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Trouske. Mahmoudnejad¹, Soleiman. Ahmadzadeh^{2*}, Jalil. Sahabi¹, Mansour. Irandoust¹

1 Department of Management, Sa.C., Islamic Azad University, Sanandaj, Iran

2 Department of Management, Mah.C., Islamic Azad University, Mahabad, Iran

Corresponding author email address:
soleiman57639@iau.ac.ir

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Designing a Model to Explain Organizational Procrastination in Insurance Organizations

ABSTRACT

The present study aimed to explain and validate a conceptual model of organizational procrastination in the insurance industry by employing a mixed-methods approach and identifying the conditions underlying its formation, action strategies, and consequences. In terms of purpose, the study was applied, and in terms of methodological nature, it employed a sequential exploratory mixed-methods design. In the qualitative phase, data were collected through 15 semi-structured interviews with experts in the insurance industry, and sampling continued until theoretical saturation was achieved. Data were analyzed using grounded theory through open, axial, and selective coding. In the quantitative phase, a researcher-developed questionnaire was constructed based on the findings of the qualitative phase. The statistical population consisted of 2,500 employees and managers of insurance companies, of whom 350 were selected through random sampling. Data were analyzed using structural equation modeling, and the validity and reliability of the instrument were confirmed through indicators of convergent validity, discriminant validity, and construct reliability. The qualitative findings indicated that organizational procrastination develops through the interaction of causal, contextual, and intervening conditions and is reproduced through strategies such as responsibility shifting, decision postponement, linguistic ambiguity, and ceremonial documentation. These strategies lead to consequences such as weakened substantive accountability, the expansion of organizational silence and conservatism, reduced organizational learning and innovation, and diminished institutional trust. The quantitative results also confirmed the satisfactory fit of the proposed model and the significance of the structural paths among causal conditions, organizational procrastination, action strategies, and consequences. The results demonstrate that organizational procrastination is a structural, cyclical phenomenon grounded in the logic of rational action that, in the absence of effective corrective interventions, reproduces organizational inefficiency. Accordingly, reforming accountability systems, revising performance evaluation mechanisms, and creating a psychologically and organizationally safe environment for accepting responsibility are among the fundamental requirements for reducing organizational procrastination in the insurance industry.

Keywords: organizational procrastination, insurance industry, mixed-methods research

Introduction

Organizations are increasingly expected to operate under conditions of intensified accountability, rapid environmental change, technological transformation, stakeholder scrutiny, and continuous pressure for efficiency. Under such conditions, the ability of employees and managers to initiate, continue, and complete work-related tasks in a timely manner becomes a critical component of organizational effectiveness. Nevertheless, delays in decision-making, postponement of responsibilities, avoidance of difficult assignments, excessive deferral of administrative actions, and the intentional or habitual suspension of work processes remain common organizational problems. These behaviors are frequently discussed under the concept of procrastination. Procrastination is generally understood as the voluntary delay of an intended course of action despite an expectation that the delay will produce undesirable consequences, and it has been conceptualized as a

quintessential failure of self-regulation [1]. Although the early literature largely examined procrastination as an individual psychological tendency, contemporary organizational research increasingly demonstrates that procrastination may also be shaped, normalized, and reproduced by structural, relational, cultural, and managerial conditions within organizations.

The organizational significance of procrastination extends beyond individual time management. When procrastinatory behavior becomes recurrent among employees or embedded in organizational routines, it can disrupt workflow, weaken responsiveness, delay implementation, increase coordination costs, intensify role ambiguity, and reduce the quality of managerial decisions. In organizational settings, the consequences of delay may accumulate across interdependent tasks, meaning that the postponement of one employee or unit can produce broader operational inefficiencies. Accordingly, organizational procrastination should not be interpreted merely as laziness, low motivation, or a personal preference for delay. Rather, it may reflect the interaction of individual tendencies with organizational systems, managerial practices, perceived risks, informal norms, and institutional incentives. Research on organizational procrastination has therefore increasingly focused on identifying the contextual factors that make postponement more likely and on explaining why employees sometimes regard delay, silence, or responsibility avoidance as safer and more rational than timely action [2, 3].

A central insight in the organizational procrastination literature is that work-related delay is often embedded in the broader motivational and social environment of the workplace. Employees do not make decisions about whether to act, postpone, or avoid responsibility in an organizational vacuum. Perceived organizational support, responsibility, satisfaction of basic psychological needs, trust, fairness, empowerment, and interpersonal relationships may all affect employees' willingness to undertake demanding tasks and assume ownership of outcomes. For example, evidence suggests that social support and responsibility are associated with organizational procrastination through the satisfaction of basic psychological needs, indicating that employees' motivational experiences may play a mediating role in the emergence or reduction of procrastinatory behavior [4]. From this perspective, procrastination may intensify when employees experience low autonomy, weak competence, limited relatedness, or an organizational atmosphere in which the psychological costs of taking responsibility exceed the perceived benefits of timely performance.

Employee empowerment represents another important organizational antecedent. Empowered employees generally perceive greater discretion, competence, meaning, and influence over their work, which can strengthen proactive behavior and reduce avoidance-oriented responses. In contrast, low empowerment can increase passivity, dependence on hierarchical approval, and reluctance to make decisions. Research conducted in sports and youth organizations has shown that organizational procrastination can be predicted on the basis of employee empowerment, emphasizing that procrastination is partly connected to how much agency employees perceive in performing their roles [5]. This finding is especially relevant to bureaucratic and highly regulated organizations, where formal procedures, centralized authority, and concern about administrative consequences may discourage independent action. Under such circumstances, delay can gradually become an adaptive response to uncertainty, especially when employees believe that taking initiative exposes them to greater risk than waiting for instructions or transferring responsibility upward.

The relational and political dimensions of organizational life may further contribute to procrastination. Organizational cronyism, favoritism, and unequal access to resources may weaken perceptions of fairness and create uncertainty regarding whether effort, competence, and timely performance will be rewarded. From a conservation of resources perspective, employees confronted with organizational cronyism may attempt to protect valued resources by reducing discretionary

effort, postponing tasks, or avoiding actions that may generate additional demands [6]. Research in public organizations has similarly demonstrated a relationship between organizational cronyism and procrastination and has highlighted the protective role of social capital in reducing this effect [7, 8]. These findings suggest that procrastination can be understood as a behavioral response to perceived relational imbalance: when organizational systems are seen as unfair or politically driven, employees may disengage from prompt task execution because the expected return on responsible behavior becomes uncertain.

Psychological contract breach offers another useful perspective for understanding procrastination at work. The psychological contract refers to employees' beliefs regarding mutual obligations between themselves and their organization. When employees perceive that the organization has failed to fulfill implicit promises concerning fairness, recognition, career opportunities, support, or reciprocal commitment, negative emotional and attitudinal responses may emerge. Evidence indicates that psychological contract breach can lead to workplace procrastination through organizational cynicism [9]. Cynical employees may become less willing to invest effort in immediate task completion because they no longer believe that organizational objectives are sincere, legitimate, or worthy of commitment. Procrastination in such situations may therefore represent a passive form of withdrawal, resistance, or psychological distancing rather than a simple inability to manage time.

Organizational conflict and silence also appear to be closely related to procrastinatory behavior. Conflict can consume cognitive and emotional resources, increase uncertainty, intensify defensive behavior, and weaken cooperation among employees. When conflict is not managed effectively, employees may avoid decisions, delay communication, or postpone action in order to reduce personal exposure to controversy. Research has shown that organizational conflict is related to procrastination and that organizational silence may mediate this relationship [10]. Organizational silence is particularly relevant because it reflects a collective tendency to withhold concerns, information, opinions, or knowledge about organizational problems. In environments where speaking up is perceived as risky or ineffective, silence and procrastination can become mutually reinforcing: employees avoid raising problems, problems remain unresolved, and decisions are consequently delayed.

Recent evidence further demonstrates that organizational silence can intensify the effects of adverse social experiences on procrastination. In healthcare settings, workplace ostracism has been associated with nurses' procrastination behavior, with organizational silence playing an important role in this relationship [11]. Ostracized employees may experience reduced belongingness, weakened trust, and diminished confidence in interpersonal support, making withdrawal and task postponement more likely. In this sense, procrastination may operate as a defensive response to social exclusion and perceived vulnerability. The relevance of this finding is not limited to healthcare; it illustrates a broader organizational mechanism whereby interpersonal threat can reduce proactive engagement and encourage the avoidance of visible responsibility. Such findings support the need to conceptualize organizational procrastination as part of a wider network of organizational behaviors involving silence, withdrawal, cynicism, and defensive self-protection.

Workplace conditions and job design may also influence procrastination. Physical and ergonomic conditions can affect comfort, fatigue, job satisfaction, and the willingness of employees to remain actively engaged with demanding tasks. Recent research has suggested that ergonomics may influence nurse procrastination through job satisfaction, highlighting the role of work environment quality in shaping procrastinatory behavior [12]. This perspective broadens the analysis of procrastination by showing that delaying behavior may not arise solely from personality or cognition; it can also be linked to

the characteristics of the work environment itself. When employees experience physical strain, dissatisfaction, poor job design, or inefficient work systems, the effort required to initiate and sustain task performance may increase, thereby making postponement more likely.

Individual differences remain relevant as well. Employees differ in temperament, self-control, affective regulation, time perspective, tolerance of uncertainty, and sensitivity to environmental demands. Research on temperament typology has suggested that interventions tailored to employees' temperamental characteristics may help reduce employee procrastination [13]. Such findings are consistent with the broader theoretical view that procrastination reflects an interaction between individual self-regulatory capacities and situational demands. However, excessive emphasis on individual characteristics can obscure the role of the organization itself. If an institution systematically rewards risk avoidance, punishes mistakes disproportionately, tolerates ambiguous accountability, or normalizes ceremonial reporting, even employees with relatively strong self-regulation may learn that postponement is strategically safer than immediate action.

The distinction between individual and organizational explanations is therefore critical. Studies conducted in educational and academic contexts have shown that procrastination is affected by environmental organization, performance expectations, and institutional climate, reinforcing the view that delay cannot be fully explained through personality alone [14, 15]. Although academic procrastination differs conceptually from workplace procrastination, these studies remain relevant because they demonstrate that procrastination is sensitive to contextual structure, perceived demands, behavioral norms, and the organization of activities. In organizational research, this implies that procrastination may become institutionalized when work systems repeatedly expose employees to conflicting expectations, unclear priorities, weak feedback mechanisms, or low consequences for delay.

The public-sector literature is particularly informative in this regard. A model developed for procrastination in Iranian public-sector organizations demonstrated that procrastination can be examined through multiple organizational dimensions rather than as an isolated employee behavior [3]. This perspective is highly applicable to regulated service industries, where organizational processes are often shaped by formal rules, layered approval systems, procedural accountability, and close interaction with governmental or supervisory institutions. In such environments, excessive proceduralization can unintentionally create conditions in which employees focus on demonstrating formal compliance rather than achieving substantive outcomes. Procrastination may then become intertwined with documentation, referral, approval-seeking, or responsibility shifting, all of which allow employees to maintain the appearance of administrative activity while delaying actual decisions.

The Iranian organizational literature has also increasingly recognized that employee procrastination is influenced by a combination of organizational, managerial, motivational, and structural factors [2]. This multidimensional understanding is important because isolated interventions focused only on time management or personal discipline may have limited effectiveness when procrastination is supported by organizational routines. If employees perceive that delays are tolerated, responsibility can easily be transferred, errors can be hidden through formal documentation, or decision-making carries disproportionate personal risk, procrastination may become a rational adaptation to the organizational environment. Such a pattern is especially likely when defensive behavior becomes collectively accepted and employees learn through repeated experience that timely responsibility-taking is not necessarily rewarded.

The concept of rationality is therefore important in explaining organizational procrastination. From a conventional psychological perspective, procrastination is frequently treated as irrational because individuals delay despite anticipating negative consequences [1]. At the organizational level, however, postponement may sometimes be subjectively rational for employees. An employee may delay because decisions are politically sensitive, because managerial priorities change frequently, because accountability is asymmetrically assigned, because earlier cases showed that initiative increased personal exposure to blame, or because formal procedures make responsibility diffuse. Under such conditions, procrastination may function as a defensive mechanism for protecting status, reducing perceived risk, preserving interpersonal relationships, or waiting for uncertainty to resolve. This does not mean that procrastination is beneficial for the organization; rather, it indicates that individual actors may have incentives that conflict with organizational efficiency.

Such defensive mechanisms can become cyclical. Once postponement, responsibility shifting, silence, ceremonial reporting, and decision avoidance become widespread, they may erode institutional trust. Lower trust subsequently reduces willingness to take initiative, share information, admit mistakes, and accept responsibility. In turn, this further strengthens defensive behavior and reinforces procrastination. Existing studies on cronyism, social capital, organizational cynicism, conflict, silence, ostracism, empowerment, and psychological needs all point toward this broader interpretation of procrastination as a socially and institutionally embedded process [4-11]. Nevertheless, the existing literature has more often examined isolated predictors than the integrated process through which causal, contextual, and intervening conditions generate procrastination, shape behavioral strategies, and produce organizational consequences.

This research gap is particularly important in the insurance industry. Insurance organizations are knowledge-intensive, regulation-sensitive, service-oriented institutions whose performance depends heavily on timely evaluation, decision-making, documentation, risk assessment, coordination, and responsiveness to clients and stakeholders. Delays in these processes can affect customer satisfaction, service quality, operational costs, claim management, regulatory compliance, and institutional reputation. At the same time, insurance organizations often operate within formal administrative structures characterized by documentation requirements, hierarchical approval procedures, risk sensitivity, and high accountability. These characteristics can create fertile conditions for defensive bureaucratic behavior if responsibility systems are unclear or performance evaluation is perceived as unfair. While the broader literature has examined employee procrastination in public organizations, healthcare, education, sports organizations, and other settings [3, 5, 12, 14, 15], relatively less attention has been devoted to developing an integrated, empirically validated model of organizational procrastination specifically suited to the insurance industry.

A comprehensive model is therefore needed that moves beyond the identification of isolated correlates and explains organizational procrastination as a process. Such a model should identify the causal conditions that initiate the phenomenon, the contextual characteristics that facilitate its development, the intervening conditions that intensify or weaken it, the strategies through which employees and managers enact procrastination, and the consequences that feed back into the organizational system. A mixed-methods approach is particularly appropriate for this purpose because qualitative analysis can uncover the meanings, experiences, defensive logics, and organizational practices underlying procrastination, whereas quantitative analysis can test the relationships among the resulting constructs and assess the validity of the proposed model. By combining grounded theoretical development with structural validation, the phenomenon can be examined not only as

an individual behavioral tendency but also as an institutional and managerial process shaped by organizational structures and recurring patterns of action.

Accordingly, the aim of the present study was to develop and validate a comprehensive model explaining organizational procrastination in insurance organizations by identifying its causal, contextual, and intervening conditions, core phenomenon, action strategies, and organizational consequences.

Methodology

The present study was applied in terms of purpose and employed a sequential exploratory mixed-methods design in terms of methodology. This approach was selected because of the multidimensional, behavioral, and context-dependent nature of organizational procrastination in the insurance industry. Accordingly, the dimensions and mechanisms of the phenomenon were first identified and explained using qualitative methods, after which the extracted conceptual model was quantitatively tested and validated. The qualitative phase was conducted using a grounded theory approach. Data were collected through 15 in-depth semi-structured interviews with insurance industry experts, including senior managers, experienced human resource professionals, and organizational behavior specialists. Purposive and snowball sampling techniques were employed, and data collection continued until theoretical saturation was reached. The inclusion criteria for experts consisted of at least 10 years of professional experience in the insurance industry, direct familiarity with behavioral and managerial processes, and the ability to critically analyze organizational experiences. After obtaining informed consent, the interviews were recorded, transcribed verbatim, and analyzed alongside organizational documents. Qualitative data analysis was conducted through the three-stage process of open, axial, and selective coding. During open coding, initial concepts were extracted from the data; during axial coding, categories were organized within the paradigmatic framework of causal conditions, contextual conditions, intervening conditions, strategies, and consequences; and during selective coding, the core phenomenon and final theoretical narrative were reconstructed. To ensure the validity and credibility of the qualitative findings, expert review, peer review, participant feedback, and data triangulation were employed. Coding reliability was also assessed using the test–retest method and calculation of within-subject agreement, yielding an average agreement rate of 92%, which indicated acceptable stability of the analyses. The quantitative phase was conducted to test and validate the conceptual model derived from the qualitative phase. Methodologically, this phase was descriptive-survey in nature and followed a deductive-empirical approach. The statistical population consisted of all employees, experts, and managers working in the national insurance industry, totaling approximately 25,000 individuals. Using Cochran's formula at a 95% confidence level, the sample size was determined to be 370 participants, who were selected through stratified random sampling based on company type (public vs. private) and job level. The data collection instrument was a researcher-developed questionnaire designed based on the categories and constructs identified in the qualitative phase. Data analysis was conducted within the structural equation modeling (SEM) framework using LISREL in two major stages. In the first stage, measurement models were tested through confirmatory factor analysis (CFA). In this process, variable reliability was assessed using Cronbach's alpha and composite reliability (CR), whereas construct validity was assessed through convergent validity using average variance extracted (AVE) and discriminant validity using the Fornell–Larcker criterion and the heterotrait–monotrait ratio (HTMT). The variance inflation factor (VIF) was also calculated to ensure the absence of problematic multicollinearity among the variables. In the second stage, the structural model was estimated to examine relationships among the constructs. The final model was

evaluated using goodness-of-fit indices, including χ^2/df , RMSEA, GFI, and CFI, while the significance of path coefficients was assessed using t statistics at the 95% confidence level.

Findings and Results

This section presents and explains the findings of the study and seeks to validate the conceptual model derived from the qualitative grounded theory phase using empirical data from the Iranian insurance industry. Based on the logic of the sequential exploratory mixed-methods design, the findings obtained from qualitative data analysis, including the extraction of categories, establishment of relationships among constructs, and development of the initial conceptual model, are presented first. Subsequently, the findings of the quantitative phase are reported to evaluate the validity and reliability of the model and assess the theoretical constructs.

This section explains the results of the analysis of data obtained from interviews with insurance industry experts. The primary objective was to identify categories and conceptual constructs associated with organizational procrastination in order to develop a theoretical model grounded in the actual perceptions and experiences of managers and professionals. The data were analyzed using a three-stage inductive analytical process involving open, axial, and selective coding. The resulting output was the final conceptual model of organizational procrastination, which served as the basis for quantitative validation in the subsequent phase.

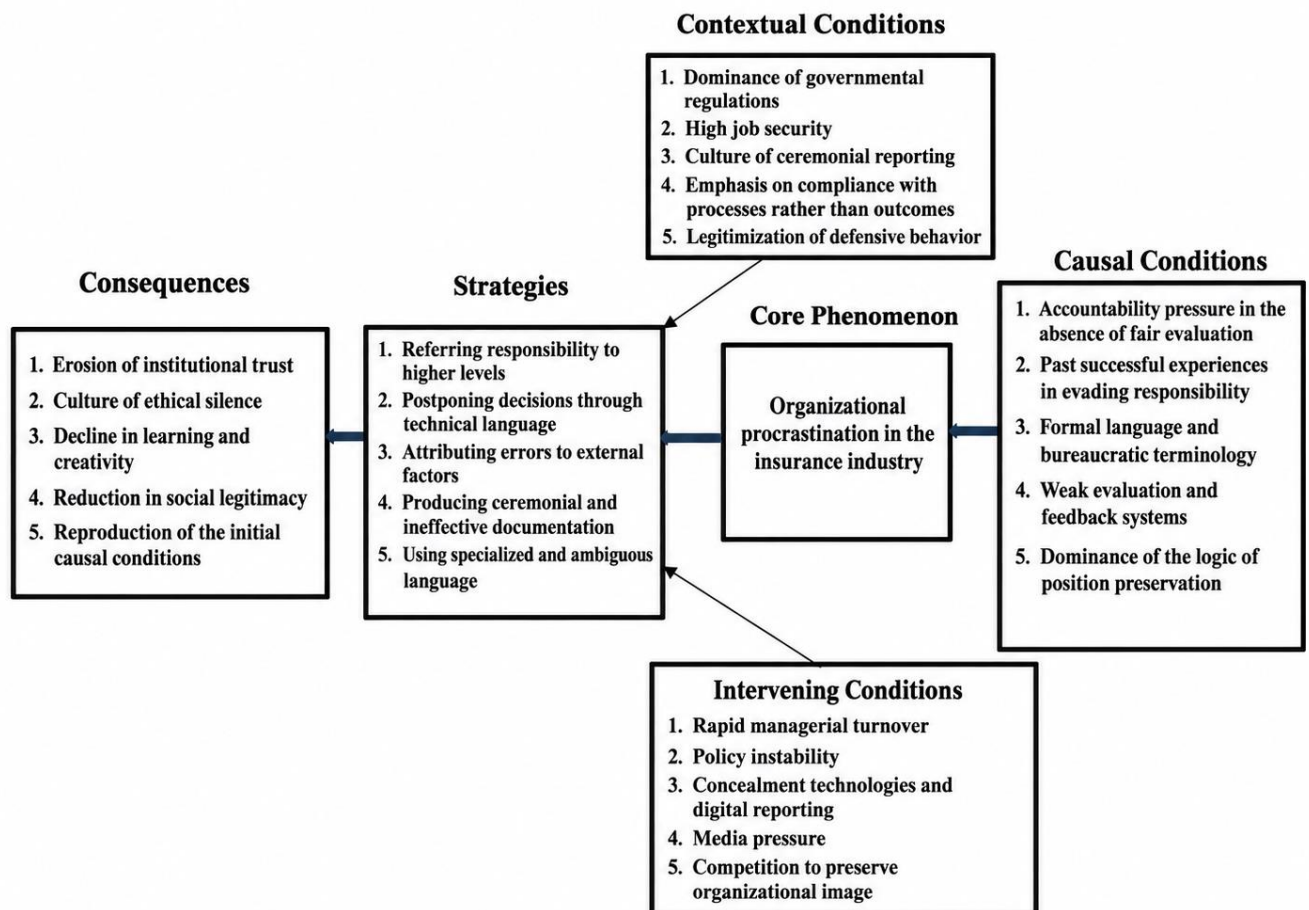
At this stage, interview data and the results of the two preceding stages, namely open and axial coding, were integrated to identify the final core phenomenon. Based on the grounded theory logic proposed by Strauss and Corbin (1998), the theoretical core of the model was explained through relationships among five major categories: causal conditions, contextual conditions, intervening conditions, action strategies, and consequences.

Table 1

Selected Theoretical Propositions of the Grounded Theory Model of Organizational Procrastination

Model Component	No.	Selected Theoretical Proposition	Theoretical Explanation
Causal Conditions	1	Accountability pressure in the absence of a fair evaluation system generates defensive motivation to evade responsibility.	When institutional pressure is accompanied by ineffective transparency mechanisms, it stimulates protective behavior rather than substantive accountability.
Causal Conditions	2	The continuation of successful experiences of escaping accountability has become embedded in the organization as a form of cultural capital for survival.	By institutionalizing implicit lessons from the past, the organization prioritizes the logic of survival over the logic of reform.
Causal Conditions	3	Formal language and administrative clichés serve as instruments for concealing errors and legitimizing organizational procrastination.	Administrative discourse depersonalizes “error” and transfers blame to the broader organizational network.
Causal Conditions	4	Weak evaluation and feedback mechanisms reduce individual responsibility to a symbolic level.	In such an environment, procrastination becomes a rational strategy for professional survival.
Core Phenomenon	1	Organizational procrastination is a systematic defensive mechanism against accountability-related tension.	The phenomenon extends beyond individual action and becomes a “defensive meaning system” embedded within the administrative structure.
Core Phenomenon	2	This mechanism is reproduced through bureaucratic language and procedural institutions.	The phenomenon survives through forms, meetings, and reports rather than merely through individual silence.
Core Phenomenon	3	Organizational procrastination preserves the appearance of administrative order while suspending substantive accountability in practice.	It performs a dual function: externally legitimate and internally relieving actors of responsibility.
Contextual Conditions	1	A highly regulated governmental structure creates an environment in which organizational procrastination carries little cost.	External control replaces self-regulation, thereby weakening individual responsibility.
Contextual Conditions	2	Relative job security makes defensive behavior appear low-risk.	The perceived threat of dismissal decreases, weakening motivation to improve performance.
Contextual Conditions	3	Ceremonial reporting and formal evaluation structures normalize organizational procrastination.	Superficial criteria become mechanisms for legitimizing avoidance of accountability.
Intervening Conditions	1	Rapid managerial turnover disrupts the accountability cycle and reinforces avoidance behavior.	Each managerial transition interrupts the chain of responsibility and erases organizational accountability memory.

Intervening Conditions	2	Policy instability generates short-term and conservative behavior.	Changing policies encourage organizational actors to prioritize the “survival game” over the “reform game.”
Intervening Conditions	3	New administrative technologies can legitimize avoidance through digital documentation.	Control technologies may become instruments of concealment, allowing avoidance behavior to remain hidden within layers of data.
Intervening Conditions	4	Media and social pressure reduce accountability to a performative and superficial level.	Fear of external judgment reinforces symbolic and non-substantive responses.
Strategies	1	Referring responsibility to higher organizational levels is a primary strategy of organizational procrastination.	The hierarchical system functions as a defensive barrier, dispersing responsibility along the organizational chain.
Strategies	2	Delaying decisions to conceal errors constitutes part of bureaucratic rationality.	The organization uses time as a shield against accountability.
Strategies	3	Attributing errors to regulations or external institutions constitutes the discursive dimension of legitimizing avoidance.	Expressions such as “we are required to” or “circumstances did not allow it” linguistically justify avoidance behavior.
Strategies	4	Producing ineffective correspondence and documentation represents a ceremonial response to accountability demands.	Reports and forms become a “documentation mask” that conceals decision avoidance.
Consequences	1	Organizational procrastination erodes trust between employees and managers.	The organizational communication network becomes a set of formalized relationships characterized by mistrust.
Consequences	2	A culture of ethical silence replaces accountability-oriented dialogue.	Employees learn that “silence is safer than transparency.”
Consequences	3	Innovation is suppressed and organizational learning becomes stagnant.	Persistent avoidance undermines experimentation and turns the organization into a defensive system.
Consequences	4	The social credibility of the insurance industry deteriorates in the long term.	The external consequence of organizational procrastination is the loss of institutional legitimacy.

Figure 1*Conceptual Model of the Study*

Organizational procrastination is a self-perpetuating institutional defensive mechanism that emerges in response to accountability pressures and ineffective evaluation systems, distributes and conceals responsibility through bureaucratic language and processes, and reproduces the cycle of defensive bureaucracy through the erosion of trust.

1. Causal Conditions

- The existence of intense accountability pressures without a fair and substantive evaluation system.
- The institutionalization of past successful experiences of evading responsibility and their transformation into an organizational survival pattern.
- The use of formal language and administrative terminology to conceal errors and create an outwardly professional image.
- The absence of a constructive feedback system, resulting in the elimination of effective error follow-up and strengthening the defensive logic of the organization.
- The dominance of position preservation and job security over performance integrity and truthful reporting.

2. Core Phenomenon

- The emergence of organizational procrastination as a defensive-bureaucratic mechanism for maintaining the appearance of order and legitimacy.
- The transformation of avoidance behavior into the dominant rationality governing administrative and managerial interactions.
- The substitution of substantive accountability with symbolic accountability through forms, meetings, and formal documents.
- The reproduction of the phenomenon at the level of organizational discourse, whereby it becomes normalized and accepted in employees' spoken and written communication.
- The redirection of organizational energy from problem solving toward impression management and error concealment.

3. Contextual Conditions

- The dominance of governmental regulations and rigid administrative structures that inhibit ethical and responsibility-related flexibility.
- High levels of job security that indirectly reduce the perceived costs of organizational procrastination.
- A culture of ceremonial reporting and the undervaluation of actual work outcomes.
- Managerial emphasis on procedural compliance rather than evaluation of effectiveness and performance integrity.
- Tacit acceptance of defensive behavior as part of the "bureaucratic norm" rather than as behavioral deviance.

4. Intervening Conditions

- Rapid managerial turnover and frequent personnel changes that disrupt the chain of responsibility follow-up.
- Policy instability and shifts in operational priorities that reinforce defensive behavior.
- The use of technologies as concealment mechanisms for producing ceremonial reports and creating an appearance of accountability.
- Media or public pressure that leads to short-term tactical redefinition of defensive discourse.

- Competition among organizational units to preserve their image, resulting in the collective rationalization of organizational procrastination.

5. Strategies

- Referring responsibility to higher organizational levels or decision-making committees to neutralize accountability pressure.
- Postponing decision-making by invoking regulations or the need for further expert review.
- Attributing errors to environmental or political factors or to technical constraints.
- Producing ineffective but formally legitimate documents, reports, and correspondence to conceal errors and maintain an appearance of legality.
- Using specialized and ambiguous language to obscure the chain of responsibility.

6. Consequences

- Erosion of trust among colleagues and across different managerial levels.
- Formation of an organizational culture characterized by silence and ethical indifference.
- Stagnation of organizational learning and reductions in creativity and motivation to reform existing procedures.
- Declining social and professional credibility of the insurance industry among the public and within the profession.
- Reproduction of the initial causal conditions through institutionalization of defensive behavior as the dominant organizational logic.

7. Central Proposition

Organizational procrastination is a self-perpetuating defensive-institutional mechanism that emerges in response to accountability pressures and ineffective evaluation systems. Through bureaucratic language and processes, it distributes and conceals responsibility and, by eroding trust and legitimacy, reproduces the cycle of defensive bureaucracy. Accordingly, the factors affecting organizational procrastination can be identified not only at the level of individual behavior but also at the level of institutional logic and formal organizational practices.

To determine whether the mean responses differed significantly from the theoretical value of 3, a one-sample *t* test was conducted.

Table 2

*Results of the One-Sample *t* Test for the Model Constructs*

No.	Construct	Observed Mean	Test Value	<i>t</i>	<i>df</i>	<i>p</i>	Mean Difference	Interpretation
1	Causal conditions	3.79	3.00	20.23	339	< .001	+0.79	Significant positive difference
2	Contextual conditions	3.43	3.00	10.18	339	< .001	+0.43	Above the theoretical midpoint
3	Intervening conditions	3.28	3.00	7.31	339	< .001	+0.28	Above the theoretical midpoint
4	Core phenomenon (organizational procrastination)	3.66	3.00	18.42	339	< .001	+0.66	Significant positive difference
5	Strategies	3.91	3.00	22.51	339	< .001	+0.91	Largest positive difference
6	Consequences	3.57	3.00	15.24	339	< .001	+0.57	Significantly above the theoretical midpoint

All p values were below .05, and all t values exceeded 1.96; therefore, the null hypothesis stating that the population mean is equal to the theoretical value of 3 was rejected. Accordingly, the mean scores of all constructs were significantly higher than the theoretical midpoint. The largest difference was observed for the “strategies” construct (+0.91), followed by “causal conditions” (+0.79), indicating the importance of managerial and structural components in the emergence of organizational procrastination.

Based on the results presented above:

The current level of organizational procrastination and all of its associated constructs was higher than the theoretical midpoint.

Strategies and causal conditions exhibited the highest levels in relation to the phenomenon, whereas intervening conditions had the lowest level.

The data followed a normal distribution, and the relatively low dispersion indices indicated the suitability of the data for inclusion in structural analysis.

Table 3

Overall Goodness-of-Fit Indices for the Proposed Model of Organizational Procrastination in Insurance Organizations

Goodness-of-Fit Index	Criterion for Good Fit	Calculated Value
Significance level (p value)	$p < .05$	.020
Chi-square to degrees-of-freedom ratio (χ^2/df)	$0 \leq \chi^2/df \leq 3$	1.27
Root mean square error of approximation (RMSEA)	$0 \leq RMSEA \leq .10$	.028
Goodness-of-fit index (GFI)	$.90 \leq GFI \leq 1.00$	.92
Adjusted goodness-of-fit index (AGFI)	$.90 \leq AGFI \leq 1.00$	.90
Incremental fit index (IFI)	$.90 \leq IFI \leq 1.00$	.98
Normed fit index (NFI)	$.90 \leq NFI \leq 1.00$	.95
Non-normed fit index (NNFI)	$.90 \leq NNFI \leq 1.00$	.98
Comparative fit index (CFI)	$.90 \leq CFI \leq 1.00$	.97
Relative fit index (RFI)	$.90 \leq RFI \leq 1.00$	.96

As shown in Table 3, all model fit indices fall within the acceptable or good-fit ranges. Therefore, the proposed model of organizational procrastination in insurance organizations demonstrates satisfactory fit and is supported by the data. Figure 2 presents the proposed organizational procrastination model in standardized-coefficient form, whereas Figure 3 presents the model based on t -value significance statistics.

Figure 2

Proposed Model of Organizational Procrastination in Insurance Organizations: Standardized Solution

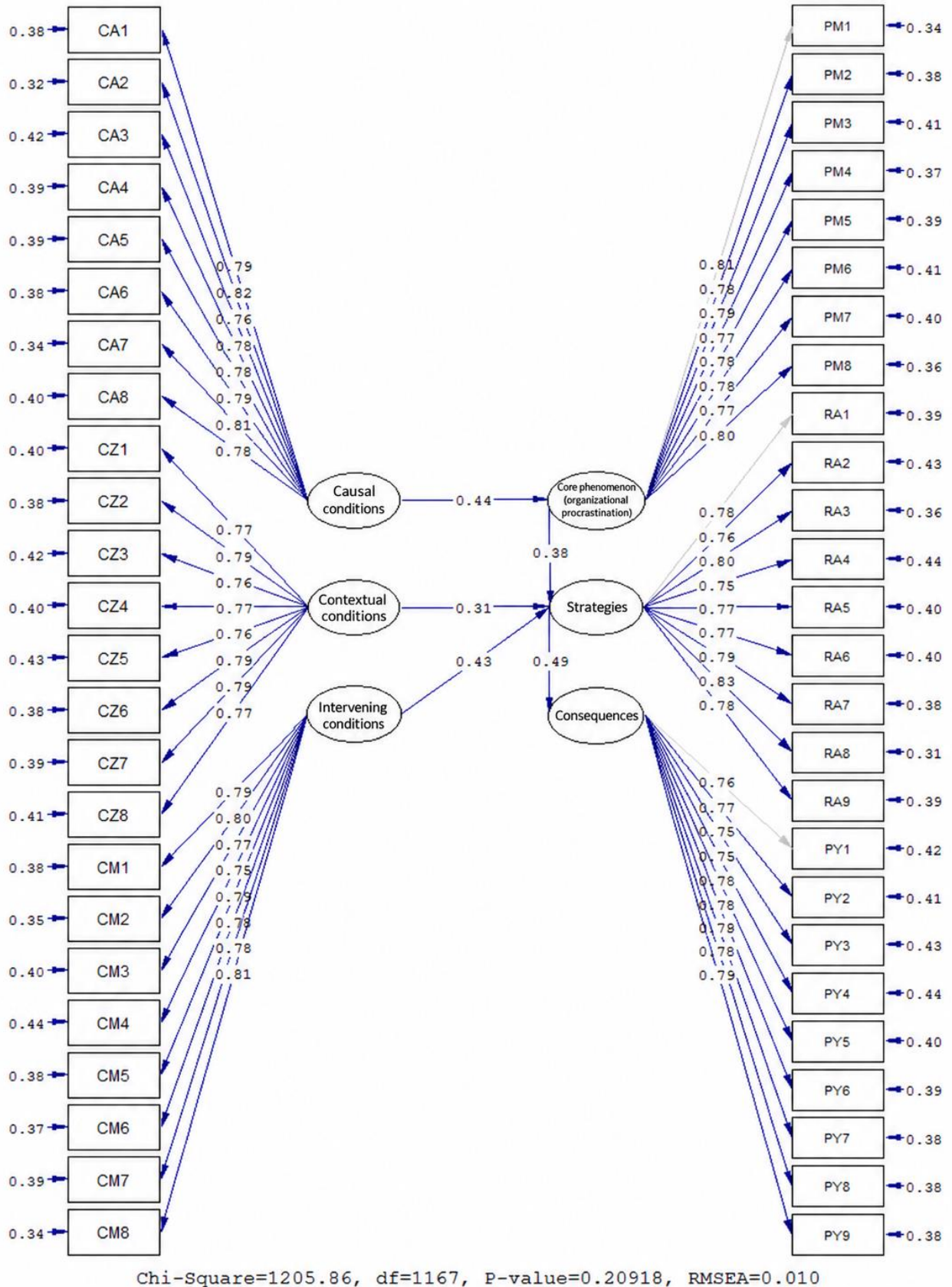
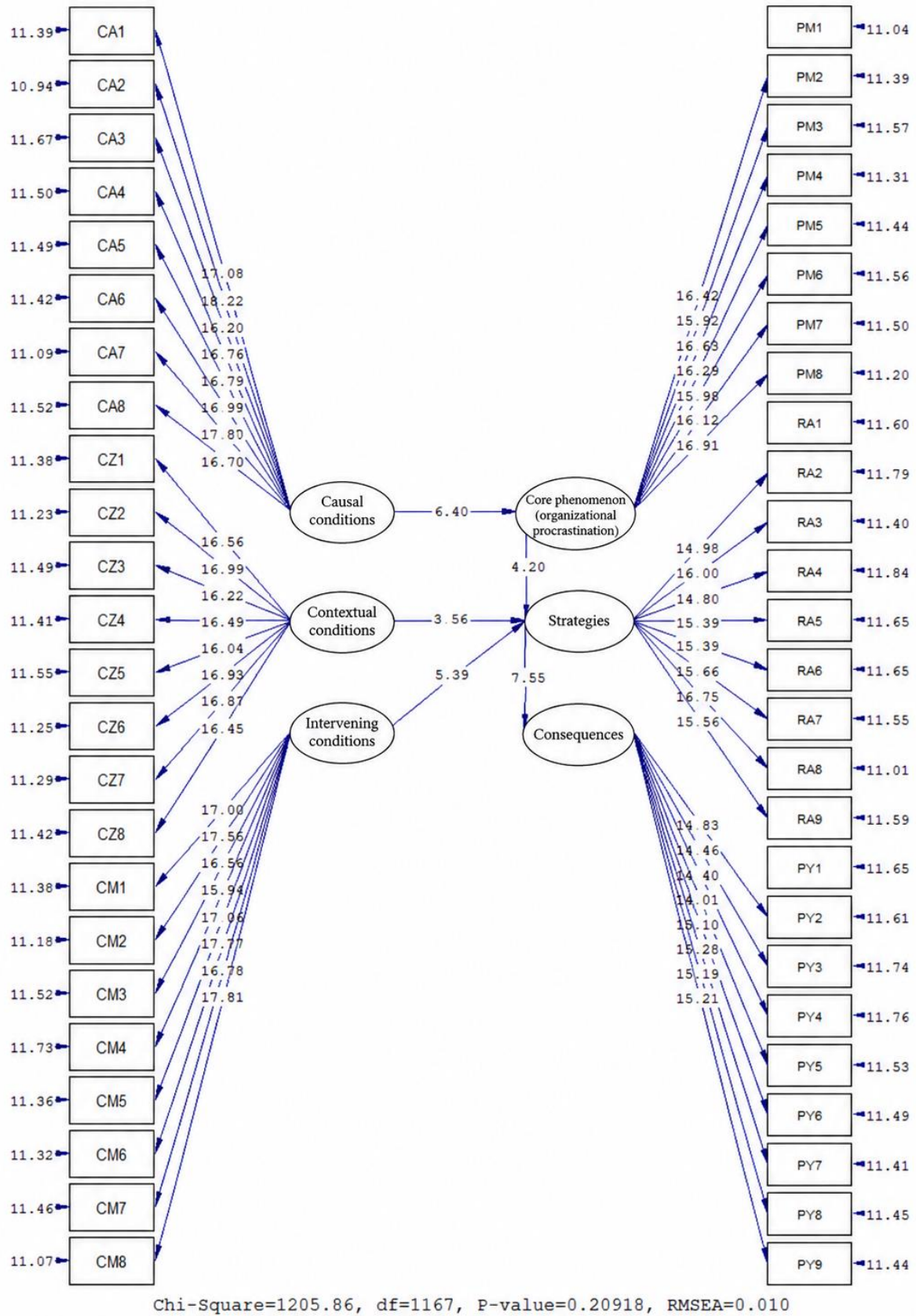


Figure 3

Proposed Model of Organizational Procrastination in Insurance Organizations: t-Value Significance Model



Discussion and Conclusion

The present study aimed to develop and validate a comprehensive model of organizational procrastination in insurance organizations by identifying its causal, contextual, and intervening conditions, core phenomenon, action strategies, and consequences. The findings showed that organizational procrastination is not merely an individual tendency toward delay, but rather a structured and self-reinforcing organizational phenomenon that emerges from the interaction of accountability pressures, weak evaluation mechanisms, bureaucratic norms, managerial instability, symbolic reporting practices, and defensive strategies. The qualitative findings indicated that the phenomenon is reproduced through behaviors such as responsibility shifting, postponement of decisions, attribution of problems to external factors, production of ceremonial documentation, and use of ambiguous professional language. The quantitative findings supported the proposed model, as the structural relationships among the principal constructs were statistically significant and the overall model demonstrated satisfactory goodness of fit. The one-sample *t* test results also showed that all constructs were significantly above the theoretical midpoint, with strategies and causal conditions exhibiting the largest mean differences. Collectively, these findings support the interpretation of organizational procrastination as a multidimensional behavioral and institutional process rather than a purely personal failure of time management.

One of the most important findings concerned the role of causal conditions in the development of organizational procrastination. These conditions included accountability pressure in the absence of fair evaluation, the institutionalization of previously successful experiences of responsibility avoidance, formal and bureaucratic language, weak feedback systems, and the dominance of position preservation over performance integrity. This result is consistent with the broader conceptualization of procrastination as a form of self-regulatory failure that becomes more likely when individuals perceive immediate costs of action as greater than delayed consequences [1]. In organizational settings, however, the present findings suggest that such postponement can become strategically rational when employees believe that accepting responsibility exposes them to blame, whereas delay, referral, or ambiguity provides protection. This interpretation extends the traditional individual-level understanding of procrastination by showing that organizational structures can create incentives for delay.

The significance of perceived unfairness and defensive motivation is also supported by studies of organizational cronyism. Previous research has shown that cronyism can encourage procrastinatory responses by weakening perceptions of justice and creating uncertainty about whether competent and timely performance will be rewarded [6]. Similar evidence from public organizations indicates that organizational cronyism is related to procrastination and that social capital can reduce the strength of this relationship [7, 8]. The present study complements these findings by showing that when employees repeatedly observe that responsibility can be avoided without substantial consequences, this experience may become institutionalized as a survival logic. In such an environment, procrastination is no longer an isolated behavioral deviation; rather, it becomes part of the informal rules through which employees manage risk and preserve organizational position.

The finding that weak evaluation and feedback systems contribute to organizational procrastination also aligns with prior evidence regarding psychological needs, responsibility, and empowerment. Amarloo and Shareh found that social support and responsibility were associated with organizational procrastination through the satisfaction of basic psychological needs [4]. When employees experience insufficient support, limited autonomy, or weak competence feedback, they may be less willing to assume responsibility for difficult decisions. Similarly, employee empowerment has been shown to predict organizational procrastination, indicating that perceptions of agency and control are important determinants of whether

employees act proactively or delay action [5]. The present findings suggest that weak evaluation systems may diminish perceived agency because employees do not receive clear information about what constitutes effective performance or how responsibility will be assessed. Consequently, delaying decisions or referring them upward may become a protective response.

Another important result concerned the core phenomenon itself. Organizational procrastination was identified as a defensive-bureaucratic mechanism that preserves the appearance of administrative order while suspending substantive accountability. The phenomenon is reproduced through forms, reports, meetings, and official language rather than through simple inactivity. This finding is particularly important because it distinguishes organizational procrastination from laziness or lack of effort. Employees may remain visibly active while simultaneously avoiding decisive action. This interpretation is consistent with research emphasizing that procrastination can be embedded in organizational processes rather than appearing only as individual delay [2, 3]. The current study adds further specificity by identifying ceremonial procedural activity as one of the mechanisms through which procrastination can be legitimized.

The role of contextual conditions was also notable. Governmental regulation, high job security, ceremonial reporting, emphasis on procedural compliance, and acceptance of defensive behavior as a bureaucratic norm were identified as the main contextual conditions. These findings are consistent with research conducted in public-sector organizations, where procrastination has been described as a multidimensional phenomenon influenced by organizational structure and administrative context [3]. In highly regulated organizations, employees may become more concerned with demonstrating compliance than with solving problems efficiently. The present study suggests that this procedural orientation may create conditions in which formal documentation substitutes for substantive accountability. This is particularly relevant in the insurance industry, where regulatory requirements, documentation, and hierarchical approval processes are integral to organizational functioning.

The finding that high job security may indirectly reduce the perceived costs of procrastination should not be interpreted as suggesting that job security itself is undesirable. Rather, the result indicates that when job security is combined with weak performance accountability, employees may perceive fewer consequences for delay. This interpretation is conceptually consistent with research showing that workplace behavior depends on the broader motivational and structural context. If employees experience strong support and meaningful responsibility, security may enhance commitment; however, if accountability systems are weak, the same security may reduce the urgency associated with task completion. The present results therefore reinforce the need to consider combinations of organizational conditions rather than isolated variables.

The intervening conditions identified in the study included rapid managerial turnover, policy instability, digital technologies used for concealment, media pressure, and competition among organizational units to protect their image. These findings indicate that organizational procrastination is sensitive to organizational instability and external scrutiny. Rapid managerial turnover can weaken continuity of accountability by interrupting follow-up processes, while policy instability can encourage short-term defensive responses. This interpretation is consistent with research showing that negative organizational experiences can increase withdrawal-oriented and procrastinatory behavior. Psychological contract breach, for instance, has been shown to contribute to workplace procrastination through organizational cynicism [9]. Frequent changes in policy and leadership may similarly weaken employees' confidence in organizational commitments and reduce willingness to invest effort in long-term problem solving.

Organizational conflict and silence provide another relevant explanatory framework. The present model suggests that employees may use delay and ambiguous language as defensive responses to accountability pressure. Previous research has demonstrated that organizational conflict is associated with procrastination and that organizational silence can mediate this relationship [10]. In situations characterized by conflict or uncertainty, employees may prefer postponement because immediate action could expose them to criticism or interpersonal confrontation. The present findings extend this logic by showing that delay can become institutionalized through administrative procedures and formal communication. Thus, silence, ambiguity, and procrastination may function together as mutually reinforcing defensive behaviors.

The role of organizational silence is further supported by evidence showing that it can intensify the relationship between adverse workplace experiences and procrastination. El-Sayed et al. found that organizational silence played a significant role in the relationship between workplace ostracism and nurses' procrastination behavior [11]. This finding is highly compatible with the present results, particularly the identification of ethical silence and conservative communication as consequences of organizational procrastination. When employees believe that speaking openly is unsafe, they may delay action, avoid responsibility, or communicate through formal but noncommittal language. Over time, this can create a culture in which substantive dialogue is replaced by symbolic compliance.

The strategy construct emerged as the highest-scoring construct in the one-sample *t* test, indicating the particular salience of behavioral mechanisms through which organizational procrastination is enacted. These strategies included referring responsibility to higher levels, postponing decisions, projecting errors onto external constraints, producing ceremonial documentation, and using technical or ambiguous language. This result suggests that organizational procrastination is not passive; rather, it involves active behavioral strategies designed to manage accountability. This interpretation is consistent with the view that procrastination may serve a defensive or resource-protective function. From a conservation of resources perspective, employees confronted with organizational unfairness or cronyism may protect personal resources by reducing discretionary engagement and avoiding potentially costly action [6]. The strategies identified in this study can similarly be understood as resource-protection mechanisms that reduce immediate exposure to risk.

The use of specialized or ambiguous language as a procrastination strategy is a particularly important contribution of the study. Language can create distance between action and responsibility, especially in bureaucratic environments where decisions are documented through formal correspondence. By framing problems in technical, impersonal, or highly procedural language, employees may reduce the visibility of individual responsibility. This phenomenon is indirectly consistent with research emphasizing the organizational rather than purely individual roots of procrastination [2, 3]. The present study develops this perspective further by identifying discourse itself as a mechanism of procrastination.

The consequences identified in the study included erosion of institutional trust, development of ethical silence, decline in organizational learning and creativity, reduction in social legitimacy, and reproduction of the initial causal conditions. These consequences support the view that procrastination can have cumulative organizational effects. When employees repeatedly encounter postponed decisions, ambiguous responsibility, and symbolic responses, trust in managers and colleagues may decline. Reduced trust then discourages information sharing, experimentation, and proactive problem solving. This cyclical process is consistent with findings showing that social capital can reduce organizational procrastination [7, 8]. High social capital is generally associated with trust, reciprocity, and stronger relational networks; therefore, the erosion of trust

identified in the present study can be expected to weaken one of the organizational resources that might otherwise reduce procrastination.

The decline in organizational learning and creativity observed as a consequence is also theoretically plausible. Innovation requires employees to take initiative, tolerate uncertainty, communicate mistakes, and experiment with alternative solutions. In contrast, a defensive organizational environment encourages risk minimization and avoidance. Evidence from research on temperament and employee procrastination also suggests that procrastination can be reduced when behavioral interventions are designed to improve employees' adaptive functioning [13]. At the organizational level, however, such individual interventions may be insufficient unless the broader environment also supports initiative and learning. The present study therefore indicates that reducing organizational procrastination requires both individual and structural interventions.

The findings can also be interpreted in light of studies conducted in educational and other organizational environments. Dastjerdi and Khodabakhshi emphasized the role of organizational climate in procrastination-related behavior, while Dautov examined procrastination and laziness as an organizational problem associated with performance differences [14, 15]. Although these studies focus on academic settings, they reinforce the general principle that procrastination is influenced by environmental organization and institutional climate. The present research confirms this principle in the insurance industry and extends it by showing that organizational procrastination may be embedded in administrative routines, accountability structures, and defensive practices.

The current findings are also compatible with emerging evidence regarding workplace conditions and job satisfaction. Faeq reported that ergonomic conditions may influence nurse procrastination through job satisfaction [12]. This reinforces the multidimensional nature of procrastination and suggests that work design, physical conditions, organizational systems, and subjective experiences can all contribute to task delay. In the present study, structural and bureaucratic features played a more central role, but the broader implication is similar: procrastination emerges from the interaction between employees and their work environment rather than from isolated personal weakness.

Overall, the results indicate that organizational procrastination in insurance organizations should be conceptualized as a self-reinforcing institutional cycle. Causal pressures generate defensive responses; contextual conditions normalize these responses; intervening conditions intensify them; employees enact procrastination through specific behavioral strategies; and the resulting consequences, particularly mistrust and silence, recreate the original conditions that sustain procrastination. This cyclical interpretation explains why organizational procrastination may persist even when managers recognize its negative consequences. It also explains why simple interventions such as reminders, deadlines, or individual time-management training may have limited impact when the organizational system continues to reward responsibility avoidance. The satisfactory fit of the quantitative model further supports the coherence of this theoretical structure and indicates that the identified constructs provide a meaningful explanation of organizational procrastination in the insurance context.

The present study has several limitations that should be considered when interpreting the findings. First, the qualitative phase was based on interviews with a limited number of experts from the insurance industry, and although theoretical saturation was achieved, the findings may still reflect context-specific experiences. Second, the quantitative phase relied on self-report questionnaire data, which may be influenced by social desirability, common-method variance, and respondents' subjective interpretations of organizational conditions. Third, the cross-sectional nature of the quantitative phase limits the

ability to establish temporal or causal relationships among the constructs. Fourth, organizational procrastination is a potentially sensitive issue, and some respondents may have underreported behaviors associated with responsibility avoidance or ceremonial reporting. Finally, the study was conducted within the insurance industry, and caution is required when generalizing the findings to organizations with substantially different regulatory, technological, or cultural characteristics.

Future studies should test the proposed model longitudinally to examine whether the identified causal conditions actually precede procrastinatory strategies and whether the consequences subsequently reinforce the original conditions over time. Researchers could also compare public and private insurance organizations, different managerial levels, and different organizational units to determine whether the strength of the model relationships varies across institutional settings. Future studies may incorporate objective indicators such as processing delays, decision turnaround time, unresolved cases, workflow bottlenecks, or archival performance data alongside self-report measures. Multilevel research could examine how individual tendencies interact with team climate, leadership style, organizational justice, and institutional regulations. Experimental or quasi-experimental studies would also be useful for evaluating whether interventions targeting accountability systems, feedback mechanisms, psychological safety, or managerial continuity can reduce organizational procrastination. Cross-industry and cross-cultural replications would further clarify which elements of the model are context-dependent and which represent more general mechanisms of organizational procrastination.

Insurance organizations should address organizational procrastination through coordinated structural and managerial interventions rather than relying solely on individual-level training. Accountability systems should clearly define responsibility, decision authority, deadlines, and expected outcomes, while minimizing opportunities for responsibility diffusion. Performance evaluation should emphasize substantive results in addition to procedural compliance, and feedback systems should provide timely, constructive, and nonpunitive information about errors and delays. Organizations should reduce unnecessary approval layers, clarify decision-making authority, and review administrative procedures that encourage symbolic documentation without producing meaningful action. Managers should create a psychologically safe climate in which employees can acknowledge mistakes, raise concerns, and accept responsibility without disproportionate fear of punishment. Leadership continuity and systematic documentation of responsibilities should be strengthened to prevent managerial turnover from interrupting accountability chains. Finally, organizations should monitor patterns of repeated delay, ceremonial reporting, responsibility referral, and ambiguous communication as early warning indicators of institutionalized procrastination and should incorporate these indicators into organizational development, human resource management, and internal audit systems.

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Authors' Contributions

All authors equally contributed to this study.

Declaration of Interest

The authors of this article declared no conflict of interest.

Ethical Considerations

The study protocol adhered to the principles outlined in the Helsinki Declaration, which provides guidelines for ethical research involving human participants. Written consent was obtained from all participants in the study.

Transparency of Data

In accordance with the principles of transparency and open research, we declare that all data and materials used in this study are available upon request.

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