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CULTURAL AND EDUCATIONAL INFLUENCES ON ENTREPRENEURIAL ATTITUDES: A COMPARATIVE STUDY OF FRANCE AND CROATIA

Original scientific paper

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Abstract

This study examines the influence of cultural and educational factors on attitudes toward entrepreneurship in France and Croatia, two countries with distinct historical, cultural, and educational backgrounds. Utilizing a mixed-methods approach, the research combines qualitative insights with quantitative data to analyze how these factors shape entrepreneurial perceptions and intentions. Key findings reveal that cultural norms significantly affect entrepreneurial attitudes, with French culture being more supportive of innovation and risk-taking compared to Croatia, where entrepreneurship is often seen as a necessity rather than an opportunity. Education also plays a crucial role; while formal education is more valued in France, informal education is emphasized in both countries, particularly in Croatia. Common challenges include bureaucratic barriers, limited access to financing, and inadequate government support, although these issues are viewed as more severe in Croatia. The study highlights the need for tailored strategies that address cultural and educational disparities to nurture entrepreneurial ecosystems. Finally, these findings contribute to the understanding of cross-cultural differences in entrepreneurship and provide actionable insights for policymakers seeking to boost entrepreneurial development.

Keywords: attitudes toward entrepreneurship, culture, education

1. INTRODUCTION

Entrepreneurship is a vital catalyst for economic growth, innovation, and job creation (Wright & Stigliani, 2013). As a result, many governments around the globe have made the promotion of entrepreneurship and the enhancement of entrepreneurial infrastructure key strategic priorities.

Entrepreneurship development is influenced by the institutional context (Boettke & Coyne, 2009; Smallbone & Welter, 2011; Shane et al., 2003) and economic factors (Castaño et al., 2015). Furthermore, it is shaped by how entrepreneurship is perceived within a country (Crecente-Romero et al., 2016; Linán, 2008).

Entrepreneurship is a global phenomenon that varies in evolution and perception across different regions (Coulibaly et al., 2018). While some nations boast robust support systems for entrepreneurship and innovation, others struggle with issues such as excessive bureaucracy, corruption, and limited access to finance. Culture significantly influences the way entrepreneurship is perceived (Hayton et al., 2002; Spencer & Gómez, 2002; Stenholm et al., 2013), with some cultures being more conducive to entrepreneurship than others (Hechavarria & Reynolds, 2009). Education also plays a crucial role in shaping attitudes towards entrepreneurship, affecting how entrepreneurial activities and their societal contributions are viewed (Oosterbeek et al., 2010; Raposo & Paco, 2011). Generally, higher levels of education correlate with a greater propensity for starting new businesses, as education fosters innovative thinking, problem-solving skills, and a readiness to take risks (Ilhan Ertuna & Gurel, 2011).

Positive attitudes toward entrepreneurship encourage individuals to pursue it as a career, resulting in innovative ideas and business models that benefit the economy and society (Ju et al., 2006; Kearney et al., 2008). In contrast, negative attitudes may discourage individuals from pursuing entrepreneurship, thus limiting the creation of new ventures (Henderson & Robertson, 2000).

In France, the culture is defined by deeply rooted values such as social justice, fairness, and employment stability (Chaubet, 2010; Duran & Thoenig, 1996). These values can pose challenges to entrepreneurship development, as entrepreneurs are often seen as having less social responsibility while accumulating greater wealth. Conversely, France has a rich entrepreneurial tradition, especially in the food, tourism, and fashion industries, which can foster positive attitudes toward entrepreneurship (Cornuau & Dunezat, 2008).

Entrepreneurship development has been inconsistent in Croatia, particularly over the last century. Croatia's membership in the former socialist republic of Yugoslavia and the painful privatization processes that followed its independence left lasting scars on the entrepreneurial culture (Gregurek, 2001; Njavro, 1993). Entrepreneurship in Croatia is often seen as a solution to issues like unemployment and economic growth (Bejaković & Gotovac, 2003). Still, to make this remedy effective, many challenges must be overcome. In that regard, reforms are currently underway to eliminate barriers to entrepreneurship development, including administrative obstacles, the inefficiency of the judiciary, the inadequacy of educational content for building necessary competencies, and the underdevelopment of informal financing options (Alpeza et al., 2017).

Croatia and France are two European countries that are very different in cultural and educational terms. This study explores these differences and their implications regarding attitudes toward entrepreneurship.

2. RESEARCH BACKGROUND

Eagly and Chaiken (1993, p. 1) defined an attitude as a "psychological tendency that is expressed by evaluating a particular entity with some degree of favour or disfavour." Attitudes can be positive or negative and may easily change over time based on new experiences, information, and circumstances (Petty & Briñol, 2008). They can also be strong or weak (Krosnick & Petty, 1995), and the strength of attitudes reflects their stability and resilience to change.

There is a strong consensus regarding how attitudes toward entrepreneurship influence an individual's decision to become an entrepreneur (Guerrero et al., 2008). Attitudes play a significant role in entrepreneurship, influencing how entrepreneurs respond to various stimuli (Albarracín et al., 2005). They affect an entrepreneur's ability to identify opportunities and challenges, evaluate

risks, make decisions, and manage their business effectively (Atherton, 2004; Rauch & Frese, 2007; Tang et al., 2012).

Previous studies have recognized and empirically validated the importance of attitudes toward entrepreneurship in shaping individuals' entrepreneurial intentions (Autio et al., 1997; Franke & Lüthje, 2004; Krueger et al., 2000; Schwarz et al., 2009). Since the intent to start a new venture is the most significant predictor of future entrepreneurial behaviour stemming from these attitudes, it is not surprising that interest in examining entrepreneurship-related attitudes and their influencing factors is continually growing in the entrepreneurship literature.

Research avenues exploring the impact of individual and situational factors (e.g., personality traits and demographic variables) have proven ineffective, as these factors provide only limited explanatory power concerning a decision to start a new venture (Liñán & Santos, 2007). To that end, the attitude approach has been recognized as more suitable, and much of the entrepreneurship literature utilizes models described by theories of entrepreneurial event and planned behaviour to identify the relevant influential factors from the perspective of new venture creation (Liñán, 2004; Yildirim et al., 2016).

Some studies identify the academic setting as a driving force behind entrepreneurial activity (Franke & Lüthje, 2004), while earlier research has highlighted the importance of entrepreneurial education in developing an entrepreneurial mindset (De Jorge-Moreno et al., 2012). Nonetheless, the impact of entrepreneurial education on entrepreneurial behaviour is more complex than its role in encouraging an entrepreneurial spirit (Ozaralli & Rivenburgh 2016).

Societal factors, including cultural and social norms, are significant influences on entrepreneurial activities across various countries as evidenced in GEM reports. GEM's National Entrepreneurship Context Index (NECI) measures the 12 entrepreneurial environment conditions (EFCs) that make up the context in which entrepreneurial activity takes place in a country from entrepreneurial finance, government support to cultural norms. In the 2024 edition, Croatia scored 3.9 points on the NECI, ranking 48th out of 49 participating economies. This is a drop from the 2023 result (4.3) and reflects a poorer perception of support for entrepreneurship. In particular, Croatia received the lowest overall score for entrepreneurial education at school level and also scored very poorly in areas such as social and cultural norms, R&D transfer and government support programmes. The only relatively strong areas were physical infrastructure and internal market dynamics, which were considered sufficient. In contrast, France received a NECI score of 4.8 and ranked 22nd globally, and although this was a slight decrease from the previous year's score of 4.9, France still had a more favourable business environment compared to Croatia. France also faced challenges, particularly in entrepreneurial education at school level and in fostering a strong entrepreneurial culture, but it showed relative strength in areas such as infrastructure, post-school education and market dynamism. Overall, the NECI highlights that Croatia is one of the least conducive environments for entrepreneurship among the GEM countries, while France, although not without its problems, has a more favourable institutional environment. Interestingly, both countries struggle with entrepreneurship education in schools (GEM, 2025). Additionally, favourable cultural attitudes toward entrepreneurship greatly impact entrepreneurial intent (Guerrero et al., 2008). Furthermore, evidence shows that cultural context influences the way education shapes attitudes toward new venture creation (Lee et al., 2005). The findings suggest that each country should offer customized entrepreneurship education that takes into account its distinctive cultural contexts. Finally, both education and culture play crucial roles in shaping attitudes toward entrepreneurship. Understanding the interplay between these factors is essential for developing effective entrepreneurship education and policies tailored to specific cultural contexts.

A comparison between France and Croatia in the 2023 Global Entrepreneurship Monitor (GEM) reports reveals distinct patterns in how these two countries support and perceive entrepreneurship from a cultural standpoint. In France, the cultural and social norms conducive to entrepreneurship are rated relatively low compared to peer economies. France ranks 14th out of 16

of the wealthiest economies in this category. While a majority (65%) of French respondents view entrepreneurship as a desirable career choice, this figure is declining (from 69% in 2021). Only 52% believe entrepreneurs enjoy elevated social status—the lowest in Group A of the richest countries, where the average is around 80%. However, the media valorisation of entrepreneurship remains strong at 75%, slightly above the G7 average. The data suggest that while French society acknowledges entrepreneurship in the media, broader societal admiration and support, particularly in terms of status and desirability, are fading. Experts also rate cultural and social norms poorly, with France scoring 4.4 out of 10 on this NECI indicator (Lasch et al., 2024; GEM France). Croatia, by contrast, displays high entrepreneurial optimism among its population. In 2022, 63% of Croatians believed entrepreneurship is a good career choice—close to France’s level—but only a small portion believe entrepreneurs enjoy high social status, placing Croatia last among EU countries. Media attention to entrepreneurship is also around the EU average, although significantly lower than in Slovenia, indicating regional differences in how entrepreneurial success is celebrated. Despite low status recognition, Croatia demonstrates one of the highest intentions to start a business in the EU, supported by high self-confidence in personal entrepreneurial capabilities (over 73%) and strong perceived opportunity in the environment. However, this optimism may stem more from necessity-driven entrepreneurship due to limited employment alternatives rather than a deeply embedded entrepreneurial culture (Singer, Šarlija, Pfeifer, & Oberman Peterka, 2023).

While both France and Croatia face challenges in cultivating a strong entrepreneurial culture, their contexts differ. France exhibits declining societal enthusiasm for entrepreneurship, despite a sophisticated support infrastructure and visible media presence. In contrast, Croatia shows high individual optimism and intent, but lacks societal admiration and recognition of entrepreneurs, along with weak institutional support. These findings suggest that France needs to rejuvenate its cultural narrative around entrepreneurship, particularly at the grassroots (school) level, while Croatia must elevate the societal prestige of entrepreneurs and enhance long-term support structures to transform optimism into sustainable enterprise.

3. METHODOLOGY AND RESULTS

This study utilises a mixed methods research approach that integrates both qualitative and quantitative methods to investigate how cultural and educational factors influence attitudes towards entrepreneurship in France and Croatia. This approach increases the depth and breadth of the research by allowing for an in-depth examination of entrepreneurial perceptions while providing generalisable findings from a larger population sample (Creswell & Plano Clark, 2017).

The qualitative phase of the study was exploratory in nature and served to refine the research questions and gain a deeper understanding of the experiences associated with entrepreneurship in different cultural settings. Pilot studies serve as preliminary investigations that allow researchers to test feasibility, refine research instruments, and identify potential methodological challenges before conducting a full-scale study (Bryman, 2004; Saunders, Lewis, & Thornhill, 2007). To better understand the role of culture and education in shaping attitudes towards entrepreneurship, two pilot studies were conducted:

- 1) Entrepreneur case study (France) – An in-depth, semi-structured interview was conducted with a young French entrepreneur who started an online fishing equipment company in Bordeaux in 2021. The one-hour interview, conducted in French, aimed to explore first-hand experiences, barriers, and opportunities within the French entrepreneurial ecosystem.
- 2) A second set of semi-structured interviews was conducted with 12 participants from France and Croatia to compare their perspectives on entrepreneurship. Participants were selected using the snowball principle (Saunders et al., 2012) to ensure a wide diversity in terms of

age, educational level, and professional background. Each interview lasted approximately 40 minutes and focused on topics such as entrepreneurial motivation, perceived barriers, cultural influences, and the role of formal and informal education.

All interviews were transcribed, coded, and analysed using thematic analysis to identify recurring patterns in attitudes towards entrepreneurship. The results of these pilot studies played a crucial role in shaping the survey questions for the quantitative phase, ensuring that the final questionnaire reflected real entrepreneurial challenges and cultural differences. The quantitative phase, underpinned by the qualitative results, provided a broader statistical analysis of attitudes towards entrepreneurship in both countries. The integration of these methods ensures a comprehensive and contextually relevant analysis of the entrepreneurial landscape (Tashakkori & Teddlie, 2010).

3.1. Findings and discussion

3.1.1. Qualitative insights from pilot studies

Building on the findings from the qualitative pilot studies, this section analyses key themes that emerged in relation to the challenges, opportunities, and perceptions of entrepreneurship in France and Croatia. By analysing the experiences of a young French entrepreneur as well as perspectives from cross-cultural interviews, the findings highlight key institutional, cultural and educational factors that shape attitudes towards entrepreneurship in both countries.

3.1.2. Entrepreneurial challenges and opportunities

One of the main themes that emerged in both studies was the significant obstacles faced by entrepreneurs, particularly in the early stages of business development. These obstacles include administrative and regulatory burdens, difficult access to finance, strong market competition, and limited entrepreneurial experience. The interview with the French entrepreneur emphasised the complexity of starting a business, particularly in terms of bureaucratic procedures and financial constraints. The participant explained:

“When I started, many factors became barriers to launching my company; administrative procedures and bureaucracy took too long. I had to familiarize myself with various legal aspects to start a company, and then I had to wait until the whole process of starting a company is completed...”

Similarly, participants from both Croatia and France recognised bureaucracy as a major obstacle, with Croatian respondents particularly highlighting the inefficiency of institutional support. In contrast, the French participants acknowledged that while bureaucracy exists, government initiatives and business incubators provide relatively more support. Access to finance was another critical challenge. The entrepreneur in France noted:

“...Owning a company is financially demanding. Even though I am in an online shop business, there is always inventory needed for business, which induces high costs in the long run. I need to have almost all the products I sell through the web page in stock to fulfil customers’ orders, so inventory is getting bigger and more demanding”

The Croatian respondents also shared this opinion, pointing out that financing start-ups remains one of the biggest obstacles, especially due to strict banking policies and the lack of alternative financing options such as venture capital.

Another common concern was the impact of market competition. Competition generally penalises a lack of experience, which is the case with young entrepreneurs. Combined with a lack of networking, a lack of experience can hinder the development of partnerships, the acquisition of customers, and the receipt of consultancy services. To overcome this obstacle, it is important to

actively seek mentors and gain experience through practice and training. Adequate support from the entrepreneurship infrastructure can be a great help:

“...starting a business as a young entrepreneur isn’t simple because you need to acquire all the competencies very fast to formulate adequate answers to risks and challenges...KEDGE has been of great help in offering business programs and mentorship for young entrepreneurs”

In Croatia, competition was perceived differently - the markets are smaller, but the lack of a distinct corporate culture means that the growth of companies often depends on navigating informal networks rather than market dynamics alone.

3.1.3. Entrepreneurial challenges and opportunities

Culture plays a crucial role in the perception of entrepreneurship. In France, a strong preference for job security and stable employment is anchored in social norms, which can affect entrepreneurial risk-taking. As the entrepreneur interviewed noted:

“...the French are tied to stability, and entrepreneurship is an intimidating subject that’s not very popular...in time, I can notice a change in attitudes towards entrepreneurship, especially in our school...getting a membership in the Business Nursery is becoming more complex not only because of the limited number of members but also because of the growing interest in entrepreneurship”

French respondents from the wider study confirmed this perception but noted that entrepreneurship is increasingly encouraged through government initiatives and educational programmes. In contrast, Croatian respondents described a cultural environment that was even less supportive of entrepreneurship. Many saw entrepreneurship as a necessity rather than an opportunity, driven by economic constraints rather than proactive choice. This is in line with historical influences in Croatia, where the transition from socialism led to a scepticism towards private entrepreneurship.

Despite these differences, interviewees from both countries agreed that a change in cultural attitudes could play a key role in fostering an entrepreneur-friendly ecosystem. Promoting entrepreneurial success stories and increasing media coverage of entrepreneurship were cited as possible ways to improve public perception.

3.1.4. The role of education in shaping an entrepreneurial mindset

Both pilot studies emphasised the importance of education in the development of entrepreneurial intentions and skills. However, opinions differed on the effectiveness of formal education in preparing for entrepreneurship.

In France, formal educational institutions have increasingly integrated entrepreneurship programmes and offer mentoring and incubation opportunities. The entrepreneur interviewed described the value of such programmes:

“KEDGE is constantly facilitating better performance through the Business Nursery program that keeps track of the enrolled entrepreneurs, testing the product/service against market reality by networking with KEDGE BS partner companies, assisting in raising seed capital (France Initiative, BPI France, Crowdfunding,...) using institutional and business partners, and aiding the access to local and national start-up ecosystem”

This aligns with the perspectives of French respondents in the broader study, who recognized education as an enabler but emphasized that practical experience was crucial. In Croatia, participants were less convinced about the role of formal education, arguing that the theoretical knowledge provided in universities does not adequately equip students with the skills required to start and manage a business.

Both groups emphasised the importance of informal education, such as networks, mentorship, and practical experience. Croatian respondents particularly emphasised the need for more practical training, internships, and real-world business experience.

3.1.5. Comparative insights and implications

Whilst both studies highlighted common challenges such as bureaucracy, financing, and cultural barriers, they also highlighted clear national differences. In France, despite a strong preference for stable jobs, a gradual shift towards more entrepreneurial engagement can be observed, supported by educational initiatives and start-up programmes. Croatia, on the other hand, struggles with deeper cultural and institutional barriers that limit entrepreneurial opportunities despite economic incentives for self-employment.

Education proved to be a key factor in shaping entrepreneurial attitudes. French respondents valued structured programmes and institutional support, while Croatian respondents emphasised the need for practical experience over theoretical learning. Addressing these deficits through targeted educational policies and cultural changes could promote the development of entrepreneurship in both contexts.

Ultimately, these findings suggest that fostering entrepreneurship requires a complex approach that combines institutional reform, cultural change, and educational improvement. A strong entrepreneurial ecosystem cannot rely solely on economic incentives but must also address deep-rooted perceptions and provide aspiring entrepreneurs with the tools they need to overcome the challenges of starting a business.

3.2. Quantitative analysis

After the qualitative pilot study, a survey was conducted on the population of France and Croatia. The convenience sampling method was applied, and an on-line questionnaire was distributed via social networks in May 2023. A convenience sampling strategy was used for the study, a common method of non-probability sampling in exploratory and comparative studies of entrepreneurship (Etikan, Musa, & Alkassim, 2016). This approach was deemed appropriate as the study aimed to investigate cultural and educational influences on entrepreneurial attitudes in two specific national contexts, rather than making generalisations at a population level. Although representativeness is limited by random sampling, it allows for the collection of contextualised data and is particularly appropriate in cross-cultural studies with limited access to probability sampling (Bryman, 2014). The sample size, 71 respondents from Croatia and 41 from France, was sufficient for a comparative non-parametric analysis and was supplemented with qualitative data to increase the depth of interpretation. Furthermore, the sample reflects a range of demographic characteristics, including different age groups and education levels, which contributes to the robustness of the findings. Considering that entrepreneurial attitudes are influenced by personal and cultural perceptions, the use of convenience sampling is justified to capture experiential differences, especially in early stage or theory-building research (Rauch, Wiklund, Lumpkin, & Frese, 2014).

The questionnaire included three sets of close-ended questions offered in French and Croatian: (1) general characteristics of the participants, (2) attitudes about education in general and about the impact of education on entrepreneurship, and (3) attitudes about the impact of culture on entrepreneurship. For attitudes addressing the influence of education and culture on entrepreneurship, a five-point Likert scale was applied where 1 equals strongly disagree/ very negative and 5 equals strongly agree/very positive. Finally, the quantitative research was conducted on the sample of 112 respondents, 41 from France, and 71 from Croatia.

Table 1 General characteristics of the participants

	CROATIA		FRANCE	
	Frequency	%	Frequency	%
GENDER				
F	41	57,7	18	43,9
M	30	42,3	23	56,1
Total	71	100,0	41	100,0
AGE				
<18	4	5,6	2	4,9
18-24	36	50,7	12	29,3
25-34	16	22,5	7	17,1
35-44	6	8,5	7	17,1
45-54	3	4,2	5	12,2
55-64	3	4,2	4	9,8
>65	3	4,2	4	9,8
Total	71	100,0	41	100,0
EDUCATION				
Elementary	2	2,8	2	4,9
Secondary	17	23,9	12	29,3
Tertiary	52	73,3	25	61,0
Postgraduate	0	0,0	2	4,9
Total	71	100,00	41	100,0

Source: research

As can be seen from Table 1, the gender distribution of respondents differs for the two countries; the Croatian sample is female-dominated (57,7% female), while the French sample is male-dominated (56,1% male). According to the age distribution, the largest proportion of respondents for both samples accounts for respondents 18-24 years old, but the French sample is slightly older and includes 31,8% of respondents older than 45 (in contrast to 12,6% in the Croatian sample). Regarding education, the data presented in Table 1 suggest that respondents are well educated, and the majority hold university diplomas in both samples.

3.2.1. Findings

Respondents were asked to rate the quality and importance of general education in their respective countries, and the results are given in Table 2. On the descriptive level, both the quality and the importance of education are perceived to be higher in France compared to Croatia. These differences are also found to be statistically significant (Mann-Whitney U test, sig.=.000 for both items). These findings are in line with the qualitative analysis results; education is a deeply embedded value in the French national culture.

Table 2 Descriptive statistics of quality and importance of general education and the difference between two countries (Mann-Whitney U test)

COUNTRY	CROATIA				FRANCE				M-W U test
	N	Mean	Std. Dev.	Mean rank	N	Mean	Std. Dev.	Mean rank	p (sig.)
Quality of education	71	3,00	,971	73,40	41	3,80	,641	46,74	0.000
Importance of education	71	4,08	1,092	70,34	41	4,85	,358	48,51	0.000

Source: research

Five items were used to assess education's role in entrepreneurship, as presented in Table 3. Different educational aspects were analysed, and research results suggest that the most important aspect of education in both countries regarding entrepreneurship is informal education. This aspect is even more important in Croatia compared to France, and this difference is also found to be statistically significant (Mann-Whitney U test, sig.=.001). Formal education is seen as less important for entrepreneurial success from the Croatian perspective compared to the French, and Croats are less likely to agree that education supports the development of entrepreneurial skills or affects entrepreneurial intentions. Even though these differences can be observed on the descriptive level, they were not found to be statistically significant. Among the analysed factors, the contribution of education in grooming potential entrepreneurs to cope with the risks and challenges of entrepreneurship is seen as the least relevant from the perspective of respondents from both countries.

Table 3 Descriptive statistics of attitudes addressing the role of education in entrepreneurship and the difference between two countries (Mann-Whitney U test)

COUNTRY	CROATIA				FRANCE				M-W U test
	N	Mean	Std. Dev.	Mean rank	N	Mean	Std. Dev.	Mean rank	p (sig.)
Importance of formal education for entrepreneurial success	71	3,06	1,081	59,73	41	3,24	,859	54,63	0.404
Education supports entrepreneurial skills development	71	3,04	1,114	56,21	41	3,07	,787	56,67	0.939
Importance of informal education for entrepreneurial success	71	3,93	,976	44,02	41	3,39	,802	63,70	0.001
Education affects the decision to become an entrepreneur	71	3,09	1,123	58,59	41	3,24	,734	55,30	0.588
Education provides preparation for challenges and risks associated with entrepreneurship	71	2,75	1,130	55,66	41	2,68	,756	56,99	0.827

Source: research

As shown in Table 4, seven items were used to assess the role of culture in entrepreneurship. From the French perspective, culture is regarded as more important in the context of entrepreneurship, with its contribution to entrepreneurial intentions and its role as a catalyst for innovation and creativity being more significant than from the Croatian perspective. These differences are noticeable descriptively and found to be statistically significant. The relationship between national culture and the norms and values essential for entrepreneurship appears to be more clearly understood from the French viewpoint. The role of culture in shaping the social perception of entrepreneurship and entrepreneurs is viewed as equally important from both countries' perspectives, while the connection between culture and risk-taking propensity, as well as tolerance of failure, is seen as more significant from the Croatian side.

Table 4 Descriptive statistics of attitudes addressing the role of culture in entrepreneurship and the difference between two countries (Mann-Whitney U test)

COUNTRY	CROATIA				FRANCE				M-W U test
	N	Mean	Std. Dev.	Mean rank	N	Mean	Std. Dev.	Mean rank	p (sig.)
Importance of culture for entrepreneurship	71	3,59	1,077	77,63	41	4,66	,530	44,30	0.000
Culture affects the decision to become an entrepreneur	71	3,42	1,009	63,79	41	3,78	,525	52,29	0.048
Culture encourages creativity and innovation related to entrepreneurship	71	3,37	1,018	68,84	41	4,00	,548	49,37	0.001
Culture affects the risk-taking propensity	71	3,35	1,016	53,51	41	3,19	,679	58,23	0.432
Culture affects the social perception of entrepreneurship and the entrepreneur	71	3,61	1,075	55,23	41	3,61	,737	57,23	0.739
Culture affects the perception/tolerance of failure and resilience in entrepreneurship	71	3,22	1,058	53,96	41	3,10	,735	57,96	0.509
Culture affects the norms and values associated with entrepreneurship	71	3,45	1,053	65,23	41	3,90	,490	51,46	0.016

Source: research

As shown in Table 5, the current state of entrepreneurship is more favourable in France, even though there is significant room for improvement. The differences in the current state of entrepreneurship between Croatia and France are clear at a descriptive level and are also found to be statistically significant. The government's role in supporting entrepreneurship is viewed as insufficient from both the French and Croatian perspectives. Support is perceived to be somewhat better from the French viewpoint, and this difference is statistically significant.

Table 5 Descriptive statistics of the current state of entrepreneurship and the difference between two countries (Mann-Whitney U test)

COUNTRY	CROATIA				FRANCE				M-W U test
	N	Mean	Std. Dev.	Mean rank	N	Mean	Std. Dev.	Mean rank	p (sig.)
The current state of entrepreneurship	71	2,70	,852	70,79	41	3,32	,471	48,25	0.000
Support for entrepreneurship provided by the Government	71	2,59	,965	64,26	41	2,90	,700	52,02	0.041

Source: research

Ultimately, the quantitative analysis results reinforced the qualitative findings that both culture and education shape attitudes toward entrepreneurship in France and Croatia.

4. CONCLUSION

The purpose of this study was to evaluate the impact of culture and education on entrepreneurship attitudes and perceptions in Croatia and France. These two European countries have historically followed distinct paths in entrepreneurship development, resulting in different current states of entrepreneurship. Therefore, it was intriguing to explore how social and societal contexts, especially cultural and educational factors, contribute to these disparities.

The findings from both qualitative and quantitative studies indicate that cultural and educational factors significantly influence attitudes toward entrepreneurship in France and Croatia. Notable differences between the two countries can be observed, particularly in terms of entrepreneurial culture, education, and support systems. Regarding cultural considerations, French culture is generally more aligned with the entrepreneurial spirit compared to Croatian culture. Cultural values in France tend to be more supportive of innovation, creativity, and risk-taking in the context of entrepreneurship, although both countries show a need for improvement in fostering a culture that embraces entrepreneurship. Nevertheless, France appears to be making more progress in this regard.

Research findings indicate that education is vital in shaping attitudes towards entrepreneurship; however, its implementation and effectiveness differ between the two countries. Education is regarded as having higher quality and significance in France than in Croatia, while informal education is seen as the most critical element for entrepreneurship in both countries, with Croatia placing an even greater emphasis on this aspect. To that end, there is a need for better integration of entrepreneurship education into formal curricula in both countries, especially in Croatia, where the entrepreneurial ecosystem is seen as significantly less developed and supportive than in France. In addition, research results indicate that bureaucracy and access to financing are significant obstacles for entrepreneurs in both countries. Furthermore, both countries encounter challenges regarding government support for entrepreneurship, although France is viewed as somewhat more supportive.

These conclusions highlight the intricate relationship among culture, education, and entrepreneurship, stressing the necessity for customized strategies to cultivate entrepreneurial mindsets across various national contexts. Despite its limitations—primarily the small sample size and the convenience sampling method applied in only two countries—this research is valuable for advancing our understanding of cross-cultural differences in shaping entrepreneurial intentions and behaviours.

The results of this study are largely consistent with the findings of the GEM reports, which supports the validity of the observed trends. Our quantitative results show that respondents from

Croatia rate the quality and importance of formal education for entrepreneurship as lower compared to their French counterparts. This is in line with the GEM National Entrepreneurial Context Index (NECI), in which Croatia scored worst in the world for entrepreneurial education at school level, while France also scored poorly, albeit slightly better. Both our qualitative interviews and the GEM data confirm that informal education plays a more important role in entrepreneurship, especially in Croatia, where participants expressed dissatisfaction with formal curricula and emphasised hands-on experience and mentorship. While our study found that French respondents view culture as more important in fostering innovation and entrepreneurship, the GEM data shows that in France, social admiration for entrepreneurs is declining. Only 52% of respondents believe that they enjoy a high status, which is the lowest figure among high-income countries. This decline is reflected in our interviews, which noted the tension between the traditional values of job security and the emerging interest in entrepreneurship. On the other hand, our Croatian respondents expressed strong entrepreneurial optimism, which is confirmed by the GEM data: Croatia records one of the highest entrepreneurial intentions in the EU, with high perceived ability and opportunity recognition. However, as noted in both our findings and the GEM reports, this intention is often driven by necessity and reflects a lack of alternative employment opportunities rather than a culturally embedded entrepreneurial mindset. Overall, the parallel between our research findings and the GEM data provides solid evidence that education and cultural values remain key barriers and facilitators in shaping entrepreneurial ecosystems, and that these challenges are highly contextualised and require tailored national responses.

Finally, several recommendations can be drawn from the results of this research. Firstly, enhancing entrepreneurship education within formal curricula, particularly in Croatia, is crucial for fostering entrepreneurial development and promoting cultural shifts that embrace innovation, risk-taking, and an entrepreneurial mindset. Stronger connections between educational institutions and the business world must be established to provide practical entrepreneurial experiences, which are critical in the process of creating new ventures. Secondly, government support systems should be improved to reduce bureaucratic barriers for entrepreneurs in both countries. Ultimately, additional research should be undertaken to investigate targeted interventions that could successfully foster entrepreneurship within the unique cultural and educational contexts of each country.

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