

## EFFECTS OF GENDER, AGE, AND EDUCATION ON ENTREPRENEURIAL ORIENTATION AND INTENTIONS AMONG FREELANCERS

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**The topic of this paper are the values of the individual entrepreneurial orientation and the Theory of planned behavior dimensions, among freelancers in the Western Balkan countries (Bosnia and Herzegovina, Croatia, Montenegro, and Serbia). The effects of four control variables: gender, age, education level, and previous entrepreneurial experience were also examined. Freelancers best perceive support for an entrepreneurial venture as well as their proactivity. Entrepreneurial intentions were assessed as the worst. The greatest impact on the observed dimensions occurs in the division of the sample into freelancers who have/do not have previous experience in entrepreneurship. As for the other control variables, statistically significant differences occur in only three other cases: dimensions RT - Risk-taking and PBC - Perceived behavioral control on the side of male freelancers, and dimension IN - Innovativeness on the side of younger freelancers. A comparison was made with a similar study, where the respondents were conventional employees. In general, freelancers have greater entrepreneurial intentions than conventional employees. Freelancers are more consistent in terms of entrepreneurial intentions: there are no differences in these intentions if the sample is divided according to the gender and age of freelancers. These results are discussed in the paper.**

**Keywords:** Individual entrepreneurial orientation; Theory of planned behavior; Entrepreneurial intention; Freelancers; West Balkan.

### INTRODUCTION

Industry 5.0 is characterized as an era of entrepreneurship where everyone's talent has room for success. The time of smart robots, autonomous cars, supercomputers, and the development of nanotechnology has enabled great opportunities for everyone to learn and progress. The amount of information and their intensive exchange enables the rapid development of the economy and innovation, both in the sphere of production and

services. It is this dynamism that has led to the emergence of freelancers, as a hybrid employee model. Freelancers are seen as employed because they are hired on a part-time basis to do work as conventional employee, however, they do work at their own risk and without organizational support (Born & Witteloostuijn, 2013). Freelancers are often very successful in their work, highly skilled, and earn more than their conventionally employed colleagues (Burke, 2015). As these workers are most often physically distanced from their

employers, the only way to get a job is to show their knowledge, and experience and build a good reputation based on their work. According to Boohenhold and Klinglmair (2016), freelancers, as self-employed people, are generally just waiting for a favorable market opportunity to become entrepreneurs. This could be of great importance for the Western Balkans, where, according to StartIt (2019), Serbia, Northern Macedonia, and Bosnia and Herzegovina are at the very top in the number of freelancers worldwide. This shows the existence of a large number of educated and digitally literate people in this region, as well as the fact that these people are ready to learn, adapt to the market, and compete for jobs with people from all over the world. Of course, the high unemployment rate should not be neglected here, so the population is turning to the Internet as an opportunity to earn money, but that does not diminish the importance of these workers and their capacity to improve the economy of the region.

Entrepreneurship is very important for stimulating economic growth, and without new jobs, it is impossible to imagine innovation, because new companies modernize the market and with their competitiveness encourage competition to progress. According to Liang et al. (2018), entrepreneurial skills are in a kind of paradoxical relationship, because with age, creativity, and willingness to take risks and adapt to change decline, and in youth lack the experience, resources, and networking to successfully start a business. Of course, this relationship depends a lot on the type of entrepreneurship that an individual starts. When it comes to freelancers, they are mostly young people with a lot of creativity and knowledge, however, they lack experience and connection with colleagues. It is digital entrepreneurship that transforms traditional forms of business by creating new businesses and innovations (Sahut et al., 2019) and enables the progress and economic growth of a country. The same authors state that the gender gap in digital entrepreneurship is significantly smaller compared to traditional types of entrepreneurship, and such findings can be very important for developing economies, as they enable equal inclusion of women in the labor force. When the positive impact of higher education on entrepreneurship is taken into account (Paray & Kumar, 2020), there is a favorable climate for the creation of successful entrepreneurs.

Entrepreneurship among freelancers has been attracting the attention of authors only in the last few years since as a form of business it enables a desirable work-life balance (Anninke et al., 2016). Freelancers are often highly educated and highly skilled individuals looking for suitable opportunities to become entrepreneurs (Bogenhold & Klinglmair, 2016). The new economy is characterized by fin-tech ecosystems of start-ups such as capital markets, insurance, wealth management, innovative payment, and similar (Lee & Shin, 2018). These are very innovative businesses in which a large number of employees are young freelancers (Damian & Manea, 2019). Young, self-motivated, and result-driven freelancers can be a powerful driver of a developing economy precisely because of their exposure to a global dynamic market, and they can be of great importance for a country's economic growth.

This paper examines the level of entrepreneurial intentions of digital freelancers in the Western Balkans (Bosnia and Herzegovina, Croatia, Montenegro, and Serbia), through control variables of gender, age, education, and previous entrepreneurial experience. There is a lack of such research in the Western Balkans region, which is a theoretical contribution of this paper. The practical contribution of this paper is reflected in the guidelines that can be of great importance in formulating the legal framework in which freelancers operate in these countries due to the difficulties that prevent the smooth development of this hybrid mode of operation. Freelancers can be of great importance to the economy, and it is important to make their work easier as they can contribute to the great development of entrepreneurship and innovation.

## **THEORY AND HYPOTHESES**

### **Gender and entrepreneurial orientation and intentions**

Having entrepreneurial thinking and intentions, as well as the potential to create value in an environment and conditions, may depend on that environment and the conditions in which the individual finds himself. Certain characteristics of a person can have an impact on the decisions he makes, so people who are risk-taking, bold, and ambitious may have more pronounced entrepreneurial intentions (Ahl, 2006). These traits are most commonly considered masculine traits.

This narrative has also become a stereotype in some cultures, and the syntax "successful entrepreneur" is almost exclusively related to men (Quang Hung & The Tuan, 2020). Also, according to (Hanson, 2009), men and women do not have the same approach or results in entrepreneurial projects. According to Wagner and Sternberg (2004), women have a more pronounced fear of failure than men, and this may lead to women being less likely to choose to be entrepreneurs because they take fewer risks. Jena (2020) states that business management students do not show any difference in entrepreneurial attitudes and intentions depending on gender, which is very important. This may also depend on the culture to which the population belongs, so women can be expected to take on certain roles, which are not necessarily in line with entrepreneurship, as may be the case in the Western Balkans where women are still expected to play traditional roles, like the one who take care of the children and the home.

Entrepreneurship ecosystems include a large number of interconnected elements that often strengthen each other but also make a condition of growth and progress (Kantis and Federico, 2012). In the case of women, Brush and Green (2016) show that environments in which there is economic and infrastructural support for childcare have a positive impact on the development of entrepreneurship among women. A positive impact has also been observed in environments where women are equal to men in the labor force, pay equality, and where there is equality in managerial positions and family support (Thebaud, 2015). Women often have fewer opportunities for self-employment (Verheul et al., 2012) in the conventional sense. However, this gender gap in entrepreneurship has already been established (Guzman & Kacperczyk, 2019), with most research relating to entrepreneurship in the conventional sense. Few studies show this relationship in the digital industry. As entrepreneurship is a set of steps within the process, it is necessary to determine whether the unequal sex is so pronounced and when the environment has changed, ie completely digital.

### **Age and entrepreneurial orientation and intentions**

Testing age-productivity patterns is not a novelty in science and such research exists, and in recent years it has been particularly pronounced due to plenty of research in the field of economics. Thus,

Liang et al. (2018) point out that certain characteristics of a successful entrepreneur clearly decline with the aging of the individual, primarily because of logical thinking and reasoning. Also, creativity, the ability to remember and process information, as well as adapt to new situations and solve problems are on the side of young people (Acemoglu et al. 2014). Of course, these features, or their lack, are not the solution to the success or failure of entrepreneurship. A successful business venture requires skills and knowledge gained through work experience and interaction with other professionals. Also, a developed network of associates is something that is very important in business, because it provides access to various resources, and it is something that is developed and acquired over the years. This leads to a paradox, where young people have neither adequate work experience nor a social network, and older people have reduced creativity, logical thinking, and the power to adapt. This speaks about the diversity of entrepreneurship because different generations, due to a different view of the world, create entrepreneurial ventures in different ways. Willpower and entrepreneurial intent diminish as an individual ages, and the opportunity to start a business grows with business experience and the accumulation of other resources (Lee & Vouchilas, 2016).

Pierre et al. (2020), find that age is one of the key factors in the success of an entrepreneurial venture and show that business success is on the side of the elderly. Although young people have various advantages, especially in terms of energy and originality, this is simply not enough because the resources are on the side of the elderly. In addition to the desire for independence and self-employment, ie entrepreneurship, it is necessary to create certain opportunities and conditions for that. It is the absence of such opportunities that prevents young people from starting their own businesses, that is, the existence of opportunities enables older people to successfully realize their entrepreneurial endeavors (Quang Hung & The Tuan, 2020). The same authors confirm the trend that the number of successful entrepreneurs is in the middle-aged and elderly population. There is a need to examine whether these rules also apply to digital workers, given that these workers are mostly young people, that this branch of industry is very dynamic and prone to change, and, at the same time, from a successful entrepreneur expects to be able to send changes and adapt to them, which is a characteristic of young people.

## Education and entrepreneurial orientation and intentions

Entrepreneurship education differs from the usual training of employees because, in addition to knowledge, the entrepreneur must be able to manage all business processes and their final results. The European Commission has developed the Entrepreneurship Action Plan 2020, which is based on the following strategies: development of entrepreneurship education, creating a favorable business environment, modeling, and involving specific groups (European Commission, 2013). This shows how influential education is in the development of entrepreneurship. According to Bae et al. (2014), students who are exposed to proactive models in education through business planning and interaction with successful entrepreneurs, show greater motivation and interest in entrepreneurial projects which can lead to greater chances for success and efficiency. Boldureanu et al. (2020) show that it is the interaction between students and successful entrepreneurs that can positively influence their desire to start a business and increase their entrepreneurial intentions. This is also confirmed by Hatten and Ruhland (1995), who find that students are much more likely to become entrepreneurs if they attend an entrepreneurship-related program.

According to Nowiński et al. (2017), the link between education and entrepreneurial intentions has not been sufficiently explored, especially in Central and Eastern European countries. Their research conducted in the Czech Republic, Hungary, Poland, and Slovakia finds that education greatly contributes to increasing entrepreneurial intentions, especially helping to reduce the gender gap, and women who are highly educated do not lag behind entrepreneurial intentions compared to their male peers. Quality education enables both development of learning skills, and the exchange of information and experiences, and at the same time inspires students to be successful people. According to Hanayati et al. (2020), vocational students show strong links between their education and entrepreneurial intentions, and the authors particularly emphasize the importance of teacher involvement and activities such as entrepreneurial seminars, internal training, and courses. This complex education enables the development of a different view of the world, the development of social skills, and the exchange of knowledge, and

all of the above is very important for the development of successful businesspeople and entrepreneurs. These impacts have not yet been sufficiently explored in the Western Balkans, especially among digital workers and freelancers, and this population is particularly focused on constant learning and improvement.

## Freelancers and entrepreneurial orientation and intentions

Dynamic and agile economies are characterized by a successful business sector that is entrepreneurial and free of bureaucratic processes and very flexible (Burke & Cowling, 2020). Freelancers, as self-employed individuals, are just contributing to this business spirit. Freelancers are often described as an underperforming version of entrepreneurs (Damian, Empoli, 2021), but the same authors state that they are the ones who quickly accept changes and are ready to improve and adapt to changes in the market. As the work of freelancers is already turned towards a high level of independence, both in the financial and in the sphere of managing their own time, their entrepreneurial intentions are motivated mainly by money (Wach et al., 2016). The strong influence of personality traits among freelancers in building startups has also been noticed (Shi, 2019).

Digital freelance workers are often very successful in entrepreneurial ventures because they are exposed to innovation (Damian & Manea, 2019) and have the ability to react quickly to entrepreneurial opportunities and fill the market gap. The influence of self-motivation and discipline, which are expressed by freelancers, is certainly important here because they are not exposed to the conventional hierarchy and control of management but perform their work duties without external influences. Freelancers have transformed developed economies as highly educated self-employed individuals, who successfully create added value and play a key role in creating innovation and new jobs as well as expanding entrepreneurship (Burke & Cowling, 2020). Among IT freelancers, more pronounced entrepreneurial intentions were noticed (Sultana et al., 2018). However, these relations are unexplored in the Western Balkans.

Based on the previous considerations, the paper sets out four hypotheses:

H1: There is a statistically significant difference in the average scores of individual entrepre-

neurial orientations, Theory of planned behavior, and entrepreneurial intention dimensions, for male and female freelancers.

- H2: There is a statistically significant difference in the average scores of individual entrepreneurial orientation, Theory of planned behavior, and entrepreneurial intention dimensions, for young and old freelancers.
- H3: There is a statistically significant difference in the average scores of individual entrepreneurial orientation, Theory of planned behavior, and entrepreneurial intention dimensions, for high school and faculty freelancers.
- H4: There is a statistically significant difference in the average scores of individual entrepreneurial orientation, Theory of planned behavior, and entrepreneurial intention dimensions, for freelancers who have and have no previous experience in entrepreneurship.

## METHOD

### Survey instruments (measures)

The Individual Entrepreneurial Orientation (IEO) questionnaire was used to measure individual entrepreneurial orientation (Bolton & Lane, 2012). This questionnaire has 3 dimensions and 10 items. The dimensions are 1. Risk-taking, 2. Innovativeness, and 3. Proactiveness.

The Theory of Planned Behavior dimensions and entrepreneurial intentions were measured using the Entrepreneurial Intention Questionnaire (EIQ) (Liñán & Chen, 2009). This questionnaire has 4 dimensions and 20 items. The dimensions are 1. Personal attitude, 2. Subjective norm, 3. Perceived behavioral control, and 4. Entrepreneurial intention.

In both questionnaires, respondents used a seven-point Likert scale for evaluation.

## Participants and data collection

The survey was conducted in the Western Balkans (Bosnia and Herzegovina, Croatia, Montenegro, and Serbia) among freelancers living and working in these countries. The questionnaires were filled out through the Google Forms platform where a total of 318 valid questionnaires were collected. The sample consisted of 204 female (64.2%) and 114 male freelancers (35.8%) of which 211 were young (up to 35 years of age, 66.4%) and 107 old freelancers (over 35 years of age, 33.6%). The total sample consists of 78 high school educated (24.5%) and 240 university-educated freelancers (75.5%), of which 136 have previous experience in entrepreneurship (42.8%), while 182 freelancers do not have this experience (57.2%).

## RESULTS

### Descriptive statistics

Descriptive statistics for the dimensions of individual entrepreneurial orientation, Theory of planned behavior, and entrepreneurial intention, are shown in Table 1. Cronbach's alpha values range from  $\alpha = 0.774$  to  $\alpha = 0.955$ .

### T-test

A t-test was used to compare average scores of individual entrepreneurial orientation, Theory of planned behavior, and entrepreneurial intention dimensions. The analysis was performed according to three variables: gender, age, and education of freelancers, so the results of these analyzes are presented in three tables (Table 2, Table 3, and Table 4). The results with a statistically significant difference in the mean scores of the observed dimensions are shown in bold font and shaded fields.

Table 1 Descriptive statistics

Names of dimensions	Abbr.	N	Min	Max	Mean	Std. Deviation	$\alpha$
Risk-taking	RT	318	1.000	7.000	4.60901	1.523675	0.839
Innovativeness	IN	318	1.000	7.000	5.04874	1.349576	0.877
Proactiveness	PR	318	1.000	7.000	5.66457	1.097425	0.774
Personal attitude	PA	318	1.000	7.000	4.81447	1.608233	0.934
Subjective norm	SN	318	1.000	7.000	5.79979	1.227144	0.836
Perceived behavioral control	PBC	318	1.000	7.000	4.37212	1.489912	0.916
Entrepreneurial intention	EI	318	1.000	7.000	3.82442	1.831590	0.955

Table 2 T-test of average values on individual entrepreneurial orientation,  
Theory of planned behavior and entrepreneurial intention dimensions,  
depending on the freelancers' gender (1 - Male; 2 - Female)

Dimens.	Freelancers gender	N	Mean	Std. Deviation	Std. Error Mean	Levene's Test for Equality of Variances		t-test for Equality of Means		
						F	Sig.	t	df	Sig. (2-tailed)
RT	1 Male	114	<b>4.84795</b>	1.513064	.141711	.004	.949	2.102	316	.036
	2 Female	204	<b>4.47549</b>	1.516899	.106204			2.103	234.418	.037
IN	1 Male	114	5.12939	1.333384	.124883	.855	.356	.796	316	.427
	2 Female	204	5.00368	1.359712	.095199			.801	237.791	.424
PR	1 Male	114	5.73099	.999387	.093601	4.038	.045	.806	316	.421
	2 Female	204	5.62745	1.149278	.080466			.839	262.063	.402
PA	1 Male	114	4.89298	1.605561	.150375	.119	.731	.650	316	.516
	2 Female	204	4.77059	1.611999	.112862			.651	234.708	.516
SN	1 Male	114	5.64912	1.328784	.124452	.186	.666	-1.641	316	.102
	2 Female	204	5.88399	1.161386	.081313			-1.580	208.881	.116
PBC	1 Male	114	<b>4.66520</b>	1.502455	.140718	.027	.871	2.647	316	.009
	2 Female	204	<b>4.20833</b>	1.461055	.102294			2.626	228.470	.009
EI	1 Male	114	4.04094	1.816774	.170157	.017	.897	1.580	316	.115
	2 Female	204	3.70343	1.833112	.128344			1.584	235.687	.115

Table 3 T-test of average values on individual entrepreneurial orientation,  
Theory of planned behavior and entrepreneurial intention dimensions,  
depending on the freelancers' age (1 - Young; 2 - Old)

Dimens.	Freelancers age	N	Mean	Std. Deviation	Std. Error Mean	Levene's Test for Equality of Variances		t-test for Equality of Means		
						F	Sig.	t	df	Sig. (2-tailed)
RT	1 Young	211	4.72196	1.510316	.103974	.140	.709	1.863	316	.063
	2 Old	107	4.38629	1.532424	.148145			1.855	210.381	.065
IN	1 Young	211	<b>5.15995</b>	1.315727	.090578	.106	.745	2.074	316	.039
	2 Old	107	<b>4.82944</b>	1.394310	.134793			2.035	202.502	.043
PR	1 Young	211	5.73934	1.056091	.072704	1.416	.235	1.711	316	.088
	2 Old	107	5.51713	1.165753	.112698			1.657	195.500	.099
PA	1 Young	211	4.90237	1.653551	.113835	2.723	.100	1.371	316	.171
	2 Old	107	4.64112	1.507400	.145726			1.413	231.352	.159
SN	1 Young	211	5.86572	1.235018	.085022	.206	.650	1.347	316	.179
	2 Old	107	5.66978	1.206634	.116650			1.357	217.549	.176
PBC	1 Young	211	4.40126	1.477205	.101695	.115	.735	.489	316	.625
	2 Old	107	4.31464	1.520014	.146945			.485	207.792	.628
EI	1 Young	211	3.94076	1.887033	.129909	4.124	.043	1.594	316	.112
	2 Old	107	3.59502	1.702309	.164568			1.649	233.499	.100

Table 4 T-test of average values on individual entrepreneurial orientation.  
Theory of planned behavior and entrepreneurial intention dimensions.  
depending on the freelancers' education (1 - High school; 2 - University)

Dimens.	Freelancers' education	N	Mean	Std. Deviation	Std. Error Mean	Levene's Test for Equality of Variances		t-test for Equality of Means		
						F	Sig.	t	df	Sig. (2-tailed)
RT	1 High Sch	78	4.71368	1.424101	.161248	2.189	.140	.698	316	.486
	2 Faculty	240	4.57500	1.555998	.100439			.730	141.480	.467
IN	1 High Sch	78	5.14744	1.260949	.142774	.501	.480	.743	316	.458
	2 Faculty	240	5.01667	1.378152	.088959			.777	141.520	.438
PR	1 High Sch	78	5.70513	.913236	.103404	3.096	.079	.375	316	.708
	2 Faculty	240	5.65139	1.152382	.074386			.422	163.232	.674
PA	1 High Sch	78	4.71026	1.479083	.167473	1.610	.205	-.658	316	.511
	2 Faculty	240	4.84833	1.649546	.106478			-.696	144.240	.488
SN	1 High Sch	78	5.69658	1.274895	.144353	1.165	.281	-.855	316	.393
	2 Faculty	240	5.83333	1.212058	.078238			-.833	125.396	.406
PBC	1 High Sch	78	4.47436	1.412702	.159957	.590	.443	.697	316	.486
	2 Faculty	240	4.33889	1.515522	.097827			.723	139.103	.471
EI	1 High Sch	78	3.82906	1.820790	.206164	.104	.747	.026	316	.980
	2 Faculty	240	3.82292	1.838874	.118699			.026	131.843	.979

Table 5 T-test of average values on individual entrepreneurial orientation.  
Theory of planned behavior and entrepreneurial intention dimensions.  
depending on the freelancers' previous entrepreneurial experience (1 - Yes; 2 - No)

Dimens.	Freelancers previous experien. experience	N	Mean	Std. Deviation	Std. Error Mean	Levene's Test for Equality of Variances		t-test for Equality of Means		
						F	Sig.	t	df	Sig. (2-tailed)
RT	1 Yes	136	<b>4.85539</b>	1.510295	.129507	.356	.551	2.513	316	.012
	2 No	182	<b>4.42491</b>	1.511621	.112049			2.514	291.098	.012
IN	1 Yes	136	5.19118	1.385853	.118836	.224	.636	1.631	316	.104
	2 No	182	4.94231	1.315587	.097518			1.619	282.491	.107
PR	1 Yes	136	5.70343	1.133604	.097206	.128	.721	.545	316	.586
	2 No	182	5.63553	1.071826	.079449			.541	281.812	.589
PA	1 Yes	136	<b>5.26912</b>	1.414921	.121328	3.882	.050	4.488	316	.000
	2 No	182	<b>4.47473</b>	1.662893	.123262			4.593	310.656	.000
SN	1 Yes	136	5.84559	1.265502	.108516	.009	.922	.575	316	.566
	2 No	182	5.76557	1.200056	.088954			.570	282.311	.569
PBC	1 Yes	136	<b>4.99632</b>	1.207907	.103577	7.437	.007	6.919	316	.000
	2 No	182	<b>3.90568</b>	1.512619	.112123			7.145	314.581	.000
EI	1 Yes	136	<b>4.49755</b>	1.646418	.141179	1.733	.189	5.966	316	.000
	2 No	182	<b>3.32143</b>	1.805203	.133811			6.046	303.698	.000

## DISCUSSION

### Discussion of the results of descriptive statistics

According to Table 1. from the individual entrepreneurial orientation dimensions. the dimension PR - Proactiveness has the highest average score, followed by IN - Innovativeness and finally RT -

Risk-taking. This order could be assumed given the nature of the observed dimensions: many people, especially highly educated such as freelancers in this sample. behave proactively. innovation is less common. and even fewer people are willing to take risks.

From the Theory of planned behavior dimensions, the highest average grade has the dimension SN - Subjective norm, which certainly has to do with the pronounced collectivist national culture in Serbia (Rajković et al., 2020) and the pronounced collectivist organizational culture in companies in Serbia (Mali et al., 2020; Vlahović et al., 2020). The research was conducted in Western Balkan countries, but most of the sample is from Serbia. In addition, other countries covered by the survey have a similar national culture. As expected, the EI - Entrepreneurial intention dimension has the lowest average rating. There is also a difference between attitudes toward entrepreneurship and real intentions to start an entrepreneurial venture: it is one thing to have a favorable opinion about entrepreneurship, and quite another to have strong intentions to start your own business. Dimension PBC - Perceived behavioral control has an average score slightly higher than the mid-range, so it can be said that freelancers evaluate their ability as average when it is about engagement in entrepreneurship.

### Discussion of the results of the t-test

#### *Freelancers gender*

According to Table 2, males have a statistically significantly higher average score for RT - Risk-taking and PBC - Perceived behavioral control. Men are simply more prone to risk and have a higher perception of their entrepreneurial abilities. However, this does not result in higher entrepreneurial intentions: men have a higher average score for EI - Entrepreneurial intention compared to women but this difference is not statistically significant.

Compared with other studies, these results show similarities in terms of greater risk readiness for males (Wagner & Sternberg, 2004). Also, in the dimension of PBC - Perceived behavioral control, male students have higher values for this dimension (Rajković et al., 2021), as well as among employees (Mali et al., 2021). The biggest difference exists in the dimension EI - Entrepreneurial intention: male students have higher values for this dimension (Rajković et al., 2021), as well as among employees (Mali et al., 2021). Thus, female freelancers show relatively more entrepreneurial intentions than female students and married women. This is probably a consequence of the nature of the work of freelancers which according to some

parameters, is close to the way entrepreneurs work so in this case women do not lag behind men so much.

#### *Freelancers age*

According to Table 3, younger freelancers have higher average scores for all dimensions, but the difference is statistically significant only at IN - Innovativeness. In the research (Mali et al., 2021), differences between the same dimensions for younger and older employees were observed, and many more statistically significant differences were discovered in almost all dimensions. Therefore, it can be concluded that younger people have more energy and self-confidence for entrepreneurship, which is in line with some previous research (Acemoglu et al. 2014; Liang et al., 2018). For freelancers, this is somewhat less pronounced compared to conventionally employed persons. The reason may be that all freelancers, regardless of age, have a dynamic and uncertain job, so older freelancers are more open, better accept changes, risks and must be proactive and believe in their abilities.

It should be borne in mind here that freelancers are mostly younger people so the age category limit in this study is set quite low, at the age of 35, so that the sample can be divided evenly. Thus, even conditionally speaking, the older group of freelancers has a lot of them who according to their age (for example, from 35 to 45), could not be said to belong to older people.

#### *Freelancers' education*

According to Table 4, there are no statistically significant differences in the average scores of the observed dimensions for high school and university-educated freelancers. The same result, for the same dimensions, was obtained in the research (Mali et al., 2021), for high school and university-educated persons. According to these findings, the degree of education does not seem to have an impact on the strength of the individual entrepreneurial orientation and the Theory of planned behavior dimensions.

#### *Freelancers' previous entrepreneurial experience*

According to Table 5, the most differences in the average scores of the observed dimensions occur between freelancers who have previous experience in entrepreneurship and freelancers who do not

have previous experience in entrepreneurship. These are the following dimensions: RT - Risk-taking, PA - Personal attitude, PBC - Perceived behavioral control and EI - Entrepreneurial intention. It is obvious that the existence of previous entrepreneurial experience, largely gives courage for risk, provides the necessary security in their abilities and, finally, shapes new entrepreneurial ambitions, attitudes and intentions. A similar result exists in the reference (Mali et al., 2021), for employed persons, who have or do not have previous entrepreneurial experience.

## CONCLUSION

Observed at the level of the entire sample, from all of the individual entrepreneurial orientation and the Theory of planned behavior dimensions, freelancers best evaluate the support they can receive for an entrepreneurial venture, as well as their proactivity. Entrepreneurial intentions were assessed as the worst. However, these intentions are significantly higher concerning the research in which the respondents were conventionally employed persons (Mali et al., 2021).

The most statistically significant differences in the average scores of the observed dimensions occur in the division of the sample into freelancers who have or have no previous experience in entrepreneurship, on the side of those who have such experience. This is a result consistent with a similar study in which the respondents were conventionally employed. At the same time, it should be noted that of all the control variables observed in this paper, only in the case of previous experience in entrepreneurship, there is a statistically significant difference for an important dimension: EI - Entrepreneurial intention.

For other control variables, statistically significant differences occur in only three other cases: for dimensions, RT - Risk-taking and PBC - Perceived behavioral control on the side of male freelancers, and dimension IN - Innovativeness on the side of younger freelancers. In the research, in which the respondents were conventionally employed persons, there are significantly more differences, especially on the side of younger respondents and men. From this, it can be concluded that female freelancers do not lag so much behind their male colleagues, as well as that older freelancers do not lag so much behind their younger colleagues, in terms of entrepreneurial attitudes and intentions.

So, overall freelancers have greater entrepreneurial intentions than conventionally employed people. In addition, freelancers are more consistent in terms of entrepreneurial intentions: there are no differences in these intentions if the sample is divided according to the gender and age of freelancers. It can be stated that hypothesis H4 has been confirmed, hypotheses H1 and H2 have been partially confirmed, while hypothesis H3 must be rejected.

The theoretical significance of the paper is that it examines the individual entrepreneurial orientation and the Theory of planned behavior dimensions for freelancers, as a group of respondents who are not sufficiently represented in similar research. This is especially important considering that freelancers are becoming more and more numerous. In practical terms, the importance of the paper is that it indicates potential directions in the development of entrepreneurial intentions for different groups of employees.

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## EFEKTI POLA, STAROSTI I OBRAZOVANJA NA PREDUZETNIČKU ORIJENTACIJU I NAMERE MEĐU FRILENSERIMA

Tema rada su vrednosti individualne preduzetničke orijentacije i teorija dimenzija planiranog ponašanja, kod frilensera u zemljama Zapadnog Balkana (Bosna i Hercegovina, Hrvatska, Crna Gora i Srbija). Ispitivani su i efekti četiri kontrolne varijable: pol, starost, nivo obrazovanja i prethodno preduzetničko iskustvo. Frilenseri najbolje vide podršku za preduzetnički poduhvat, kao i njihovu proaktivnost. Najgore su ocenjene preduzetničke namere. Najveći uticaj na posmatrane dimenzije javlja se kod frilensera koji imaju/ nemaju prethodno iskustvo u preduzetništvu. Za ostale kontrolne varijable, statistički značajne razlike se javljaju u samo tri druga slučaja: za dimenzije RT – preuzimanje rizika i PBC – percipirana kontrola ponašanja na strani muških frilensera i dimenzija IN – inovativnost na strani mladih frilensera. Napravljeno je poređenje sa sličnom studijom, gde su ispitanici bili konvencionalno zaposlene osobe. Generalno, frilenseri imaju veće preduzetničke namere od konvencionalno zaposlenih ljudi. Frilenseri su konzistentniji u pogledu preduzetničkih namera: nema razlika u ovim namerama ako se uzorak podeli prema polu i starosti frilensera. Ovi rezultati su razmatrani u radu.

**Ključne reči:** Individualna preduzetnička orijentacija; Teorija planiranog ponašanja; Preduzetnička namera; Frilenseri; Zapadni Balkan.