

Emotional Intelligence and Work-Life Balance in Banking Sector of Chhattisgarh: Challenges and Opportunities

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Abstract

Taking smart business decisions and moving forward with mergers and acquisitions both require high levels of emotional intelligence. The entire study concentrated on how employees in the Banking sector might manage daily work pressure and achieve a better work-life balance. This study evaluates what emotional intelligence means for the administration of work-life balance in Chhattisgarh's banking sector. We were able to learn from the study how people might better balance their personal and professional lives in the banking sector by managing their emotions. Also, we frequently learn whether bank workers genuinely require emotional intelligence. Work-life balance was the dependent variable in the study, and emotional intelligence was the independent variable. 120 responses from various respondents who work for the top 6 banks were gathered from the respondents in the state of Chhattisgarh banking. The findings showed that EI and work-life balance are substantially positively associated, and when EI rises, employees likely to have better work-life balance and vice versa. Pearson's connections were the factual strategy used to decide the connection between the factors, and direct relapse was utilized to decide the impact of EI on work-life balance.

Keywords: Emotional Intelligence (EI), Work-Life Balance, Banking Sector, Indian Banking

1. INTRODUCTION

Having emotional intelligence means being able to recognize, comprehend, and control your emotions. Emotional quotient is the name given to the indicator of emotional intelligence (EQ). The more emotional control one has, the higher their EQ. Those with high EQs are chosen in today's intense competition and high pressure environment (Zhang, W et.al 2020). It's even been suggested that having a high IQ will get you hired, whereas having a low EQ will get you fired. It is becoming more and more obvious that classical intelligence (IQ) alone cannot predict success. Having no emotions does not imply being emotionally savvy. It simply means that person is better able to differentiate between healthy and unhealthy emotions and be able to control them depending on the situation (Tshishonga, N. S. 2020). All of these factors are crucial, and clients develop a preference for certain businesses or people over others based on their level of trust, which keeps them coming back.

Customers have a tendency to use more services from a specific company, do so more frequently, or even spend more money than they need to. For service providers to earn customers' trust, they must demonstrate emotional intelligence. Once they have this confidence, they can take use of it and use it to expand their offering, which will make selling new and distinctive goods or services much easier (Seke, M. M. 2020). Any firm, regardless of its level of technical expertise, must understand and manage its people resources. Yet, a 30-year longitudinal examination of HR publications revealed a consistent research gap in fields like employee/labor relations, motivation, and human resource development. Hence, for better human resource development, a focus on these issues has become urgently necessary for both business and academic researchers (Sanz et al, 2020).

When considered according to an individual point of view, emotional intelligence and perceived quality of work life appear to be commonly reinforcing and covering. The intuitive association between emotional intelligence and quality of working life has been upheld by before concentrates on that fostered a few definitions and philosophies. Furthermore, these authors freely state that they have tackled their respective topics from organizational views and have not done so from the viewpoints of the employees (Sandars et al, 2020). Investigating the interaction among individuals and their surroundings is vital to understanding the connection between emotional intelligence and quality of working life in light of the fact that these two factors are both individual and hierarchical. By distinguishing the middle person

factors that influence a representative's emotional intelligence as well as their quality of working life and its significance to HRD, our review intends to close this hole.

1.1 The World of Emotions

We must first discuss the concept of emotion before discussing emotional intelligence and emotional education (Sá, M. J., & Serpa, S. 2020). Ethno brain science, neuropsychology, clinical brain research, social brain science, reasoning, psychiatry, and analysis are only a couple of the many fields that examine feelings. In spite of the fact that scholastics are concentrating on feelings over the long run, they have not yet settled on a definition of what constitutes an inclination or settled the topic of what causes a feeling in any case. Most speculations describe feelings, or rather emotional encounters, as a multi-componential process that creates in different parts with a developing transient course, and they hold that feelings are pivotal to the cycles of thinking, decisions, and navigation (Rana, S., et.al 2020).

Emotion is described in psychology as the "strong emotional response that is triggered by the environment and has a brief but acute beginning. Its presence alters the somatic, vegetative, and psychological systems".

The expressive reactions welcomed on by a feeling on a physical level include: face demeanor, body positions and attitudes, and methods of correspondence (Nitschke, J. P. et. al 2021). The physiological impacts of a feeling on the vegetative level remember changes for pulse, breathing rate, processing, and emission, as well as changes in solid pressure and hearing and vision. Mental feelings impact a deficiency of poise, difficulties in reflecting, and a decline in the capacity to apply strategies, make decisions, and evaluate (Murphy, M. P. 2020).

"Emotions have a variety of effects on our cognitive system, and one of those effects is to help us choose our goals".

1.2 Definitions of EI

Regardless of color, all of the aforementioned proponents assert that their idea represents a broad, all-encompassing intellect that encompasses a variety of emotional activities (Ahmed, et.al 2020). Regrettably, when used in this way, the phrase too frequently assumes an all-encompassing and ambiguous meaning, leaving EI devoid of conceptual significance. For instance, the popular, but incredibly powerful, interpretation put forth by seems to define EI by excluding any admirable quality of character that cognitive intelligence does not express (Bielousova, R.2020). Recently, it has been proposed that the competencies related to EI are defined by two domain facets: (a) ability — mindfulness versus guideline of feeling; and (b) target — whether skill alludes to self or others. These different sides' Cartesian item, or ability by point, brings about the accompanying four components: (a) information on one's own feelings; (b) familiarity with others' feelings; (c) the executives of one's own feelings; and (d) the board of others' feelings. Although this analysis offers several possible areas of research, it is unable to pinpoint a unifying characteristic that links the many parts together. Also, this worldview doesn't explain how to isolate EI from other interesting abilities and personality factors that might influence feeling insight and control (for example trait uneasiness, adapting dispositions) (Miller, E. D. 2020).

The "capacity to monitor one's own and others' emotions, to distinguish between them, and to utilize the information to guide one's thinking and behaviors" is maybe the most usually utilized logical definition of emotional intelligence. As we have contended somewhere else, this definition, which perceives emotional data handling as a fundamental prerequisite of emotional guideline, is possible the most reasonable definition of EI being used today. EI is defined as "a variety of non-cognitive qualities, competencies, and skills that influence one's ability to successfully cope with environmental demands and stresses" by another renowned researcher (Gharehgozli, O. et. al 2020). The acquisition, recovery, and launch (by proper ways of behaving) of emotional data are not explicitly referenced in this more extensive depiction. In spite of the fact that Bar-On counts apparently cognitive gifts like critical thinking and reality testing as parts of EI, it seems to reject cognitive abilities that could uphold feeling control. On the other hand, Bar-definition which emphasizes adaptation to environmental needs more (Li, J., & Zehr, S. M. 2020).

1.3 Challenges of EI

- ✓ Feelings of loneliness, anxiety, and despair may result from social exclusion and increased isolation.
- ✓ Increased anxiety and stress brought on by changes in the workplace, lost jobs, and unstable economies

- ✓ Lack of face-to-face networking and communication chances may affect emotional intelligence abilities like empathy and active listening.
- ✓ Effective emotional communication may be hampered by the requirement to adjust to virtual communication tools and platforms.

1.4 Opportunities of EI

- ✓ Increasing attention to mental health and wellbeing may open up new avenues for training and developing emotional intelligence.
- ✓ It may be possible to cultivate emotional intelligence abilities like adaptation, flexibility, and resilience through remote work and virtual communication.
- ✓ In a post-COVID future, innovative problem-solving and high levels of emotional intelligence may be necessary.
- ✓ The popularity of social media and online networking could open up new opportunities for fostering emotional relationships and developing emotional intelligence abilities.

1.5 Significance of the EI

This is a timeline of emotional intelligence: The phrase "Social Intelligence" was first used in a scientific paper published in 1990; the top rated book "Emotional Intelligence" was written in 1990; the primary broadly utilized self-report poll was made in 1997; and the main ability test was laid out in 2003 (Kayalar, F. 2020). There is right now a careful Wikipedia section regarding the matter as well as various quite difficult handbooks and assessments. A chosen handful creators are notable. In this thorough definition of the develop, the emotional and social capabilities, abilities, and facilitators depend on the five meta-variables of intrapersonal EQ, relational EQ, stress the board EQ, adaptability EQ, and general mind-set EQ (Kaup, S., 2020).

Another strategy supports separating emotional competences from emotional intelligence (a dispositional aptitude), sharing something else for all intents and purpose with "blended models" however pushing past a proper origination of EI (learned capabilities). Goleman (1998) makes the determination that the fundamental qualities isolating effective from bombed leaders are the capabilities supporting (or probably settled inside) EI in view of an assortment of contextual investigations, narrative reports, and assessment studies. Despite having more cognitive abilities and specialized information than fruitful chiefs, bombing leaders appear to have less emotional control (Hubble, S., & Bolton, P. 2020). The level of emotional capability (as a solidified ability) showed by that individual demonstrates the amount of that expected she or he has truly achieved, while EI might recognize an individual's capacity for learning pragmatic occupation related emotional and interactive abilities. Subsequently, emotional capability facilitates the acquisition of occupation related abilities and converts EI into hands on gifts (Hodges et.al 2020).

1.6 Need of the Study

The review was fundamental since banks today come up short on ability to evaluate the components that add to an exceptionally high frequency of attrition. The review was huge for the essential explanation that it tended to the wellbeing takes a chance with that banking experts face at work and gave data on the most proficient method to mitigate these dangers. Organizations will benefit from this study's explanation on the necessity of succession planning and identifying potential leaders (Ghaderi, M., Ahi, 2020).

1.7 Statement of Problem

The study is based on the issue of how closely Emotional Intelligence relates to work stress and how work stress affects EI and work life balance thereon. The problem's statement was based on the question of what elements, over time, can assist bank workers with keeping a decent work-life balance and the best balance between their own and proficient lives (Fernandez, A. A., & Shaw, G. P. 2020).

1.8 Objectives of the study

There are two objectives are as follows:

- To state the relationship between Emotional intelligence and work-life balance
- To assess how emotional intelligence affects the work-life balance of Banks Team Leaders

1.9 Hypothesis

- **H01:** There is no correlation between EI and work-life balance.
- **HA1:** Work-life balance and emotional intelligence are significantly and positively correlated.
- **H02:** Work-life balance is not affected by EI.
- **HA2:** Work-life balance is affected by EI.

2. REVIEW OF LITERATURE

A part of intelligence known as emotional intelligence is the capacity to effectively distinguish, use, understand, and control one's own feelings as well as those of others. The expression "emotional intelligence" was initially utilized by Salovey and Mayer, who characterized it as "the ability to control one's own and others' states of mind and feelings, and utilize this information to direct one's ideas and actions." With the publication of Emotional Intelligence, Salovey & Mayer have demonstrated that emotional intelligence is made up of three basic components:

- Emotional assessment and expression
- Emotional control
- Emotional usage

Emotional intelligence was defined by the same authors in 1997 as having the "ability to perceive, evaluate, and express an emotion; access feelings and/or create them when they facilitate thoughts; understand emotion and emotional knowledge; and be able to regulate emotions to promote emotional and intellectual growth" because it had been found to be vague and lacking in the realm of feelings in later studies.

Emotional intelligence, according to Goleman, is "the capacity to appropriately express one's own experience, to understand one's own emotions as well as those of others, and to regulate them in a constructive way, assuming suitable social behaviors and adequate empathic attitudes." In his best-selling book "Emotional Intelligence," Goleman outlined his thesis that certain traits, including awareness, self-management, and empathy, affect an individual's success in both their personal and professional lives. He started noticing teachers starting to "understand that there is a different form of gap, highly dangerous: "emotional illiteracy"" in the middle of the 1990s. Several researchers have established the link between Emotional Intelligence and academic success (Barchard, Bracket & Mayer⁶, Mestre et al., and O'Connor & Little).

Many accounts of research intervention programmers designed to provide the social and emotional aspects of school programming special attention are recorded in the worldwide literature, particularly that from the USA. It has been demonstrated that schools that incorporate emotional intelligence into their curricula do better.

The Istanbul Show, drafted by the Gathering of Europe in 2011 and endorsed by Italy with regulation no. 77 of 2013, was created in response to the findings in other nations and requests that member nations incorporate education in affectivity in their curricula. Everybody, with the exception of Italy and Greece, has kept their promise. Nothing from the Show still can't seem to be executed in Italy, despite quite a long while having passed and despite a bill being introduced on December 18, 2014, for the foundation of the instructing of socio-emotional training in optional schools of first and second degree as well as in university concentrate on courses.

On March 1st, 2019, the Social Affairs Commission in Italy submitted a proposal asking the government to encourage social and emotional learning in the classroom. The Director of the Social Commission in the Chamber declared in a gathering on January 29, 2020, almost a year after the fact: "Today we are supporting the law of harassing. I need to talk about with you Article 7, which manages emotional intelligence preparing. The two teachers and understudies should figure out how to deal with their feelings. The possibility of preparing educators and hence teaching our kids to perceive their own sentiments as well as those of others and to positively oversee activities and connections addresses a significant sign of response to the rising environment of contempt and what we could allude to as "emotional illiteracy,"

a similar detailed in November, promptly following the revision's endorsement. The discipline's entry to the Italian school is as yet forthcoming.

The writer of the exposition underlined that emotional intelligence is expected as an essential part of corporate life; whether it be in the working environment or in personal life. The nature of work life is significant in terms of success and fulfillment. Thusly, the objective of the whole review was to decide how the idea of the workplace and emotional intelligence connect with each other. (Kumar, 2012)

Despite the fact that multiple studies have shown the impact of work-related stress on job performance and job satisfaction, the research on work-related stress in relation to life fulfillment or work-life balance is very limited, according to the researcher. (Ukil, 2016)

According to the author's research, "sound stress" at work is the kind that doesn't seem to exacerbate problems, while "unwanted stress" is the kind that causes distress, hardship, or strain. Workplace stress is a figure individuals' contestability, quality, and occupation-related psychosocial arrangement of the affiliation, and it is viewed to the extent that capability splendidly being a record, as per the creator. (Kanji, 2012)

A work-life balance is typically difficult for corporate employees to achieve, according to the author of the essay. Current technological advancements have demonstrated that people spend more time than in the past on social media, which hinders their ability to focus on their own work. Although Spearman's correlation was the statistical method employed in this study, there was a negative link between social media use and work-life balance. As a result, this further demonstrates people's low EI as they are unable to distinguish between what is significant to them and what is not (Sudhesh, 2018)

The researcher focuses on the issue of how developing emotional intelligence affects students taking management courses and those who are entering the workforce in his article. Last but not least, the study expanded the field of investigation into virtual environments and the function of emotional intelligence. (Niemi, 2016)

The author of the essay noted that foster care employees had an emotional role to play because they had to deal with children who would eventually have no family due to certain past tragedies. At the same time, they took care to maintain their emotional quotient and avoid becoming overly stressed by the emotional atmosphere. 200 people were included in the sample, and factors like absence caused by the emotional strain of the job were taken into account. According to the study, there is no demonstrable connection between emotional quotient and absence. (Sansbury, 2017)

The researcher examined the corporate lives of managers using a variety of characteristics, including empathy, self-control, and attitude. Being a director of such a huge business, the creator has examined how emotional help has empowered supervisors at his organization to thrive both by and by and expertly (Goleman, 2017). The creator additionally stresses on the part of emotional remainder—emotional ties among employees—and how these bonds support more positive organizational growth and development. For the analysis of EI, a number of dimensions were taken into account.

Tjong (2014) in her article, zeroed in on the association among EI and perceived work related pressure among hospital cares. The EI Scale, Survey on Personal Views, and Survey on Job Stress were among the several tools used. The fact that the EI adjusted scores exceeded the test author's estimated values shows that emotional intelligence will eventually lead to a time when jobs are defined according to the emotional intelligence scale. In his work, the creator characterized emotional intelligence as the ability to monitor one's own thinking and that of others. Balance and emotional fortitude are remembered to defer the beginning of a decrease in execution from unnecessary work demands. Interactive abilities, integrity, dependability, and genuineness construct trust, which might assist with peopling in work bunches become more firm. The benevolence of kindhearted employees may be improved to higher degrees of steadfastness and thought process by a combination of exceptional social skills and excellent faith. Finally, if constructive criticism is delivered in an effective manner, emotional trustworthiness, fearlessness, and emotional adaptability can improve unparalleled performance and mitigate the negative effects of constructive criticism (Abraham, 2016).

The creator's exploration analyzed the impacts of emotional intelligence on central thoughts of execution and administration. To lay out the connection among EI and rudimentary initiative execution, ANOVA was used as a

measurable strategy. To comprehend the emotional intelligence and leadership abilities of elementary administrators, descriptive data analysis was performed. The study of this research came to the conclusion that leadership and performance directly benefit from emotional intelligence. (Cook, 2016)

In his article, the researcher seeks to substantiate the emotional intelligence characteristics, emotional workforce tactics, and attrition among HR consultants. It establishes a framework for us to practice our understanding of the procedures for assessing the secure effects of trait EI on employee attrition. 143 HR experts from a Malaysian financial organization with a sizable employee base participated in the study. The findings revealed that while client handling-related stress was not predicted by EI as a trait, personal and work-related stress were. EI was also found to be partially associated to emotional labor, with a relatively negative variation when acting on the surface but not when looking at the bigger picture. (2014's Santos)

2.1 Research Gap

It is clear from a critical analysis of the literature that EI will be important in defining job roles in the future, but it is unclear how much these elements will affect job roles, leaving room for further research. The several aspects of EI that have been discussed by will be crucial in choosing which aspect will have the greatest influence on future job positions and work-life balance. Unanswered is the subject of how representatives in the corporate world would combine several important aspects of EI with a work-life balance.

3. RESEARCH METHODOLOGY

3.1 Research Design

An exploratory quantitative examination strategy is utilized in this review. It was put to the test to see if working professionals in the corporate sector would pass. In this case, the integrated Living genre model's impact on the employee's investigation was assessed.

3.2 Population and Sample

This study focused on the population of bank workers who were living with EI. All the samples were collected through purposeful investigation and selected based on certain characteristics. Each sample class had the same characteristics, including a similar number of employees (120), a mix of genders, cultural background, and living perception with EI. With the help of their findings and a greater knowledge of the work-life balance, researchers will be able to better grasp how EI is seen in the corporate world.

3.3 Sample Design

The example was picked in view of the way that banks work positions were employed by Chhattisgarh's top 6 banks. The questionnaire was distributed to people along with snowball and convenience sampling. With such intense work pressure, it would be imperative to achieve a significant equilibrium, making the banking sector one of the most pertinent sectors where EI may change the game. Hence, banking experts in Chhattisgarh concentrated on.

3.4 Tools for Data Collection

Answers to a questionnaire were used to gather information from respondents. The survey was distributed via Google Form, and responses were collected. Apart from a background check on the respondents' demographics, the work-life balance scale and the EI questionnaire were both modified. Since the data distribution was uniform, correlation and regression analyses were carried out statistically using SPSS. The Likert Scale served as the evaluation scale.

3.5 Reliability Analysis for Questionnaire

The reliability test served as the testing instrument for validating the data. A 30-person sample was used for the reliability test. EI had a value of .796 and work-life balance had a rating of 0.605. The Cronbach Alpha's final value was .812. We can verify that the scale utilized for the exploration is legitimate and dependable in light of the fact that each build's EI or work-life balance is more than 0.6.

Cronbach Alpha	0.812
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4. FINDINGS AND DISCUSSION

In the survey, 62.5% of male and 37.5% of female participated. In the Banking sector in Chhattisgarh, nearly half of the respondents were older than 24 and had more than two years of job experience.

Table: 1 Descriptive Statistics

Respondents	Frequency	Percentage
Male	75	62.5%
Female	45	37.5%
Total	120	100

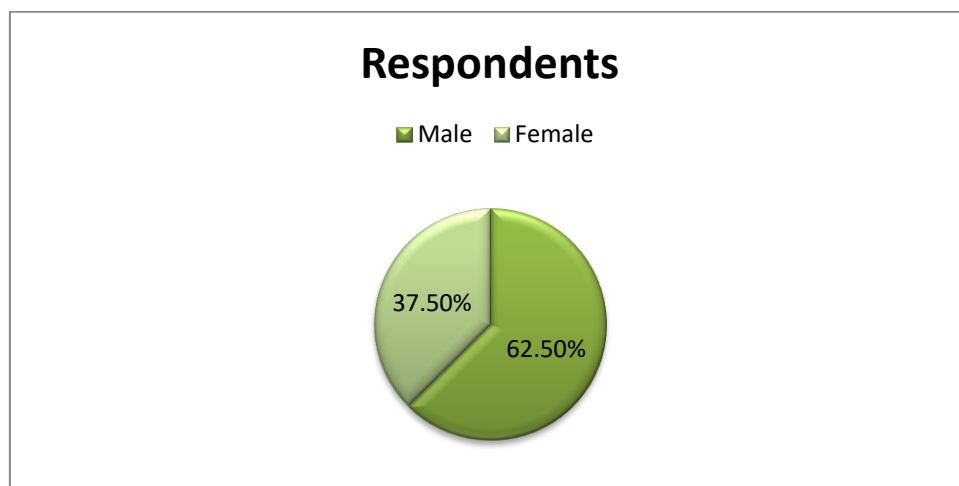


Fig: 1 Respondents of the study

4.1 Correlation Analysis

The findings indicate that EI and work-life balance have a strong positive association. The correlation, which is .923, is quite favorable. What evidence do you have that the work-life balance improves when EI rises? This demonstrates how important EI is to achieving work-life balance. It won't be difficult for businesses to give their employees a stress-free work environment if they make an effort to offer training in emotional intelligence. Also, given the strong association, concentrating on raising employees' EI over time can increase productivity. H1A is subsequently substantial in instances of connection, which further overlooks H0A.

Table: 2 Correlation Analyses

Correlation	EI	WLB
Pearson Correlation	.923	.923
EI Sig. (2 – tailed)		.000
N	62	62
Pearson Correlation	.923	.923
WLB Sig. (2- tailed)	.000	
N	62	62

4.2 Regression Analysis

EI served as the independent variable in this study while work-life balance served as the dependent variable. Thus, the regression's findings are as follows:

Table: 3 Regression Analyses

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.812	.771	.766	4.652850

a. Predictors: (Constant), E

Model	Sum of Squares	Df	Mean Square	F	Sig.
Regression	1395.261	2	1354.825	151.23	.000
1 Residual	658.23	65	7.845		
Total	2053.491	67			

a. Dependent Variable: W

b. Predictors: (Constant), E

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	5.845	2.354		4.215	.112
E	.458	.0512	.923	15.246	.011

a. Dependent Variable: W

Moreover, it is obvious from the table that R has a worth of .923a, demonstrating a huge effect of EI on work-life balance. According to the findings, work-life balance has a 92.3% influence on EI. This study suggests that work-life balance may be achieved more readily if Banking sector concentrate on the EI of their employees.

As a result, HA2 holds true for regression analysis. EI therefore affects the balance between work and life.

Table: 4 Hypothesis Testing

Hypothesis	p-value	Accepted /Rejected
There is no correlation between EI and work-life balance	0.006	Rejected
Work-life balance and emotional intelligence are significantly and positively correlated.	0.005	Accepted
Work-life balance is not affected by EI	0.006	Rejected
Work-life balance is affected by EI	0.001	Accepted

5. CONCLUSION

This study will explain the connection among EI and work-life balance as well as the elements that impact it. Also, it has been discovered that EI can function as a prominent quality to enhance work-life balance in specialized areas like Banking. Emotional intelligence (EI) and salary and rewards are positively correlated because emotionally secure people are more likely to put up more effort, which increases their chances of achieving greater career opportunities. Likewise, a relationship can be made, and prosperity and values can be imparted all through the bank organisation to a

superior work-life balance, more prominent benefits and compensation, and representative fellowship. So, it may be stated that emotionally intelligent workers will be happier and further have greater job possibilities.

To accomplish work-life balance, an individual should be emotionally solid, emotionally mindful, and fit for overseeing both their own and proficient lives. Work-life balance won't be a problem if an employee is content with his or her employment and able to fulfill both personal and professional obligations. Also, it was discovered that emotional intelligence and job happiness have a beneficial relationship. Thus, assuming emotional intelligence is high, work fulfillment will likewise be high, supporting the idea that work-life balance and occupation fulfillment are positively connected. Good work environments have a favorable effect on compensation packages, highlighting the fact that people who get along well with their coworkers and managers typically receive greater pay for the obvious reason that actions produce outcomes.

EI aids in measuring a person are potential as an employee in terms of forming relationships. The more successful these people are at establishing these connections, the more likely it is that they will lead balanced professional lives and have better chances of moving up the corporate ladder. The length of service is a crucial consideration as well. Employees tend to mature as their length of service increases, and their emotional intelligence (EI) also rises, which further enables them to have a better work-life balance.

5.1 Limitations of the Study

- The EI of bank professionals is considered within the state of Chhattisgarh (India) context only.
- The study solely examines the managerial level of EI competency.

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