

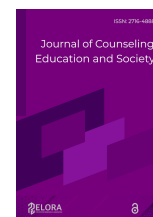


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Entrepreneurial interest, career development, and economic independence among athletes: a systematic literature review (2020–2026)

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ABSTRACT

Athletes face relatively short and uncertain career trajectories, making career transition and economic independence important concerns. This systematic literature review examined how entrepreneurial interest, entrepreneurship education, financial literacy, and related competencies support athletes' career development, employability, and economic independence. Following the PRISMA 2020 framework, a structured search of the Scopus database identified 134 records, of which 50 studies met the eligibility criteria and were included in the qualitative and thematic synthesis. The findings revealed four major themes: the role of sport-specific competencies and entrepreneurship education in developing entrepreneurial intention and self-efficacy; the contribution of dual-career and structured transition programs to post-career entrepreneurship; the broader economic benefits of sport-related social entrepreneurship; and the moderating effects of gender, sport discipline, and institutional support. Overall, entrepreneurial competencies and educational support can strengthen athletes' career adaptability, employability, and economic independence during and after their sporting careers. Future research should emphasize longitudinal designs, cross-national comparisons, and validated measures of athlete-specific entrepreneurial self-efficacy.



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Introduction

Career sustainability has become a core topic in labor market research (Särkivuori & Heikkinen, 2026). After all, people's career paths can no longer follow a fixed linear trajectory from start to finish. Decades ago, most people who chose a job could stay steadily in that role from their first day of employment until retirement, moving up the job hierarchy step by step until they reached the statutory retirement age, with their lifelong career trajectory forming a clear, straight line. But things are different now. Switching careers and changing professional tracks has become a common occurrence, and no one can guarantee that they will stay in one job for their entire life. This non-linear career change is most thoroughly reflected in athletes, whose professional careers serve as the most distinct example of this shift. Professional athletes who can compete at top-tier tournaments usually only have a few short years to perform at their peak. Injuries, advancing age, and declining performance any one of these factors can force them to end their athletic careers, and their retirement age is often decades earlier than the statutory retirement age for ordinary occupations in other fields. Workers in other industries have to wait until they are in their fifties or sixties to retire, but many athletes have to leave the competition arena and end their athletic careers early when they are just barely in their twenties or thirties. This

extreme compression of the athletic career window means that the skills most athletes have accumulated during their careers, the money they have earned, and the self-identity that has always been tied to their status as athletes must all be converted into resources that can support a second career at a very early stage of their lives. They cannot rely on a single job to carry them through to retirement like workers in other industries; long before they reach middle age, they have to start preparing for their next career stage, converting everything they accumulated during their time as athletes into the foundation needed to adapt to a new job. Today, global sports organizations, universities, and governments around the world no longer treat this career transition as a personal problem that only athletes themselves need to solve. Instead, they recognize it as a systemic issue the success of how this matter is handled will affect the efficiency of human resource utilization, people's mental health, and overall economic productivity. If no one helps bridge this transition period, athletes who possess a wealth of skills that they cannot put to use are very likely to fall into psychological distress, which will in turn harm the entire society's economic output. This is no longer an issue that a single athlete can bear on their own. Figuring out how athletes can proactively build alternative sources of income in advance and develop a new professional identity separate from their status as athletes is not only related to the personal well-being of athletes, but also closely tied to the formulation of broader macro labor market policies. Its impact extends from the individual lives of athletes to the rule design of the entire labor market, and it carries tangible significance for both individual athletes and the overall employment environment.

Within the broader framework of athletes' career development, the concept of "entrepreneurial interest" has gradually become a research hotspot. It does not merely refer to an isolated scattered idea, but is a unified concept that incorporates entrepreneurial intention, entrepreneurial motivation, and entrepreneurial self-efficacy. It has now become a specific direction for athletes' career transition, and an increasing number of studies are focusing on this direction. This is completely different from the common re-employment scenario where retired athletes take regular jobs. Entrepreneurship allows them to leverage all the unique advantages they have accumulated over their years as athletes the personal reputation they have built on their own, the network resources they have gathered within their circles, and the self-discipline they have honed through years of training in sports teams and invest all of these into a business that is entirely under their own owning and control. Currently, several groups of scholars have focused on this phenomenon from their respective research perspectives, converging on the same research direction. Scholars in the field of sports management study the entrepreneurship education embedded in professional sports science curricula, with related studies including (Casanovas, 2022; González-Serrano, 2021). Scholars researching career transition examine the dual-career pathway of pursuing competitive sports while launching one's own business, with related studies including (Maciá-Andreu, 2024; Reyes-Hernández, 2021). Scholars in the field of entrepreneurship research analyze the psychological antecedents of entrepreneurial intention among the athlete population, with related studies including (da Costa, 2023; Tian, 2025). The convergence of these studies scattered across different fields has also generated a clear demand: a dedicated interdisciplinary review must be conducted to integrate all relevant research evidence.

Various previous studies have long documented that athletes do not have to wait until they retire to start their own businesses. Many active athletes, who have not yet set aside their competitive sports, have already begun to arrange matters related to their startups. Both studies focusing on active athletes and research outcomes targeting retired athletes point to the same conclusion: entrepreneurial intentions can be gradually nurtured during an athlete's competitive career when they are still competing in matches. Athletes do not have to fumble for ways to refine these ideas on their own dual career programs offered by universities, as well as systematic mentorship and guidance, can often lend them a hand to support the implementation of these ideas. Studies by Klucznik-Tyń, 2021; Hindle, 2021 both mention the relevant circumstances. There are also numerous case studies documenting the entrepreneurial experiences of individual athletes, covering an extremely wide range of people. The earlier cases include veteran historical figures in the North American professional sports sector, with corresponding research records from Atwater, 2020; Alston, 2021; Wiggins, 2021, while the later cases include current practitioners in the leisure sports sector, with relevant research from Glenney, 2026; Carruth, 2025. These pooled cases clearly demonstrate one thing: the paths athletes take to convert various sports-related capital they have accumulated during their athletic careers into capital usable for entrepreneurship have never been fixed, and a wide variety of paths have been successfully taken. Putting together these studies on athlete entrepreneurship, several points have been solidly confirmed: athlete entrepreneurship, whether initiated during active careers or after retirement, is a real phenomenon, not a fabricated story. It is not a new trend that has emerged in recent years; it has existed for a long time, and such cases can be found in regions with any cultural background. The only difference is that systematic theoretical sorting targeting this phenomenon has only gradually emerged in recent years, which is far later than the duration of the phenomenon's existence itself.

In the early years, most research methods in this field involved selecting a single case and simply recording and describing the relevant circumstances to complete the study. Now, the field has gradually shifted from such

descriptive single-case records to more structured, standardized quantitative research designs that enable numerical statistical analysis. Currently, many studies that collect information by distributing questionnaires to students have begun to use structural equation modeling, a statistical analysis tool, to unpack and connect the mechanism of action linking the entrepreneurial ideas and entrepreneurial intentions of two groups of students: current student-athletes, and students majoring in sports-related disciplines. The goal is to disentangle the mediating and moderating mechanisms that operate between the stage of "possessing entrepreneurial cognition" and the stage of "developing entrepreneurial intentions", with relevant research findings drawn from (Tian, 2025; Fu, 2026). Beyond this type of research, new research designs have also emerged one after another. One design involves separate analysis segmented by gender, while another is dedicated research design for intergroup comparison. These studies are used to investigate whether students of different genders exhibit differences in entrepreneurial intentions across all sports-related higher education majors, with relevant findings from (da Costa, 2023). There is also a set of small-scale pilot intervention studies that proactively offer short-term entrepreneurial training courses to sports-major students, followed by testing whether participating in these courses truly causes causal changes in these students' views on entrepreneurship that is, whether it leads them to believe that starting their own business is feasible and generates a desire to pursue entrepreneurship, with relevant findings from (Lara-Bocanegra, 2022). These advancements in research methods are fully aligned with the broader trend across the entire field of entrepreneurship education research, and are not changes unique to this subfield. Even when compared only to the research evidence available just five years ago, the evidence supporting the conclusions of current studies conducted with these new methods is far more solid and reliable.

There has been considerable progress in relevant research to date, yet when these findings are brought together for examination, it becomes clear that they have failed to coalesce into a unified body of work: existing research on athletes' entrepreneurship and career development remains scattered across isolated disciplinary silos, with each strand of research operating in its own bubble, with no cross-connection between any of them. It is not only the research itself that is fragmented; the journals that publish these studies also belong to distinct fields. Relevant content has appeared in sports management journals, academic publications dedicated to entrepreneurship research, platforms focused on career development, and even general education magazines have featured related articles. However, these studies from different circles use inconsistent terminology: one body of work refers to "entrepreneurial interest", another puts forward "entrepreneurial intention", while others use "entrepreneurial self-efficacy" and "athlete career capital". While these terms appear distinct, the core content they describe overlaps to a large extent. Yet the studies that adopt these terms neither cite one another's findings, nor do their discussions align or integrate. This fragmented, siloed state of research is the first core gap that the present systematic review seeks to address. In other words, prior to this review, no comprehensive integrated study has brought together these scattered research lines across disciplines to focus specifically on one concrete question: how entrepreneurial interest supports athletes' career development and economic independence. This research direction is entirely separate from the more widespread, established body of research on the career transition of general athletes. Relevant research on the latter may be found in (Särkivuori, 2026; Moustakas, 2021).

This is the second problem existing in current research: the theories and methods of current research themselves have limitations, and these shortcomings directly reduce the rigor of existing conclusions, while also rigidly restricting the scope that the conclusions can cover. The vast majority of published studies that can be found at present are cross-sectional studies that is, they only collect information on research subjects at a single time point, and cannot track subsequent changes. The sample scope of these studies is very narrow, either coming only from the same country, or only from the same institution. More critically, to save time and effort and facilitate sampling, most have selected conveniently available sports science students as research subjects, and rarely conduct surveys with active or retired professional athletes (Vidal-Vilaplana, 2023; Priego-Quesada, 2024). Very few studies adopt a longitudinal design. This long-term tracking research method could have completely recorded the entire entrepreneurial process of an athlete: from the germination of entrepreneurial intentions during their active athletic career, to the actual launch and operation of their own enterprise, and then to achieving stable economic independence relying on this career after retirement, the entire process of change could be tracked clearly, yet very few current studies use this design. In addition to the shortcomings in research design, measurement tools also fail to keep pace. To this day, there are very few psychometric tools designed specifically for the athlete population that have also passed validity tests. Most current studies use a general entrepreneurial self-efficacy scale borrowed from mainstream management education, which is completely incompatible with the unique circumstances of athletes (Grigoryeva, 2022; Barnes, 2023). The lagging development of such specialized tools directly leads to the inability to compare results obtained from different studies and different scenarios; many research conclusions cannot be aligned with each other when put together, and cannot be shared or used jointly.

The overall structural environment shaping the labor market for athletes has been constantly changing, and those previously unresolved gaps have now become urgent, with no room for further delay. First, let us examine why this issue has become so pressing: a confluence of multiple events has elevated the practical importance of "clarifying how athletes can build independent revenue streams that do not rely on leagues or teams" to an unprecedented level. The first factor is that salary compression and precarious job security have become widespread across multiple professional sports leagues (Hansson, 2024; Jacobsen, 2021). The second is that emerging sports such as lifestyle sports and extreme sports have continued to expand, yet these disciplines have never established a mature institutional salary system from their inception, meaning athletes cannot earn stable incomes like their peers in traditional sports (Glenney, 2026). The third is that following a series of high-profile, widely discussed incidents involving well-known athletes including retirement cases and doping sanction cases public scrutiny of athletes' rights protection has intensified sharply, leaving no room for these issues to be addressed vaguely (Juma, 2026). On the other side, in tandem with these demands, universities and sports federations have also taken action, increasing investment in two types of initiatives: first, relevant courses that teach athletes how to start their own businesses, and second, dual-career development offices that support athletes in balancing their athletic careers with general professional development (Nyanyofio, 2024; da Costa, 2024; Cabrera Ramos, 2024). These industry-level investments have coincided to create a valuable window for research to be put into practice. At this juncture, if we can conduct a rigorous, systematic synthesis and analysis of all relevant past research evidence, the resulting conclusions can be directly applied to tangibly guide the design of these entrepreneurship courses and dual-career programs, avoiding the historical disconnect between research and practical needs.

Previous research in this field was highly fragmented, with many key areas remaining unexplored, leaving numerous gaps. To address these issues, we have compiled this systematic literature review. This review aggregates all relevant research conclusions that can be found at present, and the entire research process is centered around three core research questions to avoid straying from the scope. The first core question we aim to answer is to identify which factors at the individual level, educational level, and environmental level foster athletes' entrepreneurial intention that is, to clarify what exactly drives athletes to develop the idea of starting their own businesses. To accomplish this, first of all, these influencing factors must be sorted out clearly. This step is unavoidable and must be carried out first. Why is this step indispensable? Because if we launch support programs to help athletes start businesses in the future, for these programs to truly work, they must be designed to target the factors that are confirmed by solid empirical research to actually affect entrepreneurial intention. We cannot randomly draw analogies from the logic of general entrepreneurship education, guess factors out of thin air, and use those guessed factors as the core basis for programs such programs will never fulfill their intended functions.

RQ1: *What individual, educational, and contextual factors drive entrepreneurial interest among athletes?*

RQ2: *Through what mechanisms does entrepreneurial interest contribute to athletes' career transition, employability, and career sustainability?*

RQ3: *How do entrepreneurship education, financial literacy, and related competencies support athletes' economic independence during and after their sporting careers?*

These three research questions are addressed through a PRISMA 2020-guided systematic synthesis of 50 peer-reviewed studies retained from an initial pool of 134 records identified in the Scopus database; the search strategy, eligibility criteria, and quality appraisal procedure are detailed in the Methods section below.

The core of the second research question is to clarify a set of operating mechanisms that is, how the entire intermediate process advances, and what specific underlying logics work to turn an individual's internal entrepreneurial interest into tangible career outcomes in the end. There are three categories of career outcomes to be examined in this study: dual career management, employability, and career sustainability. These three outcomes respectively refer to whether an individual can manage both entrepreneurship and their other career development paths well, whether they can remain competitive in the job market to secure suitable opportunities, and whether their entire career can be sustained stably over the long term. This research question precisely targets the methodological gap identified in the existing research mentioned earlier, filling in this missing link. Most past studies on entrepreneurial intention only collected data at a single time point before concluding, and almost never linked their research content to actual outcomes in subsequent real life. Real outcomes that occur long after, such as whether a startup can stay in business without failing, or whether post-retirement income can remain stable without interruption, have never been included in the scope of investigation of these past studies. In this review, we integrate all research findings that have truly recorded the link between entrepreneurial interest and subsequent real outcomes, and the relevant studies we draw on include (Moustakas, 2026; Ratten, 2022). By integrating these scattered research findings, we are able to produce a complete analysis that thoroughly

explains the entire transformation process at the mechanism level an analysis that no single standalone primary study could ever achieve on its own.

For the third research question, we need to specifically analyze what unique roles entrepreneurship education, financial literacy and related capabilities play in supporting ordinary people to achieve economic independence on their own. The study must also explicitly draw a clear line between these supportive functions and the generalized employment preparation training available on the market; the two must not be conflated. The novelty of this study lies in that unlike most previous studies that only took "whether a job is secured" as the sole outcome measure, this study singles out "achieving economic independence" as the core research indicator. This setting perfectly aligns with recent calls in the academic field of career development scholars have long proposed that continuous financial self-sufficiency should be regarded as an independent, measurable standard for athletes' successful career transitions, and the studies supporting this call include (Naess, 2020; López-Carril, 2021). By bringing together the three research questions proposed in the full article and the analytical content organized for each question, we have derived an unprecedented, cross-disciplinary integrated narrative: athletes' entrepreneurial interest can fully serve as an effective strategy for them to advance their career development and achieve economic independence. This also marks the first time in academia that all relevant research content has been integrated into a complete systematic review, a task that has never been accomplished before.

Methods

Research Design and Framework

This study adopted the design of a systematic literature review (SLR). This design was selected because its entire research process is open and transparent, anyone can replicate the operations by following the procedures, and every step throughout the process is traceable and verifiable, making it extremely suitable for synthesizing research evidence scattered across different disciplines. In contrast, another commonly used narrative review is far less reliable, as it carries a much higher risk of selectively citing only literature that supports one's own stance. Following Tranfield, Denyer and Smart (2003), we implemented the systematic literature review as a structured research process, which is divided into three stages: planning, execution, and reporting. Every step must comply with pre-defined explicit rules, rather than being a casual review compiled by randomly gathering a collection of literature. We also align with the view of Liberati et al. (2009) that this research method, which systematically locates, evaluates, and synthesizes original studies, holds exceptional value in fields with inconsistent terminology across sub-disciplines, such as athlete entrepreneurship. The entire process of conducting and writing this review fully complied with the Preferred Reporting Items for Systematic Reviews and Meta-Analyses (PRISMA 2020). This framework breaks down the review process into four core stages: identifying literature, screening literature, verifying eligibility, and including studies. Relevant content on PRISMA 2020 is sourced from Page et al. (2021).

Search Strategy

Our retrieval strategy links three independent blocks of search term concepts using the Boolean operator AND. The meaning of connecting with AND is that the literature finally retrieved must simultaneously meet all the requirements of these three concept blocks, with no exceptions. These three concept blocks are: (1) related terms expressing entrepreneurial intention, (2) related terms limiting the research population to athletes, (3) related terms expressing research outcomes such as career development or economic independence. Within each concept block, terms with similar or related meanings are connected using OR. As long as any one of the related terms in the same block is matched, the requirement for that block is satisfied, and there is no need to meet the conditions of all terms simultaneously. In addition, we used the field code TITLE-ABS-KEY, which can simultaneously retrieve the title, abstract, and indexed keywords of a piece of literature, scanning all three locations to avoid missing any qualifying content. Truncation symbols were also used during retrieval to capture all inflected forms of core terms. For example, the root "entrepreneur" allows for the simultaneous retrieval of the terms entrepreneur, entrepreneurial, and entrepreneurship, preventing relevant literature from being missed due to different spelling forms of the word.

TITLE-ABS-KEY (("entrepreneur*" OR "entrepreneurial intention" OR "entrepreneurial self-efficacy" OR "entrepreneurial motivation") AND ("athlete*" OR "sportsperson*" OR "student-athlete*" OR "elite athlete*" OR "professional athlete*" OR "retired athlete*") AND ("career development" OR "career transition" OR "dual career" OR "employability" OR "economic independence" OR "financial independence" OR "financial literacy" OR "career sustainability"))

Database and Information Sources

This review is used to summarize and organize existing relevant studies. Only one academic literature database, Scopus, was used as the core source when collecting materials. Scopus covers a wide range of disciplines, which just includes the relevant journals in the fields of sports science, management, and education required for this study, meeting the literature inclusion requirements of the review. The literature retrieval operation was completed on September 16, 2026, and the retrieved results were exported in comma-separated-value (CSV) format. This format can be opened by common spreadsheet software, and after export, it is used for offline analysis that is, these literature materials can be organized and analyzed on one's own device without an internet connection. No other additional databases were used to supplement the literature search throughout the research process; materials were only sourced from this one database. This strategy of using only a single database has been explicitly listed as one of the limitations of this study in Section 5.5, meaning the authors themselves pointed out that using only one database to source materials will bring certain deficiencies to this study.

Eligibility Criteria

See Table 1 for the full inclusion and exclusion criteria applied during screening.

Table 1. Inclusion and Exclusion Criteria

Criterion	Inclusion	Exclusion
Language	English	Non-English
Document type	Article, Review	Conference paper, Book chapter, Editorial, Note
Publication period	2020–2026 (no lower bound imposed by the search string; range reflects Scopus coverage at search date)	Records outside the 2020–2026 window returned by the search
Subject area	Sport management/science, entrepreneurship, career development, education, business	Subject areas unrelated to sport, entrepreneurship, or career development (e.g., pure clinical/biomedical sport science)
Accessibility	Full text available via institutional or open access	Abstract only, no retrievable full text
Relevance	Directly addresses entrepreneurial interest/intention/self-efficacy in relation to athlete career development, employability, or economic independence	Tangential mention of entrepreneurship or sport with no substantive link to the review's focal constructs

Study Selection Process

The literature screening for this review was carried out in three consecutive phases, with each step strictly following the requirements to ensure that all remaining literature met the core eligibility criteria. In the first step, we first processed all 134 records retrieved from Scopus. Instead of immediately accessing the full text to examine its content, we first screened the title and abstract of each record against the eligibility criteria listed in Table 1, and removed records that were obviously ineligible at first glance. After this round of screening, a total of 56 records were eliminated. Most of these excluded literatures focused on sports economics, sports tourism, stadium funding, or history and biographies of figures in the sports field, and did not involve any substantive content related to entrepreneurs' interests or career development, thus failing to meet the minimum eligibility requirements. After the first round of screening, the remaining 78 records passed the title and abstract check, and entered the next step to verify the content of the full article, with stricter application of the criteria. In the second step, the team retrieved the full text of all 78 records, and still applied the exact same set of eligibility criteria as in the first round, but conducted a more careful and stricter verification this time to further narrow the scope of eligible records. In this round, another 28 records were screened out. Breaking down the reasons for the elimination of these 28 records: 18 records did not focus on the related themes of entrepreneurship, career, and economic independence, thus failing to align with the core research direction; 7 records adopted research methods that could not extract useful conclusions for example, they only conducted macroeconomic model analysis, never took individual athletes as the unit of analysis, and could not dig out the research information we needed; the remaining 3 records could not have their complete full text retrieved, so they failed to meet the conditions for verification and had to be excluded. After the third step, the final 50 remaining records were all retained. Next, we will use these literatures to extract the required research data, and then conduct thematic integrated analysis. All screening work was completed by the review team. Throughout the process, if there was any disagreement over whether to retain or exclude a record, the team would gather to discuss, or go back to recheck the eligibility criteria table until a consistent judgment was reached. Only one primary reviewer was

arranged for this integrated analysis, and this article suggests that when updating this review in the future, it is best to add a second reviewer to conduct a double check.

Quality Assessment - FICO Framework

We adopted an evaluation framework called FICO to conduct two assessments for all studies that entered the preliminary selection: first, whether the methodological quality of the study itself is sufficiently solid, and second, whether it aligns well with our research theme. This framework sets unified scoring criteria for each candidate study, broken down into four core dimensions, and each study must be reviewed against these four dimensions one by one to receive a score for each item. The first dimension is Focus, that is, the focus of the study. We need to verify whether the core direction of the study is clear and specific enough, and whether it closely adheres to two core contents: entrepreneurial interest and the career development outcomes of athletes. It must not deviate from the topic or remain ambiguous. The second dimension is Information, that is, the completeness of information. We need to check whether the study clearly explains the research methods it uses, and whether it adequately describes the profile of the samples participating in the study, to ensure these basic contents are sufficient. The third dimension is Context, that is, the clarity of the background. We need to confirm whether the study clearly elaborates the specific context in which it was conducted this context may be the institution where the study was carried out, the corresponding country, or the specific sport the study centers on, so that readers will not be unclear about the conditions under which the study was conducted. The final dimension is Outcome, that is, the relevance of the results. We need to verify whether the final conclusions drawn by the study align with the two core directions of career development and economic independence, and whether the correlation is clear and sufficiently aligned. Each of these four dimensions is scored on a scale from 0 to 2, with clear scoring rules: if the study does not mention any relevant content for this dimension at all, or the content is written so vaguely that it is unreadable, it receives a score of 0; if only part of the content is covered, with omissions that leave the description incomplete, it receives a score of 1; if the content is complete and clear, and fully meets the requirements, it receives a score of 2. Adding up the scores of the four dimensions, the maximum total score a single study can achieve is 8 points, which is exactly the sum of full scores in all four dimensions. If the total score of any study is less than 5 points, we will mark it with a special tag, and then take it out for a more detailed full-text review. If after careful verification we find that the low score of the study is not because the author wrote too concisely and failed to supplement the required content, but because the study's own theme has an extremely low correlation with our core theme, then this study will enter the full-text screening stage mentioned in Section 3.5. We will re-evaluate it at that stage, and ultimately decide whether to exclude it from the reference list.

Data Extraction Procedure

This time, we screened out a total of 50 eligible studies, all of which were included in the analysis scope of this research. For each of these studies, we extracted the specified pieces of information one by one and organized them into a summary table with a fixed structure. The information to be extracted includes the following items: first author's name, year of publication, country and context where the research was conducted, document type, research design and specific methods, samples or analysis units of the study, all explicitly proposed theoretical frameworks that support the research, the thematic direction of the study, as well as the key conclusions aligned with the core focus of this review, which are entrepreneurial interest, career development, and economic independence. In addition, there is some information that we do not need to manually copy from the content of the studies: that is the keywords tagged by the original authors of the literature, as well as the metadata that comes with the literature itself, including the name of the source journal, volume number, issue number, page numbers, and DOI. All of this content is extracted directly from the export files of Scopus. The extraction of this information serves two purposes: one is to organize a standardized list of references, and the other is to complete the descriptive analysis of bibliometrics.

Network and Bibliometric Analysis Methodology

We first gathered all the 134 screened documents together and conducted a descriptive bibliometric analysis on this set of materials, with the aim of sorting out the overall research and search landscape of this field. The content of this analysis is divided into three parts. The first part is the changing trend of the publication years of the documents, that is, how many relevant documents are produced each year, and how the quantity changes over the years. The second part is the distribution of the countries and affiliated institutions corresponding to these documents, to check how many relevant documents have been produced by each country and each research institution respectively. The third part is the occurrence frequency of the keywords used by the authors, to count how many times each keyword used by the authors has appeared in total, and what its frequency level is. When counting keyword frequencies, we only extracted the content from the dedicated "Author Keywords" section of each document, and did not use keywords from other sources. After completing these frequency statistics, we created a topic cluster map that can group relevant themes into the same category, which is Figure 4 in the original text. The purpose of creating this topic cluster map is to achieve the effect that a formal keyword

co-occurrence network analysis can produce in an approximate, purely descriptive way, which is equivalent to using this map as an approximate alternative to formal analysis. We did not use the two tools VOSviewer or Bibliometrix to generate a complete keyword co-occurrence network analysis. The reason we did not carry out this complete set of analyses is that the total scale of the documents collected this time is not large, it is only a medium scale, which does not meet the requirements for conducting this type of analysis. The original text also clearly mentions that when updating this review in the future, adding this complete set of analysis methods can be taken as a direction for expanding the research methods.

Data Analysis and Synthesis

When collating and summarizing data from all studies for this work, we adopted the thematic synthesis method proposed by Thomas and Harden (2008), and the entire process is advanced in three sequential steps. The first step is to process all original literature included in this study, extract the research conclusions from each article, and then assign open coding line by line against these extracted contents these codes have no pre-set fixed framework, and are all initial labels sorted out in accordance with the contents. The work of the second step is to group all codes sorted out in the previous step together based on the relevance of their contents, and sort them into descriptive themes that can summarize the contents of the group of codes; these themes only truthfully summarize the contents within the codes, and do not carry out any additional extended interpretations. In the third step, we will generate analytical themes these themes are not limited to the contents of any single original study, can break through the content limitations of a single study, and directly respond to the three research questions proposed in this review. During the process of sorting out themes, we do not finalize all contents at one time; all themes are adjusted and polished repeatedly to be more in line with reality, by comparing the contents of different studies over and over again. During the process, we paid special attention to research results that are inconsistent with, or even contradict, mainstream conclusions, and all such inconsistent contents will be explicitly listed in Section 5.4.

Reporting and Documentation

The reporting of this review was completed in strict accordance with the 27-item checklist of PRISMA 2020 (Page et al., 2021), which is a set of check items specifically developed to standardize the content presented in such review reports, and we have completed all items of this checklist. Anyone who wishes to obtain this completed checklist may contact the corresponding author of this study to request it at any time. To facilitate other researchers in need to replicate this study, all relevant details supporting study replication, including the complete search string, the search databases used, and the specific search dates, are presented in Sections 3.2 and 3.3 of this article, leaving no ambiguity in the process of screening and identifying initial study records.

PRISMA 2020 Flow Diagram

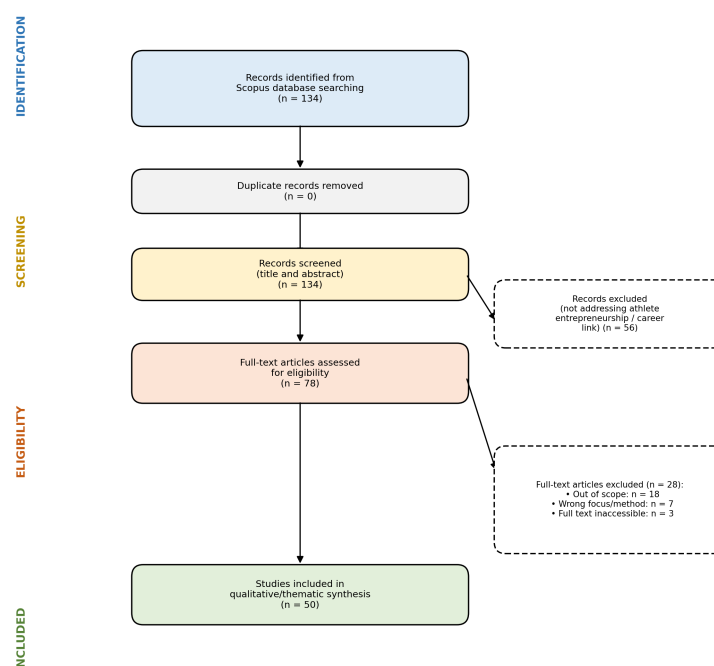


Figure 1. PRISMA 2020 flow diagram of the study identification, screening, eligibility, and inclusion process.

Results and Discussion

Study Selection Results

On September 16, 2026, researchers retrieved literature from the Scopus database, and initially obtained 134 records that met the search criteria. This study only searched this single database, so there was no possibility of retrieving the same document repeatedly from different sources. Therefore, no duplicate documents needed to be excluded, and all 134 records naturally entered the next stage the title and abstract screening stage. During the title and abstract screening process, 56 records were excluded. All these excluded documents shared the same core issue: they failed to establish a substantial association between entrepreneurial intention and athletes' career outcomes, thus failing to meet the inclusion requirements of this study. Finally, the remaining 78 records entered the next stage, where the full texts of these documents were inspected to confirm their eligibility. After all full texts were inspected, another 28 ineligible records were excluded. These 28 records fell into three categories: 18 had content that exceeded the inclusion scope of this review, 7 had limitations in their adopted research methods that made it impossible to extract relevant data required for the study, and 3 had no accessible complete full text at all, so subsequent assessments could not be carried out. In total, 50 studies were ultimately retained, all of which were included in the qualitative and thematic synthesis analysis. The relevant screening process is presented in Figure 1, PRISMA 2020 flow diagram. All figures related to study screening are completely consistent across the abstract, methods, and results sections of this manuscript, with no inconsistencies between different parts of the text.

Descriptive Characteristics

The 50 studies included in this research were published over a time span from 2020 to 2026. The number of these publications did not grow steadily: there was a clear rise in 2021, followed by another period of growth from 2024 to 2026. These two time points align exactly with the trend of the public renewing their focus on athlete welfare and employability after the pandemic, and relevant data is shown in Figure 2. The countries that conducted these studies span five continents. When all 134 relevant studies retrieved in this search are included, the United States, Spain, the United Kingdom, and the Russian Federation account for the highest share of publications, with their distribution shown in Figure 3. If only the 50 studies ultimately selected for this research are examined, Spain, China, Germany, France, Poland, and Finland are the countries with the largest number of publications. This also reflects that research related to sports science and entrepreneurship education in European and East Asian regions is the most concentrated in this field. After analyzing the keywords tagged by the authors of the literature (results shown in Figure 4), it is confirmed that "entrepreneurship", "higher education", "university", "dual career", and "employability" form the core set of keywords, which string together the most heavily researched directions in the entire field. A smaller, secondary set of keywords has formed around "social entrepreneurship" and "women/female entrepreneurship". This indicates that a body of emerging literature has emerged that studies athlete entrepreneurship focused on specific genders and community concerns, but the total volume of such literature remains relatively small, and it has not yet become the mainstream research focus in this field.

All the studies included in this review are first organized by their research methodologies the most widely used approach is quantitative questionnaire surveys, which account for the vast majority. Following this category, studies based on qualitative interviews and case studies rank second in number. The remaining few less common categories include literature reviews, bibliometric analyses, and papers that conduct conceptual sorting or descriptive research. Table 2 is created in the article to summarize the 10 included studies with the strongest thematic relevance. The reason for selecting these 10 studies is clear: all of them directly and explicitly combine research on the two dimensions of entrepreneurial intention and athletes' career development, landing exactly at the intersection of the two fields. For these same 10 studies, the article also develops Table 3, which categorizes them along three dimensions: the thematic orientation of the research, the adopted research design, and the final outcomes reported in the studies. The purpose of compiling this table is to provide support for the cross-study comparison content to be presented in Section 5.4.

Table 2. Summary of the 10 Most Representative Included Studies (full list of 50 references appears in the References section)

Title	Author(s), Year	Country	Method	Key Findings
Entrepreneurship and career transition of elite athletes: the role of universities in supporting dual careers and successful post-sport integration	Massiera, 2026	France	Qualitative (interviews/case study)	Universities play a pivotal role in supporting entrepreneurship as a dual-career and post-sport integration pathway.
Exploring athletes' entrepreneurial intentions after retirement: a structural equation modeling	Tian, 2025	China	Quantitative (SEM survey)	Entrepreneurial cognition mediates the link between planned-behavior factors and

Title	Author(s), Year	Country	Method	Key Findings
explanation mediated by entrepreneurial cognition Entrepreneurial intention of sports students in the higher education context - Can gender make a difference?	da Costa, 2023	Portugal	Quantitative (survey)	post-retirement entrepreneurial intention. Entrepreneurial intention among sport students is shaped by self-efficacy more than by gender alone. German elite athletes conceptualize entrepreneurship and social entrepreneurship as overlapping, identity-linked pursuits.
Sport and social entrepreneurship in Germany: exploring athlete perspectives on an emerging field	Moustakas, 2021	Germany	Quantitative (survey)	Retirement perceptions and entrepreneurship-learning needs of student-athletes vary by gender and education level.
Dual career of the student-athlete through sports technology-oriented entrepreneurship: Perception of sport retirement and learning needs according to gender and educational level	Maciá-Andreu, 2024	Spain	Quantitative (survey)	Proposes a staged progression model for embedding entrepreneurial education within entrepreneurial universities.
The new progression model of entrepreneurial education-Guideline for the development of an entrepreneurial university with a sustainability approach	Klucznik-Tyőró, 2021	Poland	Literature review	A fuzzy-inference career-planning system links motivation and skills to entrepreneurial-intention prediction.
A fuzzy inference system to predict personalized career planning and entrepreneurial intention of sports college students	Fu, 2026	China	Quantitative (modeling)	Entrepreneurial skill levels vary substantially across university disciplines, informing curriculum design needs.
Entrepreneurial skills in university degrees	Casanovas, 2022	Spain	Quantitative (survey)	Elite athletes experience ongoing tensions between sustainable and unsustainable aspects of high-stakes careers.
Career sustainability in flux: navigating tensions in elite athletes' high-stakes careers	Särkivuori, 2026	Finland	Qualitative (interviews)	A qualitative success model identifies key factors driving entrepreneurship in sports businesses.
Designing a success model for entrepreneurs in sports businesses	Tasaddoghi, 2020	Iran	Qualitative (interviews/case study)	

Table 3. Classification of the 10 Featured Studies by Theme, Design, and Outcome Emphasis

Author(s), Year	Country	Research Design	Theme/Focus	Outcome Emphasis
Massiera, 2026	France	Qualitative (interviews/case study)	Athlete career transition & sustainability	Career transition / sustainability
Tian, 2025	China	Quantitative (SEM survey)	Athlete career transition & sustainability	Career transition / sustainability
da Costa, 2023	Portugal	Quantitative (survey)	Entrepreneurial intention & motivation	Entrepreneurial intention
Moustakas, 2021	Germany	Quantitative (survey)	Athlete career transition & sustainability	Career transition / sustainability
Maciá-Andreu, 2024	Spain	Quantitative (survey)	Athlete career transition & sustainability	Career transition / sustainability
Klucznik-Tyőró, 2021	Poland	Literature review	Athlete career transition & sustainability	Career transition / sustainability
Fu, 2026	China	Quantitative (modeling)	Entrepreneurial intention & motivation	Entrepreneurial intention
Casanovas, 2022	Spain	Quantitative (survey)	Entrepreneurship & career education	Education / curriculum
Särkivuori, 2026	Finland	Qualitative (interviews)	Athlete career transition & sustainability	Career transition / sustainability

Author(s), Year	Country	Research Design	Theme/Focus	Outcome Emphasis
Tasaddoghi, 2020	Iran	Qualitative (interviews/case study)	Athlete entrepreneurship & business venturing	Venture creation

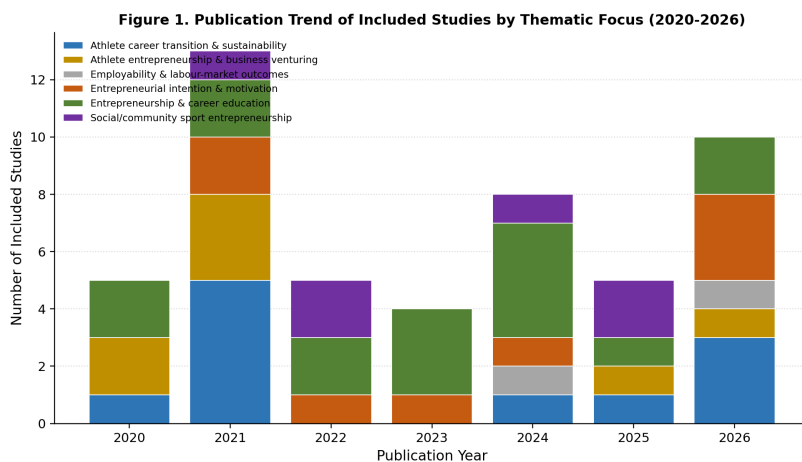


Figure 2. Publication trend of the 50 included studies by thematic focus, 2020–2026.

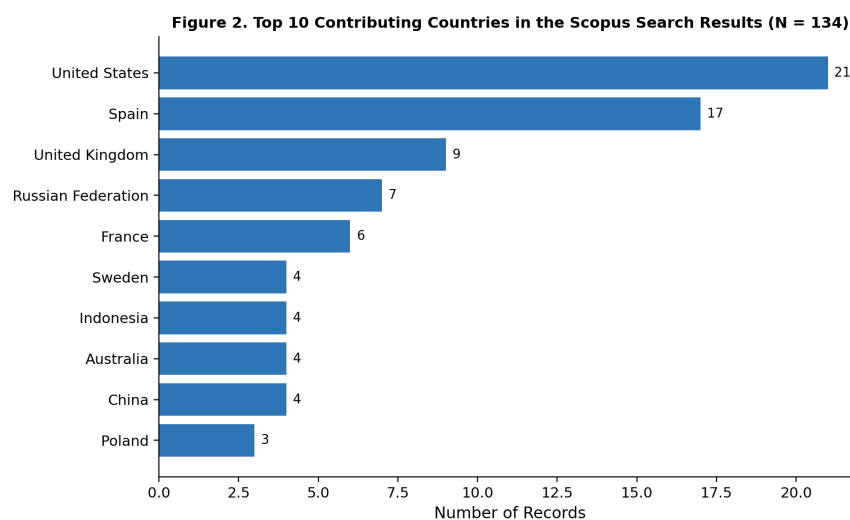


Figure 3. Top 10 contributing countries across the full 134-record Scopus search corpus.

Figure 3. Keyword Co-occurrence / Thematic Cluster Map of Included Studies (n = 50)

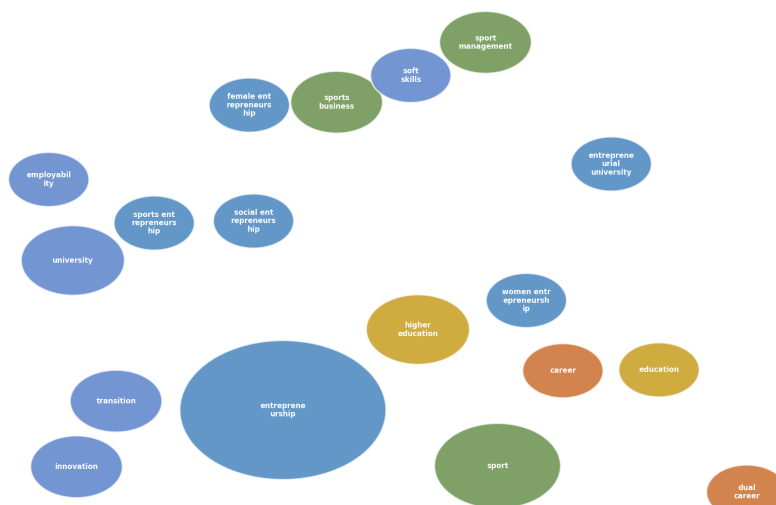


Figure 4. Keyword-frequency thematic cluster map of the 50 included studies.

Thematic Synthesis

Findings for RQ1: Drivers of Entrepreneurial Interest

All research findings related to the first research question RQ1 point to the same conclusion. What RQ1 aims to explore is exactly which factors drive the entrepreneurial interest among the athlete population. All these conclusions agree that athletes' interest in starting a business is generated by the combined effect of three categories of factors: personal traits, educational background, and the environment they are in, and it cannot be formed by any single isolated factor. When it comes to the level of personal traits, all studies consistently point out that an individual's judgment of whether they can successfully undertake an entrepreneurial endeavor that is, the entrepreneurial self-efficacy mentioned in research is the core proximal factor that can directly predict whether they will develop entrepreneurial intention. In addition, the self-discipline, competitiveness, goal-orientation and other abilities that athletes develop in the process of engaging in sports have also been repeatedly mentioned in research as psychological capital that can be transferred and applied in entrepreneurial scenarios; for relevant conclusions, see (Tian, 2025; González, 2026). Turning to the educational level, if the sports science degree programs that athletes are enrolled in offer systematic entrepreneurship courses, the self-reported entrepreneurial intention of these students will be stronger. If these entrepreneurship courses not only consist of pure in-class lectures, but also incorporate practical experiences or workshop-style content, the positive correlation between such courses and entrepreneurial intention will be even more pronounced; for relevant conclusions, see (Casanovas, 2022; Lara-Bocanegra, 2022).

After integrating and synthesizing all research findings, we can clearly identify two categories of moderating factors that influence the final outcomes: one category is related to the broader environment in which individuals are situated, and the other is tied to the inherent characteristics of the population group. Among these inherent characteristics, the first point of divergence is the gender difference in entrepreneurial intention. To date, the conclusions of different studies on the differences in entrepreneurial intention between men and women are completely irreconcilable. A 2023 study (da Costa, 2023) found that once the impact of self-efficacy that is, an individual's confidence in their ability to complete tasks is controlled to prevent this factor from interfering with statistical results, there is no significant gap in entrepreneurial intention between men and women. A 2025 study (Smith, 2025) also documented that in small sports circles dominated by mainstream masculinity, women encounter various gender-linked obstacles from start to finish when attempting to construct their own entrepreneurial identities, preventing them from advancing smoothly. A 2026 study (González, 2026) additionally noted that in sports communities where women are the majority, or where the ratio of men to women is balanced, entrepreneurial identities that explicitly support gender equality have already emerged, and these identities themselves carry the property of countering gender bias. Beyond individual demographic characteristics, the institutional rules of a region and the overall social context of the country will further influence the final outcomes related to entrepreneurship. A study targeting Chinese college students majoring in sports, which conducted analysis using a fuzzy logic model, found that the school's career planning support system does not have a simple linear correlation with students' entrepreneurial intention it is not the case that the more support is provided, the stronger the entrepreneurial intention becomes; the interactive relationship

between the two is extremely complex (Fu, 2026). Meanwhile, various European studies have emphasized the role of the "entrepreneurial university" model, which provides students with clear advancement pathways to help them move step-by-step from the stage of only having entrepreneurial ideas to actually establishing their own enterprises (Klucznik-Tyró, 2021).

Multiple studies have jointly identified one factor that drives athletes to develop entrepreneurial interests: immigrant diaspora groups and transnational mobility. Simply put, if athletes have the opportunity to connect with co-ethnic groups that have relocated overseas, or have experience living and working across national borders, they are more likely to conceive entrepreneurial ideas. This experience brings specific benefits in two aspects: on one hand, it allows them to connect with more senior predecessors who have achieved entrepreneurial success, and find role models to learn from and refer to; on the other hand, it helps them seize more cross-border market opportunities, enabling them to expand their businesses to different countries. These benefits are particularly prominent in sports that already have mature transnational labor markets (Ratten, 2022) after all, athletes in such sports themselves frequently seek employment across national borders, making it easier for them to access the aforementioned resources. Synthesizing these research findings, to answer RQ1, one cannot draw a conclusion by identifying only a single core factor. Athletes' entrepreneurial interests are never triggered by one isolated condition; they emerge from the interaction of multiple categories of factors that come together: first is the athletes' personal belief in their own capabilities, that is, the self-judgment of whether they believe they can successfully accomplish a task; second is whether there is accessible entrepreneurship education around them, and whether the curriculum design of such education is reasonable; finally, the institutional environment and cultural context of the sport they are engaged in, all these surrounding conditions will combine with the aforementioned factors to jointly influence their choice of whether to start a business.

Findings for RQ2: Mechanisms Linking Interest to Career Outcomes

Research findings related to the second research question RQ2 show that the core logic RQ2 aims to address is what specific pathways link athletes' entrepreneurial interest to their ability to switch careers, their competitiveness in securing employment, and the long-term stability of their professional careers. The core intermediate mechanism identified so far is the dual career structure a development model in which athletes plan the development of a non-sports career in advance while building their professional sports career, which connects entrepreneurial interest to career transition, employability, and long-term development. A study focused on student-athletes who participate in sports tech-related entrepreneurship notes that among this group, some individuals feel they are well-prepared for retirement from their athletic career, while others lack this confidence; some have a clear understanding of the knowledge and skills they lack and the training they need to complete, while others are completely unaware of their learning gaps. These differences in status show clear variations based on each individual's gender and educational level. This study by (Maciá-Andreu, 2024) further proposes that given the stark differences across groups, entrepreneurial programs for dual-career populations cannot use a one-size-fits-all model, but must be customized to each individual's actual circumstances, rather than applying a uniform standard to all cases. Another set of structured support programs specifically designed to help athletes enter the labor market smoothly also confirms another key conclusion. The Erasmus+ ELIT program is one such initiative, a special project created exclusively for elite athletes. Research from (Reyes-Hernández, 2021) points out that to turn a personal entrepreneurial idea into tangible workplace employment outcomes, or to successfully launch and implement an entrepreneurial project, relying solely on the individual's own desire to start a business is often insufficient. Official formal institutional support is also required, and this institutional-level support framework is the necessary condition to turn ideas into results.

Scholars studying occupational sustainability have added a critical qualifier to the prior accounts that exclusively explained top athletes' career transition into entrepreneurship from a mechanistic level. Earlier mechanistic analyses only mentioned that entrepreneurship could serve as a post-retirement pathway for top athletes, but failed to note that this path cannot resolve all inherent contradictions tied to the occupation of being a top athlete. This entrepreneurial path cannot fully eliminate these contradictions; it only reconfigures their form of existence. Top athletes who launch their own businesses after retirement still face high-stakes, lose-lose dilemmas: on one hand, they must bear the financial risks of entrepreneurship, risking total loss of their investment if the venture fails; on the other hand, they cannot let go of the stable income they earned during their athletic careers, constantly craving the peace of mind they once had when they did not need to worry about making ends meet, and no matter what choice they make, they have to give up something important (Särkivuori, 2026). University involvement is a moderating variable repeatedly highlighted in relevant research. It does not only exert a unidirectional influence on these retired athletes' circumstances; it can either mitigate these contradictions or exacerbate them, depending entirely on whether the support infrastructure universities build for athletes' career transitions and entrepreneurship is sufficiently robust. If the infrastructure is strong, it can help athletes shoulder part of their entrepreneurial risks and bridge the income gap before and after their retirement. If the infrastructure is inadequate, it will not only fail to provide assistance, but also force athletes to

bear the pressure of entrepreneurship while navigating their transition blindly on their own, making their dilemma far more difficult to endure (Massiera, 2026). Beyond the sphere of elite professional sports, other research findings exist. These studies analyze lifestyle entrepreneurs in disciplines such as skateboarding and surfing from the perspective of occupational passion, finding that the entrepreneurial identity of this group can also emerge organically from long-standing, non-institutionally maintained enthusiast communities, rather than relying exclusively on incubation programs run by official bodies such as universities or sports federations to become entrepreneurs. These communities themselves can help their members identify ways to earn a living and make money, and these pathways can operate entirely independently of formal institutions like universities or official sports federations (Glenney, 2026; Carruth, 2025).

There is another set of mechanisms that focus on whether an athlete's original athletic identity can be smoothly connected psychologically with their subsequent entrepreneurial identity after they experience an event that ends their athletic career. These career-disrupting events include having to retire early due to injury, being eliminated from the team and losing eligibility to compete, or being unable to continue competing due to penalties imposed for violating anti-doping regulations. Some athletes who are forced to leave professional sports in a way that upends their original social rhythm choose to start businesses and engage in commercial activities. Through this, they rebuild a coherent professional identity and regain a sense of control over their lives. This state is documented in the research of (Juma, 2026; Fernandes da Silva, 2026). Another group of athletes who also became entrepreneurs after ending their competitive careers exhibited the same pattern of rebuilding their state through entrepreneurship, but they left sports due to natural retirement from age or encountering an appropriate transition opportunity, rather than penalties for rule violations. This observation comes from autobiographical records collected by (Wiggins, 2021; Alston, 2021). Synthesizing these research findings, to answer RQ2, a single linear model is not feasible; instead, a set of overlapping mechanisms is required. The four mechanisms are dual-career scaffolding, university and federation support, occupational-identity reconstruction, and community-based practice. The weight of influence of these mechanisms is not fixed, and it changes accordingly based on the group the athlete belongs to and the specific sport they participate in.

Findings for RQ3: Education, Financial Literacy, and Economic Independence

Relevant studies centered on the third research question RQ3, which explores the connections among entrepreneurship education, financial literacy, and economic independence, all converge on a shared conclusion. The findings note that among all measures that can help athletes achieve economic independence, formal school education is the most frequently cited and the most consistently effective option. However, whether formal education can truly benefit athletes is not an entirely settled matter. Its effectiveness is largely tied to two factors: first, whether the design of relevant curricula is reasonable, and second, whether schools have truly integrated these teaching contents into their school-running systems in a solid manner, rather than offering perfunctory "water courses" merely to go through the motions. Some scholars have specifically studied the teaching status of entrepreneurship skills across different university majors and reached clear comparative conclusions, based on the research of (Casanovas, 2022; Molina-García, 2025): if universities only offer large lectures teaching general entrepreneurship knowledge that is accessible to students of all majors and covers broadly applicable content suitable for all industries, the self-assessed entrepreneurship readiness of students after completing the course will improve only to a very limited extent. Conversely, if specialized training programs are launched that do not only teach vague general knowledge, but integrate real entrepreneurship-related cases from the sports industry into the teaching content, while also assigning dedicated one-on-one mentors to provide entrepreneurship guidance for participating students, the increase in students' self-assessed entrepreneurship readiness after completing these programs will be significantly higher than that of students who only took general entrepreneurship courses. Other scholars have conducted a comparative review of university curricula in Spain, focusing on the two majors of sports management and sports science offered by local universities, and cross-checked the curricula of these majors one by one, a conclusion drawn from the research of (Vidal-Vilaplana, 2023; González-Serrano, 2021). The review found that the performance of different schools in formally integrating content related to entrepreneurship ability and financial literacy into their professional curricula varies drastically and widely: some schools offer the relevant content as a compulsory course paired with practical sessions, some only offer a half-semester elective course, and some schools do not cover the relevant content at all. This uneven current situation indicates that at present, these teaching contents closely linked to athletes' economic independence are still far from having unified standards, and there is significant room to promote standardization, so that all schools offering related majors can implement the content in accordance with unified requirements.

Helping athletes achieve economic independence is not only possible by sending them to pursue formal higher education. There are two other types of models that can reach this goal: one is programs rooted in and launched by local communities, and the other is initiatives advanced toward social entrepreneurship. These implemented projects all prove that to achieve economic independence, athletes do not have to struggle alone

to carve out a path; a group of people working together collectively can also accomplish this goal. There is also dedicated research that targets a special type of program in low-income urban areas these programs first develop content related to youth sports, then rely on the sports programs to support local small-scale entrepreneurship. Researchers conducted an analysis of such programs, and the results show that as long as the support provided to these small businesses is systematic and well-organized, it can bring tangible benefits in two aspects. The first aspect is that young people's sports participation can be improved: not only are there more sports activities they can take part in, but the quality of the activities is also higher than before. The second aspect is that young people's pathways to entrepreneurship can be broadened: they have access to more entrepreneurial opportunities, and the quality of those opportunities is also better. These positive effects are not short-lived; they will persist over the long term. Even when facing major external shocks beyond the control of the programs, such as the COVID pandemic, these established impacts will not simply disappear; instead, they will be further reshaped by such shocks. This conclusion comes from the studies of two scholars named Suminski, conducted in 2022 and 2025 respectively (Suminski, 2022; Suminski, 2025). Some case studies observing social entrepreneurship programs run by community foundations and cooperatives have also reached similar conclusions. These studies similarly found that for any entrepreneurship program tied to sports, the benefits it delivers in helping people achieve economic independence do not only accrue to the athlete who launched the entrepreneurship program, but can extend to everyone in the entire community. This conclusion comes from the studies of Shekhar in 2026 and Kashyap in 2023 (Shekhar, 2026; Kashyap, 2023). Even when expanding the scope to the entire field of sports entrepreneurship, this pattern still holds true Pradana's 2024 bibliometric mapping analysis of all relevant literature across the entire sports entrepreneurship field also identified the same pattern (Pradana, 2024).

Research that focuses specifically on the financial literacy of athletes is an entirely separate matter from general entrepreneurship education. Among all the literature included in this study, it is the direction that has received the least direct research attention. Even when articles mention content related to financial quotient and career development paths, this content has never been the core of the research; it is merely a secondary outcome incidentally touched upon in a broader, larger-scale study. The literature that sporadically mentions related content is scattered across three categories of research. The first category includes general-theme studies that examine the career planning and living conditions of adolescents and students, in which such content is mentioned, with the corresponding literature being (Malenova, 2024). The second category places this content within studies with a wider scope that investigate the workplace development outcomes of graduates, with the corresponding literature being (Naess, 2020). The third category appears in research on independent career choice in some science and engineering fields the logic of career transition in these science and engineering fields is highly similar to the structural characteristics of athletes switching careers after ending their athletic careers, with the corresponding literature being (Hermaszewski, 2026). There is far too little research that specifically targets the financial literacy of the athlete population, and this gap is extremely prominent. This research gap will be discussed in detail in Section 5.5.

Comparative and Critical Analysis

We collated and compared one by one the research methods of all 50 papers included in this review, and found that from the start to the end of the research period covered by the review, the trajectory of change in the methods used in these studies was extremely clear, with the step-by-step developmental context fully visible. Among this cohort of studies, the earliest group were completed in 2020–2021, and almost all adopted descriptive, qualitative, or single-case study designs either they only organized and described the observed research conditions as they were, or they produced qualitative judgments by collating and analyzing text-based information, or they only conducted in-depth analysis focused on a single research subject, without using any complex research tools. Specifically, among these early studies, there were institutional-level and historical-level case analyses of individual athlete-entrepreneurs, with the corresponding literature being (Atwater, 2020; Zakharova, 2020; Tasaddoghi, 2020); there were also organizational-level case studies of non-profit sports associations, corresponding to (Moreau, 2021). Starting in 2022, the situation gradually changed, and quantitative survey designs using validated psychometric scales slowly became the mainstream this type of study collected large volumes of standardized numerical data by distributing questionnaires, and the scales used were all tools validated by previous scholars with guaranteed reliability and validity, which was completely different from the descriptive, case-biased studies of earlier years. In the studies from 2024–2026, the samples we included even featured methods such as structural equation modeling and fuzzy logic/predictive modeling, corresponding to (Tian, 2025; Fu, 2026). This series of methodological shifts marks that the research system of the entire field is moving toward maturity, and this trend is fully consistent with the developmental trajectory recorded in general entrepreneurship education research.

Among existing studies on athlete entrepreneurship, several types of research designs have long been underutilized. One type is longitudinal panel research, which requires tracking the same group of athletes

continuously starting from their active professional competition phase, following them through to their post-retirement years, and documenting the entire process and final outcomes of their entrepreneurship. To date, very few studies have adopted this approach. Another type is experimental or quasi-experimental evaluation, which is not limited to a one-off pilot workshop. A study by Lara-Bocanegra, 2022 previously noted that such designs are rarely used. The last type is mixed-methods research design, which integrates two research approaches: it uses quantitative numerical indicators to measure the strength of these athletes' entrepreneurial intentions, while adopting qualitative methods to track the actual progress and outcomes of their entrepreneurship. Research of this nature is similarly uncommon. Beyond these underutilized designs, another prominent issue prevalent in existing research is the excessive clustering of studies in narrow subfields. Many of the studies included in the current analysis only focus on a single sport, such as only studying ice hockey, only studying football, or only studying skateboarding, and have never conducted a comparative analysis across different sports. Additionally, there is a research method called co-creation and participatory action research, which is applied to sports-related social entrepreneurship. While this method is theoretically promising, among all the samples included in the current study, extremely few research works have adopted it, a situation that was noted in Snelgrove, 2021; Chen, 2021. Even though the descriptive data in Figure 3 clearly demonstrates that there are indeed variations in relevant conditions across different countries, cross-national comparative studies that specifically compare the entrepreneurial education systems of various countries are completely absent from all the research evidence we have aggregated, with not a single such study existing. Even when compared with transition studies of non-sports professions that are similar to the sports industry, where success also depends on individual professional capabilities, the research methods used in the sports field are overly singular and show almost no variation. A paper examining the career trajectories and transitions of classical musicians noted that the careers of this group are identical to those of athletes: they are filled with uncertainty and do not follow a step-by-step linear development path, and data available for long-term tracking of their situations is similarly scarce. A study by Connell, 2020 documented this status quo. There is also another category of research on workplace expectations targeting individuals who wish to become primary and secondary school physical education teachers. The designs used in these studies have long been widely adopted in other educational fields, but to date, no one has adapted and applied such designs to the research scenario of athlete entrepreneurship, a point that was also highlighted by González-Rivas, 2021.

Interpretation of findings

Taking all these research findings together, the entrepreneurial intention among athletes is not an isolated personal trait this is not an innate drive that generates an urge to start a business solely from one's own personality. Instead, it is a resource tied to an individual's psychological state and the institutional framework of their environment, which can be practically applied to plan athletes' career development. When addressing the career transition issues of athletes, classic past career transition theories have only ever focused on the single node of retirement: old theories only concerned themselves with how retired athletes adjust their mindset and cope with the identity gap that comes with no longer being a professional athlete. This new interpretation expands the boundaries of the original theory, and no longer revolves solely around the single time point of retirement. At its core, the new interpretation defines the launch of an entrepreneurial project as a career-building strategy that athletes can proactively control and lead on their own. Furthermore, this strategy is not only available for use after retirement it can be employed at any point throughout the entire cycle from the first day an individual starts their competitive career as a professional athlete, all the way until their official retirement.

Theoretical implications

The conclusions drawn by this review at the theoretical level support the combined application of human capital theory and entrepreneurial self-efficacy theory. The "sports capital" mentioned in the research incorporates three elements: discipline, network exposure, and personal brand. It is not ordinary human capital, but a special branch of human capital. It is fundamentally distinct from generic human capital because its components (discipline, network exposure, and personal brand) accumulate specifically within the athletic domain and only convert into transferable entrepreneurial capital when paired with self-efficacy beliefs and institutional/educational support, rather than being generically transferable across occupational settings. To transform this sports capital into capital that can be used for entrepreneurship, two conditions must be met simultaneously the holder of this capital must have sufficient self-efficacy beliefs, and there must be a supporting environment built at the educational level. Only when both conditions are satisfied can sports capital be successfully converted into capital available for entrepreneurship. This new perspective that integrates the two theories has broadened the outdated approach of using only a single theory for analysis in the past in the field of sports entrepreneurship research. In addition, it can more clearly explain the diverse research conclusions summarized in Section 5.3, and provide a more concise and unified account for those scattered conclusions.

Practical implications

To put these research findings into practical action, universities, sports associations, and policymakers must first complete three tasks. First, when curating courses, do not prioritize generic business courses that are unspecialized across industries and accessible to all majors; instead, prioritize launching entrepreneurship courses deeply integrated with the sports industry, which allow learners to gain hands-on experience in real sports-related scenarios. These courses should not merely expound abstract theories, but enable genuine practical training, and they are more aligned with the needs of the target group than generalized business modules. Second, formalize the support offices that exclusively assist athletes in balancing their professional athletic careers with second careers, rather than operating them as temporary, ad-hoc working groups. Within these official institutions, a clear and explicit entrepreneurship coaching section must also be established. These bodies should not only address issues related to athletic training and competitions; the content of providing entrepreneurship guidance for athletes must be clearly incorporated into the institution's official functions. Third, expand the content of financial literacy education, and this content must be specifically tailored to the unique income patterns of athletes namely, the characteristics of concentrated income in the early stage of their careers, the presence of endorsement income, and the abrupt cessation of income after retirement. Generic financial literacy content designed for the general public must not be used as a perfunctory solution; the content must be customized to fit the special income circumstances of this group.

Comparison with prior reviews

Most existing reviews on athletes' career transitions have adopted a broad scope, incorporating the entire process of athletes leaving professional sports and switching to new careers into their discussions, with a focus on two key aspects: the psychosocial adaptation during the transition, which refers to whether athletes can adjust their mindset and integrate smoothly into an unfamiliar new social environment, and the outcome of re-employment, which refers to whether they can ultimately secure a new job successfully. This article differs from previous studies. Instead of following the established broad discussion framework, we narrow our scope significantly, focusing exclusively on entrepreneurship to thoroughly examine the specific operating mechanisms behind this phenomenon. We regard entrepreneurship as an independent transition pathway that is entirely distinct from other career change directions: through it, athletes can launch new careers, achieve financial independence, and no longer rely on others for their livelihoods. While many review papers on career transitions have already been published, our work does not replicate existing research. Instead, it fills this identified gap, adding new content to the existing body of research rather than duplicating the work of previous scholars.

Contradictions in the literature

There are many conflicting conclusions among various published studies, and the most prominent contradiction all centers on the issue of the moderating role that gender plays in research. A subset of studies puts forward that as long as the variable of self-efficacy is controlled for in statistical analysis to prevent its fluctuations from interfering with other outcomes, there will be no significant differences in entrepreneurial intention across genders, a conclusion drawn from (da Costa, 2023). Another group of studies, however, documents that within the specific industry of sports, women who wish to start businesses, as well as individuals who do not identify with traditional gender identities, consistently face tangible barriers. Some of these barriers stem from limitations inherent to the industry's structure, while others arise from the exclusionary default culture of the industry, with relevant conclusions coming respectively from the research of (Smith, 2025; González, 2026). The reason these studies reach conflicting conclusions is most likely not that gender itself truly has no impact on relevant outcomes, but that the preconditions of different studies vary far too widely: some studies focus on different sports, some are conducted in countries with distinct local cultures, and others use different measurement tools to assess relevant indicators. These discrepancies are the main cause of the clashing conclusions. More critically, the vast majority of all existing studies available for analysis are cross-sectional studies, meaning they only collect and analyze samples at a single point in time. Even if all this existing evidence is aggregated to conduct a comprehensive analysis, it remains impossible to fully resolve the contradictions between these studies and provide a definitive, unambiguous answer.

Research gaps

By sorting out existing research on athlete entrepreneurship, at least three specific unaddressed gaps can be clearly identified, all of which are explicit issues that have not been covered or clarified in previous studies. The first gap is the lack of specialized, validity-tested measurement tools targeting athletes to assess their entrepreneurial self-efficacy and financial literacy. Entrepreneurial self-efficacy here refers to an individual's belief that they can successfully complete all work related to entrepreneurship, while financial literacy refers to the relevant knowledge and skills for managing funds and handling financial affairs; "validity-tested" means that this set of measurement tools is reliable and can measure the true level of the respondents. Currently, most relevant studies adopt general measurement tools originally developed to measure ordinary management learners, with no qualified tools specifically designed for athletes that can accurately measure their levels in these two aspects. The second gap is the near-complete absence of qualified longitudinal tracking research designs.

This type of research requires initiating tracking when athletes are still participating in professional competitions, continuously recording their relevant circumstances all the way to the final outcomes of their post-retirement entrepreneurship, and linking together changes across the entire stage. Such a research design is basically non-existent at present. The third gap is that no cross-national comparative study has ever been conducted to analyze how different entrepreneurship education policies and dual-career policy frameworks affect athletes' entrepreneurial outcomes. Dual-career policies refer to relevant policies that support athletes in balancing their professional sports careers and other career development paths. Even though explicit differences already exist in the actual circumstances of various countries in these fields (Figure 3), and the policy differences between different countries are clearly observable, this comparative study that should have been implemented has not been launched to date.

Limitations of this review

This review has three core limitations that require attention. The first limitation is that the full text relies exclusively on a single database, Scopus, to retrieve literature. That is, when searching for relevant research materials, only this one platform was checked; relevant studies exclusively indexed in other databases such as Web of Science or SPORTDiscus may have been omitted and failed to enter the analytical scope of this review. The second limitation is that during the process of conducting thematic coding and full-text eligibility screening, a second fully independent reviewer was not arranged to conduct a recheck. The judgment work of assigning thematic coding to the collected literature and verifying one by one whether each full text met the inclusion criteria of this study was carried out by only one team from start to finish. No additional individual unrelated to this study, capable of making fully neutral judgments, was invited to double-check these conclusions. Even though we developed a clear eligibility criteria form in advance and applied the FICO quality assessment framework, there remains a risk of introducing the reviewer's personal subjective interpretation bias, and it is impossible to completely eliminate the impact of individual judgments on the objectivity of the research. The third limitation is that the studies included in this review adopt vastly different research designs, making it fundamentally impossible to integrate the effect sizes calculated across different studies to conduct a meta-analysis that is, it is impossible to pool the result data of these scattered studies to calculate a unified combined conclusion. Ultimately, we could only stop at a qualitative thematic summary. It was not possible to quantitatively calculate the relative influence of each of the various influencing factors and action mechanisms identified in this study, nor was it possible to compare which of these elements had a stronger effect and which had a weaker effect.

Future research agenda

Future research focused on athletes' entrepreneurship and post-retirement economic security must fill three core gaps in existing research. Only the completion of the following three tasks can be deemed to meet the standard: First, design and validate a set of measurement tools specifically for athletes to assess their entrepreneurial self-efficacy and financial literacy. To put it plainly, no such tools have existed before; they must be developed from scratch, and it must be proven that the results produced by these tools are accurate and reliable, not fabricated arbitrarily to meet a quota. Second, launch a long-term cohort study. A cohort study refers to the long-term follow-up observation of a group of athletes with similar circumstances, starting to record data when these athletes are still participating in official competitions, continuing to track them until their retirement, and ultimately clarifying their overall economic status after retirement. Third, conduct cross-national comparative research. First, it is necessary to clarify that the dual-career policies mentioned here refer to relevant policies adopted by various countries to support athletes in balancing their professional sports career with another career, while the entrepreneurship education systems refer to the teaching and institutional arrangements related to entrepreneurship established by various countries for athletes. It is necessary to analyze how these divergent policies and systems across countries moderate the entire process through which athletes transform their entrepreneurial intentions into long-term economic independence, and clarify exactly what regulatory role they play in this transformation process.

Summary answers to the research questions

The three research questions proposed in this review have all obtained clear answers. The first is RQ1: whether an athlete will develop entrepreneurial intentions is determined by the combined effect of three factors the self-efficacy at the level of their own personality, that is, confidence in their own ability to accomplish tasks; experiential entrepreneurship education that allows them to personally participate in practice; and the broad institutional and cultural environment in which they are located. These three factors work together to determine whether an athlete will develop the thought of starting a business. The second is RQ2: when an athlete has developed entrepreneurial intentions and seeks to turn this intention into reality, that is, to achieve tangible outcomes such as successfully completing a career transition, gaining the employability to establish themselves in the workplace, and reaching a state of career sustainability that allows them to maintain their business long-term three factors play a bridging role in this transformation process: a dual-track support framework that enables

athletes to balance their active athletic identity with other career pursuits, various support systems specifically established by universities and sports federations, and the process of restructuring and building a new personal identity after ending their athletic career. The third is RQ3: entrepreneurship education specifically tailored for the sports field is the core force that supports athletes to achieve economic independence, but the extent to which this core role takes root varies across different contexts, and it cannot fulfill its intended function in all regions. In addition, community-based development paths and social entrepreneurship paths can complement this specialized entrepreneurship education. Meanwhile, financial literacy education specifically designed for athletes remains the least developed area among all relevant research outcomes to date.

Conclusion

This systematic literature review examines how entrepreneurial willingness helps athletes achieve career development and economic independence. Unlike common primary research that adopts surveys or experiments, the core task of this type of review is to sort out and integrate all existing studies under the same theme, and extract consistent conclusions that can be connected. For this review, researchers first retrieved 134 relevant documents from the academic database Scopus, then screened and organized them step by step in accordance with the widely accepted academic PRISMA 2020 protocol, and finally selected 50 valid studies to integrate and analyze their conclusions. After aggregating and analyzing all evidence from the 50 selected studies to address the three core research questions proposed in advance for this review, three sets of corresponding conclusions were drawn. The first set of conclusions focuses on the origins of entrepreneurial willingness: athletes' entrepreneurial willingness does not emerge out of thin air, but arises from the combined effect of three types of factors. These are inherent trait self-efficacy namely the inherent confidence in one's ability to accomplish tasks; experiential entrepreneurship education that athletes have personally participated in practical, hands-on entrepreneurship-related learning that is not limited to listening to abstract theories in classrooms; and the institutional and cultural environment that athletes are embedded in, which includes the surrounding regulatory requirements and the orientation of the broader environmental atmosphere. The second set of conclusions explains how entrepreneurial willingness translates into tangible benefits: to turn this inner entrepreneurial intent into concrete positive career outcomes such as a smooth transition from active athlete status to other occupations, securing stable employment that meets workplace requirements, and maintaining an uninterrupted long-term career three types of supporting safeguards are required. These are a dual-career support system that helps athletes balance their athletic careers with other development opportunities, various supporting conditions specifically established by universities and sports associations, and the identity reconstruction that athletes complete after retirement, where they stop defining themselves solely as "an athlete of a certain sport" and establish a new self-positioning. The third set of conclusions outlines the pathways to achieving economic independence: to enable athletes to truly take control of their income and realize economic independence, the most stable contributing factor is entrepreneurship education integrated into sports scenarios curricula tailored to athletes' actual circumstances, rather than generic entrepreneurship courses designed for the general public. The next most impactful pathways are community entrepreneurship and social entrepreneurship; while their effects are weaker than the former, they still hold important practical value. Among all the researched foundations compiled to date, the content related to financial literacy customized for athletes namely resources that teach athletes how to manage money and plan personal finances is the least mature and least researched area. The core academic contribution of this review lies in its interdisciplinary integrated analysis. Previous research on athlete entrepreneurship was scattered across different fields including sports management, entrepreneurship studies, and career development, with scholars working in isolation and failing to connect conclusions across these domains. This review unifies all these fragmented studies, and uses a coherent logical framework to fully explain the entire process of athlete entrepreneurship, piecing together previously scattered fragments into a complete picture. In terms of practical application, the review's conclusions also provide clear action directions, rather than only offering theoretical academic value. It proposes three core priority tasks for stakeholders that can directly advance related work, including universities, sports associations, and policymakers. First, develop experiential entrepreneurship courses integrated into sports scenarios, so that athletes who wish to start businesses can engage in hands-on learning that aligns with their own sports industry context. Second, establish a formal dual-career support system and mentorship mechanism, to formalize the supporting arrangements that help athletes balance competitive participation with other career development, and provide guidance from experienced predecessors. Third, create financial literacy content specifically adapted to athletes, teaching them to manage their finances based on their unique financial situations, rather than using generic financial literacy courses designed for the general public. This review also has limitations and is not without flaws. It only relies on literature from the single database Scopus, and fails to incorporate relevant literature from other databases. Throughout the study screening process, there was no independent second researcher to conduct cross-checks, so dual verification by different researchers could not be used to avoid

oversights. Additionally, the 50 studies ultimately included have heterogeneous designs: some used questionnaire surveys, while others adopted in-depth interviews, with inconsistent research methods and calibers. The combination of these issues means that this review cannot use meta-analysis, a specialized statistical method, to quantify the magnitude of the impact of various factors on athletes' entrepreneurship and career development. Reliance on a single database and the absence of a formal risk-of-bias assessment for the included studies also mean that publication bias cannot be ruled out as a factor shaping the synthesized conclusions. Finally, the review also puts forward clear directions for future researchers in this field. Subsequent research should prioritize three tasks: first, develop validated measurement tools specifically designed for athletes, and stop using generic tools created for other groups to measure athletes' situations. Second, adopt longitudinal research designs that track athletes from their active competitive period, continuously recording their economic status after retirement, to map out the entire process of career transition. Third, conduct cross-national comparative studies to contrast differences in entrepreneurship education policies and dual-career support policies across different countries, and identify which policies deliver better practical outcomes.

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