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EVALUATION OF STATE AID FOR ENTREPRENEURS AND THEIR ACCESS TO FINANCIAL RESOURCES: STUDENTS' ATTITUDES IN CZECH REPUBLIC, POLAND AND SLOVAKIA

The article's aim is to find out whether student's nationality influences the assessment of access to financial resources, state support for entrepreneurship, and students' inclination to start a business after graduating from college. The questionnaire was completed by 1352 students: 409 from 14 CR universities; 375 from 3 PL universities and 568 from 8 universities in SR. To meet the goal of the article, mathematical statistics such as chi-squared test, pivot tables, z-score, and descriptive statistics were used. One of the most significant findings is that there were significant differences between the students of different nationalities when assessing access to financial resources. The most significant interest in after graduation entrepreneurship was seen in students from Poland (38.1%), then from Slovakia (35.7%), and the least interest was demonstrated by the students from Czech Republic (26.9%). Students from Czech Republic (25.9%) and Slovak Republic (17.4%) had significantly different views on the quality of legal conditions for entrepreneurship in their countries. Students from Czech Republic evaluated access to external resources and payment discipline as being the worst (27.4%), as compared to the ratings by the students from Slovakia (22.4%) and Poland (19.5%). In addition to state support and access to financial resources, other essential factors are: the social environment in the country (family, society, politicians, the media); macroeconomic environment (statistical indicators – GDP, employment, inflation); quality of the business environment (administrative burden on entrepreneurs, improving the situation of business entities compared to the situation in the business environment 5 years ago); quality of higher education (university education system, acquired knowledge and their subsequent application), etc.

Keywords: university students, state support of entrepreneurship, financial resources, entrepreneurship.

Introduction. Universities' ability to prepare graduates for professional life and potential future entrepreneurial activities is among the current challenges of the education sector. In recent decades, many scholars mentioned and discussed the importance of entrepreneurship (Dinc & Hadzic, 2018). Entrepreneurs create technological innovations, provide jobs, and increase competitiveness (Zahra,

1999). Although some scientists regard entrepreneurship as inherent behaviour (Thompson, 1999), others believe that it is an attitude that can be learned through education and stimulated through relative support (Karimi et al., 2016).

Graduates of economic universities should be treated as the driving force of any economy due to the volume of their knowledge and natural intellect. Perspective future entrepreneurs belong to a group of people who, with their creativity and activity, are helping their countries to develop. Factors influencing young people's entry into entrepreneurship include: social environment (Marques et al., 2018), government entrepreneur support programs (Dvorsky et al., 2017), microeconomic environment (Gasse & Tremblay, 2011), access to funds (Belas et al., 2017), quality of higher education (Papadaki et al., 2017; Nabi et al., 2018), personality traits (Belas & Sopkova, 2016), quality of the business environment (Kljucnikov et al., 2016), and others.

The paper contains a detailed analysis of the following selected factors: government entrepreneur support programs, access to funds, and graduates' propensity for entrepreneurship. The case study presents the answers from 1352 students in their final year of studies in Czech Republic, Poland, and Slovakia.

The structure of the article is as follows: The theoretical part presents the research results focusing on how well the of students fit into their local business environment and also on the factors that influence students' decision to become entrepreneurs. The methodology section features the goals, hypotheses and the research methods applied. The results section evaluates the selected assumptions based on the students' nationality. The discussion block summarizes the most important results of the research and compares them with the results of other relevant studies.

Literature review. SMEs are undoubtedly an essential part of every market economy (Karpak, 2010). SMEs are a vital factor in maintaining and creating a functioning market economy, in particular as a means to stimulate competition, create jobs, and promote economic development (Kessler, 2007). They also contribute to solving the problems of the economic and welfare state (Prasetyo, 2016).

The students' perception of the country's social environment impacts their inclination towards entrepreneurship (Gurol, 2006). The perception of the business environment and its support by politicians is essential in decision-making about starting entrepreneur activities (Robertson, 2000). Modern economic support systems for SMEs are not sufficiently oriented to achieve significant results in economic activity (Kashitsina et al., 2017). In such a situation, it is necessary to identify the problems of the SMEs, specifically in the creation and development phase, and also create mechanisms of their support (Treshchevsky et al., 2018; Sabic-Lipovaca et al., 2016).

Dacin et al. (2016) report that financial resources and access to them are among the most critical determinants of entrepreneurship. They also state that this includes the State aid approach in the country, the access of the banking sector to business entities, and prospective entrepreneurs' access to seeking alternative financial resources for entrepreneurship.

Golovina et al. (2017) deal with the state support system for youth entrepreneurship in Russia. Authors declare that Russia is currently creating organizational, standard, and legal foundations of state business support. They also point to the fact that foreign countries which already use advanced direct and indirect state support methods for young business structures have significant advantages on the world market which are extremely important in the conditions of globalisation. Examples include countries such as the United Kingdom, France, and Germany.

Virglerova et al. (2016) point to the fact that the state plays a crucial role in its business environment. Thanks to its legislative environment, the state can help entrepreneurs with their activities or can burden them. This article aims to find out how SMEs entrepreneurs in the Czech Republic perceive the role of the state and its impact on entrepreneurship.

In this context, Berger et al. (1998) show that staff recruitment costs may discourage start-ups from

recruitment. It suggests that policy-makers should reduce the administrative burden of creating and increasing employment if growth in employment is the desired social outcome (Demirguc-Kunt et al., 2006).

Relationships between the state and entrepreneurs overlap in time because of conflicting ideas about how to manage the economy. Entrepreneurs consider state access to its needs and interests somewhat harmful. They criticize bureaucracy (Oehler et al., 2015), malfunctioning entrepreneurs' support systems, poor quality of education systems (Millian et al., 2014), and especially environment that facilitates corruption (Belás, 2016).

Relationships between corruption and the quality of the business environment play a key role in supporting or reducing domestic innovation activity. In essence, the better the control of corruption by the state, the higher its level of innovation and entrepreneurship (Apostoliuk, 2016, Anokhin & Schulze, 2009, Baker et al., 2005).

A very negative perception of the state by entrepreneurs is in the Czech Republic where up to 84% of entrepreneurs believe that the state is just expelling them or failing to fulfil their role. Only 3% of them said that state helps them in business. In Slovakia, 53% of entrepreneurs feel that the state expels them, 38% of entrepreneurs believe that the state is not fulfilling its obligations, and only 5% of entrepreneurs think that the state is fulfilling its obligations (Belás et al., 2014, 2015).

The aim, methodology, data. The article aims to find out whether the students' nationality influences the assessment of access to financial resources, state support for entrepreneurship, and the students' inclination to start a business after graduating from college. In connection with the stated aim, attitudes of students finishing economics or management degrees were identified in the following countries: the Czech Republic (CR), Poland (PL) and the Slovak Republic (SR). An online questionnaire was used to obtain students' views. The questionnaire was completed by 409 students from 14 universities in the CR; 375 students from 3 universities in PL, and 568 students from 8 universities in the SR. The data collection took place during the academic year 2017/2018.

In the research, the following scientific hypotheses were formulated:

H1A: There are statistically significant differences in the assessment of access to financial resources among students by nationality. H1B: There are statistically significant differences between the nationalities of students who agree that commercial banks' interest rates support entrepreneurial activities.

H2A: There are statistically significant differences in the assessment of state support for entrepreneurship among students by nationality. H2B: There are statistically significant differences between the nationalities of students who agree that their state financially supports entrepreneurship.

H3A: There are statistically significant differences in the students' propensity to start a business after university graduation by nationality. H3B: There are statistically significant differences between students who agree to start a business after graduation by nationality.

The goal was to determine whether the students' nationality influences the assessment of the following factors (F): It is assumed that the formulated statements for factor F1 (F11, F12, F13, F14) and F2 (F21, F22, F23 and F24) are the most significant.

F1: Access to financial resources.

F11: There is no substantial financial risk in the business environment such as a wrong approach to external sources of finance, poor payment discipline, etc.

F12: Business entities have reasonable access to bank credit.

F13: The terms of the commercial banks' credits are appropriate.

F14: The interest rate of the commercial banks supports business activities.

F2: State support of entrepreneurship: it is assumed that the state significantly shapes the business environment, the relationship to entrepreneurship, and the propensity to start a business.

F21: The state supports entrepreneurship, using its tools and policies.

F22: The state creates right conditions for starting a business.

F23: The state financially supports entrepreneurship.

F24: The legislative conditions for business are of high quality.

Students were able to express their opinion about their interest in doing business after graduating from university, stated as: Y: "I am convinced that I will be doing business after graduating from college."

For the above statement, students could reply with one of the following answers: (1.) "I agree completely", (2.) "I agree", (3.) "No attitude", (4.) "I disagree" or (5.) "I do not agree at all".

To evaluate the formulated hypotheses and thus meet the primary goal of the paper, the tools of descriptive statistics such as tables and descriptive characteristics (frequency, sum) for calculating Z-scores were used. A simple classification of the statistical character with an emphasis on expressing absolute and relative abundance, sorting according to two statistical characters, and the dependence between qualitative plural statistical features were used. Statistical hypotheses were assumed if the p-value of z-test was lower than the significance level which was set with the p-value of 0.05. Z-scores were applied to the F1 and F2 evaluation process and to detect significant statistical differences among students according to their nationality (F11, F12, F13, F14, F21, F22, F23, and F24). The conditions for performing the Z-test (normal distribution of the statistical character and large sample size) have been fulfilled. Calculations were made using the sophisticated statistical software SPSS Statistics.

The electronic version of the questionnaire was completed by 1352 students. 409 (30.3%) students were from the Czech Republic, 375 (27.7%) from Poland, and 568 (42%) from the Slovak Republic. The questionnaire was completed by 517 (38.2%) men and 835 (61.8%) women. Students' distribution by gender: CR – 156 (38.2%) men and 253 (61.8%) women; PL – 145 (38.7%) men and 230 (61.3%) women; SR – 216 (38%) men and 352 (62%) women. The questionnaire survey was submitted by students from the following universities with a focus on economics and management studies:

- Universities from the Czech Republic: Technical University of Liberec, University of Applied business – Newton College in Brno, University of Economics in Prague, private university business in Prague, Masarykova University in Brno, Academia Sting in Brno, University of Business and Law in Prague, Palacky University in Olomouc, University Pardubice, University of mining – Technical University Ostrava, Technical University in Brno, Tomas Bata University in Zlin, Moravian University in Olomouc, Mendel University in Brno;

- Universities from Poland: Nicolaus Copernicus University in Torun, University of Gdańsk, University of Szczecin;

- Universities from the Slovak Republic: Economic University in Bratislava, Trenčín University of Alexander Dubcek, Zilina university in Zilina, Presov University in Presov, Matej Bel University in Banska Bystrica, Technical Faculty of the Technical University in Kosice, Pan-European University in Bratislava.

Results. The following table presents the evaluation of access to financial resources as a factor influencing the students' decision to be an entrepreneur after graduation.

Only 312 of 1352 (23.1%) think that business environment in their country is not subject to significant financial risk (reduced access to external sources, poor payment discipline). More than 50% of all students (725 students out of 1352 students) think that entrepreneurs have reasonable access to bank loans. 637 (47.1%) of the students agree with the statement that the state financially supports entrepreneurship.

501 (37.1%) of the students agree with the statement that commercial bank interest rates support entrepreneurial activities. The results presented in Table 1 show that there are statistically significant differences in the students' assessment of the claims related to access to financial resources among students by nationality (F11, F12, F13 and F14: p-value <0.001). The H1A hypothesis is accepted.

Table 1 – Evaluation of access to financial resources by students in CR, PL, and SR

F11	CR	PL	SR	F12	CR	PL	SR
1. I agree completely	7 1.7%	14 3.7%	14 2.5%	1. I agree completely	25 6.1%	27 7.2%	23 4%
2. I agree	105 25.7%	59 15.7%	113 19.9%	2. I agree	217 53.1%	163 43.5%	270 47.5%
3. No attitude	122 29.8%	89 23.7%	137 24.1%	3. No attitude	105 25.7%	83 22.1%	172 30.3%
4. I disagree	155 37.9%	159 42.4%	262 46.1%	4. I disagree	60 14.7%	79 21.1%	93 16.4%
5. I do not agree at all	20 4.9%	54 14.5%	42 7.4%	5. I do not agree at all	2 0.5%	23 6.1%	10 1.8%
Sum	409 100%	375 100%	568 100%	Sum	409 100%	375 100%	568 100%
Chi-square	42.582			Chi-square	62.139		
P-value*	<0.001			P-value*	<0.001		
F13	CR	PL	SR	F14	CR	PL	SR
1. I agree completely	13 3.2%	21 5.6%	12 2.1%	1. I agree completely	10 2.4%	11 3%	23 4%
2. I agree	216 52.8%	108 28.8%	267 47%	2. I agree	178 43.5%	80 21.3%	199 35%
3. No attitude	112 27.4%	60 16%	173 30.5%	3. No attitude	145 17.8%	146 38.9%	211 37.2%
4. I disagree	62 15.2%	136 36.3%	108 19%	4. I disagree	73 17.8%	101 26.9%	125 22%
5. I do not agree at all	6 1.5%	50 13.3%	8 1.4%	5. I do not agree at all	3 0.8%	37 9.9%	10 1.8%
Sum	409 100%	375 100%	568 100%	Sum	409 100%	375 100%	568 100%
Chi-square	180.949			Chi-square	92.992		
P-value*	<0.001			P-value*	<0.001		

Notes: * P- value on level of significance 0.05; CR – Czech Republic; PL – Poland; SR – Slovak Republic.

Table 2 – Comparison of Positive Response ("Agree completely" + "Agree") by Students between CR, PL, and SR

F11	CR/PL	PL/SR	CR/SR	F12	CR/PL	PL/SR	CR/SR
The ratio of the 1+2 to the total	112/73 27.4/19.5	73/127 19.5/22.4	112/127 27.4/22.4	The ratio of the 1+2 to the total	242/190 59.2/50.7	190/293 50.7/51.6	242/293 59.2/51.6
Z- score	2.608	-1.063	1.803	Z- score	2.391	-0.276	2.350
P - value*	0.009	0.289	0.072	P - value*	0.017	0.779	0.019
F13	CR/PL	PL/SR	CR/SR	F14	CR/PL	PL/SR	CR/SR
The ratio of the 1+2 to the total	229/129 56/34.4	129/279 34.4/49.1	229/279 56/49.1	The ratio of the 1+2 to the total	188/91 46/24.3	91/222 24.3/39.1	188/222 46/39.1
Z- score	6.062	-4.465	2.121	Z- score	6.339	-4.729	2.150
P - value*	<0.001	<0.001	0.034	P - value*	<0.001	<0.001	0.032

Notes: * P- value on level of significance 0.05; CR – Czech Republic; PL – Poland; SR – Slovak Republic.

By pairwise comparison (CR/PL; PL/SR; CR/SR) of students' attitudes according to their nationality on F13 and F14, there are statistically significant differences, as all the achieved p values are lower than the level of set significance, by comparison. From Table 2, it is apparent that there are no significant differences between the F11 and the CR and SR (p-value = 0.072) between PL and SR students (p-value = 0.289). Also, there are no significant differences between students from PL and SR in the agreed attitudes for F12 (p-value = 0.779). Hypothesis H1B is rejected.

The following table offers the results of entrepreneurship state support as a factor influencing the students' decision to be an entrepreneur after graduation.

Table 3 – Evaluation of state support by students in CR, PL, and SR

F21	CR	PL	SR	F22	CR	PL	SR
1. I agree completely	6 1.5%	10 2.7%	7 1.2%	1. I agree completely	8 2%	11 2.9%	12 2.1%
2. I agree	129 31.5%	70 18.7%	119 21%	2. I agree	114 27.9%	66 17.6%	81 14.3%
3. No attitude	87 21.3%	62 16.5%	86 15.1%	3. No attitude	95 23.2%	49 13.1%	81 14.3%
4. I disagree	154 37.7%	173 46.1%	286 50.4%	4. I disagree	176 43%	178 47.5%	327 57.6%
5. I do not agree at all	33 8.0%	60 16%	70 12.3%	5. I do not agree at all	16 3.9%	71 18.9%	67 11.7%
Sum	409 100%	375 100%	568 100%	Sum	409 100%	375 100%	568 100%
Chi-square	43.608			Chi-square	89.774		
P- value*	<0.001			P- value*	<0.001		
F23	CR	PL	SR	F24	CR	PL	SR
1. I agree completely	5 1.2%	8 2.1%	6 1.1%	1. I agree completely	4 1%	13 3.5%	10 1.8%
2. I agree	99 24.2%	76 20.3%	134 23.6%	2. I agree	102 24.9%	65 17.4%	89 15.7%
3. No attitude	133 32.5%	77 20.5%	109 19.2%	3. No attitude	160 39.2%	125 33.3%	154 27.0%
4. I disagree	155 37.9%	173 46.2%	277 48.8%	4. I disagree	122 29.8%	125 33.3%	265 46.7%
5. I do not agree at all	17 4.2%	41 10.9%	42 7.3%	5. I do not agree at all	21 5.1%	47 12.5%	50 8.8%
Sum	409 100%	375 100%	568 100%	Sum	409 100%	375 100%	568 100%
Chi-square	42.1759			Chi-square	61.386		
P- value*	<0.001			P- value*	<0.001		

Notes: * P- value on level of significance 0.05; CR – Czech Republic; PL – Poland; SR – Slovak Republic.

Only 341 (25.2%) of students agree with the statement that the state, through its tools, supports entrepreneurship. More than 20% of all students (292 students out of 1352 students) agree with the statement that the state is creating suitable conditions for starting a business. 328 (24.3%) of the students agree with the statement that the state financially supports entrepreneurship.. The statement that the country has a good quality of legal conditions for entrepreneurship is accepted by 283 (20.9%) of students. The results in Table 3 show that there are statistically significant differences in the students' assessment

of national support of entrepreneurship (F21, F22, F23 and F24: p-value <0.001) by nationality. The H2A hypothesis is accepted.

Table 4 – Comparison of Positive Response ("Agree completely" + "Agree") by Students between CR, PL, and SR

F21	CR/PL	PL/SR	CR/SR	F22	CR/PL	PL/SR	CR/SR
The ratio of the 1+2 to the total	135/80 33/21.3	80/126 21.3/22.2	135/126 33/22.2	The ratio of the 1+2 to the total	122/77 29.8/20.5	77/93 20.5/16.4	122/93 29.8/16.4
Z- score	3.660	-0.309	3.772	Z- score	2.988	1.626	5.008
P- value*	<0.001	0.756	0.001	P- value*	0.003	0.103	<0.001
F23	CR/PL	PL/SR	CR/SR	F24	CR/PL	PL/SR	CR/SR
The ratio of the 1+2 to the total	104/84 25.4/22.4	84/140 22.4/24.6	104/140 25.4/24.6	The ratio of the 1+2 to the total	106/78 25.9/20.8	78/99 20.8/17.4	106/99 25.9/17.4
Z- score	0.992	-0.793	0.278	Z- score	1.689	1.297	3.214
P- value*	0.322	0.429	0.779	P- value*	0.091	0.194	0.001

Notes: * P- value on level of significance 0.05; CR – Czech Republic; PL – Poland; SR – Slovak Republic.

Table 4 shows that there are no significant differences between the students in PL and SR in the agreed attitudes for F21, F22, F23 and F24 (p value > 0.05). There are also no significant differences between CR and PL students in the agreed attitude of F23 (p-value = 0.322) and F24 (p-value = 0.091). The H2B hypothesis is rejected.

The following table presents the results of the students' interest to be an entrepreneur after graduation.

Table 5 – Evaluation of students' interest to be an entrepreneur after graduation

Y	CR	PL	SR	Y	CR/PL	PL/SR	CR/SR
1. I agree completely	33 8.1%	50 13.3%	46 8.1%	The ratio of the 1+2 to the total (absolute value)	110/143	143/203	110/203
2. I agree	77 18.8%	93 24.9%	157 27.6%	The ratio of the 1+2 to the total (%)	26.9/38.1	38.1/35.7	26.9/35.7
3. No attitude	108 26.4%	117 31.2%	168 29.6%	Z- score	-3.362	-0.747	2.923
4. I disagree	145 35.5%	74 19.7%	148 26.1%	P- value	<0.001	0.453	0.004
5. I do not agree at all	46 11.2%	41 10.9%	49 8.6%				
Sum	409 100%	375 100%	568 100%				
Chi-square	37.426						
P- value*	<0.001						

Notes: * P- value on level of significance 0.05; CR – Czech Republic; PL – Poland; SR – Slovak Republic.

The results summarised in Table 5 show that only 33.7% (456/1352) of students who completed the questionnaire are interested in entrepreneurship after graduation. There are statistically significant

differences in the students' assessment of the mentioned claim (Y). Students' nationality affects the evaluation of interest in entrepreneurship after graduation. Hypothesis H3A is accepted. Students from Poland (38.1%) and Slovakia (35.7%) are more interested in entrepreneurship after graduation than students from the Czech Republic (26.9%). There are no differences between students according to the nationality of the PL and the SR in the agreed attitudes towards entrepreneurship (p -value = 0.453). Hypothesis H3B is rejected.

Discussion. The results of the case study (CR, PL, and SR) focused on the economically oriented graduates' interest in entrepreneurship showed differences between countries. The most exceptional interest in entrepreneurship was shown by students from Poland (38.1%), followed by Slovakia (35.7%), and the Czech Republic (26.9%).

Students from the Czech Republic consider access to external resources and payment discipline as the worst (27.4%), compared to the students' ratings from Slovakia (22.4%) and Poland (19.5%).

The comparison of students' views by nationality on the question whether the interest rates of commercial banks support entrepreneurship brought interesting findings. Up to 46% of students in the Czech Republic agreed with the assertion of support. On the other hand, the least support was identified in Poland (24.3%). Differences between student attitudes are significant. Kljucnikov et al. (2018) point out the need for the exploration of access to financial resources in co-operation with credit risk.

The positive attitude towards state aid factors (F21, F22, F23, and F24) was expressed by less than one in four students. State aid factors in their country are most positively rated by students from the Czech Republic (average = 28.5%), followed by Poland (average = 21.3%), and the most negative was assessed by students from Slovakia (average = 20.2%). These results are more favourable than the results of the entrepreneurs' evaluation presented by Belás et al. (2014).

There are no significant differences among students in the view that the state financially supports entrepreneurship (CR = 25.4%, PL = 22.4%, SR = 24.6%). On the contrary, there are significant differences between students from the Czech Republic and the Slovak Republic in the view that the legislative conditions for entrepreneurship in their country are of high quality. Only 17.4% of Slovak students share this claim, unlike in the Czech Republic where this number is 25.9%.

The research findings made by Robertson (2000) in Australia show that perceptions of the business environment and its political support are essential in deciding whether to be an entrepreneur, especially in young people after graduation.

Conclusion. Authors investigated the differences in graduates' willingness to be an entrepreneur according to their nationality, state support of entrepreneurship, and access to financial resources for entrepreneurs. The results have shown that students' views depend on their country of origin. Thus, the students' nationality plays an important role not only in deciding whether to be an entrepreneur after graduation, but also in factors influencing this decision. The students' perception of the legislative conditions in selected countries is negative.

In addition to state support and access to financial resources, other essential factors are: the social environment in the country (family, society, politicians, the media); macroeconomic environment (statistical indicators – GDP, employment, inflation); quality of the business environment (administrative burden on entrepreneurs, improving the situation of business entities compared to the situation in the business environment 5 years ago); quality of higher education (university education system, acquired knowledge and their subsequent application), etc.

Although the issue is extensive and only a limited number of factors were examined with more straightforward statistical methods, it is necessary to get acquainted with the academic sphere and the public and the interesting findings in the opinions of students (CR, PL, SR) on their tendency to be an entrepreneur after graduation.

Future papers will focus on a detailed analysis of the factors mentioned above and a comparison of

students' views concerning their nationality.

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Державна підтримка підприємців та доступність фінансових ресурсів: оцінка студентів Чехії, Польщі і Словаччини.

У статті проаналізовано залежність готовності випускників університетів починати підприємницьку діяльність від таких трьох факторів: національність респондентів, державна підтримка підприємництва в країні, рівень доступу підприємств до фінансових ресурсів. Результати показали, що відношення студентів до започаткування власної справи залежать від країни їх походження. Підґрунтям дослідження стали результати анкетування 1352 студентів: 409 з чотирнадцяти університетів Чеської Республіки, 375 з трьох університетів Польщі та 568 з восьми університетів Словаччини. Методичним інструментарієм дослідження стали статистичні методи: критерій узгодженості Пірсона (χ^2 -test) та z-оцінка, результати анкетування були згруповані та проаналізовані з використанням інструменту обробки даних – зведених таблиць. Найбільший інтерес до підприємницької діяльності виявлено у студентів з Польщі (38,1% респондентів), середній – у студентів зі Словаччини (35,7% респондентів), а найменший інтерес продемонстрували студенти з Чехії (26,9% респондентів). У статті доведено суттєвий вплив національності студентів на вибір тих факторів, які виявилися для них найбільш важливими при прийнятті рішення щодо започаткування власної справи. Так, наприклад, такі два фактори як доступ до фінансових ресурсів та необхідність дотримання відповідної розрахунково-платіжної дисципліни виявилися важливими для 27,4% опитаних студентів з Чехії, 22,4% студентів зі Словаччини та 19,5% студентів з Польщі. Правові умови ведення бізнесу виявилися важливими для 25,9% респондентів з Чехії та 17,4% респондентів зі Словаччини. Стаття містить результати аналізу не лише двох основних факторів впливу на готовність студентів - випускників університетів до підприємництва (державна підтримка та доступ до фінансових ресурсів), а ряду додаткових, найбільш важливими з яких виявилися наступні: соціальне середовище в країні (сім'я, суспільство, політика, засоби масової інформації); макроекономічне середовище (ВВП, зайнятість, інфляція); якість ділового середовища (адміністративний тягар для підприємств, покращення становища суб'єктів господарювання порівняно з ситуацією в діловому середовищі 5 років тому); якість вищої освіти (система університетської освіти, набуті знання та їх подальше застосування) тощо.

Ключові слова: студенти університетів, державна підтримка підприємництва, фінансові ресурси, підприємництво.