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Staying, Leaving, or Seeking More: International Students' Postgraduation Settlement and Migration Decisions in South Korea

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ABSTRACT

Amid South Korea's demographic decline and push for global talent retention, this study examines the factors that drive international students to stay or migrate in search of opportunities elsewhere. This study unpacks the complex web of factors—academic satisfaction, social integration, career aspirations, financial support, and participation in the Korean Immigration and Integration Program (KIIP)—that shape post-graduation settlement intentions. Analyzing data from 286 students in Busan's private universities, the results show career awareness and financial security as powerful motivators. Ironically, social integration and KIIP participation wield little influence. Life satisfaction emerges as a mediator, revealing that staying isn't just about opportunity—it's about belonging.

Keywords: Academic Satisfaction, Career Awareness, Financial Support, International Students, Korean Immigration and Integration Program (KIIP), Postgraduation Settlement Intentions, Social Integration.

INTRODUCTION

South Korea has emerged as a key regional hub for higher education, hosting 176,475 international students in 2024—a steady rise from 166,892 in 2022 and 84,891 in 2014 (MOJ, 2024; KEDI, 2022). Government initiatives such as the

Study Korea 300K Project aim to attract 300,000 international students by 2027 as part of a broader response to demographic challenges, including a declining birth rate and an aging population (MOJ, 2019). Within this landscape, private universities—comprising 156 of the nation's 201 institutions (approximately 78%)—play an indispensable role. More flexibly than national universities do, these institutions often provide more inclusive environments and programmatic diversity tailored to the needs of international students, positioning them as central actors in South Korea's global education ambitions.

However, the rapid expansion of international student enrollment has not come without challenges for Korean higher education. Earlier studies noted that the push for quantitative growth in internationalization often overshadowed efforts to enhance educational quality or attract the most academically talented students (Byun, Jon, & Kim, 2013). Financial motivations have driven mainly this trend, with many private universities turning to international students as a solution to offset declining domestic enrollments due to demographic shifts (Jon et al., 2014). As a result, the pressure to meet enrollment targets raises concerns about whether this approach compromises academic standards and the quality of incoming students.

For less affluent private universities in particular, international students represent a financial lifeline amid shrinking domestic enrollments. With limited government subsidies and constrained access to financial support, private institutions remain heavily dependent on tuition revenue to sustain operations. This dependency has reshaped admissions strategies, often resulting in less competitive entry requirements for international students than for national universities. While this approach has opened opportunities for a more diverse group of students, it also highlights the delicate balance these institutions must maintain between financial sustainability, academic satisfaction, academic integrity, and talent incubation. With respect to talent retention, for example, South Korea faces persistent challenges, with only 20.8% of international doctoral graduates staying in the country for employment (Song & Kim, 2015).

As part of the package of inviting international students these universities might also lack preparedness in integrating these foreign students into a culturally homogeneous Korean society. Within the experience of international students, high cultural distance often leads to parallel lives for international and domestic students, reducing bonding opportunities (Kim & Feyissa, 2022). International students' connectedness to the host society through the frequency of contact, number of friends, social support, and general belongingness indicate that the cultural distance between a student's heritage culture and the destination culture can significantly impact their social connectedness and psychological outcomes, such as life satisfaction (Razgulin et al., 2023; Bethel et al., 2020).

South Korea's immigration framework—marked by a lack of dedicated pathways to permanent residency and a complex visa system (Chung, 2022)—adds the challenges faced by international students in private universities. Driven largely by financial pressures, many private institutions prioritize enrollment while offering limited support for postgraduate career development or cultural integration. This gap is concerning, especially given Korea's pressing

need to retain global talent amid demographic decline and economic restructuring (De Haas et al., 2019). Although national measures such as job fairs and post-study visa options exist (MOJ, 2019; Paik, 2015), their impact remains limited without sustained institutional support. This misalignment between state policy and university practices warrants closer examination of how structural and programmatic factors shape international students' postgraduate decisions.

To address this gap, the current study focuses on individual- and program-level variables that may influence settlement intentions, particularly in the context of private universities. Specifically, it examines academic satisfaction, social integration, financial support, life satisfaction, and participation in the Korean Immigration and Integration Program (KIIP). These variables are considered both direct influences and interactions: life satisfaction is assessed as a mediator between social integration and settlement intentions, whereas financial support and KIIP participation are explored as moderators.

By focusing on private universities—where most international students in Korea are enrolled due to accessible admission and perceived support—this study offers a critical lens on how institutional environments shape cultural adjustment and long-term integration. In doing so, it contributes to a more nuanced understanding of student migration beyond enrollment figures, highlighting the institutional responsibilities tied to fostering global talent retention.

LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

Academic Satisfaction and Settlement Intentions

While South Korea's higher education system has expanded, little is known about how private universities shape academic satisfaction and, in turn, settlement plans. Vanchinkhuu and Shin (2023) highlighted the importance of academic satisfaction for students in the Global Korea Scholarship Program but did not examine its connection to settlement intentions or private institutions. Similarly, Jung and Lee (2016) emphasized how institutional prestige affects job outcomes without linking academic satisfaction directly to migration choices.

Academic satisfaction reflects how well students' expectations are met through teaching quality, coursework, and resources. It plays a critical role in shaping students' perceptions of the host country and their intentions to remain postgraduate (Wilkins & Balakrishnan, 2013). Satisfaction with teaching and learning experiences influences both overall student engagement and the likelihood of remaining in the host country (Wilkins & Huisman, 2012). Trice and Yoo (2007) also reported that academic preparation and institutional support promote long-term planning among students. Additionally, academic services such as advising and research access foster belonging (Baruch et al., 2007), and evolving students demand personalized and career-oriented learning (Marginson, 2018). However, these insights come mostly from Western contexts, and there remains limited empirical attention to how academic

satisfaction affects settlement intentions in non-Western settings such as South Korea.

H[1]: Higher academic satisfaction is positively associated with international students' postgraduate settlement intentions.

Social Integration/Adjustment and Settlement Intentions

Social integration includes the quality of interpersonal relationships, cultural adaptation, and involvement in community life. It enhances students' sense of belonging, reduces acculturative stress, and facilitates long-term engagement in the host country (Ward et al., 2001). Baruch et al. (2007) reported that students with strong networks view their host society more positively and are more likely to stay. Trice and Yoo (2007) likewise emphasized the role of peer engagement and campus involvement.

In South Korea, integration is complicated by cultural homogeneity. Students from culturally distant regions often struggle to navigate linguistic and cultural barriers, reducing their sense of inclusion (Kim & Feyissa, 2022). Lee and Ciftci (2014) and Alkhaldi and Bista (2025) underscore that sociocultural adjustment fosters belonging, whereas Abdulazeez et al. (2025) point to institutional support as a key facilitator of emotional well-being. These findings suggest that successful integration can strengthen settlement intentions.

H[2]: Greater social integration is positively associated with international students' postgraduate settlement intentions.

Career Awareness and Aspirations

Career awareness refers to students' understanding of job markets, required competencies, and potential opportunities. Aspirations reflect personal and professional goals influenced by both internal and external factors (Arthur & Flynn, 2011). These are especially relevant for international students assessing the viability of settling in their host country. Visa policies, labor market accessibility, and cultural fit heavily shape such decisions (Li & Lowe, 2016).

Studies show that students are more likely to remain postgraduate if they see clear career paths (Arthur & Flynn, 2011; Nguyen & Sharma, 2024). Universities contribute through internships, career counseling, and employment services. However, in South Korea, language barriers and cultural hiring preferences restrict opportunities for foreign students (Gutema et al., 2024). Marginson et al. (2010) emphasize the importance of aligning labor market access with global talent retention, particularly in emerging economies. This dynamic remains understudied within the private university sector.

H[3]: Increased career awareness and aspirations are positively associated with international students' postgraduate settlement intentions.

Financial Support: Impacts and Moderating Effects on Settlement Intentions

Financial support is foundational to students' academic and personal well-being. It includes scholarships, family assistance, and income from part-time work. San and Guo (2022) reported that financial stability fosters adaptation and performance, whereas Dev et al. (2023) linked financial strain to poor academic and social outcomes. Filippou and Jokila (2024) associated such stress with dropout risk.

While stable financial support can enhance academic and social engagement, its impact may continue. It could moderate the relationship between academic or social factors and settlement decisions—amplifying the effect when students are financially secure (San & Guo, 2022). Those with scholarships might be more inclined to stay, whereas those working part-time may face competing demands.

H_4: Greater financial support is positively associated with international students' postgraduate settlement intentions.
H_7: Financial support moderates the relationship between academic satisfaction and postgraduate settlement intentions.
H_8: Financial support moderates the relationship between social integration and postgraduate settlement intentions.

KIIP Participation: Direct effects and moderating effects on postgraduation settlement intentions

The Korea Immigration and Integration Program (KIIP) offers training in language, culture, and civic life to facilitate long-term integration (Lim, 2021). It also awards points toward permanent residency (Choi & Han, 2012). Studies show that KIIP improves cultural adaptability and enhances life satisfaction, although its impact on employment and social capital remains ambiguous (Hwang, 2024).

Nevertheless, KIIP could amplify the positive influence of social integration and career awareness by increasing students' confidence, employability, and sense of belonging. Choi and Han (2012) noted that participants often see it as preparation for permanent life in Korea. Thus, KIIP may shape not only adjustment but also aspirations.

H_5: KIIP participation is positively associated with international students' postgraduate settlement intentions.
H_9: KIIP participation moderates the relationship between social integration and postgraduate settlement intentions such that the association is stronger for participants.
H_{11}: KIIP participation moderates the relationship between career awareness and settlement intentions, strengthening the association for those who participate.

Life Satisfaction as a Mediator

Life satisfaction is defined as an individual's subjective evaluation of their overall quality of life on the basis of their personal standards and criteria (Diener et al., 1985). For international students, life satisfaction serves as a vital indicator of their adjustment and well-being in a foreign environment. Theoretical frameworks, such as the social identity model of identity change (SIMIC), highlight how social integration and the maintenance of identity continuity can protect against the adverse effects of life transitions, including those experienced by international students (Cruwys et al., 2021). Life satisfaction is shaped by various factors, including social connections, perceived discrimination, orientation to mainstream culture, and sense of belonging (Sam, 2001; Richard & Kwan-Soo, 2022).

For international students, a strong sense of belonging is essential for fostering life satisfaction. As Richard and Kwan-Soo (2022) demonstrated, determinants such as recognition, quality of education, and effective integration into the local culture significantly enhance students' sense of belonging, positively impacting their life satisfaction. Furthermore, the role of social integration is pivotal; it not only enhances life satisfaction but also influences students' long-term settlement intentions by fostering positive emotional and social experiences (Jamaludin et al., 2018).

Empirical studies provide compelling evidence of the mediating role of life satisfaction between social integration and settlement intentions. For example, Sam (2001) reported that factors such as the number of friendships, financial satisfaction, and access to pre-arrival information significantly impact the life satisfaction of international students. Interestingly, perceived discrimination negatively influences life satisfaction, underscoring the importance of supportive environments for fostering positive experiences.

Cruwys et al. (2021) reported that social identity continuity during life transitions plays a protective role in academic performance, retention, and life satisfaction. This finding aligns with that of Jamaludin et al. (2018), who reported that orientation to the host culture and positive cross-cultural adjustments lead to greater life satisfaction and destination loyalty. These studies suggest that life satisfaction acts as a bridge, connecting the emotional and practical aspects of social integration with long-term settlement decisions.

In working with international students in South Korea, Richard and Kwan-Soo (2022) emphasized that a sense of belonging mediates life satisfaction. Recognition, understanding of the local language, and quality of public services all foster a stronger sense of belonging, thereby enhancing life satisfaction and, ultimately, settlement intentions.

H6: Life satisfaction will mediate the relationship between social integration and postgraduate settlement intentions among international students.

Research model

For better visualization of the hypothesis development, Figure 1 shows the hypotheses proposed in this study and a schematic diagram of the research model.
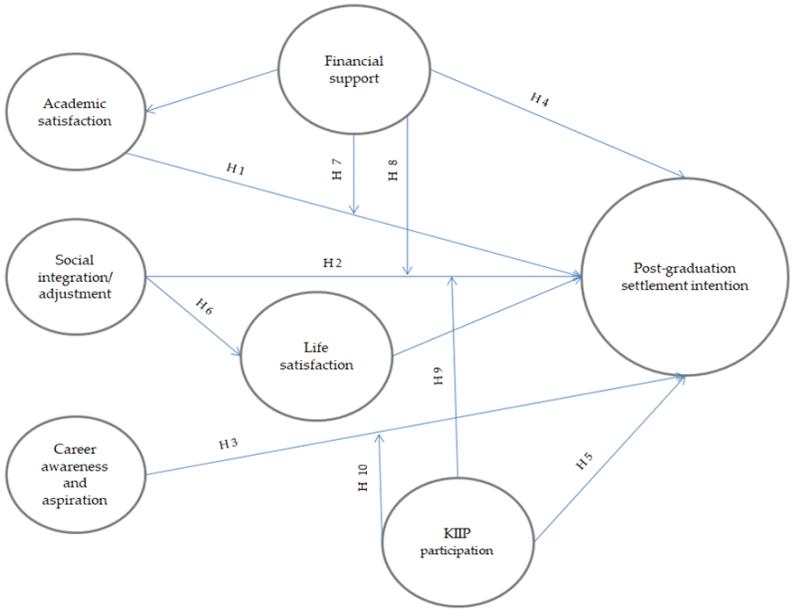
Figure 1. Research model

METHOD

Data collection

This study adopted a quantitative, cross-sectional survey design and was conducted between September and December 2024. The target population was international students enrolled in private universities in Busan, South Korea. Busan was selected for both its research accessibility—given the investigators' institutional affiliations—and its diverse international student population, particularly in cost-conscious private institutions.

A convenience sampling strategy was used to disseminate the survey through university networks. Participation was voluntary, with informed consent secured after participants were briefed on the study's purpose, procedures, and rights. The data were stored securely in the principal investigator's institutional system, adhering to strict confidentiality standards. The study posed minimal risk and followed established ethical guidelines, so formal IRB approval was waived.

Variables and measurements

All the variables were grounded in theoretical frameworks reviewed in the literature and adapted to the context of international students in South Korea. Cronbach's alpha was used to assess internal consistency for scale-based constructs.

Postgraduation settlement intentions were measured via a 5-item Likert scale reflecting students' intent to remain in South Korea after graduation. The scale showed strong internal reliability ($\alpha = 0.816$).

Academic satisfaction was assessed with six items covering teaching quality, institutional resources, and overall academic experience ($\alpha = 0.80$).

Social integration included five items examining students' social connections, sense of belonging, and cultural adjustment ($\alpha = 0.71$).

Career awareness and aspirations consisted of seven items evaluating awareness of job opportunities, goal alignment, and perceptions of employability in Korea ($\alpha = 0.78$).

Life satisfaction was measured via four items adapted from the Satisfaction with Life Scale (Diener et al., 1985), reflecting overall well-being ($\alpha = 0.75$).

Financial support was captured through a checklist of six possible sources: educational loans, family support, government scholarships, part-time work, personal savings, and private scholarships. A cumulative score (0–6) was computed for each student and grouped into low (0–1), moderate (2–3), and high (4+) categories.

KIIP participation was treated as a binary variable (1 = participated, 0 = did not), with additional items used to gauge perceived benefits and relevance.

Finally, demographic data, including sex, age (group), nationality, length of stay in Korea, and self-rated Korean language proficiency (5-point scale), were collected.

Statistical analysis

All analyses were conducted via SPSS (version 28.0; IBM Corp., Armonk, NY, USA). The process followed three main steps: descriptive analysis, measurement validation, and hypothesis testing.

Descriptive statistics summarizing demographic and key study variables—means and standard deviations—were used for continuous variables, and frequencies and percentages were used for categorical variables.

To validate the constructs, exploratory factor analysis (EFA) with principal component analysis and varimax rotation was conducted. Items with factor loadings less than 0.50 were reviewed for removal, and internal consistency was confirmed with Cronbach's alpha ($\alpha \geq 0.70$ considered acceptable).

For hypothesis testing, multiple regression analyses were used to assess the direct effects of predictor variables on postgraduation settlement intentions. Mediation was tested via the PROCESS Macro Model 4 (Hayes, 2017) to evaluate the indirect role of life satisfaction in the link between social integration and settlement intentions. Moderation was tested via Model 1 of the

same macro to examine whether financial support and KIIP participation moderated effects related to academic satisfaction, career awareness, and social integration.

Bootstrapping with 5000 resamples generated 95% bias-corrected confidence intervals for mediation and moderation effects, with significance set at $p < .05$. Hierarchical regression further assessed the incremental impact of predictors through changes in R^2.

Key sociodemographic variables (age, nationality, duration of stay, and Korean proficiency) were controlled for in all the models. Assumptions of normality, homoscedasticity, and multicollinearity (via VIF) were checked to ensure model validity.

RESULTS

Participants

As summarized in Table 1, the sample comprises 286 international students, with strong representation from Nepal (45.1%) and Bangladesh (20.3%). This pattern likely reflects both convenience sampling and the high enrollment of students from these countries at Korean universities. While other nationalities such as Vietnam, Indonesia, Uzbekistan, and Myanmar are present, they appear in smaller proportions, alongside a diverse "Others" category representing Africa, Latin America, and Europe. Participants from other categories include: Nigeria, Kenya, Ghana, Egypt, South Africa, Ethiopia, Canada, the United States, Brazil, Mexico, Argentina, Vietnam, Thailand, the Philippines, Malaysia, Germany, Greece, France, Italy, Spain, Kazakhstan, Kyrgyzstan (see Table 1).

Most students are between 22 and 25 years old (50%), suggesting that a population is largely in the early to middle stages of higher education. The gender distribution is balanced, with 52.4% male and 46.9% female respondents. The majority are undergraduates, particularly in their first (24.5%) and second (29.7%) years, whereas graduate students—mostly at the master's level—make up 22% of the sample.

Family support is the primary financial source for most (55.9%), although many students also rely on part-time jobs (37.1%) to meet living costs. Formal financial aid, such as government scholarships or loans, is rare. Most participants (57.3%) have lived in Korea for one to three years, whereas only a small portion (7.5%) have lived in Korea for over five years, indicating a mix of transitional and more settled student experiences.

Participation in the Korean Immigration and Integration Program (KIIP) is relatively low (23.4%), suggesting limited engagement with formal integration efforts—a point further explored in later analyses.

Table 1. Participant characteristics (N=286)

Item		Freq.	Percent
Nationality	Nepal	123	45.1
	Bangladesh	58	20.3
	Vietnam	7	2.4
	Sri lanka	6	4.6
	Indonesia	20	7
	Uzbekistan	16	5.6
	China	5	1.7
	Myanmar	9	3.1
	Others	28	9.8
Age	18-21	62	21.7
	22-25	143	50
	26-29	60	21
	30 and above	20	7
Gender	Male	150	52.4
	Female	134	46.9
Academic year	1st year	70	24.5
	2nd year	85	29.7
	3rd year	36	12.6
	4th year	28	9.8
	Graduate (Masters)	63	22
	Graduate (PhD)	4	1.4
Primary source of financial support	Educational loan/fund	3	1.0
	Family support	160	55.9
	Government scholarship (e.g., Global Korea Scholarship)	1	.3
	Part-time job	106	37.1
	Personal savings	10	3.5
	Private scholarship	6	2.1
Additional Financial Support	Educational loan/fund	7	2.4
	Educational loan/fund	7	2.4
	Family support	105	36.7
	Government scholarship	5	1.7
	None	40	14.0
	Part-time job	89	31.1
	Personal savings	27	9.4
	Private scholarship	9	3.1
Duration of stay in South Korea	Less than a year	61	21.3
	>1 year < 3 years	164	57.3
	>3 years <5 years	37	12.9
	>5 years <10 years	19	6.5
	More than 10 years	3	1
Participation in KIIP	Participated	67	23.4
	Not participated	219	76.6

Descriptive statistics of key variables

As summarized in Table 2, the students reported moderate levels of academic satisfaction (m = 3.31) and social integration (m = 3.02), with similar trends observed in career awareness (m = 2.99). These averages suggest that while many students adjust and think ahead, others may still be finding their position. Financial support levels were relatively consistent (m = 1.79, sd = 0.41), reflecting similar financial circumstances across the sample. Life satisfaction stood out as the highest-rated variable (m = 3.86), hinting at a general sense of well-being even amid academic and social uncertainties. Only a small number of students reported participating in KIIP (m = 0.23), confirming low engagement with the program. Settlement intentions (m = 3.43, sd = 0.88) leaned slightly toward staying in South Korea but revealed considerable variation across respondents.

Table 2. Descriptive Statistics of the Variables

Variables	Mean	Std. Deviation
Academic satisfaction	3.3055	.73544
Social integration/adjustment	3.0243	.71570
Career awareness/aspirations	2.9986	.72295
Financial support level	1.7852	.41140
Life satisfaction	3.8596	.75464
KIIP participation	.2343	.42428
Post migration settlement intention	3.4306	.87864

Hypothesis Testing: Direct Effects

Multiple regression was used to assess the direct influence of academic satisfaction, social integration, career awareness, financial support, and KIIP participation on postgraduate settlement intentions. The model was statistically significant, $F(5, 278) = 21.574$, $p < .001$, explaining 28% of the variance ($R^2 = .280$; adjusted $R^2 = .267$).

As summarized in Table 3, academic satisfaction (H1), career awareness (H3), and financial support (H4) significantly predict settlement intentions. In contrast, social integration (H2) and KIIP participation (H5) were not significant predictors, suggesting that these factors alone may not strongly influence students' decisions to stay.

Hypothesis Testing: Mediation Analysis

To test H6, a mediation analysis was conducted via PROCESS Model 4. Social integration had a significant positive effect on life satisfaction (B = 0.436, $p < .001$), and both social integration and life satisfaction significantly predicted settlement intentions. The indirect effect of social integration on settlement intentions via life satisfaction was also significant (effect = 0.2040; 95% CI

Table 3. Hypothesis Testing: Direct, Mediation, and Moderation Effects

		Predictor Variable	B	SE	t value	p value	Result
Direct effect	H1	Academic Satisfaction → Postgraduation Settlement Intentions	0.239	0.074	3.850	< 0.001***	Supported
	H2	Social Integration/adjustment → Postgraduation Settlement Intentions	0.098	0.085	1.417	0.158	Not Supported
	H3	Career Awareness/aspiration → Postgraduation Settlement Intentions	0.273	0.87	3.824	< 0.001***	Supported
	H4	Financial Support → Postgraduation Settlement Intentions	0.116	0.109	2.265	0.024*	Supported
	H5	KIIP Participation → Postgraduation Settlement Intentions	-0.033	0.107	-0.641	0.522	Not Supported
Mediation	H6	Social Integration → Settlement Intentions (Direct Effect)	0.272	0.068	3.980	<0.001*	Supported
		Social Integration → Life Satisfaction	0.436	0.058	7.582	<0.001*	Supported
		Life Satisfaction → Settlement Intentions	0.467	0.064	7.263	<0.001*	Supported
		Indirect Effect (Social Integration → Life Satisfaction → Settlement Intentions)	0.2040	0.0360	—	—	Supported
Moderation	H7	Academic Satisfaction	1.216	0.309	3.929	<0.001*	Supported
		Financial Support	1.473	0.555	2.654	0.008	
		Financial support moderates the relationship between academic satisfaction and postgraduation settlement intentions	-0.384	0.166	-2.312	0.021	
	H8	Social Integration	0.525	0.291	1.807	0.072	Not Supported
		Financial Support	0.322	0.496	0.648	0.517	
		Social Integration × Financial Support (Interaction)	-0.025	0.159	-0.159	0.874	
	H9	Social Integration	0.4782	0.0778	6.1451	<0.001*	Not Supported
		KIIP Participation	-0.0586	0.5003	-0.117	0.9069	
		KIIP participation moderates the relationship between social integration and postgraduation settlement intentions.	0.0085	0.1570	0.0538	0.9571	
	H10	Career Awareness	0.5487	0.0748	7.3394	<0.001*	Not

KIIP Participation	-0.2653	0.4896	-0.5419	0.5883	Supported
KIIP participation moderates the relationship between career awareness and postgraduation settlement intentions.	0.0514	0.1522	0.3376	0.7359	

Note: *p < .05, **p < .01, ***p < .001

[0.1353, 0.2791]), confirming that life satisfaction is a mediator in this relationship.

Hypothesis Testing: Moderating Effects of Financial Support

PROCESS Model 1 was used to assess the moderating role of financial support in two relationships: academic satisfaction (H7) and social integration (H8) with settlement intentions. The results supported H7: financial support significantly moderated the link between academic satisfaction and settlement intentions (B = -0.384, p = .021). However, H8 was not supported, as the interaction between social integration and financial support was nonsignificant.

Hypothesis testing: moderating effects of KIIP participation

To test h9 and h10, moderation analysis was again conducted via process Model 1. Neither the interaction—KIIP × social integration nor KIIP × career awareness—was significant, indicating that KIIP participation does not moderate the impact of these variables on settlement intentions. While social integration and career awareness independently predicted the intention to stay, the KIIP did not significantly shape or strengthen these relationships.

DISCUSSION

Taken together, the findings reveal how academic satisfaction, social integration, career awareness, financial support, and KIIP participation interact to shape international students' settlement intentions in South Korea. Some factors have direct influence, whereas others act indirectly or conditionally, highlighting the layered nature of migration choices. These results contribute to the broader discourse on international student retention, supporting migration theories while also revealing critical shortcomings in South Korea's current policy and institutional support for foreign graduates.

Social Integration as an Indirect Driver of Settlement Intentions

The findings suggest that social integration alone does not significantly influence students' settlement intentions unless it is accompanied by greater life

satisfaction. This contradicts the common assumption that a strong social network directly encourages long-term migration. Instead, the effect of social integration operates indirectly through life satisfaction, reinforcing arguments that psychosocial well-being is a stronger determinant of migration decisions than mere social belonging is (Bidzan et al., 2022; Ng et al., 2017). This is consistent with Integrative Communication Theory, which posits that successful cultural adaptation requires both communication competence and social acceptance (Kim, 2001). However, social integration alone does not necessarily lead to settlement if students do not perceive a sustainable long-term future in the host country.

Cross-national comparisons provide additional insights. In Canada and Australia, where integration programs are actively linked to employment and visa pathways, international students experience higher retention rates (Marginson et al., 2010). In contrast, South Korea's integration efforts, including KIIP, focus primarily on cultural and linguistic education rather than career-building opportunities. This may explain why social integration fails to independently predict settlement intentions in this study. Without a clear link between integration and employability, international students may still view their time in South Korea as temporary, despite feeling socially embedded. This aligns with research showing that South Korea's multitiered visa system structures migrant integration in a way that discourages long-term residency, as international students must navigate complex and restrictive legal pathways to secure employment or permanent residence (Chung, 2022; Kim, 2018; Yoon et al., 2020).

Career Awareness as the Strongest Driver of Settlement

Among the independent variables tested, career awareness and aspirations emerged as the most robust predictors of settlement intentions. This finding reinforces human capital migration theories, which argue that students are more likely to stay in countries where they see strong career prospects (Becker, 1964). However, in contrast to simplistic economic models, this study aligns with contemporary research showing that economic considerations alone are not enough to encourage long-term settlement (Rabbani & Kim, 2020).

One critical barrier facing international students in South Korea is the uncertainty surrounding work visa policies. Unlike Germany or Canada, which provide structured poststudy work opportunities, South Korea's visa system remains highly restrictive, offering few incentives for international graduates to transition into long-term employment (Chung, 2022). This creates a paradox: while career awareness is a strong predictor of settlement intentions, the lack of institutional and legal support for foreign graduates may prevent this intent from materializing. Policy adjustments, such as poststudy work visas or employer-driven recruitment programs, could help translate these aspirations into actual labor market integration.

This gap in retention strategies is evident in prior research, which indicates that many international students in South Korea express an initial desire to

establish their professional careers in the country, yet a substantial proportion ultimately choose to return home or migrate to third countries (Istad et al., 2021; Rabbani & Kim, 2020). Without structural policy changes, South Korea may continue to lose skilled international graduates to competing destinations that offer clearer and more accessible work pathways.

The Limited Role of KIIP in Settlement Decisions

Contrary to expectations, KIIP participation did not significantly influence postgraduate settlement intentions, either directly or as a moderator. This finding raises important questions about the program's relevance to international students, who may view KIIP as a cultural and linguistic adjustment tool rather than a pathway to long-term professional integration. Prior research on South Korea's migration policies highlights the rigid and exclusionary nature of its visa framework, which discourages students from envisioning a permanent future in the country (Yoon, Song, & Bae, 2020).

The German "Welcome Culture" model offers a useful contrast. Unlike KIIP, Germany's integration programs include job placements and work permits, ensuring that cultural education is directly tied to economic mobility (Auer & Ruedin, 2019). The absence of such mechanisms in South Korea suggests that KIIP alone is insufficient to shape settlement outcomes, reinforcing the need for a more comprehensive approach that combines language training, professional development, and legal pathways for long-term residence. Similar criticisms have been raised about South Korea's broader immigration framework, where regulation is prioritized over integration, resulting in foreign students being managed rather than actively engaged as potential long-term residents (Chung, 2022).

Financial Support as a Double-Edged Sword

Financial support emerged as both a direct predictor of settlement intentions and a moderator in the relationship between academic satisfaction and settlement choices. However, its moderating role suggests an unexpected pattern—higher financial support weakens the influence of academic satisfaction on settlement decisions. This contradicts the traditional assumption that financial stability leads to higher retention rates and instead suggests that financially well-off students have greater mobility options beyond South Korea.

This aligns with findings from Japan and Singapore, where research shows that financially stable students are more likely to explore multiple migration destinations, rather than commit to a single country (Shen, 2021). In other words, rather than anchoring students to South Korea, financial independence may enable them to seek better opportunities elsewhere. This challenges traditional human capital migration models, which assume that economic security translates into long-term settlement (Becker, 1964).

A more effective approach could involve tying financial aid to long-term employment commitments. For example, some Western countries offer tuition

reimbursement programs for international graduates who remain and work in the host country for a set period. Adapting similar policies in South Korea could incentivize talent retention while ensuring that financial support leads to actual labor market integration.

Theoretical and Policy Implications

This study contributes to migration research by demonstrating that settlement decisions are shaped by a combination of economic, social, and psychological factors rather than a single determinant. It also challenges conventional wisdom that social integration alone leads to retention, instead showing that career awareness and life satisfaction play more decisive roles. These findings reinforce cultural fusion theory (Croucher & Kramer, 2017) and cultural schema theory (Nishida, 1999), which emphasize the interactive nature of adaptation processes and the role of evolving identity structures in shaping migration decisions.

From a policy perspective, South Korea stands to gain significantly from adopting a more structured and employment-oriented approach to international student retention, drawing insights from countries with higher postgraduate settlement rates, such as Canada, Germany, and Australia. A key area for improvement lies in KIIP, which, despite its role in language acquisition and cultural education, lacks a strong connection to career development and labor market integration. To enhance its effectiveness, KIIP could be restructured into a program that extends beyond cultural adaptation, incorporating job placement services, industry mentorships, and streamlined work visa pathways. Ensuring that the successful completion of KIIP grants international students tangible career advantages, such as preferential access to long-term work visas, would increase its relevance and encourage participation among those intending to stay.

In addition to visa reforms, financial incentives could play a pivotal role in talent retention. Instead of treating financial aid as a means of immediate academic support, South Korea could introduce postgraduation financial benefits tied to long-term residency commitments, such as tuition reimbursement programs in Australia and Canada. By addressing these structural gaps, South Korea can shift its international student policies from a temporary residence model to a long-term talent retention strategy, ensuring that highly educated foreign graduates become an integral part of the country's workforce and society.

Future Research and Conclusion

This study adds to the growing conversation around international student mobility by showing how multilayered postgraduate settlement decisions can be. However, it also reminds us that there's still more we don't fully understand. One next step is to examine how students' intentions evolve into actual decisions—whether they stay, leave, or move on to a third country. Longitudinal

research could offer a clearer picture of what happens after graduation and what factors truly tip the balance.

It would also be valuable to explore the institutional differences between public and private universities, especially considering that most international students are concentrated in the latter. Equally important are the personal and cultural contexts often overlooked—gender, family pressure, or a sense of obligation to return home. These softer, less visible forces may be just as decisive as visa policies or job opportunities.

This study focused on one city, one segment of universities, and one point in time. However, students' lives and migration decisions do not stand still. Future research would benefit from including voices across regions and institutions, and even across borders, to understand how South Korea compares to other destinations in retaining global talent.

In closing, what we found reaffirmed a simple yet often forgotten truth: staying somewhere is rarely just about opportunity—it's about feeling like you belong. While South Korea has made strides in attracting international students, retaining them will require more than just classroom experiences. Stronger links between education and employment, more inclusive integration efforts, and smarter use of financial support can all make a difference. Suppose South Korea hopes to turn its international graduates into long-term contributors. In that case, it must go beyond temporary solutions and begin investing in meaningful pathways for them to call this place home.

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