
RESEARCH ARTICLE

How Do Young People Perceive Entrepreneurship? The Influence of Attitudes and Perceived Support on Entrepreneurial Intention in Montenegro

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ABSTRACT

Entrepreneurial intention has become one of the most widely examined topics in the field of entrepreneurship, as the decision to start a business is not spontaneous and depends on a combination of individual and contextual factors. Despite the growing literature on entrepreneurial intention, empirical evidence focusing on young people in Montenegro remains limited. This study aims to analyse the factors that affect entrepreneurial intention of young people in Montenegro. Using data collected through a structured questionnaire this study analyses the effect of Personal Attitude, Perceived Educational Support, Perceived Structural Support, and Perceived Relational Support on Entrepreneurial Intention of young people. The sample consisted of 217 young people between 20 and 28 years old. The data were analysed using PLS-SEM technique. The measurement and structural models were assessed, followed by a multigroup analysis to explore the differences between female and male respondents. The proposed model explained 53.7% of the variance in entrepreneurial intention. The results highlighted that perceived relational support was the strongest predictor of entrepreneurial intention, followed by personal attitude and perceived structural support. Perceived educational support did not have a statistically significant relationship with entrepreneurial intention. The multigroup analysis revealed significant gender differences. The relationship between personal attitudes and entrepreneurial intention was substantially stronger among male respondents, while perceived relational support played a stronger role among female respondents. No significant gender differences were identified for educational and structural support. The findings highlight that entrepreneurial intention of young people in Montenegro is shaped by both individual attitudes and perceived support in regards to potential entrepreneurial activity. This study can be used for future research and entrepreneurship-support initiatives in Montenegro.

KEYWORDS

Entrepreneurial Intention, Personal Attitude, Perceived Educational Support, Perceived Structural Support, Perceived Relational Support, Gender

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1. Introduction

Entrepreneurship is considered the most important mechanism for promoting economic development, creating new job and stimulating innovation. Beyond its role of economic development, entrepreneurship creates social welfare. Promoting entrepreneurship is no longer considered just a policy for supporting new businesses, but as a strategic instrument for economic and social development at national and regional level (Aparicio et al., 2016; Audretsch et al., 2006, 2015). Most recent studies reconfirm the importance of entrepreneurship as an important driver of economic growth, employment and new job opportunities especially in developing and transition economies (Munyo & Veiga, 2024; Vatavu et al., 2022).

Entrepreneurship is more important in the context of young people, who face significant challenges in the transition from education to the labor market. Because entrepreneurship is complex, academic interest has gradually shifted from entrepreneurial activity itself to the analysis of factor that affect the decision to start a new business. Entrepreneurial intention is considered the closest and most reliable precursor to entrepreneurial behavior, because creating a business is a planned process rather than occurring spontaneously. Bird (1988) argues that the creation of a new venture is the result of a planning process, while Krueger et al. (2000) describe entrepreneurial intention as one of the most powerful predictors of entrepreneurial behavior. Understanding how entrepreneurial intention is formed is a necessary step to explain the process of creating new ventures (Martins et al., 2023; Mei et al., 2020). For this reason, the study of entrepreneurial intention has become one of the most dynamic research topics in the field of entrepreneurship, generating a large number of theoretical models and empirical studies in different economic and cultural contexts. Despite its literature growth only few studies measuring entrepreneurial intention in Montenegro exist.

The growing interest in entrepreneurial intentions has led to the development of a large number of theoretical models that try to explain how intentions to start a business are formed. Among these, Ajzen's (1991) Theory of Planned Behavior (TPB) is the most used model in literature. This model argues that individuals' intentions to undertake a certain behavior are shaped by three main components: attitude toward the behavior, subjective norms, and perceived behavioral control. Due to its explanatory power the model has been tested in different countries and cultures (Al-Jubari et al., 2019; Aloulou, 2016; Boubker, 2024; Farrukh et al., 2018; Ha et al., 2025; Kautonen et al., 2013; Krueger & Carsrud, 1993; Mirjana et al., 2018; Rueda Barrios et al., 2022; Rueda et al., 2015; Sabah, 2016; Sampene et al., 2023; Sharma et al., 2024; Wach & Wojciechowski, 2016; Yasir et al., 2021). Despite its predictive power, literature argues that the original model is not sufficient to understand the complexity of entrepreneurial intention and that other factor may have an effect as well. Farrukh et al. (2018) demonstrated that personality traits influence entrepreneurial intention through TPB antecedents. Other studies showed that cultural values influenced entrepreneurial intention (Farrukh et al., 2019; Uddin et al., 2026). Similarly, family support (Ahmed et al., 2021; Saoula et al., 2023) and education (Akhtar et al., 2022; Bazkiaei et al., 2020; Edigbonya et al., 2024; Muja & Drishti, 2025) have proven to have an effect on entrepreneurial intention. As Fayolle and Liñán (2014) argue, future research should move towards identifying new contextual factors that can explain entrepreneurial intention. Following this recommendation, our study tries to analyze how personal attitude, perceived educational support, perceived structural support and perceived relational support can affect entrepreneurial intention of young people.

2. Literature Review and Hypothesis Development

Creating a new business requires a specific behavior that requires planning, commitment and decision making which is linked with entrepreneurial intentions as a central construct of entrepreneurship literature. In this sense, Bird (1988) defines intention as a mental state that orients individuals attention, experience and action toward taking an action. This perspective was further developed by Krueger et al. (2000), who argue that intention-based models are particularly well suited to explain planned behaviors, including starting a new business. More specifically, Thompson (2009) defines entrepreneurial intention as individuals belief that they can create a new business or plan to so at some point in the future. Elfving et al. (2009) argue that entrepreneurial intention should be defined in a broader context and must take into consideration personal and behavioral factors. This explains the fact why individuals at similar conditions develop different levels of desires to engage in entrepreneurship. For this reason, this study aims to analyze different factors that affect entrepreneurial intention among young people.

The theoretical explanation of entrepreneurial intention has been based on models that treat entrepreneurship as a planned behavior and not a result of spontaneous reaction. Two of the most cited frameworks that try to explain entrepreneurial intention are the Theory of Planned Behavior (TPB) (Ajzen, 1991), and the Entrepreneurial Event Model (Shapero & Sokol, 1982). TPB explains that intentions towards entrepreneurship are formed by attitude towards starting a new business, subjective norms and perceived behavioral control, while Shapero and Sokol's model is linked to perceived desirability, perceived feasibility and propensity to act. Although models use different constructs, both models explain that individuals develop entrepreneurial intention when they find entrepreneurship attractive and positively believe they can achieve success. While TPB has remained active on the literature after 30 years, research shows that other factors may influence the intention to start a business (Maheshwari et al., 2023).

Personal attitude and entrepreneurial intention

Personal attitude represents the overall positive or negative evaluation that an individual attributes towards a certain behavior. In the context of entrepreneurship, this behavior is related to starting and running a business, which is perceived as a desirable career choice. According to the Theory of Planned Behavior, attitudes are formed by individuals' evaluation in regards to the behavior. In relation to the Theory of Planned Behavior, attitude shows how attractive entrepreneurship is to people (Sampene et al., 2023). Liñán and Chen (2009) operationalize this construct by assessing the advantages and disadvantages of entrepreneurship, and the satisfaction that is expected to being an entrepreneur. While entrepreneurial intention reflects the determination and intention to truly engage in creating a business, personal attitude reflects how positively individuals value entrepreneurship.

The importance of personal attitude in the formation of entrepreneurial intention has been widely supported by the empirical literature. Krueger et al. (2000) showed that positive evaluation of entrepreneurship is an important component of the formation of intention, while Liñán and Chen (2009) through the development and cross-cultural application of the Entrepreneurial Intention

Questionnaire, confirmed that attitudes are an important factor of entrepreneurial intention. Autio et al. (2001) suggested that willingness toward starting a business explained 30% of deviation in behavior. Similarly Anjum et al. (2018) findings confirmed that attitude has the highest contribution towards entrepreneurial intention. Based on the correlation analysis of 719 students among seven universities in Poland, Wach and Wojciechowski (2016) findings highlighted that students with a positive attitude toward becoming an entrepreneur have higher entrepreneurial intentions, meaning that these students are ready to make a lot of efforts to start and run their own business at some point in the future.

Attitude toward starting a business has shown a positive impact on entrepreneurial intention in different cultural settings (Al-Jubari et al., 2019; Al-Mamary et al., 2020; Ambad & Damit, 2016; Moriano et al., 2012; Wu & Wu, 2008), however some studies indicate that this relationship can vary according to cultural settings. Siu and Lo (2013) did not find a predictive effect of attitude on entrepreneurial intention in a collectivist context. For this reason, testing personal attitudes in the context of Montenegro is relevant not only to verify theoretically its direct relationship with entrepreneurial intention but to analyze its effect with other constructs. Based on the theoretical argumentation, the following hypothesis is proposed:

H1. Personal Attitude has a positive effect on Entrepreneurial Intention among young people in Montenegro.

Perceived educational support and entrepreneurial intention

Perceived educational support refers to the extent to which individuals assess the extent that educational institutions can provide them with skills, knowledge, experience and the encourage to develop competencies that may be of use to start a business or to consider entrepreneurship as a career choice. In contrast to simply participating in an entrepreneurial course, this construct focuses on the individuals perception of support they receive from educational environment. Turker and Selcuk (2009) treated perceived educational support as an important factor in explaining entrepreneurial intention and argued that an educational system that develops knowledge, skills and ideas related to entrepreneurship can contribute to the formation of entrepreneurial intention. In this sense, universities and other educational institutions can serve as environments where young people are exposed to entrepreneurial ideas, role models and practical experiences that can remove uncertainty associated with starting a business.

Empirical evidence provides considerable support on the link between perceived educational support and entrepreneurial intention. Turker and Selcuk (2009) found that educational support had a positive effect on entrepreneurial intention of university students, while Ambad and Damit (2016) argue that exposure to entrepreneurial education and perceived support from the university can influence the choice to become an entrepreneur. Previous studies confirmed that exposure to entrepreneurship courses can help improve self-confidence and creativity which are considered as typical personality traits of an entrepreneur (Smith et al., 2016). Wu and Wu (2008) findings reported higher levels of entrepreneurial intention among students in China who have attended entrepreneurship education, while Souitaris et al. (2007) findings show that entrepreneurship education programs can improve attitudes and entrepreneurial intentions of science and engineering students. Similarly, Zhang et al. (2014) found a significant effect of entrepreneurship education on entrepreneurial intention, suggesting that educational context may play an important role in shaping entrepreneurial aspirations. In a similar context, in Albania entrepreneurial intention had a positive affect on TPB antecedents and entrepreneurial intention (Muja & Drishti, 2025). Anjum et al. (2018) suggested that education should begin from grade 10 so students can start developing a positive attitude towards entrepreneurship. It is expected that young people who perceive that educational institutions provide them with knowledge and skills for entrepreneurial development will exhibit higher levels of entrepreneurial intentions. Therefore, the following hypothesis is proposed:

H2. Perceived Educational Support has a positive effect on Entrepreneurial Intention among young people in Montenegro.

Perceived structural support and entrepreneurial intention

Perceived structural support refers to individuals' perceptions of the extend to which institutional and economic environment provides favorable conditions for the starting and developing new business. Turker and Selcuk (2009) conceptualize this construct through the conditions and mechanisms from the government institutions, public and private and non-government agencies aimed at assisting entrepreneurs through financial loans or aids, lowering taxes, creating business opportunities for new businesses, and creating favorable regulations to new entrepreneurs. The same study confirms that public, private and non-government entities encourage people to engage in entrepreneurial activities. In this sense, perceived structural support does not simply reflect the objective existence of support programs, but the way individuals perceive how easy accessible and favorable institutional environment toward entrepreneurial activity really is. This distinction is important, as funding programs and supportive policies toward entrepreneurship may formally exist, but individuals may not be informed about thus impacting their intention of starting a business.

From a theoretical point of view, structural conditions can influence entrepreneurial intention by changing individuals' perceptions of the feasibility and attractiveness of starting a business. Starting a business requires not only personal motivation, but also access to financial resources and information. Therefore, when young people perceive that institutions provide funding, mentoring, training and other support programs, starting a business may be viewed as a more feasible career option. Ambad and Damit (2016) argue that the assistance provided to new entrepreneurs from ministries and agencies through financial support, facilities, advisory support, training, technical and marketing assistance can boost entrepreneurship spirit and ease the mindset to start a new business. This logic is in the same line with Turker and Selcuk (2009) who argue that the more supportive structural environment

is, the higher the levels of entrepreneurial intentions tend to be. Denanyoh et al. (2015) findings from a sample of 228 polytechnic students in Ghana highlight that government initiative, credit facilities and policy interventions can favor young individuals orientation toward entrepreneurship. Based on the above argumentation, the following hypothesis is proposed:

H3. Perceived Structural Support has a positive effect on Entrepreneurial Intention among young people in Montenegro.

Perceived relational support and entrepreneurial intention

Perceived relational support refers to the perception an individual has about the support he or she will receive from family, friends and close people if they decide to start a new business. This support can be in various forms, including emotional encouragement, counselling, practical help, access to contacts, or financial support. Turker and Selcuk (2009) tested perceived relational support as a separate factor influencing entrepreneurial intention on their research model arguing that close relationships can shape individuals' perception of the feasibility of an entrepreneurial career. This factor is similar with subjective norms within the Theory of Planned Behavior. Subjective norms reflect the individuals' perception of whether important people approve of a certain behavior or not. On the other side, perceived relational support is more related to the belief that these important people will provide a real support if the individual decides to start a new business.

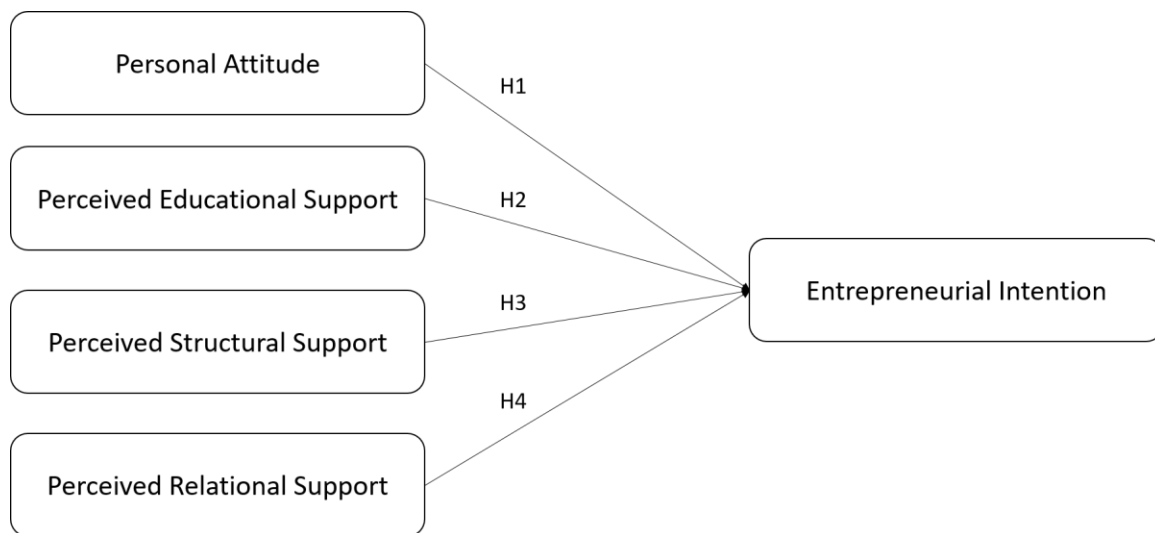


Figure 1. Conceptual framework of the study

The role of family and other close people in regards to shaping entrepreneurial intention has been widely evaluated in literature. Ambad and Damit (2016) argue that family and friends influence individuals career choices as they are seen as sources of funding and information. Farrukh et al. (2017) emphasize that exposure to entrepreneurship within the family can influence attitudes and intentions to start a business. Onjewu et al. (2022) on a sample of 1,314 students from five public universities in Nigeria confirmed that family entrepreneurial exposure in the form of family member exposure has a positive influence on entrepreneurial intention. Similarly, Shirokova et al. (2025) using a dataset of 42,863 students from 48 countries confirmed a positive relationship between family business exposure and succession intentions, further highlighting the relevance of the family environment in entrepreneurial career decisions. Sabah (2016) argues that collectivist cultures are more dependent on significant others opinion in general. Turker and Selcuk (2009) confirm this in their study where family and friends have a great influence on individuals career choice. Similarly, Yurtkoru et al. (2014) in a study of 425 Turkish university students confirmed that support from family and friends positively influences their decision to become an entrepreneur. In the context of young people in Montenegro, the analysis of perceived relational support is particularly relevant, as the decision to start a business can be shaped not only by individual attitudes but also by the perceived support from family and close network. Based on the above arguments, we propose the following hypothesis: H4. Perceived Relational Support has a positive effect on Entrepreneurial Intention among young people in Montenegro.

The proposed hypotheses integrate an individual-level determinant, Personal Attitude with three dimensions of perceived contextual support (Perceived Educational Support, Perceived Structural Support and Perceived Relational Support) to explain Entrepreneurial Intention among young people in Montenegro. The conceptual model in Figure 1, proposes that each of these four factors is positively associated with Entrepreneurial Intention.

3. Methodology

3.1. Research Design, Sample and Data Collection

This study employed a quantitative, cross-sectional research design to examine the factors that affect entrepreneurial intention of young people in Montenegro. Data were collected using a structured questionnaire. The questionnaire was administered in Montenegrin language so respondents properly understand the questions. Prior to the main data collection, a pilot study was conducted involving 40 respondents. The purpose of the pilot study was to assess clarity. After the pilot phase, the questionnaire was distributed to young people in person. The use of direct distribution enabled to reach the target audience easy. Following data collection, all collected questionnaires were screened for completeness before analyzing. A total of 261 questionnaires were collected, of which 44 were excluded because they contained missing or incomplete responses. As a result, 217 were used for the final analysis. The questionnaire was divided into three sections. The first section collected sociodemographic data including age, gender, educational level, study profile, parents' education and employment status, work experience, and entrepreneurial aspirations. The second section measured the four explanatory constructs included in the conceptual model: Personal Attitude (PA), Perceived Relational Support (PRS), Perceived Educational Support (PES), and Perceived Structural Support (PSS). The third section assessed the dependent construct Entrepreneurial Intention (EI). The study constructs were measured using a five-point Likert scale, with higher scores reflecting stronger agreement.

3.2. Measures

The measurement items used in this study were adapted from previously established scale in the entrepreneurial intention literature. Personal Attitude (PA) and Entrepreneurial Intention (EI) was measured using the scale from Entrepreneurial Intention Questionnaire (EIQ) developed by Liñán and Chen (2009), particularly using five items to measure PA and six items to measure EI. The other three dimensions of perceived entrepreneurial support were measured using the scales developed by Turker and Selcuk (2009), in which Perceived Educational Support (PES) was measured using three items, Perceived Structural Support (PSS) was measured using four items, and Perceived Relational Support (PRS) was measured using three items with an extra item "If I decided to be an entrepreneur, my other close people would support me" as an adaptation to the main constructs. All construct items were measured on a five-point Likert scale. The wording of the items was adapted where necessary to reflect the Montenegrin context while preserving the conceptual meaning of the original measures.

3.3. Data analysis

Data analysis was conducted using IBM SPSS Statistics and SmartPLS. We used IBM SPSS Statistics for the descriptive statistics and to summarize demographic characteristics of young people. We used SmartPLS to evaluate the proposed research model and to test the hypothesis PLS-SEM technique.

The measurement model was evaluated by examining indicator loadings, internal consistency reliability, convergent validity, and discriminant validity. Internal consistency was assessed using Cronbach's alpha and composite reliability (CR), while convergent validity was evaluated through the Average Variance Extracted (AVE). Discriminant validity was examined using both the Fornell–Larcker criterion and the Heterotrait–Monotrait ratio (HTMT). The structural model was subsequently assessed by examining path coefficients, statistical significance, the coefficient of determination (R^2), effect sizes (f^2), and collinearity statistics (VIF). The statistical significance of the hypothesized relationships was evaluated using a bootstrapping procedure. Additionally, a multigroup analysis was conducted to examine whether the structural relationships differed between female and male respondents.

4. Results and Discussion

4.1. Respondents' Profile

The demographic characteristics of the respondents are presented in Table 1. The final sample consisted of 217 respondents, of whom 59.0% were female and 41.0% were male. The largest age group was 20–22 years (41.9%), while most respondents had completed either a bachelor's (42.9%) or master's degree (39.6%). In terms of study profile, 53.9% had an economic profile and 46.1% a non-economic profile. The majority of respondents reported previous work experience (73.3%) and entrepreneurial aspirations (75.6%).

4.2. Measurement Model Assessment

The measurement model was assessed to evaluate the reliability and validity of constructs included in the study. Based on the guidelines of Hair et al. (2019), the assessment focused on indicator reliability, internal consistency reliability, convergent validity and discriminant validity.

Table 1. Descriptive data of respondents' profile (N = 217)

Variable	Frequency	%
Gender		
Male	89	41.0
Female	128	59.0
Age		
20-22	91	41.9
23-25	74	34.1
26-28	52	24.0
Highest level of finished education		
Secondary school	38	17.5
Bachelor	93	42.9
Masters	86	39.6
Study profile		
Economic profile	117	53.9
Non-economic profile	100	46.1
Work experience		
Yes	159	73.3
No	58	26.7
Entrepreneurial aspirations		
Yes	164	75.6
No	53	24.4

Indicator reliability was evaluated through outer loadings. All indicators exceeded the recommended threshold of 0.70 (Hair et al., 2019), with values ranging from 0.709 to 0.879, indicating that the observed variables adequately represent their respective constructs (Table 2). All items were retained for further analysis. Internal consistency reliability was assessed using Cronbach's alpha and Composite Reliability (CR). As shown in Table 2, all constructs demonstrated satisfactory reliability, with Cronbach's alpha values ranging from 0.711 to 0.853 and composite reliability values between 0.838 and 0.891, exceeding the recommended threshold of 0.70 (Hair et al., 2019; Straub, 1989).

Table 2. Results of measurement model

Construct	FL	CA	CR	AVE
Personal Attitude (PA)		0.821	0.871	0.576
PA_01	0.847			
PA_02	0.710			
PA_03	0.760			
PA_04	0.756			
PA_05	0.716			
Perceived Educational Support (PES)		0.711	0.838	0.633
PES_01	0.791			
PES_02	0.819			
PES_03	0.776			
Perceived Relational Support (PRS)		0.718	0.840	0.637
PRS_01	0.829			
PRS_02	0.760			
PRS_03	0.804			
Perceived Structural Support (PSS)		0.768	0.852	0.593
PSS_01	0.879			
PSS_02	0.744			
PSS_03	0.709			
PSS_04	0.735			
Entrepreneurial Intention (EI)		0.853	0.891	0.578
EI_01	0.822			
EI_02	0.752			
EI_03	0.773			
EI_04	0.711			
EI_05	0.743			
EI_06	0.755			

Note(s): FL: Factor loadings; CA: Cronbach's alpha; CR: composite reliability; AVE: average variance extracted.

Convergent validity was evaluated using Average Variance Extracted (AVE). An AVE value above 0.50 indicates that the construct explains more than half of the variance of its indicators (Chin, 2010; Fornell & Larcker, 1981). As displayed in Table 2, the AVE values for all constructs were above the recommended threshold of 0.50, ranging from 0.576 to 0.637, confirming adequate convergent validity.

Table 3. Discriminant validity (Fornell and Larcker criterion)

Construct	EI	PA	PES	PRS	PSS
EI	0.760				
PA	0.368	0.759			
PES	0.424	0.277	0.796		
PRS	0.627	0.099	0.471	0.798	
PSS	0.548	0.056	0.494	0.591	0.770

Note: Bold values on the diagonal represent the square root of AVE.

Discriminant validity was assessed using both the Fornell–Larcker criterion and the Heterotrait-Monotrait ratio (HTMT). According to the Fornell–Larcker criterion (Fornell & Larcker, 1981), the square root of AVE for each construct was higher than its correlations with other constructs, confirming adequate discriminant validity (Table 3). Furthermore, all HTMT values were below the conservative threshold of 0.85, ranging from 0.110 to 0.788, indicating that the constructs are empirically distinct (Henseler et al., 2015). Results presented in Table 4 confirm the models discriminant validity.

Table 4. Heterotrait-Monotrait ratio (HTMT)

Construct	EI	PA	PES	PRS	PSS
EI	-				
PA	0.411	-			
PES	0.545	0.356	-		
PRS	0.788	0.119	0.650	-	
PSS	0.672	0.110	0.671	0.785	-

4.3. Structural model (test of hypotheses)

After the satisfactory assessment of the measurement model, the structural model was evaluated to test the hypotheses. Collinearity was assessed using the variance inflation factor (VIF), with values ranging from 1.094 to 1.705 under the recommended threshold. This indicated that collinearity was not a concern when evaluating the structural model. The explanatory power of the model of the model was assessed using the coefficient of determination (R^2). The four factors together explained 53.7% of the variance of entrepreneurial intention ($R^2 = 0.537$; adjusted $R^2 = 0.528$). To test the hypotheses, a bootstrapping technique was utilized. The analysis involved conducting 5,000 resamples to evaluate the direct effects. The results of the direct relationships are presented in Table 5 and Figure 2. The findings indicate that Personal Attitude has a positive and significant effect on Entrepreneurial Intention ($\beta = 0.310$, $t = 6.362$, $p < 0.001$), supporting H1. Same, findings also show that Perceived Structural Support ($\beta = 0.274$, $t = 3.484$, $p < 0.001$), Perceived Relational Support ($\beta = 0.436$, $t = 6.639$, $p < 0.001$) have a positive direct and significant effect on Entrepreneurial Intention, hence supporting H3 and H4. However, Perceived Educational Support does not have a significant direct effect on Entrepreneurial Intention ($\beta = -0.002$, $t = 0.039$, $p = 0.484$).

Table 5. Structural model and hypotheses testing

Hypothesis	Relationship	β	SD	t-value	p-value	Decision
H1	PA $\rightarrow$ EI	0.310	0.049	6.362	<0.001	Supported
H2	PES $\rightarrow$ EI	-0.002	0.061	0.039	0.484	Not supported
H3	PSS $\rightarrow$ EI	0.274	0.079	3.484	<0.001	Supported
H4	PRS $\rightarrow$ EI	0.436	0.066	6.636	<0.001	Supported

Note: β = standardized path coefficient; SD = standard deviation.

To further evaluate the contribution of each predictor, effect sizes (f^2) were examined. Perceived Relational Support showed the largest effect on Entrepreneurial Intention ($f^2 = 0.250$), followed by Personal Attitude ($f^2 = 0.190$) and Perceived Structural Support ($f^2 = 0.095$). In contrast, the effect size of Perceived Educational Support was negligible ($f^2 < 0.001$). These results indicate that entrepreneurial intention is affected by Personal Attitudes, Perceived Structural Support and Perceived Relational Support.

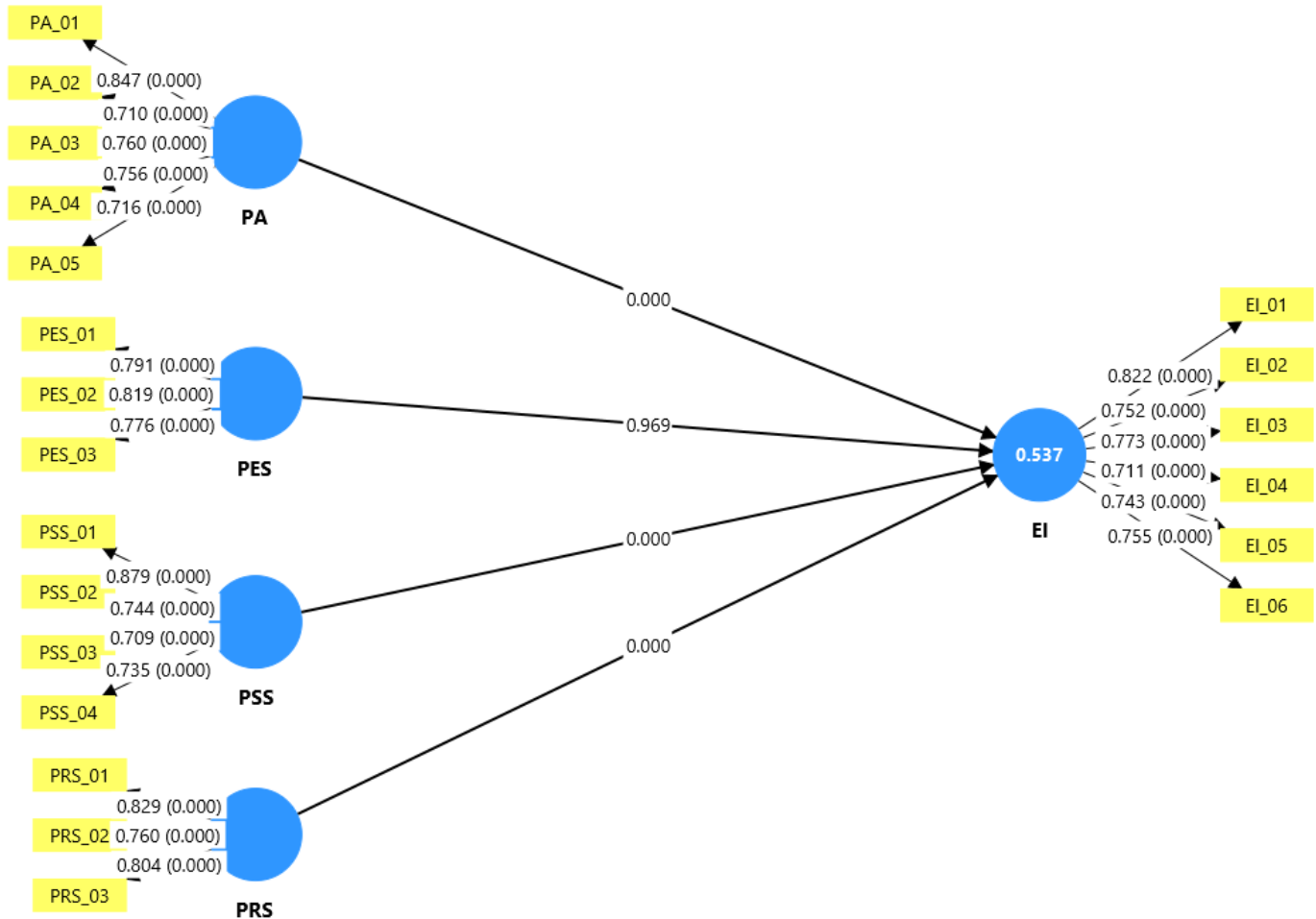


Figure 2. PLS-SEM Structural Model

4.4. Gender-Based Multigroup Analysis

To further explore whether the relationships in the proposed model differ according to gender, a PLS Multigroup Analysis (PLS-MGA) was conducted by comparing female and male respondents. The bootstrapping results based on gender groups reveal differences between female and male respondents. For female respondents, Personal Attitude had a positive and significant relationship with Entrepreneurial Intention ($\beta = 0.200$, $p < 0.001$), while Perceived Relational Support ($\beta = 0.485$, $p < 0.001$) and Perceived Structural Support ($\beta = 0.290$, $p = 0.003$) were also positively and significantly associated with EI. Perceived Educational Support, however, was not significantly related to EI ($\beta = 0.006$, $p = 0.470$). For male respondents, Personal Attitude emerged as a particularly strong and significant predictor of Entrepreneurial Intention ($\beta = 0.617$, $p < 0.001$). In contrast, Perceived Educational Support ($\beta = 0.118$, $p = 0.119$), Perceived Relational Support ($\beta = 0.104$, $p = 0.073$), and Perceived Structural Support ($\beta = 0.081$, $p = 0.197$) were not statistically significant at the 5% level.

Table 6. Multi-group analysis

Relationship	Difference Female – Male	p-value	Difference
PA → EI	-0.417	0.000*	Significant
PES → EI	-0.112	0.194	Not significant
PSS → EI	0.209	0.065	Not significant
PRS → EI	0.381	0.000*	Significant

Note: * The differences are significant in the relationship between females and males ($p < 0.001$).

More importantly, the PLS-MGA results indicate statistically significant gender differences in two of the four structural relationships. The relationship between Personal Attitude and Entrepreneurial Intention differed significantly between female and male respondents ($\Delta\beta = -0.417$, $p < 0.001$), with the effect being substantially stronger among males ($\beta = 0.617$) than females ($\beta = 0.200$). A significant gender difference was also observed for Perceived Relational Support and Entrepreneurial Intention ($\Delta\beta = 0.381$, $p < 0.001$). In this case, the relationship was considerably stronger among females ($\beta = 0.485$) than males ($\beta = 0.104$). No

statistically significant gender difference was identified for the relationship between Perceived Educational Support and Entrepreneurial Intention ($\Delta\beta = -0.112$, $p = 0.194$). Similarly, although the relationship between Perceived Structural Support and Entrepreneurial Intention was stronger among females than males ($\Delta\beta = 0.209$), the difference did not reach statistical significance at the 5% level ($p = 0.065$). Overall, the multigroup findings suggest that gender differences are concentrated primarily in the roles of personal attitude and relational support in shaping entrepreneurial intention. The results of the gender-based multigroup analysis are presented in Table 6.

4.5. Discussion

The findings provide an important insight about the factors that affect entrepreneurial intention of young people in Montenegro. The proposed model explained 53.7% of the variance of entrepreneurial intention, with personal attitude, perceived relational support, and perceived structural support having a positive and statistically significant relationship with entrepreneurial intention. These findings highlight the importance that intentions are affected from individual evaluations and social environment.

Personal attitude was positively and significantly associated with entrepreneurial intention, supporting H1. The results are in line with previous studies where attitudes are central to forming the intention of starting a business (Al-Jubari et al., 2019; Ambad & Damit, 2016; Anjum et al., 2018; Autio et al., 2001; Moriano et al., 2012; Wach & Wojciechowski, 2016). In the context of Montenegro, young people who perceive entrepreneurship as attractive are more likely to express stronger intentions to start a business at some point in the future. Perceived educational support, in contrast, was not significantly associated with entrepreneurial intention, and H2 was not supported. This differs from findings of Turker and Selcuk (2009) who found that educational support significantly influences entrepreneurial intention among university students in Turkey. This finding is also different from findings on a similar context, where students receiving entrepreneurial education showed higher entrepreneurial intention in Albania (Muja & Drishti, 2025).

Perceived structural support was positively and significantly associated with entrepreneurial intention, supporting H3. This result is consistent with Turker and Selcuk (2009) who found structural support to be an important factor affecting entrepreneurial intention. This highlights that perception of economic opportunities, institutional support, and access to finance may contribute to the way entrepreneurship is valued as a career option. Similarly, perceived relational support was positively and significantly associated with entrepreneurial intention. As the strongest factor affecting entrepreneurial intention and supporting H4, the perceived support from family, friends and other close people may play an important role when deciding to start a business or not.

The multigroup analysis further adds an important contribution to the research findings. The relationship between personal attitude and entrepreneurial intentions was substantially stronger among male young people, whereas the relationship between perceived relational support and entrepreneurial intention was stronger among female young people. In contrast, the gender differences for perceived educational support and perceived structural support were not statistically significant. Taken together, the findings demonstrate the entrepreneurial intention among young people in Montenegro are affected by an interaction of personal and contextual factors.

5. Conclusion

This study analyzed the factor that influence entrepreneurial intention of young people in Montenegro. The findings highlight that personal attitude, perceived structural support, perceived relational support positive influence entrepreneurial intention. Perceived relational support emerged as the strongest factor having a positive effect on entrepreneurial intention, while perceived educational support did not demonstrate a significant relationship. The findings suggest that personal attitude of individuals' together with other contextual factors better explain the intentions to start a business at some point in the future. The gender-based analysis further revealed that these relationships are not entirely uniform. Personal attitude has stronger role among male respondents in regards to entrepreneurial intention, and relational support is strongly associated with entrepreneurial intention among female respondents.

From a theoretical perspective, the study contributes to entrepreneurial intention research by combining the individual-level perspective of the Theory of Planned Behavior with the contextual dimensions of the Entrepreneurial Support Model. The findings also provide practical implications. Policymakers and institutions should go beyond entrepreneurship education if they want to stimulate young people to start a business. The role of structural support highlights the importance of the environment in which young people want to operate. How they see the business environment and opportunities is key to whether they should start a business or not. Taken together with the support from family, friends and close people this is very important and decisive for young people to start a business.

This study gives contribution to existing literature, but it has some limitations that can be addressed in the future. First, the study is based on a small sample of 217 young people from Montenegro, and we cannot generalize the findings for the whole country. Second, the study is designed to test the intentions of young people at one point of time. Testing how these intentions change over time is very important. Third, entrepreneurial intention can be influenced by psychological and individual factors. Future research can address this issue by adding other factor into the conceptual model such as risk-taking, creativity, need for achievement, and other sustainability-related factor as explained by Muja et al. (2026). Future research could also investigate

entrepreneurial intention across specific economic sectors rather than treating entrepreneurship as a homogeneous career choice. This is particularly relevant for Montenegro, where tourism is the most important industry sector. Comparative studies could examine whether the determinants of tourism entrepreneurial intention differ from those associated with entrepreneurship in other industry sectors. Taken together, the findings of this study provide a useful foundation for more comprehensive research on entrepreneurial intention, while the results should be interpreted with appropriate caution in light of the study's limitations and specific research context.

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