



# Coping with the loan transition in professional association football

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## ABSTRACT

The present study generated a qualitative examination of male professional football players' experiences of stress during the loan transition using the Demand Resources and Individual Effects (DRIVE) Model. Purposeful sampling was used to recruit participants ( $M$  age = 23;  $SD$  = 2.5) from various Premier League ( $n$  = 2), Championship ( $n$  = 8), and League ( $n$  = 1) clubs across the UK who have experienced a loan to another club. Guided by a critical realist philosophical orientation, semi-structured interviews were deductively developed based upon the DRIVE model to stimulate contextual discussion about the pre-transition resources (e.g. organizational support), perceived transition demands (e.g. performance pressure) and appraisals. Finally, players were asked to discuss their strategies for coping (e.g. situational coping) with loan demands and if they deemed this coping to be effective. Braun and Clarke's (2013) thematic content analysis was utilised. Deductive thematic analysis was used to identify and evidence themes that were articulated in relation to the demands experienced, appraisals associated with such demands, and the coping strategies used to manage these demands. An inductive approach was used to code sub-themes from the data, on the basis of players' specific experiences that had not yet been exemplified in the existing literature. This study presented loan transition demands (*performance* and *organizational*), contextual individual differences (*situational coping*, *dispositional coping*, and *protective factors*) and loan resources (*transition preconditions* and *during loan*) that may assist individuals' performance and well-being. Practitioners would be advised to work with players on facilitating pre-transition resources and identify perceived demands they consider important to their transition process. Future research should seek to explore the loan transition within elite female football.

Across professional football, a growing number of football players may experience a loan transition. That is, when a footballer is temporarily transferred to play for another club but is still registered as a contracted player to their respective 'parent' club (English Football Association, 2020). To exemplify, within one season, 41 male players at Chelsea Football Club (a Premier League football team in the United Kingdom) were sent on loan to another Premier League or lower League club (Penn, 2019). Within the English Football Association (FA), a loan signing can comprise of either a standard loan, youth loan, or emergency goalkeeper loans (English Football Association, 2020). A player registered on a standard loan can be a member of the team that they are loaned to for half a season or a full season, but this loan agreement can be terminated after 28 days, or by way of a mutual agreement (English Football Association, 2020). Youth loans comprise of players ages 16–18, whereby the player is loaned to another league club but may continue to train and play for the parent club in any age-restricted match or in any match in the football pyramid below the English Football League. Finally, emergency goalkeeper loans are utilised when goalkeepers at a club are unfit to play, suspended, or called upon to play for his or her national association representative matches and the club temporarily acquire a goalkeeper from another club to play in their

matches. Such contracts can be renewed for 7 day at a time (English Football Association, 2020). No club may sign more than four players on loan from another club in any season, of which no more than two players may be over the age of 23 (English Football Association, 2020).

A career transition in sport is defined as a turning phase in an athletes' development that brings a set of demands and requires adequate coping processes in order to continue the pursuit of the career (Stambulova & Wylleman, 2014). Career transitions are typically classified based on two criteria: normative transitions, which refer to the changes that an athlete would be normally expected to undertake during their career (e.g., academy to first-team), and non-normative, which refer to the unpredictable transitions that an athlete may experience (e.g. deselection; Stambulova & Wylleman, 2014). However, Stambulova and Ryba (2020) recognised that this taxonomy inadequately reflects all various transitions athletes may have, and a new category of quasi-normative transitions was introduced. Quasi-normative transitions are predictable transitions but only for particular groups of athletes (e.g. attending an Olympic games).

The loan transition is a quasi-normative temporal transition, whereby football clubs temporarily transfer playing talent to another club (Bond et al., 2020). For some football clubs a loan transition is

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utilised as a talent development initiative though learning to cope with a change in style of play, reduced social support from the parent club (so having to learn to manage his/herself), increase playing appearances and the opportunity to develop inter- (e.g., communication) and intra-personal skills (e.g., confidence) (Swainston et al., 2020). The loan can also be a form of talent resource supply for clubs who may lack the financial capacity to compete in the transfer market to attract quality talent resource (Bond et al., 2020). If successful, in both instances a loan transition in football has the potential to add to the players' financial value (Carmichael et al., 1999). However, if a player is unable to effectively cope they may experience unsuccessful, or crisis-transition outcomes (Stambulova, 2003). Moreover, despite the loan transition becoming an integral part of competitive football (Bond et al., 2020), the demands players may experience on loan are not fully understood.

A quasi-normative transition that may evoke similar demands to what a loan player could experience is the migration transition. Migration and loan transitions both involve the movement of players within and between clubs, but could also comprise of similar unpredictable performance (e.g., playing with new teammates), organizational (e.g., accommodation), and personal (e.g., lifestyle) demands (Richardson et al., 2012). However, the loan transition is a temporary transfer in order to 'borrow and gain access to their service otherwise unobtainable' (Bond et al., 2020), subsequently the situational properties and subsequent appraisal of loan transition demands could be different. Furthermore, enhancing the understanding of the loan transition may better inform football clubs to better support players undertaking this transition (Alfermann & Stambulova, 2007).

Several models have been presented to explain the process of, and factors associated with, career transitions in sport (e.g., Taylor & Ogilvie, 1994; Stambulova, 2003). For example, Schlossberg's Model for Analysing Human Adaptation to Transition (1981) has been used to understand the transitional processes of athletes. This model suggests that three sets of factors interact during a transition, namely individual factors, the perception of the particular transition, and the characteristics of the pre- and post-transition environments. Schlossberg (1981) discussed how a successful transition should be considered in terms of assessing the individual's ratio of resources to deficits. However, Schlossberg's model does not consider the context of sport in which the maintenance of both high performance and well-being are of importance. In an attempt to provide a sport-specific transition model, Stambulova's (2003) model was developed to predict single within-career transition experiences in sport (see Brown et al., 2015). Within Stambulova's (2003) model, 'a successful transition is an outcome of effective coping, with a good match between the transition demands and athletes' internal (person-related) and external (context-related) resources against the barriers they face' (Stambulova, 2009, p. 70). With rare exceptions, most sport performers will experience psychological demands during a transition that are not always detrimental (Didymus & Jones, 2021). Lazarus (1999) suggested that it is not the situation (i.e., demand) per se that influences performance and/or well-being but the appraisal of that demand, the core relational themes (a composite summary of appraisal components) and the effectiveness of any attempt to cope. Stambulova's (2003) model arguably simplifies the ongoing cognitive-evaluation (i.e., appraisal) that influences how an individual will emotionally respond, leading to different behavioural outcomes and coping efforts.

Stambulova's (2003) model also cites that a successful transition is when an individual is able to 'cope with what an athlete wants/ought to achieve during transition' (p.121). Subsequently, Stambulova, (2003) model refers to a successful transition as athletes facilitating performance goal attainment, but does not explicitly cite the importance of the selected coping strategies for maintaining well-being (Giles et al., 2020). For instance, a player could engage in avoidance coping to assist emotion regulation for performance demands, but engaging in such coping to manage the change in location and time away from family may impact upon well-being (Reinboth et al., 2004). Moreover, with limited

research undertaken on the loan transition experience it is important to capture both the loan demands, the appraisal of these demands and impact upon both performance and well-being.

Understanding the psychological reactions to perceived 'demanding encounters' (p.993) should be considered as an ongoing cognitive-evaluative process (i.e., appraisal) (Lazarus, 1999). Cognitive appraisal is an on-going transaction between the person and the environment in which individuals constantly evaluate the significance of what is happening for their personal well-being (Lazarus, 1999). From a Lazarus (1999) perspective, appraisals are posited to influence emotional responses (Lazarus, 1999), and together with emotions, they affect both performance and well-being. The type of emotions experienced arise from the personal significance and appraisal judgments of the situation, known as a core relational theme (Lazarus, 1999). Core relational themes comprise a summary of up to six separate appraisal judgements, classified as either primary or secondary appraisals (Lazarus, 1999). According to Lazarus (1999), primary appraising refers to evaluations of whether an encounter is relevant or significant to one's beliefs, values, goal commitments, and situational intentions. Primary appraisals are constructed by threat, challenge, harm, or benefit (Folkman & Lazarus, 1985). Individuals who appraise a situation as a challenge perceive that a demand is difficult to obtain or manage, yet there is anticipated gain or benefit occur when the individual feels a benefit has already occurred. Both challenge and gain appraisals are hypothesised to result in higher levels of well-being and performance (Lazarus, 1999). Conversely, harm appraisals are more likely to be when damage to the individual has already occurred, threat appraisals occur when there is a possibility of such damage occurring in the future. Secondary appraisals are broadly related to athletes' perceived coping options and consist of three components: an evaluation of blame/credit, coping potential, and future expectancy. It is from this appraisal process that an individual will emotionally respond, potentially leading to behavioural outcomes and coping efforts that may impact upon the individual's performance and well-being (Lazarus, 1999). As such, Morris et al. (2016) discussed how stress-based models and theories may help researchers to develop a stronger understanding of transitions. By utilising a stress-based perspective, researchers and practitioners are able to focus on the interrelation and balance between the components of the stress process (e.g. demands, appraisals and coping) within particular contexts. On this basis, a model which may provide a useful framework to guide future exploration of stressful transition experiences, with consideration of both performance and well-being responses, is the Demand Resources and Individual Effects (DRIVE) Model (Mark & Smith, 2008).

Mark and Smith (2008) presented the DRIVE model as a general purpose framework for researchers to use to assess stress, performance, and well-being of individuals across different contexts and, importantly, to consider the role of individual differences within such experiences. Recognising individual differences (e.g. beliefs, coping style, personality, goals) is essential when seeking to understand the nuances of player's stress experiences (Didymus & Jones, 2021). This is because individual differences can impact upon the primary appraisal of (loan) stressors and the transactional alternatives that may be experienced: challenge, threat, harm/loss or benefit (Didymus & Jones, 2021). For instance, extroverted individuals may be less likely to appraise a new social situation as threatening.

The DRIVE model embodies included factors from the Demands-Control-Support (DCS) model (Johnson & Hall, 1988) and the Effort-Reward-Imbalance (ERI) model (Siegrist, 1996). While the DCS and ERI has received moderate predicative support (Fila, 2016), the overriding focus on the impact of job characteristics or environmental demands (e.g. workload, levels of social support) may fail to account for individual difference variables (e.g. personality, goals) that may moderate relationships that underpin both well-being and performance (Fila, 2016). Moreover, the multi-dimensional perspective of DRIVE model has incorporated transactional stress theory (Lazarus & Folkman, 1984) to account for such individual difference variables in appraisal and

coping.

In order to better understand how such stress experience may impact upon both performance and well-being, the DRIVE model has been successfully utilised in both quantitative (Mark & Smith, 2012) and qualitative (Mark & Smith, 2018) research. DRIVE model has also been advocated as a useful framework within studies that examine job productivity and well-being with university staff (Mark & Smith, 2012) and nursing (Mark & Smith, 2012). Professional sport is also “a highly stressful environment where decisions are made quickly and may have both immediate and ongoing impact on performance and well-being” (Reid et al., 2004, p. 206). Subsequently, the DRIVE model will be a useful framework to help capture the particular job characteristics (loan demands) and loan resources that may influence both performance and well-being outcomes and contribute to the structure and content of loan-transition interventions.

Informed by the DRIVE model of stress and well-being, the aim of the current study was to conduct a qualitative examination of male professional football players' experiences of stress during the loan transition. Retrospective accounts from loan players will look to construct: 1) the demands experienced and their appraisals associated with such demands from the onset, duration and termination of the loan; 2) the loan resources used to influence stress of the loan transition; and 3) the individual differences that may also help to influence stress of the loan transition.

## 1. Method

### 1.1. Philosophical orientation

This study was driven by a critical realist position; we aimed to study the players independent reality of loan transition demands, their appraisal of these demands and coping resources specific to the loan transition (North, 2017). With our critical realist ontological position in mind, we contend that individuals will have a stratified, differentiated and changing perception of reality from their differing or similar loan experiences. To understand player's experiences of the loan transition a detailed explication and analysis of the transition is crucial (Wynn & Williams, 2012). From an epistemological perspective we contend that to understand the loan transition there is a hermeneutic dimension and knowledge is obtained through the analysis of the players interpreted loan experiences (North, 2017). Additionally, aligned with the critical realist position, the use of theoretical and methodological tools, such as

DRIVE model can help to inform and describe ‘causal mechanisms’ and the implications upon the well-being and performance experiences of players (Wynn & Williams, 2012).

### 1.2. Participants

Eleven male participants ( $M$  age = 23;  $SD$  = 2.5) were recruited from various Premier League ( $n$  = 2), Championship ( $n$  = 8), and League ( $n$  = 1) clubs across the UK. In light of the little knowledge that exists on the loan transition, to disseminate ‘real life’ experiences and to examine the different perceived demands, appraisals and coping, players were purposively selected on the basis of undertaking a loan transition within the last eight months and lasting for a minimum of two weeks ( $M$  = 24.1 weeks;  $SD$  = 17.2) and on loans across different league levels. Due to the challenges with recruitment five players had more than one previous loan experience (see Table 1).

### 1.3. Procedure

Following ethical approval, purposeful sampling was used to recruit “information-rich” participants (Gratton & Jones, 2014, p. 110). The identification and selection of information-rich cases related to the phenomenon of interest, in this instance players who have experienced a loan to another club for one month or more in the last eight months (Gratton & Jones, 2014). The various performance and organizational changes experienced when undertaking a loan would, logically, bring with them demands that players have to manage to minimise any impact on performance and/or well-being. Subsequently, the lead author did not actively seek players who experienced high/low performance nor any strain or low well-being experiences during the loan, but simply players that had experienced a ‘Loan.’

The lead researcher has previously provided psychological support within academy football and had the contacts of professional football players who could engage with this research. Consequently, the first approach adopted to recruit participants was contacting professional football players who had been previously been provided with psychological support by the lead author. Second, social media is now used widely as a platform for research and can enable investigators to reach wider segments of the population than may otherwise be accessible. Both active and passive recruitment methods were utilised through social media. Passive recruitment involved the use of recruitment materials on Instagram and Twitter with the aim of attracting potential

**Table 1**  
Demographics of interviewed loan players.

Player Pseudonym	Age	Parent Club League	Loan Club League	Playing position	Length of time on loan	Number of past loans	Length of interview
Player 1	19	Premier League	National League North	Striker	12 weeks	0	16 min 35 s
Player 2	25	Championship	League One	Midfielder	4 weeks 4 weeks 40 weeks 20 weeks	4	41 min 19 s
Player 3	23	Championship	League One	Striker	20 weeks	0	17mins 8 s
Player 4	20	Premier League	Championship	Defender	12 weeks	0	19 min 10 s
Player 5	23	Championship	League One	Goalkeeper	4 weeks (Emergency loan) 2 weeks (Emergency loan) 4 weeks 20 weeks 16 weeks	5	48mins 10 s
Player 6	25	Championship	League Two	Defender	12 weeks	0	34 min 32 s
Player 7	21	Championship	National League	Striker	12 weeks 4 weeks 10 weeks	2	28mins 16 s
Player 8	21	Championship	League Two	Midfielder	40 weeks	0	32mins 25 s.
Player 9	21	League One	National League	Midfielder	4 weeks 24 weeks	1	26mins 11 s.
Player 10	18	Championship	National League South	Defender	4 weeks 12 weeks	1	28mins 11 s.
Player 11	17	Championship	National League North	Midfielder	16 weeks	0	16mins 6 s

participants to contact the researcher for more information and for consideration of enrolment. Players who already 'follow' (have selected out of freewill to be updated with the lead researcher's social media content) would see the recruitment materials. Active recruitment involved the lead researcher contacting specific individuals with the aim of promoting and, hopefully, recruiting them to the research, usually on the basis of knowledge of characteristics that would make them suitable participants. The recruitment strategy used was underpinned by Gelinas et al.'s (2018) social media ethics recommendations. Recommendations included the acknowledgment of providing transparency, truth, and honesty when describing the aims, details, risks, and benefits of the study (Gelinas et al., 2018). Players that expressed a desire to participate in the study thereafter were then given a participant information sheet outlining further the study aims, details, risks, and benefits, and given the opportunity to ask any questions that they may have about their participation or the study. Within a high-performance sporting environment, players may have concerns about the content of questions for fear of consequences on their career. Subsequently, alongside the participant information form, players were also asked if they would like to be provided with a copy of the interview guide. The semi-structured nature of the interview would only provide an over view of the topics and not allow for participants to prepare answers to questions that sought to explore and construct experiences discussed. Participants who wished to participate were then asked to provide signed informed consent for the study. Participants were, therefore, comprised of those known to the researcher ( $n = 5$ ), actively recruited on social media ( $n = 5$ ) and passively recruited ( $n = 1$ ).

#### 1.4. Data collection

Semi-structured interviews were considered to be the most appropriate method of data collection because they allowed for in-depth, rich accounts of players loan experiences and explore the experiences and the causation of outcomes upon well-being and performance (North, 2017). To reassure participants of anonymity, players were informed before interviewing that pseudonyms were to be used in reporting of data, and that illustrative extracts were used from across the participant pool.

Interview questions were developed based upon the DRIVE model to stimulate contextual discussion through three parts. First, players were asked to discuss about the pre-transition resources (e.g., 'What factors do you believe were important to help you before you made your loan transition?'). Secondly, players were then asked to discuss the perceived transition demands of their loan experience (What do you feel were some of the challenges you had faced on loan?) and subsequent appraisals. Finally, players were asked to discuss their strategies of coping with their perceived demands and if they deemed this coping to be effective ('How did you try and deal with that? ... was this effective for you?'; Lazarus & Folkman, 1984). Detail-oriented (e.g., "Who was with you?"), elaboration (e.g., "Can you give me an example?"), and clarification probes (e.g., Can do you mean by that?) were used throughout to construct players' experiences and the contexts and situations in which they occurred (Sparkes & Smith, 2013). Interviews ranged in duration from 16 min to 48 min ( $M = 28$  min 3 s;  $SD = 9.9$ ), were recorded in their entirety, and were transcribed verbatim. Throughout the research process reflexive notes were taken to allow the lead researcher to consider any bias and subsequent influence on the interpretations of the players experiences (e.g., past interviews or previous consultancy sessions), and to ensure that the true meaning in the data was discovered for the benefit of knowledge and practice development.

##### 1.4.1. Pilot testing

A pilot test was conducted with an ex-Championship professional football player who had experience of a loan transition during his professional playing career, and who is now a National League football manager who regularly has players who are on loan within his football club. Post pilot interview, the lead researcher and pilot participant also

took part in 'member reflections' to explore any gaps or concerns they shared concerning interpretations of the interview guide. As a result of this process, the interview guide was modified by simplifying language used. As an illustrative example, the question 'Can you describe your past football involvement?' was altered to 'Can you describe your football career to date?' while the question, 'what strategies do/or have you used previously to cope successfully with similar challenges?' was altered to 'Describe a time you successfully coped with a similar demand?' with the follow up, 'what did you do?'

#### 1.5. Data analysis

Braun and Clarke's (2013) thematic analysis (TA) approach was conducted to provide a rich and detailed account of data. Aligned with a critical realist perspective, our knowledge on the loan transition is 'fallible, and open to correction in light of cognitive work' (North, 2017, p. 149). Thus, explanation of loan players experiences depends upon identifying causal mechanisms from the frame of reference of the participants. Furthermore, an abductive approach to thematic analysis was utilised because of pre-identified themes that have been generated using previous stress and coping literature (e.g. Lazarus, 1999), whilst also allowing for flexibility in the analysis of any new knowledge pertaining to the loan transition. Braun and Clarke (2020) have proposed a six-phase process, which was utilised to facilitate and attend to the important aspects of a thematic analysis.

Phase one commenced with familiarisation which entailed the reading and re-reading of the entire dataset in order to become intimately familiar with the raw data. In phase two, the process of coding was undertaken to produce succinct, shorthand descriptive or interpretive labels for information that was of relevance to construct the experience of players. Inductive analysis was initially undertaken to generate inductive codes that were grouped together to represent subjective experiences. Semantic rather than latent analysis was used to describe players expressed experiences. However, there is currently vast research-informed expectations and appreciation for stressful experiences due to theory and frameworks rooted in stress and coping literature (Braun & Clarke, 2019). Step three then involved deductively defining codes into each theme as a DRIVE related concept (i.e. appraisals, and coping). When developing themes from our codes, we used Braun and Clarke, (2020) guidance in that a theme can be created from any code that is important to the research and represents some form of meaning. This means there was no minimum or maximum number of codes warranted for the creation of any theme. Phase four involved reviewing of themes to ensure identifiable distinctions between themes, and that sub-themes were appropriately condensed where differences were indistinguishable and rigorous. To ensure informed and reflexive decisions and to increase the consistency of judgement and for reliable and accurate construction of themes during the coding process the author also utilised a critical friend (Braun et al., 2016). When all themes and codes had agreed to be aligned step five involved the refining of themes to ensure each individual theme and sub-theme is to be expressed in relation to both the dataset and the research question(s). Extracts were then identified in accordance to providing a vivid and compelling account of the arguments being made by a respective theme. Multiple extracts were chosen from the entire pool of data items to convey the diversity and construction of expressions across data items. Finally, phase six involved writing the report. Within this phase it was important to establish the order in which themes are reported to ensure a coherent and logical narrative of the data (Braun & Clarke, 2013). Although, the separation between phase five and six can be blurry (Byrne, 2021), it can be seen as the completion and final inspection of the report.

#### 1.6. Methodological quality and rigor

In order for high-quality research to be conducted researchers need



to incorporate self-reflexive methods as part of the study design, to enhance the sincerity and rigor of the research. Rigor is a necessary marker for the robustness and appropriateness of the research process and output (Smith and McGannon, 2018). Moreover, the authors have utilised the methodological recommendations and techniques of Smith and McGannon (2018) in the self-reflexive practices: *audit trail, member reflections and critical friends*.

Throughout the research the first author maintained an audit trail that comprised of notes and self-reflective commentary to enhance the trustworthiness of findings activity and to expose implicit biases in knowledge construction (e.g. no misinterpretation due to familiarity with some of the participants and past football consultancy experiences) (Smith & McGannon, 2018).

Member reflections were also utilised as a co-participatory process and dialogue to explore any concerning interpretations of the research findings. Specifically, the member reflection process was undertaken following the interview process to provide players and the lead author with an opportunity to engage in a dynamic process in order to explore any gaps within their accounts and intellectually enrich the understanding through generating additional insights and dialogue (Smith & McGannon, 2018). The member reflection process was not about verifying results, or correspondence with the truth, but to generate additional data and insight (Smith & McGannon, 2018). Three players provided additional insight into the demands of 'accommodation', 'contract' and 'instant impact' alongside their appraisal of these demands. No players made any amendments or chose to omit any information from their interview transcript.

To ensure informed and reflexive decisions to enhance the rigor and quality of the coding process the author also utilised critical friends. This critical friend, in this instance the second author, engaged in a process of critical dialogue which encouraged reflexivity of the first author to increase the consistency of judgement and for reliable and accurate construction of themes (Braun et al., 2016). The critical friend ensured that before the results were written, each theme was discussed and sought to gain clarification and question thinking regarding different ideas. As part of this process of critical dialogue, the first author was required to make a defensible case that the available data supported her interpretations. As a consequence of these discussions, certain interpretations of codes were refined (e.g. emotional intelligence to social awareness), to ensure identifiable distinctions between themes, and that sub-themes were appropriately condensed. When writing the report the critical friend was also utilised to ensure that quotes from the interview transcript and data analysis that were reported captured the essence of the themes.

## 2. Results

In this study we aimed to provide a qualitative examination of professional football players' loan transition demands, appraisals of such demands, individual differences and loan resources that may help to influence stress during transition. Subsequently, to address the aim of the study objectives the results section will be presented in the following manner. Based on the proposition of transactional stress theory (Lazarus & Folkman, 1984) that is incorporated within DRIVE model (Mark & Smith, 2008) the first section will present the theme of loan transition demands (*performance and organizational*) that were identified by players, with insight into the appraisals experienced. Demands and subsequent appraisals are presented concurrently because the various types of stress appraisal (i.e., harm, benefit, challenge, or threat) are central to how the individual responds to transactions and should be considered as one (Lazarus & Folkman, 1984). The second section will then present the themes that captured individual differences (*situational coping, dispositional coping and protective factors*) that may help individuals cope with loan transition demands. Finally, within the third section the theme of loan resources (*transition preconditions and during loan*) that may also assist individuals' performance and well-being will

be presented. To illuminate these relationships, relevant quotations are provided throughout the narrative and presented within Figure 1.

### 2.1. Loan demands

The general dimension of loan demands encompasses themes of competitive performance and organizational demands (see Figure 1). Performance demands related to the "ongoing transaction between an individual and the environmental demands associated primarily and directly with competitive performance" (Hanton and Fletcher, 2005, p. 1130). The sub-themes within performance loan demands included: *performance pressure, teammates, game time, and physicality*. Organizational demands were defined as "environmental demands associated primarily and directly with the organization within which an individual is operating" (Mellalieu et al., 2006, p. 323). The sub-themes within organizational demands included: *location, facilities, contract conditions and obligation to transition*.

**Performance demands.** The loan transition was a deductive theme discussed by players to be a consequence of "personal and situational incentives for optimal, maximal, or superior performance" (Baumeister & Showers, 1986, p. 362). The incentives deemed by players to induce pressure during the loan transition included the perception of having to make an instant impact upon squad performance upon arrival and an enhanced awareness that the parent club was '*constantly watching you and cause you to overthink every performance when they talk about goals scored and stats rather than letting you get on with it*'. The timing of when in the season the loan transition occurred (e.g. January) also induced pressure due to a lack of time to build known coping resources (e.g. social support from team mates) and manage the demands of a new performance schedule, programme, and style of play. The lack of time to establish such coping resources contributed towards a threat appraisal particularly if the known reason for the loan transfer was to avoid regulation or gain promotion:

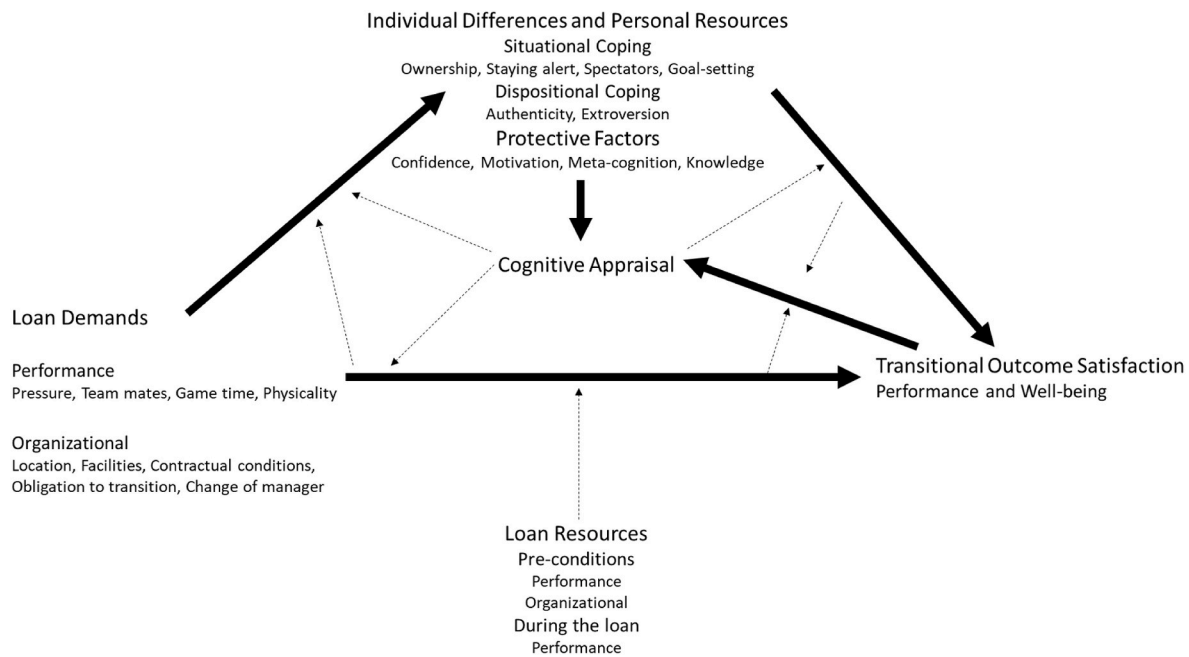
Some teams want to bring players in for an instant impact for promotion or to avoid relegation so January is a tricky one you don't get much time to settle in, you just get thrown straight in with a busy period of games ... [in the] summer you have more time to settle and get to know the lads ... you have got pre-season and all that sought of stuff ... (Player 4)

Team mates were discussed as a deductive loan transition demand due to any past history with the players parent club or taking their place within the squad. For instance, player 10 discussed:

You have to perform well straight away because you are taking someone else's position ... and you will annoy him [team mate] if you don't perform well] ... even in the changing room there was a lot of resentment because of my club and obviously they were there and [now] not there anymore so I felt there was a little bit of a negative atmosphere.

Unlike players who transition to a first team within a parent club, loan players are '*now with loads of lads that you have never played with and it's like you are starting a fresh and have to gel with them*' (Player 4). Some players perceived that this could evoke performance errors due to unfamiliarity and also impact upon how their performance is appraised by others (e.g., parent club, loan club, and players), which could threaten career progression. For example, player 10 stated, '*he said, 'just kick it in the channel ... I was taught to never do that ... why would I do that? I don't want it to look like a bad pass from me.*' While this demand was recognised, playing with new team mates could also be appraised as an opportunity to demonstrate competence in technical skill and demonstrate the ability to re-focus following errors. As player 9 illustrated:

[transitioning] is frustrating and a few times [mistakes] happened when they couldn't get me the ball, but I thought I can't give up ... I've got to show them [coaches] that I don't give up ... I got sent the



**Figure 1.** DRIVE model illustrating loan demands, loan resources, individual differences, personal resources and demands and transition outcomes positioned here].

report and ratings after the game and I still got an 8 and I was the star man ... I still gave it my all as it is only going to benefit me in the end.

An inductive sub-theme of transitioning into league two and below was demanding due to the perceived expectation from others to succeed which could be appraised as a threat or a challenge. For instance, player 6 discussed how a lower league loan could serve as an opportunity (challenge) to 'prove yourself to [name of parent club] ... a loan can be that chance to give yourself a background and saying 'look, I'm ready for the next step and prove I can play in these [higher] leagues'. However, some players discussed a loan to a lower league club to impact upon their well-being due to the loss of their perceived 'elite' or 'higher league' identity and impact upon their enjoyment of football. A lower league loan was also discussed to be threatening towards ambitions of performing within higher leagues due to no longer competing against or performing with team mates deemed to be skilful:

you've got a bit of an ego and dropping down to non-league football I was thinking in my head I don't want to play like this, I didn't enjoy it at all and I was thinking all these players are rubbish, it is all scrappy play they can't pass the ball, they aren't good footballers (Player 10).

Learning or adapting to new style of play, was a deductive sub-theme discussed by players when transitioning to a lower league. Players who were able to maintain high levels of performance discussed this demand as an opportunity to learn, enhance or develop other components to their game and enhance future career prospects. For example, Player 9 stated, 'now I can show I can play what the manager wants me to play and keep the ball ... but I now have the league two in my locker'.

Physicality was a deductive sub-theme that comprised of the type of training sessions, lack of game time, and a change in timing or quantity of training sessions. Adaptation to a new type of training and conditioning for some players was perceived to be stressful due to the perceived impact this could have on the success of their transition back to their parent club. For example, player 8 stated that, '... because I am a loan player I don't just want to be doing their stuff and then three or four months later go back to [parent club] and not be able to do it [their way]'. Game time restrictions were also discussed as demanding due to the number of loan players within the squad:

... it took me a month or two to get in the team ... we had a lot of loans in the match day squad ... you were only allowed four loans in the match day squad and we had eight when I was on loan. We had about three that missed out in the squad (Player 3).

A lack of game time was a deductive sub-theme that resulted in some players appraising the loan experience as a threat on physical fitness and game awareness, which resulted in the increase of intensity and volume of training sessions to increase coping resources (e.g. confidence) '... if I'm not playing I would make my training session like a game ... if you are playing every week then it won't have to be' (Player 1). For player 6 this increased intensity and volume of training contributed to his injury during his loan transition, '... if I wasn't playing I would over work ... and put my body through so much stress, [which was] linked to my injury.'

**Organizational demands.** Organizational demands captured the environmental demand that were associated primarily and directly with the loan club (Mellalieu et al., 2006). A particular organizational demand for loan players was accommodation. Loan players often relocate from their parent club and require short-term or long-term accommodation, which can be a significant organizational demand for some (Hanton & Fletcher, 2005). Preference for accommodation was influenced by individual differences, as player 2 stated, 'I know what I like ... I prefer to have my own place'. For instance, short-term accommodation in hotels could inhibit effective dietary practices and preparation for performance as player 2 reported, '... accommodation is a big thing so you aren't eating Holiday Inn food ... you want to be cooking your own food and being in the right environment.'

If placed in a temporary house, accommodation could also induce demands through the loss of social support:

They [club] can pair you up with another loan player the guy I was paired up with and he didn't mind my Mrs coming up ... there was another guy on loan, if I got paired up with him up there it would have been a different kettle of fish (Player 5).

The location change was appraised by player 6 to be harmful due to the loss of home identity and social support which resulted in problematic behaviour:

... moving into a new city and meeting different people, it can be hard and [you end up] going out and doing things that you shouldn't

be doing ... not really knowing the city ... so you want to explore and by exploring you kind of go out drinking and socialising, which isn't going to do your football any good.

For other players, not accepting accommodation and travelling by car was their decision to ensure they could maintain emotion-focused coping through social support and personal home comfort. As Player 9 reported:

I mean they could put me up in a hotel if I wanted them too ... but I prefer my home comforts and support ... so I train and then [head] back but then you have to do that the next day ... it does get on top of you ... recovery protocols are really important.

The loss of provision to assist with the performance lifestyle of professional football when undertaking a loan was an inductive demand. For instance, Player 6 discussed how *'I came from a club where I was mothered and everything was done for me ... I was going from top facilities and chefs ... it was a massive change and a massive culture shock even things like washing my own kit'*. Players also discussed how a loan to a football club that had a substantial decrease in fan base, stadium and quality of training facilities, could be seen as a reflection of *'the level'*. For some players the loss of provision impacted upon the motivation to learn to cope or adapt to their new environment. Conversely, for some players a reduction in provision evoked an appreciation of the resources available at their parent club and increased the desire and motivation to perform with the aim of returning to their parent club:

I was able to value my situation at [name of parent club] and want to kick on ... others may take it the other way like premier league lads that come on loan are on hundreds of pounds a week and they expect things to be done for them, expect to play and just grumble.

Organizational demands could also be evoked when there was a lack of autonomy over the loan transition. A lack of choice was an inductive sub-theme which captured players lack of desire to transition to the selected club, or a lack of understanding for their loan and discussed experiencing stress that impacted both performance and well-being:

... the club didn't want me to go to [name of club], I didn't understand why but I had to go to another team called [name of league two team] and train there ... I was annoyed, I knew I wasn't giving it my best and not giving it the full opportunity (Player 5).

Organizational change in manager throughout the season was also discussed as an anticipated deductive demand that could impact upon game time and future harm to the loan transition because *'... a new manager could come in and change the whole system who he wants to play, he may not say a word to you ... and there is nothing much you can do about it'* (Player 8). Younger players may have not yet experienced organizational change of a first-team manager, which may explain why this was not a commonly cited demand. However, by being prepared for such demand an individual is arguably better prepared to be able to manage expectations.

## 2.2. Individual differences

Individual differences can have influential effects on the relationship between loan demands, performance, and well-being outcomes (see Mark & Smith, 2008). Players alluded to different types of *situational coping*, *dispositional coping*, and *protective factors* which influenced their loan transition experiences. Situational coping themes represent the different process that players had to develop or change to cope with the loan demands (Bauer et al., 2016) including *ownership*, *staying alert*, *copied with an audience*, *goal-setting* and *social awareness*. Dispositional coping resources represent the habitual tendencies that shape the way a player may typically respond to a demand (Bauer et al., 2016) which

included *being authentic* and *extroverted*. Finally, protective factors included the influences that modify, ameliorate, or alter a person's response to demands that could predispose to a maladaptive outcome (Sarkar & Fletcher, 2014) which included *confidence*, *motivation*, *meta-cognition* and *knowledge* (see Figure 1).

**Situational coping.** In the current study, players discussed the importance of ownership, including self-discipline and responsibility, as significant resources in managing their loan transition. For example, player 4 stated, *'It's down to everything you do ... like what you eat, how you train ... I have improved how I play through my responsibility and ownership ... I am always trying to be a leader to myself.'*

Goal-setting was also an important situational coping strategy for athletes going through the loan transition. Data highlighted that autonomously pursued goals throughout the loan transition could facilitate a sense of player ownership, facilitate increased motivation, and result in an appraisal of gain (benefit):

I was trying to break into the first team but had to prove I can play at the level ... if you are going on loan what is it that you want to achieve, is it more goals? More confidence? Game time? ... like, what is it? For me, it was to prove myself that I am ready to play in the first team ... it's not just going on loan, you've got a really clear goal (Player 7).

During the loan, *'staying alert'* and being prepared were effective coping strategies which were perceived to help reduce the harm of performance demands such as the uncertainty of game time. For example, player 4 discussed how, *'I got left out of the team for three games which is understandable because of my experience, but I made sure my preparation was right ... I've got to be ready because you never know I could be starting'*. Player 7 also discussed this in relation to his parent club where he could be re-called at any moment. He knew that he must, *'always be ready, be alert ... you can get re-called back and be in the position where you can start [parent club first team] sometimes things change.'*

Players that were new to league football and on loan from an academy discussed having to learn, develop, and understand coping strategies to remain focus when performing in front of a larger evaluative audience:

It's [playing in front of larger crowds] different ... I had fans try and get into my head and because I was younger and smaller ... they would notice that and get into my head and not get me to play and that would force mistakes ... I had to learn what to do, focus on my game as I couldn't be like that (Player 11).

Social awareness was a situational coping strategy whereby loan players proactively tried to be more understanding of others, which provided them with a better context of how to develop effective relationships with team mates:

You have to work your way in slowly you are now in their territory ... you are now with loads of lads that you have never played with and it's like you are starting a fresh and have to gel with them and got to understand them (Player 10).

**Dispositional coping.** A loan player is not a permanent member of the team and, subsequently, player 5 discussed how his extrovert personality allowed him to communicate and open up to his teammates more readily in comparison to, *'players that go on loan that are very much introverted ... they struggle I feel'*, and outlined the impact that not building relationships may have on a players' social behaviour, well-being, and performance:

they may be performing bad because they aren't opening up to the other lads and ... I feel like I know when someone wasn't enjoying it [loan] they weren't mixing with the group, say if we were to go for a coffee after training, they wouldn't come (Player 5).

Aligned to building relationships, player 2 reflected on his loan



experiences and discussed that 'a lot of people will tell you how to be and how to fit in', but that of importance to a successful loan transition, sometimes contrastingly, was the ability to 'be yourself.' Players who were able to be authentic discussed how this had a reciprocal relationship with confidence and performance, as stated by Player 8, 'when you are yourself you feel confident, you can express yourself on the pitch, feel like you can be outgoing.' Conversely, a player who perceived he could not be himself and be authentic may struggle to adapt to his loan club and have a drop in confidence and well-being:

I didn't feel I could be myself, I am quite a bubbly character ... I didn't want them to think, 'oh who is this kid, who does he think he is' ... because you aren't being yourself, subconsciously, you are playing more reserved ... so if you can't express yourself as a person you feel like you can't on the pitch as well (Player 10).

**Protective factors.** Past performance accomplishments and past successful loan transitions could facilitate confidence which, in turn, protected players from the negative effects of stress. This was exemplified by player 2:

... the more time you go on loan the better ... when I went [on loan] to [name of league one club] I knew that I got promoted to the championship last year, I had a good reputation so was going there [to the new loan club] with my head held high.

Throughout the loan transition players often discussed the importance of reflecting on past accomplishments to maintain confidence 'in their own ability' and continue to appraise the loan transition as positive and an opportunity for growth. Player 1 stated, '[I reflected that] ever since I've started [playing football] I've been coming through the ranks, always playing an age group up ... made my first team debut when I was 16 ... people will see this is not my level.'

Motivation was identified as a resource which facilitated effort towards a successful transition. Within this study, many players set goals with extrinsic motives. Extrinsic motivation is engagement in an activity because it leads to a separable external outcome or reward (Ryan & Deci, 2001). For example, player 9 acknowledged the motivation to perform well on loan was the desire to impress others, 'other people are watching - agents, scouts and your club will be keeping an eye on you and you want to impress'. As identified by Fletcher and Sarkar (2012) elite athletes who are able to value and judge demands (e.g., loan transition) as important are able to internalize and integrate motives to perform (identified regulation). This may support the premise that while some players describe how the loan could threaten their future goals in playing within the parent club first-team, there was an increased motivation to perform effectively during their loan and to 'not be stuck at this level'. However, this would also explain when player 10 perceived no choice or value in the loan transition, he experienced reduced motivation to perform, 'it was more of a 'you need to go' so I ended up saying fine I will do it ... it wasn't enjoyable.'

Metacognition and how the ability to plan, see the future consequences of an action, and provide alternative explanations of events can be a protective factor when undertaken the loan experience was illustrated by the following participant:

my first loan I was only young and I didn't get the best out of it ... I mean I wouldn't blame the experience as different people can take it in different way and some players are more advanced at a younger age and realise what is in front of them and how [the loan] can help them (Player 6).

Players' expectations, understanding and knowledge of the loan transition, club and league enabled players to be prepared for potential loan demands. A lack of knowledge of the loan club league, not asking enough questions or only having a few hours to make a decision on the loan agreement could impact upon the loan players knowledge (e.g., on how the team may play), inhibit the development of proactive coping

strategies and impact upon performance:

I never thought 'oh that's a big jump' ... I think that would have made you realise a bit more, even watching games, if you went to watch league two or conference games. I wasn't initially prepared for it and it took a while to adapt in games because I don't think I've watched a lot of that type of football, it's a lot different. When I was younger, I was watching premier league games, obviously everyone does, but I think that might have helped as well (Player 4).

### 2.3. Loan resources

Loan resources included the perceived environmental support that was manifested as a result of the loan transition. These resources were present prior to (preconditions; *performance* and *organizational*) and during the loan (*performance*) (see Figure 1).

**Prior to the loan.** Transition preconditions that were identified as influential in managing performance demands within this study included social support (*manager, professional advice*). Transition preconditions that were influential in managing organizational demands included *recommendation to the club* and *contractual conditions*.

Social support was identified as important in facilitating coping and well-being within the loan transitions. Informational support prior to the loan transition from the manager at the loan club enabled players to 'know the club, style of play, and if it suits you before and know where you stand' (Player 2). Players also specifically cited informational support from coaches at their parent club who have had professional playing experience, the loan manager, and/or agents as influential in reducing concerns and enhancing their understanding of potential benefits of the loan transition:

... my dad, agent and [coaches at parent club] ... all spoke to me about the loan and about the [lower league] level and how people will see that it's not my level and I can keep player higher and higher [leagues] ... this helped me understand that to get where I want to be I need more first team exposure (Player 1).

Organizational conditions prior to the loan transition which were discussed as facilitative included being brought in after being recommended to the club and the contractual conditions athletes were signed on. Loan players discussed that being recommended by a trusted individual, such as a coach or agent, enhanced confidence that they were likely to be selected on a regular basis:

... my agents got a couple of players there so obviously he knew the manager ... and an old goal keeper coach was there and he kind of new me and said I was a good player ... and then when I went there it did help me as I knew that they wanted me (Player 2).

Contractual conditions were discussed to potentially enhance or undermine a successful transition, dependent upon appraisal. For instance, player 7 discussed how a 're-call clause' reduced the perceived demands and pressure that they felt to be successful during the loan transition, which increase their perceived control and freedom to perform:

... my last loan it was better because if anything happens they can re-call me back after 28 days ... so I said that's good if it's terrible or if I am doing well they can re-call me. I felt so much better and performed better on this loan (Player 8).

In contrast, player 5, who experienced an emergency loan, discussed how a lack of contractual clarity and security reduced motivation: 'I had to sign a week by week basis ... it was a challenge to commit not fully knowing you were going to be there again next week and kind of had the feeling that I was just being used'.

Contractual security at their parent club could, for some players, reduced the motivation to be successful during their loan, particularly if



it was to a lower league club. As player 6 stated, *'I didn't make the most of it ... I didn't think I needed to prove myself as I was at a bigger club I thought my future was safe.'*

**Resources used during the loan.** Transition resources that were identified as influential in managing performance demands within this study during the included teammates, parent club staff (loan manager, sport scientist, physiotherapist). Teammates at the loan club helped some players experience a successful transition by providing emotional support, as described by Player 2, *'embed you in and make you feel more comfortable.'* Relationships with senior players were highlighted as particularly important to help transitioning players develop coping knowledge through informational support. Player 9 said: *'you can take the things that you can from these experienced players ... he has been in the game for 15–20 years so how has he found this? and how he has dealt with that?'*

During the loan transition, players also discussed the presence of their parent club as a resource. For instance, parent clubs helped players develop and maintain confidence with their physicality: *'to ensure you are keeping up with the physical side of the game as well'* (Player 7). Player 8 described the relationship between his parent and loan clubs' sport science departments as extremely valuable for his conditioning and confidence in a successful transition back to his parent club:

I am a loan player I don't just want to be doing their stuff and then three or four months later go back to [parent club] and not be able to do it. I told [parent club] that is what I will be doing so you get a GPS ... I would have [loan club] record it and they would send it to [parent club] and [parent club] would speak to me about it knowing about the load.

The support provided by parent clubs did vary among players. For instance, player 7 discussed how the presence of the loan manager was helpful to *'put pressure'* on loan coaches when they were not in the squad, *'they would ask why he isn't playing, you were adamant in having me so they were asking various questions and like asking why'*. While Player 7 may have found his parent club helpful in trying to manage competitive demands, it is important to consider the impact this may have upon the development of the personal coping resource of ownership. Such a point is exemplified by player 5:

... there are loan staff at clubs ... I wonder if it's a good thing or bad thing in my opinion. You can have too much done for you ... if you are doing the talking yourself rather than someone doing it for you on your behalf the manager will respect you a bit more because he kind of sees your character and you develop as a character too.

In saying this, one type of support which was not considered to undermine coping development was social support. Continued performance analysis support from parent clubs was considered helpful for some players. For instance, player 4 discussed the *'nonstop support from the [parent] club and they do like a quick analysis on what I've done good and what I've done bad which is really helpful'*.

The physiotherapist was also an individual of importance during the loan transition, providing trusted physical support. Player 9 discussed how he felt more confident following treatment with his parent club physiotherapist because:

... they know a certain technique works for me, it's good I can just go there and say look I need a bit of soft tissue in my groin or hip flexor release but if it is a new person you feel wary for asking them for certain things

Player 7 also discussed how his parent club physiotherapist could also provide important emotional support during the loan transition:

I think for me the physio was really helpful because he would come down [from parent club] and see me even when I'm not injured, it

was just to have a chat and see how I feel and when I was there it was really good and really helped

In some cases, *'seeking help'* from a sport psychologist was only considered when *'you are in a bad place'*. For instance, player 8 discussed how the sport psychologist was an individual discussed by some players to be helpful, but rarely utilised due to timing, availability, or lack of personal requirement:

[sport psychologist] came at the wrong time really ... I had gone through the injury and the bad times and now I'm back I don't really need it ... I know some lads like to do it themselves and have their own methods, but for me if I knew [sport psychologist] was there to speak to and help me get through some bad days [on loan and injured] it would be helpful.

### 3. Discussion

This is the first study to conduct a qualitative examination of male professional football players' experiences of stress during the loan transition, contributing a novel and insightful examination of players various loan experiences. By utilising the DRIVE model, this research has been able to capture the specific loan demands, individual differences and loan resources perceived by players that may have had an impact on their well-being and ability to perform well.

Based on the findings within this study, loan players discussed similar demands to those identified within the junior-to-senior transition (e.g. Morris et al., 2016; obtaining game time, team mates) and migration literature (e.g. Richardson et al., 2012; new playing style and location change). This study also captured the same loan demands identified by Swainston et al. (2020), namely, the lack of competitive game time and being on loan to a club with a different style of play. However, we also captured inductive demands that have yet to be identified. For instance, the timing of the loan, location, reduction in performance lifestyle provision, facilities, contractual conditions of the loan and a perceived lack of choice with undertaking the loan.

Mark and Smith's (2008) DRIVE model was a useful framework to illustrate how loan players may encounter the same loan transition demands, but the loan resources available (e.g. loan pre-conditions) and/or individual differences of the player (e.g. situational coping) could moderate the stress process and influence well-being and performance. For instance, players discussed how the loan experience could be appraised as a benefit to their career by demonstrating their ability or appraised as a challenge in learning to adapt to a new environment and enhance their football skills (e.g. new style of play). In contrast, some players discussed loan demands to threaten identity as a higher league player or be harmful upon their future career. Mark and Smith's (2008) DRIVE model has also enabled the development of a loan transition framework that has significant applied implications due to the balance of simplicity and complexity. For instance, Lazarus (1999) states that many stress interventions fail if they treat individuals as if they were all alike. However, the task of accounting for every factor of individual difference that may be relevant in every situation, on all of the people, all of the time, can be challenging (Mark & Smith, 2008). DRIVE model provides a useful organizational intervention framework that incorporates individual differences, but also provides a *'simplistic representation of the complexities of the work-place individual stress process'* (Mark & Smith, 2008, p. 133). In the loan transition context, an adapted DRIVE model framework can allow for parent and loan clubs to be aware of the contextual resources that moderate the appraisal of loan demands experienced (see Figure 1).

As shown in Figure 1, this study identified how pre-loan transition resources could moderate the initial loan appraisal and goal commitment to a loan. Players that received adequate pre-transition informational support, derived from key social agents, discussed perceptions of personal control over the transition process which can facilitate

transition success (Schlossberg, 1981). Pre-loan transition knowledge could also assist individuals to successfully confront any anxiety associated with the loan transition (e.g. haltered progress or decline in their playing careers). A loan transition could be undertaken as a result of poor performances or lack of game time (Swainston et al., 2020) and, subsequently, explain why some players were reluctant to go on loan and initially view the loan as threatening to their future career or identity. However, this study did support the findings of Stambulova and Ryba (2020) whereby negative transitions can occur if an individual is forced or pressured. Moreover, developing player awareness of the perceived benefits, anticipated demands and relevant resources pre-transition (e.g., cultural knowledge, potential difficult situations and coping) may facilitate a more effective loan transition. Furthermore, in addition to knowledge, a structured goal-setting programme designed and implemented at the start of the loan transition could be a particularly important pre-loan resource that could provide players with clear objectives, enhance motivation but also facilitate confidence through the achievement of process, performance or outcome goals during training and competition (Bruner et al., 2008).

Figure 1 also presents the important individual differences that could moderate the appraisal of loan transition demands. Particularly, adapting successfully to career transitions can require responsibility and ownership (Drew et al., 2019). The findings of this study highlight ownership as an important situational coping strategy. For instance, whilst some players the reduction in provision and ownership initially difficult (e.g. chefs, kit washing), this could have also increased the requirements for players to learn how to be responsible and intrinsically motivated (Fletcher & Sarkar, 2012). Moreover, while a reduction in sporting provision was appraised by some players as a demand, it could enhance the ability and confidence to cope with difficult future transitions (MacNamara, 2011).

Consistent with other within-career transitions (e.g. junior to first team) teammates can provide support, but also be a source of stress (Morris et al., 2016). However, this study identified contextual differences with the loan transition due to not being a permanent team member, the timing of the loan, and the length of the loan. Particularly, an increase in threat appraisal when the player was aware of their loan clubs aims (e.g., avoid relegation). The timing in the season was a key loan resource that could help facilitate the time for 'team-bonding' activities (e.g. pre-season).

Players discussed that building such relationships was also underpinned by the ability to be outgoing, sociable, and talkative, in contrast to perceived introverts who were reserved and quiet. In contrast, this may explain why those individuals who may exhibit introvert personalities may require more time to successfully adapt to their loan transition. Social awareness was a coping strategy identified that could partially explain differences in transition success due to the ability to build meaningful relationships quickly with team mates (Chan & Mallett, 2011). Social awareness skills would enable an individual to identify how he or his team mate is feeling as a result of the context and engage in strategies to work towards building relationships in order to achieve their goals (Jones & Doolittle, 2017).

Social support from significant others has been identified as important in facilitating the success of a within-career transition (e.g. Pummell et al., 2008). This study also supported the findings of Morris et al. (2016), whereby sports science staff became important individuals for social support when undergoing a within carer transition. In particular, where players discussed a lack of game time during the loan transition some perceived they had to increase the intensity and volume of their training over concerns of lost fitness. Therefore, while it is important that players learn to take ownership over their training it is important to ensure that training load and intensity is monitored appropriately.

A balance of support from the parent club sport science staff (e.g., providing feedback from games, emotional support) was most beneficial to the players' loan transition. Among sport science staff, players specifically highlighted physiotherapists as an important coping resources

for providing tangible help in terms of physiotherapy treatment, but also emotional support. A physiotherapist is a known provider for different types of support (e.g., provide generalized help, esteem support and help with sporting pressure) throughout the sporting career (Rees & Hardy, 2000). Subsequently, interventions might provide opportunities for physiotherapists to be exposed to sport psychology education in order to enhance the quality and aptness of the support they provide to players on loan. However, if the physiotherapist is providing extensive emotional support solely on intuition or providing inappropriate advice this could impact both well-being and performance. In view of this, interventions could also focus upon helping players to fully understand how they can maximize the support that is available in their network (e.g. sport psychologist, loan manager), and learn the skills necessary to be proactive in using this resource.

Findings from this study also captured how living arrangements and accommodation can be a significant demand when undertaking a sporting transition (Richardson et al., 2012). Particularly, players discussed the negative impact upon performance preparation and how inappropriate accommodation and living arrangements could inhibit utilising social support. Furthermore, this study identified the variety of individual differences players may have for accommodation (e.g., living on own, living with others, near family) and captured the potential challenges this may have upon well-being and performance. Following recruitment, clubs should consider facilitating more effective negotiations of accommodation and account for players' personalities and family needs.

Football clubs have been recommended to employ loan agreement strategies as well as employing a loan manager to manage such transactions (Bond et al., 2020). Interestingly, within this study a loan manager was only discussed by two players as a loan resource. Anecdotally, a loan manager is 'a bit of everything, watching games, performance lifestyle advice, being present and have typically played professional football and experienced a loan within their career' (Bate, 2020). However, there is currently no academic literature on the role of the loan manager, the loan managers understanding of demands and development of individual differences and loan resources. Football clubs should begin to facilitate the development of their loan manager role and utilise the findings within this study support and recognise the unique demands and wider cultural and social landscape that surrounds the loan player (e.g. identity, accommodation, social awareness).

### 3.1. Applied implications

From an applied perspective, this study has identified key implications to better support the loan transition experience that may influence both well-being and performance. In particular, the importance of pre-transition resources (e.g. cultural knowledge of the league) upon the appraisal of the loan transition. Furthermore, the loan manager or parent club should provide the aim and objectives of the loan, contextual knowledge of the league and work alongside the player to develop a structured goal-setting programme to provide clear process, performance and outcome objectives. Loan managers or parent clubs should also consider facilitating more effective negotiations of accommodation and account for players' personalities and family needs that can impact upon both performance and well-being. Loan managers or parent clubs should also be mindful that different individuals may find it more or less challenging to initially build relationships with new team mates. Subsequently, pre-loan transition support should also be provided to players to enhanced the awareness of being pro-active in building relationships with loan club team mates. For example, ensuring the loan player is aware of the importance of informal team building situations, such as morning breakfasts at the training ground and post-training coffee that could build relationships with teammates and help ease the transition.

During the loan transition it is also important to ensure that players perceive the environment to be challenging yet supportive. For instance, while it is important that players learn to take ownership over their

training (challenge) it is also important to ensure that training load and intensity is monitored appropriately (support) (Fletcher & Sarkar, 2012). Loan managers or parent clubs can achieve this through ensuring that they regularly reflect, monitor and evaluate goal-setting programme progress with the loan player.

### 3.2. Strengths, limitations and future directions

The present study has contributed to literature by being the first study to construct the psychological experiences of stress during the loan transition within professional male football. Further, the use of semi-structured interviews as a method of data collection allowed a detailed exploration of the demands, appraisals and copings resources that may encourage future research to better support players undertaking the loan transition.

Despite the methodological rigor that was implemented within the design and analysis, there are several limitations that can be developed by future research. First, this study explored the loan transition experiences of players at both academy and first-team clubs. However, there are many contextual differences between academy and first-team players that could impact upon the appraisal of loan demands (e.g. contracts, experience of crowds). This study did not explore if there were any perceived contextual differences in players loan experiences as a result of being predominantly within their parents' club's academy or first-team environment. Future research should seek to establish if there are any contextual differences in the loan transition experiences of academy or first-team players. Secondly, this study only captured the loan transition of players experiences on loan within the United Kingdom. Future research could seek to explore the loan transition experience within international clubs who may have differing cultures, environments, and demands. Thirdly, this study sought to explore the loan transition experience of male professional football players, which in turn may not be directly applicable to UK female football (Gledhill & Harwood, 2017). Gledhill and Harwood (2017) identified how developmental experiences (e.g. lack of consideration for individual needs) are currently undermining the talent development of young UK female football players. Subsequently, the loan transition could pose as a useful talent development initiative for retaining and developing UK female players to the professional level. Increasing the number of UK professional female players may also provide more inspirational role models for young female football players (Kentta et al., 2020). Furthermore, future research should seek to explore the loan transition within female football and offer practical recommendations.

Finally, some players were within clubs that had loan managers with varying degrees of qualifications and experience and some that did not have loan managers. Future research should seek to explore the role of the loan manager and their perception of the perceived demands they consider important to the transition process. Loan managers could then be advised to work with players on facilitating pre-transition resources, namely loan club research, style of play, informational support from senior professionals, goal-setting and accommodation preferences. Loan transition interventions might also provide opportunities for both loan managers and physiotherapists to be exposed to sport psychology education in order to enhance the quality and aptness of the support they provide.

### 4. Conclusion

In summary, the results from this study demonstrate the value of using DRIVE model to examine the demands, appraisals, and well-being and performance outcomes when undertaking a career transition such as a loan. The loan transition does offer players exposure to a wide range of performance and organizational demands which could be useful in developing coping skills for future transitions such as a permanent transfer, transition to parent clubs first team, or a migration transition. Practitioners would be advised to work with players on facilitating pre-

transition resources and identify perceived demands the individual may consider important to their loan transition process.

### Declaration of competing interest

We have no conflicts of interest to disclose.

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