

## Importance of Time Management: A Bird's Eye View of Cascading Impacts and Ill-Effects of Procrastination Habits among Bank Employees on the National Economy

Shantanu Narayan Shimpi<sup>1\*</sup> | Parag Arun Narkhede<sup>2</sup>

<sup>1</sup>Research Scholar, Commerce and Management, KBCNMU, Jalgaon, Maharashtra, India.

<sup>2</sup>Associate Professor, KCES'S IMR, Jalgaon, Maharashtra, India.

\*Corresponding Author: attitudeshantanu197723@gmail.com

### ABSTRACT

*The banking sector is vital to any nation's economic growth and development. However, procrastination habits among bank employees can have cascading impacts on the national economy. This study aims to provide a bird's eye view of the importance of time management techniques in reducing procrastination habits among bank employees and its subsequent effects on the national economy. A comprehensive literature review was conducted to identify the causes and consequences of procrastination habits among bank employees. The study reveals that procrastination habits lead to decreased productivity, increased stress, and poor decision-making, affecting the performance of the banking sector. The study explores the importance of using an appropriate time management technique to reduce bank employees' procrastination habits. It dwells upon by strongly advocating the use of some of the famous time management techniques like The Pomodoro technique, The Eisenhower Matrix technique, The Pareto Analysis technique, The Parkinson's Law technique, and The Time-Blocking technique by bank employees regularly to help them reduce their procrastination habits, and improve their overall productivity. The study highlights the significance of addressing procrastination habits among bank employees, not only for the benefit of the individual employees but also for the overall growth and development of the national economy. Banking organizations can use the findings of this study to develop training programs that focus on time management techniques and procrastination reduction strategies. By squarely addressing procrastination habits and menace issues among bank employees, banking organizations can improve their overall productivity, reduce unnecessary costs, and effectively contribute to the growth and sound development of the national economy. Some of the potential and detrimental cascading impacts on the national economy are Decreased National Competitiveness and Economic Ranking, leading to a reduction in foreign investments and trade, Negative Impact on Financial Inclusion and Economic Inequality, Decreased Tax Revenues to the Governments, Negative Impact on Employment Opportunities, Increased Risk of Financial Instability, Negative Impact on Economic Growth, Decreased Customer Satisfaction, Losses due to missed opportunities and Delayed Investments, and Reduced Productivity and slow GDP growth of the nation. Procrastination habits have ill effects on the national economy, such as Economic Instability and Reduced Financial Intermediation.*

**Keywords:** Time Management Techniques, Procrastination Habits, Bank Employees, National Economy.

### Introduction

Time Management is the systematic process of planning, organizing, and controlling how one spends time to maximize efficiency and productivity and achieve one's goals. By implementing effective time management strategies, individuals can optimize their time use.

Some of the famous time management techniques applicable to bank employees in their reducing procrastination habits are as follows:

The Pomodoro Time Management Technique benefits the individual with improved focus and concentration, increased productivity, reduced distractions and procrastination, enhanced time estimation and management, and better work-life balance. The best official sources to understand this technique are as follows:

- <https://www.pomodorotechnique.com>,
- <https://csuglobal.edu/blog/pomodoro-technique-time-management>,
- <https://friend.ucsd.edu/reasonableexpectations/downloads/Cirillo%20--%20Pomodoro%20Technique.pdf>.

The **Eisenhower Time Management Technique** is a decision-making tool that helps individuals prioritize tasks based on urgency and importance. It gives benefits like improved prioritization and focus, increased productivity and efficiency, reduced stress, and enhanced decision-making and time management skills. The best official sources to understand this technique are as follows:

- <https://www.mindtools.com/media/Images/Infographics/eisenhower-principle-infographic.pdf>,
- <https://lifehacker.com/prioritize-your-tasks-with-the-eisenhower-matrix-1850718007>,
- <https://www.forbes.com/sites/hillennevins/2023/01/05/how-to-get-stuff-done-the-eisenhower-matrix-aka-the-urgent-vs-the-important>.

The **Pareto Analysis Time Management Technique** is a method for identifying and prioritizing tasks based on their impact and frequency. The Pareto principle states that 80% of the results come from 20% of efforts. The Pareto analysis time management technique offers improved focus on high-impact tasks, increased productivity and efficiency, reduced time spent on non-essential tasks, and enhanced prioritization and decision-making. The best official sources to understand this technique are as follows:

- [https://www.popso.it/fondopareto/epistolario\\_frames/pareto\\_breve/VPareto\\_by\\_GBusino.PDF](https://www.popso.it/fondopareto/epistolario_frames/pareto_breve/VPareto_by_GBusino.PDF),
- [https://asq.org/quality-resources/pareto?srltid=AfmBOor49Vbl6eFtlhOhZhhsQz-W\\_K5WEVNU8sCRSycLiYbIY0CD5rq3](https://asq.org/quality-resources/pareto?srltid=AfmBOor49Vbl6eFtlhOhZhhsQz-W_K5WEVNU8sCRSycLiYbIY0CD5rq3),
- <https://hbr.org/search?term=Pareto+Analysis>.

The **Parkinson's Law Time Management Technique** states that “**work expands to fill the time available for its completion.**” Applying Parkinson's Law can result in the following benefits: achieving a better work-life balance, increasing self-productivity, and managing one's own time more effectively. The best official sources to understand this technique are as follows:

- [https://en.wikipedia.org/wiki/Parkinson%27s\\_law](https://en.wikipedia.org/wiki/Parkinson%27s_law),
- <https://www.lifehack.org/articles/featured/how-to-use-parkinsons-law-to-your-advantage.html>.

The **Time-Blocking Technique** is a time management technique that involves scheduling tasks into fixed, uninterrupted blocks of time. This offers benefits like increased productivity, increased self-efficiency, improved focus and concentration on the task, reduced procrastination and time-wasting tendency, reduced stress, enhanced sense of self-control, and better work-life balance. The best official sources to understand this technique are as follows:

- <https://www.todoist.com/productivity-methods/time-blocking>,
- <https://trello.com/power-ups/67293336c4ef14c039794adb/time-blocking>,
- <https://www.wordsbydana.com/blog/2021/6/13/time-blocking-evolution>.

### Importance of Time Management

Effective time management is crucial for success in various aspects of life, including personal and professional endeavors.

- **Benefits of Effective Time Management**

Some of the significant benefits of effective time management are as follows:

- **Increased Productivity:** Time management enables individuals to accomplish more tasks in less time.

- **Better Work-Life Balance:** Time management can efficiently allocate adequate time for oneself.
- **Improved Physical and Mental Health:** It allows time allocation for exercise and meditation.
- **Role Modeling:** It helps to demonstrate responsible behavior and time management skills to others.
- **Better Decision Making:** It enables individuals to prioritize tasks and focus on high-impact activities.
- **Enhanced Career Opportunities:** It encourages the individual to demonstrate professionalism.
- **Role of Time Management in Reducing Procrastination Habits**  
Time management plays a crucial role in reducing the procrastination habits of any individual by;
  - **Breaking tasks into manageable chunks**
    - Dividing large tasks into smaller, less overwhelming tasks.
    - Creating a clear plan of action and timeline.
  - **Setting clear goals and priorities**
    - Establishing specific, measurable, achievable, relevant, and time-bound (SMART) goals.
    - Prioritizing tasks based on importance and urgency.
  - **Creating a schedule and sticking to it**
    - Allocating specific time slots for tasks and activities.
    - Avoid over committing and leaving buffer time for unexpected tasks.
  - **Using time-blocking and batching**
    - Scheduling large blocks of uninterrupted time for focused work.
    - Grouping similar tasks to reduce switching costs.
  - **Eliminating distractions and minimizing multitasking**
    - Identifying and eliminating distractions (e.g., social media, email).
    - Focusing on a single task to maintain quality and efficiency.
  - **Establishing accountability and tracking progress**
    - Sharing goals and progress with a friend or mentor.
    - Regularly reviewing and adjusting time management strategies.

Individuals can reduce procrastination and increase productivity by implementing these time management strategies;
- **Best Practices for Implementing Time Management Techniques**  
The following steps can optimize time management strategies;
  - **Delegate Tasks**
    - Identify tasks that can be delegated to others.
    - Delegate tasks to free up time for high-priority tasks.
  - **Use Technology to Your Advantage**
    - Utilize time management apps, tools, and software.
    - Automate repetitive tasks and reminders.
  - **Stay Consistent**
    - Make time management a habit.
    - Stick to your routine, even on weekends or days off.
  - **Review and Adjust**
    - Regularly review your time management strategy.

- Adjust your approach as needed to optimize productivity and efficiency.
- **Learn to Say No**
- Be mindful of taking on too much.
- Learn to say no to non-essential tasks that can derail your focus.
- **Take Breaks**
- Take regular breaks to recharge and avoid burnout.
- Use breaks to do something enjoyable or relaxing.

### Causes of Procrastination Habits

**Procrastination** is intentionally delaying or putting off tasks or decisions, often leading to feelings of guilt, stress, and lost productivity. The **leading causes of procrastination habits** are:

- **Fear of Failure** includes fear of not meeting expectations or making mistakes and fear of criticism.
- **Perfectionism** means setting unrealistically high standards for oneself.
- **Lack of motivation** includes not taking an adequate interest in work and being unclear about goals.
- **Distractions** from social media platforms, emails or lengthy phone chats, and noisy work environment.
- **Lack of Time Management** leads to poor task planning or scheduling and inadequate time allocation.
- **Underlying Psychological Issues** like depression and anxiety.

### Consequences of Procrastination Habits

The consequences of procrastination habits can be far-reaching, viz;

- **Personal Consequences**
  - **Stress and Anxiety:** Procrastination can lead to an unnecessary increase in stress and anxiety.
  - **Guilt and Shame:** Delaying tasks can lead to guilt, shame, and self-doubt.
  - **Lost Opportunities:** Procrastination can cause missed opportunities, deadlines, and milestones.
  - **Poor Self-Esteem:** Chronic procrastination can erode self-confidence and self-esteem.
- **Professional Consequences**
  - **Career Stagnation:** Procrastination can hinder career advancement and opportunities.
  - **Poor Performance:** Delayed tasks and missed deadlines can lead to poor performance reviews.
  - **Strained Relationship:** It can damage relationships with colleagues, managers, and clients.
  - **Job Loss:** Severe procrastination can lead to job loss or termination.
- **Financial Consequences**
  - **Lost Income:** Procrastination can result in lost income, bonuses, or promotion avenues at work.
  - **Financial Penalties:** Late fees, fines, and penalties can accrue due to procrastination.
  - **Opportunity Costs** can lead to missed investment opportunities and financial losses.
- **Health Consequences**
  - **Sleep Disturbances:** Procrastination can lead to sleep disturbances, insomnia, and fatigue.
  - **Physical Health:** Chronic stress from procrastination can cause physical health problems.

- **Mental Problems:** Procrastination can exacerbate mental health conditions like depression.
- **Social Consequences**
  - **Strained Relationships:** Procrastination can damage relationships with family and friends.
  - **Social Isolation:** Chronic procrastination can lead to social isolation and withdrawal.
  - **Missed Experience:** Procrastination can cause missed experiences, events, and milestones.

#### **Cascading Impacts of Procrastination Habits on the National Economy**

Bank employees' procrastination habits have drastic, long-lasting effects on the national economy, which are challenging to nullify and do not instantly bring the national economy on a corrective path. These cascading impacts on the national economy are as follows:

- **Reduced Productivity**
  - Decreased efficiency in processing transactions and loans.
  - Delayed decision-making and slow response times.
  - Inability to meet customer demands and expectations.
- **Increased Costs**
  - Overtime payments to compensate for delayed work.
  - Additional resources required to rectify mistakes and errors.
  - Potential losses due to missed opportunities and delayed investments.
- **Decreased Customer Satisfaction**
  - Long waiting times and very slow service.
  - Inability to meet customer needs and expectations.
  - Potential loss of customers to competing banks.
- **Negative Impact on Economic Growth**
  - Reducing lending and investment activities.
  - Decreased economic activity and growth.
  - Potential impact on national economic indicators (e.g., GDP inflation).
- **Increased Risk of Financial Instability**
  - Potential errors and mistakes in financial transactions.
  - Increased risk of fraud and financial malfeasance.
  - Potential impact on financial stability and confidence of customers on the bank.
- **Decreased Competitiveness**
  - Inability to compete with more efficient and productive banks.
  - Potential loss of market share and revenues.
  - Decreased competitiveness in the global banking industry.
- **Negative Impact on the Employment Opportunities**
  - Potential job losses due to decreased productivity and efficiency.
  - Reduced opportunities for career advancement and professional growth.
  - Negative impact on employment rates and economic stability.
- **Decreased Tax Revenue**
  - Reduced profits and revenue for the banks.
  - Decreased tax revenue for the governments.
  - Potential impact on public finances and government spending.
- **Negative Impact on Financial Inclusion**

- Reduced access to financial services for underserved populations.
- Decreased financial inclusions and economic opportunities.
- Potential impact on poverty rates and economic inequality.
- **Decreased National Competitiveness**
  - Potential impact on national competitiveness and economic rankings.
  - Decreased attractiveness for foreign investment and trade.
  - Negative impact on national economic development and growth.

#### **Effects of Procrastination Habits on the National Economy**

Like the cascading impacts, there are some ill effects on the national economy, which are as follows:

- **Economic Instability**
  - Reduced economic growth and development.
  - Increased inflation and unemployment rates.
  - Potential for economic downturns and recessions.
- **Reduced Financial Intermediation**
  - Decreased lending and investment activities.
  - Reduced access to credit for businesses and individuals.
  - Potential impact on economic growth and development of the country.
- **Increased Poverty and Income Inequality**
  - Reduced access to financial services for underserved populations.
  - Decreased economic opportunities and financial inclusion.
  - Potential impact on poverty rates and income inequality.
- **Decreased Foreign Investment**
  - Reduced attractiveness for foreign investment and trade.
  - Potential impact on economic growth and development of the nation.
  - Decreased foreign exchange earnings.
- **Increased Unemployment**
  - Potential job losses due to decreased productivity and efficiency.
  - Reduced opportunities for career advancement and professional growth.
  - Negative impact on employment rates and economic stability.
- **Increased Systemic Risk**
  - Potential errors and mistakes in financial transactions.
  - Increased risk of financial instability and crises.
  - Potential impact on the overall stability of the financial system.
- **Decreased Economic Growth**
  - Reduced economic activities and industrial growth of the country.
  - Decreased standard of living and economic well-being.
- **Reduced Government Revenue**
  - Decreased revenue from banking and financial services.
  - Potential impact on public finances and government spending.
  - Reduced ability to fund public programs and services.

#### **The Problem Statements**

The problem statements for this study are as follows:

- Q1.** What is the relationship between procrastination habits among bank employees and the cascading impacts on the national economy?
- Q2.** Do procrastination habits among bank employees contribute to decreased productivity and increased stress?

### The Research Gap

This study attempts to bridge the gap in the existing body of literature by addressing the unexplored cascading impacts and ill effects of procrastination on the national economy. It bridges this gap by studying past studies on procrastination.

### The Research Study Objectives

Succinct research objectives are as follows:

- **Research Objective 1:** To investigate the impact of procrastination habits among bank employees on their productivity and job satisfaction.
- **Research Objective 2:** Identify effective time management strategies to help bank employees overcome procrastination and positively contribute to the national economy.

### Significance of the Study

This study highlights the critical importance of time management among bank employees. It uses a bird's-eye view theoretical approach supported by relevant literature reviews. The researcher believes that this study will assist banking organizations in eradicating bank employees' procrastination habits and elevating their productivity.

### Scope of the Study

The study examines the impacts of procrastination habits among bank employees in the Indian banking sector on their productivity, job satisfaction, and the national economy. It aims to identify effective time management strategies to mitigate these adverse effects and add value to the existing body of literature.

### The Literature Reviews

This literature review aims to contextualize the current research study by examining theories and empirical findings that have shaped our understanding of the procrastination issue among bank employees.

### Data Sources

This literature review drew from a range of sources, including:

- **Academic Journals:** Journal articles from Google Scholar, JSTOR, Scopus, and Emerald Insight.
- **Books:** on time management and productivity from renowned publications like Manjul Publishing House, The Brian Tracy Success Library (online copy), Stephen Covey, The Psychology of Procrastination article. **12.1.3 Online Sources:** articles from Harvard Business Review, Rescue Time tool, Evernote online platform, ZenDay Online Calendar, and the University of York Being Organised: A Practical Guide.

Reviews drawing parallel corollary, per se to this study title, are enumerated alphabetically below:

(Alexander & et.al., 2014), A paper titled “**Understanding and Treating Procrastination: A Review of Common Self-Regulatory Failure**” comprehensively reviews procrastination. The paper's findings suggest that procrastination is a common self-regulatory failure that negatively impacts mental and physical health. It further reveals that procrastination habits can be studied using motivational, learning, and cognitive theories. Cognitive-behavioral treatment interventions may help address procrastination, but their efficacy is not guaranteed due to the lack of rigorous research. The authors highlight the lack of clinical trials on procrastination treatment. They recommend Standardized Outcome Measures, Long-Term follow-ups, and Studies exploring mediating factors in treatment outcomes. The authors strongly recommend Cognitive Behavioral Therapy (CBT), Time Management Strategies, Implementation intentions, and Success Spirals (building on small successes to boost motivation). The study concludes with the following outcomes:

- (15-20) % of adults and 50% of students report problematic procrastination.
- Men procrastinate more than women.

- As age graduates, procrastination decreases due to self-regulation abilities.
- High procrastination correlates with low conscientiousness and high impulsiveness.
- Neuroticism shows a weaker correlation; intelligence positive affect has minimal links.

(Brenda et.al., 2013) wrote a fantastic paper titled **“Procrastination’s Impact in the Workplace and Workplace’s Impact on Procrastination.”** It describes this impact due to Gender Differences, Financial Status, and Employment Status. Job characteristics like profession variation, work environment, and motivation impact employee procrastination habits. The paper’s findings suggest that job characteristics are a determining factor in encouraging or mitigating employee procrastination. It utilized a quantitative approach to rely on 22,053 respondents' responses from internet-based samples to incorporate the following theories:

- **Theory of Purposeful Work Behavior:** Explains how meaningful work can trigger motivational processes that reduce procrastination.
- **Theory of Work Adjustment:** analyzes how occupational reinforcer patterns (e.g., achievement, independence) affect motivation and procrastination.

This methodology allowed the researchers to comprehensively assess how procrastination interacts with workplace dynamics and contributes to employment outcomes. The limitations of their study are: (i). using internet-based sampling methods, (ii). Using Self-reported data, (iii). using correlational study design, (iv) using O\*NET description for occupational analysis, (v). non-generalizability of results, and (vi). Lack of longitudinal data analysis.

(Diaz & et.al., 2010) A study titled **“Indecision and Avoidant Procrastination: The Role of Morningness-Eveningness and Time Perspective in Chronic Delay Lifestyle”** explores how Morningness-Eveningness and time perspective relate to two forms of procrastination: indecision (decisional procrastination) and avoidant procrastination. Morningness was negatively associated with avoidant procrastination but not decisional procrastination. Avoidant procrastination was associated with low future orientation, suggesting that individuals procrastinating due to avoidance tend to focus less on future goals. Indecision was linked to negative and highly positive past orientations and low present-hedonistic and future time orientations. Their study highlights distinct temporal profiles for indecision and avoidant procrastination. This study provides good insights into how different psychological factors contribute to procrastination, emphasizing the importance of considering temporal dimensions in understanding and addressing procrastination behaviors. The limitations of their study include: (i). diverse sample demographics, (ii). Lack of generalizability, (iii). Neglecting temporal dimensions and circadian rhythms, (iv). Use of self-reported biased measurement tools, and (v). lack of longitudinal study perspectives.

(Hendrik, 1991) published a significant paper titled **“Write your paper now: Procrastination, Conscientiousness, and Welfare.”** The central argument is that the degree of procrastination and its welfare consequences depend on an individual's conscientiousness regarding self-control problems and the characteristics of the task at hand. His paper highlights the potential economic implications of procrastination on individual and social welfare (e.g., delaying savings, infrastructure maintenance, etc.). The author introduces the concept of **“differential salience,”** where present costs and rewards are perceived as more important than future ones, causing preference reversals and self-control problems. The paper's core relies on developing a theoretical model of intertemporal preferences building upon previous works of O'Donoghue and Rabin (1999, 2001, 2006) and Fischer (1999, 2001). Limitations of the paper are: (i). Limited empirical validation, (ii). Exogenous preferences do not evolve due to procrastination, and (iii). There is a lack of specific policy recommendations to mitigate procrastination's adverse effects.

(Lay, 1986) writes an interesting paper titled **“At Last, My Research Article on Procrastination.”** The author presents three studies examining procrastinatory behavior. His paper aimed to understand the individual and situational factors related to procrastination, moving beyond clinical and counseling perspectives. He created form G of the true-false procrastination scale based on earlier versions (Forms A and B), a variation of Little's (1983) Personal Projects Questionnaire. Correlations were calculated between the procrastination scale and other scales. The findings indicate an “organization-disorganization” component of procrastinatory behavior, functioning at cognitive and behavioral levels. The paper concludes that procrastination was positively related to measures of disorganization and independent of need-achievement, energy levels, and self-esteem. Limitations of the



paper are: (i). Lack of generalizability of results, (ii). The study relies heavily on self-reported measures (iii). The cross-sectional design of the study limits its ability to draw causal inferences.

- **Data Analysis**

This literature review involved a qualitative analysis of the collected reviews, focusing on identifying patterns, themes, and relationships between time management, procrastination habits, and bank employees' productivity.

- **Theoretical Framework**

This study employed a theoretical framework to analyze the relationship between time management techniques, procrastination habits, and productivity issues of bank employees.

### **Research Methodology**

This study employs a theoretical approach, focusing on a comprehensive literature review, including past published papers on time management techniques and procrastination habits among bank employees worldwide.

### **Discussion**

Procrastination is a common self-regulatory failure that negatively impacts mental and physical faculties (Alexander et al., 2014). Job characteristics are the determining factors in encouraging or mitigating procrastination habits among individuals (Brenda et al., 2013). Procrastination habits are avoidable but have cascading impacts and ill effects on the country's economy in the long run (Diaz et al., 2010). Procrastination was positively related to measures of disorganization and independent of need-achievement, energy levels, and self-esteem (Lay, 1986). It is amply evident from the literature review that the procrastination habits of individuals do show cascading impacts and ill effects on the national economy gradually. To reduce procrastination, bank employees must inculcate good time management techniques in their daily lives.

### **Summary of Key Findings**

The following important findings accrue in this study:

- Procrastination habits are avoidable by implementing time management techniques by any individual.
- Procrastination habits by bank employees incur losses to the national economy in the long run.
- To reduce procrastination habits among bank employees, a discipline of time management is necessary.
- There is a direct relationship between procrastination and cascading impacts on the national economy.
- Procrastination habits cause decreased productivity, reduce job satisfaction, and increase stress among bank employees.

### **Implications of the Study**

Policymakers can use this study's findings to develop a framework and guidelines for time management that will improve bank employees' productivity. This study highlights the ill effects of procrastination among bank employees and endorses the importance of implementing time management techniques to enhance productivity.

### **Limitations of the Study**

This study is purely theoretical, and its findings are based on previous works of other authors. Therefore, it lacks generalizability. The study did not use measurement tools, and no data was collected to be analyzed statistically. The study also does not capture the long-term effects of procrastination on the national economy.

### **Recommendations for the Future Research**

Longitudinal research and data collection using this study's research methodology can be carried out in the future to validate its findings. Policymakers in the banking sector and the government's ministry responsible for the nation's banking affairs can be actively involved in this study to achieve real-time results.

**Conclusion**

The procrastination habits of banking employees are a big menace in the banking sector. These ill habits have cascaded impacts on the national economy, which may take a long time to correct. Hence, the best solution to this problem is to use an effective time management technique to reduce this procrastination habit and prevent losses to the national economy.

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