sources.

## Expert interviews

### Jane Edwards

Senior Associate Dean and Dean of International and Professional Experience at Yale University

### Hans di Wit

Director of the Center for International Higher Education (CIHE), based at Boston College, USA

### Skyler Webster

Director of Product Management, Western Union Business Solutions

### Iona Bain

Personal finance writer, speaker and author specializing in young people's finances

**Part 1:**

# **Future international student types**





**In the coming decade, five new international student types will have evolved from the shifting attitudes and behaviors of today's youth. As digital natives who have come of age in a world of uncertainty and continual change, and grown up during a global financial crisis, these future learners will have a global mindset and strong views.**

**Our study has identified that for universities to thrive in this future landscape and attract international students, they will need to become more sustainable, empathetic and flexible, with greater focus on physical and emotional wellness as well as technological innovation.**

# Meet the Social Engineers

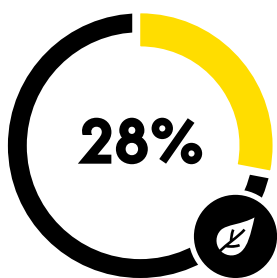
Tomorrow's international students will be impassioned and empathetic. While young generations have embraced activism throughout history, the international students of the 2020s and 2030s will be the most purpose-driven to date. Our study has found that every decision these students make, from the products they buy to the universities they study at, will be driven by their deepest values.

Future international students' attitudes and behaviors will evolve from those of today's youth, who feel more compelled

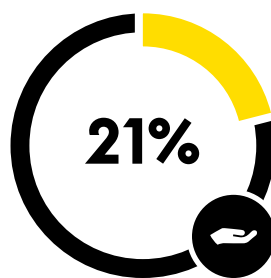
than ever to take a stand on issues they believe in and expect anyone they engage with to do the same. This global movement is laying the foundations for a better world in an era of digitally mediated global social justice.

A 2018 study from UN-backed charity Girl Up, which promotes gender equality through educational opportunities, found that 70% of Generation Z girls – those born between 1995 and 2002 – believe their lives need to make a difference in the world, illustrating the importance of purpose to these consumers.<sup>4</sup> Drawn from

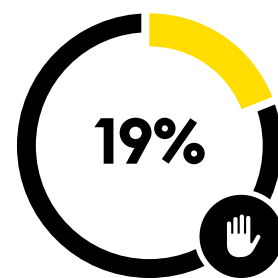
## High on the agenda for international students is the importance of:



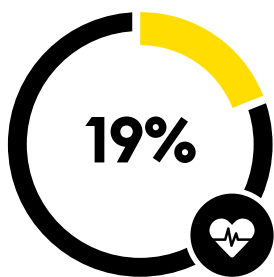
Environmental issues



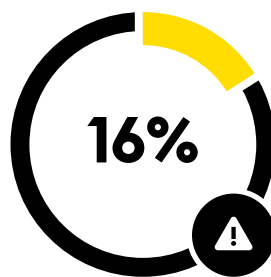
Poverty



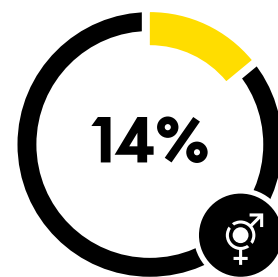
Politics



Health and social care



Gun violence



Gender equality

<sup>4</sup> <https://www.girlup.org/her-gen-z-world/#sthash.21h2Gfz6.dpbs>



**Key driver:**  
purpose

## The Social Engineers

International students of the 2020s and 2030s will be impassioned and empathetic. Every decision they make, from the products they buy to the universities they study at, will be driven by their deepest values.

**72%**

of students felt more engaged with universities that take a stand on social issues from politics to feminism or racial issues.

Importance of individual issues fluctuates among a number of topics:

**28%** environmental issues

**19%** political state

**19%** health and social care

**16%** gun violence

**14%** gender equality

this demographic, future international students will combine empathy and activism to build movements and create more integrated, inclusive communities based on shared global values.

With a staggering 72% of international students saying they would feel more engaged with a university that takes a stand on social issues, from politics to feminism to race, international students are already extremely value-driven – and this is only likely to increase. The issues they care about are very personal to each individual and data suggests the importance fluctuates between multiple causes.

Outside of the education category, savvy brands are innovating around these issues, and demonstrating to those in education how to engage with future Social Engineers. Prada, for example, has created a diversity council, which will include the voices of prominent academic and cultural experts from high-level social

institutions and work with universities and organizations to spearhead internship and apprenticeship initiatives in diverse communities.<sup>5</sup>

**Future international students will combine empathy and activism to build movements and create more integrated, inclusive communities based on shared global values.**

Gender equality will play a dominant role in universities' ability to attract future students. A report from the Institute of International Education (IIE) indicates a trend in some regions for women to study abroad rather than in their home country.<sup>6</sup>

Data from Open Doors,<sup>7</sup> a comprehensive information resource on international students, suggests that two thirds of

<sup>5</sup> <https://www.businessoffashion.com/articles/news-analysis/prada-mounts-diversity-council-as-brands-face-blackface-backlash>

<sup>6</sup> <https://www.iie.org/Research-and-Insights/Publications/Women-on-the-Move-The-Gender-Dimensions-of-Academic-Mobility>

<sup>7</sup> <https://www.iie.org/Research-and-Insights/Open-Doors/Data/US-Study-Abroad/Student-Profile>

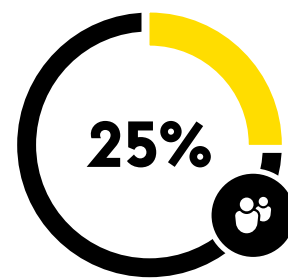
overseas students in the US are women, shaping this as a key opportunity for academic institutes. UNESCO statistics, meanwhile, reveal that a majority of international students (54%) in the UK are now female, up from 48% in 2008, while in Canada the number of female international students more than doubled between 2009 and 2017.<sup>8</sup>

In Asia, female empowerment is also growing and international students will want to see this reflected at their chosen university. Chinese women, for example, report personal growth, the pursuit of a global experience and the desire not to be constrained by marriage as key motivators for studying abroad.<sup>9</sup>

In India, where the ratio of female students applying to study abroad increased from 12% in 2016 to 19% in 2018, according to DreamApply, members of Blank Noise organize sleep-ins in New Delhi, Bangalore and Mumbai to help women to reclaim their right to gather publicly without fear.<sup>10</sup>

**Universities that support good causes, offer student support and an inclusive environment will gain respect among these young activists, and become favored destinations among Social Engineers over the next decade.**

Nightlife is another student favorite arena quietly breeding grassroots movements for cultural experimentation. Modern raves are radical in the eclectic, cultural and political connections they breed. From the Middle East<sup>11</sup> to Lithuania,<sup>12</sup> parties are bringing youth together for the greater good. Despite heavy policing by oppressive authorities, this generation are partying for peace with a new rave resistance.



International students from Africa say they chose to study internationally due to welcoming political environments

This sense of freedom is a key driver among Social Engineers from traditionally less developed regions; for example, one in four (25%) international students from Africa say they chose to study internationally due to welcoming political environments, compared to just 6% of those from Europe.

Universities that support good causes, offer student support and an inclusive environment will gain respect among these young activists, and become favored destinations among Empavists over the next decade.

<sup>8</sup> [http://data.uis.unesco.org/Index.aspx?DataSetCode=EDULIT\\_DS&popupcustomise=true&lang=en#](http://data.uis.unesco.org/Index.aspx?DataSetCode=EDULIT_DS&popupcustomise=true&lang=en#)

<sup>9</sup> <https://services.intead.com/blog/trending-female-international-student-mobility>

<sup>10</sup> <https://dreamapply.com/trends-for-indian-students-studying-abroad/>

<sup>11</sup> <https://www.goodtroublemag.com/home/queerhana>

<sup>12</sup> <https://mixmag.net/feature/ravers-in-vilnius-protest-crackdowns>

## Social Engineer finance

Creating their own communities of like-minded souls, Social Engineers will look for financial tools that help them share purpose, such as through social and peer-to-peer platforms. This could mean the bank meeting consumers where they are, for example within social media communities, or facilitating new services.

New digital tools are already helping consumers to share money and values, and 68% of Generation Z are interested in peer-to-peer payments.<sup>13</sup> China's WeChat payment service has a social media ecosystem at its heart, and with one billion users, it's a growing force in the market. Each WeChat account comes with a mobile wallet packed with add-ons ranging from ride-hailing to peer-to-peer transfers.

As more social media and peer-to-peer platforms appear, developers will need to embed ethics and security, with recent tuition scams that targeted Chinese international students through social media at US universities a case in point.

'I think there will be a lot more scrutiny about whether online platforms are fulfilling a duty of care to young people, whether they are making it too easy to buy through the platform or whether they're allowing unscrupulous companies to target a younger customer base. I think there will be much greater regulation in years to come,' says Iona Bain, personal finance writer, speaker and author specializing in young people's finances. In order to protect international students, universities need to ensure they encourage their international students to pay through the official payment providers they have contracted.

With 72% of parents of students from Asia paying their children's tuition fees, there is also an opportunity for universities to set up peer-to-peer payment schemes in partnership with financial providers to allow friends and family to contribute to school fees easily.

In addition, global Social Engineers will look to make investments and purchases that align with their interests and beliefs. In China, local donations to non-government civic organizations (NGOs) have quadrupled since 2007, according to *The Economist*. Civic engagement is not easy in China, but the 2016 passing of the first charity law (legalizing funds and protecting donors) sent a strong signal that the state encourages at least some kinds of civic groups.

Social Engineers will also expect their financial providers to share their values. India's Ujjivan is one of a clutch of global banks built on ethical lending. 'We cannot be only a bottom line-driven company,' says Sneh Thakur, Head of Credit and Collections at Ujjivan. 'We are not going to drift from our vision of giving back to society.'<sup>14</sup>

Female-centric finance will also continue to emerge in the coming decade. Ellevest, a digital assets platform tailored specifically to female investors, is leading the way, encouraging consumers to 'invest like a woman'. Its portfolios are built around a specific goal, such as saving for retirement, and designed with women's salary arc, their increased take-up of flexible working and longer life expectancy in mind.

<sup>13</sup> [https://www.accenture.com/\\_acnmedia/pdf-62/accenture-driving-the-future-of-payments-10-mega-trends.pdf](https://www.accenture.com/_acnmedia/pdf-62/accenture-driving-the-future-of-payments-10-mega-trends.pdf)

<sup>14</sup> <https://www.ft.com/content/0b3dd4ce-8077-11e8-af48-190d103e32a4>

“

**There will be more scrutiny about online platforms fulfilling a duty of care to young people, and much greater regulation in years to come.”**

Iona Bain

Personal finance writer, speaker and author specializing in young people's finances

## The domestic view

Like their international counterparts, the passion and empathy demonstrated by Social Engineers indexes strongly among domestic students. According to data from Gallup and Bates College, for instance, four out of five college graduates in the US say it is either very important (37%) or extremely important (43%) to derive a sense of purpose from their work.<sup>15</sup>

In Canada, a majority (51%) of Generation Z consumers have encouraged others to take action on a political or social issue, compared to 40% of those aged 30–55, while more than one in four (28%) have taken part in demonstrations and protests, according to the Samara Centre for Democracy.<sup>16</sup>

Similar levels of passion and empathy are evident in the political outlooks

of younger demographics in the UK. Data from the British Social Attitudes survey shows that two-thirds (67%) of people aged 18–25 want the government to top up low-earning working parents' wages, compared with fewer than half of people over 65. Equally, eight out of 10 of this younger group want low-earning single parents' wages to be topped up compared with less than six out of 10 of the older group, according to the latest British Social Attitudes survey.<sup>17</sup>

However, international students – particularly those who have experienced inequality or a lack of freedom at home – will be the ones to truly drive this type forward, making the most of the social equality and welcoming political environments that many of them cite as a key reason for choosing a destination.

<sup>15</sup> <https://www.gallup.com/education/248222/gallup-bates-purposeful-work-2019.aspx#ite-248231>

<sup>16</sup> <https://www.theguardian.pe.ca/in-depth/next-gen-voters/are-younger-voters-different-than-their-parents-canadian-millennial-and-gen-z-voters-split-354277/>

<sup>17</sup> <https://www.bsa.natcen.ac.uk/latest-report/british-social-attitudes-35/work-and-welfare.aspx>

# Meet the Greener Graduates

In the coming decade, sustainability will become a key factor in international students' choice of university as an already passionate and growing group of Greener Graduates go mainstream across the globe.

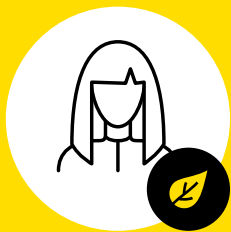
It's an issue that's already of concern to many international students, more than half of whom (58%) state that they would boycott an educational institute with bad sustainability credentials. Nearly two thirds (59%) use public transport as a way to act more sustainably, while almost half (49%) consider environmentally sustainable office policies and practices high on their agenda when considering their ideal future employer, rising to 56% among international students in the UK.

Influential children and teens are driving direct action to preserve our planet, taking governments, businesses and educational institutes to task.

Generation Z (born between 1995 and 2009) and even the oldest members of Generation Alpha (born after 2010) are committed and passionate advocates of sustainability, ethics and equality. Influencers such as Greta Thunberg,<sup>18</sup> the teenage Swedish climate change activist, have spurred a whole generation into taking a stand on what they believe in, resulting in a global youth phenomenon.

**Universities will need to adapt and evolve, as sustainability becomes integral to both international student recruitment and profitability.**

Eco-travel is another indicator of this future type mindset, with a band of holiday-goers now considering the



**Key driver:**  
environmental  
sustainability

## The Greener Graduates

Sustainability will become a key factor in international students' choice of university as an already passionate and growing cohort of Greener Graduates go mainstream across the globe.

Environmentally sustainable office policies and practices are high on the agenda for young students when considering their future work environment.

**58%**

would boycott an educational institution with bad sustainability credentials.

**59%**

use public transport specifically to act more sustainably.

**56%**

recycle products and 47% cut back on their waste.

<sup>18</sup> <https://www.instagram.com/gretathunberg/?hl=en>

environmental and social impact of trips abroad. Booking.com's sustainable travel report 2019 highlights that 55% of global travelers are more determined to make sustainable travel choices than they were a year ago,<sup>19</sup> a mindset that will filter down into the outlook of international students.

As conscious travel grows among younger generations, students are may opt for a more sustainable approach to their studies. As Jane Edwards, Senior Associate Dean and Dean of International and Professional

Experience at Yale University, says: 'The challenge that no one has really tried to address in respect of global mobility is the ecological challenge; the whole question of how to reshape global education so it doesn't involve a ton of people getting on planes every 10 minutes and crossing the globe.' Universities will need to adapt and evolve in order to meet this challenge, as sustainability becomes integral to both international student recruitment and profitability.

## Greener Graduate finance

With an eye on the future of the planet as well as their own prosperity, Greener Graduates will look for ways to spend and invest sustainably.

New digital tools are beginning to help consumers evaluate the sustainability of their purchases and provide more ethically viable options. Scandinavian bank Ålandsbanken offers the Åland Index, which tracks the environmental footprint of each credit card transaction.<sup>20</sup>

Meanwhile, a huge shift in the world of investments is also taking place with new services offering more sustainable investing options. Australia's Goodments<sup>21</sup> encourages sustainable investing by matching investors with shares based on their values. Nutmeg's socially responsible investing helps conscious consumers invest ethically without costing the earth.<sup>22</sup>

However, Iona Bain, a personal finance writer, speaker and author specializing in young people's finances, warns providers not to preach or dictate. 'I've certainly seen a much greater awareness among younger customers about the environmental damage caused by overspending,' she says. 'But banks will have to tread a very fine line between allowing their consumers to make more ethical purchases, dictating to them and taking the moral high ground. If they offer the tools to allow people to block certain companies, then that's a way for consumers to take control and curate their spending much more effectively.'

As sustainable spending hits the mainstream, universities will need to think about how they can help international students to spend their money in more environmentally friendly, ethical ways. This will lead to the growth of the Conscious Campus.

<sup>19</sup> <https://globalnews.booking.com/bookingcom-reveals-key-findings-from-its-2019-sustainable-travel-report/>

<sup>20</sup> <https://en.itameriprojekti.fi/baltic-sea-card/>

<sup>21</sup> <https://www.goodments.com/>

<sup>22</sup> <https://www.nutmeg.com/socially-responsible-investing>



## The domestic view

With the climate crisis an issue of critical importance globally, Greener Graduates index strongly among domestic student populations as well as international ones. The global nature of activist movements like those started by Thunberg are bringing people together across countries, continents and demographics.

In Australia, for instance, more than one third (37%) of Generation Z view climate change and protecting the environment as their number one concern, compared to 29% of Millennials and Generation Z globally, according to Deloitte.<sup>23</sup> This illustrates the prevalence of a new eco-mindset among young consumers; recent climate strikes took place in more than 4,500 locations across the globe, inspired and driven by influencers like Thunberg.

## Activist movements are bringing people together across countries, continents and demographics.

In the UK, meanwhile, 87% of students in higher education believe that sustainable development is

something universities and colleges should actively incorporate and promote, according to the National Union of Students (NUS), while almost three-quarters (74%) would accept a salary sacrifice of \$1,333 to work for a company with a strong environmental and social record.<sup>24</sup>

## The impacts of the climate crisis in their home countries could cause environmental concern to play out more significantly among international students.

However, with developing countries facing the gravest risks from the changing climate, according to Time<sup>25</sup> magazine, international students from these regions may feel even more of an emotional pull to such causes. The impacts of the climate crisis in their home countries, then, are likely to cause environmental concern to play out more significantly in the motivations of international students. This demographic will drive evolution within the Greener Graduate group over the next decade, and universities will need to prioritize sustainability in order to attract them.

<sup>23</sup> <https://www2.deloitte.com/au/en/pages/media-releases/articles/generation-millz-australian-millennials-gen-z-thinking-200519.html>

<sup>24</sup> [https://s3-eu-west1.amazonaws.com/nusdigital/document/documents/40947/02c4d3af825c7330fe1624ee2e83cd36/20180109\\_NUS\\_Sustainability\\_Skills\\_20162017\\_REPORT\\_FINAL.pdf](https://s3-eu-west1.amazonaws.com/nusdigital/document/documents/40947/02c4d3af825c7330fe1624ee2e83cd36/20180109_NUS_Sustainability_Skills_20162017_REPORT_FINAL.pdf)

<sup>25</sup> <https://time.com/5687470/cities-countries-most-affected-by-climate-change/>

# Meet the Mindful Scholars

Future international students will look to build resilience. They'll be more mindful of the effect that their decisions and behavior will have on their wellbeing, now and in the future. Having witnessed their parents burning out, they will understand the importance of looking after their health and wellbeing – whether spiritual, emotional, physical or financial – in new and innovative ways.

We have been living in an age of self-censorship, hyper-safe spaces and social comfort zones. But this bubble-wrapped existence isn't working, according to the statistics. Some 63% of Generation Z Canadians reported struggling with anxiety in a survey conducted by Abacus Data on behalf of Yahoo Canada,<sup>25</sup> while according to non-profit organization Big Blue,<sup>26</sup> more than one in seven (14.3%) Australians are now experiencing an anxiety condition. As global anxiety remains a

prominent issue, a counter-movement of resilience is breaking through.

As Greg Lukianoff, co-author of *The Coddling of the American Mind*, says: 'We are teaching a generation the habits of anxious, depressed and polarized people, and then we're surprised that they are anxious, depressed and polarized.'

**In an age when job-grabbing robots are no longer science fiction, resilience will become a competitive human trait that people strive to hone.**

Powering the rise of resilience culture, brands and institutions are driving this new movement, providing the challenges that will force us to recover,



**Key driver:**  
wellbeing

## Mindful Scholars

This group is mindful of the effect that their decisions and behaviors will have on their wellbeing, now and into the future.

**84%**

of students practice mindfulness.

**66%**

have undertaken a digital detox, lasting 1-2 days.

**92%**

consider the importance of switching off from social media, whilst admitting that they check their accounts every hour.

<sup>25</sup> <https://nationalpost.com/health/its-not-just-you-nearly-half-of-canadians-struggling-with-anxiety-but-are-we-really-coming-undone>

<sup>26</sup> <https://www.beyondblue.org.au/media/statistics>

cope and transform, amplifying our largely untapped resilience in order to thrive. As they look to the future, consumers want to both confront and mentally and physically progress from their internal anxieties, rather than eradicate negative feelings altogether.

For the next generation of international students, the workplace is likely to be one of renewed possibilities thanks to advances in artificial intelligence and smart tech. A survey by the Organization for Economic Cooperation and Development estimates that almost half of jobs will vanish or be replaced by 2035<sup>27</sup> – around the time that Generation Alpha enter the workplace. With almost one in three (31%) international students considering technological advancement a significant driver in their choice of destination, they want to be able to thrive in this future. In an age when job-grabbing

robots are no longer science fiction, resilience will become a competitive human trait that people strive to hone.

This generation of future international students are growing up with yoga and meditation in the classroom, as well as more open discussions about mental health in wider society, highlighted by the 84% of international university students who practice mindfulness, the therapeutic technique aimed at achieving awareness of the present moment. Wellbeing is not an activity to squeeze into their schedule, but something that runs through every aspect of their lives.

Social clubs like the Chinese Students and Scholars Association (CSSA) help provide a sense of community for many international students, offering services ranging from organizing cultural events to providing second-hand marketplaces,



<sup>27</sup> <https://www.economist.com/graphic-detail/2018/04/24/a-study-finds-nearly-half-of-jobs-are-vulnerable-to-automation>

while judgment-free zones are also enabling social platforms to fulfill their original purpose as tools for community and connection. Sad Girls Club,<sup>28</sup> for example, is a digital space that brings young women together over the shared struggles of mental health in an attempt to remove stigma.

## **Education systems will need to evolve to make students more resilient for the future.**

Education systems will need to evolve to make students more resilient for the future. The way universities engage with students could change from educational to emotional. University today is focused on further education for students to thrive in their specialist subjects. Tomorrow, it could be increasingly about a holistic approach to optimizing emotional wellbeing, with schools beginning to consider the programs they have in place specifically for international students and the challenges they face.

### **Resilient finance**

Future students will be keenly aware of their need to build financial, as well as emotional, physical and educational resilience. They'll look for innovative platforms to help them budget and plan ahead.

Money worries and financial stability remain leading causes of stress and anxiety among global consumers, aligning financial health with physical and emotional wellbeing. In response, a number of brands and initiatives are emerging to empower individuals to better organize, protect and invest their money.

'We are going to see more emphasis on financial coaching in future. It's about getting people to re-appraise

their relationship with their finances. That kind of financial coaching approach will take off for future generations,' suggests Bain.

New digital tools are helping consumers to evaluate the impact of their purchases for future resilience. Vestpod, an online and offline community that empowers women financially, hosts workshops such as Money and Mindfulness, where attendees analyze concepts such as self-worth and net worth, and how to heal their emotional relationship with money. Universities will need to consider how they can best harness these tools and other innovations to enable international students to build financial resilience.

<sup>28</sup> <https://sadgirlsclub.org>

## The domestic view

The very nature of international study – uprooting your life to a new country and culture – will give international students the upper hand over their domestic counterparts when it comes to building resilience. It provides a challenge that forces them to cope, transform and adapt, and universities that frame this process through the lens of resilience will attract the international students of the future.

Many international students are already taking steps to further boost their resilience before leaving for pastures new. In China, for instance, Safety Anytime, a company that runs security-training programs for anxious Chinese who are preparing to study abroad, teaches students how to respond to dangerous situations. The bulk of the training focuses on safety consciousness, along with lessons in first aid and information security.<sup>29</sup>

Research carried out by accommodation provider Campus Living Villages and The Student Room highlights how this preparedness is contributing to a resilience gap between domestic and international students, with international students in the UK reporting fewer issues with

mental health than UK-domiciled students. Some 64% of international students in the UK, meanwhile, understand where to go for help with mental health issues – a full 11 percentage points higher than the same figure for UK students.<sup>30</sup>

But domestic study comes with its own resilience-building challenges. In the UK, for instance, more than a quarter (28%) of students feel the pressure of their course has led to them feeling isolated, according to Fika.<sup>31</sup>

With the same research revealing that 97% of students feel receiving some formal education at university in how to build key life skills like resilience, confidence and self-motivation would be beneficial to them, a group of domestic Mindful Scholars is waiting to be given the tools to thrive.

Universities that provide these kinds of services will find themselves able to attract these international students, both international and domestic. The creation by the Australian Medical Students Association of a National University Mental Health Framework is one example, giving students the tools to succeed in the future.

<sup>29</sup> <https://www.economist.com/china/2019/11/21/many-chinese-students-are-frightened-of-studying-abroad>

<sup>30</sup> <https://uploads.campuslivingvillages.com/2018/01/15090018/Mental-Health-Report.pdf>

<sup>31</sup> <https://www.fenews.co.uk/press-releases/36159-solve-mentalhealth-crisis-through-emotional-education>

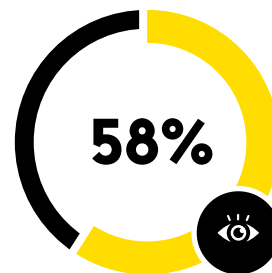
# Meet the Digital Learners

Future international students will see technology as an extension of themselves, seamlessly integrating it into their relationships and actively socializing in mixed-reality, smart sensor-enabled environments. At present, 58% of international students consider their online and offline presence equally important. On average, they check their digital devices every 39 minutes. However, they also acknowledge that it is worthwhile taking technological breaks, with 66% having taken a digital detox to spend extended periods away from technology.

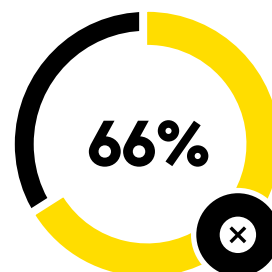
Finding a balance between digital and physical interactions will become increasingly challenging as we enter the age of the third platform. The first platform was the World Wide Web, dominated by Google, the second was social media, led by Facebook and WeChat. The third platform, identified by Kevin Kelly, founding editor of Wired magazine, will be an extended reality (XR), blurring the lines between the physical and digital worlds to the point where any distinction between the two ceases to exist, welcoming the emergence of a new 'phygital' era.

Technology-savvy Asian youths have already accepted XR as the new norm. They are actively exploring new forms of communication, entertainment and shopping in a virtual world. Since November 2018, 3D avatar app Zepeto<sup>32</sup> has been the most downloaded social networking app in China, bringing VR into the mainstream with the ability to socialize with friends in virtual scenarios.

To attract young talent, companies such as Walmart and Jaguar have been using VR experiences for employee training and recruitment.<sup>33</sup> In offices, meanwhile, the video conference call will soon look outdated, as augmented meetings become a reality. As we enter the immersive economy, universities will need to prepare international students for future workplaces and move from e-learning to a-learning (augmented learning). The balance between digital and physical learning will be vital to engage with the coming group of Digital Learners.



Offline presence equally important as online.



Have taken a digital detox.

<sup>32</sup> [https://www.vice.com/en\\_us/article/439nyq/zepeto-is-the-avatar-based-social-network-for-teens-thats-dominating-the-app-store](https://www.vice.com/en_us/article/439nyq/zepeto-is-the-avatar-based-social-network-for-teens-thats-dominating-the-app-store)

<sup>33</sup> <https://learn.g2.com/virtual-reality-recruitment>

## Digital Learner finance

The consumer psyche is changing fast as technology leaders such as Amazon, Uber, Netflix and Alibaba have raised customer expectations of speed and convenience. The need for immediacy is pushing financial services to disrupt the payment journey. Future consumers and international students will demand services that are friction-free, subconscious, personalized and connected.

‘Subconscious payments have become a huge industry in the past few years. One of the cleverest examples of this behavioral economics in action is Moneybag, which is an investing app that allows you to round up your spare change and put it into investment funds,’ explains Bain.

The need for subconsciously convenient transaction methods will also extend to security. A number of new digital tools are helping consumers enter a digital financial future. Replacing forgettable passwords, biometric authentication – scanning unique physical markers including face, voice and fingerprint – to make payments faster and safer, something that’s particularly significant for students who transfer money internationally.

In China, Alibaba is investing heavily in frictionless stores. A historic shopping street in Wenzhou City in Zhejiang Province became the first to introduce widespread facial recognition payments in the hope of improving efficiency at peak shopping times.

Voice-activated payments are also proving popular, particularly

in conjunction with Generation Z’s favored peer-to-peer payment systems. Google is tapping into this mindset with Google Pay, which now allows users to send and request money via Google Assistant. In the future, biometric signatures such as the heartbeat will be used to prove identity. Keyband uses electrocardiogram (ECG) to authenticate access to devices and accounts.

In the coming decade, international students will expect friction-free integrated payment services for all aspects of their learning – from tuition fees to how they pay for their accommodation, books or meals on-campus. Almost half (49%) of students say that they would be put off a university that doesn’t accept mobile payments on campus, and 53% would be put off by a university that doesn’t accept mobile payments for tuition and accommodation fees.

Making this future a reality will be dependent on creating strong eco-systems – something on which universities will need to focus in order to meet the demands of international students. ‘International students are in the generation where they will move to the shiniest, brightest, most effective method of payment,’ says Skyler Webster, Director of Product Management at Western Union Business Solutions. ‘How we engage in this space in the future will be much more about how we partner around payments. I fundamentally believe that the organization that will succeed in payments will be the organization that can orchestrate partnerships.’

# Universities will need to prepare international students for future workplaces and move from e-learning to a-learning (augmented learning).



**Key driver:**  
technology

## Digital Learners

Future students will see technology as an extension of themselves, seamlessly integrating it into their relationships.

**78%**

said a campus that embraces technology to learn and adapt to people and places would be more appealing than a less technologically advanced institution.

**86%**

said it is important to socialise with friends in real life as well as online.

## The domestic view

Digital Learners index highly among the domestic student population, with existing integration of technology and study indicating that these consumers see technology as an extension of themselves. In Australia and New Zealand, 88% of students in higher education use digital tools to access lecture notes or recorded lectures on a weekly basis, while 89% rate their university's digital provision as above average, according to Jisc, a provider of digital solutions for education and research.<sup>34</sup>

Across US college campuses, meanwhile, phone traffic soared from 19% to 35% from 2014 to 2017, according to a Google Analytics

report from OHO Interactive,<sup>35</sup> while at the University of Maryland-College Park, 85% of students use mobile technology to interact with the university in some way.<sup>36</sup>

Among international students, those from countries such as China, where the use of advanced technologies in the classroom is world-leading, will probably have different demands from those of their domestic counterparts and those from other regions. The same applies to payments, with eight of the world's top 10 mobile payment adopters in Asian markets, according to PwC's Global Consumer Insights Survey 2019.<sup>37</sup>

<sup>34</sup> <http://repository.jisc.ac.uk/7202/1/digital-experience-insights-survey-anz-2018.pdf>

<sup>35</sup> <https://www.oho.com/blog/2018-google-analytics-benchmarks-higher-education-college-and-university-websites>

<sup>36</sup> <https://www.readyeducation.com/welcome/campus-communications/the-need-for-mobile-apps-in-higher-education-a-case-study-on-students-mobile-needs>

<sup>37</sup> <https://www.pwc.com/sg/en/about-us/pressroom.html#/pressreleases/mobile-payments-in-vietnam-fastest-growing-globally-singapore-fifth-quickest-in-southeast-asia-2859914>



# Meet the Hybrid Thinkers

By 2030, students will be Hybrid Thinkers, as a generation grow up with increasingly blurred distinctions between work, rest and play.<sup>38</sup>

Today's young adults are a generation defined by dualism. They are coming of age in a hyper-saturated world where they have embraced hybrid identities that consciously contradict. Hybrid Thinkers are the first truly global generation, constantly connected to culture from around the world via their digital devices. Yet they are also distinctly localized, proud of their heritage and broadcasting this across borders.

China's rapid economic growth has led to a resurgence in national pride, as emerging fashion brands like Angel Chen combine contemporary streetwear with a nod to Chinese heritage.<sup>39</sup> They are referred to as the generation of entrepreneurs, navigating from bedroom to boardroom in the hyper-fast age of Amazon and Uber, but also abundantly carefree, as gaming emerges as the new leisure pastime.

The likes of Spotify and Netflix have toppled their physical counterparts for Generation Z consumers, creating an impermanence in certain industries. And yet these young people still value physical things that help them to feel grounded in a fast-paced, hyper-connected life. Permanence is an idea of value and status for them.

The international students of tomorrow will expect flexible, customized degrees that offer them options in the future. Unwilling to commit to a single career path and with a global outlook, they will navigate parallel careers, and rightly so as jobs today cease to exist. 'If degrees are no longer relevant with the future job market, universities could restructure their curriculum, merging building blocks of education to create something new,' suggests Yale's Edwards.

Hybrid Thinkers will spur a revolution in education. Skill-based learning is rising as hybrid degrees cater for young students willing to break out of that narrow career



**Key driver:**  
hybridity

## The Hybrid Thinkers

By 2030, students will be a 'hybrid generation' that have no distinction between work, rest and play.

They are known as the slash generation, unwilling to commit to a single career path, as job roles today will cease to exist in the future.

**49%**

rated environmentally sustainable office policies and practices as one of their top three most important features in their working environment.

**45%**

rated experiences outside of work such as exercise classes and mindfulness workshops as one of their three most important features in their working environment.

<sup>38</sup> <https://www.crowddna.com/2019/04/rise-gen-z-the-hybrid-generation/>

<sup>39</sup> [http://www.bbc.com/culture/story/20190425-the-brave-new-world-of-chinas-gen-z-fashionistas?ocid=global\\_culture\\_rss](http://www.bbc.com/culture/story/20190425-the-brave-new-world-of-chinas-gen-z-fashionistas?ocid=global_culture_rss)

structure. In future, universities will need to offer short-term and flexible degree programs for those unwilling, or unable, to commit to longer-term course structures. For international

students, the desire to test multiple cultures throughout their degree could drive a rise in trans-institutional and transnational learning, with courses that offer a new level of global flexibility.

## Hybrid finance

Hybrid Thinkers will want financial services to come to them where they are, and give them the tools to see how their spending in one part of their life affects another (such as how much they spend on socializing versus educational resources). This will lead to a new world of innovations that allows for seamless budgeting.

‘It would be amazing for students to have all their admin managed through a smaller number of apps, and for them to view details about their student loans and university expenses. It would be great if that could somehow be integrated into their existing financial accounts that they are managing through their phones. I know that would be a very big leap forward for universities to make, but certainly I’d like to see some experimenting,’ says Bain.

New digital tools are helping consumers enter a financial future in which they can easily manage their finances in every part of their lives. Mobile finance apps Alipay and WeChat are

creating frictionless ways for young Chinese consumers to save. Internet players breaking into investment finance, focus on user experience, customization and education to entice increased investment.

**We are going to see more emphasis on financial coaching in future. It’s about getting people to re-appraise their relationship with their finances.**

‘The collaboration of traditional trustworthy banks and digital native players could create some quite aggressive competition in the future’, explains Bain. In order to ensure that the payment needs of future international students are met, universities will need to make flexibility, personalization and agility priorities when it comes to financial tools on offer.

“

**If degrees lose relevance to future job markets, universities could restructure curriculums and educational building blocks to create something new.”**

Jane Edwards

Senior Associate Dean and Dean of International and Professional Experience at Yale University

### The domestic view

The Hybrid Thinker movement will be driven by international students, with the cross-cultural experience of international study imbuing a natural dualism within them. Domestic students, however, are set to increasingly adopt this kind of mindset as the decade unfolds, with signs already pointing to the existence of hybrid identities and desire for flexibility among Generation Z.

In Australia, one in four domestic undergraduate students went abroad during their studies in 2018, according to the Australian Universities Learning Abroad report, illustrating the growing

desire to engage with different cultures and expand horizons through education-based travel.<sup>40</sup>

Data from Morning Consult, meanwhile, highlights the emergence of a new, global outlook among Generation Z consumers in the US, where just 34% say being American is very important to their identity compared with 63% of older consumers.<sup>41</sup> And with 38% of Generation Z planning to work during college and 41% planning to start their own businesses, domestic students are likely to embrace flexible, customizable degrees with open arms.<sup>42</sup>

<sup>40</sup> <https://thepienews.com/news/australia-quarter-undergrads-undertake-os-experience/>

<sup>41</sup> <https://morningconsult.com/wp-content/uploads/2019/06/Morning-Consult-Understanding-Gen-Z.pdf>

<sup>42</sup> <https://www.entrepreneur.com/article/326354>

Part 2:

# Tomorrow's higher education



**Tomorrow's educational institutions will need to evolve in order to respond to rising trends in a changing student landscape.**

**Based on the findings of our research, here we highlight the emerging trends that provide a toolkit for how universities can attract future international student types.**

# The rise in transnational learning

For tomorrow's student groups, the decision to study abroad will depend on quality of education and carbon footprint. A rise in sustainably minded international students will drive educational institutions to think more flexibly in the future. Digital advances also play a role in this area. Merging online learning platforms across national boundaries will create a truly borderless 21st-century education system.

'The consumer-crazy commodified nature of our society, with our planet in the state that it's in, has to shift if we're going to survive. In the future, transnational education will allow students to engage virtually from their home campus, with one point in their educational experience in which they will get on a plane and go somewhere. Put the tools in place and young students will start driving this,' says Jane Edwards, Senior Associate Dean and Dean of International and Professional Experience at Yale University.

As international students consider their carbon footprint when choosing to travel abroad, opportunities abound for heritage institutes to build campuses in growing Asian markets, allowing students quality of education without cost to the environment.

**Rise in sustainably minded international students will drive educational institutions to think more flexibly in the future.**

Collaboration with localized campuses, digital enhancements allowing for globally integrated online learning platforms and flexible degrees that offer opportunities to travel for part, if not all, of their degree may come to the fore. Offering short-term international, alongside long-term national, experience could be the future of international education.



# The conscious campus

For tomorrow's international students, the siren song of sustainability will call more powerfully than ever, as educated Greener Graduates strive for the best eco-solutions in their everyday lives. With the rise of the Greener Graduate comes the rise of the conscious campus.

In 2019, Times Higher Education (THE) launched the first global University Impact Rankings to shed light on the institutions that are working hard to tackle global issues such as gender inequality, quality education for all, climate change, and achieving peaceful societies and economic growth. The University of Auckland in New Zealand claimed the top spot for its promotion of health and wellbeing, gender equality and building a sustainable community.<sup>43</sup>

The same rankings praised the University of British Columbia in Canada for its sustainability ambassadors, who host eco-round tables for student clubs and organizations with the purpose

of boosting awareness of the UN's Sustainable Development Goals (SDGs) and increasing collaboration among various student groups. Other eco-initiatives gathering momentum include sustainable living programs encouraging residential halls to make small adjustments to their daily lives, and online campus and community maps that point students toward water filling stations, bike and car-share locations, environmentally friendly trails and campus sustainability centers.

Canada, Australia, New Zealand and Norway are key growth markets for international student mobility, and also rank highly for sustainability. Impact-aware institutions in countries with high levels of sustainability, safety and inclusion will grow in importance and influence as these elements move from something nice to have to being imperative for both student recruitment and profitability, enabling these markets to boost growth further.

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**In the future, transnational education will allow students to engage virtually from their home campus.”**

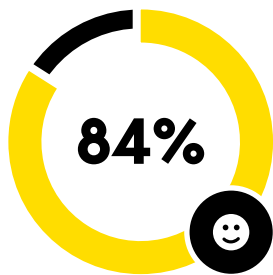
Jane Edwards

Senior Associate Dean and Dean of International and Professional Experience at Yale University

<sup>43</sup> [https://www.timeshighereducation.com/rankings/impact/2019/overall#1/page/0/length/25/sort\\_by/rank/sort\\_order/asc/cols/undefined](https://www.timeshighereducation.com/rankings/impact/2019/overall#1/page/0/length/25/sort_by/rank/sort_order/asc/cols/undefined)

# Social-emotional education

Universities today are focused on providing further education for international students to thrive in their specialist subjects. However, with many current jobs under threat from automation, there will be more focus on building students' emotional intelligence and wellbeing. International students, 84% of whom already practice mindfulness, sit at the forefront of this future, particularly those from China and India, the two countries where automation is set to have the largest impact on employment.<sup>44</sup>



Of international students practice mindfulness.

Data from the American College Health Association shows that depression, anxiety and stress rates for college students in the US and Canada continue to rise,<sup>45,46</sup> resulting in growing demand for student services that provide coping skills. This is driving opportunities in the education sector to engage in this emotional economy and build resilience in the future workforce. With 79% of international students agreeing that how a university looks after its students' health and wellness influences their decision to study there, institutions that harness these opportunities can enhance their appeal.

New college programs are appealing to this growing desire for social-emotional learning, while introducing less traditional school subjects such as empathy and resilience. Yale University, for example, is fostering a new kind of emotionally intelligent campus culture. While in its infancy, Yale's special programs include a center devoted to emotional intelligence that works to harness the power of emotions through research and educational approaches.<sup>47</sup>

Bond University, meanwhile, has become the first in Australia to introduce emotional intelligence testing as part of the selection process for its sought-after medical program, with the aim of enrolling those with the strong social skills needed to succeed both at university and in the workplace.<sup>48</sup>

While the media lauds rags-to-riches stories, the reverse is rarely celebrated: the loss of success, starting over and becoming better for it. Elizabeth Day, author of the book *How to Fail*, writes that 'in the age of social media, failure doesn't get much airplay'.

Being honest about weaknesses, failures or mistakes offers an opportunity to strengthen resilience in our age of anxiety. By transforming faults and reframing failures into positive experiences, educational institutions can boost student morale and make them workplace-ready. Smith College has launched *Failing Well*, a new initiative designed to destigmatize failure, foster resilience and teach

<sup>44</sup> <https://hbr.org/2017/04/the-countries-most-and-least-likely-to-be-affected-by-automation>

<sup>45</sup> [https://www.acha.org/documents/ncha/NCHA-II\\_Fall\\_2018\\_Undergraduate\\_Reference\\_Group\\_Data\\_Report.pdf](https://www.acha.org/documents/ncha/NCHA-II_Fall_2018_Undergraduate_Reference_Group_Data_Report.pdf)

<sup>46</sup> <https://blog.ingleinternational.com/mental-health-series-depression-and-anxiety-are-on-the-rise-among-canadian-students/>

<sup>47</sup> <http://ei.yale.edu/>

<sup>48</sup> <https://bond.edu.au/intl/news/57112/bond-introduces-australia-first-emotional-intelligence-test-medical-students>

<sup>49</sup> <https://www.nytimes.com/2017/06/24/fashion/fear-of-failure.html>



students how to cope with setbacks through workshops on fear of failure.<sup>49</sup>

EQ (emotional quotient) is building as a core for employability. In an increasingly digital workforce, being more human will be a coveted skill set. For many employers, the future is feelings. Researchers have shown that our success at work or in life depends on 80% EQ and 20% IQ.<sup>50</sup> Companies are investing in emotional intelligence training for their employees. Car manufacturer Ford believes 'getting in touch with your feelings is crucial' and rolled out applied EQ training in Europe in 2018.<sup>51</sup>

As schools aim to combat anxiety and depression today, the international students of tomorrow will become even more engaged with mindful, mental health-aware, emotionally driven institutions. Having already uprooted their lives to a new country and culture, international students will be more resilient and more emotionally rounded, with the lessons learned from their experiences helping to change tomorrow's education from the academic model to an empathetic one in which human feelings are understood and prioritized.

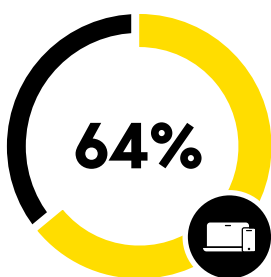
## The smart campus

With universities at the heart of innovation, where better to introduce advanced digital technologies? Artificial intelligence, virtual reality (VR), augmented reality (AR) and 5G have the potential to assist the international student learning experience and campus culture.

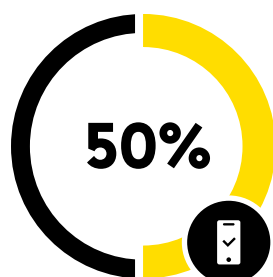
Some 64% of students from Asia expect digital learning, such as webinars, to be part of the university curriculum, 50%

expect digital payments for tuition and accommodation, and 56% expect digital payments on campus. This demographic embraces technology, with 78% of global international students finding a smart campus concept appealing.

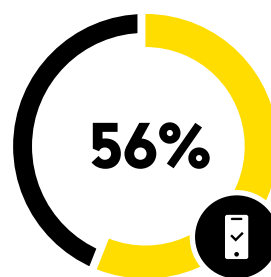
Tomorrow's smart campus will require new infrastructure, with networks of embedded sensors accumulating unprecedented amounts of data on



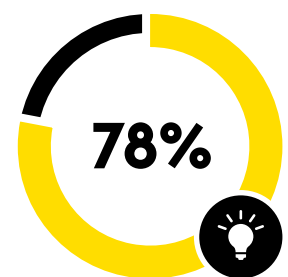
Of students from Asia expect digital learning.



Expect digital payments for tuition & accommodation.



Expect digital payments on campus.



Attracted by a smart campus.

<sup>50</sup> <https://medium.com/bsg-sms/what-is-really-needed-to-succeed-emotional-quotient-vs-intelligence-quotient-7514cd086df2>

<sup>51</sup> <https://www.inc.com/michael-schneider/a-google-study-revealed-that-best-managers-use-emotional-intelligence-share-this-1-trait.html> <https://siyli.org/>

the daily activities of its students. It's already happening in society, with our digital selves existing on platforms owned by corporate giants and our personal data being exchanged for convenience or added value.

In the next phase of this hyper-connectivity, technology will redefine the very fabric of the campus experience. Phone alerts will prepare students for their lectures, changes in the schedule, classroom moves and integrated maps to guide them to new locations. International students will be able to communicate with loved ones back home seamlessly, while digital networks will connect them with fellow compatriots on-campus. All the technology required to make this a reality already exists at a consumer level – from connected devices and voice assistants to monitoring sensors. Bring it all together and you have an intelligent campus, where data is seamlessly integrated.

**Universities must invest in digital transformation in order to attract future digital learner students, particularly with many international students already used to advanced technologies in educational environments at home.**

In the coming decade, educational content will evolve in a hyper-connected space. In 1979, French philosopher Jean-François Lyotard wrote an essay called *The Postmodern Condition* in which he examined what happens in education when knowledge ceases to be located in the head of the professor. In 2020, this is now our reality.

“

**If you look at the current generations of teenagers, the way they are learning is changing and the sector needs to adapt to reflect that.”**

Skyler Webster  
Director of Product Management, Western Union Business Solutions



The relationship between the student and the learning process has changed, and universities need to experiment and adapt. Chatbots are being applied to language learning services, such as Duolingo bots,<sup>52</sup> which allow students to practice languages in real time with almost all of the spontaneity of an organic conversation. Imagine how language learning bots could aid international students' integration into foreign campus cultures.

## **Universities must strike a balance between online learning, a smart campus culture and sustainability – defining the very fabric of tomorrow's educational experience.**

As for AR and VR – an AR teacher overlaid on top your field of vision, thanks to some smart eyewear, could bring the sense of one-to-one learning to a home-schooled student. Medical students could perform mock VR surgeries, with the operations visually displayed through a headset. 'If you look at the current generations of teenagers, the way they are learning is changing and the sector needs to adapt to reflect that. In future, how much are we going to see physical courses versus digital learning as part of university life? How can universities develop their courses to reflect the future needs of international students? The sector as a whole is changing and universities need to work out what the balance is,' says Western Union Business Solutions' Webster.

Universities must invest in digital transformation in order to attract future digital learner students, particularly with many international students already used to advanced technologies in educational environments at home. In recent years, China has eagerly adopted new technologies, such as artificial intelligence and big data, to provide life-long, equitable and personalized educational opportunities for its 518,900 schools and 276m students at all levels, the world's largest education sector, according to the Ministry of Education.<sup>53</sup>

## **These digital natives will demand seamless, personalized experiences like the ones they've become accustomed to outside of education in their home countries too, through interactions with consumer brands like Amazon and WeChat.**

These digital natives will demand seamless, personalized experiences like the ones they've become accustomed to outside of education in their home countries too, through interactions with consumer brands like Amazon and WeChat. Universities must strike a balance between online learning, a smart campus culture and sustainability – defining the very fabric of tomorrow's educational experience.

<sup>52</sup> <https://www.duolingo.com/>

<sup>53</sup> <https://www.telegraph.co.uk/china-watch/technology/artificial-intelligence-in-schools/>

# Hybridity

In the coming decade, universities will reflect the workplace, becoming flexible, collaborative hubs that adapt to future international students' needs as they prepare for a life of professional nomadism, with our study revealing that more than one in four (26%) international students do not plan to work in the same country for their whole career . Universities are challenging their learning spaces to enhance education in the digital age, planning more progressive work spaces for future students. Seating is flexible, spaces are interchangeable, and friction is added to create unexpected encounters with people, spaces and art, leading to unexpected ideas.

At Milan Design Week 2019, Swiss furniture company USM and Dutch architecture firm UNStudio hinted at this future, joining forces to present their own take on the forward-thinking workplace. The exhibition created informal environments that merged recreation, relaxation and work, while integrating aspects of nature. These concepts, combined with the rise of hybrid co-working environments like Spaces<sup>54</sup> and WeWork<sup>55</sup> that provide shared spaces for digital nomads, are beginning to influence the future campus – merging community, culture and cultivation – and will soon be carried over into campus life.



<sup>54</sup> <https://www.spacesworks.com/>

<sup>55</sup> <https://www.wework.com/en-GB>

“

**International students now see a four-year degree as an accumulation of different experiences. What they do in summer is very much part of this, and yet we still behave as nine-months-a-year institutions.”**

Jane Edwards

Senior Associate Dean and Dean of International and Professional Experience at Yale University

The University of Utah’s Health campus transformation is paving the way toward this future with a central campus hub that provides opportunities for students both international and domestic to interact with those outside of their major. It is a dynamic space where the entire community comes to meet, learn and relax. Pridham Hall, a new building at the University of South Australia’s City West campus, meanwhile, has been designed to allow for natural ventilation to create an indoor-outdoor space for flexible use. Designed to integrate with the neighboring university facilities, Pridham Hall contributes to a lively atmosphere with the ability to facilitate recreation and connectivity between the university, business and student communities.<sup>56</sup> Tomorrow’s universities

will build on these examples and become even more creative with physical spaces to reflect the Hybrid Thinker group.

Hybrid degree programs are materializing that incorporate skill-based learning and direct partnerships with employers. Non-profit organization YearUp, for instance, trains students for six months and then enables them to undertake a six-month internship.

Effective partnerships between companies and educational institutions create relevant, self-efficient learning for students, giving them further reason to opt for higher education. The institutions that will succeed in the future learning landscape will be the organizations that can orchestrate innovative partnerships.

<sup>56</sup> <https://www.designboom.com/architecture/snohetta-jpe-design-studio-jam-factory-pridham-hall-adelaide-australia-10-16-2019/>

Traditional university semesters are being challenged as students take opportunities of work experience relevant to their degree during downtime.

‘Ten years ago, summer was a time that you did whatever [you wanted]. International students now see the four years of a degree as a process of the accumulation of different experiences. What they do during the summer is very much part of their steps on that ladder, and yet we still behave as if we’re a nine-months-a-year institution, which is completely baffling,’ highlights Yale’s Edwards.

Tomorrow’s degrees will respond by starting and ending at different times of the year to reflect the needs of the individual, which could prove of significant benefit to international students who may prefer to work flexibly

over breaks rather than return home, traveling to different countries and undertaking their studies in chunks. These Hybrid Thinkers are challenging institutions to offer adaptability based on their singular needs.

‘Universities of the future will mix and match education to reflect students’ needs, both in terms of technology, and in content and how learning is framed. International students will be able to take their degree in stages, when it’s convenient and affordable,’ says Western Union Business Solutions’ Webster.

Future Hybrid Thinkers will want to be educated in new hybrid ways and spaces. It’s the institutions’ challenge to marry online and offline education in new, innovative ways to reflect this hybrid generation’s independent needs.



# Conclusion





**The international students of tomorrow will be pure digital natives, reared in a world of digital and physical blurring, and keen to optimize their learning performance and pursue careers that align with their own moral and ethical compass, with hyper-connectivity creating an international student body that's increasingly globalized.**

The successful, future-facing higher education institutions of tomorrow will be multi-dimensional, multi-cultural and ultimately interactive, both digitally and physically. The learning landscape, and our understanding of it, will undergo a period of radical and transformative disruption in the decade ahead, as the impact of a new industrial revolution, driven by further advances in digital technology, is felt.

It represents a period full of exciting and inspiring opportunities for international students and universities to embrace the next generation of international education and employment – flexible, optimistic, socially conscious and emotionally intelligent.

The universities that actively engage with future international student types by matching their learning and lifestyle expectations will inspire crucial innovation in turbulent times, deliver a future of sustainable growth and be best placed to attract the international students of the future.

Based on the findings from our research and the trends identified in this report, tomorrow's educational providers will need to skilfully combine five key components to build institutions that reflect future generations of international student types' aspirations, needs and demands.



1

## Greener Graduates

No longer an optional extra for educational institutions, sustainable credentials are becoming an imperative. Impact-aware institutions will grow in importance as sustainability changes from something nice to have to being imperative for student recruitment and profitability.

## Social Engineers

Tomorrow's international students will be impassioned and empathetic. Universities will become community-builders that connect future international students with like-minded individuals through events and services that move beyond the purpose of learning.



2



3

## Mindful Scholars

Future international students will look to build resilience. They'll be more mindful of the effect that their decisions and behavior will have on their wellbeing, now and in the future. University today is focused on education for students to thrive in their specialist subjects. Tomorrow it will be increasingly about a more holistic approach in order to optimize their emotional wellbeing. Future international students will be keenly aware of their need to build financial, as well as emotional, physical and educational resilience.

# 4

## Digital Learners

Sated by one-click frictionless online retail, future international students will expect bricks-and-mortar learning destinations to undergo remarkable transformations to lure them from their digital bubbles into vibrant, digital learning universes. Future international students will see technology as an extension of themselves, seamlessly integrating it into their relationships and actively socializing in mixed-reality, smart sensor-enabled environments. Universities must strike a balance between online learning, a smart campus culture and sustainable thinking – defining the very fabric of tomorrow’s educational experience.

## Hybrid Thinkers

For international students, the desire to test multiple cultures throughout their degree could drive a rise in trans-institutional and transnational learning, with courses that offer a new level of global flexibility. In the coming decade, universities will reflect the workplace as flexible, collaborative hubs that adapt to future students’ needs as they prepare for a life of professional nomadism.

Future Hybrid Thinkers will want to be educated in new hybrid ways and spaces. It’s the institutions’ challenge to marry online and offline education in new innovative ways to reflect this hybrid generation’s independent needs. They must provide the ultimate in brand partnerships to reconnect university learning with workplace realities.

# 5

In the next decade, higher education will undergo a radical rebirth to make it fit for the future international student. Encapsulating and incorporating the best, most inspiring and most useful elements of the next digital revolution to drive flexible thinking, while maintaining an engaging campus culture and social-emotional education, these emerging trends uncovered by our research provide a toolkit for how universities can attract future international student types and truly thrive over the next decade.

To learn more about how Western Union Business Solutions supports the international education sector, visit **[business.westernunion.com/education](https://business.westernunion.com/education)**

Research conducted by The Future Laboratory,  
commissioned by Western Union Business Solutions,  
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