

The Examination of Risk Management in the Amateur Football Clubs Consisting of Student Players

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Abstract

The aim of the study is to examine student football players' perceived risk levels according to some variables. Descriptive survey model was used in the research. The research was applied on 240 students playing football in 1st amateur football league, Ordu. The ‘Risk Assessment Scale’ developed by Karataş (2012) was used as a data collection tool. The scale scores of the groups according to the independent variables were compared with the student t-test, one-way analysis of variance (ANOVA) and Tukey multiple comparison tests for unrelated samples in parametric data, and the Kruskal Wallis-H test and the Mann Whitney-U test with Bonferroni correction for non-parametric data. According to the results of the analysis, it was determined that the risk perception and evaluation levels of students differed significantly according to the variables of marital status, number of children, education level, family income level, place of birth and sports year ($p < 0.05$). However, it was determined that the risk assessment levels of the students did not differ significantly according to age, father and mother education level variables ($p > 0.05$). The findings reveal that the decrease in the monthly income level increases the risk perception levels of the students in the sports life. In

addition, it was determined that as the education level of the students increased, their tendency to take risks also increased. According to the results of the research, it can be stated that the level of perceiving and analyzing risks of experienced students is higher than those of less experienced students.

Keywords: Students, Football players, Risk management in sports, Risk factors in sports.

1. Introduction

Today, which is described as the information age, the development levels of countries in the fields of culture, art and sports are evaluated by educated and qualified manpower. For this reason, the necessity of education in the field of sports, as in every field, is an indisputable fact. It is known that students who receive sports education gain many positive behaviors and grow up to be useful individuals to society. Sport, which is a tool for raising children and young people, has become an important source of prestige for countries today.

As it gains meaning as an indicator of education, cultural and welfare levels for societies, many sports activities are organized at national and international level and there is a large participation in these activities. Sports organizations are used as a tool that has a significant impact on people's use of their free time, the recognition and dissemination of sports by large masses, raising generations with good mental and physical health, and ensuring inter-communal cohesion (Erkal, 1982).

With the acceptance that various risks are always present in most of the human activities, all sports organizations, whether they are organizations that host large masses or due to the nature of the sports branch, involve some risks (Ocakoglu, 2019). This reveals how important and necessary risk management and risk management practices are in sports. The risk is different in terms of various variables in each sport branch and activity, and these endanger the health of the athlete. In this context, risk management in sports is a whole that carries out its activities in a systematic process, such as preventing financial losses and protecting people from injuries. Evaluating the risk factors that may arise from the lack of safety in sports education and activities is the field of activity of risk management in sports (Appenzeller & Lewis, 2000).

Children and young people who receive sports training or are athletes also face risks in sports activities. The negative effects of risks can cause sports clubs to lose their reputation and even face legal consequences in some cases. For this reason, sports institutions and organizations and clubs should be able to take decisions and execute these decisions by minimizing the negative effects of damage and losses that may occur in undesirable situations in order to protect their assets, ensure their continuity and protect the organization's income and reputation (Öktem, 2011). In order for risk management to be effective, risk planning must be done, risks must be evaluated, controlled and financed when necessary. When the studies on this subject are examined, it is increasingly important that all sports clubs and organizations should have a risk management department (Fuller & Drawer, 2004).

The fact that the success of sports clubs is directly proportional to the extent to which they can overcome these risks has been an important factor in the conduct of this research. In this

context, the research aims to determine the effect levels of the perceived risks of the students football playing in the amateur football clubs, and to examine the risk management in sports according to some demographic variables.

2. Method

2.1 Research Model

This research is a descriptive relational survey model. Karasar (2009) defines the scanning model as “It is to describe an event or situation that existed in the past or present time as it is. relational screening models, on the other hand, a research model that helps to reveal the level of change between more than one variable.” defines as.

2.2 Universe and Sample

The universe of the research is football players playing in the amateur leagues in Turkey in the 2020-2021 season. The sample of the study is consisted of 240 male student football players in the 19 football clubs competing in the Ordu Province 1st Amateur League. The football players in sample group were selected from students studying in secondary and higher education institutions.

2.3 Data Collection Tools

2.3.1 Personal Information Form

This form has been prepared to collect personal information about the individuals making up the research group. The form includes statements about the research group’s age, marital status, number of children, education level, father and mother education level, family income level, place of birth and duration of sports.

2.3.2 Risk Assessment Scale for Athletes and Trainers

The “Risk Assessment Scale for Athletes and Trainers” developed by Karataş (2012) was used as a data collection tool in the research. The scale consists of 23 items and four sub-dimensions (health management, institution management, financial management and social security/insurance management). 1, 2, 3, 4, 5, 6, 7, 8 questions are for health management, 9, 10, 11, 12, 13 questions are for institution management, 14, 15, 16, 17, 18, 19 questions are for financial management and 20, 21, 22, 23 questions are for social security management from the sub-dimensions. Necessary permissions were obtained from the researcher in order to use the scale. Cronbach alpha internal consistency coefficient for the reliability of the risk assessment scale; .824 for health management sub-dimension, .784 for facility management sub-dimension, .734 for financial management sub-dimension, .811 for social security management sub-dimension and .921 for the whole scale.

2.4 Methods Used

The Risk Assessment Scale and the personal information form developed by the researcher were used as data collection tools. The scale was applied to the players of 240 male student football players in the 19 football clubs competing in the Ordu Province 1st Amateur League.

Participants were informed about the study and it was tried to ensure that the players fill in the scale carefully.

2.5 Analysis of Data

Statistics package program (SPSS 21.0, IBM, Armonk, New York, USA) was used to evaluate the data. Data was presented as descriptive values consisting of mean, standard deviation, median, frequency and percentage. The normality of the data distribution was examined by Kolmogorov-Smirnov Test. Data was analyzed by student t-test, one-way analysis of variance (ANOVA) and tukey test for pairwise comparisons in parametric data, by kruskal wallis h-test and mann whitney-u test with bonferroni correction in nonparametric data. Statistical significance level was accepted as $p < 0.05$ in all analysis. Data was analyzed by student t-test, one-way analysis of variance (ANOVA) and tukey test for pairwise comparisons in parametric data, by kruskal wallis h-test and mann whitney-u test with bonferroni correction in nonparametric data. Statistical significance level was accepted as $p < 0.05$ in all analyzes.

3. Results

In this section, demographic information and analysis results of the athletes are given in tables with their explanations.

Table 1. Descriptive statistics of participants

Variables	Subvariables	n	%
Age	20-30	177	73.8
	31-40	53	22.1
	41 and +	10	4.2
Marital status	Married	72	30.0
	Single	168	70.0
Number of children	No	178	74.2
	1	29	12.1
	2	20	8.3
	3 and +	13	5.4
Educational Status	At least Secondary Education	68	28.3
	Licence	159	66.3
	Graduate	13	5.4
Father Education Level	Primary education	75	31.3
	secondary education	120	50.0
	Undergraduate/Graduate	45	18.8
Mother Education Level	Primary education	100	41.7
	secondary education	103	42.9
	Undergraduate/Graduate	37	15.4
Family Income Level	£1000-2000	19	7.9
	£2001-3000	64	26.7
	£3001-4000	76	31.7
	£4001-5000	49	20.4
	£5001 and +	32	13.3
Place of birth	Village	28	11.7
	Town	70	29.2
	City	95	39.6
	Metropolis	47	19.6
Sports Year	1-2 year	13	5.4
	3-4 year	39	16.3
	5-6 year	48	20.0
	7 year and +	140	58.3

Note. £: Turkish Lira.

Table 2. Analysis results regarding the differences in risk assessment scale scores for athletes and trainers by age variable

Sub-Dimensions	Age	\bar{x}	ss	median	F/H	p
** Institution Management	20-30	114.85	4.08	13.00	4.611	.100
	31-40	137.70	5.06	15.00		
	41 and +	129.35	4.66	16.00		
Health Management	20-30	22.85	5.53		2.369	.096
	31-40	23.52	6.37			
	41 and +	19.10	4.01			
Financial Management	20-30	19.11	7.14		1.003	.368
	31-40	20.62	5.76			
	41 and +	19.00	6.89			
Social Security Management	20-30	11.62	3.98		.672	.512
	31-40	12.28	4.15			
	41 and +	12.40	3.53			

Note. ** Kruskal Wallis-H.

There was no statistically significant difference in the sub-dimension scores of health management, Institution management, financial management and social security management according to the age variable of the athletes ($p > 0.05$).

Table 3. Analysis results regarding the differences in risk assessment scale scores for athletes and trainers according to marital status variable

Sub-Dimensions	Marital Status	\bar{x}	ss	t/z	u	p	Significant Differences
** Financial Management	Single	134.45	6.17	-2.041	5043	.041*	1 and 2
	Married	114.52	7.11				
Institution Management	Single	14.05	5.16	.909		.390	
	Married	13.52	4.008				
Social Security Management	Single	12.36	4.36	2.061		.152	
	Married	11.55	3.82				
Health Management	Single	23.98	5.59	1.126		.290	
	Married	22.36	6.02				

Note. * $p < 0.05$; ** Mann Whitney-U.

While there was no statistically significant difference in the sub-dimension scores of health management, institution management and social security management according to the marital status variable of the athletes ($p > 0.05$), a statistically significant difference was found between married and single players in the financial management sub-dimension scores ($p < 0.05$).

Table 4. One-way variance analysis results regarding the difference of risk assessment scale points according to number of children

Sub-Dimensions	Number of Children	\bar{x}	ss	f	p	Significant Differences
Institution Management	No	22.60	5.84	2.168	0.93	
	1	25.37	6.57			
	2	21.70	5.06			
	3 and +	22.38	6.09			
Health Management	No	13.23	3.83	3.141	.026*	No and 1
	1	15.41	5.74			
	2	15.30	5.56			
	3 and +	13.53	4.89			
Financial Management	No	19.28	7.07	1.042	.375	
	1	21.10	6.56			
	2	19.85	5.52			
	3 and +	17.30	6.11			
Social Security Management	No	11.49	3.87	1.543	.204	
	1	12.89	5.23			
	2	12.85	3.39			
	3 and +	11.92	3.17			

Note. * $p < 0.05$.

According to the variable of the number of children of the athletes, there was no statistically significant difference between the sub-dimensions of health management, financial management and social security management ($p > 0.05$). A statistically significant difference was found between the institutions management sub-dimension scores of the athletes ($p < 0.05$).

Table 5. One-way analysis of variance (ANOVA) and Kruskal Wallis-H test results according to the variable of educational status

Sub-Dimensions	Educational Status	\bar{x}	ss	median	f/h	p	Significant Differences
** Health Management	At least secondary education	120.91	5.16	23.00	2.71	.258	-
	Licence	117.85	6.01	23.00			
	Graduate	150.77	8.11	27.00			
** Institution Management	At least secondary education	121.29	4.40	14.00	7.609	.022*	2 and 3
	Licence	116.03	4.19	13.00			
	Graduate	171.08	4.92	20.00			
** Social Security Management	At least secondary education	121.43	3.73	12.00	12.258	.002*	1 and 3 2 and 3
	Licence	114.86	3.97	12.00			
	Graduate	184.69	3.66	17.00			
Financial Management	At least secondary education	19.94	9.13		4.305	.015*	2 and 3
	Licence	18.83	5.57				
	Graduate	24.38	5.42				

Note. * $p < 0.05$; ** Kruskal Wallis-H.

There was no statistically significant difference between the health management sub-dimension scores according to the education level of the athletes ($p > 0.05$). As a result of the analysis, a statistically significant difference was found between the scores of the sub-dimensions of institution management, financial management and social security management ($p < 0.05$).

Table 6. One-way analysis of variance (ANOVA) and Kruskal Wallis-H test results by father education level variable

Sub-Dimensions	Father Education Level	\bar{x}	ss	median	f/h	p
** Financial Management	Primary education	114.94	9.36	18.00	.714	.700
	Secondary education	123.38	5.31	20.00		
	Undergraduate/Graduate	122.08	5.60	19.00		
Health Management	Primary education	23.33	6.07		.576	.563
	Secondary education	22.81	5.91			
	Undergraduate/Graduate	22.13	5.81			
Institution Management	Primary education	13.82	4.95		2.517	.083
	Secondary education	13.15	4.19			
	Undergraduate/Graduate	14.84	3.62			
Social Security Management	Primary education	11.97	4.38		2.279	.105
	Secondary education	11.32	3.90			
	Undergraduate/Graduate	12.77	3.45			

Note. ** Kruskal Wallis-H.

There was no statistically significant difference between the scores of the sub-dimensions of health management, institution management, financial management and social security management according to the father education level variable of the athletes ($p > 0.05$).

Table 7. One-way analysis of variance (ANOVA) and Kruskal Wallis-H test results by mother education level variable

Sub-Dimensions	Mother Education Level	\bar{x}	ss	median	f/h	p
** Financial Management	Primary education	120.82	8.24	20.00	.155	.925
	Secondary education	118.91	5.48	19.00		
	Undergraduate/Graduate	124.08	6.23	19.00		
** Health Management	Primary education	127.72	5.36	24.00	2.301	.317
	Secondary education	113.01	6.15	22.00		
	Undergraduate/Graduate	121.84	6.75	23.00		
Institution Management	Primary education	13.79	4.51		1.406	.202
	Secondary education	13.24	4.05			
	Undergraduate/Graduate	14.62	4.80			
Social Security Management	Primary education	11.59	3.88		.368	.861
	Secondary education	11.84	3.98			
	Undergraduate/Graduate	12.24	4.43			

Note. ** Kruskal Wallis-H.

It was determined that there was no statistically significant difference between the scores of the sub-dimensions of financial management, health management, institution management and social security management according to the maternal education level variable of the athletes ($p > 0.05$).

Table 8. One-way analysis of variance (ANOVA) test results by family income level variable

Sub-Dimensions	Family Income Level	\bar{x}	ss	f	p	Significant Differences
Health Management	£1000-2000	23.84	7.21	1.046	.384	-
	£2001-3000	21.95	5.80			
	£3001-4000	22.55	5.81			
	£4001-5000	23.16	5.40			
	£5001 and +	24.28	6.40			
Institution Management	£1000-2000	14.94	5.68	2.052	.088	-
	£2001-3000	13.09	4.41			
	£3001-4000	12.96	4.28			
	£4001-5000	14.71	4.35			
	£5001 and +	14.25	3.25			
Financial Management	£1000-2000	20.89	6.52	1.243	.293	-
	£2001-3000	19.43	9.61			
	£3001-4000	18.92	5.17			
	£4001-5000	20.91	5.84			
	£5001 and +	19.59	4.98			
Social Security Management	£1000-2000	13.68	3.55	3.368	.011*	1 and 3
	£2001-3000	11.06	4.20			
	£3001-4000	11.06	3.99			
	£4001-5000	12.89	4.00			
	£5001 and +	12.21	3.21			

Note. £: Turkish Lira. * $p < 0.05$.

There was no statistically significant difference between the scores of the health management, institution management and financial management sub-dimensions of the athletes ($p > 0.05$). A statistically significant difference was found between the social security management sub-dimension scores ($p < 0.05$).

Table 9. One-way analysis of variance (ANOVA) and Kruskal Wallis-H test results by place of birth variable

Sub-Dimensions	Place of birth	\bar{x}	ss	median	f/h	p	Significant Differences
** Institution Management	Village	112.43	4.66	13.00	7.269	.064	-
	Town	104.27	3.83	12.00			
	City	132.40	4.22	14.00			
	Metropolis	125.43	5.04	14.00			
** Financial Management	Village	110.70	5.13	20.00	12.435	.006*	2 and 3 2 and 4
	Town	98.95	5.63	17.00			
	City	130.32	8.12	20.00			
	Metropolis	138.59	5.82	21.00			
** Social Security Management	Village	117.98	3.50	11.50	11.644	.009*	2 and 3 2 and 4
	Town	97.78	3.67	10.00			
	City	132.37	3.99	13.00			
	Metropolis	131.84	4.40	12.00			
Health Management	Village	22.21	5.20		2.957	.033*	2 and 4
	Town	21.67	5.90				
	City	22.89	5.92				
	Metropolis	24.89	6.02				

Note. * $p < 0.05$; ** Kruskal Wallis-H.

It was determined that there was a statistically significant difference between the scores of the sub-dimensions of financial management, health management and social security management according to the birthplace variable of the athletes ($p < 0.05$). There was no statistically significant difference between the scores of the institution management sub-dimension ($p > 0.05$).

Table 10. One-way analysis of variance (ANOVA) and Kruskal Wallis-H test results according to the year of sports variable

Sub-Dimensions	Sports Year	\bar{x}	ss	median	f/h	p	Significant Differences
** Health Management	1-2 year	109.88	5.45	25.00	12.221	.007*	2 and 4 3 and 4
	3-4 year	142.00	5.31	25.00			
	5-6 year	140.61	6.17	24.00			
	7 year and +	108.60	5.87	22.00			
** Financial Management	1-2 year	121.96	5.55	21.00	.462	.927	-
	3-4 year	127.09	5.71	20.00			
	5-6 year	120.22	10.13	20.00			
	7 year and +	118.63	5.83	19.00			
** Social Security Management	1-2 year	118.38	2.90	12.00	2.588	.460	-
	3-4 year	116.21	4.22	11.00			
	5-6 year	134.84	3.84	13.00			
	7 year and +	116.98	4.09	12.00			
Institution Management	1-2 year	14.76	3.83		.587	.624	-
	3-4 year	13.84	4.55				
	5-6 year	14.06	4.15				
	7 year and +	13.40	4.46				

Note. * $p < 0.05$; ** Kruskal Wallis-H.

A statistically significant difference was found between the health management sub-dimension scores of the athletes according to the sports year variable ($p < 0.05$). There was no statistically significant difference between the scores of financial management, institution management and social security management sub-dimensions ($p > 0.05$).

4. Discussion and Conclusion

The aim of the study is to examine student football players' perceived risks according to some demographic variables.

It has been determined that there is no statistically significant difference between the scores of the sub-dimensions of the risk assessment scale according to the age variable of the athletes ($p > 0.05$). When the studies on the subject in the literature are examined, it is seen that there are more studies suggesting that the age variable does not make a significant

difference on the risk assessment levels of the student football players. Karataş (2012) found in his study on students playing handball that the age variable did not show a significant difference on the risk assessment levels of the athletes. Similarly, Gök (2006), in his study on the volleyball branch, did not find a statistically significant difference between the age variable and the risk assessment levels of the athletes. Again, Karataş et al. (2016), in their study on athletes dealing with basketball, revealed that there was no significant difference between the age variable and the risk perception levels of the athletes. Uzun (2017), in his study on table tennis, did not find a significant difference between the age variable and the risk assessment levels of the athletes. It can be said that the findings obtained from the literature are directly proportional to this research. In addition, Çobanoğlu and Sevil (2013), in their study on senior football players, concluded that there is a statistically significant difference between the age variable and the risk assessment levels of the athletes.

According to the marital status variable, no statistically significant difference was found in the sub-dimension scores of institution management, health management and social security management. The difference between the group averages of the answers given to the financial management sub-dimension was found to be statistically significant in favor of married athletes. In this case, it can be interpreted that the financial concerns of married athletes are higher, the burden of responsibility and awareness increase due to the situation they are in, their desire to earn more financially, especially, and the level of risk assessment increases in this direction. In the studies conducted by Çobanoğlu (2008) on football, Karataş (2012) on handball and Karataş (2016) on basketball, it was determined that the marital status variable did not have an effect on the risk assessment levels of the athletes.

There was no statistically significant difference between the scores of the sub-dimensions of health management, financial management and social security management according to the number of children of the athletes. The difference between the group averages of the answers given by the athletes to the sub-dimension of institution management was found to be statistically significant. Looking at the data, it can be said that the reason why the risk assessment levels of the athletes who have children is higher than the athletes who do not have children, the increase in the responsibilities of having a child causes the athletes to perceive the risks at a higher level. As a result of the studies in the literature, no findings related to the number of children were found in the studies on this subject.

A statistically significant difference was observed in the scores given to the sub-dimensions of institution management, financial management and social security management according to the educational status variable. No statistically significant difference was found in the answers given to the sub-dimension of health management. It was observed that the answers given to the health management statements were determined as low-grade risk by the athletes. In the studies in which Karataş (2016) focused on basketball players, Çobanoğlu and Sevil (2013) high-level football players, and Uzun (2017) elite table tennis players, it was observed that there was a significant difference between the education level variable and the risk assessment levels of the athletes. Awareness will positively affect the athlete's performance and will enable the athlete to better analyze the risks he takes while performing. It has been observed that the increase in education level also increases the tendency to take risks. It has

been determined that the results obtained from the literature studies are in parallel with the research findings.

There was no statistically significant difference in the sub-dimension scores of health management, institution management, financial management and social security management according to the education level of the parents of the athletes. According to these results, it can be said that there is no effect of the mother and father education level variable on the risk perception levels of the student football players.

No statistically significant difference was found in the health management, institution management and financial management scores of the athletes according to the family income level variable. It was determined that there was a statistically significant difference between the group averages of the answers given to the social security management sub-dimension according to the family income level variable. It was seen that the risk perception levels of the athletes with a family income level of 1000-2000 were higher than those with a family income level of 3001-4000 in terms of social security management. It can be said that the increase in the family income level has a reducing effect on the anxiety level and affects the risk assessment levels of the athletes. In addition, in terms of social security management, the fact that while managers are institutionalized with the Social Insurance and General Health Insurance Law No. 5510, the fact that the athletes are not institutionalized in the same direction and that professional athletes are subject to the short and long-term insurance provisions of this law, amateur athletes are not considered as insured under this law affects the risk perception and evaluation levels of the athletes. And it can be said that this situation especially encourages amateur athletes to make more efforts to guarantee their rights and to take risks in order to gain more financial gain.

A statistically significant difference was found in the sub-dimension scores of health management, financial management and social security management according to the birthplace variable of the student football players. No statistically significant difference was found in the answers given to the sub-dimension of institution management. It is seen that the risk assessment levels of the athletes whose birthplace is a city and a metropolitan city are higher than those whose birthplace is a district. In line with these data, it is possible to say that the place where the athletes were born has an effect on their risk perception and evaluation levels. It is thought that there are different risks that athletes may encounter as a result of living conditions in metropolitan and urban areas, and these risk parameters decrease from metropolitan to rural areas. When the literature is examined, no findings related to the place of birth variable have been found in studies on this subject.

A statistically significant difference was found between the group averages of the answers given to the sub-dimension of health management according to the sports year variable of the student football players. The difference between the scores given to the sub-dimensions of finance management, institution management and social security management was not statistically significant. It can be said that the athletes' evaluation of health management statements as high-grade risk stems from their past negative experiences. When the mean ranks of the answers given by the athletes to the risk assessment scale were examined, it was

seen that the risk assessment levels of the athletes who had been doing sports for many years were higher. According to this result, it can be interpreted that the risk perceptions are higher due to the fact that the athletes have more experience of playing matches. In addition, it can be said that the risk assessment degrees of the athletes who have taken the football branch as a profession and make a living from this profession are higher. When the literature is examined, it has been observed that the studies examining the relationship between the risk assessment levels of the athletes according to the sports year variable have different results. In the study of Çobanoğlu and Sevil (2013) on senior football, Karataş (2016) on basketball and Öktem (2011) on Inok players, it was concluded that there is a significant difference between the sport year variable and the risk assessment levels of the athletes. On the other hand, in the study of Gök (2006) on volleyball and Karataş (2012) on handball players, no statistically significant difference was found between the sport year variable and the risk assessment levels of the athletes. It can be said that these results are due to the fact that they are on different individual and team athletes.

In line with the data obtained from this study, which was conducted to examine the risk assessment levels of student football players, it was found that the parameters of the marital status, number of children, education level, family income level, place of birth and sports year of the athletes were effective on the risk perception and evaluation levels, and that the athletes were related to financial support. The data obtained from the study suggest that the decrease in the monthly income level allows the athletes to better perceive the risks they may encounter in sports life. It has been observed that as the education level of the athletes increases, their tendency to take risks also increases. According to the results of the research, it is seen that experienced football players have a higher level of perceiving and analyzing risks compared to less experienced football players.

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