

Coopetition among football clubs in the field of player loans in Poland

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Abstract:

Coopetition has become a subject of broad research interest in management and quality sciences. Many scientific publications describe the issue of coopetition from different perspectives. Although, it can be said that the problem has been explored fragmentarily so far. The field where coopetition still needs to be studied is the sports sector. As a consequence, the subject of the paper is the coopetition between Polish football clubs. In general, the companies create coopetition relationships for many purposes. One of them is access to the resources that a company needs. The particular dimension of coopetition is human capital transfer. From the standpoint of sports organizations, player transfers can take various forms, with one such method being the loaning of players. The literature lacks a comprehensive exploration of the characteristics of organizational partnerships formed through player loans. However, the theoretical part of this article provides an overview of current knowledge regarding the sources of coopetition among football clubs. This study evaluates the dynamics of player loans, illustrating their influence on forming inter-organizational relationships (coopetition). The analysis starts with the conceptualization of the research problem. This process helps to bring the phenomenon of coopetition in the area of player loans closer. Then, the more profound presentation of the player loans in Polish football championships is described. The article's main aim is to characterize and show the dynamics of the development of player loans and their impact on creating inter-organizational relationships. Achieving the main goal was possible thanks to: presenting the differences between several types of player transfers (including sales) (theoretical part of the article); showing the motives, conditions and benefits of transfers – characteristics of transfers (theoretical part of the article); describing the evolution of loans by analyzing the number of player loans in various levels of Polish football championships over the last few seasons (empirical part). To achieve the primary goal of the paper, the author focuses on answering the following questions: - Is it possible to say that football clubs create business relationships thanks to player loans? - How will the issue of player transfers develop in the future? - What obstacles will clubs face in this area? The empirical study aims to characterize the number of player loans in various football leagues in Poland. The research concerns analyzing the number of incoming and outgoing player loans in Polish championships from season 2014/2015 to season 2022/2023. The analysis relates to the difference in absolute values of loans in the championships in the current season. The data were obtained from the transfermarkt database. The results had been collected and compared in the form of tables. The data relate to the three highest levels of the Polish football league system. In conclusion, the author listed limitations and recommendations for further research in the discussed area.

Key Words: Polish football clubs, cooperation and competition in football, player loans, transfer characteristics, relationships management in football

Introduction

The sports industry is highly specific in its nature. Sports clubs constantly compete to achieve the best possible sports results. On the other hand, they are strongly dependent on each other. Of course, a situation when two companies compete and cooperate occurs in many industries. However, the critical factor is the nature of these relationships. In the case of sports organizations, competition is not one of the possible strategies to choose from but a necessity. The literature defines this phenomenon as the Louis-Schmeling paradox (Pardalos & Zamaraev, 2014).

Coopetition between football clubs takes place in many dimensions. As a result, networking in football has become significantly important in recent years (Jagielski & Zhang, 2021; Szortyka, 2021). The relationships created by football clubs are the sources of knowledge exchange and contacts that influence sports and financial results. Networks made by organizations have a dual character: they may be **based on ownership** or are created **based on agreements and voluntary participation** (Bohdanowicz, 2022).

In football, the networks are created similarly to other industries. It means the networks are sets of bilateral relationships and resource exchanges of at least three parties. Their characteristic features include the lack of specific boundaries and incidental creation by building stakeholder connections. They can be created

temporarily. The motive for their creation is often based on partners' complementary needs and interests. Networks are additionally indicated as one of the critical factors in the success of sports organizations in value-creation processes in recent years (Trequattrini et al., 2015; Gerke & Wäsche, 2018; Fransen et al., 2022).

In football clubs, relationships of this type are created on two levels: inter-organizational and intra-organizational. Interorganizational networks connect stakeholders, sponsors, leagues, sports associations and fans. Intra-organizational networks include, i.e.: scouting groups and internal networks created by club employees. Importantly, each member of a given relationship may be an element of more than one network. It makes the networks intertwined. A unique form of inter-organizational network is the TransferRoom. TransferRoom is an online platform that allows organizations to monitor the status of the availability of given players constantly on the market. The process often results in permanent transfers or loans of players. Thanks to the platform, the barrier of contact between clubs is omitted. Moreover, organizations can make transactions without transfer intermediaries. In effect, the clubs can redirect generated savings to develop in other business areas (Tarun & Saha, 2021).

Sports competition is considered mainly through mutual rivalry, which takes place in many fields, for example: place in the table, financial results and organizational level (Feuillet et al., 2021). These elements define the football sector as highly competitive. However, it does not mean that football clubs that want to gain a competitive advantage must operate independently. On the contrary, such clubs have many options to cooperate. These organizations can combine their resources, skills and opportunities. **Converging goals and formal and informal ties between organizations** support these processes. Contemporary football clubs cooperate in marketing, logistics, resources, research and development. Such partnerships make independent clubs become competitors (Schnitzer et al., 2018; Crick & Crick, 2022).

Although football relates mainly to competition, there is much space for cooperation. This phenomenon favors the development of cooperation relationships. This type of agreement dominates inter-club contacts in three areas: **organization and management of professional leagues; knowledge transfer and player transfers** (temporary and permanent). The sale of television and marketing rights forces the clubs to collaborate. The process of selling broadcasting rights varies in different countries. However, the conditions of rights to the revenues are the subjects of internal agreements between the clubs. The revenue depends mainly on the attractiveness of the competition. This element relates to the sporting skills of clubs and the primary league strategy, i.e., how the competition is organized (Lardo et al., 2015; Budzinski et al., 2019; Feuillet et al., 2021).

Cooperation between football clubs also occurs at the level of knowledge transfer in various areas: information on sports activities, details regarding work with youth, organization of clubs' activities, management of sports facilities and modern technologies. Cooperation in these areas appears at local, national and international levels. Such relationships are created both informally and formally. An excellent example of a formal partnership is the European Club Association (ECA).

The entity supports football organizations in knowledge transfer issues – the organization associates with over 230 football clubs from 55 countries. The main goals of the ECA are representing associated clubs to secure their interests in Europe, involvement in the decision-making processes of football governing bodies, constructive cooperation, sharing information, knowledge and services in member clubs (Parrish, 2011; Weber, 2021).

Another critical area of cooperation between football clubs is player transfer. The players play a particular role in every sports organization. In specific situations, such as during player transfers, they link two independent clubs (Fűrész & Havran, 2021). Such a phenomenon stimulates the formal partnerships between the organizations. Thus, the organizational structures of the clubs change (Jagielski & Zhang, 2021). The transfers concern two basic types: permanent/definitive transfers (player sales) and temporary transfers (player loans). Sales and loans of players appear between direct competitors in a given league or involve clubs from various levels of the national league or even related clubs from different countries. Often, it is possible to indicate a club that dominates in the exchange and the one that is “weaker”. Moreover, these transactions relate to national legal regulations, including labor law or immigration law (Robert et al., 2009; Beissel, 2020; Buck & Iland, 2022).

The 21st century shows much room for inter-organizational cooperation in modern football, resulting in new forms of club relationships. This undoubtedly influenced the professionalization of football organizations. This aspect leads to the conclusion that club cooperation will be constantly developed. An increase in the level of competition and the development of football clubs are beneficial to all shareholders of the football industry. A higher organizational and sports level of clubs means a higher level of competition. This results in more terrific attractiveness, marketing clubs' value, and the whole football sector. That aspect is ultimately associated with achieving higher revenues for clubs. In effect, the organizations increase their market value. Thus, the circle closes (Terrien et al., 2016; Chanavat & Desbordes, 2017).

However, the article focuses mainly on temporary transfers (player loans) as a manifestation of cooperation between football clubs. The following parts of the paper present a detailed presentation of player loans. The presentation includes characteristics and numerical evolution of player loans in time and at various game levels in Poland.

Material & methods

Participants

The analysis of cooptation in the area of player loans considers Polish football clubs. Football clubs create specific organizational relationships based on their activity in the transfer market. The numerous corporate relationships make the network.

Procedure

The study aims to characterize the number of player loans in various football leagues in Poland. The theoretical background of this phenomenon links to the theory of cooptation. The analysis relates to the literature review (to characterize cooptation) and data presentation (to show the scale of player loans). Formulating conclusions was possible thanks to the descriptive and comparative analyses.

Material

The analysis of the phenomenon of cooptation in player loans is based on a literature review and simple data presentation. The literature studies constitute the framework for conceptualizing cooptation in the context of player loans. In the current publications, many articles present the advantages and disadvantages of cooptation relationships. The article also constitutes primary material to characterize the nature of cooptation in the player loans area. Finally, it allows for conclusions on the analyzed issue.

Time transfers as a critical dimension of cooptation between football clubs

In the literature, football transfers are considered mainly from the perspective of human resources characteristics determining transfer decisions (age, weight, position of the player, etc.) and financial aspects (transfer amounts, players' salaries, etc.) (Robert et al., 2009; Lardo et al., 2015; Feuillet et al., 2021). This problem is less often analyzed in terms of inter-organizational relations created by clubs.

A football club's synergy effect is determined by its players' appropriate combination of skills. Therefore, carefully selecting human resources is a crucial managerial activity in football clubs. This process takes place on many levels. Nevertheless, clubs acquire players in many different ways. The club's primary source of human resources is its youth teams and academies (Oprean & Oprisor, 2014; Hochi et al., 2020). However, no club can rely solely on its players. As a result, clubs are forced to acquire players from the market. The answer to these needs is transferring players from one club to another (Jagielski, 2022). Player transfer is often helpful for organizations in solving problems. The multitude of benefits a club can achieve by transferring a player means that this phenomenon should not be considered only from the perspective of acquiring human resources.

When a player moves from one club to another, the image of his/her brand is also transferred. In many cases, footballers have their loyal fans, regardless of which team they play for. The most outstanding players known worldwide have their fans on every continent. Therefore, a club's popularity largely depends on its players' fame. Every inflow and outflow of human capital to and from an organization also causes the transfer of all intangible resources of players. These include skills, abilities and knowledge and brand image. The transfer of a player does not only increase the popularity of his/her team. A player transfer also increases the opportunities for sports success and the possibility of acquiring new sponsors. Professional players' brands mean they also sign individual contracts with different companies. Transfer takes place in this field as well. These aspects often make football clubs pay huge transfer amounts for players (Mikołajczyk, 2011; Alonso-Dos-Santos et al., 2016; Prendergast et al., 2016).

Player transfers have various forms depending on the conditions under which the transfer is made. The most straightforward and least complicated is a **free transfer**. Under this type of transfer, a player can change club by signing a contract with any club without additional costs when the current contract expires. A **permanent transfer** is much more complex. It involves the transfer of a player from one club to another, where the buying club is forced to meet specific financial requirements for the selling club. **Internal transfers** are a separate category related to acquiring players for the first team. They involve transferring players from youth teams to the senior team, alternatively promoting a player from the reserve team to the first team. In such a situation, the athlete does not change his/her club affiliation, but he/she is identified with a completely different group of players. In effect, he/she participates in different competitions. It is also associated with increased prestige and importance of the athlete's performance. In such a situation, the first team's manager has a new human resource, while the reserve team's or the youth team's coach loses the opportunity to use a player in the championships (Tarapata, 2021; de Weger & Luckson, 2023).

A particular type of transfer is the so-called **temporary transfer – loan** (Liu et al., 2016). Loaning a player has the features of *employee leasing*. By concluding cooptation, the lending club agrees to temporarily allow its player to be at the disposal of the receiving club (**acquiring club**). During the loan period, all effects, obligations and rights of a player specified in the contract with the parent club are temporarily suspended. The opinion of a player himself is also important here. He/she is also the one who must consent to his/her transfer to another organization (Geey, 2019). A temporary transfer is a paid type of transfer. The receiving club agrees to temporarily cover (all or part of) the athlete's remuneration. It also happens that the acquiring club pays the providing club the appropriate amount for a loan. However, it is incomparably lower than the permanent transfer would be. The transfer market is very carefully regulated. The loans are subject to the same legal regulations as

other forms of transfers. This also applies to issues related to the solidarity mechanism and compensation for player training. FIFA's solidarity mechanism involves transferring additional remuneration (as a percentage of the transfer fee) to clubs that have significantly contributed to players' training at the early stage of their career, i.e., from 12 to 23. Depending on a player's career stage, clubs receive an appropriate percentage of the transfer amount. The multitude of solutions related to player management during transfers means that organizations often face a decision-making problem of which option to use toward a specific player (Pearson, 2015; Laskowski, 2019). The decision-making process related to selling or loaning a player is illustrated in Figure 1.

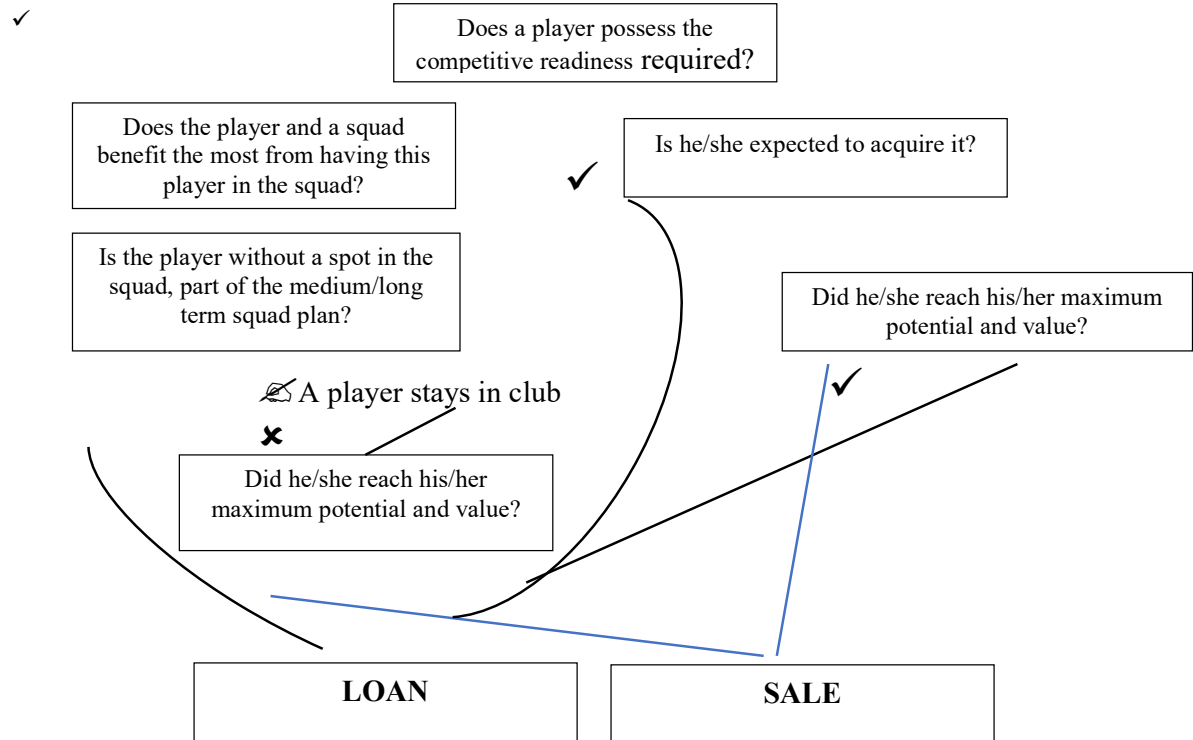


Fig. 1. The decision-making process of a loan or sale of a player in football clubs
Source: Own work based on Mendes (2020).

Figure 1 shows that a player loan is an opportunity to develop a player's potential and maximize his/her value when he/she does not have the opportunity to gain experience in his/her parent club. There may be many reasons for this situation. This is usually related to a player's weaker competitive position than other players performing similar tasks on the field. If the competition for a given position in the club is high, then people responsible for staffing may decide to sell or loan an excessive number of players. It can be explained, for example, by reducing the costs associated with paying salaries to unused players (Pantuso & Hvattum, 2021). In practice, there are four motives that clubs can follow when deciding to loan players:

1. A club perceives a player as a valuable resource for the future, sees his/her readiness to compete at the appropriate level and has plans for him/her;
2. A player is ready to compete at an appropriate level, but a club has no plans for future cooperation with him/her. However, if a player does not reach his/her maximum potential and value, he/she is sent on loan to gain experience and increase his/her market value;
3. A player is not yet ready to compete at the appropriate level, so he/she is sent on loan to gain experience;
4. The athlete is not ready to compete at the required level but is not expected ever to be able to achieve the appropriate skills. However, he/she can achieve a higher value, so he/she is sent on loan (Mendes, 2020).

Loan motives perceived in this way allow managers to illustrate the club's plans related to a given player – development and gaining experience or maximizing market value (or a combination of both). Whether the plan will be successful depends mainly on the choice of environment in which a player will stay during the loan period. The choice of the new club should be supported by an analysis of the athlete's chances of performing, the preferred game model, tactics used, and an analysis of the degree of coherence of a club's strategy with a player's development plan (Neri et al., 2023).

Activities on the transfer market, especially in the aspect of player loans, require the development of an appropriate strategy. It helps in avoiding mistakes and the accompanying financial losses. Success here depends mainly on the applied methods of human resources development. The crucial element of such a strategy

is an appropriate lending plan that includes monitoring, supporting and evaluating a club's activities in this element (András & Havran, 2015; Şener & Karapolatgil, 2015)

The motives for player loans may be different. Above all, organizations with intense internal competition, where the chances of a player playing are low, decide to loan a player to other clubs. This directly affects the athletes; chances of developing their skills. Transferring to a team where the internal competition is lower is an opportunity for young players to gain experience and skills. After, a player can return to a club with a much better competitive position. Loans in the opposite direction often serve intuitive responses to unexpected needs related to the team's lack of appropriate human resources. These needs may result from injuries or poor sports skills of players (Zech & Wellmann, 2017). Howden Group Holdings estimates that by the middle of the 2021/2022 season, the total cost of injuries in the five strongest European football leagues has reached nearly EUR 300 million. During this time, there were 2,524 injuries in clubs, accounting for 60% of all player injuries occurring during the 2020/2021 season (3,998 cases) (HGH, 2022). In such situations, looking for solutions in the form of temporary transfers of players is not only a voluntary action but, above all, a necessity to supplement the staff shortages.

The benefits that emerge from this background do not only occur at the organizational level. Changing employers is often an opportunity for a player to gain opportunities for personal development, acquire new fans and increase earnings. An increase in the value of a loaned player increases the value of the club to which he/she belongs. The visible benefits associated with this solution make it widely used in the case of young, promising players. By its nature, temporary transfer is an alternative to permanent transfer, for example, when it is inadvisable or impossible. The provisions regarding a player's possible purchase after the loan period ends mean that the receiving club has a defined time to evaluate a player before deciding on his/her final purchase. This provision is often supported by the right of first refusal, which means the partner has a privileged position to obtain the right to a player over other rivals. The deferred payment for a player is also a trial period before the permanent transfer. All these arguments make a loan a much cheaper solution than a permanent transfer. The acquiring club can devote this time to collecting appropriate funds for the transfer while still having the competitor's resources at its disposal (Bergh & Ohlander, 2012; Bond et al., 2020).

Although loans are not a guarantee of obtaining tangible benefits. They are the only way to achieve them. However, this solution is gaining popularity and the degree of success of these projects seems to be high. Player loans are no longer solely considered an opportunity for smaller clubs to improve their competitive position or increase their chances of staying in the league. Increasingly, large clubs use loans to gather human resources.

The prevailing belief here is that, on the one hand, loaning allows clubs to save some money. On the other hand, loans bypass inconvenient financial regulations for clubs. Although loans involve some risk, they are still more profitable than permanent transfers in many respects (Geey, 2019; Jaz, 2023).

Player transfers, including loans, are crucial from the perspective of football clubs' functioning in human resources management. An excellent support for a club in developing a transfer strategy is the use of cooperation with an organization's environment, communication and joint activity with other clubs, providing the opportunity to create loan paths and partnership relations in the sector (Mendes, 2020). An interesting example of following this path is Manchester City FC, which builds relationships within satellite clubs by cooperating with the American New York City, the Spanish Girona, the Australian Melbourne City, the Japanese Yokohama F. Marinos, the Chinese Sichuan Jiuniu, the Uruguayan Club Atlético Torque, the Indian Mumbai City and Belgian Lommel SK. However, this is not a unique practice. Other English clubs operate similarly, e.g., Leicester City. It is also a prevalent solution in clubs from other European leagues, including AS Monaco, PSG, Spezia Calcio, AFC Ajax and RB Leipzig. Satellite clubs are increasingly considered as alternatives to football academies in clubs (Bożejewicz, 2020). Developing a solid player loan strategy minimizes the risk of financial losses and wasting the careers of young, promising and talented athletes (Buck & Ifland, 2022). Despite the examples of foreign clubs, the subjects of interest in this article are primarily Polish football clubs. This, therefore, requires analyzing the problem of loans from their perspective.

Results

The transfer market in Polish football

The first step of the analysis was to collect the data for the comparison. The data had been gathered from a well-known football database – transfermarkt.com. The website includes various football statistics. The author decided to use the data about the number of player loans made in the three highest Polish football divisions from season 2014/2015 to 2022/2023. Before that, it was also necessary to check the characteristics of the Polish football transfer market. In effect, the short presentation of the situation in the transfer market is below.

A widespread practice in the Polish Ekstraklasa is loaning young players aged 18-22 to lower divisions clubs. However, due to the quality differences in these competitions, these clubs avoid loaning players to the second (II Liga) or third league (III Liga). Players are often made available to clubs from the first league (I Liga), where the competition and championship organization levels are similar to those in the top league. Tracking the progress of loaned players is also much easier due to the availability of broadcasts of I Liga games on television and the Internet. A good confirmation of this trend is the 2018/2019 season, during which as many

as 47 Ekstraklasa players were loaned to I Liga clubs. Moreover, the average of players loaned in this arrangement between the 2017/2018 and the 2020/2021 season was 38. A perfect example of a club focused on such a model of player training is KKS Lech Poznań. The club sent 18 players on loan to the lower league from the 2016/2017 season to the 2020/2021 season. The club can apply such a strategy mainly thanks to its well-developed football academy, which educates many young talents annually. The Poznań team's model for introducing players to professional football is as follows:

1. training with the first team;
2. debut in Ekstraklasa;
3. round or season on loan in I Liga;
4. return to the club and regularly appear in the team's starting eleven (Witkowski, 2021).

The club managers applied this pattern to: Tymoteusz Puchacz, Robert Gumny, Jakub Moder and Kamil Jóźwiak. Raków Częstochowa is a big beneficiary on the other side of this mechanism. This club often took advantage of the opportunity to acquire players from Ekstraklasa clubs when Raków was playing in the lower football divisions. This organization has come a long way in recent years, from the IV League (2001/2002 season) to promotion to the Ekstraklasa in the 2018/2019 season. Since then, the club has recorded further successes, including winning the Polish Super Cup. After taking second place in the league in the 2020/2021 and 2021/2022 seasons, the club from Silesia won the Polish Ekstraklasa in the 2022/2023 season (PKO Ekstraklasa – Statistics, n.d.).

Player loans in Polish football leagues show that this solution is gaining importance. For example, Ekstraklasa clubs, from the 2014/2015 season to the 2022/2023 season, made 1,383 loans, including 340 outgoing and 1,043 incoming. As a result, 703 more players joined Ekstraklasa clubs on loan than left them. The enormous difference in this element occurred in the 2018/2019 season (98) (PKO Ekstraklasa – Transfer Balance, n.d.). In all the seasons presented in Table 1, clubs played mainly the role of resource-acquiring organizations and ceded them much less frequently.

Table 1. Loans in Ekstraklasa's clubs from season 2014/2015 to season 2022/2023

Ekstraklasa	Total number of loans	Number of incoming loans	Number of outgoing loans	Balance
2014/2015	110	81	29	52
2015/2016	122	91	31	60
2016/2017	170	130	40	90
2017/2018	171	127	44	83
2018/2019	168	133	35	98
2019/2020	139	103	36	67
2020/2021	152	112	40	72
2021/2022	186	139	47	92
2022/2023	165	127	38	89
Σ	1383	1043	340	703

Source: Own work based on PKO Ekstraklasa – Loans (n.d.).

In the same period in I Liga, clubs made 1,371 loans (667 outgoing and 704 incoming). However, the sum of loans is similar to the total amount of loans in Ekstraklasa. It is worth noting that there is a much more outstanding balance when it comes to loans from and to I Liga clubs. The result is a total loan balance of 37, favoring transactions that provide clubs with personnel. However, in the vast majority of cases, the phenomenon of incoming loans dominated over outgoing loans. The most significant difference in this relationship occurred in the 2018/2020 season, when I Liga clubs loaned 25 more players than they acquired. In the opposite direction, this difference was the highest in the 2022/2023 season. That season, 20 more players joined the league than left it. The data presented above are summarized in Table 2.

Table 2. Loans in I Liga clubs from season 2014/2015 to season 2022/2023

I Liga	Total number of loans	Number of incoming loans	Number of outgoing loans	Balance
2014/2015	121	55	66	-11
2015/2016	142	79	63	16
2016/2017	155	81	74	7
2017/2018	171	88	83	5
2018/2019	169	72	97	-25
2019/2020	145	75	70	5
2020/2021	169	88	81	7
2021/2022	143	78	65	13
2022/2023	156	88	68	20
Σ	1371	704	667	37

Source: Own work based on Fortuna I Liga – Loans (n.d.).

Finally, in the analyzed period, clubs in the II Liga showed the most remarkable balance regarding the inflow and outflow of players on loan. 1,292 player loan transactions were made from and to II Liga clubs (650 incomings and 642 outgoing). There were also much more frequent situations in which the loan balance in the league reached negative values. The 2014/2015 season seems crucial in this aspect when 16 more players left the clubs

of the II Liga than joined it. In the opposite direction, the most considerable difference occurred in the 2016/2017 season (19 players). It is worth noting that the total number of loans taken by II Liga clubs is much smaller than the number of such transactions in the higher leagues. The collected data is presented in Table 3.

Table 3. Loans in II Liga clubs from season 2014/2015 to season 2022/2023

II Liga	Total number of loans	Number of incoming loans	Number of outgoing loans	Balance
2014/2015	112	48	64	-16
2015/2016	137	67	70	-3
2016/2017	149	84	65	19
2017/2018	152	79	73	6
2018/2019	139	68	71	-3
2019/2020	132	63	69	-6
2020/2021	173	91	82	9
2021/2022	170	84	86	-2
2022/2023	128	66	62	4
Σ	1292	650	642	8

Source: Own work based on eWinner 2 Liga – Loans (n.d.).

Remarkably interesting is the sudden decline in the number of loans of II Liga clubs in the 2022/2023 season. The most intuitive explanation is related to the influx of free players caused by political factors. In fact, in the 2019/2020 season, there were four players of Ukrainian nationality in II Liga (7.4% of total number of foreigners). In the 2021/2022 season, there were already six Ukrainians (10.7% of total number of foreigners). In the 2022/2023 season, this country’s representatives have increased to twelve (40% of all foreigners in the league). This is probably not the only reason for the decline in loans. However, this factor certainly plays an essential role in clubs’ decisions about activities on the transfer market (PKO Ekstraklasa – Transfer Balance, n.d.).

Discussion

The preceding discussion tries to justify and demonstrate the significant role of cooperation in player loans as a crucial aspect of human resources management in football clubs. The analysis of clubs’ cooperation in transfers should answer the following questions:

- Is it possible to say that football clubs create business relationships thanks to player loans?
- How will the issue of player transfers develop in the future?
- What obstacles will clubs face in this area?

The data shows that many inter-organizational relationships created due to player loans require specific inter-club relationships. That aspect has particular consequences. Thanks to payers’ loans, clubs gain experience managing relationships with rivals, achieving specific benefits, incurring costs and overcoming specific barriers. There are motives behind the decisions to establish loan-based relationships that convince decision-makers in clubs about the appropriateness of making transfer decisions.

Theoretical considerations on the nature of transfers in football show the importance of this phenomenon in the management of Polish football clubs. Both the highest and lowest levels of the competition. Each season, there are hundreds of player loans between football clubs across the national championship system.

The study concludes that modern professional football clubs create business relationships through player loan strategies. The time-defined transfers link an organization to a specified contract time. The player loans influence organizational strategies. Moreover, these contracts have legal consequences, which means that all parties to the agreement have their obligations to meet. However, such decisions an organization makes on purpose. The clubs that allow players to go to another club usually search the possibilities for reducing the cost of the athletes’ maintenance (paying salary). Another reason is looking for opportunities to develop a player’s skills in a pristine environment – where a player has more opportunities to play. After the loan period, a club gets more experienced and valuable human resources. For the opposite party of the agreement, a loan is an opportunity to get new human resources to bring additional intangible assets to an organization. In effect, a club can rely on better sports and financial performance. Finally, a player benefits from the loan. He/she can improve his/her skills, make new contacts, or grow his/her market value. Thus, loans can also be used to create footballers’ professional careers.

In the author’s opinion, player loans will grow in importance. Player loans are popular solutions for small and big sports organizations. This solution will increasingly benefit the organizations, especially when the Financial Fair Play rules are expected. As an alternative to expensive definitive transfers, loans are the way

to circumvent the FFP regulations. That is why smaller, poorer clubs use loans to create the squads, and the football giants also use this solution.

This phenomenon is also observed by international associations, like UEFA. The European Association has already prepared the regulations that influence the number of transactions that can be made between two specific organizations. Such documents also determine the maximum time a player can spend on a loan. That element is one of the most significant obstacles the clubs must face. More and more complicated regulations do not support creating business relationships, including cooptation. Assurance of higher liberty in this area will be a reason for making more organizational partnerships. In effect, the clubs can build more advanced networks with higher championship quality.

To develop solid business partnerships based on cooptation, it is necessary to meet some basic assumptions. The most important here is mutual trust. This aspect helps to create shared values between the partners. Lack of trust is an example of an internal obstacle that is often presented as a barrier to effective business relationships. The presented discussion brings some interesting conclusions, which are presented in the next session of the paper.

Conclusions

The paper describes the issue of cooptation in Polish football clubs. The specific area of cooptation that had been considered was player loans. Player transfers, especially loans, are fundamental to creating football clubs' relationships. That is because the footballers play a significant role in every organization. The free flow of human resources ensures the effective functioning of clubs.

From a literature point of view, the loans of players significantly impact the shape of modern football clubs. The review made for the paper shows the high significance of cooptation in the form of player loans in Polish football. This solution is used more often as an alternative to expensive definitive transfers. That makes the transfer decisions less risky from a financial point of view. The crucial aspect in this area is a proper transfer strategy that includes both plans for incoming and outgoing players. Without such activities, an organization limits its' success opportunities.

The modern football club has very differentiated roles in the human resources area. On the one hand, clubs need to develop the career path for their current players. Additionally, these clubs need to constantly monitor the transfer market to make the right decisions in the human resources area. Another dilemma the clubs must solve is what to do with the players they do not need in the current situation. These organizations must evaluate such players and decide whether to loan or sell a player. This kind of responsibility includes considering both a club's short- and long-term strategy in many distinct aspects.

The findings in this study show that the cooptation of football clubs is a more and more popular solution. The number of loan transactions grows. However, this phenomenon is also sensitive to external factors such as crises, political factors and legal regulations (e.g., FFP). However, player transfers benefit all participating parties – clubs and players. All of them can achieve better sports performance and increase their market value.

The study's main limitation is the restrictions on access to the data. The reasonable and complete data about the player transfers start with season 2014/2015. It is not easy to obtain reliable data from the earlier seasons.

Finally, it is worth mentioning that future research in this area is needed. Further analyses of the issue can focus on the player loans in other countries and championships. There is an opportunity to create comparisons of the scale of this phenomenon in different national football leagues with Polish football league results, which are presented in the article.

Conflict of interest

The author declares no conflict of interest.

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