

YTB SCHOLARSHIP POWER: SHAPING FUTURE LEADERS WITH FINANCIAL SUPPORT AND ACADEMIC EMPOWERMENT IN TURKEY (YTB BURS GÜCÜ: TÜRKİYE'DE FINANSAL DESTEK VE AKADEMİK GÜÇLENDİRME İLE GELECEĞİN LİDERLERİNİ ŞEKİLLENDİRMEK)

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Abstract

International scholarships are key to educational mobility, personal development, and cross-cultural exchange. This study looks into financial support, administrative services, career aspirations, and living conditions of international students in the Türkiye Scholarships program. Field observations and a quantitative design were used to collect data from 241 respondents in 16 cities of Turkey, and analyzed with exploratory and confirmatory factor analysis, descriptive statistics, and correlation tests. Results show that financial support reduces educational barriers and increases career optimism, but financial difficulties still exist, especially among bachelor's students. Administrative services and YTB communication were generally positive, but issues such as dormitory placement, banking for minors, and immigration support are concerning. On the other hand, the results are in line with Push-Pull Migration Theory in a positive way. This study highlights the role of institutional responsiveness and provides policy recommendations to improve YTB's program design and international student satisfaction.

Keyword: Türkiye Scholarships, international students, financial stress, administrative support, scholarship management

1.INTRODUCTION

Türkiye Scholarships (YTB, Yurtdışı Türkler ve Akraba Topluluklar Başkanlığı), administered by the Presidency for Turks Abroad and Related Communities, has emerged as a significant international scholarship program attracting students from diverse geographical regions. Rather than focusing solely on financial assistance, the program integrates academic support, cultural exchange, and institutional coordination, aiming to facilitate both educational mobility and cross-cultural interaction (YTB Activity Report, 2023). Existing literature suggests that such comprehensive scholarship structures can contribute to students' academic integration and long-term professional development, while also enhancing the host country's role in international education networks (Altbach & Knight, 2007). In this sense, YTB can be examined as part of a broader strategy through which Türkiye positions itself within the global higher education landscape.

Compared to scholarship models that primarily emphasize tuition fee coverage, YTB is not so narrow. It provides funding support, subsistence allowance, medical care, language training, and career link opportunities together to create an integrated and pluralistic learning environment (TB Rapor-2019). These varied support services are designed to help students beyond the classroom, enabling them not just to achieve academically, but also to adapt easily to the new

environment and establish lasting roots (Gauttam et al., 2024). To analyze the overall impact of YTB scholarships, this study investigates four key aspects: Living Conditions and Social Life, Career and Future Aspirations, Financial Support Satisfaction, and YTB Administrative Support and Communication. Recent research indicates that international students' satisfaction with administrative services plays a crucial role in shaping their academic experience and mobility outcomes, highlighting the importance of responsive institutional structures in scholarship programs (Öktem, 2024). These aspects are critical in measuring the program's success and whether the needs of international students are met. The significance of this subject matter has been growing tremendously as Türkiye has turned out to be one of the main centers of education for foreign students. According to the Council of Higher Education (YÖK), there are more than 300,000 international students who have been enrolled in educational institutions in Türkiye in recent times, which makes Türkiye one of the most prominent players on the international scene of higher education. The importance of studying the experience, satisfaction, and difficulties that scholarship students face has grown immensely as Türkiye Scholarships (YTB) continues to operate in over 180 countries.

Moreover, Recent research consistently shows that international students' destination choices are shaped by a combination of academic quality, financial conditions, and personal adaptation factors. Empirical studies highlight that institutional reputation, availability of language support, and financial stability significantly influence both student mobility decisions and adaptation outcomes (Altbach & Knight, 2007; Maringe & Ojo, 2017; AlQaifi, 2025). In particular, evidence from European and Turkish contexts demonstrates that these factors are closely linked to students' academic engagement and overall satisfaction. However, despite this growing body of literature, limited research has systematically examined how these dimensions interact within structured scholarship programs such as Türkiye Scholarships (YTB). This gap underscores the need for a more integrated analysis, which the present study aims to address. This all points to the value of investigating how organized scholarship programs like the YTB scheme affect how students get involved in their studies and what they hope to get out of them long-term. However, despite the fact that Turkey's becoming a

major player in the world of education, there's still a lot we don't know about how students make decisions about going to study there, and what kind of influences are at play within Turkey's scholarship system - there's quite a big gap in our knowledge that this study sets out to fill.

This study aims to assess the financial, academic, and personal impact of YTB scholarships on international students in Türkiye. Drawing on empirical data collected through a structured survey and supported by field-based observations, it aims to provide answers to urgent questions: Does YTB reduce economic hardship? How does it differ from other international scholarship schemes? What is its lasting effect on beneficiaries' lives? With a thorough and educated review of the literature, this paper will shine a light upon the successes, deficits, and potential future of the YTB scholarship program. One thing to be conserved that The notion of "future leaders" in this study is reflected through students' reported career aspirations, educational opportunities, and perceived long-term professional development associated with participation in the YTB program.

2. THEORETICAL FRAMEWORK

This study is based on the Push-Pull Theory, one of the most popular theoretical frameworks of international student migration. First proposed by Lee (1966) and later developed, the model suggests that students cross the border due to interacting forces in both the home country-push factor-and the host country-pull factor. In line with this perspective, recent studies emphasize that subjective well-being significantly influences international students' academic engagement and intercultural adjustment, reinforcing the interaction between structural conditions and individual experiences in mobility decisions (Kim, 2024).

The recent migration literature has built on Push-Pull theory by pointing out that decisions related to international migration are not merely responses to temporary circumstances such as economic or educational ones. Instead, migration decisions take place based on individuals' aspirations, opportunities, uncertainty, and costs/benefit assessment in the course of their mobility process (Czaika et al., 2021). When discussing the role of international scholarships for students, one needs to keep in mind that their choices

about studying abroad depend not only on financial and educational opportunities but also career prospects.

In this context, push factors refer to the circumstances of the student's home country that encourage them to study elsewhere. Common examples include limited access to quality higher education, economic instability, political uncertainty, restricted academic freedom, or lack of specialty programs. Essentially these are the drivers of upward mobility, academic development and stronger economic opportunities for students from developing regions. For YTB scholarship students, common push factors include limited educational opportunities in countries affected by conflict or economic hardship, lack of scholarship opportunities or preference for a safer and more stable learning environment.

Pull factors on the other hand imply the attractive features of the host country that motivate students to migrate. These may range from highly accredited universities and high academic standing to affordable tuition fees, supportive scholarship system and post-graduation opportunities; these can also include cultural openness. The recently expanding higher education system, geopolitical accessibility of Turkey and the financial support provided through YTB (Türkiye Bursları) For scholarship-based mobility, make the Push-Pull Theory more relevant, because the financial support itself serves as both pull factor and alleviator of push pressures. Scholarship funding decreases the economic constraint at home while increasing the desirability of the host country. In the case of YTB system, through monthly stipends, accommodation and tuition coverage, financial support directly enhances the pull forces while improved academic environment, cultural integration and social support reduces the initial push pressures.

More recently, other researchers have nailed down the idea that the Push-Pull Theory really is the right way to think about why students choose to move abroad to study. A study carried out in Turkey in 2025 found that in fact, the main reasons students are being pushed out of their home countries are down to financial pressure, language difficulties and worries about going through the administrative process, while on the other hand the main things that draw students to Turkey are how good the courses are, the fact that the culture's similar and the quality of the financial support they get (Sosyoekonomi, 2025). And international research has shown that what

really influences students' decisions to move abroad is the prospect of being able to move up the career ladder and develop as a person (Fass-Holmes, 2022). What all these studies show is that by taking part in scholarship programs, it is possible to take the pressure off students and give them a real incentive to go to the country in question to study.

Research on international scholarship recipients further demonstrates that scholarship programs influence not only students' educational access but also their long-term migration and career intentions. For example, Istad (2021), examining recipients of the Global Korea Scholarship (GKS), found that financial support, cultural adaptation, and perceptions of future opportunities significantly shaped students' decisions regarding post-graduation mobility and settlement intentions. These findings highlight the broader role of scholarship programs in shaping educational and professional trajectories beyond immediate academic outcomes.

This study uses Push-Pull Theory as an interpretive framework to examine how four key dimensions financial support, academic support, career aspirations, and living and social conditions shape the experiences of YTB students. Within this framework, financial support functions both as a pull factor, increasing the attractiveness of Türkiye as a study destination, and as a mechanism that reduces economic push pressures in students' home countries. Academic support and living/social conditions operate primarily as institutional pull factors that influence students' adaptation, satisfaction, and engagement within the host environment. Career aspirations reflect the long-term pull of perceived professional and educational opportunities associated with studying in Türkiye. By linking these dimensions to Push-Pull Theory, the study moves beyond a purely descriptive analysis and demonstrates how scholarship structures simultaneously reduce home-country constraints while enhancing opportunities in the host country.

2.1. Gaps in Literature & Research Contribution

Despite extensive research on global scholarship programs, empirical studies specifically focused on Türkiye Scholarships (YTB) remain limited, particularly in areas such as financial satisfaction, academic outcomes, and student integration.

2.2. Identified Research Gaps

Financial Support Satisfaction and Economic Stability

Though financial aid is commonly accepted to support economic pressure, no empirical evidence can be used to determine if YTB's financial aid is sufficient to support students' living expenses and university tuition. Moreover, Fulbright and Chevening research examines long-term economic viability, how YTB operates to provide financial hardship support among international students remains under-explored.

2.3. Living Conditions and Social Life

While the different aspects of life of international students are extensively covered by Western scholarship schemes, fewer studies have reported on how YTB scholars adapt to the cultural and social environment in Turkey. Although recent qualitative research has begun to explore the cultural adaptation processes of Türkiye Scholarships recipients, empirical evidence remains limited, particularly regarding financial satisfaction, administrative support, and long-term career outcomes (Çötök et al., 2025).

2.4. Profession and Future Goals

As opposed to DAAD and Fulbright, whose alumni careers are closely tracked, YTB possesses little data concerning post-graduation employment trends, career progress, and business engagement. And also to what extent YTB accommodates students' professional goals and long-term employment is unknown, and this constitutes an inherent research gap.

2.5. Support and Communication from YTB by the Administration

Studies on the effectiveness of scholarships emphasize that open administrative practices, advising students, and good communication are vital. Yet no rigorous study examines if YTB administrative support meets international scholar expectations. Bureaucratic hurdles, application process problems, and ongoing

communication between the researchers and YTB remain ill documented.

3. METHODOLOGY

3.1. Research Design

Cross-sectional survey design was used as the main quantitative research method to assess international students' satisfaction with the Türkiye Scholarships (YTB) in terms of four areas including Financial Support, Living Conditions and Social Life, Career and Future Goals, and Administrative Support. Moreover, field notes were gathered qualitatively during the whole research process to reflect on contextual observations concerning administrative processes, students' experience, etc. For this reason, an Embedded Mixed-Methods Design was chosen by the researchers for their study. According to Creswell and Plano Clark (2018), the qualitative dimension of such design acts as supplementary for the main quantitative part, but does not become an independent qualitative study.

After that, Field notes were documented from the beginning of the study on the basis of observations conducted by the researchers about common problems experienced by Türkiye Scholarships beneficiaries. Issues related to administrative, accommodation, residence permit processes, banking services for minors and interaction with institutions were among the most frequently observed. Field notes were taken while communicating informally with scholarship winners and by observing administrative processes experienced by the beneficiaries. Thematic analysis was performed to examine the field notes. Themes emerging from repeated issues and observations included financial difficulties, problems with accommodation and administrative processes, and responsiveness of institutions. Qualitative data was not analyzed separately. Rather, they served as illustrations for the quantitative survey findings (Mulhall, 2003; Kawulich, 2005).

International studies put scholarship recipients into the broader context of their host institutions. For example, Lorenzetti et al. (2023) found that peer support, institutional communication and campus integration are the psychological context in which international students make sense of their academic and social experiences. So this study puts YTB scholars within the

broader landscape of higher education in Turkey, considering that financial support is not enough without similar academic and social infrastructure to adjust. Contextualizing this enhances the analytical potential of Push–Pull Theory as a framework for making sense of students’ self-reported motivations and experiences. The primary instrument was adapted from the Student Satisfaction Scale (Öğrenci Memnuniyeti Ölçeği) (Baykal et al., 2002), originally conceived to tap student satisfaction in Turkish higher education. It was modified to tap dimensions relevant to YTB recipients.

3.2. Instrument Adaptation Process

Adaptation took below precise steps to ensure validity and reliability:

- Content adaptation: Items were modified to address YTB-specific issues (e.g., accommodation, wellbeing, responsiveness of administration).
- Expert review: An education, student affairs, and financial aid expert panel reviewed items for conceptual and cultural appropriateness.
- Pilot testing: Completed with 25 respondents in order to test clarity and scale fit.

The final draft used a 5-point Likert scale (1 = Strongly Disagree to 5 = Strongly Agree) and had statistical richness and interpretive robustness. As YTB students were bilingual, the survey was conducted in both Turkish and English languages. The translation process followed Brislin’s (1970) model, involving forward translation by bilingual experts, back-translation by an independent translator, and a final review by an expert panel to ensure linguistic accuracy and cultural equivalence. This two-language method facilitated proper understanding without sacrificing validity for non-Turks.

3.3. Scale Reduction and Final Constructs

Initially, 16 survey items were included across four constructs. Following Exploratory Factor Analysis (EFA) and Confirmatory Factor Analysis (CFA), four items were removed due to low factor loadings and poor psychometric performance. The final model retained 12 items: Financial Support Satisfaction (4 items), Academic

Support and Communication (4 items), Career and Future Aspirations (2 items), and Living Conditions and Social Life (2 items). All retained items demonstrated acceptable reliability and strong theoretical alignment with the study objectives (Hair et al., 2019).

3.4. Sampling and Participants

According to official YTB reports, more than 150,000 international students from over 180 countries have benefited from Türkiye Scholarships since the program’s establishment in 2012(YTB, 2023). And in this study 241 YTB scholarship students from 34 countries were the main sample, studying at Bachelor’s, Master’s, or PhD levels in 16 cities of Türkiye. A small pilot test (n = 25) was given according to standard sampling procedures (Julious, 2005; Connelly, 2008). The data were collected online through Google Forms, where there was high geographic and academic heterogeneity.

3.5. Ethical Considerations

The research was granted ethics approval by Institute of Social Science Ethics Committee, MSKÜ University (Approval No: 10). Participation was anonymous and voluntary, based on informed consent. The use of the Öğrenci Memnuniyeti Ölçeği (Student Satisfaction Scale) was approved by co-author Dr. Ebru Akgün Çıtak to ensure ethical use and academic integrity (APA, 2017; DeVellis, 2016).

3.6. Data Analysis

Quantitative data were computed using SPSS 27, AMOS 26, and Excel:

Table 1 Structure Matrix (EFA)
Structure Matrix

	Component			
	1	2	3	4
FSS2	.888			
FSS3	.850			
FSS4	.842			
FSS1	.821			
ASC1		.919		

ASC4	.796	
ASC2	.765	
ASC3	.660	
CFA1	.867	
CFA2	.754	
LCSL_3		.904
LCSL4		.771

Extraction Method: Principal Component Analysis.
Rotation Method: Oblimin with Kaiser Normalization.

Note: Data collected and analyzed by researchers. SPSS: Descriptive statistics, Exploratory Factor Analysis (EFA), Cronbach's Alpha (reliability), correlations, and normal tests (Shapiro–Wilk, Skewness/Kurtosis).

AMOS: Structural validation, item loadings, and model fit using CFA.

Excel: Constructed Construct Reliability (CR) and Average Variance Extracted (AVE) for all Fornell & Larcker (1981).

3.7. Pilot Study and Exploratory Factor Analysis (EFA)

EFA was performed on pilot stage through the aid of Principal Component Analysis using Oblimin rotation as factor correlation was expected. Sampling adequacy was satisfactory (KMO = 0.690) and Bartlett's Test significant ($\chi^2(66) = 136.25, p < .001$). Communalities were 0.767 on average, which is indicative of high common variance. Four factors with eigenvalues >1 explained 76.74% of the total variance (F1 = 34.39%, F2 = 21.55%, F3 = 11.15%, F4 = 9.65%). Rotated solution improved interpretability, and residuals analysis confirmed good model fit.

In Table 1 the factor matrix also confirmed the uniqueness and power of the latent components:

1. Items assessing Financial Support Satisfaction (FSS1–FSS4) loaded significantly on Component 1 (e.g., FSS2 = .888)
2. Items to assess Academic Support and Quality (ASC1–ASC4) loaded on Component 2 (e.g., ASC1 = .919)
3. Items to assess Career and Future Aspirations (CFA1, CFA2) on Component 3 (e.g., CFA1 = .867)

4. Living Conditions and Social Life (LCSL_3, LCSL4) items on Component 4 (e.g., LCSL_3 = .904)

All the variables that were retained showed high factor loadings ($\geq .60$), and no cross-loadings were troublesome. This satisfies the factor retention requirements that are usually accepted: having a minimum of $\geq .50$ and cross-loads' difference $\geq .20$ (Hair et al., 2010; Tabachnick & Fidell, 2013). All these provide preliminary support for the four-factor model's dimensional specificity and construct validity.

3.8. Confirmatory Factor Analysis

Following Exploratory Factor analysis during the pilot, a Confirmatory Factor Analysis (CFA) was conducted on an identical pilot sample (n = 30) to additionally assess the structure, reliability, and validity of the measurement model. Analysis was conducted via the Maximum Likelihood Estimation (MLE) algorithm within IBM SPSS AMOS Graphics (v26). Despite the small sample, the model converged and produced fit statistics that equaled or exceeded commonly accepted threshold requirements for structural equation models.

As appear in Table 2 overall model was fit well:

Table 2. Confirmatory Factor Analysis

Fit Index	Value	Acceptable Threshold	Source
Absolute Fit Indices			
χ^2/df (CMIN/DF)	1.030	≤ 3.0 (Excellent if ≤ 2)	Hair et al., 2010
RMSEA	0.036	≤ 0.08 (Excellent if ≤ 0.05)	Hu & Bentler, 1999
PCLOSE	0.528	> 0.05 (Non-significant is good)	Browne & Cudeck, 1993
RMR	0.147	≤ 0.08 (Lower is better)	Hair et al., 2010
Incremental Fit Indices			

3.9. Composite Reliability (CR)

To assess the internal consistency of each latent construct, Composite Reliability (CR) was calculated using standardized factor loadings and error variances via Microsoft Excel, based on the procedure described by Fornell and Larcker (1981). The results are presented below in Table 3:

$$CR = \frac{(\sum \lambda_i)^2}{(\sum \lambda_i)^2 + (\sum \epsilon_i)}$$

Whereby, λ (lambda) is the standardized factor loading for item i and ϵ is the respective error variance for item i . The error variance (ϵ) is estimated based on the value of the standardized loading (λ) as:

$$\epsilon_i = 1 - \lambda_i^2$$

CFI	0.986	≥	0.95	Hu &
			(Excellent)	Bentler,
				1999
TLI	0.981	≥	0.95	Hu &
			(Excellent)	Bentler,
				1999
IFI	0.988	≥	0.90 (Good	Bentler &
			to Excellent)	Bonett,
				1980

Model Comparison Indices

AIC	109.460	Lower	is	Akaike,
		better		1987
ECVI	4.561	Lower	is	Byrne,
		better		2016

Note: Data collected and analyzed by researchers.

$\chi^2(48) = 49.460, p = .415$

$\chi^2/df = 1.030$

RMSEA = .036 (90% CI [.000, .139], PCLOSE = .528)

Though RMR = 0.147 and GFI = 0.783 were less than the required levels, most of the indicators are well within the standards recommended by Hu and Bentler (1999) and Hair et al. (2010), especially considering the pilot nature and sample size limitation of this phase.

All factor loadings were statistically significant ($p < .05$) except for LCSSL4, which yielded a critical ratio of 1.662 ($p = .097$). Standardized loadings ranged from .558 (LCSSL_3) to .991 (FSS2), suggesting that most items were strong indicators of their latent constructs. One negative variance estimate ($e_{12} = -0.103$) was observed, which was likely an artifact of the small sample or specific item characteristics. No appreciable model misspecifications were suggested in the residual or modification indices, however.

Table 3. Composite Reliability (CR)

Construct	CR Value
Financial Support Satisfaction (FSS)	0.875
Academic Support (ASC)	0.823
Career and Future Aspirations (CFA)	0.598
Living Conditions & Social Life (LCSSL)	0.825

Note: Data collected and analyzed by researchers.

Three of the four constructs had values greater than the recommended CR value of 0.70, which is adequate internal reliability (Hair et al., 2010). The CFA dimension was just short of this level (CR = 0.598), but it was retained at this point due to its high theoretical importance and the presence of acceptable factor loadings. Marginally lower CR values are acceptable in first-stage or pilot analyses, as long as they are supported by other psychometric measures, Fornell and Larcker (1981) have argued.

3.10 Average Variance Extracted (AVE)

As appears in Table 4 Average Variance Extracted (AVE) was calculated too to see the convergent validity, that is how closely the items in the same construct are indeed measuring the same thing.

Table 4. Average Variance Extracted (AVE)

Construct	AVE Value
Financial Support Satisfaction (FSS)	0.642
Academic Support (ASC)	0.547
Career and Future Aspirations (CFA)	0.428
Living Conditions & Social Life (LCSSL)	0.720

Note: Data collected and analyzed by researchers.

$VE = \frac{\sum_{i=1}^n \lambda_i^2}{n}$, λ represents the standardized factor loading and i is the number of items

Three constructions met or exceeded the AVE threshold of 0.50, reflecting strong convergent validity (Fornell &

Larcker, 1981; Hair et al., 2010). The AVE for Career and Future Aspirations was below this level by a small amount (0.428), likely because the construction had only two indicators, which limits captured variance. However, as shown in Figure 1 both indicators had high standardized loadings (e.g., CFA1 = .867), the construction was considered good enough for keeping in this pilot-stage model, especially given the exploratory design of the study.

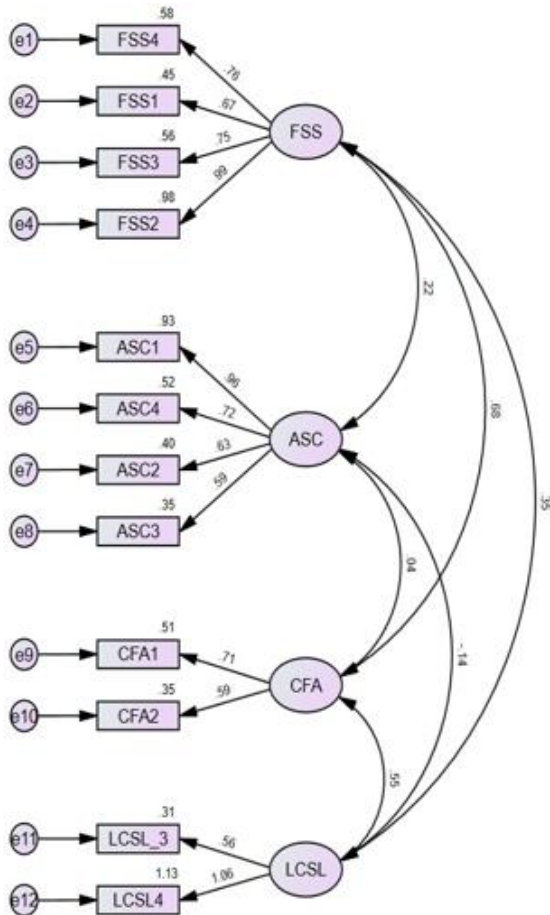


Figure 1. Confirmatory Factor Analysis standardized output

Note: Data collected and analyzed by researchers. In short, the four-factor model presented good structure, strong reliability, and fairly acceptable measures of validity during the pilot test. The outcome validates further the use of the scale that had been adapted during the full study where its psychometric qualities will be further affirmed on a more diverse

population. Despite some limited deviations, many of which have transpired during the CFA construct the model is theoretically healthy, empirically grounded, and fitting for application to international student scholarship measurement contexts.

3.11. Exploratory Data Analysis and Reliability Test Descriptive Statistics and Normality

Given the sample size (n = 241), the assumption of normality was evaluated using skewness and kurtosis statistics rather than relying solely on significance-based normality tests, which are highly sensitive in larger samples. All values fell within the acceptable range of ± 1.5 , supporting approximate normality and the use of parametric statistical procedures, including Pearson correlation analysis (George & Mallery, 2019; Field, 2018).

Mean scores ranged from 2.84 (CFA1) to 4.15 (ASC4), reflecting a general trend towards agreement. Standard deviations ranged from 0.97 to 1.30, reflecting sufficient response variability.

3.12. Internal Consistency

Cronbach's Alpha coefficients provided acceptable to high reliability for all constructs:

FSS ($\alpha = .872$) → Excellent

ASC ($\alpha = .843$) → High

LCSL ($\alpha = .794$) → Acceptable

CFA ($\alpha = .674$) → Moderate, acceptable for short scales (Hair et al., 2010)

All item-total correlations were higher than 0.30, establishing internal consistency. There were no missing data in the dataset, ensuring robust analysis.

3.13. Correlation Analysis

Pearson correlations exhibited moderate to strong correlations, establishing hypothesized structure (Cohen, 1988).

FSS-ASC: $r = .455$

FSS-CFA: $r = .607$

LCSL-CFA: $r = .523$

Highest: FSS2-FSS3 ($r = .620$); Lowest: FSS1-ASC3 ($r = -.001$, ns)

Overall, results conformed to assumptions for parametric tests and established construct reliability and conceptual coherence.

3.14. Limitations

Even with methodological congruence between the study and goals, some practical limitations arose:

Language Barriers: Due to YTB students' linguistic diversity, some respondents were still in the process of learning Turkish. To prevent misinterpretation, the survey was conducted both in Turkish and English, applying Brislin's translation model to guarantee linguistic and conceptual equivalence.

Geographic Sampling Constraints: It was logistically difficult to achieve widespread response from varied cities in Turkey. However, online distribution using Google Forms allowed responses from 16 cities and 34 nationalities, enhancing geographic and cultural representativeness.

Pilot Sample Size: Because of the pilot sample (n = 30), some statistical inferences were limited, particularly for CFA. Yet methodological stringency was maintained by clear separation between pilot and main analysis phases, supported by validity checks (e.g., Cronbach's Alpha, skewness, and kurtosis).

4.RESULT

4.1. Sample Characteristics

The final sample included 241 overseas students in the YTB program with 34 nationalities and residing in 16 Turkish cities. The mean age was 23.5 years, and the gender distribution was 74.7% male and 25.3% female. As shown in Table 5, educational levels were nearly equal:

Bachelor's: 45.2%
Master's: 44.4%
PhD: 10.4%

Table 5. Demographic Summary of Participants

Variable	Categories	Frequency (n)	Percentage (%)
Gender	Male	180	74.7%
	Female	61	25.3%
Education Level	Bachelor's	109	45.2%
	Master's	107	44.4%
	PhD	25	10.4%
Age Group	Under 20	58	24.1%
	21–25	112	46.5%
	26–30	60	24.9%
	31–35	11	4.6%

Note: Data collected and analyzed by researchers.

4.2. Exploratory Factor Analysis (EFA)

Exploratory Factor Analysis (EFA) was conducted on the pilot sample (n = 30) using Principal Component Analysis and Oblimin rotation.

Kaiser-Meyer-Olkin (KMO) Measure: 0.690 (acceptable)
Bartlett's Test of Sphericity: $\chi^2(66) = 136.250$, $p < .001$ (significant)

Total Variance Explained: Four factors extracted explained 76.74% of total variance:

- Factor 1: 34.39%
- Factor 2: 21.55%

- Factor 3: 11.15%
- Factor 4: 9.65%

Factor loadings were all greater than 0.60, without any problematic cross-loadings, in favor of the validity and distinctiveness of the constructs.

4.3. Confirmatory Factor Analysis (CFA)

As we can see in Table 6, Confirmatory Factor Analysis (CFA) was also used to cross-validate the four-factor model. The model had very good fit indices:

Table 6. Confirmatory Factor Analysis result

Fit Index	Value	Recommended Threshold	Source
χ^2/df (CMIN/DF)	1.030	≤ 3.0 (Excellent if ≤ 2.0)	Hair et al., 2010
CFI	0.986	≥ 0.95 (Excellent)	Hu & Bentler, 1999
TLI	0.981	≥ 0.95 (Excellent)	Hu & Bentler, 1999
RMSEA	0.036	≤ 0.08 (Excellent if ≤ 0.05)	Hu & Bentler, 1999
PCLOSE	0.528	> 0.05 (Good)	Browne & Cudeck, 1993
IFI	0.988	≥ 0.90 (Good to Excellent)	Bentler & Bonett, 1980
RMR	0.147	≤ 0.08 (ideal; acceptable here for pilot study)	Hair et al., 2010

Note: Data collected and analyzed by researchers. Though the RMR value was slightly greater, overall model fit was very good according to CFI, TLI, RMSEA, and χ^2/df ratios.

Composite Reliability (CR)

Table 7. Composite Reliability (CR)

Construct	CR Value
Financial Support Satisfaction (FSS)	0.875
Academic Support (ASC)	0.823
Career and Future Aspirations (CFA)	0.598
Living Conditions and Social Life (LCSL)	0.825

Note: Data collected and analyzed by researchers. In Table 7 we can observed that Three constructs achieved excellent reliability (CR > .70), while Career and Future Aspirations approached acceptable thresholds, retained due to theoretical significance.

Average Variance Extracted (AVE)

Table 8. Average Variance Extracted (AVE)

Construct	AVE Value
Financial Support Satisfaction (FSS)	0.642
Academic Support (ASC)	0.547
Career and Future Aspirations (CFA)	0.428
Living Conditions and Social Life (LCSL)	0.720

Note: Data collected and analyzed by researchers. In Table 8, AVE results supported strong convergent validity for three of the four constructs.

Descriptive Statistics and Reliability

The descriptive statistics and internal consistency of each construct are shown below in table 9:

Table 9. Descriptive Statistics and Reliability

Construct	Mean (M)	Standard Deviation (SD)	Cronbach's Alpha (α)
Financial Support Satisfaction (FSS)	3.25 (average)	1.15 (approx)	0.872
Academic Support (ASC)	3.81 (average)	1.15 (approx)	0.843
Career and Future Aspirations (CFA)	3.39 (average)	1.08 (approx)	0.674
Living Conditions and Social Life (LCSL)	3.54 (average)	1.05 (approx)	0.794

Note: Data collected and analyzed by researchers. All constructs showed acceptable to excellent internal reliability.

Correlation Analysis

As we can see in Table 10, Pearson correlation analysis showed moderate to strong positive relationships between the key constructs.

Table 10. Correlation Matrix

Variable	FSS	ASC	CFA	LCSL
FSS	1	.42**	.51**	.41**
ASC	.42**	1	.45**	.43**
CFA	.51**	.45**	1	.49**
LCSL	.41**	.43**	.49**	1

Note: Data collected and analyzed by researchers.
 Note: $p < .001$ for all correlations.
 Highest correlation between Future Aspirations and Career and Financial Support Satisfaction ($r = .51, p < .001$), which implies a strong association between career objectives and future aspirations and satisfaction with financial support.

Item-Level Response Analysis

To provide a concise yet comprehensive summary of how students responded to each survey item, all individual items of the four major constructs were condensed in Table 11 below.

Table 11. Full Summary Table of Item-Level Frequencies

Item Code	Item Statement (Shortened)	Strongly Disagree (%)	Disagree (%)	Neutral (%)	Agree (%)	Strongly Agree (%)
FSS1	Reduces financial stress	1.7%	24.9%	31.5%	27.0%	14.9%
FSS2	Enables study focus	7.1%	11.2%	29.5%	25.3%	27.0%
FSS3	Overall financial satisfaction	4.6%	20.3%	34.0%	28.6%	12.4%
FSS4	Supports academic participation	17.8%	19.5%	31.1%	16.2%	15.4%
CFA1	Positive career target influence	13.7%	28.2%	28.6%	19.1%	10.4%
CFA2	Increases employment chances	2.1%	4.6%	22.8%	36.9%	33.6%
ASC1	Clear and transparent information	5.4%	11.6%	14.1%	32.8%	36.1%
ASC2	Timely updates about scholarship	4.1%	6.6%	26.6%	33.6%	29.0%
ASC3	Concerns are taken seriously	7.1%	10.0%	31.5%	30.7%	20.7%
ASC4	Timely and reliable payments	7.1%	1.7%	17.0%	18.3%	56.0%
LCSL3	Affords nutrition and healthcare	4.6%	6.2%	30.3%	32.4%	26.6%
LCSL4	Covers important needs	5.0%	12.9%	37.3%	30.3%	14.5%

- Note: Data collected and analyzed by researchers.
1. Financial Support (FSS): Students were reasonably satisfied. Over 52% agreed financial assistance made it easy to focus (FSS2), but 31.6% agreed only that it made academic participation easy (FSS4). Strong neutrality on FSS1 and FSS3 reflects skepticism about sufficiency.
 2. Impact on Career (CFA): 70.5% agreed the scholarship improves career prospects (CFA2), though only 29.5% agreed it affected career planning (CFA1).
 3. Administrative Services (ASC): Very high satisfaction with clarity of information (69%) and payment promptness (74%). Responsiveness and timeliness of updates were still some what ambiguous.
 4. Living Conditions (LCSL): Less satisfactory. Only 44.8% reported basic needs were covered. Neutrality was high, reflecting persistent worry about healthcare, food, and price, especially in high-cost cities.

Additionally, structural challenges such as minimal monetary aid for undergraduates, residential mismatch, banking/law barriers to minors, and procedural delays in selected cities were found to exist through field observation. These are elaborated in the Discussion.

5. DISCUSSION

5.1. Comparison with Current Literature

These results are consistent with the principles of Push-Pull Theory, which states that international student mobility depends not only on attractive aspects in the destination country (push factors), but also on unfavorable aspects in the source country (pull factors). As part of the Turkish Scholarship Program (YTB), scholarships acted not only as a pull factor, but also served as a means of mitigating push factors in terms of easing financial restrictions to access higher education. Academic and institutional support, as well as positive interactions with the campus, were identified as pull factors at the university level. Administrative issues, such as procedure and accommodation inconsistency, might be regarded as push factors in the host country affecting

students' experience negatively. Such results can be compared to those described in previous literature, indicating the importance of scholarships and institutions in attracting and retaining international students (Altbach & Knight, 2007; Maringe & Ojo, 2017). For the students, studying in Turkey offered many advantages in terms of cultural familiarity but some real frustrations as well such as long delays in sorting things out and inconsistent housing arrangements. This is a common theme in the literature on international student mobility even when you've got a lot going for you, things can still go wrong if the system you're working in is slow or uneven (Montgomery, 2010). Moreover, Recent issues of the *Journal of International Students* further confirm that cultural adaptation challenges and systemic barriers continue to be central themes in international education research, particularly in non-Western host contexts (Journal of International Students, 2024). And then there's the whole question of how these scholarships impact students' careers Survey findings and field observations indicated that students perceived participation in the YTB program as beneficial for their career aspirations and long-term professional development, which is consistent with previous research on scholarship-driven mobility (Gauttam et al., 2024). Living conditions and social life played a part in all this too: students with supporting friends and who could adapt to the local culture did much better than those who had to deal with housing issues. What these results show is that overall YTB scholarships do change the balance of push and pull factors for these students, by taking some of the pressure off at home and making the country they are studying in a more attractive place to be. While integration challenges were not the dominant issue, we can still see that some push factors do exist in the host environment and there's definitely room for improvement regarding policy.

5.2. Alignment with Global Push–Pull Evidence

Recent international evidence shows how financial and institutional structures shape students' academic and post-graduation decisions in line with Push-Pull dynamics. In this sense, Peng and Dai (2025) found that the design of scholarships matters: recipients of Japan's non-compulsory service scholarships were more likely to return home when their home countries had lower income levels, so socioeconomic incentives are strong

pull factors while structural barriers abroad act as push factors. Complementing this, US-based research shows how solid support systems can buffer stress and enhance academic resilience among international students even during severe disruptions, such as the COVID-19 pandemic (Fass-Holmes, 2022). On the other hand, UK-based employability research shows how international students struggle due to limited access to work-integrated learning opportunities and professional development, which is a continuous push factor because of institutional and regulatory limitations (Fakunle & Pirrie, 2020). Overall, these studies suggest that the effectiveness of scholarships-and students' long-term academic and migration outcomes- depends on a balance of financial incentives, institutional support and career pathways.

5.3. Interpretive Insights

Additional analysis revealed that bachelor's students reported higher financial dissatisfaction, more likely due to less experience with budgeting and complete autonomy for the first time—findings consistent with previous research into undergraduate economic vulnerability (Robb, 2017).

Logistical and administrative concerns were especially relevant in newly assigned, smaller towns, where university and dorm staff often had minimal familiarity with international student policies. While there was a uniform scholarship system, application was extremely inconsistent across sites—highlighting the role of institutional readiness on student acclimation (Marginson, 2014).

Other challenges included banking restrictions on minors and instances of residence permit suspensions despite valid enrollment. These examples illustrated inter-agency coordination issues between YTB, immigration offices, and universities—in the way that emergency support arrangements such as Erasmus+ student units should be put in place (European Commission, 2022).

5.4. Contributions

The major contributions of the study include the provision of new knowledge on the effects of financial support, administrative issues, living situations, and career expectations on international student

experiences based on the data obtained from 241 Türkiye Scholarship (YTB) beneficiaries in 16 cities in Türkiye. The research helps to expand the use of Push–Pull Theory by revealing the role played by financial assistance in pulling students to their destination country while alleviating financial pressures in their home countries.

The findings of the study have implications for policy development since they reveal some of the challenges that students face as regards residence permits, banking issues (for underage students), inconsistent dormitory assignments, and different levels of institutional support in local institutions.

Above all, the study contributes to the body of knowledge on this topic through its contribution to the existing literature on the topic by providing valuable information for students who are interested in studying in Türkiye under the YTB program.

6.RECOMMENDATIONS

This study, based on qualitative and quantitative information, offers advice of practical value for maximizing the experience of the Türkiye Scholarships (YTB), institutional application, and future education and applicants.

- ❖ While YTB is assisting students professionally and educationally, there are imbalances between undergrads and in high-cost cities. A graduated funding system with stipend differentiation based on level of study and local cost of living is recommended. Domestic administrative responsiveness and dormitory assignment are also to be improved. Regional liaison offices and pre-arrival briefing, particularly for minors, would smooth out early-stage logistical issues.
- ❖ Students are urged to be proactive with administrative problems such as banking and residence permits. Peer support networks can be enhanced through strengthening resilience and information sharing. Active participation in institutional structures maximizes the likelihood of timely assistance and solutions.
- ❖ Future candidates should be sensitive to real expectations regarding financial

coverage and expect expected out-of-pocket expenses. Adequate research on assigned cities in terms of cost of living, accommodation, and study environment can conceivably go a long way towards satisfaction and adjustment.

- ❖ Future studies need to employ mixed-method strategies and pay attention to the application of longitudinal designs to assess long-term effects. Cross comparison of other scholarship schemes (e.g., Chevening, DAAD, Fulbright) can position YTB on the international scholarship scheme league table and derive best practices.
- ❖ Universities, student dormitories, and local organizations are also key to scholarship outcomes. Institutions must supply qualified support staff, particularly for minor-aged students, and organize localized orientation sessions in academic, legal, and daily affairs. Developing these infrastructures will further enhance YTB's impact and secure Türkiye as a global educational hub.

7.CONCLUSION

This study sought to examine the financial, educational, social, and career experiences of YTB-sponsored international students through a systematic mixed-methods design using validated survey instruments supplemented by field observations.

Findings supported that YTB is a key factor in minimizing economic barriers to education, improving academic concentration, and developing career ambitions in a diversified students' population comprising a myriad of nationalities. Timely payment of scholarships, financial assistance, and transparent administrative communication were indeed valued features of the program. These findings ratified the theoretical expectations established by Human Capital Theory and Financial Stress Theory, placing the scholarship as an effective driver for human development.

Nevertheless, the research also indicated areas where things must improve. Financial difficulty continues to be a source of worry for most students and, even more specifically, at the bachelor's level, which implies that

existing support arrangements do not sufficiently cater to differences in living costs and student maturity. Deficiencies adhere to the broader international findings on the challenges of operating international scholarship programs, as set out in the Push-Pull Theory of migration and comparative scholarship studies.

The integration of these findings underscored the need for a multi-faceted conceptualization of scholarship success, extending beyond financial payments, and including localized administrative capacity, institutional readiness, and student resilience. The suggestions here are offered to aid YTB administrators, current and future recipients of scholarships, collaborating institutions, and researchers in pursuing solutions towards optimizing the overall effectiveness and sustainability of international scholarship programs.

Covering scholarship financial and non-financial elements, Türkiye Scholarships cannot only meet their short-term goals but also support the image of Turkey as a leader in global academic mobility. The research reveals a basic truth: human capital investment is not simply investment in the sense of money alone it is investing in the structures, the systems, and the relationships that allow students to prosper both in and beyond the classroom.

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