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Role of Emotion Regulation on Procrastination among Banking Aspirants

Aldo Iswarya Einsty A., Viswa Priya S. and Yuvaraj T. Manonmaniam Sundaranar University, Tirunelveli

Procrastination is the act of delaying or carrying out work that is required to complete within a certain timeframe. It is a widespread phenomenon that affects performance in various life domains, especially individuals who are preparing for exams. Emotional Regulation is a process by which people control their emotions, including what and when they feel, as well as how they experience and express their emotions. In this regard, the aim of the study is to examine Emotional Regulation and Procrastination among banking aspirants. Under the purposive sampling method, a total of 141 participants (Male=71; Female=70) between the ages of 20-26 years were chosen from Suresh IAS Academy and Khins Academy in Thoothukudi District. The Emotion Regulation Questionnaire (ERQ) developed by Gross and John (2003) and Procrastination Scale developed by Lay (1986) were used in this study. The average score for Emotion Regulation was 50.10 (SD=6.40), while for Procrastination, the average score was 54.30 (SD=7.88). Pearson's correlation, independent t-test and regression were used for statistical analysis. Results showed that a significant and negative correlation existed between Emotion Regulation and Procrastination. Emotion Regulation did not vary based on gender, but there was a gender difference in Procrastination. Results from the regression analysis indicated that Emotion Regulation was predicting Procrastination with a 3% significant variation. Procrastination tends to be less prevalent among participants who excel in Emotion Regulation, indicating that employing Emotion Regulation strategies could be beneficial in overcoming Procrastination.

Keywords: Emotion Regulation, Procrastination, gender, banking aspirants

Banking field is a service-oriented field. A career in banking appears to be a safe and rewarding one since many positions are available depending on the applicant's qualifications; it offers competitive pay, benefits, and incentives in addition to career advancement. The banking industry has a wide range of career options and students with any degree or diploma can apply for a position. Students were really working hard to land bank positions, and some of them may have attended coaching academics to get trained. They take regular mock tests, revision, and planned coaching for studying.

Emotion Regulation

Emotion Regulation refers to the process by which we influence which emotions we have, when we have them, and how we experience and express them (Gross, 1998b as cited in Torrence & Connelly, 2019). According to APA, Emotion Regulation is the ability of an individual to modulate an emotion or set of emotions. Explicit Emotion Regulation requires conscious monitoring, using techniques such as learning to construe situations differently to manage them better and change the focus of the emotion (e.g., anger) in a way likely to produce a more positive outcome. Implicit Emotion Regulation operates without deliberate monitoring; it modulates the intensity or duration of an emotional response without the need for awareness (APA dictionary of psychology. n.d.)

In the last two decades, Emotion Regulation has become more popular in the field of psychology. It demands everything that an individual needs to cope with their affective responses. Emotional responses give significant information about one's relationship with others. It also helps people to deal with their emotions and other emotions effectively and what strategies will be used to regulate emotions, how to behave when experiencing certain emotions, and how to express certain emotions verbally (Bosse et al., 2010 as cited in Besharat et al., 2018).

Dimensions of Emotion Regulation

Emotion Regulation has focused on two main strategies, namely cognitive reappraisal, and expressive suppression.

Cognitive reappraisal: A cognitive reappraisal is a form of change in cognition, it states interpreting or evaluating the situation with the intention of changing the situation and the emotions involved in the situation. Research on cognitive reappraisal states that it is related to positive outcomes that enhance and reduce both the components of experiential and behavioural components. (Lazarus & Alfert, 1964; Speisman et al., 1964; Gross 1998a, 2002; Gross & John, 2003 as cited in St-Louis et al., 2021).

Expressive suppression: It is a form of inhibiting emotions that also backfires on them after suppressing them for a long time. Research on expressive suppression is effective in decreasing the behavioural expression of both emotions but it doesn't help to reduce the experiential aspects of both emotions (Gross 1998a as cited in St-Louis, 2021).

The process model of Emotion Regulation According to Gross (2001), Emotion Regulation is categorized into three different components, it includes the experiential components (subjective feelings of the emotion), the behavioural components (behavioural responses), the physiological components (physical reactions such as heart rate, pulse...). In his process model of Emotion Regulation, Gross (1998) divided Emotion Regulation into two strategies as antecedent-focused strategies and response focused strategies (Tull, 2020; Chen & Liao, 2021).

Procrastination

It involves unnecessary and unwanted delay, be it decisional, implemental, or lack of timeliness (Lay 1986; McCown et al., 1989; Mann et al., 1997; Steel, 2010 as cited in Svartdal et al., 2018). Procrastinate, the word is derived from the Latin word prefix pro-, meaning

"forward," and crastinus, "of tomorrow." It is an act of moving slowly and falling behind, mainly through idleness or lack of interest. It is also derived from the ancient Greek word akrasia. It is an act of going against our decision or a lack of self-control (Lieberman, 2019). Procrastination is known as a modern phenomenon, but the act of procrastination is followed since ancient periods. The Roman consul Cicero (106BCE to 43BCE), states that Procrastination or chronic slowness is 'hateful'. Christians state that people used to postponing work are considered sinners. "Procrastination is the thief of time" was written by an English poet, Edward Young, in 1742 (Steel, 2007 as cited in Zimmer, 2008). Procrastination is a common problem nowadays. Everyone seems to procrastinate by simply being lazy and having poor time management skills. Many adults experience Procrastination like when they purely delay a required task (Shatz, 2023). Studies show that 20% of the adult population were considered "chronic procrastinators". They tend to regularly avoid work and postpone tasks and responsibilities even though that leads to negative consequences (Harriot & Ferrari, 1996, p. 611 as cited in Low, 2022).

The dimensionality of Procrastination, many researchers have categorized Procrastination as three components: fear of failure, task aversiveness and laziness. The Aitken (1982) and Solomon and Rothblum (1984) instruments are intended to measure the fear of failure and task aversiveness. The Tuckman (1991) instrument was designed to measure task avoidance, whereas the Procrastination scale constructed by Lay (1986) measured postponement. It is not clearly predicted whether these instruments cover all dimensions of Procrastination. They only intended to measure the possible aspects of Procrastination (Blunt & Pychyl, 2000; Ferrari & Tice, 2000; Wolters, 2003 as cited in Schraw et al., 2007).

Approaches of Procrastination

Procrastinate behaviour was found to be associated with personal, cognitive, emotional, and motivational factors (Rebetez et al., 2015). Here are some approaches based on Procrastination. *Psychodynamic approach:* According to Freud (1953), the act of Procrastination is based on the matter of avoiding tasks. Freud suggested that when an individual encounters a threatening situation, they use a defense mechanism to avoid the situation.

Behaviourist approach: According to the behaviourist approach, reinforcement theorists' state that Procrastination is caused due to attaining a favourable outcome whenever one tends to avoid a particular situation. They tend to use procrastinated behaviour to avoid the unfavourable situation which led to avoidance conditioning.

Cognitive approach: According to the Cognitive approach, there are three things which cause procrastinating behaviour, viz. irrational beliefs, inability to take decisions, and low selfesteem (Siaputra, 2010; Ferrari, et al., 1995 as cited in Tanwar & Kanpoor, 2021).

Theories of Procrastination

Currently, there are two main theories stating the psychological causes of Procrastination.

Emotion-Regulation Theory: Emotion-Regulation theory is also called temporal moodrepair theory. It was founded by Dr. Fuschia Sirois and Dr. Timothy Pychyl in 2013. According to this theory, people tend to procrastinate to avoid negative emotions. To get temporary satisfaction, they get entertained by short term things and forget about the long-term goals. These incomplete goals automatically affect the overall emotional well-being. They suffer more negative emotions due to procrastinating behaviour. Finally, if they have some regulations over their behaviour and emotions that would be beneficial for them to overcome Procrastination. Regarding this theory, there are also some limitations, like they tend to focus only on selfcontrol and minimize the effect of other important factors (Shatz, 2023).

Temporal motivation theory: It was founded by Dr. Piers Steel in 2007. According to this theory, people tend to procrastinate due to low motivation for doing that behaviour. This theory states the Procrastination equation that motivation is equal to the value of an expectancy, like how much they anticipate achieving it, which is divided by the person's sensitivity to delay like impulsiveness. As people's motivation increases, their anticipation of achieving an outcome grows. Likewise reducing the motivation leads to longer delays before achieving outcomes decreases, it suggests that people need more reinforcement for completing the job. This theory states the important aspects of Procrastination. Still, it has some limitations such as it reduces the concepts of unconscious processes, and irrational beliefs and it mainly focuses on motivation rather than Procrastination (Shatz, 2023).

Types of Procrastination

According to Sapadin, there are six different types of Procrastination that are based on different types of behavior, perfectionist procrastinator, dreamer procrastinator, worrier procrastinator, defier procrastinator, crisis-maker procrastinator, over-doer procrastinator (Tala, 2016).

Causes of Procrastination

According to Dr Fuschia Sirois "People engage in this irrational cycle of chronic Procrastination because of an inability to manage negative moods around a task." People tend to procrastinate to cope with emotions, and negative moods and to avoid the boredom, anxiety, insecurity, frustration, resentment, and self-doubt for doing that job. Procrastination is often caused by some other factors such as low self-efficacy, reduced motivation, fear of failure and perfectionism (Tanwar & Kapoor, 2021).

Previous studies that related to Emotion Regulation and Procrastination, (Eckert et. al., 2016) stated that Emotion Regulation skills were negatively associated with Procrastination. Applying Emotion Regulation skills and modifying aversive emotions seems helpful to overcome Procrastination. Far et al (2021) confirmed that Academic Procrastination has a significant and direct effect on the difficulty of emotional regulation. Bytamur et al (2020) conducted a study with the variables of depression, anxiety, Emotion Regulation and Procrastination. The findings show that Procrastination was significantly and positively associated with difficulty in Emotion Regulation except in one dimension. Training in emotion control strategies may help people to procrastinate less. People use Procrastination as a method of avoiding their negative emotions.

In this study, the aim is to examine Emotion Regulation and Procrastination among banking aspirants. The objective of the study is to find out the relationship between Emotion Regulation and Procrastination and to find out the gender difference in both the aspects. To find out whether Emotion Regulation predicts Procrastination among banking aspirants the following hypotheses have been generated.

(H1) There is a significant relationship between Emotion Regulation and Procrastination.

(H2) There is a significant gender difference in Emotion Regulation.

(H3) There is a significant gender difference in Procrastination.

(H4) Emotion Regulation significantly presumes Procrastination.

This study may help banking aspirants in realizing how Procrastination will influence their preparation and whether Emotion Regulation might have a significant role in it. One tends to repeatedly procrastinate, especially students when they are preparing for competitive examinations. They tend to avoid taking regular mock tests, revision, scheduled studies, etc. They might have the fear of failure, an inability to face reality or they think the task is not so important. In this study, Emotion Regulation strategies may help individuals to regulate their emotions and they may act as a technique to reduce their Procrastination behavior.

Method

A sample size estimation was calculated. The population was fixed at 10,000 for individuals who were preparing for their banking exam. When a 95% confidence interval was expected, the sample size could be estimated at 151 or more. For the present study, 254 participants were selected by the purposive sampling method from the Suresh IAS Academy and Khins Academy in the Thoothukudi district. After getting

permission from concerned authorities in the coaching centre, a questionnaire was distributed to over 254 individuals who were all preparing for the banking exam. Only participants in the age range of 20-26 years old who are willing to participate and have been preparing for at least five months are included in this study. Individuals aged less than 20 years and more than 26 years and those who are preparing for other competitive exams are excluded from the study. The participants took almost 15 to 20 minutes to fill out the questionnaire. After the data had been collected, several data points were found to be incomplete or filled in inappropriately. These data points were filtered out and eliminated from the data set. The sample had been reduced to 150 participants (75 male and 75 female) with an age range of 20-26 years old. In terms of preferences, 49 were day scholars and 101 were hostelites. Additionally, demographic information was gathered regarding their area of residence, lodging preferences, and areas of interest.

In quantitative research design, the correlational research design is used to examine the degree to which two variables are related to one another. SPSS (Windows version 23.0) was used for normality testing, Pearson's correlation, t-test, and regression to test each hypothesis. The following questionnaires were administered:

Emotion Regulation Questionnaire

Emotion Regulation Questionnaire (ERQ; Gross and John 2003) was designed to assess individual differences in the habitual use of two Emotion Regulation strategies: cognitive reappraisal and expressive suppression. Responses are rated on a 7-point Likert type scale ranging from 1 (strongly disagree) to 7 (strongly agree). Items 1, 3, 5, 7, 8, 10 make up the cognitive reappraisal dimension. Items 2, 4, 6, 9 make up the expressive suppression dimension. Internal consistency reliability was satisfactory for both cognitive reappraisal (α range = .89-.90) and expressive suppression (α range = .79-.80). Concurrent validity was well established for the scale.

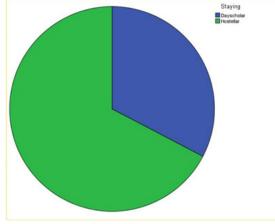
Procrastination Scale

Procrastination Scale (Lay, 1986) is a 20-item questionnaire. It assesses chronic

Procrastination as a unidimensional construct. Items are scored on a 1-5 scale, with the total scale score calculated as a sum of the items. Items 3, 4, 6, 8, 11, 13, 14, 15, 18, 20 will be scored reversely, a score of 1 will change to a score of 5. Cronbach's Alpha coefficient was 0.82. Construct validity was found satisfactory for the scale.

Ethical concern

The participants were informed that taking part in this study was completely voluntary and they had the right to withdraw from the



Note. This pie chart demonstrates the place of stay, 49 were day scholars (32.7%) and 101 were hostelites (67.3%).

Figure 1. Pie chart showing the frequency distribution of place of staying.

Normality testing of Emotion Regulation and Procrastination are presented in Table 1. Of the 150 participants, the mean value of Emotion Regulation was 49.62 and Procrastination was 54.68. Skewness value of Emotion Regulation was -0.67, and Procrastination was 0.82, those values were coming between the acceptable range of -2 and +2 and the kurtosis value of Emotion Regulation was 0.03 and Procrastination was 0.38, those values were placed between the acceptable range of -7 and +7. Hence, data were considered as normally distributed. By using the boxplot test, nine outliers were found and removed. So, the sample size has been reduced from 150 to 141, which were then amendable for hypotheses testing.

Variables	Ν	Mean	Skewness	Kurtosis
Emotion regulation	150	49.62	-0.67	0.82
Procrastina- tion	150	54.68	0.03	0.38

The mean, standard deviation and correlation of the score obtained is shown in Table 2. From these 141 participants the mean value of Emotion Regulation was 50.10 (SD=6.40). The mean value of cognitive reappraisal was 31.01 (SD=4.51), and expressive suppression mean value was 19.01 (SD=4.54). The mean value of Procrastination was 54.30 and (SD=7.88). Pearson's correlation was used to correlate the Emotion Regulation and Procrastination. It was observed that there is a significant and negative relationship between Emotion Regulation and Procrastination. The correlation value was -0.19 (p<0.05). Hence, the hypothesis (H1) is accepted. Also, the dimensions of Emotion Regulation (cognitive reappraisal and expressive suppression) were correlated with Procrastination. The correlation coefficient for Cognitive Reappraisal and Procrastination was -0.22 (p<0.01), and the correlated coefficient for Expressive Suppression and Procrastination was 0.05 (p=Not Significant). This shows that

 Table 2. Correlation between Emotion Regulation (cognitive reappraisal and expressive suppression)

 and Procrastination

Variable	N	Mean	Standard Deviation	1	2	3	4
1)Emotion Regulation	141	50.10	6.40	1	-	-	-
2)Cognitive reappraisal	141	31.01	4.51	0.70**	1	-	-
3)Expressive suppression	141	19.09	4.54	0.71**	-	1	-
4)Procrastination	141	54.30	7.88	-0.19*	-0.22**	-0.05	1

*-significant at 0.05 level, **-significant at 0.01 level

Table 3. Significance of gender difference in Emotion Regulation and Procrastination

Variables	Gender	Ν	Mean	SD	t-value
Emotion regulation	Male Female	71 70	49.85 50.36	6.267 6.556	0.47(NS)
Procrastination	Male Female	71 70	55.79 52.79	7.657 7.863	2.29*

NS - Not significant, *-Significant at 0.05 level

Table 4. Linear regression for prediction of Emotion Regulation and Procrastination

	Unstandardized coefficient		Standardized coefficient	t
	В	Standard Error	β	
(Constant)	66.13	5.17		12.77**
Emotion Regulation	-0.23	0.10	-0.19	-2.30*
R=0.19 R ² =0.03 F=5.30* p<0.05				
(Constant)	67.90	5.31		12.78**
Cognitive Reappraisal	-0.38	0.14	-0.21	-2.63**
Expressive Suppression	-0.09	0.14	-0.05	-0.06
R=0.22 R ² =0.05 F=3.67* p<0.05				

*-significant at 0.05 level, **-significant at 0.01 level

only the Cognitive Reappraisal component of Emotion Regulation was significantly related with Procrastination.

Table 3 compares the means of 71 male and 70 female bank examinees in the study variable Emotion Regulation and Procrastination. The mean score for Emotion Regulation of female is 50.36 (SD=6.56) and male is 49.85 (SD=6.27). The mean score for Procrastination of female is 52.79 (SD=7.86) and male is 55.79 (SD=7.66). The t-value of Emotion Regulation and Procrastination are 0.47 (p=Not Significant) and 2.29 (p<0.05) respectively. It shows that there was no gender difference in Emotion Regulation and there was a gender difference in Procrastination. Hence, hypothesis (H2) is rejected, and hypothesis (H3) is accepted.

Table 4 revealed the linear regression for predicting the impact of Emotion Regulation on Procrastination among banking aspirants. This result indicated an R2 value of 0.03, which is significant at the 0.05 level. Thus 3% of variation was contributed by Emotion Regulation on Procrastination (β =0.19; R2=0.03; F=5.31*;

p<0.05). The results showed that Emotion Regulation significantly predicts Procrastination. Therefore, hypothesis (H4) is accepted. Additionally, an analysis of the cognitive reappraisal component of Emotion Regulation and Procrastination was demonstrated. The results indicated that R2 value of 0.05, which is significant at 0.05 level (β =-0.21; R2=0.05; F=3.67*; p<0.05).

Discussion

The main objective of the study was to examine the relationship between Emotion Regulation and Procrastination among those who are preparing for banking exams. From table 2, it was revealed that there is a significant and negative relationship between Emotion Regulation and Procrastination. This result was consistent with a previous study done by Eckert et al. (2016) which states that Emotion Regulation skills were negatively associated with Procrastination. Another relevant study by Bytamur et al. (2020), shows that Procrastination was significantly and positively associated with difficulty in Emotion Regulation except in one

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dimension. The correlation value was -0.192*. It indicates a weak, negative relationship between Emotion Regulation and Procrastination among those who are preparing for banking exams. The weak negative correlation may occur due to other factors that influence emotional regulation and Procrastination, such as personality traits, study habits, self-efficacy, stress, and sleep quality (Kircaburun et al., 2022; Kiamarsi & Abolghasemi, 2014; Farren & Dariyo, 2021; Sirosis, 2023). Apart from that, there are different factors that may influence both variables.

Among the dimensions of emotion regulation, cognitive appraisal has a significant negative relationship with the Procrastination, the correlation value was -0.22 (p<0.01) and it significantly predicts Procrastination (β =-0.21; R2=0.05; F=3.67*; p<0.05t). However, expressive suppression showed a correlation value of -0.05, indicating that it does not have any significant relationship with Procrastination, and it fails to predict it. This might be attributed to the reason that those with cognitive reappraisal show a stronger association with positive emotions than with negative emotions (Gross and John, 2003; Abler et al., 2010; Larsen et al., 2012 as cited in Cutuli, 2014). Procrastinators when facing difficult situations, they often experience negative and fearful emotions. Using cognitive reappraisal as an Emotion Regulation strategy may help them to reconsider the situation, emotion and reduce Procrastination. Additionally, cognitive reappraisal is linked to enhancements in self-esteem, environmental mastery, personal growth, self-acceptance, coping skills, autonomy, and overall psychological health (Garnefski et al., 2001; John and Gross, 2004 as cited in Cutuli, 2014).

To conclude, people use Procrastination as a method to avoid their negative emotions. They use Procrastination as a strategy to reduce their negative emotions for a short period of time but that prevents them from achieving their long-term goal. Emotion Regulation is a possible predictor of Procrastination, applying Emotion Regulation skills and modifying aversive emotions seems helpful to overcome Procrastination. By using Emotion Regulation strategies, Procrastination can be reduced, and psychological well-being and life satisfaction can be increased (Nouri et al., 2021).

Another aim of this study was to investigate whether there are differences between males and females in terms of Emotion Regulation and Procrastination. From Table 3, it is displayed that Emotion Regulation of the female participants (50.01) were more than the male participants (49.23). Results showed that there were no significant gender differences in emotional regulation. These results are consistent with previous studies by Kaur et al. (2022) agree that there are no differences between men and women in their experience of emotion regulation. Another related study by Manju and Basavarajappa (2016) also showed no significant gender differences in emotion regulation.

Table 3 showed that male participants (56.60) Procrastination was higher than female participants (52.76). Results showed that there were significant gender differences in Procrastination. Previous studies are supporting this finding. There is a significant gender difference in Procrastination. (Lakshminarayan, 2012; Balkis & Duru, 2017; Dr. Aniljose et al., 2021; Zarrin et al., 2020).

Table 4 indicates that Procrastination is significantly influenced by Emotion Regulation (β=0.19; R2=0.03; F=5.305*; p<0.05), with a 3% of variation. Young adulthood is an appropriate time to achieve financial independence, assume a responsible role and to establish a worklife balance. This may be attributed to other influencing factors in predicting Procrastination like lack of self-esteem, self-confidence, selfefficacy, motivation, boredom, and fear of failure. The study findings indicate a significant impact of Emotion Regulation on Procrastination among banking aspirants. This finding was consistent with the previous study, which also found that Emotion Regulation was a significant factor in predicting Procrastination. (Bytamar et al., 2020; Eckert et al., 2016).

Application

This study is important to know how Emotion Regulation might be useful in addressing Procrastination behaviour. Development and implementation of Emotion Regulation strategies like cognitive reappraisal, selfawareness, and self-compassion can help to overcome Procrastination. Apart from reducing Procrastination behaviour, Emotion Regulation skills can improve performance at work, and personal relationships and even lead to overall health.

Limitations

The limitations of the present study were that only a particular age group (Age limit 20-26) was taken into consideration as sample. It was drawn only from the Suresh IAS Academy and Khins Academy in Thoothukudi District.

Conclusion

The present study aimed to examine the Emotion Regulation and Procrastination among banking aspirants. Results show that there is a significant and negative relationship between Emotion Regulation and Procrastination. It shows that there is no difference in Emotion Regulation and there is a significant gender difference in Procrastination. Furthermore, the results of the regression analysis showed a significant prediction of Emotion Regulation on Procrastination among banking aspirants.

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Aldo Iswarya Einsty A., Research Scholar, Department of Psychology, Manonmaniam Sundaranar University, Tirunelveli 627012. Email: aldoresearcher4321@gmail.com

Viswa Priya S., Department of Psychology, Manonmaniam Sundaranar University, Tirunelveli 627012. Email: vish061100@gmail.com

Yuvaraj T., Ph.D., Assistant Professor, Department of Psychology, Manonmaniam Sundaranar University, Tirunelveli 627012. Email: yuvaraj@msuniv.ac.in