

# Understanding Employee Engagement Initiatives Taken by Different Companies under BFSI Sector in Areas of Pune & Mumbai



Sneha Bagchi

**Abstract:** An engaged employee is the one, who puts his hands, mind & soul to his work, the one who is aware of the business scenario of the organization & works better with his team mates in order to benefit the institution & the individual as well. In present times, when competition for top talent is fierce, and the cost of training new hires is steep, the HR team is concerned enough to build up a fully engaged workforce. Researchers have broadly described the concept of employee engagement & the need for it & even the implications. This study takes an initiative to understand the various kinds of employee engagement activities that are done in renowned companies especially catering to BFSI sector. The detailing of such activities are primarily focused on & how they actually benefit the organizational culture & mark a sign of growth & success. The work also mentions the different management levels for which these are being conducted. The research is basically an exploratory approach, which has been done through surveys & direct personal interviews by the help of a structured questionnaire. A Systematic Literature review type has been employed in this study. The outcomes of the research work were particular initiatives by specific banks & financial companies, categorized under fun & recreational activities, employee welfare, social service, team building, mentoring & other activities. The study will help organizations to initiate or plan activities/strategies for engaging their workforce as it contains detailing of such activities & moreover it has been collected from authentic sources. While studying different research papers, it was found that most of them elaborates the idea of employee engagement & it's implications on an organization, others focus on a particular initiative, for example, CSR activities & how it contributes to employee engagement. Hence, the motivation to conduct the study was a need to understand employee engagement initiatives particularly in banking & financial sector & the details of how they are being conducted, also including their effects on employee productivity. The research work is geographically concentrated in western region of India, particularly in areas of Pune & Mumbai, yet it creates further scope of research in various other sectors & regions to understand the relation between, geography, people & what kind of employment engagement activities are done catering to their needs.

**Keywords – Employee Engagement, Banking & Financial sector, Employee Welfare, Productivity, and Organizational & Individual Development.**

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## I. INTRODUCTION

An engaged employee, in simple words, is the one who puts his hands, mind & soul to his work, the one who is aware of the business scenario of the organization & works better with his team mates in order to benefit the institution & individual as well. Employee engagement is based on values such as trust, integrity, commitment & two way communication between an organization & its people assets. (Macleod D & Clarke N, Engaging for Success: enhancing performance through employee engagement). In present times, when competition for top talent is fierce, and the cost of training new hires is steep, the HR team can't afford to not engage their employees completely, as an engaged workforce brings out innovation & higher profits. Employee engagement also benefits the organizational culture & mark a sign of growth & success of the same. The BFSI sector is a section of the economy made up of firms and institutions that provide financial services to commercial and retail customers. The sector comprises commercial banks, insurance companies, non-banking financial companies, co-operatives, pension funds, mutual funds and other smaller financial entities, the banking sector being a part of service sector contributes around 56.9 per cent to the Indian GDP (2019, March IBEF Reports. Retrieved from <https://www.ibef.org/industry/banking-india.aspx>). The sector also accounts a growth rate of nearly 8.5 per cent per year at recent times, according to IBEF reports. The total value of mergers and acquisition during 2017 in NBFCs, diversified financial services and banking was US\$ 2,564 billion, US\$ 103 million and US\$ 79 million respectively. The financial sector in India is predominantly a banking sector with commercial banks accounting for more than 64 per cent of the total assets held by the financial system. With rising income drives the demand for financial services across income brackets. Sector division of employment suggests that banks were seen to employ highest number of employees in FY17, roughly around 21 percent & financial sector accounting a growth rate of nearly 11.24 per cent. Although the industry seems to grow high in the near future but it also marks the high attrition rate ranging from 18.2 per cent in financial services sector to 17.8 per cent in banking sector (Sanika Diwanji, 2019, Feb. Retrieved from <https://www.statista.com/statistics/737996/average-voluntary-staff-turnover-by-industry-india/>) Therefore, in present times when expectations of employees have changed, they are more mobile in terms of profession and does not believe in working in an organization for a lifetime which makes retention of top talent a challenging task.



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A company that has an effective employee engagement strategy and a highly engaged workforce is more likely to retain top performers as well as attract new talent. It becomes essential for the cotemporary & upcoming human resource team has to work on employee engagement as it is a vital part of employee retention.

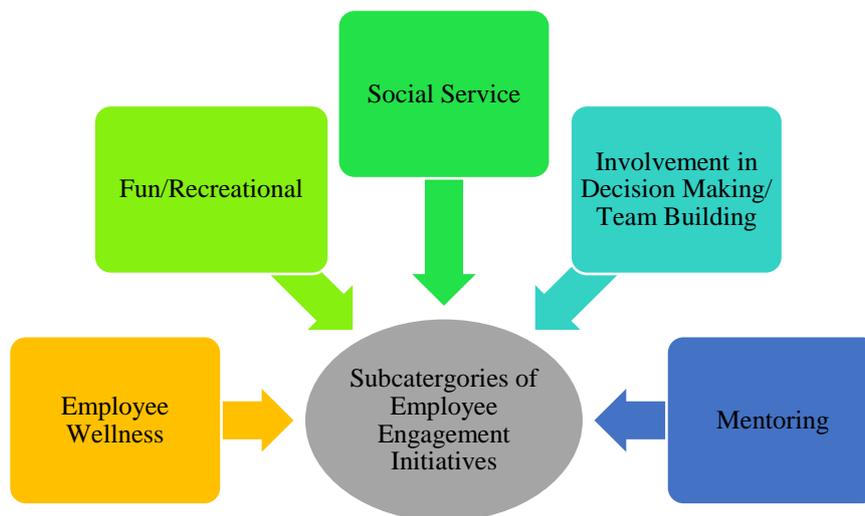
## 2. Review of Literature

Employee engagement has been a subject of extensive research in recent years. The definition of employee engagement has various aspects to it. As defined by a research study titled "Employee Engagement: The Key to Improving Performance": (Markos S & Sridevi S, 2010) there is no such general accepted definition of it, however it has been related to close concepts of management such as employee commitment, organizational citizenship behavior and job satisfaction. It is also a reflection of a two way exchange of effort between employees and employers. Employee is said to be engaged when the person is self-motivated and positively attached and engaged to his or her work, who can also influence his peers and supervisors to achieve the organization goals and standards. In a report titled "Engaging for Success: enhancing performance through employee engagement": (Macleod D & Clarke N,) includes a number of definition of employee engagement, one such refers to the positive attitude towards the organization & its values held by an employee, can be a nutshell meaning of employee engagement. An engaged employee is the one who is aware of the business scenario of the organization & works better with his team mates in order to benefit the institution & individual as well. Rightly said by an author, employee engagement is when business value the employees and employees value the business.

Apart from the works focusing on finding the relevant & appropriate definitions of employee engagement, there has been studies highlighting recent trends of how employee engagement is implemented and the impact of the same. A study titled "CSR initiative characteristics and employee engagement: An impact-based perspective": (Dakwa, Chen & Rupp, 2018) develops a theoretical model explaining on the basis of distinctive characteristics, how CSRI would be engaging employees. In the model, the employees are positioned as potential agents of social change whose efforts through these would positively impact the stakeholders, including the employees themselves and external beneficiaries. It talks about employees' personal and social capital. Examples of CSRI with an employee focus include

those promoting workers' rights and self-advocacy (e.g., Kaine & Josserand, 2017), as well as those promoting community-based employee learning (e.g., Pless, Maak, & Stahl, 2011). More generally, any CSRI that utilizes or develops employees' knowledge, skills, and relationships to address a humanitarian or environmental challenge has some degree of employee focus. A CSRI employer focus exists when a humanitarian or environmental issue becomes linked to the continued success of the firm. For example, in response to rising obesity, a fast food chain might revise its nutritional offerings to protect its external legitimacy and future revenues; or leaders may associate environmental sustainability initiatives with cost reduction and financial performance, as Walmart has done (Spicer & Hyatt, 2017). By placing CSRI characteristics as the key antecedents of CSRI engagement, the attention is drawn towards the design of CSRI to motivate engagement from employees who find CSRI personally meaningful. Specifically, the theoretical model suggests that leaders can increase CSRI engagement by prioritizing initiatives that have distinctive goals related to employee development, organizational effectiveness, and societal well-being. Another work named "Organizational justice and employee engagement, exploring the linkage in public sector banks in India": (Ghosh, Rai & Sinha, 2014) highlights the issue of justice at workplace which has engraved a dominant position for itself in literature of employee engagement. Several studies indicate that an increased sense of justice among employees can have a positive impact on various aspects of organizational behavior, such as work satisfaction, performance and organizational citizenship behavior. The study elaborates organizational justice which includes three sub categories distributive justice, procedural justice and interactional justice and how they are inter related to each other and contribute to the employee belongingness, job & organizational engagement. It suggests that the relationship between employees and an organization can be reciprocal. If employees have a better perception of organizational justice, and they feel they are treated justly, they are likely to reciprocate by increasing their engagement levels. Unbiased and respective attitudes of supervisors, which are an essential aspect of interactional justice, are likely to lead to greater perception of social support at work among workers.

## 2.1 Conceptual Framework



**2.2 Research Gap**

The review of literature provides us an insight that the research studies done previously in the similar grounds. While studying different research papers, it was found that most of them elaborates the idea of employee engagement & it’s implications on an organization, others focus on a particular initiative, for example, CSR activities & how it contributes to employee engagement. Hence, the motivation to conduct the study was a need to understand employee engagement initiatives particularly in banking & financial sector & the details of how they are being conducted, also including their effects on employee productivity.

**2.3 Objectives of the Study**

- Understanding different employee engagement initiatives and their details in various companies of BFSI sector.
- Understanding the employee engagement activities at different levels in the organization

**3. Research Methodology**

The method which is used to collect information and data for the purpose of making business decisions, which includes research type, research design, unit of analysis, data collection and sampling techniques and other methods to reach to the final outcome. Qualitative research is a process of naturalistic inquiry that seeks in-depth understanding of social phenomena within their natural setting. It focuses on the "why" rather than the "what" of social phenomena and relies on the direct experiences of human beings as meaning-making agents in their everyday lives. The three major focus areas are individuals, societies and cultures, and language and communication. Although there are many methods of inquiry in qualitative research, the common assumptions are that knowledge is subjective rather than objective and that the researcher learns from the participants in order to understand the meaning of their lives. In this case, qualitative research type is applied in order to understand “why” such employee engagement initiative has been taken by the company and how much it benefits them. The Research design refers to the overall strategy that you choose to integrate the different components of the study in a coherent and logical way, thereby, ensuring you will effectively address the research problem; it constitutes the blueprint for the collection, measurement, and analysis of data. In this work, exploratory research design has been

put to use as exploratory research is defined as a research used to investigate a problem which is not clearly defined. It is conducted to have a better understanding of the existing problem, but will not provide conclusive results. While studying different research papers, it was found that most of them elaborates the idea of employee engagement & it’s implications on an organization, others focus on a particular initiative, for example, CSR activities & how it contributes to employee engagement. Hence, the motivation to conduct the study was a need to understand employee engagement initiatives particularly in banking & financial sector & the details of how they are being conducted, also including their effects on employee productivity. The unit of the analysis for the research are the employees of the different banks & financial services company in areas of Pune & Mumbai branches, which is the basic trimmed down source of collecting the primary data. The target population provides the overall context and represents the collection of people, housing units, schools etc. about which inferences and estimates are desired. According to this case, the target population has been all the people working in different banks, NBFCs & other financial organizations in the Western part of India. A sampling frame is a list of all the items in your population. It’s a complete list of everyone or everything you want to study. The difference between a population and a sampling frame is that the population is general and the frame is specific. In our case the sample frame includes the employees of particular bank & financial services company branches in Pune & Mumbai. The sample size determined for this research work is 50 respondents. The sampling technique deployed is non probability purposive sampling. The data collection method was interview method, conducting survey and circulating Google form links to various contacts. The instrument for data collection was questionnaire method and direct interview.

**3.1 Data Sources**

- Primary Data
  1. Feedback from the employees of the particular banks
  2. Responses from current employees of the organization who previously served other companies.

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3. Data from the Branch Manager and HR Team of different banks.
  - Secondary Data
    1. Official websites
    2. Company reports
4. Questionnaire- Interview
5. Observation

### Data Findings

<u>Bank Name</u>	<u>Activity Name</u>	<u>Sub Category</u>	<u>Management level</u>	<u>Details</u>
ICICI Bank	Health Campaign (Annually), Eye Checkup (this year)	Employee Welfare	All	The HR team initiates the program at Pan India level, allots the budget for each zone. Further Zonal Manager distributes the amount to the different branches as per employee size. The Branch Manager further looks after the process. It is conducted annually (Date is fixed as per convenience). Company Premises. If the branch is too small to accommodate the people, only then an outdoor place is booked. The Branch Manager is allotted the amount. There are various hospitals who are willing to take these initiatives. The person in operations needs to contact one such hospital, fix the rates, venue, time & date. Rs. 15000 to Rs. 20000. The employees feel good as they feel company is concerned about their welfare. It enhances employees' sense of connection to the organization. A little step towards welfare of your people asset which serve you as a good investment.
Kotak Mahindra	Hobby based competitions (Painting)	Recreational Activity	Entry level, Junior level, Middle level.	The HR team planned for such activities which they execute at a branch level. It is conducted annually/quarterly (date is fixed as per convenience, usually Earth Day/World Safety Week/Environment Day) theme based competition at company premises. After the work hours, in order to promote awareness on the specific theme, the employees are asked to join together at a place in the company. They are provided white sheets, colors & other requirements & are allotted a specific time duration to complete the painting/posters. Later they are displayed on the office canvas & rewards are given to the winners. Rs. 60 per person. In order to have a fair idea of the budget it is better to have an idea how many people are willing to participate in the competition. It is a part of recreational activity. In order to break job monotony, it is helpful. Moreover employees gets a chance to display their talents which has faded over the time. It also creates a work life balance. Hence helping the employees to boost up & rejuvenate for a new venture.
Kotak Mahindra	Target achievement trip	Fun	Junior & Middle level	The HR team planned for such activities which they execute at a branch level. Conducted on Quarter End (Only if target is reached). Set in Outdoor (Nearby tourist places). The HR sets a target for the quarter as per the branch size. If the performance is up to the mark & the target is met on time, the HR team allots a budget for the entire branch to visit a nearby tourist spot for 3 days as a vacation. As per the returns from the targets achieved. As per the destination selected. It definitely creates a boost among employees to reach the target & people are passionate enough to work hard in order to go for a vacation after the quarter.

Mahindra & Mahindra Finance	Health Campaign. BP Checkup & Consultation	Employee Welfare	All Employees	The HR team initiates the program at Pan India level, allots the budget for each zone. Further Zonal Manager distributes the amount to the different branches as per employee size. The Branch Manager further looks after the process. It is done annually (Date as per convenience) at Company Premises. If the branch is too small to accommodate the people, only then an outdoor place is booked. The Branch Manager is allotted the amount. There are various hospitals who are willing to take these initiatives. The person in operations needs to contact one such hospital, fix the rates, venue, time & date. Very minimal as Hospitals provide these services free of cost or at a very economic cost. The employees feel good as they feel company is concerned about their welfare. It enhances employees' sense of connection to the organization. A little step towards welfare of your people asset which serve you as a good investment.
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L&T Finance	Annual Party/Family Day	Employee Welfare	Junior/Middle level	HR Operations conducts the activity annually (Date is fixed as per convenience) in Outdoor. At first a budget is fixed for the program. There is competition among the branches of the states or may be interstate. Then the semifinal & final round are played at the HO state & reward is given to the first three winner branches. Rs. 5000 per branch. Games & Sports being an integral part of fitness. It is necessary to conduct such activities to reduce job monotony & boost energy for new project.
L&T Finance	Less Hierarchy	Freedom of decision making	Junior/Middle level	HR Team makes sure this initiative is practiced. The organizational structure being flat helps in faster process. Decision are taken faster, cases resolved fast, less follow ups. Freedom of work to reach targets often yields creativity in work & promotes smart work.
AU Small Finance Bank	Fun Fridays	Recreational Activity	Junior/Middle level	Branch Manager is responsible to conduct the activity on Second Friday of the month at the company premises, involving all the branch members & Branch head. After work hours, in the last one hour it is done. Games are planned, snacks and tea are arranged. Budget is allotted for each branch from Zonal office which is around less than 25000. It helps to release stress, enhances employee interaction, develops happy work environment.
Equitas Bank	Annual Cultural Meet	Recreational Activity	All Employees	HR Team conducts it annually at Outdoor premises. Every year the company plans an Annual Meet in which it includes cultural activities, which gives the employees chance to display their talents & participate in the cultural program. The budget is fixed by the Head office and it is conducted in the state of HO. As planned by the company HO. Annual Event enables the employees to connect to the company's vision & goals. Cultural programs are important to reduce job monotony & rejuvenate.
TATA Capital	Women's Day Celebration	Recreational Activity	All Female Employees	HR Team conducts the activity on 8th March at the company premises. It is a half day for female employees that day, a small program is arranged for them, lunch is arranged, and gifts are distributed. Less than 20000. Making female employees feel special & creating a bonding of belongingness. Mutual respect among each other.

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IDBI Bank	Various	Different Subcategory	All Employees	Bank has a holiday home arrangement which provides stay arrangements at a nominal rate than the market price. Bank has a staff welfare fund which provides for subsidized lunch facility. On site medical officers are there to take care of medical requirements of the employees. CSR activities include adopting a village in Ladakh/Leh & bear the cost of education. Ongoing as per requirement & skill set up gradation done by HR dept. as per banking policies & procedures. The evaluation of the initiative is based on feedback from employees.
Syndicate Bank	Diploma Course	Skill Development Activity	Middle	Diploma Course option is provided to interested candidates. After completion of graduation one can pursue this course from Manipal University & direct placements is done from there. This is conducted by GOI at annual basis. Budget Set as per Govt.
AU Small Finance Bank	Tree Plantation done. (Annually)	Social Service	Entry/Middle	Conducted by the BM as per HR rules. Involving all the branch members & Branch head. A service towards environment and society.
Union Bank	Various	Different Subcategory	All	Activities like Birthday Celebration. Achievement party, Lunch, Movies (Decided by the branch, contributed by the branch). There are weekly staff meetings done by the Chief Manager. A target is set by both GOI & DFS. When the branch achieves the target, incentive is provided as a whole. TNA & staff training is done at a regional level. TNA is done on basis of KPI. Reward & Recognition is done on the team basis. Branch members are appraised by the BM & BM is done at a regional level. Hence, the entire branch works as a team to achieve the given target. All is done as per banking policies & procedures. Success records of the targets are kept & monitored by the respective Zonal HR.
Deutsche Bank	Employee Welfare Activities		All management levels.	Employee welfare activities are done. Involving employees in decision making and Team building. Mentoring and Training & Development sessions are planned. Company policies includes such initiatives. These are done annually at Company Premises. A budget of such kind 75000-100000 is kept for the purpose. DB has a different trajectory to do evaluation of the initiative taken.

### Analysis

- Most activities are conducted on the basis of fun & recreational events along with employee wellness. Yet there is a need to build a connection between the rate of employee turnover & the reasons for employee engagement initiatives to be taken. Then there comes a link between “Why” & “How to”.
- Measuring the success of the initiative is very necessary to align it with business goals. This is because business calls for increase in wealth. It is important to align strategies with goals of the organization as it create a clear vision where to reach.
- Choosing of the right initiative is based on the need of the workforce and capability of the organization to carry it out & support it.

- Developing the cultural value of the organizational engagement. It is from the commencement of the organization that the idea of employee engagement should be imbibed in the minds of the workforce. It is beyond events and benefits. It about an emotion and feeling of belongingness for the employee towards the institution.

## II. CONCLUSION

The work primarily talks about what are the differentiated definitions of employee engagement. It mainly highlights the employee engagement initiatives undertaken by various companies under BFSI sector and their complete details.

Thus this work becomes handy for any organization to implement the feasible initiatives in their company as this comes with complete details of the initiatives. Yet this is necessary to mention that employee engagement is beyond events and fun activities, it is all about how much value the organization creates for the employees so that they feel that connection and belongingness to the company and dedicate themselves for the growth of both the organization and individual.

#### Recommendations

Although there are many such activities conducted by different companies, there are some which are recommended for startup or new organizations which tend to initiate employee engagement activities in their companies. Among them, some include the idea of Fun Fridays & hobby based competition because they are definitely part of recreational activities and moreover employees gets a chance to display their talents which has faded over the time. It also creates a work life balance. Hence helping the employees to boost up & rejuvenate for a new venture. Moreover activities such as health campaigns and target achievement trips are a great ideas of employee wellness & recreational events to enhance employee motivation towards work. Yet women's day celebration is a brilliant approach towards enhancing workforce diversity and making female employees feel special & creating a bonding of belongingness & mutual respect among each other. It was observed that the initiatives of proper mentoring and social service is not much observed among companies of BFSI sector. It is an area to ponder upon as it is extremely important to build up the upcoming generation in the field. Mentoring not only builds and guides, it also provides an immense support to fit in the place & understand the culture and perform better. Business rewards the inputs provided by the society in the form of interest, rent, wages etc., and earns profits by selling the output to the society. Business and society enjoy a symbiotic relationship. Business has to protect and promote society's welfare if it wishes to survive and prosper. A prosperous society is a necessary condition for profitable business. Hence social service is definitely an important aspect of employee engagement as they feel pride in undertaking tasks for serving nation and society.

#### Limitations of the Study

The research work is geographically concentrated in western region of India, particularly in areas of Pune & Mumbai, yet it creates further scope of research in various other sectors & regions to understand the relation between, geography, people & what kind of employment engagement activities are done catering to their needs.

#### Scope of the Study

This study takes an initiative to understand the various kinds of employee engagement activities that are done in renowned companies especially catering to BFSI sector. The detailing of such activities are primarily focused on & how they actually benefit the organizational culture & mark a sign of growth & success. The work also mentions the different management levels for which these are being conducted. The study will help organizations to initiate or plan activities/strategies for engaging their workforce as it

contains detailing of such activities & moreover it has been collected from authentic sources.

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#### Annexure

#### Questionnaire 1

#### QUESTIONNAIRE FOR EMPLOYEE ENGAGEMENT SURVEY

Demographics –

- Company Name
- Designation of the respondent
- Management level (S/M/J/E)
- Location

- Is there any employee engagement initiative taken at your company?

IF YES,

We would like to know from you the employee engagement initiatives that the organization takes for the senior, middle & junior level employees.

What kind of activities are done in your company?

- Fun/ Recreational activities
  - Employee welfare activities
  - Social service activities or sense of serving the nation
  - Involvement of employees in decision making/ Team work building
  - Mentoring
  - Compensation & Benefits
  - Training & development
- Any other, Please specify

- Activity Name

- For which Management level the initiative is taken?

- Senior Level Management
- Middle Level Management
- Junior Level Management
- Entry Level Management
- All the above

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4. Who is responsible to conduct the Program?
  - a) Company allots fund for the activity
  - b) Branch Head
  - c) Department Head
  - d) Any other, please mention
5. When is the program conducted?
  - a) Yearly
  - b) Quarterly
  - c) Monthly
  - d) Weekly
  - e) Anytime planned
6. Where is the program conducted? (You can select multiple options here)
  - a) Company premises
  - b) Town halls booked for the purpose
  - c) Any other outdoor places (For e.g. movie theatre for watching films on weekends)
  - d) Any other, please mention
7. How it is conducted/ Implementation Process?
8. Budget for the program (If it is a monetary employee engagement activity)
  - a) 25000-50000
  - b) 50000-75000
  - c) 75000-100000
  - d) 100000 & more
9. How do you measure the success of the initiative?
10. Are there any other initiatives, please mention (If any)

## Questionnaire 2

### QUESTIONNAIRE FOR GOOGLE FORMS

1. We would like to know from you the employee engagement initiatives that the organization takes for the senior, middle & junior level employees?
2. Activity Name
3. Company Name
4. For which Management level the initiative is taken?
5. Details of the Program
6. Why it is conducted
7. Who is responsible to conduct the Program?
8. When is the program conducted
9. Where is the program conducted?
10. How it is conducted/ Implementation Process
11. Budget for the program
12. How do you measure the success of the initiative?
13. How do you convince your management to fund for such initiatives?