

INFLUENCE OF ORGANIZATIONAL SUPPORT ON RETIREMENT PLANNING AND FINANCIAL MANAGEMENT OF PROFESSIONAL SOCCER PLAYERS

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Abstract: All professional athletes have to face is retirement from competitive sport at a younger age than most other individuals. Most non-athletes have a longer period and more established support systems that allow them to plan for their retirement than professional athletes whose retirement from professional sport can be precipitated without warning due to a number of factors which include age, deselection or injury. The purpose of this study was to investigate the influence of organizational support on retirement planning and financial management of professional soccer players. A quantitative research approach was used to collect data from a sample of professional soccer players in the Premier Soccer League in South Africa. The results of the study indicate that organizational support strongly influences retirement planning and financial management. Soccer clubs therefore need to have systems in place to assist professional soccer players to plan for their retirement.

Keywords: organizational support, retirement planning, financial management, soccer

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Introduction

Retirement from professional sport is an inevitable reality that all professional athletes have to face (Lavalley, 2005). It requires a professional athlete to adjust to an environment which is vastly different from the competitive sport environment to which he/she is accustomed. It traditionally occurs for most non-athletes after a long working career that allows them to plan and anticipate the likely demands and challenges resulting from retirement during their midlife years (Adams and Rau, 2011). Professional athletes, on the other hand, are required to start planning their retirement from sport at a much younger age, given that their career span in professional sport is much shorter than those in a non-sport environment. In some instances professional athletes' career spans may be shortened even further without warning due factors such as deselection or injury. Age also plays a significant role in an athlete's retirement from professional sport (Vickers, 2014). This paper thus focuses on the retirement planning of professional soccer players in South Africa and the role of the sport organization (soccer club) in preparing them for retirement. Retirement planning in the context of this study refers to a professional athlete's anticipation and preparation for post-professional sport life.

Muratore and Earl (2015) identified three phases of retirement in the literature that individuals experience. These are the pre-retirement stage, in which the individual

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is principally engaged in work; a transition period, which may last varying lengths of time and involve multiple changes in employment status; and an adjustment stage, in which the individual is engaged in retirement. The pre-retirement stage for professional soccer players may be regarded as a period that a player is employed or contracted by a soccer club to play soccer. The transition period may be regarded as the period during which the player either seeks to take up another role in the sport environment or move towards employment in a non-sport environment. Taylor and Doverspike (2003) argue that planning is an important aspect of preparation for retirement. The extent to which one plans determines one's level of wellbeing and health in retirement as well as how financially secure one is during retirement (Muratore and Earl, 2010). Lally (2007) found that athletes who proactively prepared for retirement, engaged with other athletes regarding their preparation and systematically reduced their participation in sport, experienced a smooth transition to the non-sport environment while those who failed to prepare for retirement experienced difficulties during the post retirement period. Similarly, athletes who replaced sport with other activities (Lavalley and Robinson, 2007) or disengaged themselves from sport (Park et al., 2012) adjusted swiftly to their new lifestyle (Gilmore, 2008).

In South Africa, professional soccer is one of the most popular sports both from a participation as well as from a spectatorship perspective (Surujlal and Dhurup, 2011). The lucrative salaries, sponsorships and endorsements which have recently emerged in soccer have resulted in many young South Africans considering soccer as a first career choice. Unlike many professions such as medical, legal and business, where there are specific entry requirements that are normally set out as educational prerequisites, the main criterion required to enter professional soccer is individual talent (Maseko and Surujlal, 2011). As a result many aspiring professional soccer players leave school and home at an early age to advance their careers (Bourke, 2003).

Although professional athletes themselves are primarily responsible for preparing for their retirement, the sport organization at which they are employed also plays a vital role. From a management perspective, it would be ethically correct for the human resources management department in sport organization to assist professional soccer players in their retirement planning. In many instances professional players are recruited at a very young age and developed in the sport. Thus, they have very little formal education and financial skills to plan for their retirement.

Besides the sport organization, players' agents are in an important position to help professional soccer players to plan for retirement. Danoski (2012) argued that players can be misled through poor advice from agents and this would influence their retirement planning. Similarly, Locher (2016) reported that poor negotiating by players' agents play an important role in their inability to stay financially stable. Socio-demographic factors, especially age and education particularly with regard to soccer players, play an important role in players' attitudes towards retirement (Lee

and Law, 2004). It is likely that individuals with higher levels of education and those who are older have a higher propensity to plan for retirement (Maseko and Surujlal, 2011). Most professional soccer players pursue a single-minded approach to their competitive participation in soccer. Hence, their work schedules are normally very hectic, requiring them to train at odd hours, play their sport at odd hours both at home and away from home, as well as spend longer periods away from their families than employees in non-sport professions (Maseko and Surujlal, 2012). Organizational support is therefore necessary to assist them in addressing issues that other employees would usually attend to during 'normal hours'.

Literature Review

Sport organizations have a responsibility to develop more than just athleticism among their players (Stronach et al., 2014). Sinclair and Hackfort (2000) advocate that the support of players is the responsibility of sports organizations. Given the hectic schedule and highly competitive environment that soccer players are subjected to, Maseko and Surujlal (2011) argue that it is imperative that soccer clubs have support programmes in place to assist players to prepare for retirement, their transition to retirement and life after their professional career. In similar vein, Stambulova et al. (2007) argued that the competitive environments that required professional players to train, travel and compete most of their available time made it difficult to plan constructively for their future; therefore sport organizations have a duty to assist them to prepare for life after their playing career. Gordon and Lavalley (2004) also asserted that because professional players commit themselves completely physically, mentally and socially to their sport, they are left with little time to think seriously about their retirement. The transition to retirement is a huge task which requires them to use a variety of strategies to cope (Grove et al., 1997). The inadequacy of support from the sport organization to prepare for this occurrence may make this task even more difficult.

An absence of preparation and support for retirement may result in players experiencing feelings of isolation, loneliness, and alienation (Lavalley et al., 1997) which contribute to a difficult, distressing and sometimes traumatic career transition (Brewer et al., 2000). Maseko and Surujlal (2011) found pre-retirement planning support to assist professional soccer players to cope with problems associated with retirement seriously inadequate at soccer clubs. Given professional soccer players' short career lifespan, it becomes imperative for sport organizations to develop programmes to prepare their players for life after career termination.

The transition from a full time professional sport career to the post-sport career, which, in most instances, occurs at a relatively young age, may be challenging and associated with significant psychological and emotional problems such as reduced perception of self-worth, lack of purpose, loss of identity and alienation from social networks (Stronach et al., 2014). In extreme cases, recently retired athletes may also resort to pathological behaviours such as substance abuse and suicidal feelings (Butt and Molnar, 2009). Retirement represents a major life change (Lee and Law,

2004). It is for this reason that soccer players should prepare themselves for retirement. Preparing for retirement would provide them with a better idea of their retirement needs, have more favourable attitudes toward retirement and feel more confident about retirement.

Fleishman-Hillard (2011) posits that some of the problems experienced by retired South African professional soccer players include poverty, illiteracy, poor financial planning and substance abuse. While these problems may vary according to individual preparation for retirement, educational level and career prospects outside sports, much of the afore-mentioned is directly linked to a deficiency of preparedness for retirement from soccer. Lee and Law (2004) argue that individuals who do not plan for their retirement experience anger and frustration as a result of them being unable to let go of their previous lifestyles. This, potentially, contributes to their unhappiness in their retirement.

Maseko and Surujlal (2011), in their study on a sample of professional soccer players in South Africa, noted that the low level of formal education and inadequate financial literacy were the main reasons for their poor preparation for retirement. The authors found that despite the fact that the professional players being considerably well remunerated, their savings and investment levels were low. Sport organizations should therefore assist in financial planning. Sport organizations also have an important role in providing counselling which emphasise the transferability of retiring professional athletes' attributes to other settings (Wylleman et al., 2004) and assisting them in making a smooth transition to life after retirement (Anderson and Morris, 2000).

Bailey (2014), in an investigation of professional English Premier League (EPL) players' transition to retirement, argued that the "staggering, cash-soaked opulence" of the EPL created fallacious beliefs about the glamour associated with the retirement of professional soccer players. The author commented that the experience of retiring for these players was vastly different from what the public may perceive. Furthermore, the author stated that players who waited until they retired before planning were more likely to face problems during retirement.

Purpose of the Study

The purpose of this study was to investigate the influence of organizational support on retirement planning and financial management of professional soccer players.

Methodology

Research Approach and Sample

A comprehensive literature review of retirement planning was undertaken to provide a theoretical foundation for the study. In addition, a quantitative research approach involving the administration of a questionnaire to the identified sample was used. Two hundred and fifty two (N=252) professional soccer players in the Premier Soccer League (PSL) in South Africa who were conveniently selected

were approached to complete a questionnaire. Of those who were approached, 193 (n=193) completed the questionnaire.

Instrument and Procedures

A two-section questionnaire was developed based on the literature review. Section A of the questionnaire requested the participants to provide their demographic information. Section B of the questionnaire comprised items on retirement. The items in this section were scored on a 5-point Likert scale anchored at 1 (strongly disagree) and 5 (strongly agree). In order to assess the content validity of the data collection instrument, the questionnaire was reviewed by two senior researchers. In addition, the instrument was pre-tested with a convenient sample of ten professional soccer players to ensure that there was no ambiguity regarding the understanding of the questions, to detect whether there any errors and to ascertain how long it took to complete the questionnaire. Managers of soccer clubs were approached and requested permission to conduct the study. The questionnaire was administered face-to-face with the soccer players. An accompanying letter highlighting the purpose of the study was attached to the questionnaire. Ethical considerations such as the participants' right to anonymity, confidentiality, privacy or non-participation, informed consent and protection from discomfort, harm and victimisation, among others, were adhered to during the data collection process.

Data Analysis

Construct validity was assessed through the factor analysis procedure whereby cross loading of variables were examined. Four factors, namely *retirement planning* ($\alpha = 0.970$), *financial management* ($\alpha = 0.954$), *organizational support* ($\alpha = 0.938$) and *expectations during retirement* ($\alpha = 0.915$) with Cronbach alpha (α) reliability values exceeding the recommended 0.7 (Nunnally and Bernstein, 1994) were extracted. Correlations were computed among *retirement planning*, *financial management*, and *organizational support* to assess convergent validity. In addition, regression analysis was performed to test the predictive relationship between *organizational support* and *retirement planning* and *financial management*.

Results and Discussion

Demographics

Most participants (soccer players) (39.9%) have been playing soccer for between 2 and 5 years and have a 3 year contract with their current clubs (70.5%). Approximately 41 percent of the respondents played professional soccer for more than 2 clubs and the majority (49.2%) were in the age group of 21 to 25 years. Approximately 65 percent of the players had a matriculation qualification. The largest percentage of players (86.0%) was single. Although 94.8 percent of the players indicated they have a savings account 74.1 percent do not have a retirement insurance policy, and 55.4 percent do not have investments plans. Close to two

thirds (65.8%) of the participants did not receive any financial literacy training while 78.8 percent indicated that they were not aware of what their financial worth would be upon retirement, and approximately 72 percent did not have an idea of what career they would pursue after retirement from playing soccer.

Correlation Analysis

Nonparametric Spearman's correlations were computed to examine the direction and strength of the associations between *organizational support*, *retirement planning* and *financial management*. The results (Table 1) indicate that there exists a strong relationship among the variables ($r > 0.5$) (Choudhury, 2009).

Table 1. Correlations

			Organizational Support	Retirement Planning	Financial Management
Spearman's rho	Organizational Support	Correlation Coefficient	1.000	0.549**	0.560**
		Sig. (2-tailed)	.	0.000	0.000
		N	193	193	193
	Retirement Planning	Correlation Coefficient	0.549**	1.000	0.747**
		Sig. (2-tailed)	0.000	.	0.000
		N	193	193	193
	Financial Planning	Correlation Coefficient	0.560**	0.747**	1.000
		Sig. (2-tailed)	0.000	0.000	.
		N	193	193	193
**. Correlation is significant at the 0.01 level (2-tailed).					

Regression analysis

As correlation analysis only measures the strength of the relationship between the variables but does not predict the relationship between the variables, it was necessary to conduct regression analysis to test the predictive relationship between *organizational support* and *retirement planning* and between *organizational support* and *financial management*. Two linear regression models were computed. In Model 1, *organizational support* was entered in the regression model as an independent variable and *retirement planning* was entered in the model as the dependent variable. In Model 2, *organizational support* was entered in the regression model as an independent variable and *financial management* was entered in the model as the dependent variable. Preliminary analysis was conducted to ensure no violation of the assumptions of normality, linearity and multicollinearity. The results of the regression analyses are provided in Table 2.

Table 2. Regression analysis

Model 1: Dependent variable: Retirement planning			
	Beta	t	sig
Model summary: Independent variables			
<i>Organizational support</i>	0.532	8.678	0.00**
R=0.532 R ² = 0.283 Adjusted R ² = 0.279		**sig=0.05	
Model 2: Dependent variable: Financial management			
	Beta	t	sig
Model summary: Independent variables			
<i>Organizational support</i>	0.594	10.202	0.00**
R=0.594 R ² = 0.353 Adjusted R ² = 0.349		**sig=0.05	

The correlation analysis revealed a strong relationship between *organizational support* and *retirement planning* ($r=0.549$, $p<0.01$). This is indicative of the important role that organizational support has in the retirement planning of professional soccer players. Similarly, the strong relationship between *organizational support* and *financial management* ($r=0.560$, $p<0.01$) provides evidence, especially in the context of this study, of the significance of the role of the organization in assisting professional soccer players to plan financially for their retirement. Also, the strong relationship ($r=0.747$, $p<0.01$) between *financial management* and *retirement planning* reflects how closely interwoven these constructs are. Stephan et al. (2003) emphasised the important role organizations play in providing emotional and social support during their preparation for retirement. The authors posit that this helped in the smooth transition to retirement. Similarly, Stambulova et al. (2007) reported that, besides the organization itself, national sports governing bodies, specific sport federations, independent organizations and academic institutions assisted professional athletes in developing a professional career outside of sport. Smith and McManus (2008) argue that while there appears to be support programmes and systems in place in many sport organizations, the majority focus on enhancing educational and professional-related skills in athletes, but lack depth in areas such as general social skills, self-esteem and resiliency skills and coping strategies for lifestyle changes which are vitally important in the transition to a post competitive lifestyle.

With reference to Model 1 of the regression analysis overall, the R² indicates that approximately 28 percent of the variation in retirement planning is predicted by *organizational support*. Furthermore, a strong significant relationship ($p<0.05$; $t=8.678$) exists between both the constructs, indicating that if athletes received sufficient organizational support from the organization in which they work they are better prepared in terms of planning for their retirement. With regard to Model 2 of the regression analysis overall, the R² indicates that approximately 35 percent of the variation in retirement planning is predicted by *organizational support*. Model 2 also revealed that a strong significant relationship ($p<0.05$; $t=10.202$) exists between both the constructs, suggesting that professional soccer players will be

able to plan better financially if they received adequate organizational support in this regard.

On further examination of the regression model, the positive beta coefficients (0.532 and 0.594 respectively) associated with *retirement planning* and *financial management* demonstrates the positive influence that *organizational support* has on them. This is in line with the athletic career transition model (Stambulova, 2003) which advocates that a positive or negative transition to retirement depends on external sources of support (such as the soccer club in this study). Furthermore, this finding is reinforced by the fact that due to the negative experiences of professional athletes' transition out of professional sport, countries such as Australia, Canada and USA have developed national career and education programmes to support the transition of professional athletes to retirement (Lif and Lindmark, 2012).

Limitations and Implications for Further Research

The findings of this study should be viewed in the light of its limitations. An important limitation was the reliance on data collected from self-reported questionnaires. As such it was almost impossible to control respondent behaviour and responses which could be biased. Despite this limitation, the study results are thought-provoking and relevant. With this knowledge as a base, it provides stimulating avenues for future research. The study could explore other factors such as organizational culture, attitude of management which could influence retirement planning. It could also be replicated with other sports in South Africa as well as in other countries and the results compared.

Conclusion and Recommendations

Research on retirement planning of professional soccer players is sparse. The present study reveals that organizational support plays an influential role in retirement planning and financial management of professional soccer players. Arising from the results of this study are a few recommendations.

Firstly, professional soccer clubs should include a clause in their players' contracts which makes it compulsory for them to attend workshops or seminars on retirement planning. Upon completion of the workshop the club should encourage its players to start planning at an early stage for their retirement. Secondly, as most professional soccer players start their soccer careers at a young age, many are not able to complete their studies. It is therefore recommended that soccer clubs make provision for their education so that they may be able to transit smoothly into other professions after their professional playing days. An excellent model to adopt would be that of the Professional Football Association (PFA). The PFA runs a series of education and qualification courses to help players transit smoothly into new work (Bailey, 2014). This initiative has resulted in former players qualifying as forensic scientists, teachers, plumbers and electricians, to name a few.

Thirdly, assistance in the form of making financial advisers available to the players to help them in their financial planning should be provided. Fourthly, emotional support in the form of counselling should be provided to players who are on the verge of retirement to help them cope with the transition to a new lifestyle.

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WPLYW WSPARCIA ORGANIZACYJNEGO NA PLANOWANIE EMERYTURY I ZARZĄDZANIE FINANSAMI PROFESJONALNYCH PIŁKARZY

Streszczenie: Wszyscy zawodowi sportowcy muszą stawić czoła emeryturze od sportu wyczynowego w młodszym wieku niż większość innych osób. Większość osób niebędących sportowcami ma dłuższy okres i bardziej określone systemy wsparcia, które pozwalają zaplanować emeryturę. Emerytura profesjonalnych sportowców może być przyspieszona bez ostrzeżenia ze względu na szereg czynników, do których należą: wiek, wycofanie zawodnika lub obrażenia. Celem niniejszej pracy było zbadanie wpływu wsparcia organizacyjnego w zakresie planowania emerytalnego i zarządzania finansami profesjonalnych piłkarzy. Ilościowe podejście badawcze zastosowano do zbierania danych z próby zawodowych piłkarzy Głównej Ligi Piłkarskiej w RPA. Wyniki badań wskazują, że wsparcie organizacyjne silnie wpływa na planowanie emerytalne i zarządzanie finansami. Dlatego też kluby piłkarskie muszą mieć odpowiednie systemy pomocy, aby pomóc zaplanować emeryturę profesjonalnych piłkarzy

Słowa kluczowe: wsparcie organizacyjne, planowanie emerytury, zarządzanie finansowe, piłka nożna

組織支持對退休計劃和職業足球運動員財務管理的影響

摘要：所有職業運動員要面對的是從競技體育退休在年輕的時候比大多數其他人。大多數非運動員有一個較長的週期和更成熟的支持系統，使他們能夠規劃他們的退休比專業運動員從職業運動可以在不警告沉澱由於一些因素，包括年齡，受傷或取消選擇誰的退休生活。這項研究的目的是調查的退休規劃和專業的足球運動員財務管理組織支持的影響。定量研究方法被用來從職業足球運動員在英超足球聯賽在南非的樣本收集數據。這項研究的結果表明，組織支持強烈影響退休計劃和財務管理。足球俱樂部因此需要有制度，以協助職業足球運動員來規劃自己的退休生活。

關鍵詞：組織支持，退休規劃，財務管理，足球