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# Predictive relationship between Procrastination, Work stress and Mental Wellbeing among Bank Employees of Gujranwala

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Abstract— The mental health problems among bank employees are very crucial throughout the world. In particular, the bank employees of Pakistan experience substantial mental health issues. As bank employees encounter high work demands that cause procrastination, that leads to work stress as well as mental health issues among bank employees. Therefore the current study aims to investigate the predictive relationship between Procrastination, Work Stress, and Mental Well-being among Bank Employees. The present study was a cross-section research design followed the convenient sampling technique to select a sample size of 350 bank employees. The Measures GWS (Gideon, Bruin & Nicola, 2005) PAWS, (Metin, Taris, and Peeters, 2015), and WEMWB Scale (2006) were used in the current study. The data obtained from questionnaires were analyzed by the use of the SPSS 21 version. The output of the present research revealed the positive correlation between procrastination and work stress. In contrast, mental well-being found to be negatively associated with procrastination and work stress. The results of the multiple regression analysis revealed that the Soldiering and Cyber-slacking were found to be the negative predictors of mental well-being among bank employees. No significant mean difference has been found in demographic variables except soldiering in age. The study would help the management employees, other supportive representatives, and psychologists to understand that how procrastination and work stress influence the mental well-being of bank employees as well as to provide direction for devising management plans.

Keywords— General Work Stress, Procrastination, Mental Well-Being, Bank Employees

### I. INTRODUCTION

Research on procrastination has turned out to be progressively well-known, accompanied by the most recent couple of decades (Ferrari, 2010). Ferrari (2010) portrayed procrastination as an "intentionally delay of actions and personally unhealthy financial behaviors". Procrastination has been considered a prevailing issue in different fields of life, for example, in academic, work, and daily activities (Ferrari, 2010; Klingsieck, 2013: Clemente et al., 2016). In particular, procrastination in the working environment is very prevalent, but unfortunately, has gotten remarkably less consideration (DeArmond, Matthews, and Bunk, 2013).

In spite of the fact that procrastination at work is widespread, specifically, among bank employees; unfortunately no extensive work has been carried out on the issue (Nguyen, Steel, and Ferrari, 2013). According to recent data, the bank employees experience more procrastination because of expanded challenge, high working demands, least job

resources, developing client requests, prompts client administrations, time issues, and job clashes (Beheshtifar, Hoseinifar, Moghadam, 2011). The hectic working environment and job demands lead to procrastinating behavior among bank employers.

According to substantial reports, on average, bank employees spend one and half hours to three hours on other home or internet oriented activities at the workplace (Paulsen, 2015). D'Abate and Vortex (2007) evaluated yearly time limit due to which individual surf \$8875 hours (home and recreation-related) at work as per representative. Notwithstanding the rare accessible research in work settings, recommended that procrastination is associated with negative results, for example, accepting a lower compensation, encountering shorter enchantment of business, tending to be underemployed (Nguyen, Steel, and Ferrari, 2013), having lower self-viability (Steel, 2007), and announcing larger amounts of fatigue (Wan, Downey, and Stough, 2014).

For several years, bank employees have been experiencing gigantic changes in the nature and level of work demand at the bank (Bakker & Bal, 2010). Therefore, procrastination at bank employers reported being higher as compared to another profession.

This is trusted that procrastination at work decrease job performance. As a result, bank employees experience workrelated stress (Sirois, 2014). Procrastination provokes an individual to postpone work, which later on elicits workrelated stress. Procrastination reflects self-impeding conduct, which prompts sit idle, poor execution, and expanded stress (Chu and Choi, 2005). Consistent work stress has been found consistent with mental health problems. Carolan, Harris, & Cavanagh, (2017) suggested that work stress adversely affect the mental well-being of the workers, and only through intervention mental well-being among employers can be promoted. Recent empirical data suggested that the work demand and lack of resources lead to mental health issues among workers (Chu and Choi, 2005). Furthermore, workfamily conflict due to excessive work found to be the core reason for mental health issues among employers. Therefore the current study intends to investigate the role of procrastination in influencing the work stress and mental well-being of the bank employers.

# II. RELATED WORK

Literature is enriched with the evidence-based study that suggests the association between all three construct i.e., procrastination, work stress, and mental wellbeing as Hoseinfer and Moghadm (2019)accompanied phenomenological and revealed that procrastination is the main source of work-related stress in the job environment. In another research that was directed to examine the correlation of procrastination and work performance. Outcomes of research pointed out that employers procrastinate less to report the least work stress compared to those who commit more procrastination (Metin, Peetres, & Taris, 2018: Maulik, 2017).

The research was also directed by Shokeen (2018) to understand the impact of procrastination on stress and academic achievement. 100 B. ED students were selected as participants for collecting data. It was described that procrastination has an influence on stress and academic achievement. In another study, Özer, O'Callaghan, Bokszczanin, Ederer, & Essau (2014) discovered the association between stress and procrastination. The data was collected from 116 students. The findings depicted that procrastination forecast the level of stress in participants and are directly related to stress.

Beheshtifar, Moghadam, and Hossenifar (2014) worked to investigate the correlation in procrastination and job stress.

In this study, 245 participants were selected for data collection. A direct link was detected in procrastination and job stress. Van den Bosch et al. (2016) directed research to check the link between procrastination and stress among teachers. It was concluded from the study that correlation exists between procrastination and stress. It was concluded that high stress was detected in people who are more inclined towards procrastination and low in those who are less tend to procrastinate their tasks.

Mohsin and Ayub (2014) worked on research to investigate the significant bond among job satisfaction, job-related stress, and procrastination. The analysis of this study revealed that negative procrastination makes a negative bond with job satisfaction. It was concluded that when teachers do not procrastinate scored high on the delay of gratification, such teachers were more satisfied and felt less stress.

According to recent empirical data, work stress found to be positively correlated with mental health problems among general practitioners (Henson, 2014). Another study has been carried out by Rajgopal (2010) concluded that work stress is the most significant predictor of a lack of mental wellbeing among employees and businessmen. Beheshiftra, Abdullah (2017) conducted research to explore the connection between procrastination and mental fitness between procrastination and mental health in regard to sex and growth among adolescents and children. The result of the study revealed that a significant mean difference is present among males and females. Also, there was a significant mean difference between adolescents and children in procrastination.

A substantial body of researches suggested the demographical variation that plays a significant role in developing procrastination, work stress, and mental wellbeing.

# **Demographics**

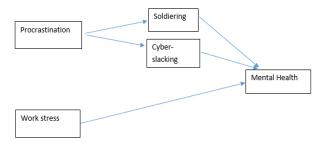
**Age.** According to literature, the middle ages people procrastinate at work due to soldiering reason, while youngster procrastinates due to cyber-slacking (Mohsin, &Ayub, 2014). The work stress found to be higher among all age people than youngster was. The mental well-being reported to be somehow equal among all age groups (Wang, Sperling, & Haspel, 2015).

**Designation.** The bank teller, inertial auditor, marketing representative, and bank manager report least work stress and mental health issues as compared to front desk dealers, clerk, and other junior staff members (Rajgopal, 2010: Nguyen, Steel, & Ferrari, 2013).

# Rational

Procrastination is every working field prevalent and leads to high work stress among employers. The procrastination among bank employees due to the tough working hour and working demands found to be at the peak. The massive body of researches suggested that the bank employers report a high level of work stress compared to other occupation that further leads to mental health issues. The mental wellbeing among bank employees has been decreasing day by day in the rapidly growing banking field. The literature provides substantial data regarding mental health issues among bank employers. The procrastination among bank employees have been studied in diverse countries on a large scale, but significant gaps have been found in Pakistani culture. No substantial work has been observed in Pakistani literature concerning procrastination, work stress, and mental being among bank employers. The nature of the role and responsibility of bank employees in Pakistani cultural context is diverse than western countries. Therefore, the present research was directed to explore how procrastination, work stress, and mental wellbeing are interlinked among the bank employees of Gujranwala.

#### **Conceptual Framework**



Figure, 1. Proposed model of procrastination, work stress and mental wellbeing

According to the above model, procrastination comprised of two categories, soldiering and cyber-slacking. Both soldiering and cyberslacking leads to work-stress and consequently adversely affect the mental wellbeing of the bank employers.

# Significance of the study

The present study contributes to the existing literature for the following reason.

- Firstly, the study will help the employees to understand how procrastination enhances work stress and how it affects their mental well-being.
- It will help to understand the relationship between procrastination, work stress, and mental well-being.
- It will help the employees to develop the awareness to reduce the level of procrastination.
- It will help the employees to manage their work well so as to manage a component of procrastination.

 The results of this study will help to fulfill the gaps in previous researches. It can also provide a base for future studies.

It is hypothesized that

- 1. Procrastination and work stress would be the negative predictors of mental wellbeing.
- There will be a positive relationship between procrastination and work-stress.
- 3. Mental well-being will be negatively correlated with procrastination and work-stress.
- 4. There will be a significant Gender difference in procrastination, work stress, and mental well-being among bank employers.
- 5. There will be a significant demographical (age, marital status, and designation) difference in procrastination, work stress, and mental well-being among bank employers.

#### Research question

The research questions in this study were:

- Are procrastination and work stress are the negative predictors of mental wellbeing
- Is there a significant relationship between procrastination, work stress, and mental well-being among bank employees?
- Are work stress and mental well-being dependent on procrastination?

#### Aim

The aim of the present study is to examine the connection between procrastination, work stress, and mental well-being among bank employees.

#### **Objectives**

The objectives of the present study were

- To identify the negative predictors of mental wellbeing.
- To investigate the difference in demographic variables (i.e., gender, age, residential status, socio-economic status, family system, marital status, and education) with procrastination, work stress and mental well-being among bank employees.

# III. METHODOLOGY

The quantitative research was carried out in the present study to explore the relationship between procrastination, work stress, and mental well-being. Quantitative research design represents the findings related to the variable in the form of a number and statistics, which is consider most feasible and reliable statistical interpretation (McHugh, 2012).

#### Research design

Cross Section Survey research design was used to collect relevant information from the sample. Cross-section research assists in comparing a different group of the population at a single point of time (Kugelman, & Hathway, 2011).

#### **Sampling Procedure**

Convenient random sampling was used for bank employees. Convenient sampling is a kind of non-probability sampling technique, in which the participant who is available or easy to approach would be selected in the study (McHugh, 2012).

# Population and Sample Size of the study

All bank employees, including employer of higher rank and lower rank, has been selected in the study. Bank employers of Gujranwala (N=110) have been included in the sample size of the study.

Table 2.1 Frequency and percentages of the participants (N=110).

Variables	Male	Female	Total
	F (%)	F (%)	F (%)
Gender	58 (52.7%)	52 (47.3%)	110 (100%)
Age			
20-40	33(30.0%)	29(24.6%)	62(56.4%)
41-60	25(22.7%)	23(20.9%)	48(43.6%)
Designation			
Manager	26(23.6%)	20 (18.2%)	46 (41.8%)
Teller officer	15 (13.6%)	17 (15.5%)	32 (29.1%)
Sales officer	17 (15.5%)	15 (13.6%)	32 (29.1%)

Table 2.1 indicates that the sample distributed on the basis of age, gender, education, experience, marital status, and designation. In gender, 52.7% belongs to the male category, and 47.3% belong to the female category. In age, 56.4% lie in the category of 20-40, and 43.6% lies in the category of 41-60 years of age group. In education, 45.5% were graduated, and 54.5% were post-graduated. In experience, 40.0% were having one year or less than one year, while 60.0% were having more than one year of work experience. In marital status, 59.1% were married; on the other hand, 40.9% were unmarried. In designation, 41.8% were managers, 29.1% were teller officers, and 29.1% were sales officers.

#### **Research Instrument**

The following measures have been used in the current study.

**Procrastination at Work Scale (PAWS).** The questionnaire for procrastination was used to examine the procrastination among employees of the bank (Metin, Taris, and Peeters, 2015). It consists of a total of 12 questions. The participants will answer with the help of 7 Likert scales. In this scale, 0 represents to never, one refer to rarely, and 6 represents to always.

**General Work Stress Scale.** GWS (Gideon, Bruin & Nicola, 2005) was used to assess the stress level among bank employees. It is 5 Likert scale to which the respondents will

response. In this scale, 1 indicates never, and five indicates always. It consists of 9 questions.

Warwick–Edinburgh Mental Well-being Scale. WEMWBS, established by NHS Health Scotland (2006), was used to assess the mental well-being of employees of the bank. It consists of 14 questions. It is 5 Likert scale to which participants respond. In this scale, 1 indicates none of the time, and 5 indicates all of the time.

### **Operational definitions**

**Employee.** The employee is an individual hired by the employer for a particular job and works under the service of someone else. (Susan, 2018: Stead, Shanahan, & Neufeld, 2010).

**Procrastination.** The intended deferral of an intentional and essential or [individually] vital action, although supposing possible deleterious three procrastinated, it could be: i) planned, ii) willingly overdue, iii) face perceive capably compulsive" (Klingsieck, 2013a). Procrastination at Work Scale (PAWS) was used to measure the construct.

**Work Stress.** Work stress refers to the individual subjective experience of work related to stress at work. The GWS was used to measure the subjective experience of work-related stress (Gideon, Bruin & Nicola, 2005).

Mental Well-being. Mental wellbeing states to the optimistic condition of mental and responsive strength; this shows that an individual is capable of working intellectually and enthusiastically in a way that is creative and satisfying (Murphy, 2016). Warwick-Edinburgh Mental Well-being Scale was used to measure the mental wellbeing of bank employers.

#### Procedure

The data was collected in the month of April 2018, and initially, six banks of Gujranwala were visited for data collection. The ethics have been followed while conducting the study. The participants were informed about the purpose of the study. Also, they were ensured about the confidentiality of their data. The participants were given a free choice to participate or withdraw from the study if they experience any kind of emotional, physical, or psychological violation. The data forms contained missing information were excluded from the study. The data were analyzed using the SPSS 21 version.

## IV. RESULTS AND DISCUSSION

The findings of the current study are listed below.

Table 2.1 The following table indicated the internal consistency of

all tilree scales								
Variables	Subscales	k	M	SD	A	Range	Skew	
						Actual	Potential	-"
PAW	Total	12	31.20	9.49	.85	13-53	12-84	.22
PAW	Soli	8	21.33	5.98	.79	9-35	8-49	.17
<i>\(\lambda\)</i>	CS	4	9.87	4.67	.82	4-22	4-28	.52
GWS \		9	25.54	5.01	.75	13-41	9-45	.04
MWB		14	46.40	7.15	.79	32-68	14-70	.44

*Note.*  $\alpha$  = Cranach's Alpha, k= no. of items,

PAW=Procrastination at work

Table 3.1 indicates that alpha reliability for procrastination at work is  $\alpha$ = .85, for solideiring is  $\alpha$ = .79, for cyber slacking is  $\alpha$ = .82, for general work stress is  $\alpha$ = .75, and for mental wellbeing is  $\alpha$ = .79.

Table 2.2 The following table indicated the inter-correlation for all

three scales									
Variables	Subscales	1	2	3	4	5	M	SD	
PAW		1	-				37.43	13.32	
	Soli	.77**	1	-			21.91	8.05	
PAW 🗸	CS	.68**	.55**	1	-		15.20	4.96	
GWS		.56**	.64**	.59**			24.63	9.87	
MWB		40**	44**	50**	- .54**	-	46.94	15.77	

\*\*Correlation is significant at the 0.01 level (2-tailed) Note. PAW=Procrastination at work

Table 3.2 indicates that there is significant positive correlation between general work stress, procrastination at work, solideiring and cyber slacking. There is significant negative correlation between general work stress and mental well-being. There is significant negative correlation between procrastination at work, solideiring, cyber slacking and mental well-being.

Multiple Regression Analysis

Table 2.3

1 4010 2.3							
IV	В	SE B	B	t	P<	r	sr
Model 1(R=.							
$564, R^2 = .298)$							
Solidering	-	.190	240	-2.46	.015	-	232
_	.469					.447	
Cyberslacking	-	.308	376	-3.87	.000	-	351
	1.19					.508	
Model 2 (R=							
$.59, R^2 = .351)$							
Solidering	-	.208	094	-8.90	.375	-	086
Č	.185					.447	
Cyberslacking	-	.322	263	-2.59	.011	-	245
	.835					.508	
Work-stress	-	.176	342	-2.94	.004	-	275
	.518					.541	

B unstardardised beta, SE B= Standardard Error Beta, B= Standard beta, r= zero order correlation, sr= semi-partial correlatin,

According to the above table soldiering is the true predictor of mental wellbeing (r= -.447, p<0.01). The cyber slacking also found being true predictor of mental wellbeing (r-.508, p<0.00). In model 2 the soldiering was not found be the predictor of mental wellbeing (r-.447, p<3.75), while cyber

slacking (r-.508, p<.011) and work stress (r-.541, p<.004) found to be the true predictors of mental wellbeing.

Table 2.4 Mean, Standard deviation, t and p-values of age (N=110)

		20-		41-					95% Cl		
		40(n=62)		60(n=	60(n=48)						
Varia	Subscale	M	SD	M	SD	t	P	L	UL	Coh	
bles	S							L		en	
PAW S	1	36. 70	11. 11	35. 95	10. 02	.3 67	1 6	3. 3	4.8 1	0.07	
	Solideiri ng	22. 19	9.1 2	21. 54	6.4 9	.4 19	0 1	2. 4	3.7 3	0.08	
PAW S	C-s	15. 81	5.0 3	14. 42	4.8 1	1. 46	3 5	- .4 9	3.2 7	0.28	
GWS		25. 55	10. 90	23. 44	8.3 1	1. 11	0 9	- 1. 6	5.8 6	0.21	
MW B		46. 37	16. 64	47. 67	14. 71	.4 2	2 7	7. 3	4.7 3	0.08	

*Note. PAW*=Procrastination at work, WST= Work Stress Scale, MWB= Mental Wellbeing, CS= Cyberslyking, Soli= Solidering

Table 3.4 indicates that solideiring is significantly high in age range of 20-40. There is no significant mean difference among age in procrastination, cyber slacking, general work stress, and mental well-being.

Table 2.5 Mean, Standard Deviation, Anova and p-values of designation (N=110)

	designation (N=110)									
		Manager		Teller	Teller officer		officer			
		(n=46)	)	(n=32)	(n=32)		(n=32)			
Variables	Subscale	M	SD	M	SD	M	SD	F	P	
	S									
PWS										
		36.4	10.3	33.4	10.3	39.3	10.7	2.	.0	
		1	3	0	2	1	9	5	8	
17	Solidie	22.6		19.0		23.7		3.	.0	
N	Bondie	3	8.09	6	8.18	2	7.30	1	4	
PAW <	CS	14.9	4.89	15.2	5.58	15.5	4.52	.1	.8	
		1	4.69	2	3.36	9	4.32	7	4	
GWS		24.8	10.5	23.3	11.0	25.5	7.38	.4	.6	
		7	9	4	7	6	7.50	2	5	
MWB		47.2	15.8	44.3	17.6	49.1	13.6	.7	.4	
		4	0	1	9	2		5	7	

*Note. PAW*=Procrastination at work, WST= Work Stress Scale, MWB= Mental Wellbeing, CS= Cyberslyking, Soli= Solidering

Table 3.8 indicates that soldiering is significantly high in sales officer. There is no significant mean difference among designation in general work stress, procrastination at work, cyberslacking, and mental well-being.

The present study was directed to discover the relationship between procrastination, work stress, and mental well-being among bank employees. All three scales were highly reliable. Alpha reliability for general work stress is  $\alpha$ = .75, which is good reliability. Alpha reliability for procrastination at work is  $\alpha$ = .85, which is good reliability. Alpha reliability for mental well-being is  $\alpha$ = .79, which is good reliability. The following portion of the research is related to the discussion of results and current findings in the light of literature.

The first objective of the present study was to investigate the predictors of mental wellbeing among bank employers. The results of the study suggested that procrastination and work stress are the negative predictors of mental wellbeing.

Another objective was to explore the relationship between procrastination, work stress, and mental well-being among bank employees. Results for the main objective exposed to a significant positive correlation between general work stress and procrastination. A significant negative correlation is detected between general work stress and mental well-being. A significant negative association is present between procrastination at work and mental well-being. These results are also supported by previous researches. Mohsin & Ayub (2014) revealed that as procrastination increases work sstress, which causes a decrease in job satisfaction (Henson, 2014).

Beheshiftra, Hoseinfer, and Moghadm (2019), also revealed that the basic cause of work-related stress in the job environment is procrastination. This result also have been supported by Metin, Peetres, &Taris, (2018) they concluded that employers who procrastinate their work more stressful. Shokeen (2018) also discovered that a significant positive correlation between procrastination and work stress. Murphy (2016) also concluded in his study that a significant correlation is present between procrastination and work stress. Beheshtifar, Moghadam, &Hossenifar (2014), revealed that there are procrastination and job stress are directly related to mental health issues. A number of studies illustrated procrastination and work stress are predictors of mental health issues (Van Wyk: 2004: Abdullah, 2017: Zarbova & Karabeliova, 2018: Clemente, et al., (2016: Shanahan, & Neufeld (2010).

Another objective of the study was to explore how demographics like age and designation contribute in association in procrastination, work stress, and mental wellbeing among bank employees.

There is no significant mean difference among age in procrastination, cyberslacking, general work stress, and mental well-being as P>0.05 except soldiering. According to literature, the middle ages people procrastinate at work due to soldiering reason, while youngster procrastinates due

to cyber-slacking (Mohsin, &Ayub, 2014). The work stress found to be higher among all age people than youngster was. The mental well-being reported to be somehow equal among all age groups (Wang, Sperling, & Haspel, 2015).

Soldiering is significantly high in sales officers as P=0.04. There is no significant mean difference among designation in general work stress, procrastination at work, cyberslacking, and mental well-being as P>0.05.

The bank teller, inertial auditor, marketing representative, and bank manager report least work stress and mental health issues as compared to front desk dealers, clerk, and other junior staff members (Rajgopal, 2010: Nguyen, Steel, & Ferrari, 2013).

## V. CONCLUSION AND FUTURE SCOPE

The concluding remarks of the present study suggested that the mental wellbeing among bank employers id vital for professional as well as personal growth. High job demands and personal pursuits of life bound the bank employers to procrastinate at work. The high job resources and the least job demands can be beneficial in eradicating procrastination. The lack of procrastination decreases the changes of work stress, which is a good sign of mental wellbeing among bank employees.

The finding of the current study would help the policymakers, psychologists, and researchers to develop policies for promoting job resources at the workplace to decrease mental health issues. The study would also spread awareness on how the working condition leads to workstress, which further distorts the mental wellbeing of the individuals. Such awareness would develop a harmonious relationship between co-workers and family members as well.

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