



# Match-fixing

# in

# Slovenian Football:

Startling revelations and recommendations

# 2019



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# Match-fixing and corruption in Slovenian football

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# [Scope of the Research and Methodology]

The main object of this research is to tackle main threats to the integrity of sport, such as match-fixing. The research is part of the bigger international project T-PREG (Training on protected reporting system for professional and grassroots sport). Firstly, with the research, we aim to show current situation on match-fixing in Slovenia, mainly through collected data from key actors and stakeholders from sporting world. Other partners within the project are from Portugal, Italy, Belgium, Spain, and specific European institutions. Analysis of the situation further indicates potential issues regarding match-fixing and corruption in Slovenian sport, particularly in football. Secondly, in the framework of the ongoing private and public policies and actions against match-fixing, goal of this research is to strengthen their effectiveness through training related to corruption and match-fixing in sport and through different possible models of protected reporting system. Both goals simultaneously outline and integrate many other objectives, such as: increasing awareness about match-fixing, better understanding of private and public policies and actions against match-fixing, developing a tailored training model to combat corruption and match-fixing in sporting world, strengthening the cooperation between different institutions and stakeholders etc.

Methodological approach in this paper is based on primary data (questionnaires and interviews) and secondary data (literature). Primary data was collected through sending 159 questionnaires to Slovenian athletes that come from football clubs and conducting semi-structured interviews with athletes, former athletes, former referees, coaches, former scouts, officials and former journalists.

While in the case of questionnaires, that present quantitative survey instrument, it has been developed and implemented in the past in Italy by Catholic University of Milan. Sound practice of previous work has been used as a model pattern that declined to different national peculiarities and needs. Quantitative data have been collected with help of an online platform (managed by Coninet SpA). Working phases were as follows:

1. September – November 2017: Questionnaire development and comparisons between partners
2. December 2017: Implementation of online platform
3. December 2017 – February 2018: Data collection

Results from quantitative research are presented as diagrams and descriptive analyses and correlations. We need to mention important remark about unanswered questions by respondents that are included in the research, showing potential reasons either of their non-cooperation, ignorance or simply misunderstanding of question. Latest is represented as “missing” data which is in most cases subsequently analyzed as equal to other collected data.

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Qualitative research is focused on reporting system in Slovenia and is discussed in the last subchapter of the results and findings. Regarding interviews, we used a classical data collection technique called snowball sampling (Cohen and Arieli, 2011) where each interviewee suggests new contact(s), who can speak openly about the subject. Interviews were conducted with already mentioned key target group. More detailed, they are divided in two groups:

1. Institutional actors

- ⚽ 4 institutional actors (including sport federations, law enforcement institutions, civil society organizations)

2. Sport actors

- ⚽ 4 sport actors (players/athletes, referees, managers, scouts, sport officials, retire players and other stakeholders (journalists);
- ⚽ Most respondents were aged between 21 and 35 years;
- ⚽ 1 discipline: football
- ⚽ Some of the respondents have played/were active in football in several countries

This publication is combining project research and classical report. In such way, it fulfills need of academic sphere as well as politics. In last instance, the focus is on recommendations that offer several ideas to consider and fight corruption and match-fixing in sport at the national level.

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# [Introduction and Background]

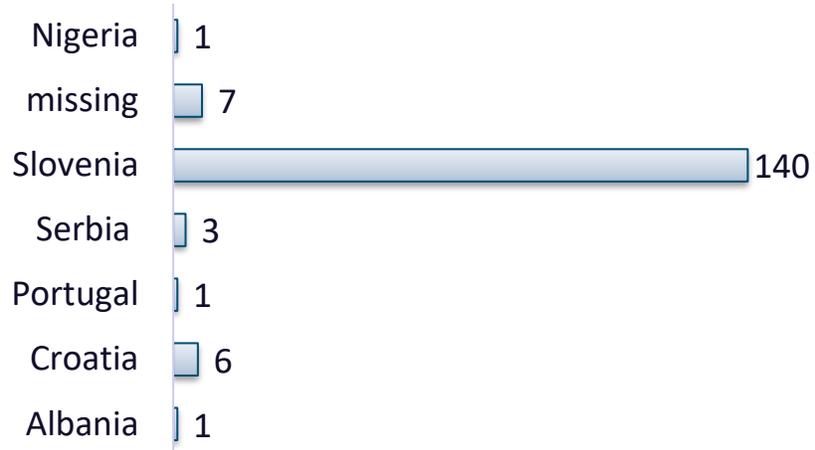
Corruption in sport is not a new phenomenon; stories dating back to ancient Greece and Rome have provided numerous accounts of actual and potential corruption within the sporting arena. Examples include the statement on the epitaph of Diodoros from Amisus who outlined the ‘cunning treachery of the *summa rudis*’ (similar to a boxing referee) (Robert, 1940) and the games arranged by Gelon of Syracuse (Pausanias, 6.13.1; Pindar, 1).

More recently accounts of corruption involving FIFA officials and World Cup bids have been flooding the headlines (Lawton, 2011). Recent international conventions such as the UNODC resolution against corruption in sport and the United Nations convention against corruption have all contributed to the international fight against corruption. Despite the great advances in the area of anti-corruption in the past 100 years the issue remains to this day. There has been much debate on why exactly this is. Suggestions put forth by numerous sources include, among others, reasons of power, control, money and many more. More than this, there have been numerous varying recommendations as how to best tackle these issues in sport each of which work to differing degrees. Yet much of the extant literature and research into the area relates to either international and general approaches which fail to take into consideration regional specifics or rather these are approaches that are specifically suited to the country performing the research, for example the United States. Such research and the recommendations found within have little relevance to the specific situation in Slovenia. As such, the point of this research was to investigate the situation of match-fixing as it may exist in sports in Slovenia today. This was performed to provide a more detailed image of the specific situation within the country in the hope to be better able to provide detailed recommendations with specific relevance to the unique arena that is Slovenian sports.

# [Results and Findings]

## [Composition of Respondents]

To begin with, a look at the composition of the respondents indicates that the vast majority (88%) are of Slovenian nationality (see figure 1). This is particularly useful as it enables a more overarching understanding of the specifics relating to Slovenian sports, and more specifically football in Slovenia (100% of respondents were from football).



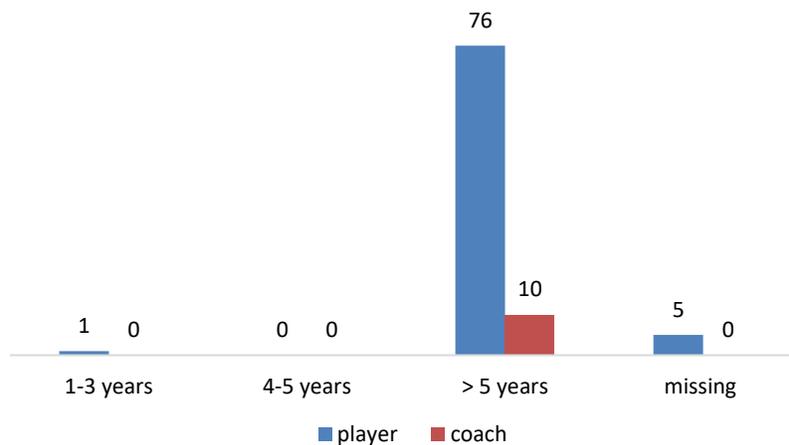
**Figure 1: Nationality of respondents**

## [Education and Sporting Norms]

To begin with, it is important to understand the structural norms in place within the football community in Slovenia. This can be performed through reference to the questions outlining the longest and shortest periods a player is contracted to a particular football team; figures 2 and 3 paint a very vivid image of the situation. Players rarely remain in a team for a period shorter than 2 years and are almost certain to remain contracted to the team for more than 5 years. This is important because it indicates two things, 1) over 5 years, the team's culture is likely to become intrinsically embedded in the player, such that it will play a big part in their decision making and behavioural decisions, and 2) loyalty to the club seems to be a major part of Slovenian football. Both of these points are particularly important for this research, as they are factors which could influence the likelihood of a player becoming corrupted. In the case of the former, if the team culture has a particularly low level of ethics, this will be passed onto the player and in the case of the latter, a player may be more willing to engage in unethical behaviour due to reasons of loyalty and protection of the team which they hold dear.

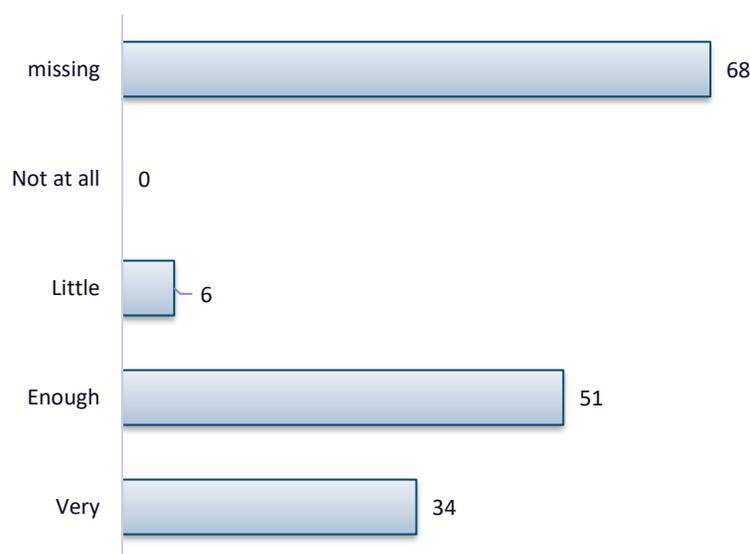


**Figure 2: Shortest Period in a Team**



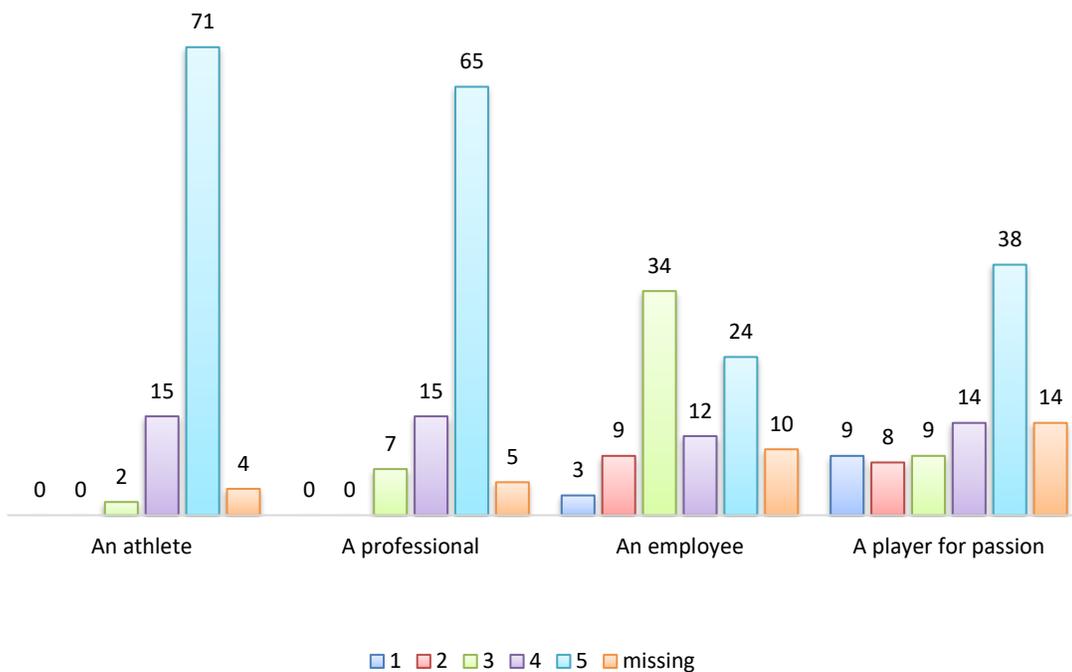
**Figure 3: Longest Period in a Team**

It should, however, also be noted that these loyalty indicators may actually be less due to a sense of loyalty from the players, but may instead be a consequence of the economic situation present in Slovenia. To elaborate, Slovenia whilst one of the most successful and economically advanced nations that once made up the former Yugoslavia has historically had some issues with unemployment and difficulties getting work. As such, some football athletes may feel that this situation is still present and therefore accept the work they can get. Job security, as such, is an important element of Slovenian culture and this may play a part in the athlete's decision to remain in their present club for fear of limited choices. If this is the case, then it opens them up to even more potential corruption, as this fear can significantly influence decision making (March, 1994; Crişan, Pană, Vulturar, et. al., 2009). One possible indicator of this element may be seen in the responses to the question 'how satisfied are you with your work?' (Figure 4).



**Figure 4: At the moment, how satisfied are you with your work?**

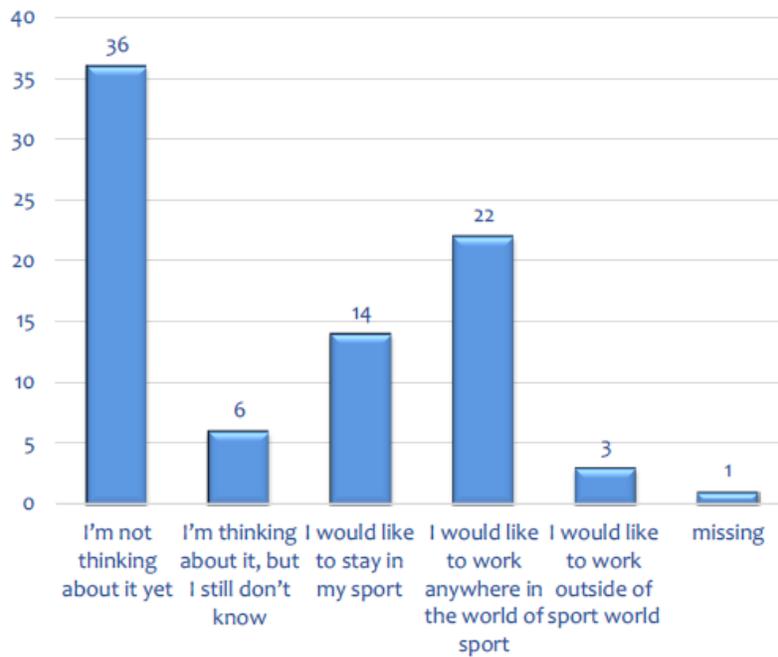
There are two interesting elements revealed here. 1) Less than ¼ of respondents (21%) were very happy with their current work. This again is likely inflated because some respondents may fear that their answers will somehow get back to their employers. Similarly, many responses are missing; this could potentially indicate that many athletes are very unhappy with their current working arrangement. This would seem to indicate that their affiliation with the club is more out of necessity than desire. They may love being athletes, but feel that their options are limited and therefore take that which they can get even if they are not happy. This is further supported through the respondents' views of themselves as depicted in figure 5 below.



**Figure 5: To what extent do you consider yourself (only for players and staff members)**

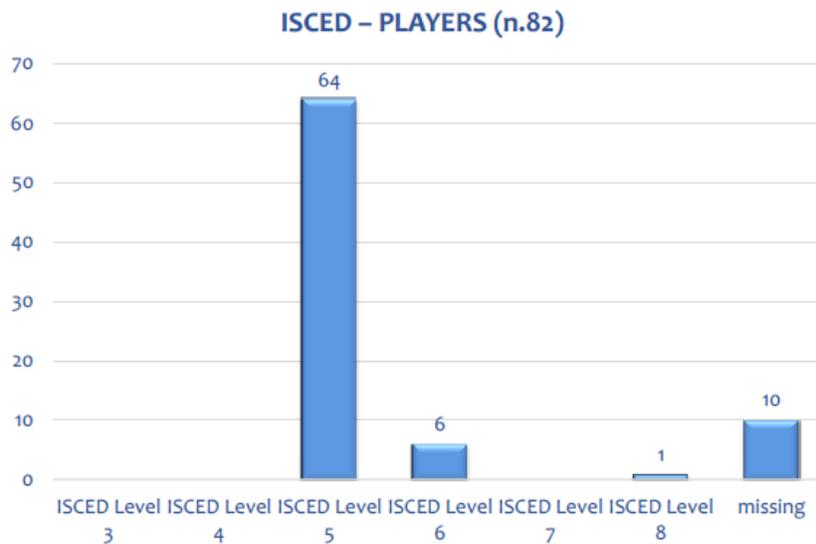
It is clear from this question that most respondents view themselves as primarily professional athletes, however, the interesting point is that more than 1/3 (44%) of respondents that provided responses to this question also feel that they are employees. Similarly, 1/3 (33%) felt that they were not particularly a player for passion. This denotes that for at least 1/3 of respondents' sport is just a job, nothing more. This has major implications for behaviour and decision making, and may lead to an increased likelihood of unethical behaviour, a sort of win at all costs attitude. Perhaps these athletes are not satisfied because they expected more from their career, that they would prefer to be playing at other more prestigious clubs outside of Slovenia and this therefore also is likely to influence behaviour. In either case it demonstrates some of the factors influencing why so many of the respondents seem unsatisfied with their work. As such, it seems necessary that more opportunities need to be opened up for athletes in Slovenia in order to increase workplace satisfaction and moreover this could have a positive impact on reducing the rates of corruption within Slovenian football. As such, the promotion of dual career

options may be a powerful tool in fighting corruption in Slovenia. To elaborate on this point one can refer to figure 6.



**Figure 6: At the end of your sporting career, which kind of profession do you think you could take up?**

Whilst a majority of respondents have given their future some thought, most remain uncertain, having responded with either 'not thinking about it' or 'still do not know'. When this is coupled with the information relating to educational background a picture begins to emerge (see figure 7).

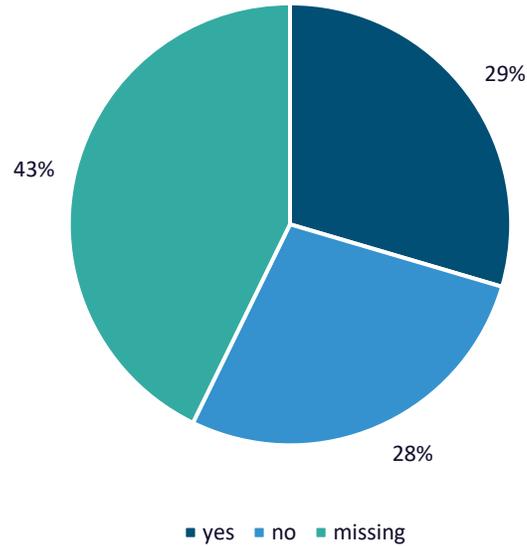


**Figure 7: Educational situation of responding athletes**

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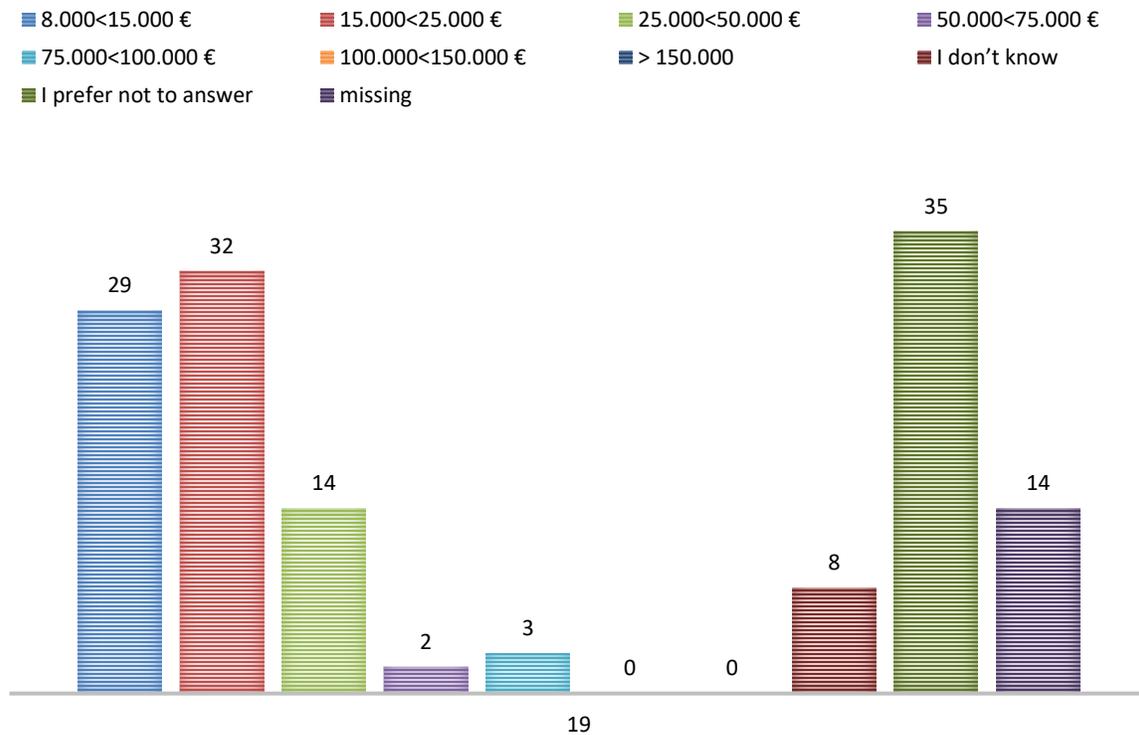
As can be seen most athletes are only in possession of a short cycle higher education certificate (practical), whilst this does not exclude the possibility that at least some are attempting to obtain a bachelor, the reality is the demands of professional sporting life may well prevent or limit their chances to obtain it. It has become the case in the modern world that a bachelor degree is, in many cases, the minimum necessary education for careers in a number of fields. The dual career program has been acknowledged by many international bodies, sporting associations and think tanks, as being vital for assisting athletes ensure a minimisation of the risk factors associated with corruption. Similarly, many international guidelines and reports outline the importance and benefits of the dual-career system (EU, 2012). More than this, the opportunities opened up through obtaining a university degree means that athletes are likely to be more satisfied in their workplace because if they are dissatisfied, they may be more willing and able to seek alternative employment. Moreover, if athletes have workplace alternatives, they are less likely to simply follow the demands of others, for example if officials in the football clubs demand certain unethical behaviour. Similarly, the opportunities provided through university degrees can also result in greater career options after ending a player's career, thus they may feel reduced economic pressure to engage in match-fixing or other forms of corruption as their financial security is not reliant on their playing career. Finally, by obtaining a university degree (at least a bachelors) one would also hope that graduates are also trained in various soft skills and capabilities including decision making, critical thinking and to some extent ethics. In such cases this would have a positive effect on their playing careers and decision making approach to their sport, thus potentially reducing the likelihood of engaging in corrupt behaviour. However, this would require universities to introduce courses in ethics, anti-corruption, anti-doping, etc. for athletes to participate in during their degree. Therefore, such courses need to be designed and implemented as part of degree programs, particularly in sports faculties.

Evidence of the impacts of the lack of higher education in many athletes can be seen in the responses relating to the question about anti-corruption clauses in a player's contract (See figure 8).



**Figure 8: In your professional contract, have you ever signed a clause related to the consequences of being involved in Match-Fixing?**

It should be pointed out that across the globe it is the norm that players’ contracts contain clauses relating to match-fixing and/or corruption. Two very worrying conclusions can be derived from these responses. The first relates somewhat to the before mentioned lack of higher education. A very large proportion (the largest group) of respondents did not answer the question. This could be because of two reasons, either 1) they do not want to say because of fear that their actions do not necessarily coincide with the clauses in their contract (that is to say perhaps they are engaging in corrupt practices and do not want to assist in being caught), or 2) they honestly do not know. In either case this is worrying, but in the latter this could be evidence of a failure to read their contracts. This could be because they did not care what it says they just want the job they were offered, alternatively they trusted someone to read it for them (perhaps family, coach, lawyer etc.) or simply they did not understand what they were signing. Each of these three possibilities are concerning and education could help mitigate these possibilities. This finding is further supported with reference to the question relating to income (Figure 9).



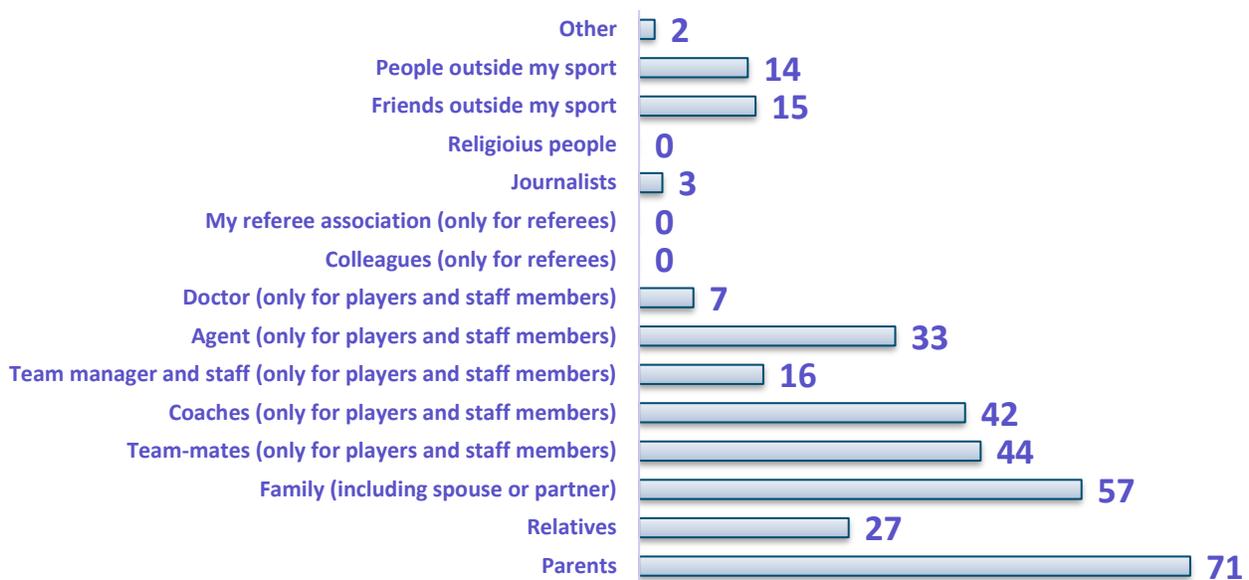
**Figure 9: Player income**

Whilst not a particularly high percentage (only about 7%), there are some athletes who do not know their income. Furthermore, it is reasonable to assume that at least some that did not complete the question may be in a similar position (this is perhaps one reason they did not respond to the question). A similar scenario may be the case for those that responded with 'I prefer not to say'. The fact that some athletes do not know their salary is worrying. This implies that some athletes at least may not be aware of what they are signing or doing, and are completely under the control of a third party e.g. family member or another member of their club (e.g. manager/coach), thus again reinforcing the finding that some athletes will do anything to become a professional. This creates a dangerous set of factors which could lead to an increase, not only in rates of corruption but also doping etc. The athlete does not know what they are doing, but simply follows someone they trust. This is further proof for the need of education in early life to help create good decision makers, critical thinkers and ethical athletes.

There is another concern with regards to the results in figure 8. If it is true that more than ¼ of football contracts do not contain a match-fixing clause, then what does this say about the club in question? It would seem to indicate that they do not care about match-fixing. Does this mean they do not care because they do not feel it is a threat (in which case this simply ignorant)? Or do they not care because they are happy if their players engage in corrupt acts so long as they do not get caught? So even if some athletes do not know what they are signing, at least some of the missing responses will likely include athletes that have contracts without such clauses. Such a widespread practice in Slovenia is cause for

concern, and as such, it is necessary to implement new national laws, policies, and frameworks on the composition and form of player contracts (such as the required inclusion of match-fixing clauses). Whilst the implementation of nationwide standards and regulations will not in on itself eliminate match-fixing they will in part go towards creating further legal ramifications for the practice and may hold club teams somewhat more accountable thus hopefully reducing the likelihood. Such laws and policies will also add a level of protection for both the clubs and players should issues of corruption arise during their career. At the very least, such regulations of standardised inclusions would scare some athletes into avoiding match-fixing and one would hope also contribute positively to their decision making practices.

If one is to then investigate who athletes may rely upon to aid in their decision making, an interesting picture is painted. Figure 10 outlines the primary actors to whom athletes turn to for advice and guidance, thus playing a role in an athlete’s decision making processes.

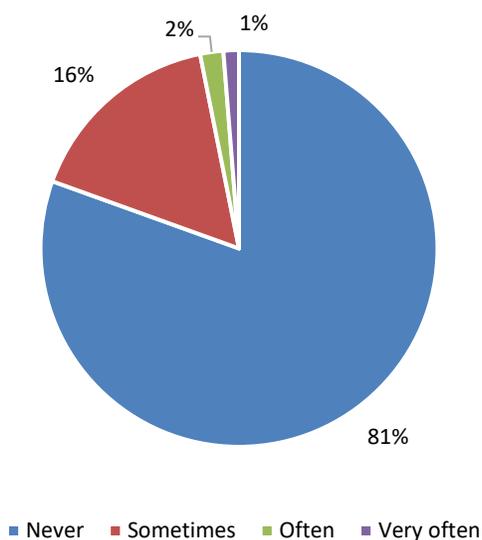


**Figure 10: Please indicate from the following the key people that you trust and consult**

There are a number of revelations from the answers provided to this question. Firstly, it would seem that very few athletes rely on friends when it comes to advice. Whilst the wording of the question may have caused confusion for some (such that team-mates are in a number of cases also friends), the number of athletes responding with friends from outside my sports is very low. This would indicate that anti-corruption training for the wider public may not be the most efficient use of resources with regards to influencing athlete behaviour. On the other hand a majority of athletes answered with parents, family and relatives; those in their close circle of trust and relationships. This paints a very interesting picture. Family are the primary source of ethics and decision making tools during the early development of a child (Vitell, Nwachukwu & Barnes, 1993; Cote, 1999). This influence is likely to

continue during the early years of their sports training. That is to say there is a direct link between decision making, ethics, and corruption between an athlete and their family. This would seem to indicate that ethical training and anti-corruption courses would be more effective if they were also provided to family members of athletes. Similarly important but less surprising is the role of teammates and coaches/trainers. When an athlete joins a team it is reasonably expected that they will at least occasionally turn to their coach or other team mates for advice, as this is normal behaviour amongst humans, to turn to those in a similar situations and with experience. What this does, however, mean is that the team culture and moral standards will be core in influencing the behaviours and actions of an athlete. As such, a team which believes that ethics are irrelevant, a team that focuses on the win at all costs etc. will likely continue to create players with the same outlook and decision making issues. As such, it is clear, and a widely held practice that ethical/moral and anti-corruption training also needs to be focused towards the team, not only the players but all stakeholders. This should not only focus on managers, coaches, and trainers, but also incorporate doctors, masseuses, etc., for these actors also have an important role in the psychological wellbeing of the athletes and are often turned to for advice, for they have a trust based relationship with the players.

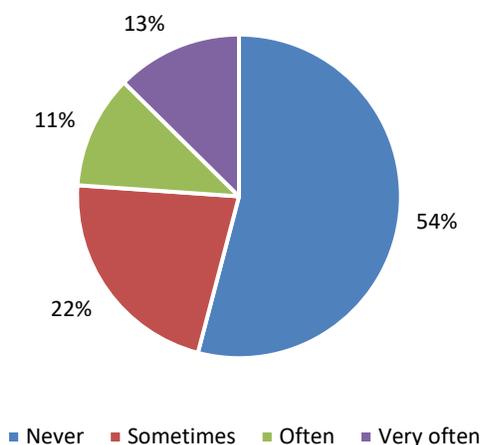
There is further evidence to support this worrying trend of athletes potentially not knowing their legal obligations or what they are signing. In most players' contracts around the world it is a requirement of professional sport that athletes do not place bets. Despite the fact that betting on sports is banned for professional athletes the responses to the question 'do you bet on sports?' (figure 11) a concerning trend emerged, that some athletes still engage in it.



**Figure 11: Do you bet on sporting events?**

Yes, it is true that a majority of respondents indicated they never do, at least some of these are likely to have misrepresented reality. The fact that there is almost 1/5 of athletes that do engage is concerning. This implies one of two things: they do not know they cannot do this because they simply

signed the contract without reading it or just trusted their coach/manager who may have advised them to just sign it, or alternative is that they know they cannot bet, but simply do not care, nor do they care if people know they are doing it. This implies a total contempt for authority and rules, and a complete lack of ethics. Alternatively, this may also imply maybe there are cases of contracts in Slovenia that do not forbid betting, in which case this is another major problem that could be addressed by a standardised or regulatory requirement for players contracts. Figure 12 extends this image and investigates betting in an athlete's inner circle.



**Figure 12: Does anyone of your inner circle bet on sporting events?**

The question does not elaborate on what constitutes inner circle, this may include other athletes, friends or family. However, in the case of other athletes, the concern is obvious and potentially indicates a wider spread practice than may be otherwise revealed. In the case of family this is again quite a concerning trend because of the importance athletes placed on family members in their decision making and advice. If family members are placing bets on sporting matches, then they may be more inclined to exert influence on the athletes to 'help' ensure results that earns them money. Basically, the position of trust that exists between athletes and their family could be abused. As such, it is further support for the importance of education aimed at the family of the athletes, this education should ensure not only that they pass on these positive decision making tools and moral choices to the athletes in their family, but it may also reduce or remove the likelihood of betting on sports, thus removing one of the potential risk factors associated with match-fixing.

## **[Organisational Culture]**

Given some of these revelations, it is therefore necessary to also investigate the organisational culture present within the team, as it is from within that trust relationships are built and from within that many risk factors can arise. This is difficult to undertake, as many elements of an organisation's culture are intangibles, there are, however, a number of tools available to better understand these elements. It is possible to obtain somewhat of an image from the questions asked in this survey in particular the role

of internalisation within the team. Internalisation is the extent to which it is expected that issues and problems within the team are handled and controlled internally. Figure 13 below depicts the actions an athlete would take in problematic situation.



**Figure 13: If you found yourself in a situation where you found out about Match-Fixing, how would you behave?**

As can be seen, less than half (35%) stated they would report it to the proper authorities. There are a number of issues with this. Firstly, it is reasonable to expect that at least some of the respondents will put down a response that they expect is the ‘correct’ answer, so in this case ‘report it to the proper authorities’. Secondly, proper authorities differ from team to team, sport to sport, and country to country. It could be the case that proper authorities are in fact certain member of the club itself. In any case it seems that a large percentage of the athletes are likely to report it to an appropriate internal source, be this the coach, manager, team-mate etc. The question that remains is whether this is a club requirement, an internalisation of the problems or something that is an athlete specific approach. In either situation it would seem that the organisational culture of the club plays a significant part in influencing the behaviour of the athlete. Given this, again it is important that anti-corruption training and education needs to be focused on all stakeholders within the club. Furthermore, a set of national policies and rules governing reporting would again aid in the reduction of these problems. More worryingly, this seems to potentially indicate a code of silence may be in effect within football in

Slovenia. That is to say, any issues affecting the club must be handled in private and without involving external stakeholders. This is even more concerning in situations where there is a general lack of ethics and morals of club members.

### [Player Perceptions, Mindsets and Ethics]

It is also necessary to understand the internal workings of the athletes’ responding to the survey, how they see the sporting world in which they operate and their part in it etc. Two particularly important questions in this regard are depicted in figures 14 and 15.

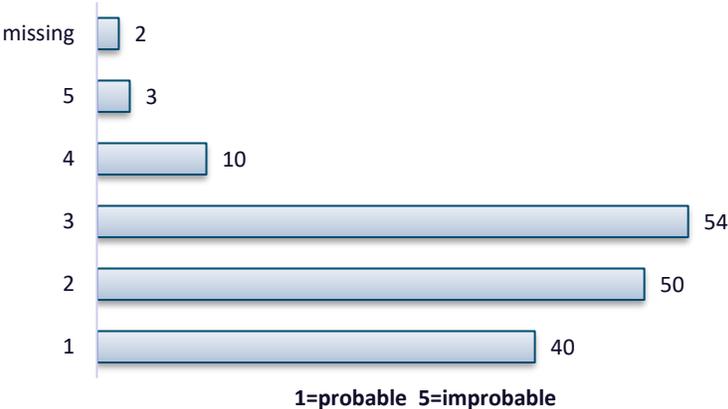


Figure 14: Compared with the past, do you consider Match-Fixing?

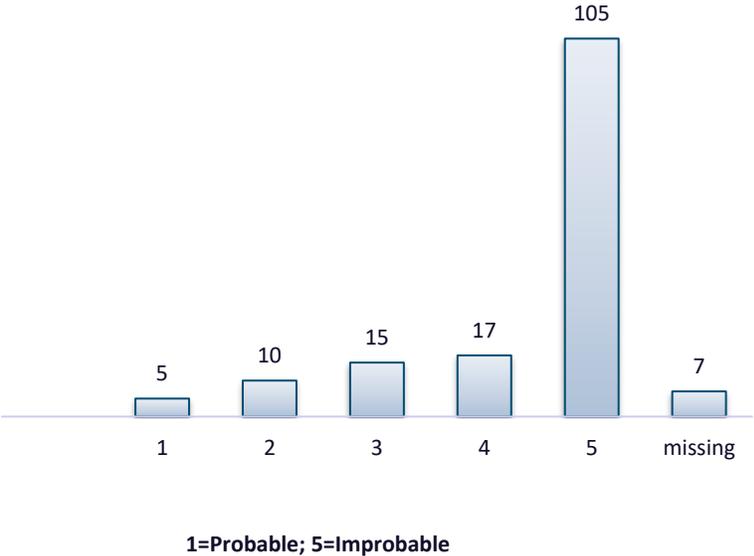
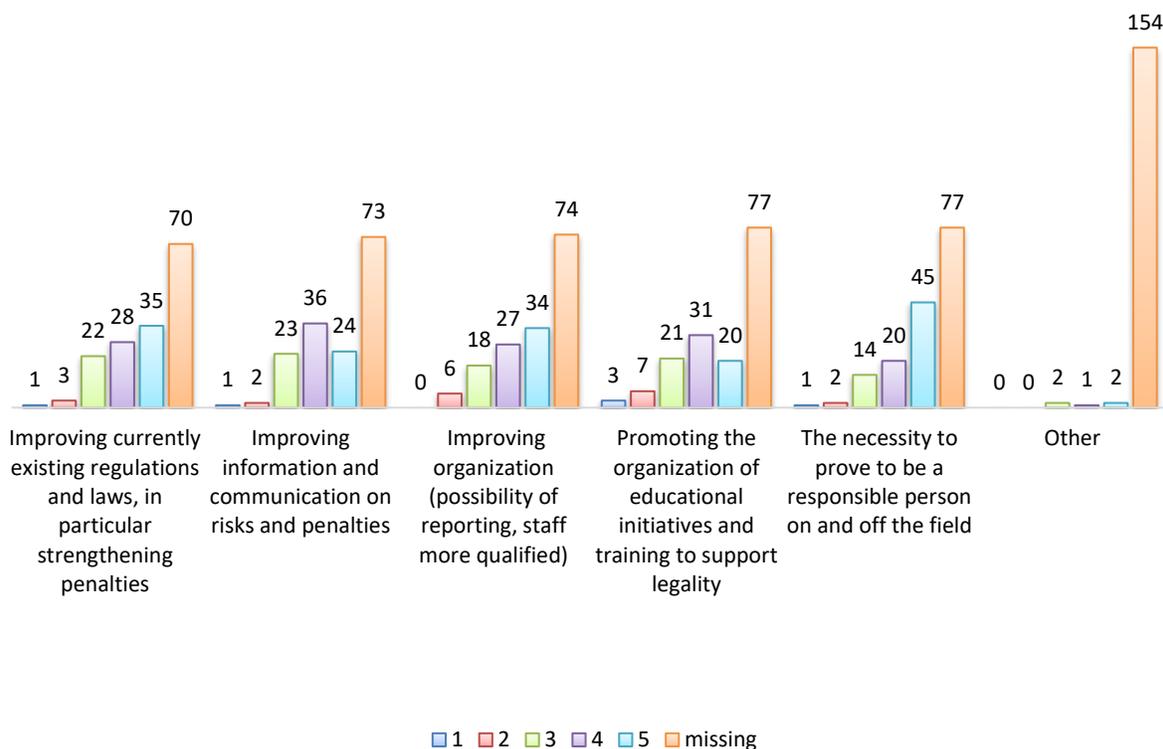


Figure 15: Currently, to what extent do you think there is a probability of being involved in Match-Fixing?

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Firstly, from the responses in figure 14 it is clear that athletes feel that match-fixing is a problem of the sporting world. This is to be expected if athletes have any understanding of the world in which they operate or have even been to a basic training course. More worrying are their responses to the question in figure 15. Of those athletes which responded to the question more than 2/3 (69%) believed match-fixing is not something that affects them. This could potentially indicate a few different concerning trends: 1) Athletes believe they are invulnerable, that they are in charge of their playing careers and cannot be corrupted. 2) Athletes care so little about ethics that they do not see match-fixing as something that would concern them, they will simply do as they want. 3) They actually believe that their club will protect them from any such problems and provide the necessary organisational support should the need arise. Or 4) They have received little to no training and education on the matter and as such are unaware of the possible risks. It is therefore necessary to dissect each of these possibilities separately. Firstly, if athletes do see themselves as invulnerable and incorruptible, then this is a concern, for this likely means that they are unprepared to tackle offers of match-fixing or bribes should they come. They may be unprepared for the temptation; this therefore indicates more education is needed. Secondly, if it is a lack of ethics, then this is of course a concern as it may indicate that match-fixing and corruption is taking place and athletes simply do not care (for more on this argument see later), again the necessary response is ethical training during childhood and the period of early sports training. Thirdly, they may actually believe they are protected by their club, this could account for some of the club loyalty. More than this, in the cases where corruption is revealed, perhaps the clubs have policies that they will handle it internally thus eliminating the athletes responsibility. This therefore adds to the discussion relating to a code of silence and internalisation of problems. This issue would better be solved through the before mentioned frameworks and national policies for sporting clubs. Finally, what if the athletes are simply oblivious to the risks associated with match-fixing and the possible issues of corruption? This is perhaps one of the most worrying possibilities, for it is through education that athletes are better able to fight and recognise any problems around them. Therefore, again this indicates that greater education and training are needed in relation to match-fixing. More specifically training is needed on how to recognise corruption, how to respond, how to act, and how not to be corrupted. This education should not be purely theoretical in nature; it should contain practical, real life scenarios, and include mock situations where the athletes do not know that the person approaching them and bribing them is part of the course. The use of such examinations will provide a more accurate image of the situation and help show athletes the real risks associated with match-fixing. This again needs to start during the earliest years of an athlete's sporting life and training.

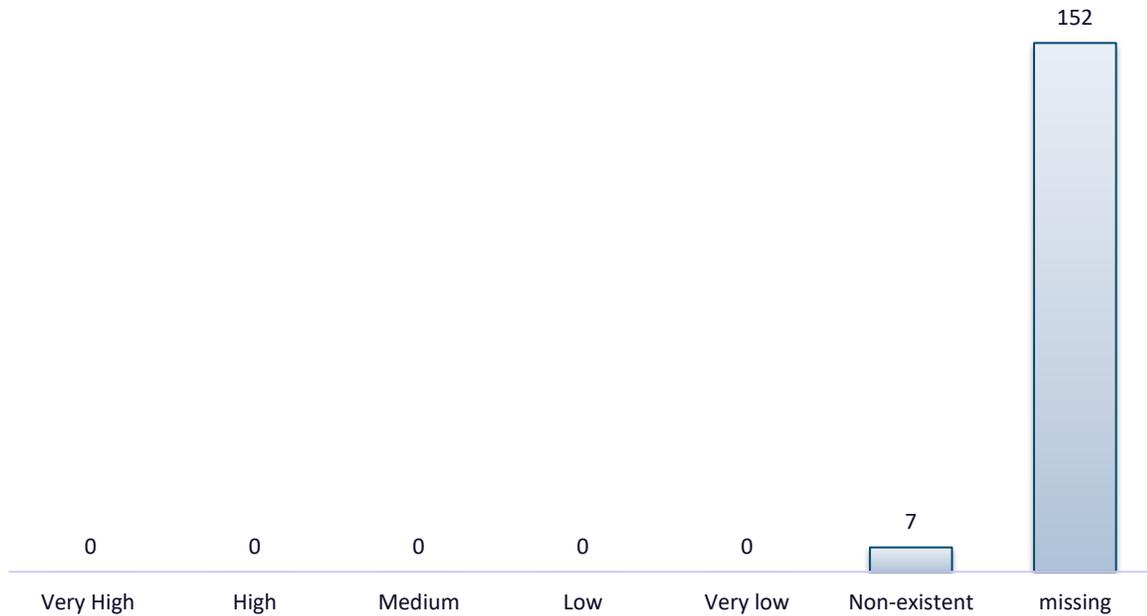
When the results of this question are put in context with the question relating to how match-fixing can be combated (Figure 16) a more vivid picture of the issues in Slovenian football begins to arise.



**Figure 16: According to you, to prevent and combat Match-Fixing what is needed?**

Overall this question was basically unanswered by almost half of the respondents. In the case of ‘other’ almost all respondents failed to answer the question. The question remains, why is this? There are a few possible explanations, each more worrying than the next: 1) Athletes really are uneducated in what match-fixing and corruption are and simply do not know what can be done to combat it. This is a concern for the reasons outlined previously. 2) Athletes do not care enough to put any effort into thinking about the problem, they do not see it as something that affects them, so why should they bother to think about it, or alternatively it is not their job to tackle corruption, so why bother. This is a concern again because it helps to perpetuate the issues surrounding match-fixing and does not take into account the role of athletes in the problem. Finally, 3) Athletes or their clubs are engaging in match-fixing already and do not want to help solve the problem as it would limit their economic benefits and potentially lead to their discovery. This last possibility is the biggest concern for obvious reasons. This is feasible given the issues outlined previously about player awareness and education, their knowledge of their own contract, their stance on themselves as merely employees, the internationalisation of problems within the club, and the potential lack of club policies on corruption. All these aspects potentially point to a higher proportion of people and club engaging in match-fixing then revealed by extant statistics.

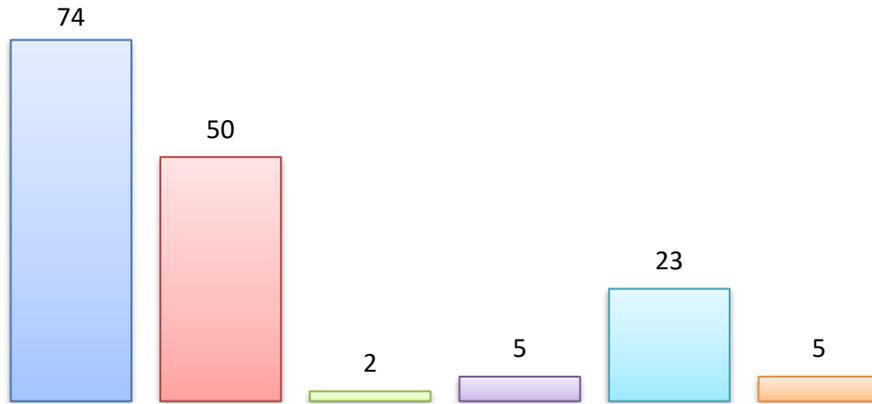
This final concerning possibility is further supported through a number of other questions in the survey, firstly, the question relating to ethics within sport (Figure 17).



**Figure 17: In your opinion, the actual (average) level of ethics and fairness in your sport is?**

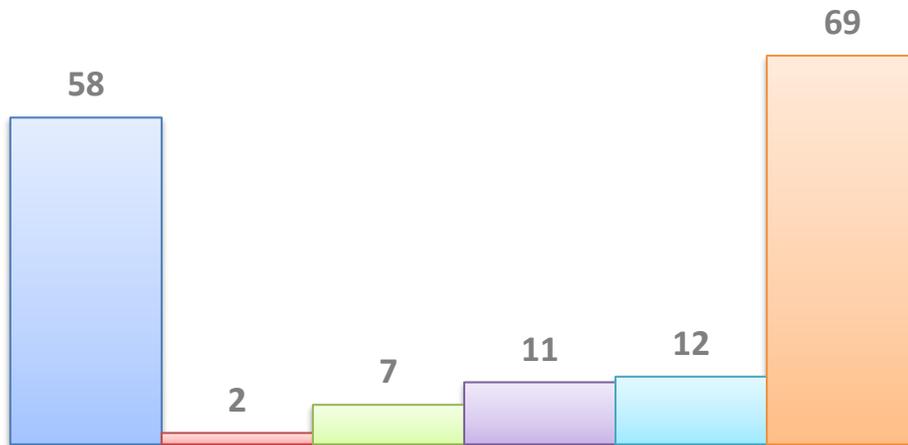
The results from this question are quite clear to see, 96% of respondents refused to answer the question, and the few that did indicated 'non-existent'. This is very concerning because it potentially demonstrates that athletes feel there is no ethics in sport. What is more concerning is why they might feel this way. Is it because they see corruption all around them or is it perhaps because they are engaging in it themselves? The lack of answers to this question seems to indicate two issues, either they did not want to respond for fear that their employers would find out (and as such may be engaging in corrupt practices) or that the athletes themselves maybe engaged and do not want to draw attention to it. In either case this is further evidence that corruption may be more widespread in Slovenian football than previously believed and further investigations are needed to clarify this startling possibility.

To further elaborate on this possibility, figures 18 and 19 below depict the respondents' answers to the questions about athlete's views on current match-fixing penalties and consequences for engaging in corruption, respectively.



■ Not harsh enough 
 ■ Reasonable 
 ■ Too harsh 
 ■ I don't care 
 ■ I don't know 
 ■ missing

**Figure 18: What do you think of penalties applied so far to those guilty of Match-Fixing?**



■ People who must face significant sanctions  
■ People whose position I understand, given the current situation in sport world as a whole  
■ People who have made a mistake and should be helped to rehabilitate themselves  
■ People who acted without realizing the implications for themselves and for others  
■ It is none of my concern  
■ missing

**Figure 19: What is your opinion of those that have been found criminally responsible because of their involvement in Match-Fixing cases aimed at altering the results of some matches?**

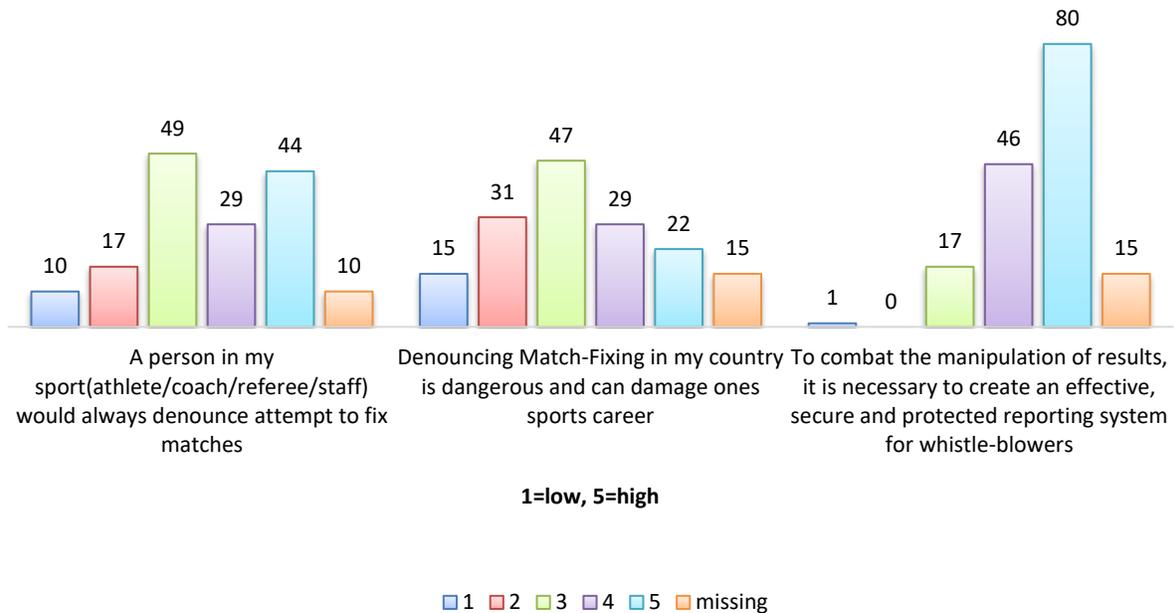
With regards to figure 18, three of the previous findings are further supported. Firstly, by far the most responses related to the belief that penalties are not harsh enough. Almost half (48%) believed that

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current penalties are too mild. This may well be because the respondents are aware of more significant levels of corruption happening around them, corruption that is going unnoticed and/or unpunished. This would seem to indicate that there are perhaps organisational culture issues and/or policies within their clubs which either means the clubs are participating in corrupt practices or that other athletes are engaging because of internal factors within the club. The second highest response rate was 'reasonable' (32%) - is this because athletes that are engaging in match-fixing themselves do not want harsher penalties and believe in most cases the current system cannot catch them, so do not change the system? Finally, again 18% of respondents put down 'don't know' or 'don't care'. This denotes a general lack of awareness of anti-corruption policies in their sport; it also denotes a general lack of education in the area. As such, again this reinforces the conclusion that greater training and education are necessary both from the club and externally during the athletes' early career and even during childhood.

With regards to figure 19 the same type of split in the responses are seen. Of those who answered the question 64% believed that those caught match-fixing should face significant sanctions. This may be because players are again aware of significant corruption around them, corruption that is being left undiscovered and unpunished. This therefore again denotes a more widespread issue with corruption in Slovenian football. The second trend is that of unanswered questions, of all the participants in the survey 43% did not answer the question. This could be an indication again of widespread corruption in the sport; that some individual athletes are engaging and did not want to answer the question out of fear of being discovered.

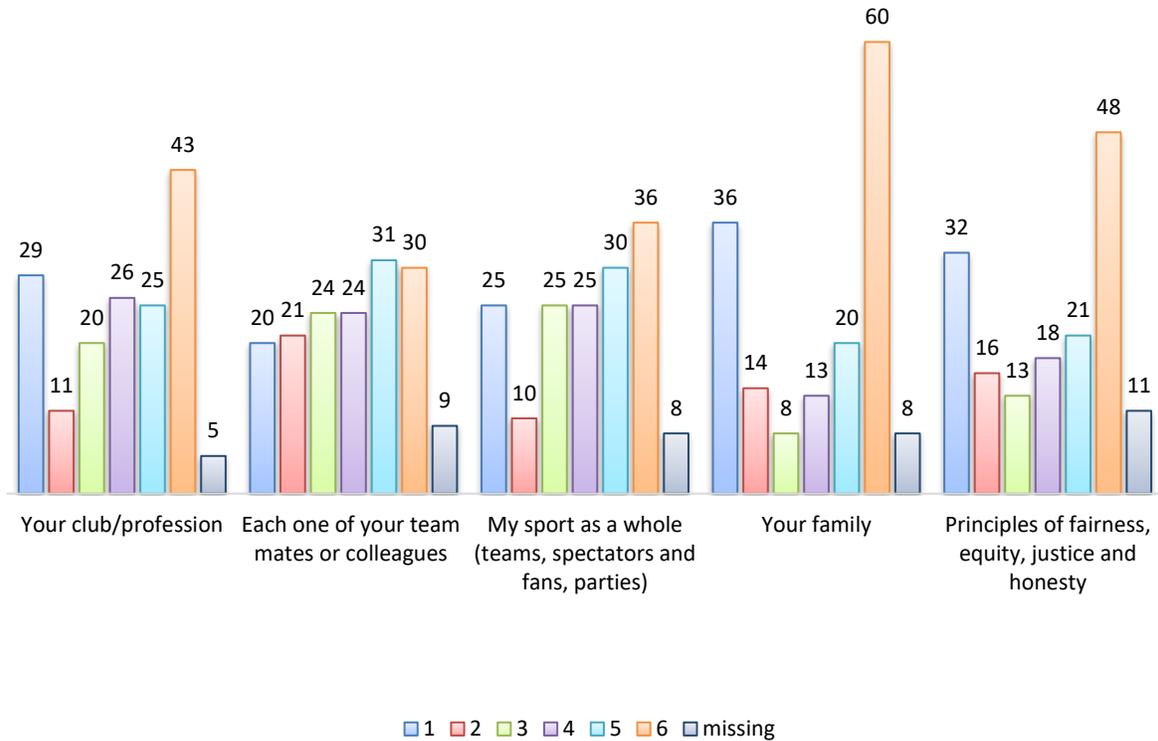
What the results of figures 18 and 19 seem to indicate is that there are two possible concerning trends in Slovenian football, 1) match-fixing is quite widespread and 2) those athletes who do not engage are frustrated and concerned about the lack of action. In the case of the latter this also provides support for the notion that these are club issues rather than that of individuals, perhaps club policies are contributing to the problem and, moreover, that the disparity between some athletes' ethical standards and the club's ethical standards are creating the before mentioned workplace dissatisfaction amongst athletes. This notion of the importance of an ethical fit between employee and employer, and its influence on workplace satisfaction has been supported by previous research (Sims & Kroeck, 1994). There is further evidence to support the conclusion that at least some athletes are concerned with the amount of unreported and unpunished corruption they see around them, perhaps also the club's involvement in these practices. Figure 20 below outlines respondents' agreement with certain statements.



**Figure 20: Given your current situation, to what extent do you agree with the following statements?**

With regards to the final statement here, ‘To combat the manipulation of results, it is necessary to create an effective, secure and protected reporting system of whistle-blowers’, this is further indication that there are problems within the club teams, sporting system as a whole in Slovenian football, and more than this that match-fixing may be more widespread than indicated. The fact that more than half (56%) of those that answered the question strongly agreed with this statement would seem to indicate that they are aware of widespread corruption, but fear speaking out. This may be because their fear the repercussions as outlined by responses to the second statement here, or because they fear losing their job, and given the importance of job security in Slovenian culture and the perception of limited opportunities, this is something the athletes do not want to risk. As such, this is indication again that greater ethical training is needed for stakeholders in football clubs in Slovenia (manager, trainers etc.). More than this, it would also be beneficial to ensure that human resource practices and policies during selection and recruitment emphasise the importance of ethics and good morals when deciding on new coaches, trainers and management hires. This would help to reduce the chances of unethical decisions, reduce the pressure on athletes and because of the improved ethical fit, generally improve the levels of satisfaction among athletes in the club. This is also important because considerable research has demonstrated that satisfied employees are more productive (Kazanas, 1978; Halkos & Bousinakis, 2010; Fassoulis & Alexopoulos, 2015) thus this indicates that positive ethics within a club can actually lead to improved results in Slovenian football. Finally, these results also reinforce the importance of dual career options, ensuring athletes obtain university education and opening up of greater job opportunities will go a long way in combatting corruption in Slovenian football.

To place these findings in context of loyalty, figure 21 outlines where respondent’s loyalty lies in a select sample of options.



**Figure 21: In your opinion today, in order of importance, how much does loyalty count to the following?**

When taking into consideration the responses to the final option ‘principles of fairness, equity, justice and honesty’, again the before mentioned split in results can be observed. Many people naturally feel that fairness, justice ethics etc. are important and whilst this may be a bit skewed because some respondents at least will just put down what they expect is the ‘correct’ answer, it is still clear that to some this is important. This may again indicate that Slovenian football has issues with ethical fit between club teams and players. On the other side a worrying percentage, almost 1/3 (32%), indicated that it was of little importance. This demonstrates again the split between the ethical and unethical elements of Slovenian football. The ethical would well see widespread corruption around them as a major concern and feel there is little they can do about it, whilst the unethical elements do not care and possibly engage in it. Family again seems to be the strongest response rate with regards to the importance of loyalty, thus again indicating the importance of the role of family in decision making in Slovenia and the importance of incorporating family members in anti-corruption training and education. Surprisingly, however, 1/3 (33%) of respondents did not find family loyalty as particularly important. Does this therefore mean club loyalty is more important, or perhaps loyalty to money? Further research is needed to determine this.

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## [Protected Reporting System and protection of whistleblowers]

Different laws are regulating match fixing and illegal gambling in Slovenia. 212. article of Criminal Code prohibits organizing pyramid money schemes and cooperation in betting activities, which are not explicitly defined as legal through publication of permits and concessions<sup>1</sup>. Important part of legislature is defined in Law on gambling, where sports betting is defined as 'classical' gambling activity.<sup>2</sup>

Control over gambling activities in Slovenia is conducted by Department for control over gambling activities, as a part of Ministry of Finance. Its task is to check and analyze data for issuing concession agreements or licenses, controls and analyses implementation of the Law on gambling, issues recommendations for relevant proceedings at relevant authorities etc.

Law on sports defines general principles in sport in 3. Article and states: "3.3. Safeguarding and strengthening of moral and ethical values and avoiding dishonest achievements of results (doping, match-fixing)".<sup>3</sup>

Furthermore, the Slovenian Football Association has adopted the Disciplinary Rulebook regarding disciplinary offenses committed by players and officials. Article 19.1. and 24.1. states that Players or Officials shall be penalized for the following disciplinary offenses: »any conduct that may affect the integrity of a match or a competition under the auspices of the Slovenian Football Association, the Intermunicipal Football Association, UEFA, FIFA, such as, for example, conduct related to match fixing, bribery or co-operation in bribery, participation in sports betting, etc.« The penalties imposed for disciplinary offenses related to match fixing are not specifically mentioned for such offences, but only the possible penalties imposed for disciplinary offenses in general are listed in the Disciplinary Rulebook implemented by the Slovenian Football Association.<sup>4</sup>

What about existence of educational and prevention campaigns? Sport governing bodies, such as the Football Association of Slovenia and the Olympic Committee of Slovenia, strive to counter the scarcity of information and awareness to undertake prevention campaigns, education initiatives and training sessions in order to provide practical tools to recognize, resist and report match-fixing and other integrity threats. However, these programmes are still in their infancy, deprived of an overarching engagement of sports betting operators, gambling regulator, law enforcement and public authorities and civil society organizations, underpinned by an efficient collaboration and information sharing network to enable a strategic and coordinated response to match-fixing, decisive to counter a context

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<sup>1</sup> *Kazenski zakonik (KZ-1)*. Uradni list RS, št. 55/2008. Accessible at: <https://www.uradni-list.si/glasilo-uradni-list-rs/vsebina?urlurid=20082296>

<sup>2</sup> *Zakon o igrah na srečo (ZIS)*. Uradni list RS, št. 14/11. Accessible at: <http://pisrs.si/Pis.web/pregledPredpisa?id=ZAKO409>

<sup>3</sup> *Zakon o športu (ZŠpo-1)*. Uradni list RS, št. 29/17 in 21/18. Accessible at:

<http://www.pisrs.si/Pis.web/pregledPredpisa?id=ZAKO6853>

<sup>4</sup> Accessible at: [http://www.nzs.si/Doc/Arhiv/Predpisi%20NZS/5%20-%20Disciplinski%20pravilnik%20NZS\\_V3.5\\_20062017.pdf](http://www.nzs.si/Doc/Arhiv/Predpisi%20NZS/5%20-%20Disciplinski%20pravilnik%20NZS_V3.5_20062017.pdf)

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of impunity where loopholes to criminal opportunities are nurtured in the absence of a national and international co-operation against manipulation of sports competitions between concerned stakeholders.

In 2016, Olympic Committee of Slovenia introduced a whistleblowing reporting system called “Žvižgavka”, that allows reporting of illegal and unethical practices in sports available to all athletes, including football players. Preliminary results of data collection in clubs in First Slovenian Football League imply that football players in general are not aware of existence of such mechanism. This may show additional need for further development of model for raising awareness about Žvižgavka, its function and effectiveness.

Another whistle-blowing reporting system that works in the same way as “Žvižgavka” is developed by Football Association of Slovenia, and as the named already suggests, it is particularly intended to offer a channel to expose corruption and match-fixing issues in football.

We have already discussed reporting system in our quantitative research. In comparison to it, qualitative research reveals complementary and additional horizon specifically on whistle-blowing reporting system. Generally, the entire data collected with interviews shows that the awareness on existence of match-fixing varies significantly among stakeholders, ranging from those completely denying existence of match-fixing in Slovenia to those, who are aware of its existence and dangers it poses to football. From our quantitative investigation athletes i.e., football players are clear with the fact that match-fixing is a big danger in sporting world.

Secondly, there is a lack of basic understanding of the role of whistle-blowers and the need for their protection in combatting match-fixing. Yet, among the interviewees, there is lack of understanding of what comprehensive systems of protection of whistleblowers mean. There is an evident existence of a belief among respondents that protection of whistleblowers starts and ends at the availability of a protected reporting mechanism, while it has established that comprehensive system of protection, which exceeds the sole whistleblowing line, is needed to protect whistleblowers and act on their complaints, otherwise potential future whistleblowers will be reluctant to come forward (Whitaker et al. 2014). Additionally, from the questionnaires, we have seen that athletes, to combat match-fixing, rely on effective in protected reporting system to combat match-fixing, while most surprising finding suggests that football players are not even aware of existence of any kind of whistleblowing line at their disposal.

A comprehensive protection of whistleblowers in sports should involve multiple stakeholders, while **ensuring a whistleblower an accessible and secure communication channels, having a dedicated, autonomous authorities**, charged with receiving and resolving the complaints or tips taking into consideration different governance models of sports governing bodies and making sure that authorities are independent of political components of organisation (Schenk 2016) and equipped with knowledge, mandate and resources needed to perform their functions. Additionally, **education and training on**

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**comprehensive protection of whistleblowers** should not be limited to high-level officials but to all officials with decision-making powers throughout organisations, while also including football players, coaching staff, parents etc, and thus raising awareness and reducing stigma of whistleblowing. Furthermore, building on previously identified ‘code of silence’ within football, some have proposed to take **measured response and softer penalties** against teams, clubs or other institutions that speak up or come forward in good faith, thus further encouraging whistleblowing (Whitaker et al. 2014).

Finally, discussion among relevant stakeholders reveals a huge division between normative framework related to prevention of match-fixing, awareness of relevant stakeholders, training being conducted relating to aforementioned issues and number of different stakeholders involved in prevention of match-fixing, where civil society is more or less unrepresented. Stakeholders outside of the football often see football as sport with the highest risk of match-fixing and that more should be done to tackle the problem. Majority of interviewees believe that the key factor towards match-fixing issues is in raising awareness about it.

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# [Conclusions]

There are a number of surprising revelations brought forth by this research, perhaps the most startling of which seems to be the apparent issues with ethics in Slovenian football. In general there seems to be two potential major issues in Slovenian football, 1) there are a group of athletes which do not see ethics and morals as necessary in their lives, and as such this creates potential issues with risk of match-fixing and general corruption, and 2) there seems to be a number of issues originating from the club side in relation to ethical and corruption problems. One solution to these issues would clearly be ethical training and moral education. This is needed during childhood and early training for athletes. Such training will help to ensure that when athletes eventually become professional, they will act in a more ethical manner thus reducing the chances of corruption in Slovenian football. These education programs need to show the benefits of good decision making and ethical actions. There are numerous examples of the benefits of good ethics; there are also a number of programs in existence aimed at training children and young athletes in ethics etc. that could be implemented to help in this regard. Such education programs should be a requirement of training in any sports, particularly in football, which seems to have a major shortage of ethics. From the results it seems as a group of respondents care little about ethics or morals and this is therefore impacting their decision making. Furthermore, it is necessary to educate all stakeholders in sports with ethics and morals, not just those directly related to the sporting club e.g. manager, coaches, doctors etc., but also those in the close circle of athletes. In particular this needs to include parents. Parents are a major source of help, decision making and advice to athletes in Slovenian football and so a parent that does not care about morals or that has no ethics, will pass these ideals (or lack thereof) on to their children. As such, parents also need to be shown the benefits of good ethical decisions, use case study examples, show examples when bad decision making has resulted in terrible results, demonstrate the effects of becoming involved in organised crime for the child of these parents. It is necessary to ensure that the selection and hiring practices of Slovenian football clubs emphasise the importance of good ethics and decision making potential in their recruits; managerial and training staff. Given this, human resource policies and practices should be updated to include ethics clauses and interviews should specifically provide scenario questions related to the practice and examples of ethical decision making in potential employees and recruits.

More than this, this research demonstrates that there are a number of issues of internalisation of problems, a so called code of silence, within Slovenian football. The result of which seems to be any issues are handled in private within the clubs. This can create major risks in relation to corruption and actually seems to be having an effect on player satisfaction, which in turn will have a major effect on performance and productivity of athletes, and the attainment of results. As such, it is necessary that such policies of internalisation within the clubs are re-examined and more transparency is created. Moreover, there appears to be a group of athletes with major concerns about unreported and

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unpunished corruption occurring around them. On the other hand, worrying fact is that many relevant individuals in sport do not know that reporting system in Slovenia even exists.

Furthermore, this report underpins the notion that a comprehensive protection of whistleblowers in sports should involve multiple stakeholders, while ensuring an accessible and secure communication channels for whistleblowers, having a dedicated, autonomous authorities dealing with protection of whistleblowers, providing education and training on comprehensive protection of whistleblowers, and explore the idea of introducing measured response and softer penalties for teams speaking up in good faith and thus encouraging further reports. Additionally, continual evaluation of existing whistleblowing mechanisms and further analysis of emerging risks for match-fixing, corruption or other unethical and/or illegal actions need to be conducted to ensure that systems in place have an actual added value to prevention of whistleblowing and further identify possibilities for their improvements.

Additionally, to help ensure the protection of athletes and to help promote cultural elements relating to the denouncing of corruption and match-fixing, more careers avenues need to be created for athletes. The dual career project, ensuring athletes proceed through higher education (in any form) is one good option to help ensure the reduction of corruption. The new opportunities opened up by greater career options will ensure that athletes that have ethical dilemmas about actions of their team mates or clubs will be comfortable in speaking up and encouraging change in the culture around them. This is important because it seems that, from this research, there are a number of athletes that have a strong ethical compass, but their own fears about job security, their perceptions about the lack of job opportunities in Slovenia, and internal ethical problems within the clubs they play for are creating serious satisfaction problems with their clubs and potentially causing some athletes to turn to corruption to protect their positions. This apparent lack of ethics-fit between the club and players needs to be addressed. This can be done through the before mentioned ethical training programs and or human resource practices.

Furthermore, from the club perspective the issues that seem to exist in relation to player contracts and club policies can best be addressed through the formation of national standards for contracts, policies and good practice principles. More than this, they need to be enforced; otherwise they are just words on paper. This will help to ensure that the organisational culture present in Slovenian football clubs will be a positive one, which supports the good decision making of athletes and employees. This, consequently, will ensure greater satisfaction in the workplace, which will again ensure improved results and may, therefore, improve the international performance of Slovenian club football, which will in turn have significant reputational and financial benefits.

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# [Summary of Findings]

- Lack of knowledge about corruption in sport and consequences/rules
- Lack of education could be a problem in Slovenian football
- Education needs to include family members
- Clubs maybe engaging in unethical behaviour
- Club recruitment and selection practices need to emphasise ethics and morals for new employees
- A group of individuals engaging in unethical behaviour
- Widespread match-fixing issues
- Internalisation and code of silence in Slovenian football
- The need for raising awareness and building capacity on issue of comprehensive protection of whistleblowers (ie. Protected reporting systems).

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## [Summary of Recommendations]

- Create new ethical and moral training programs during youth and early career
- Ensure that athletes are educated in positive decision making
- Improve the strengthening integrity within sporting clubs and schools through education and specialised training
- Support dual career programs and ensure education of athletes
- Ensure club policies and human resource practices focus on the promotion of ethics (hiring and performance systems)
- Create a series of national standards and rules relating to player contracts and club policies (these can also be in the form of guidelines), and ensure they are enforced
- Create set of measures aiming for greater transparency and good governance within sporting clubs and sports bodies
- Create education programs targeting parents and families of athletes
- Continually (re)evaluate existing whistleblowing mechanisms and analyse existing risks for match-fixing, corruption or other unethical and/or illegal actions
- Raise awareness and build capacity of stakeholders on issue of comprehensive protection of whistleblowers

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