NIL, Stakeholders, and Image Transfer: An Empirical Study of Mid-Major Student-Athletes

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This research adopts a sequential method, based on a funnel-based focus group designed to explore a set of research questions related to the impact of the Name, Image, and Likeness (NIL) legislation and policy changes directed toward student-athletes participating in Mid-Major contests sanctioned by the NCAA. The impact of the June 21st, 2021, ruling by the U.S. Supreme Court, that led to the newfound ability of NCAA student-athletes to access sponsorship income and produce/service endorsements, is qualitatively examined from the perspective of these student-athletes. The sequential method identifies opportunities for improved NIL efforts and articulates a lack of understanding of NIL.

Keywords: name, image, likeness, sponsorship, endorsement, NCAA student-athlete

INTRODUCTION

Name, Image, and Likeness (NIL) equate to the three controlled components that an individual National Collegiate Athletic Association (NCAA) athlete can leverage to attract sponsorship of themselves. From a brand perspective, the components of NIL combine to establish that individual athlete's personal brand, which in turn provides a potential value to sponsors, which can lead to financial benefits or in-kind resources for the athlete and marketing value for the sponsor (Lee & Koo, 2015). In turn, sponsorships are activated through several activities on different channels, including television, streaming, radio, outdoor billboards, print advertisements, product endorsement on point-of-purchase materials, fantasy websites, other web settings, personal appearances, and social media visibility (O'Reilly & LaFrance Horning, 2013).

Until recently, NCAA student-athletes were unable to leverage their NIL due to long-standing rules by the NCAA prohibiting players from professionalizing by accepting payments from external entities (NCAA, 2021). This limitation was based on the longstanding principle of amateurism, which guided much

of the history of the NCAA. However, following an interim policy by the NCAA that deferred NIL to state legislation, new state laws (notably in California) forced the NCAA to abandon its restriction on the revenue-earning capacity of student-athletes. Much of this followed the June 21st, 2021, U.S. Supreme Court ruling against the NCAA in the NCAA v. Alston case, where Justice Brett Kavanaugh noted, "Nowhere else in America can businesses get away with agreeing not to pay their workers a fair market rate on the theory that their product is defined by not paying their workers a fair market rate. And under ordinary principles of antitrust law, it is not evident why college sports should be any different. The NCAA is not above the law." (NCAA v Alston, 2021). From a student-athlete perspective, this change was long-awaited by many (Burton et al., 2021).

In response to this ruling, the NCAA changed its policy on NIL noting publicly "The NCAA is committed to allowing name, image, and likeness opportunities for student-athletes consistent with the college athlete model." (NCAA, 2021). This rule revision meant a new population of individuals, specifically NCAA student-athletes, could leverage their NIL for personal financial benefit and without any threat of sanction. Thus, for the first time, NCAA student-athletes could access sponsorship income by endorsing products and services for new or existing brands. Student-athletes are also allowed to engage third-party agencies to act on their behalf in the procurement, negotiation, and execution of NIL deals (Sekulovic, 2022). This study explores this topic area from the perspective of a recruited sample of student-athletes and their experiences with NIL during the first year of NIL access.

The NCAA is vast with a reported 176,000 student-athletes competing across three Divisions. There are 350 Division 1 schools, 310 in Division 2, and 438 in Division 3. The Power Five (Big 10, Pac 12, Atlantic Coast Conference, Southeastern Conference and Big 12) are the five conferences with the most revenue strength (Foster et al., 2021) and media reach (Huml et al., 2018). In the early days of NIL, many student-athletes in the Power Five were reportedly signing NIL deals (Sekulovic, 2022). In some cases, top Division 1 football recruits were reportedly earning more than $1 million each per year (Kaufman, 2022). Although this level received the most media attention and spectator discussions about NIL, these elite NIL recipients represented less than 10% of the student-athletes in the NCAA. This research endeavors to understand NIL from the student-athlete perspective at the next level down of the conference from a revenue strength, and media strength perspective, which is what is often referred to as the Mid Major level of the NCAA, which includes more than 20 conferences and 200 schools, a level where much less is written in the public press and where the revenue strength is much lower (Foster et al., 2021). To accomplish the study's purpose, three research questions were addressed via a qualitative research study.

1. How do Mid-Major student-athletes view the change of policy?
2. What type of NIL opportunities are Mid-Major student-athletes pursuing or not pursuing?
3. Do student-athletes understand the range of implications (e.g., taxes, contracts, etc.) associated with NIL opportunities?

In response to these three research questions, the study employs a sequential method study, based on an adaptation of the focus group method called the Sequential-Funnel-Based Focus Group (Abeza et al, 2022). This research studies the student-athlete perceptions of the use of NIL through the lens of Mid-Major student-athletes.

For the purposes of this research, Mid-Major is operationalized as (i) a university for which athletics are important, (ii) if they field a football team, it competes in the Football Championship Subdivision (FCS), and (iii) unlike a Power Five school, they rarely sell out home games and rely on university resources to function. The term Mid-Major is used in reference to the University rather than the characteristics of the athlete. The rationale for focusing on Mid-Major student-athletes is that the respondents in these environments will typically have a more challenging time finding NIL resources due to their lower profile and smaller followings as compared to Power Five programs. By obtaining a firsthand account of these student-athletes' perceptions of NIL at Mid-Major institutions, a different view is expected when compared to those from Power Five schools. Limited research on the impacts of NIL legislation exists at the Mid-Major level, as most of the existing work involves subjects who are highly visible athletes frequently seen on national or regional television (Kunkel et al., 2021).

NAME, IMAGE, AND LIKENESS

Before 2021, in adhering to the amateurism principle, the NCAA restricted direct compensation to student-athletes beyond tuition, room, board, cost of living expenses, academic services, clothing, and athletic support, despite the fact NCAA revenues were growing comparable to those of major North American professional sports leagues (Kahn, 2007; Zullo, 2021). The NCAA viewed its constituent student-athletes as amateurs (albeit ones receiving scholarships, coaching, sports science, academic tutoring, and other benefits), although the setting of college athletics with its television deals, ticket sales, licensing arrangements, sponsorships, and large crowds make it, at the Power Five level, comparable to a professional setting (Kunkel et al., 2021). The Mid Major level is viewed as being similar to minor professional sport (Foster et al., 2021) such as minor league baseball (with its Class A, AA and AAA system).

Some scholars believe that the NCAA (on behalf of its member institutions) has long manipulated amateurism to its benefit (Custis et al., 2019). The 2021 Supreme Court ruling allows NCAA schools to include related educational expenses (up to $5,980) in scholarship offerings (known informally as the Alston Decision; but it also allowed, with a 2015 vote, schools to provide a non-fixed amount known as the Cost of Attendance Decision which was approved for related academic expenses). This incremental revenue along with the ability to use their NIL to generate income externally to the university has changed the fiscal landscape of college sports. As noted, the opportunity for student-athletes to use their NIL to generate revenue has only been allowed by the NCAA since July 1st, 2021, and since the NCAA passed final authority on to the individual states and schools, much uncertainty remains about NIL in practice. The NCAA released further guidance surrounding what specific elements qualify as a NIL opportunity, including the following (Questions and answers on name, image, and likeness, 2021):

- Compensation for third-party endorsements related to athletics, without school or conference involvement.
- Compensation for other student-athlete opportunities, such as social media affiliations, new businesses, and personal appearances/autographs, without institutional involvement or the use of trademarks/logos.

These elements provide guidelines for student-athletes to use their brand to generate revenue, which the NCAA previously outlawed under the amateurism principle. Unlike in the Power Five, where student-athlete NIL deals are reported on in the mainstream media, in the Mid-Majors, only a handful of athletes are reportedly generating notable NIL deals, with little media coverage or fanfare thus far and those noted were limited to athletes with exceptional athletic performances or very high social media following (Sekulovic, 2022).

A Brief History of NIL

Prior to July 1st, 2021, the NCAA philosophy was amateurism. At the onset of the NCAA participants competed against other schools in a form that is like a club or intramural team as seen on campus today. The first known athletic competition between schools was a regatta race between Harvard and Yale in 1843, which was sponsored by Elkins Railroad (Smith, 1999). In this race, as reported by Smith (1999), Yale's coxswain (i.e., the guide directing the rowers) was not a Yale student. Interestingly, there was both a sponsor and an ineligible athlete in the original NCAA competition. In the nearly two centuries, the NCAA has added sports, increased its formalization, launched Title XI, and grown into a sophisticated professional bureaucracy attracting a global fanbase with a billion-dollar revenue base driven by tournament attendance, media rights fees, sponsorships, advertising on numerous broadcasting platforms, food and beverage sales, and NCAA-themed merchandise, among others.

Alumni and successful businesses with ties to postsecondary schools have a long history of supporting NCAA schools. An article in the December 1929 edition of the Dartmouth Alumni Magazine stated that loyal alumni and local businesspeople granted bounties to athletes for no consideration other than athletic ability through scholarships, slush funds, or secure campus jobs (Dartmouth Alumni Magazine, 1929). These individuals or organizations, often described as boosters, have long supported favorite collegiate sports teams with the intent of recruiting the best athletes to compete against other schools. In the same

year, the Carnegie Foundation published a report claiming that major universities were enticing student-athletes with comfortable jobs that allowed them to pay for their schooling and compete (Savage, 1929). This letter led to many responses from universities, including from the Board in Control of Intercollegiate Athletics, challenging the Carnegie report. This dialogue would foreshadow the battle that would follow over the next 90+ years between the NCAA, student-athletes, and universities themselves.

As investments by boosters increased (often illegally proffered or disguised as summer employment), in 1948, the NCAA created the Sanity Code to set boundaries for what schools could offer athletes (Smith, 1987). In 1951, this code was replaced with an enforcement procedure and the creation of the Committee on Infractions, an NCAA entity capable of penalizing member schools for rules infractions. The NCAA grew significantly from the 1950s to the 2020s, with TV revenue for just the Men's basketball tournament, growing from $16 million in 1982 to $771 million in 2020 (National Collegiate Athletic Association and Subsidiaries, 2020). The revenue generated from broadcast deals is the lifeblood of the NCAA with TV revenue counting for approximately 85 percent of the NCAA's annual revenue (Schoettle, 2016).

This effort by the NCAA did nothing to diminish the belief bigger schools, investing increasing amounts into football stadiums, basketball arenas and practice facilities, were influencing the recruitment process by creatively enticing desirable revenue-generating athletes. In fact, by 1956, the University of Michigan had expanded its football stadium to a capacity of 101,001. Other schools around the NCAA would also exceed 100,000 including Penn State, Ohio State, Texas A&M, Tennessee, LSU, Alabama and Texas.

Other incidents contributed to the progression toward the NIL legislation. In 1981, the University of Georgia and the University of Oklahoma filed suit against the NCAA leading to a 1984 Supreme court ruling that individual institutions held the proper authority to sell their own television rights (Mawson & Bowler, 1989). In 1991, Kent Waldrep, who was paralyzed in 1974 playing football for TCU against Alabama, filed for workers compensation but lost his case in the Texas Court of Appeals because receiving financial aid was not considered income, thus he was not considered an employee of TCU (Rhodes, 2019). This result established NCAA student-athletes could not receive medical coverage for injuries sustained while playing college sports.

In 2014, in the Supreme Court case of NCAA v. O'Bannon, Ed O'Bannon, a former college basketball player at UCLA, filed a brief on behalf of NCAA basketball and football players arguing they should receive compensation for the NCAA using their NIL (Steele, 2015). This case was driven largely due to the use of player-identifiable images in EA Sports NCAA-themed video games. The Supreme Court ruled that schools must pay for the full costs of attendance, including discretionary living expenses, and $5000 can be held in trust for when the student-athlete graduates (O'Bannon v. National Collegiate Athletic Association, 2015).

Following the Supreme Court Case of NCAA v. Alston (2021), where the ruling favored Alston (representing a group of D1 student-athletes collectively referred to as Alston), the NCAA created an interim policy allowing student-athletes to generate personal financial benefits from their NIL (NCAA.org, 2021) leading to the passing of numerous state laws that allowed student-athletes, as of July 2021, to endorse products and services, and make appearances. Today, student-athletes at Power Five schools receive most of the deals and media attention, largely due to football and men's basketball (Huml et al., 2018). However, NIL could provide options for smaller school athletes capable of creating viral content to generate interest and potentially cash in on their NIL on a national level as preliminary research suggest that NIL value extends beyond an athlete's performance ability (Kunkel et al., 2021).

Through social media, student-athletes can leverage their physical attractiveness in matching their appeal with targeted brands as part of their NIL (Kahle & Homer, 1985). In the long term, some journalists believe sponsorships will follow the professional model where all facets of the competitor population are targeted. At the NCAA level, this would be student-athletes in every sport, their athletic department, and the governing body (Dees et al., 2021). Some published research suggests social media has been an early driver of NIL activity, including for female student-athletes (Lee & Eastin, 2020), suggesting a potential opportunity for NIL to help with gender equity. Examples of prominent female student-athletes with large followers include Olivia Dunne (1.8 million followers on Instagram), Hanna and Haley Cavinder (400,000+ Instagram followers), and Paige Bueckers (one million Instagram followers).

METHOD

This study seeks to develop a better understanding of the recent change in American collegiate sports, now that student-athletes can leverage their NIL. With NIL being less than a year old when the study started, there is limited understanding of how college student-athletes are reacting or responding to the topic. In situations like this, a qualitative study approach is recommended (Khan, 2014). The sequential-funnel-based focus group design was used to gather knowledge from NCAA student-athletes on NIL. The focus group design is a proven method to gain the viewpoints and opinions of a given population (Abeza et al, 2022). Notably, the sequential-funnel-based focus group design avoids issues of other focus group methods such as members taking part in focus groups for prizes and reduces the influence of dominant participants.

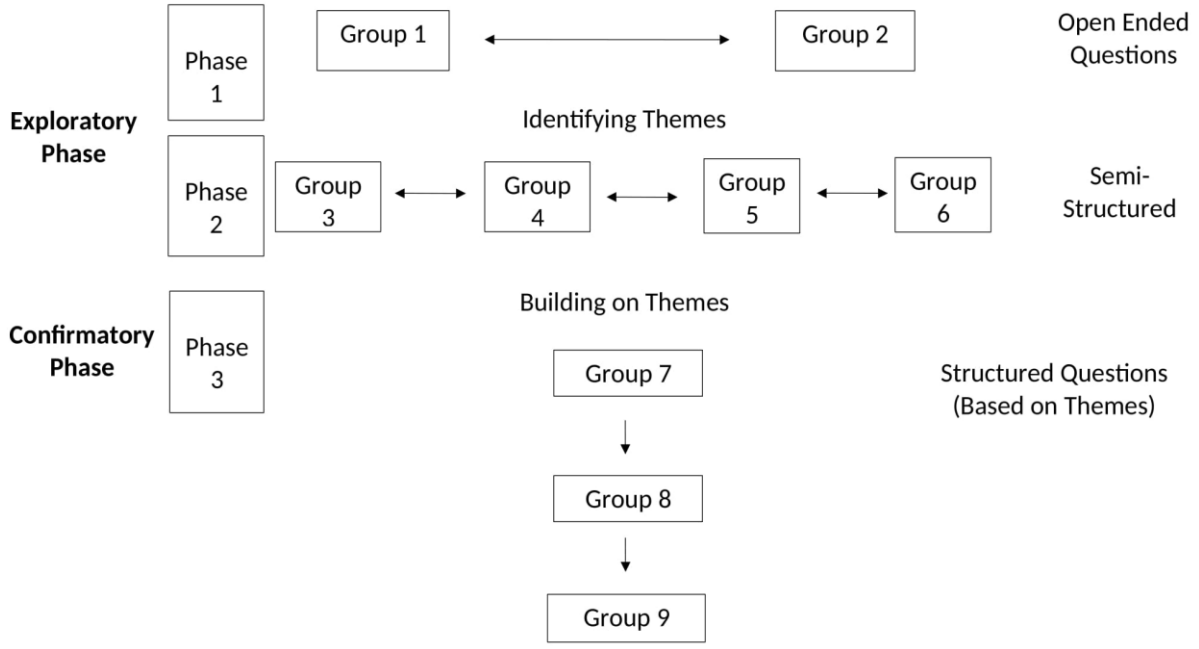
It also, due to its repetitive design, accounts for many of the challenges inherent to the traditional focus group method and allows for the specification, refinement, verification, and identification of themes (Abeza et al, 2022). Due to the limited knowledge on NIL at the time of research it was evident the sequential-funnel-based focus group would allow for more flexibility and would serve as the proper vessel to learn more about NIL from the perspectives of student-athletes. Before conducting the focus groups, institutional review board approval was obtained, which included the list of possible questions and script of the focus group ahead of time.

The research questions developed for the study aim to understand NIL from the perspective of a NCAA Division 1 Mid-Major student-athlete. The sequential-funnel-based focus group method is applied to identify, specify, refine, and verify the themes of NIL (both positive and negative) from the student-athlete's perspective (Abeza et al, 2022). This method is useful for the collection of experiences and knowledge (Kitzinger, 1995), since NIL is new with little known about the topic, suggesting focus groups are an appropriate method here (Stewart & Shamdasani, 2015). To validate and enhance the findings of the funnel-based focus groups, a depth interview with a Mid-Major athletic director was completed, with those findings reported.

Research Design

Per the sequential-funnel-based focus group design, questions are developed and/or refined at each phase for the focus groups, with the questions in the later phases based on information collected in the previous phases (Abeza et al, 2022). The questions are developed or refined to focus on the population of student-athletes. Participants were recruited with the support of invitations to all student-athletes sent by the athletic department. A small incentive was offered. Student-athletes from all D1 sports were invited to improve generalizability. Phases 1 and 2 were from a Mid-Major school located in the Northeast of the United States. Phase 3 includes a Northeastern Mid-Major, and two Mid-Major schools located in the Southeast. To participate in a focus group, the student-athlete had to be playing a varsity sport at an NCAA Mid-Major University. One athletic director from the America East Conference (AEC) was interviewed separately and is considered an expert interviewee. Figure 1 outlines the method and Table 1 provides the schedule of the focus groups.

FIGURE 1
FUNNEL BASED FOCUS GROUP DESIGN



Adapted from Abeza et al., 2022.

TABLE 1
PROFILING THE THREE PHASES

Phase	Focus Group	# of Participants	Time
1	1	6	March 28th
1	2	3	March 29th
2	3	4	April 6th
2	4	5	April 8th
2	5	6	April 13th
2	6	2	April 26th
3	7	4	April 28th
3	8	5	May 9th
3	9	3	May 11th

In following the process depicted in Figure 1 and Table 1, a total of 11 sequential-funnel-based focus groups were conducted in a three-phase design over a 6-week period (Figure 1). Two focus groups were in Phase 1, which was an exploratory discussion using open-ended questions. Per the design of Abeza et al. (2022), the Phase 1 goal is to facilitate free discussion to generate questions for Phase 2 and 3. Phase 2 followed using questions that were structured around the Phase 1 results. Phase 3 concluded with confirmatory focus groups that were held sequentially using questions that were structured on the results from previous phases. Focus groups were held in phase three until nothing new was learned, meaning saturation had been reached.

The focus group sessions were conducted during the spring semester of 2022. They lasted approximately 60 minutes. Each focus group session started with an overview of purpose with an explanation of guidelines, followed by introductions. The sessions were recorded and later transcribed. The

questions were presented by the facilitator and discussed amongst the group. The facilitator provided clarification where needed.

Participants

Participants in the focus groups were varsity athletes at Mid-Major Universities. A total of 38 athletes (six women, 32 men) from the following sports baseball, basketball, soccer, swimming, and diving. The students were both graduate and undergraduate students from three universities in the United States. The age of the group ranged from 18 to 24 years old. The athletes were invited to take part in the study through a campus email or direct requests where they received a $10 gift card for attending the focus group.

The total number of participants was not predetermined. Saturation of data was the deciding factor as to when to move on to the next phase. Themes emerged after the first two focus groups to allow for the study to move to Phase 2. In Phase 2, following the sequential-funnel-based method, semi-structured questions (i.e., the facilitator has a set group of questions that are used as a guide, but deviation or further exploration of topics is allowed) developed from phase 1 results. Following focus group number 6, saturation had been met and additional Phase 2 focus groups were not required (Sandelowski, 2008). Phase 3 used structured questions to confirm the themes determined in previous Phases. Phase 3 reached saturation after group 11 and all our themes were confirmed.

A script of questions for each phase was developed and approved by the IRB before the focus groups took place. Table 2 shows a list of examples of the types of questions that were asked during each phase. Phase 1 questions were open ended, phase 2 questions were semi structed, and phase 3 questions were statements that represented themes uncovered in previous focus groups.

TABLE 2
EXAMPLES OF QUESTIONS ASKED DURING EACH PHASE

Phase	Example of Question
Phase 1	Do you support student athletes having the opportunity to be compensated for commercial use of their name image and likeness?
Phase 1	Have you sought out any name, image or likeness deals? Or do you know somebody who has?
Phase 2	How would you go about getting an NIL Deal?
Phase 2	What role does social media play in your understanding of NIL or your ability to get an NIL agreement?
Phase 3	All college athletes support NIL
Phase 3	Athletes get their most information about NIL from social media

Depth Interview

As a final step in the sequential method approach taken, a depth interview with the athletic director for a Mid-Major university was completed on November 21st, 2022. Over a 40-minute time frame, the interviewee was asked to validate, clarify and add content to the findings of the focus groups. A semi-structured approach was taken.

RESULTS

Two focus groups with Mid-Major student-athletes were implemented in Phase 1 consisting of open-ended questions that allowed for open discussion. In general, although only a few of these Mid-Major student-athletes had a NIL deal, they were positive about the change allowing NIL for college athletes. For instance, one commented: “you should be able to make money off your name and you should be able to like put yourself out there.” Some concerns about the Mid-Major potential were also common in the

discussions, with one noting that, "it creates a lot of discrepancies between bigger [Power Five] schools and smaller [Mid-Major] schools and you do get paid a good chunk of money through the scholarship," including commentary that NIL meant that the best athletes were now drawn even more to Power Five schools. Another emerging theme in Phase 1 was related to the unknown risks associated with signing a NIL deal, with few of the student-athletes aware of the long-term legal or marketing implications of what they had signed. The four other topic areas identified in Phase 1 are presented in Table 3.

TABLE 3
TOPIC AREAS FOR NIL FOR MID-MAJOR STUDENT-ATHLETES IDENTIFIED DURING PHASE 1

Topic Areas	Examples of Corresponding Quotes
NIL Knowledge coming from Public Sources	"I saw it on social media, on Instagram"
	"No guidance, because it was on myself that's why I kind of had to learn to myself to guide me in that process."
NIL Deals are Rarely Cash	"I feel mostly not like a monetary value it's usually like a piece of clothing, or something for them to wear just to expand companies more."
High Anticipation did not become Reality	"Remember, at the beginning of the year [Fall 2021], before we came to campus, there was this big speculation about Barstool athletes…I remember our freshman group chat kind of freaked [us] out about it, wow we shouldn't have signed that."
NIL helps Recruiting	"They are playing FCS instead of FBS because of NIL."
	"[If I was offered] five full rides… and one has a NIL deal with it, I am going to take that one."

The other important themes from Phase 1, noted in Table 3, suggest that NIL for Mid-Major athletes, in its early stages, is challenging, as these student-athletes are getting model rewards (if any), and have limited knowledge of NIL and how it works. Further, expectations about the impacts of NIL have not been met and, in fact, some athletes who may have played at a Mid-Major school have been drawn to Power Five schools due to NIL opportunities.

Phase 2

Phase 1 of the focus groups produced the following six themes: (i) NIL is supported by student-athletes but NIL marketing is an unknown activity for most, (ii) student-athletes want more guidance on NIL and how to leverage their newfound rights, (iii) most student-athletes are unaware of their own NIL value, (iv) student-athletes are against pay for play, (v) NIL could be used as a recruitment tool, and (vi) many Mid-Major student-athletes get their NIL information from social media which may distort their understanding of their NIL rights, effective NIL marketing or NIL realities.

Building on the findings from Phase 1, four focus groups were undertaken in Phase 2 until saturation was reached. All respondents were again supportive of NIL in general. The Phase 2 focus groups consisted of guiding questions to build on the themes determined in Phase 1, including:

1. Who or what entity has given you the most guidance on NIL?
2. What do you think the NIL landscape will look like in 2032,10 years from now?
3. What factors do you think have the biggest impact on the value of a NIL deal from one athlete to the next?

4. If you were approached to sign in an NIL deal with a local business you know, would you feel comfortable signing a deal based on your current knowledge?

Interestingly, for the first question, Mid-Major athletes noted that guidance came from "watching other athletes [on social media", such as "…Paige Bueckers…I know about her deal with StockX through social media". On the second question, the prevailing view was that Power Five student-athletes in major sports will be the focus of NIL in 10 years. For the third question, a list of factors was generated across the four focus groups, with the school selected, on-field performance, sport played, popularity, character, time allocated to pursue NIL deals, social media following, compliance, and teammates. For the final question, the consensus was that, yes, the athlete would sign if they trusted the owner of the business, but that they would do so without full knowledge of what they would be signing.

A few new themes emerged in Phase 2. First, the idea that NIL can work for the sponsor, as one noted "I know I have never even heard of a lot of companies that have [NIL] partnerships with until I see my friends promote like Celsius for example. It makes me see it and I'm like, I got to go buy Celsius." Table 4 describes a few of the others found in Phase 2.

TABLE 4
ADDITIONAL THEMES: MID-MAJOR STUDENT-ATHLETES AND NIL

Theme/Sub Theme	Description
Type of Deals Available Product Based Clothing Based Sports Camps	The discussion revealed three main types of NIL deal opportunities. Product based are those deals focused on the use of a product (e.g., workout powder). Clothing based are those deals where an athlete receives a piece of clothing from a brand to wear and promote. Lastly, sports camps were mainly appearance-based deals.
Deal's Athletes Want to Do Brand Association Local/Small Business	Student-athletes were motivated to do a NIL deal if they could associate themselves with the brand or if was a local/small business around the school or community they are originally from.
Top Athletes Get the Majority of Deals	Student-athletes shared their perception that only the top athletes get the majority of deals.
Unaware of NIL Worth	Student-athletes interviewed reported that they did not know their own NIL worth.

The Phase 2 focus groups included considerable discussions related to concerns that the Mid-Major student athletes have with NIL. The concerns include increased pressure beyond athlete and academic performance to acquire NIL sponsors, gender equity, a furthering of the gap between the Power Five and Mid-Majors, more emphasis on the market-driven sports, as well as overall 'insecurity' with how NIL works.

Phase 3

In building and confirming the findings from Phase 2, Phase 3 involved three focus groups before saturation was reached. In Phase 3, at the start of each of the focus groups, a set of themes was presented, where they voted individually if the theme was relevant to them or not. In some cases, agreement was not found. In other cases, discussion occurred after the vote to explain the reason why they voted. The same process was repeated with each focus group to review the themes identified in Phases 1 and 2.

All participants agree that NIL is a good thing for student-athletes, and everyone reported a positive outlook for NIL in the future. All expressed expectations that they will get product and clothing deals in the future. Even for Mid-Major student-athletes in lower-profile sports and average results, they commented that opportunities would come their way through such things as working at summer sport-related camps. When it came to where they learned about NIL, all agreed that their compliance offices (12/12) were a source, followed by teammates (11/12), and social media (12/12). Family (0/12) was not a source and the news, only for a majority but not all (9/12). One participant noted that, for them, "social media is the biggest one out of these things so far."

The drivers of NIL deals were confirmed in Phase 3, with some additional insights provided. For example, "…going to a bigger school, gets you an NIL deal" (school choice) and "if you're funny, you're going to make more money than [an average athlete]." Athletes believe character has an impact (8/10) but others took the alternate view that character would not impact NIL deals, stating, "they did not really care, I guess, submit is your name and what college you went to, and all that stuff and it was pretty easy and no character-based questions."

The idea that student-athletes, Mid-Major athletes, do not know their own NIL value was confirmed (12/12). One Mid-Major participant captured this well, stating that "I don't think some stud from [A Power Five School] knows how much [they] can actually make." Similarly, on-field performance (12/12) as a driver of NIL deals was confirmed, as was popularity (12/12), school attended (12/12), and sport played (11/12).

On the two themes from Phase 2 on preferred deals, those with association with a brand (12/12) were confirmed, whereas the preference for deals with local businesses from the student-athletes hometown was not (5/12). Similarly, the notion that NIL drives recruitment was confirmed (12/12), but the idea that student-athletes purchase products because their teammates endorse them was not (4/12). Finally, on the topic of long-term NIL concerns, the Separation of Schools brand value (8/12), Separation of Sports (11/12) were confirmed while three were dropped (Pressure, Title IX, and Insecurity).

A few contrasting findings from Phase 3 included that, at the Mid-Major level, players had to find the NIL deals. One participant shared "I don't think we have a person here at the school where they kind of set you up with all that. We have to kind of do it ourselves."

Depth Interview

At the end of Phase 3, an in-depth interview was conducted with a Mid-Major Athletic Director (AD) to further confirm the findings. The AD agreed with the results, particularly on the idea of brand congruence. In this regard, they noted that: "except for the superstars who are moving on to the next level [professional or Olympic Games], I think it's still a bit of a cash grab and these kids are not being all that picky." When asked to expand on this point, the AD further explained that at the mid major level, money is more important than brand congruence for the student-athlete. The AD also reported observing the impact that NIL has at the recruitment level, noting that "families are always going to look for the best financial option [for their student athlete] when considering where to play."

DISCUSSION

The intent of the research was to explore the positives and negatives of NIL from the Mid-Major student-athlete perspective during the first year of allowable NIL rights. The sequential-funnel-based focus group sequential method chosen allowed the researchers to explore the topic, understand the topic in greater detail, and confirm athletes' experiences and beliefs regarding NIL among Mid-Major student-athletes.

Currently, there is a gap in the literature on NCAA athletes after NCAA changed its ruling to allow athletes to create NIL deals after July 1st, 2021.

Summary of Findings

A set of themes emerged from this research regarding the views of Mid-Major student-athletes on NIL. Table 5 summarizes the resulting 12 themes that emerged from the study with a quote from the Mid-Major student-athletes to illustrate the different reality in each context where applicable.

TABLE 5
SUMMARY OF THEMES WITH SUPPORTING RESULTS OR QUOTES

Theme	Mid-Major D1 Athletes
Favorability	Unanimous support of NIL.
Sources of Knowledge	Reliance on non-formal sources, as well as compliance officers, including social media, teammates, and other athletes.
Type of Deals	Product, Clothing or Summer Camps
Deal Preference	Brand is important. Moreso than a company from their hometown.
Brand Congruence	Open to brands who approach them or where opportunities are.
Institutional Support	"I remember seeing NIL forms."
Driver of value for NIL	School, Sport, Performance, Popularity, Character
Athlete Uncertain of Worth	"I don't know how to put a dollar value to it."
Reach to Students	"If I had the promo code [with] 10% off, yeah my classmates would buy products"
NIL for Recruitment	"If you are a high-level student-athlete you are going to go to the school with more money."
Concerns (Between School Levels)	"The power five school where there is a fan base and there are more people willing to give you a car to go to a certain school and whatnot."
Concern (Sports)	"You can't expect to compete with football."

These themes were agreed to and supported throughout the analysis, including that student-athletes strongly favor NIL, that school of choice and sport played both impact NIL, and that NIL will not help recruitment for Mid-Major schools, unlike for Power Five schools where it will facilitate recruitment. Another important finding with the learning that Mid-Major student-athletes are uncertain of their NIL value and worth. Many of the themes from Table 5 were later supported by an in-depth interview with a Mid-Major AD. Quotes from this interview are summarized in Table 5.

Sources of knowledge were identified as an area of concern with compliance, social media, and teammates being the major sources currently. The reliance on non-formal sources (e.g., social media teammates) is a concern and the theme of institutional support for Mid-Major athletes. Types of deals is an important topic for Mid-Major student athletes which showed that product, clothing, and summer camp deals were more likely than cash deals (common in the Power Five). The Mid-Major student-athletes expressed their preference for deals with a brand association over local hometown sponsors. In terms of brand congruence, Mid-Major student-athletes were more open to any NIL partnership, likely due to scarcity or experience with low-return NIL deals. Finally, early phase results suggested potential benefits for a sponsor of a student-athlete with their teammates, classmates, residence friends, fraternity/sorority brothers/sisters, etc. held and outlines potential sponsorship outcomes and support the image transfer framework suggested (Figure 1).

TABLE 6
IN-DEPTH INTERVIEW

Theme	Depth Interview Quote
Sources of Knowledge	"This was so new, we felt like we were building an airplane as it was flying from a resource perspective" "When a deal is the value of $86, how much resources do you want to allocate to that? You'll end up spending more in the allocation of resources than what they might earn."
Deal Preference	"I'm not sure that they(student-athletes) have the sophistication from a business perspective to understand which deals they should be doing."
Brand Congruence	"I'm not sure that the industry has matured to the point where you're going to be able to match brand image to a particular athlete. I think at the lower level where the deals are in the hundreds of dollars, I think the students are just trying to pick up the money."
Driver of value for NIL	"In some respects, I believe at the mid-major level your Q-rating is going to matter a lot more, and the ability to be savvy and use social media, rather than performance"
Athlete Uncertain of Worth	"Not many students were focused on NIL as a determinant factor on whether they are going to attend a certain school or if they are going to persist at a certain school."
NIL for Recruitment	"Families are always going to look for the best financial option when considering where to play."

Conceptual Developments

This research is one of the first published examples of the sequential funnel-based focus group since the method was published (Abeza et al, 2022). Indeed, the results of the focus group, supported by the depth interview, provide evidence of the ability of a sequential, set-wise method, such as the funnel-based focus-group, to overcome the known challenges of the traditional focus group. Specifically, the stepwise approach allowed for continually focused questions and responses from focus group participants, as learning from the previous rounds was applied.

Practical Implications

Several implications for practitioners resulted from this work. First, the findings point to the fact that NIL has led to many challenges for student-athletes at the Mid-Major level where NIL deals are lower in value, and where the Mid-Major student-athletes perceive their institutions to have been passive in their support, and that the information flow from their athletic departments have been limited or optional. The deals being struck by Mid-Major student-athletes are, in most cases, amounting to products given by companies or clothing, both were valued at less than $50. The highest compensation of an athlete interviewed was $2,000. When signing deals the brand of the company matters, and the location of the company has a slight impact. Athletes believe that their NIL deals can have an impact on non-student athletes on campus. Some believe they have a greater impact on local areas, where they are from or in proximity to their campus location. This gives an opportunity for local companies to expand their brand on campuses or with the athlete's hometown at a low cost. Further, athletic departments, student services, and development offices should review this option. The NCAA may wish to consider stronger communications to Mid-Major student-athletes related to how NIL works.

A common finding for Mid-Major student-athletes is noting their NIL opportunities are limited to product, clothing, and summer camps. The summer camp work option is one that is potentially lucrative

for the Mid-Major athlete as they are sought for these positions within the fast-growing $15 billion youth sport industry (Gregory, 2017). Practically, Mid-Major student-athletes or someone who advises such athletes, may wish to consider options related to lucrative summer sport camp work. The only exception, as results show, would be for an athlete with exceptional performance in a high-profile sport, or who has a vast social media following.

The result of the research provides direction for NCAA Mid-Major athletic departments to provide more guidance to athletes on NIL. Mid-Major athletes are primarily receiving NIL information through social media, followed by their compliance department; the support from the school is believed to be passive and NIL meetings were optional. Athletes, regardless of school conference, are receiving information from fellow athletes. The reduced involvement from the school's athletic department could result in a lack of education to student-athletes, thus resulting in a missed opportunity for brand awareness to leverage their NIL. If resources are tight, which is typical in most of these situations, linking improved NIL support and information sharing to recruitment can help optimize these efforts.

As expected, the differences in specific sports were also emphasized in the results. NIL opportunities in market-driven sports (football, basketball) outpace the less followed sports such as track and swimming. The drivers of NIL deals are multifaceted, the range of drivers include performance of the athletes, the school they attend, the sport, the athlete's popularity, and character. This is not a surprise as social media is the main connection for fan interaction and popularity can be judged by followers. Athletes talked about stats, the school involved, and sport played as influencing a player's popularity due to fan awareness or interest. The character of an athlete can drive deals if an athlete goes viral on social media. Although prior research would suggest a driver of sponsorship activations is the company's ability to link themselves to the image of an athlete (Cornwell et al., 2001; Walliser, 2003), this was not a primary driver of why a NIL deal is established for a student-athlete. In fact, certain athletes believed that the brand's reputation and purpose did not matter to them.

Future Research and Limitations

Due to the short amount of time between the NCAA's NIL policy being changed and the focus groups beginning, there were limitations in anticipating what issues would emerge during the study and how NIL would evolve in practice. Thus, ongoing focus groups with similar and different segments, including gender-based and race-based groups, of student-athletes is recommended. This could include specific research related to the specific ways in which the NCAA and athletic departments (and even academic departments such as sport management programs) share information with student-athletes in response to the concerns shared by the Mid-Major student-athletes.

This study focused particularly on the perspective of student-athletes, and thus limited the perspective of other stakeholders involved in NIL such as businesses/brands, marketing agencies, athlete agents, development departments at universities, and others. Therefore, research exploring NIL for each of these stakeholder perspectives would be valued and needed.

For athletic directors at Mid-Major schools, the results suggest athletes are getting the most amount of information from social media which could provide misleading information, and student-athletes feel intuitions are passive, and the relationship is limited and optional. Further research is recommended to better understand the student-athlete and institution information transfer regarding NIL. Athletic directors can also leverage their understanding that NIL deals hold a significant impact on recruiting and student-athlete retention. If NCAA schools can show a history of athletes getting NIL deals, they can attract better talent to their teams. Similarly, further research is recommended to better understand the correlation between NIL deals at schools and the quality of their recruiting class. This will be most evident when certain student-athletes, using the NCAA's new transfer portal, decide to transfer to a different school, not for the academic benefits but for an increase in NIL revenues.

This research held understandable limitations since most student-athletes were drawn from the same school, and while a variety of athletes were studied, 27 were from the same sports team. The athletes interviewed have experienced NIL for one year and their opinion towards NIL may change quickly. This is both a limitation and a call for future research to employ focus groups at different Mid-Majors or Power

Five schools throughout America. Additional focus groups could be conducted to understand NIL impacts vis a vis Title IX, illegal recruiting (i.e., "Pay to Play" or "Pay to Stay" [Burton, 2022]), how individual-athlete sports (i.e., golf, gymnastics, cross country) perform vs. team sports and how they compare in terms of NIL money. Finally, student-athlete attractiveness and their ability to match-up (Kahle & Homer, 1985) with logical brands may be found to influence an athlete's successful leveraging of their newfound NIL rights.

CONCLUSION

From a lack of published evidence on the topic of NIL, this research set out to better understand the topic and provide insights for the NCAA (where a new president, Charlie Baker, started March 1, 2023), athletic departments, sports management scholars, sponsoring brands, and sport organizations (i.e., NIL agencies like INFLCR or Opendorse) to better understand NIL at the Mid-Major level. The results of this research form an initial review of Mid-Major student-athlete responses on how the NCAA's reaction to NIL legislation has affected student-athletes and how athletes, school administrators, and brands might address the NCAA's new landscape in the coming years.

In conclusion, the research suggests a myriad of future research opportunities to study athletic departments, conferences, and NCAA to learn whether they grasp the management implications of state laws forcing changed behavior in collegiate sport marketing and athlete sponsorship. The finding, particularly at the Mid-Major level, that students are very much unaware of the realities, consequences, and opportunities of NIL is significant. The lack of education is not from a lack of care from the athletic program but more a lack of resource. So, with many student-athletes not getting appropriate education about how to market themselves (or manage their entrepreneurial selves), future research could reveal ways in which foundational marketing practices can create greater efficiencies and enhanced athlete brand management.

To be certain, though, the paying of NCAA student-athletes is a fluid concept that, while often disguised or modified, has existed since the early 1900s. Notably, that means NIL is an advancement for endorsements and sponsorship, yet with student-athletes and athletic departments currently ill-prepared to manage NIL rights and privileges, the risk is high for all stakeholders. It is almost certain various entities (student-athletes, athletic departments, universities, consumer brands and services) will encounter unplanned difficulties that could include failure to graduate, tax evasion, contractual failure to perform, lawsuits, a failure to remain in compliance with Title IX and growing spectator apathy for intercollegiate athletics.

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