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## Procrastination-A Way To Create Stress

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**Abstract:** The consequences of procrastination are numerous. It maintains the focus on tension. Procrastination has detrimental repercussions on the banking sector as well, such as time waste and decreased employee and bank productivity. Procrastination affects a lot of commercial banks' operations, which is bad because it might cause their valued clients to lose faith in them. The present study aims to understand and study the factors affecting the procrastination and also to provide the suitable suggestions to mitigate the procrastination.

**Key words:** Procrastination, Stress, Banking Sector.

### I. Introduction:

One prevalent self-regulation failing that is associated with unfavourable results is procrastination. The voluntary and needless postponement of critical and planned tasks, even when one is aware that doing so will have negative effects on oneself and others, is commonly referred to as procrastination. However, procrastination's negative effects extend beyond its effects on productivity.

Over the past 20 years, research has shown that procrastination can also have a variety of detrimental effects on one's health and well-being, particularly if it develops into a persistent behavioural pattern. Procrastination, for instance, is linked to increased stress, a lower use of adaptive coping mechanisms, unhealthy behaviours, poor sleep, a lower self-rated level of health, and a higher prevalence of physical ailments and symptoms.

The act of needlessly delaying choices or actions is known as procrastination. One example of procrastination is when someone plans to do an assignment sooner but, for whatever reason, puts it off until just before the deadline. About 20% of adults and 50% of college students are persistently affected by this widespread occurrence.

Stress, or mental strain brought on by either internal or external forces, is one of the main problems that procrastination is linked to. Given that procrastination may lead to stress and that stress can lead to procrastination, this correlation indicates that many procrastinators experience stress.

Therefore, it's critical to comprehend how and why procrastination and stress related to it are related if you want to lessen both. The essay that follows will assist you with this by outlining the connection between stress and procrastination and demonstrating effective strategies for resolving these problems.

## 2. Literature Review:

**Metin et al. (2018)** examined the relationships between procrastination, work engagement, performance, and job creating and perceptions of authenticity at work. 380 Dutch office workers' self-reports were examined using a structural equation model. The findings highlighted how crucial it is for work environments and employees to interact well in order to foster engagement. Organizations may increase the likelihood that workers will respond favorably to organizational goals and lower the likelihood that they will participate in workplace procrastination by increasing employees' work engagement.

**Hailikari et al. (2021)** found that procrastinating is generally thought to be detrimental to students' scholastic performance and general well-being. The study sought to integrate many theories of procrastination and examined the relationship between procrastination and students' academic self-efficacy, psychological flexibility, and time and effort management abilities, all of which have been examined independently in earlier research. 135 students who enrolled in a voluntary time management and wellbeing course in the fall of 2019 provided the data. The results showed that procrastination and students' ability to manage their time and effort had the strongest correlation among the traits studied.

**Abdul Rahman (2009)** discussed the problems of construction project delays caused by financial factors. It pinpoints the underlying reasons of financial project delays and carefully considers appropriate mitigating measures. The literature identified four primary factors: limited financial resources, poor cash flow management, financial market instability, and late payments. Preliminary interviews, questionnaire surveys, and in-depth structured interviews were used to gather primary data. 110 answers in all were received from lenders, consultants, contractors, and clients. The findings showed that the biggest cause of project delays is inadequate cash flow management, which is followed by late payments, a lack of funding, and unstable financial markets.

**Uppal (2010)** found that public sector banks receive the most complaints, and that these complaints are steadily rising, which has a negative impact on customer satisfaction and performance. Deposits, credit cards, and home loans are the subjects of complaints and all bank operations. To please the customer, these problems must be addressed. Every bank ought to set up a customer service department to address consumer grievances. Foreign banks and the private sector are leading the way in ensuring client satisfaction. Furthermore, public sector banks in India continue to fail to take the initiative to address consumer grievances.

### 3. Procrastination and Stress:

Stress can result from procrastination. For instance, delaying the beginning of a task can make someone anxious about the likelihood that they won't complete it in time for the deadline. Procrastination can be brought on by stress. For instance, if stress prevents someone from concentrating on their task, they may procrastinate by engaging in activities that don't demand focus, like social media surfing.

Sometimes people only notice this correlation in one direction, such as when they procrastinate because they are stressed, but stress doesn't make them procrastinate. In other situations, people encounter this correlation in both directions, which can result in a self-reinforcing cycle of stress and procrastination, whereby procrastination makes one feel stressed, which in turn makes one feel even more stressed, and so on.

This cycle may never cease, or it may come to an end when the procrastinator is finally motivated to finish their task due to the pressure of an impending deadline. Even Nevertheless, if the procrastinator experiences stress over a new task, for instance, the stress-procrastination loop may recommence later.

Lastly, depending on the circumstances, including the person, time, and reason for the stress, the impact of stress on procrastination can differ. Notably, this implies that while stress frequently causes procrastination, it can also have the reverse impact in certain situations, particularly when fear about possible negative outcomes acts as an incentive to take prompt action.

### 4. Negative Effect of Procrastination and Stress:

Apart from stress, procrastination is linked to a number of other problems, including poorer academic achievement, worse financial standing, more problems in interpersonal relationships, decreased wellbeing, less sleep, and worse mental and physical health.

A lot of these problems, like mental and physical health difficulties, can also be brought on by stress, thus they are at least somewhat related to the elevated stress that procrastination can produce. When procrastination leads to stress, for instance, people may be more prone to physical health issues, including becoming ill.

### 5. Objectives of the study:

1. To identify the various reasons for the procrastination in the public sector banks.
2. To provide the suitable suggestions to mitigate the procrastination.

### 6. Research Methodology:

This research has been carried to understand the concept of procrastination and also find out the various factors affecting for the procrastination. This study has been based on the secondary data, where the data has been collected from the published sources and some sort of data was gathered through by the observations.

## 7. Procrastination in Banking Sector:

In the tertiary industrial sector of banking, registered users can access sufficient services related to financial loans and financial transactions. Banks' primary goal is to draw in and collect deposits from potential clients by paying service fees for a range of banking services associated with financial transactions, investing the money to lend in the form of different kinds of loans, and collecting periodic interest on top of the principal amount lent in order to turn a profit.

By giving their customers greater service, banks may see an increase in earnings. The banking system as a whole has seen several changes in recent years as a result of the integration of information, communication, and computation technologies into different banking operations. These shifts have been made worse by ongoing technological improvements and consumer expectations for additional services. Banks were under pressure to take into account a variety of related financial services and portfolios in addition to their main banking activities because of the competitive nature of the sector. This entails growing the insurance industry both separately and collectively. Over the previous few years, banks' performance has fluctuated widely. To avoid such circumstances, organizations should focus their efforts on evaluating and managing organization growth activities. A banking system is made up of many branches that have networked together, and customers who have registered with one branch can use any branch to receive services offered there. Every customer has the choice to request and utilize a certain service both online and in person at the bank location. Because bank branches are networked, customers can utilize any service provided by any bank location. Customers can use the internet and cellular technology to obtain financial services through electronic banking and mobile banking models. A bank still need some workers, including technical staff and necessary employees, even though internet banking reduces the amount of interaction that employees have with customers. Increasing productivity is the primary strategy to lower service costs.

## 8. Types of Procrastination:

**1.Indecisive:** Indecisive procrastinators just can't make up their mind. With so many options accessible, many struggle to choose the best one for them. They therefore delay making a decision until much later.

**2.Avoidant:** Procrastinators that are avoidant avoid the task at all costs since they are unable to handle it. To profit from dread, they put off finishing duties until the very last minute.

**3.Arousal:** In the hopes of finishing the tasks, arousal procrastinators put them off until the very last minute. They offer arguments like why you should start studying for a test three months in advance when you can finish it a week beforehand.

## 9. Findings and Recommendations:

Particular causes of procrastination in public sector banks were found to include peer cohesion, job clarity, work pressure, and equitable management. The employees and the customers have the different psychology relating the banking sector, that psychology depicts the perception of the procrastination.

The procrastinating tendencies of public sector bank workers present a bigger obstacle for their clients. Public sector banks may think about putting specific plans or initiatives into place to help their clients get past this obstacle.

Customers and staff alike believe that procrastination is common in the banking industry. Therefore, the banks ought to consider this input carefully and endeavour to deal with the root causes of procrastination. Based on the outcome of this research the management of banks needs to take the corrective measures to control the procrastination. Procrastination in the financial system has a negative impact on the banks' reputation and client loyalty. Thus, the management of the bank should make sure that a certain task is finished within the allotted time. Additionally, in the financial system, procrastination can lower staff morale and increase absenteeism. It is necessary to avoid this circumstance.

Among bank personnel, procrastination is very common when it comes to tasks like cash receipt, locker issuing, and passbook updates. Customer loyalty and satisfaction are suffering as a result. Any real attempt in this direction can contribute to banks becoming more efficient.

The elements that lead to procrastination should be given more consideration by banks. These consist of fair management, job clarity, and work pressure. Banks can raise staff productivity and motivation by tackling these problems.

The banks must establish a suitable process for informing their clients of the deadlines for the different services they provide. Employee procrastination would be reduced, unwarranted delays would be avoided, and customer happiness would increase.

**10. Conclusion:** The employees in the banking stress are not free from the stress, where they have to perform the various type of jobs with respect to the banking operations. The banking operations are subject to the occupational stress. Hence, it is very essential to take the precautionary measures to avoid the stress at the very initial stage itself.

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