

Impact of cultural nexus and cognitive dissonance on banking employees' beliefs: A PLS-SEM approach



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ABSTRACT

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The banking sector is one of the most significant sectors of an economy, where decision-making is complex. The current research focuses on the psychology of bankers, specifically cognitive dissonance in the face of problems such as technical improvements, target pressures, and financial goals. Using SmartPLS and a sample of 240 banking employees from HDFC Bank in India, the study examines how employees navigate contradictory perceptions of banking operations. This research employs simple random sampling and quantitative analysis. The study explores solutions for addressing cognitive dissonance, including achieving a work-life balance, employing cognitive strategies, and influencing others' perceptions of the issue. It investigates how cognitive dissonance impacts judgment, productivity, and employee well-being, with a focus on job satisfaction, organizational culture, and market pressures. The findings offer valuable insights for financial organizations seeking to enhance employee satisfaction, mitigate cognitive dissonance, and foster a healthy workplace in a culturally diverse environment. Recommendations include strategic interventions, personnel training, and compliance with industrial standards. This study contributes to the organizational psychology discourse in banking by increasing awareness of cognitive dissonance and its implications for banking professionals on a large scale. It bridges the theoretical understanding of employee well-being and organizational efficiency and aims to improve the banking sector's decision-making process within a culturally diverse environment.

Contribution/ Originality: The study helps develop a comprehensive PLS-SEM, a hypothesis connecting the cultural nexus, cognitive dissonance, and beliefs of the employees in the banking industry. It discusses research findings concerning the influence of cognitive dissonance on employee judgment and satisfaction, as well as providing practical suggestions to improve resilience to stress and cultural alignment within the organizational context.

1. INTRODUCTION

1.1. Cognitive Dissonance

The psychological condition of discomfort or tension, known as cognitive dissonance, is experienced by individuals who simultaneously hold two or more opposing attitudes, values, and beliefs [1]. Its idea is linked to uncertainty about oneself when making decisions. Psychological discomfort resulting from simultaneously holding opposing beliefs is called cognitive dissonance. Cognitive dissonance occurs when an individual experiences an

inconsistency between attitude and belief. This dissonance can lead to frustration and discomfort [2]. In the history of social psychology, cognitive dissonance theory has been widely studied [3].

1.2. Background of Cognitive Dissonance with the Cognitive Dissonance Theory (CDT)

In 1957, American psychologist Leon Festinger made the first formal proposal for the cognitive dissonance theory. Harmon-Jones and Harmon-Jones [4] Festinger's hypothesis sought to explain why people often experience psychological discomfort or cognitive dissonance when they hold beliefs or attitudes that are inconsistent with their actions.

The first Cognitive Dissonance Theory test conducted by Festinger and Carlsmith has immediate ramifications for the study of remuneration and the application of incentives to influence employee attitudes [5]. In this study, participants were required to complete a tedious chore for an hour before telling the following participant how engaging and delightful it was. While some volunteers received \$1 for lying, others received \$20. The study found that individuals given \$1 were more likely to deceive themselves into thinking the activity was enjoyable than those who received \$20 [6]. The results indicated that the participants in the low-incentive condition had a much better opinion of the task compared to those in the high-reward and control conditions.

A series of studies by Festinger and his followers, which further elaborated on the cognitive dissonance theory, established that, more often than not, people tend to change their attitudes or beliefs to reduce the pangs of cognitive dissonance. The trials also proved that a person's degree of cognitive dissonance depended on a variety of factors, such as the importance assigned to the belief or attitude, the extent of incongruity, and the extent of personal responsibility for the action. Since its discovery, cognitive dissonance theory has been studied and applied in numerous disciplines such as social psychology, marketing, and management [7]. This concept has been expanded by other researchers, such as colleagues of Festinger, including Elliot Aronson and Jack Brehm, who have further examined how cognitive dissonance can be utilized in persuasion and attitude change. Cognitive Dissonance Theory (CDT) is a valuable framework for fostering creativity and promoting innovation in the workplace.

According to cognitive dissonance theory, when people engage in activities that seem to contradict their initial preferences, they experience mental discomfort. They alter their preferences to align with their activities to lessen or avoid this unpleasantness [8].

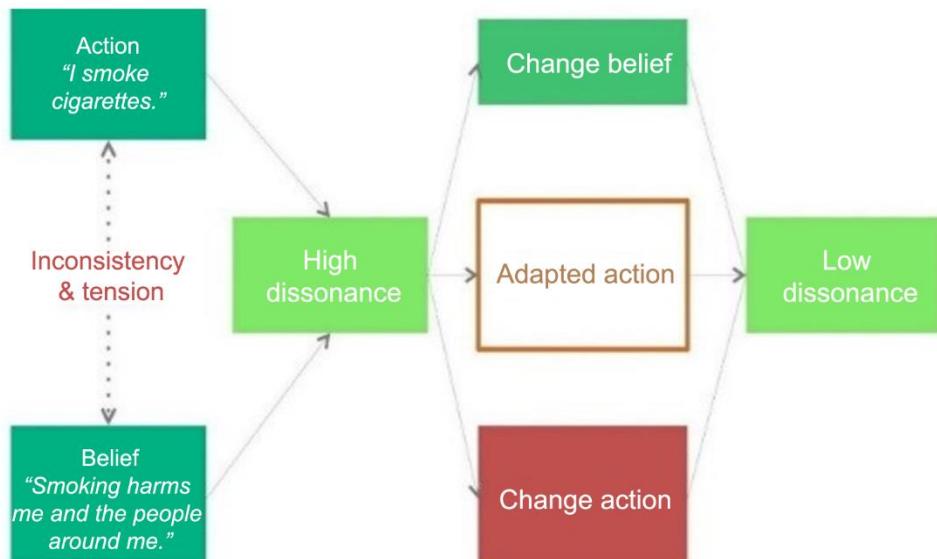


Figure 1. Mechanism of cognitive dissonance.

Source: Harmon-Jones and Mills [9].

Using an example (Figure 1) from Festinger could help clarify the principle [4]. Frequent smokers experience dissonance when they learn smoking is harmful since this new information contrasts with their motivation for smoking. They might minimize the dissonance by changing their actions to be consistent with the idea that smoking is unhealthy, such as giving up smoking. The smoker may also minimize dissonance by changing their beliefs about how smoking impacts health and learning to believe that smoking has no adverse effects. (Dissonant cognition is eliminated). They might believe that, in contrast to the danger of car accidents, the health effects of smoking are negligible. (Minimizing the significance of the discordant cognition). They might also think the pleasure they get from smoking is essential to their life. (Sounding cognitions becoming more significant) [9].

2. LITERATURE REVIEW

Adopting appropriate behaviors for the target culture is crucial to adjusting to and interacting across cultures [10]. The early studies significantly impacted social psychology and provided new directions for management research to explore and understand essential workplace behaviors [5]. Festinger's theory is one of the influential theories in psychology [9]. Organizational studies define culture as "common beliefs and presumptions." Organizational economics has used this definition to theorize the relationship between culture and performance. Because culture is not uniform, every organization will undoubtedly have subcultures. However, their impact will be influenced by how solid and suitable the dominant culture is. Cognitive dissonance theory plays a vital role in the psychology of society. The concept of cognitive dissonance is particularly helpful in understanding the factors that facilitate or hinder successful transformation in the context of bicultural investigation; researchers work on dissonance and employee performance in the business sector [11]. Peer pressure and societal influences affect individuals at various levels in the workplace, causing dissonance [12]. Management scholars also employ the cognitive dissonance theory to describe how business ethical decisions affect organizational settings [5]. Employees naturally seek alignment between their ethical philosophies and the culture of ethics at their workplace. Past researchers have focused on three aspects to understand the concept of employee dissonance: self-affirmation, consistency, and mediating the process of dissonance [13]. This viewpoint has not been extensively studied in management accounting and control, despite the potential utility of cognitive dissonance theory in guiding individual opinions regarding performance assessment. In a setting with divergent views on the usefulness of performance assessment practices, we aim to better understand how different people react to these practices [2]. When the actions do not meet the expectations, it is difficult to manage, and dissonance occurs [14]. The presence of self-esteem is important in the cognitive dissonance theory [15]. Cognition and change in behavior produce discomfort and encouragement, but Festinger does not specify the reason [16]. Working with technology in the banking sector also benefits marketers and decision-makers. Embracing the theory of cognitive dissonance involves investigating the relationship between an individual's beliefs and attitudes to evaluate negative discomfort [17, 18]. Continual commitments and positive behavior are more productive for organizations [19]. Management should focus on the negative effects of dissonance to mitigate them [20]. Cognitive dissonance theory, sensitivity, and evaluation are discussed [21]. Simply relying on Festinger's theory that CDT theory is not enough, development in theory for future management work has been conducted in past research [5]. According to the theory of cognitive dissonance, a person would try to reduce discord in their surroundings, as it would make them feel distressed and unsatisfied with a certain scenario, including their employment [22]. Dissonance belief is an important factor that enhances productivity [23]. As a result, if no one around the person gives them any dissonant cues, that person will not experience any internal dissonance [11]. The positive relationship between employees enhances and affects employee performance [24]. Employees' perception depends on their beliefs and actions [25]. The goal of management should be to foster an environment where workers feel that their workplaces are psychologically safe, meaningful, and supportive of their abilities, connections, and autonomy. The steps involved in dissonance reduction may vary depending on the circumstances that initially caused the state of dissonance, according to studies using the compliance

and free-choice paradigms [26]. The surroundings of employee, corporate, and union structures are the countable factors [27]. Everyone has their own perspectives, attitudes, and beliefs about the workplace or organization. Dissonance can occur due to the financial benefits of the employees in the organization [28]. To increase employee productivity and performance, it is important to care for employee well-being by upgrading their skills, relations, and communication skills, and giving attention to employees [29]. Dissonance theory can increase the thoughts of individuals [30]. Like other management fields, developing technologies such as artificial intelligence (AI) are now more than just tools in HRM. Dissonance affects not just the adoption choices of employees but also their professional results, including happiness and well-being [31]. Recent research has discussed the stress experienced by employees in the workplace and its impact on their performance. The organization's environment and motivational factors strongly influence employee performance. Although larger organizations are quickly adopting HRIS solutions, this is not the case for small- to medium-sized businesses.

An alternative dissonance method is called hypocrisy [32]. Managers will consider how the organization's climate psychologically affects employees' performance [33]. Human intelligence reduces cognitive dissonance by recoding data to account for cognitive differences [34]. In past research, researchers have interpreted the concept of stress [35]. Age, gender, and ethnicity are examples of demographic dimensions of human capital resources. Experience, education, and openness are examples of cognitive dimensions. Therefore, a company's innovation performance should be influenced by its workforce's demographic characteristics and how it handles the relationships of its heterogeneous workforce. The emerging technologies based on artificial intelligence in the Internet of Things era offer a variety of intelligent personal assistants that can help consumers manage the continuously changing programs, gadgets, and services in everyday activities, thanks to artificial autonomous capabilities. The original theory has been emphasized by several authors who have contested reformulations of it [36]. This research focuses on employee performance. Employee behavior affects the organization's relationship [37]. There is a direct connection between employee motivation and performance [38]. It was anticipated that Saudi Arabian women would be less likely than Saudi men to believe that using computers would improve their work output and promote their professional careers. Dissonance among employees can restrict or encourage them to adopt innovation in the organization [39].

2.1. Theoretical Framework

Employee decision-making and psychological well-being in the banking industry are significantly impacted by cognitive dissonance. Employees in financial institutions may hold contradictory views and ideas about their responsibilities, company standards, and personal values due to the rapid pace of change and intense competition [40]. Performance, general well-being, and work happiness can all be impacted by this internal conflict. Cognitive dissonance can lead to suboptimal decisions in a field where accurate decision-making is crucial, ultimately impacting organizational performance [41]. Banking executives must identify and address the issue of cognitive dissonance in order to make better decisions, minimize stress levels, and increase employee satisfaction. The minds of employees in both private and public financial institutions are always stressed daily. By doing this, the establishments will be able to develop a happier workplace, which will result in better adaptation and resilience in addressing the continuously evolving issues that the banking industry encounters.

2.1.1. Key Factors Shaping Banking Employees' Cognition

A. Individual Factors: Each employee is unique in terms of thinking, beliefs, and attitude, and the way he or she perceives his or her work is also different. In the banking industry, employees will take these factors into consideration when making decisions based on their beliefs and attitudes. The mental state of the employees influences decision-making, strategies, job satisfaction, and motivation [42]. With employees in a positive environment working satisfactorily, it is easy to attain the goals [43].

- Personal beliefs and values: Personal beliefs and values are very important for the performance of bank employees [44]. These aspects have a considerable impact on the value of work, decision-making, and overall cognitive well-being of individuals in the banking sector. Cognitive dissonance may negatively influence organizational goals.

- Job satisfaction and motivation determine the thinking of bank employees (bankers) to a great extent [45]. Motivation is the factor that inspires workers towards work and decision-making. Employment enhances productivity in the workplace, and a lack of motivation has a deplorable effect on work.

B. Organizational Factors: Organizational factors play a significant role in achieving the organization's goals.

- Organizational Culture: Organizational culture has a major influence on the well-being of employees [46]. When employees are satisfied with their jobs, their perceptions align with organizational objectives. When the organizational culture aligns with the values of the employees, it encourages them to prioritize their work and achieve their objectives more efficiently.
- Leadership Style: The working conditions in the banking industry can be enhanced through the leadership style. It also influences the well-being and health of the employees and shapes their attitude towards their employment. Transformational style of leadership is always inspirational, supportive, and has a positive influence on the emotions of the employees [47]. An encouraging leader creates a positive emotional environment in the employees.

C. External Influences: The external influences on bankers are manifold, and this is the most significant to discuss since it would be determined by the perceptions of the bankers. Market pressure, organizational environment, competitiveness with other organizations, and many other factors are the main influences affecting their perceptions. Banking practitioners work through market trends and expansion, thereby introducing regulatory adjustments, which can lead to cognitive dissonance [48]. Based on these factors, financial institutions are aware of and cognizant of external factors, and therefore employees are encouraged to promote cognitive resilience, which makes the workplace more effective and acceptable and transforms the environment of financial institutions in a way that employees can work in a favorable environment.

- Market forces and competition also greatly impact the level of work, mental aspect, attitude, and self-belief of employees. Goals are capable of maximizing the well-being of employees as well as flexibility within the workplace, and they can provide an environment in which employees can perform well regardless of external forces [49].
- Regulatory Environment: The cognitive banking employees are greatly influenced by the leadership style and the regulatory environment. The leadership practices affect decision-making; they also influence the employee and affect factors [50]. Knowledge of a few factors is critical to allow financial institutions to cultivate compliance, cognitive resilience, and adaptability of employees.
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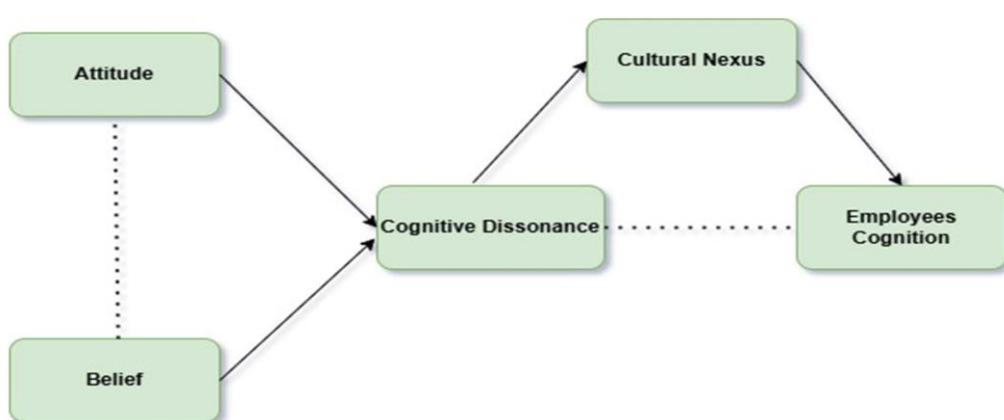


Figure 2. Conceptual framework.

2.2. Influence of Attitude on Cognitive Dissonance

The effect of attitude on cognitive dissonance is the uneasiness caused by the fact that the thoughts and actions of a person are incompatible. It happens when individuals have conflicting thoughts, producing psychological tension. In order to resolve this dissonance, people can switch their justifications or rationalize their attitudes to obtain consistency of behavior. For example, someone who has good dietary habits and takes fast food may change their attitudes toward fast food to fix the conflict. To conclude, attitudes are critical in the management and response of people.

H₀: Attitude has a significant positive influence on cognitive dissonance among employees.

2.3. Role of Belief in Shaping Cognitive Dissonance

The beliefs are important in the development and experience of cognitive dissonance. The conflict between beliefs can occur when new information or experiences challenge the beliefs of individuals, and it results in a psychological discomfort called cognitive dissonance [51]. This discomfort usually causes people to change their beliefs, diminish the relevance of the conflicting belief, or find a source of information to justify their current beliefs. Being aware of how beliefs influence cognitive dissonance can be used to resolve inconsistencies in both cognition and behavior, which in turn can lead to individual development and a more rational point of view.

H₀: Belief has a significant positive influence on cognitive dissonance among employees.

2.4. Interrelationship Between Attitude and Belief

The connection between attitude and belief concerns how they affect one another. Attitudes refer to the emotions or judgments of what we believe to be true, whereas beliefs refer to the conviction or acceptance of such beliefs. As an example, when you think that exercise is good for health, you are most likely to develop a positive attitude towards exercising. On the other hand, the attitude towards exercise should be positive, which may strengthen the perception of its health benefits. Such a dynamic can influence behaviors because positive beliefs and attitudes tend to stimulate people to act in accordance with such perceptions.

H₀: There exists a significant interrelationship between attitude and belief that collectively influences cognitive dissonance.

2.5. Impact of Cognitive Dissonance on Employees' Cognition

Cognitive dissonance occurs when individuals hold opposing beliefs or values, leading to mental distress. This phenomenon can influence employee motivation and satisfaction in the workplace. Specifically, it may cause stress due to ethical dilemmas, such as conflicts between profits and personal or organizational values. To address this, employees might be required to modify their beliefs or behaviors, which can subsequently impact their engagement and productivity. A healthy workplace environment necessitates the identification and resolution of cognitive dissonance.

H₀: Cognitive dissonance insignificantly impacts the cognition of employees within the organizational environment.

2.6. Influence of Cognitive Dissonance on Cultural Nexus

Their theory states that cognitive dissonance can affect cultural nexus. The cultural nexus is influenced by cognitive dissonance that produces tension in situations where people come across some conflicting beliefs or values in their reality of culture. The dissonance may result in attitude or behavioral change when individuals attempt to achieve a balance between beliefs and cultural norms. Basically, it shows the way that internal conflicts may influence cultural experiences and relations.

H₀: Cognitive dissonance positively influences the formation and strength of the cultural nexus within the workplace.

2.7. Mediating Role of Cultural Nexus

The role of cultural nexus as an intermediary between the independent and dependent variables will be pursued (see Figure 2). The mediating role of the cultural nexus is the way in which cultural variables have effects on the relationship of various variables within a study. It acts as a mediator; it influences how cultural situations affect consequences and experiences; therefore, it sheds light on the processes involved in cross-cultural environments. This theory underlines the need to have cultural sensitivity in research studies.

H₂: Cultural nexus mediates the relationship between cognitive dissonance and employees' cognition.

3. RESEARCH METHODOLOGY

3.1. Research Design

A simple random sampling approach is used to comprehensively understand, validate findings, and analyze the dynamics of cognition in the banking sector.

3.2. Sampling Strategy

A simple random sampling approach is used in it. The total number of HDFC Bank employees in India is entered into the Krejcie & Morgan formula, and a sample size of 240 is determined at the 95% confidence level, based on the requirements of the study.

3.3. Data Collection and Data Analysis

Applying a quantitative approach, the study will examine the opinions and attitudes of banking employees at HDFC in their professional roles in India. To collect data, a questionnaire tool with a 7-point Likert scale is used in the study. The questionnaire will be administered to respondents who are employees of HDFC Bank of India. Quantitative analysis employs a statistical technique called PLS-SEM to understand the cognition of HDFC Bank banking employees.

3.4. Conceptual Model and Scale Development of Data Analysis

The conceptual model, Figure 2, describes how employees' attitudes and beliefs generate cognitive dissonance, which, within the organisational cultural nexus, forms employees' cognition, assessed using validated Likert-scale measures and empirically tested using PLS-SEM analysis.

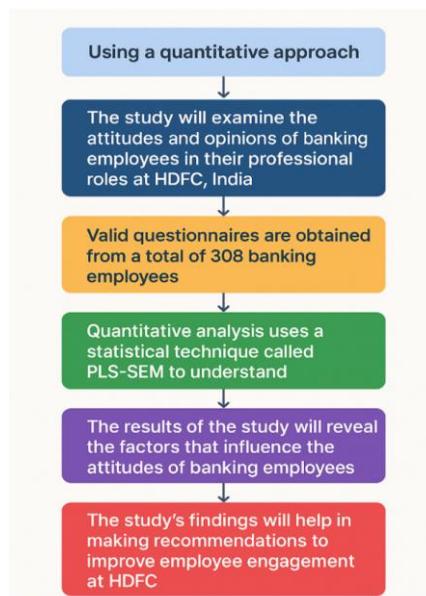


Figure 3. Process of data analysis.

Table 1. Respondents' demographic profile (N = 240).

Variable	Category	Frequency (n)	Percentage (%)
Gender	Male	98	40.833%
	Female	142	78.889%
Age	18–34 years	180	75.00%
	35 and above	60	25.00%
Education	Bachelor's Degree	81	33.75%
	Master's Degree	154	97.47%
	Others	5	6.10%
Experience	≥ 10 years	158	65.83%
	< 10 years	82	41.41%
Location	Metropolitan	198	82.50%
	Rural	42	17.50%

4. RESULTS AND FINDINGS

4.1. Sample Selection and Descriptive Statistics

Table 1 presents the demographics of the respondents. The sample consists of 240 participants, with a majority being female (78.89%) and falling within the 18–34 age bracket (75.00%), 35 and above age bracket is (25.00%). Most have a master's degree (97.47%) and 10 or more years of experience (41.41%). Most of the employees are from metropolitan areas (82.50%), representing an urban-biased, educated population.

5. MEASUREMENT MODEL ASSESSMENTS

Table 2 indicates the measurement of the model with the three constructs of the research, in Cronbach's alpha, composite reliability, and average variance extracted.

Table 2. Reliability and validity of the constructs.

Constructs	Measurement Items	Outer loadings	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average variance extracted (AVE)
ATT	ATT1	0.763	0.811	0.84	0.858	0.506
	ATT2	0.691				
	ATT3	0.792				
	ATT4	0.791				
	ATT5	0.616				
	ATT6	0.587				
BEL	BEL1	0.778	0.836	0.855	0.878	0.514
	BEL2	0.822				
	BEL3	0.803				
	BEL4	0.726				
	BEL5	0.718				
	BEL6	0.647				
	BEL7	0.458				
Cult Nexus	CN1	0.61	0.749	0.774	0.837	0.516
	CN2	0.658				
	CN3	0.648				
	CN4	0.781				
	CN5	0.674				
	CN6	0.538				
	CN7	0.591				
	CN8	0.605				
	CN9	0.624				
COGD	COGD1	0.781	0.817	0.824	0.861	0.509
	COGD2	0.751				
	COGD3	0.756				

Constructs	Measurement Items	Outer loadings	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average variance extracted (AVE)
	COGD4	0.805				
	COGD5	0.43				
E COG	E Cog1	0.69	0.854	0.86	0.884	0.559
	E Cog2	0.687				
	E Cog3	0.676				
	E Cog4	0.679				
	E Cog5	0.682				
	E Cog6	0.696				
	E Cog7	0.716				
	E Cog8	0.676				
	E Cog9	0.584				

Table 3. Heterotrait-Monotrait Ratio (HTML)

Constructs	ATT	BEL	COGD	Cult Nexus	E Cog
ATT	1				
BEL	0.831	1			
COGD	0.733	0.822	1		
Cult Nexus	0.626	0.658	0.735	1	
E Cog	0.447	0.392	0.478	0.626	1

5.1. Discriminant Validity

Table 3 shows how all factors relate to each other (or constructs) in the form of correlation values. These values are between 0 and 1, with greater values tending to approach 1, which indicates a higher relatedness.

ATT (Attitude) is very much related to BEL (Beliefs), and this value is 0.831. It implies that the attitudes of people are strongly connected with their beliefs. COGD (Cognitive Dissonance) has a very close connection with both BEL ($r = 0.822$) and ATT ($r = 0.733$), so that an inner conflict or confusion (cognitive dissonance) correlates with the beliefs and attitudes of the people.

According to Culture Nexus (Cultural Nexus), there are moderate to high correlations between culture and ATT ($r = 0.626$), BEL ($r = 0.658$), and COGD ($r = 0.735$), which indicate that culture does affect all the variables. ECog (Employee Cognition) has a weaker but still evident relationship with the rest, particularly BEL (0.392) and ATT (0.447), indicating that emotional variables have a weaker yet apparent connection to the other variables. In conclusion, beliefs, attitudes, and cognitive dissonance are extremely close together, whereas emotional and cultural variables are also present but to a lesser extent.

Table 4. Fornell-Larcker criteria.

Constructs	ATT	BEL	COGD	Cult Nexus	E Cog
ATT	0.711				
BEL	0.720	0.717			
COGD	0.615	0.662	0.718		
Cult Nexus	0.514	0.543	0.574	0.713	
E Cog	0.374	0.347	0.402	0.551	0.747

Table 4 presents the Fornell-Larcker criterion, applied to evaluate discriminant validity between five constructs: Attitude (ATT), Belief (BEL), Cognitive Dissonance (COGD), Cultural Nexus, and Employee Cognition (E-Cog). The diagonal values (e.g., 0.711 for ATT, 0.717 for BEL) represent the square roots of AVE (Average Variance Extracted), indicating the extent to which variance in each construct is explained by its own indicators. The off-diagonal values are correlation coefficients between constructs.

To ensure discriminant validity, the diagonal value of each construct must be greater than its correlations with all other constructs in the same column or row. This suggests that the construct is more closely related to its own indicators than to the indicators of different constructs. All constructs meet this criterion, indicating sufficient discriminant validity.

However, ATT ($r = 0.711$) and BEL ($r = 0.720$) are nearly identical, indicating some redundancy between these two constructs. Perhaps this means that, although they are separate, they are highly conceptually related, and this should be taken into account when interpreting the results.

The model demonstrates adequate discriminant validity, enabling the application of these constructs as distinct yet related dimensions for further analysis.

Table 5. Hypothesis testing.

Construct relation	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics ($ O/STDEV $)	P values	Supported/not Supported
ATT -> COGD	0.288	0.293	0.066	4.339	0.000	Supported
BEL -> COGD	0.454	0.456	0.060	7.545	0.000	Supported
COGD -> Cult Nexus	0.574	0.581	0.049	11.715	0.000	Supported
COGD -> E Cog	0.128	0.130	0.089	1.431	0.152	Not Supported
Cult Nexus -> E Cog	0.477	0.485	0.078	6.148	0.000	Supported

Table 5 shows that the path coefficients describe the direction and strength of the relationship between the independent constructs and the dependent construct that were tested by bootstrapping t-values and p-values. The significant paths contain p-values less than 0.05 and support hypotheses, whereas p-values greater than 0.05 do not support hypotheses.

Overall, the table indicates that most relationships are positive and significant, supporting the theoretical assumptions. However, there is one immaterial path, indicating that the relationship is not influenced, which means that the hypotheses are partially accepted.

5.2. Statistical Validity

- 1) ATT → COGD ($\beta = 0.288$, $p = 0.000$): Significant positive correlation; as attitude gets better, cognitive dissonance also gets better — Supported.
- 2) BEL → COGD ($\beta = 0.454$, $p = 0.000$): Significant strong positive effect of belief on cognitive dissonance — Supported.
- 3) COGD → Cult Nexus ($\beta = 0.574$, $p = 0.000$): Cognitive dissonance has a significant effect on cultural nexus — Supported.
- 4) COGD → E Cog ($\beta = 0.128$, $p = 0.152$): Weak, non-significant relationship ($p > 0.05$) — Not Supported.
- 5) Cult Nexus → E Cog ($\beta = 0.477$, $p = 0.000$): Strong, significant positive effect — Supported.

Four of five hypothesized relationships are statistically endorsed, validating significant connections in the model, except for the relationship between Cognitive Dissonance and Emotional Cognition, which was statistically insignificant.

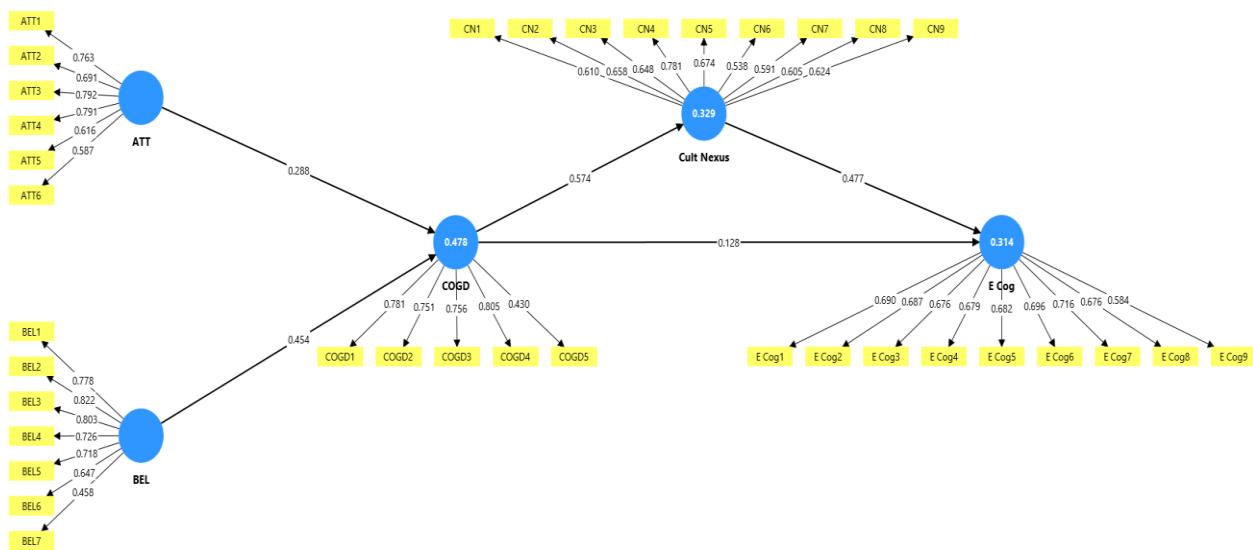


Figure 4. Calculations of smart PLS.

6. STRUCTURAL MODEL ASSESSMENT

Figure 4 shows the relationship between attitude, belief, and employee cognition. This figure is drawn using the accurate calculations of smart PLS. Here, we can see how attitude impacts belief and turns into employee cognition. Figure 4 has three variables: attitude, belief, and employee cognition. Belief is measured using five observed indicators (Belief 1 to Belief 5). A path coefficient of 0.599 indicates a strong relationship with attitude.

Attitude: Similarly, it is measured using five observed indicators (Attitude1 to Attitude5), and the path coefficient of 0.270 indicates a strong, positive relation with employee cognition. A moderating influence is suggested.

Seven indicators (ECog1 to ECog7) are observed to measure employee cognition. Belief has the most decisive impact, and its value is 0.492, implying the direct effect of belief on employee cognition.

The model (Figure 3) confirms that all three hypotheses indicate that belief has a positive influence on attitude and employee cognition and demonstrates knowledge of cognitive dissonance in organizational dynamics. Similarly, Table 6 shows the coefficient of determination (R^2) and the adjusted R^2 , which represent the descriptive usefulness of the endogenous constructs in the structural model. The results show that Cognitive Dissonance ($R^2 = 0.478$) contributes almost 47.8% of the variance in the model, which has a slight predictive power. The amount of variation that the Cultural Nexus ($R^2 = 0.329$) explains is 32.9%, meaning that cognitive dissonance is a significant factor explaining this variation. The relationship between Cognition and Cognition ($R^2 = 0.314$) proves that about 31.4% of its variance is explained by the interaction of cultural nexus and cognitive dissonance. The values indicate that the suggested model demonstrates moderate to strong predictive relevance, validating the structural links and affirming the model's robustness within the banking environment.

Table 6. R^2 value.

Constructs	R-square	R-square adjusted
COGD	0.478	0.473
Cult Nexus	0.329	0.327
E Cog	0.314	0.309

As shown in Table 7, the model fit indices for the estimated and saturated models are provided. The model fits effectively, as evidenced by the Standardized Root Mean Square Residual (SRMR) values of 0.091 and 0.097, which are within the acceptable range (<0.10). For exploratory PLS-SEM models, the moderate fit indicated by the Normed Fit Index (NFI) values of 0.619 and 0.615 is appropriate. The slight discrepancy between the observed and predicted covariance matrices is further supported by the Chi-square values (1681.850 and 1698.568). Together, these indices

indicate that the suggested structural model yields a satisfactory overall fit, confirming the theoretical coherence and statistical validity of the proposed linkages among attitude, belief, cognitive dissonance, cultural nexus, and employee cognition.

Table 7. Model fit.

Indices	Saturated model	Estimated model
SRMR	0.091	0.097
d_ULS	5.506	6.330
d_G	1.265	1.286
Chi-square	1681.850	1698.568
NFI	0.619	0.615

7. FINDINGS

The findings of the research show the dynamic nature of employees' cognitive dissonance in the banking sector and explain the significant role of individual, organizational, and environmental factors. Cognitive dissonance arises when employees experience a conflict between attitudes and beliefs. The findings collectively emphasize the interaction of these factors in shaping employees' psychological equilibrium, performance, and overall work performance.

- Individual Factors: According to a study, when an individual's attitude and beliefs conflict with organizational goals, it results in tension and decreased performance. Conversely, when individuals align their attitudes and beliefs with organizational goals, this leads to satisfaction and improved work performance. This shows that employee engagement and coherence efforts can significantly reduce dissonance and enhance employee motivation.
- Organizational factors: Leadership and organizational culture are significant in mitigating cognitive dissonance. The research findings show that appropriate and ethical behavior, employee well-being, and transparency within the organization can reduce dissonance between employees and improve their work performance. Organizations that do not support employees can result in an increase in dissonance, decreasing productivity and efficiency [46]. These findings emphasize the importance of transparent management and a supportive culture in supporting staff confidence, reliability, and productivity toward work performance.
- Environmental factor: Respect, communication, positive culture, job security, and career growth of employees help reduce workplace dissonance. These factors shape employee performance in financial institutions [52]. Thus, developing a cognitively secure and growth-oriented environment is significant for reducing cognitive stress and enhancing employee performance.

In the Indian financial sector, cultural nexus occurs in various ways, such as trust to the organization, authorities' respect, and advanced trends like technology readiness, increments in global competition, aggressive sales targets, and much more [52]. The findings demonstrate that maintaining equilibrium among cultural expectations, technological adaptability, and employee well-being is essential for reducing cognitive dissonance and sustaining excellent performance in the banking sector.

8. DISCUSSIONS

The findings indicate that cognitive dissonance among banking personnel reflects complex interactions among organizations, individuals, and external elements. These factors include employee satisfaction, the working environment, and the willingness to adopt new technologies. These elements create an intricate integration of leaders' philosophies and individual beliefs, which positively influence employees' work behavior and attitudes. The Cultural Nexus acts as a mediating factor, distributing the impact of dissonance indirectly rather than directly, potentially explaining the insignificant relationship between Cognitive Dissonance (COGD) and Employee Cognition (E-COG).

According to cognitive psychology, dissonance often results in argumentative rationale and psychological discomfort rather than productive cognitive processing. Therefore, the weak direct relationship with employee cognition can be attributed to a temporary reduction in cognitive clarity and decision-making ability when employees experience high levels of internal conflict. Conversely, when a supportive cultural framework is present, this conflict can be cognitively reframed into adaptive learning and value alignment, which indirectly enhances cognition. Assimilation of the regulatory framework of beliefs and attitudes is essential to understanding employees' cognitive dissonance. Additionally, attention should be given to the cultural aspects of the working environment, as they directly and indirectly influence employee cognition. As the analysis demonstrates, cognitive dissonance has an insignificant impact on employee cognition. The research employs quantitative methods, providing technical measures for effective decision-making systems. In-depth conversations offer valuable insights that improve the efficiency of well-considered actions, enhance worker satisfaction, address declining cognitive performance among employees, and strengthen the resilience of banking professionals. The Variance Inflation Factor (VIF) values indicate no significant multicollinearity within the inner model paths of the analysis.

Four of the five relationships exhibited significant positive impacts, indicating that the overall pattern of results also supports the underlying assumptions. This demonstrates an inherent theoretical framework that links belief, attitude, cognitive dissonance, and cultural nexus, thereby confirming the internal consistency of the PLS-SEM models. The cultural nexus, which mediates the insignificant relationship between cognitive dissonance and employee cognition, indirectly enhances employee cognition by reducing employees' dissonance levels.

9. FUTURE DIRECTIONS

- **Strategies for Diminishing Cognitive Dissonance:** To lessen dissonance among banking employees, modifications in work culture and motivation are essential to enhance harmony among staff. Additionally, reducing discrepancies between employees' beliefs and attitudes and organizational expectations is crucial. Training and development programs play a significant role in this process. These techniques collectively foster a positive environment that enables banking professionals to navigate their cognitive landscape effectively while maintaining resilience, coherence, and the ability to make sound decisions.
- **Training and Development Initiatives:** The most effective way to address cognitive dissonance among banking employees is through strategic training and development programs. Participants in these programs enhance their critical thinking and emotional intelligence, enabling them to reconcile divergent viewpoints effectively. Communication training fosters practical discourse, reducing cognitive load and misconceptions. Leadership development programs promote adaptable leadership philosophies that align organizational and individual values. Additionally, providing specialized training on market dynamics and regulatory changes equips employees to better manage external pressures. By investing in comprehensive training, banking organizations can proactively empower their staff, improve their ability to handle cognitive dissonance, and positively influence organizational resilience and performance.
- **Organizational Policies:** An essential factor in reducing dissonance among bank workers is the implementation of strategic organizational policies. A harmonious work environment is produced by well-defined policies that align personnel values with organizational goals to reduce cognitive conflict. Transparent communication systems are implemented to promote understanding and address potential differences. Diverse cognitive requirements are accommodated by flexible work rules, which enhance employee well-being. Strategies that provide recognition and rewards for adaptive decision-making reinforce positive cognitive behavior. Furthermore, by providing ongoing education and training on market trends and regulatory changes, policies enable bank employees to handle external pressures efficiently and effectively. Thus, solid organizational policies offer a core framework that promotes coherence and cognitive resilience within the banking sector.

10. LIMITATIONS

This research is based on a limited set of Indian financial institutions. Only the quantitative method has been used in this study. Researchers can employ a qualitative approach across multiple financial institutions to draw broader implications and generalizations. The research provides an in-depth understanding of cognitive dissonance at HDFC Bank; however, its applicability to other industries may be limited.

11. CONCLUSION

This study emphasizes the importance of individual factors, such as attitudes and beliefs, organizational characteristics, and environmental factors, including workplace culture, in addressing the complexities of cognitive dissonance among employees. The research findings indicate that effective management of these factors can reduce employee dissonance. Notably, dissonance can also serve as a catalyst for organizational creativity [50]. When the dissonance among banking employees is reduced, it leads to enhanced job satisfaction, employee well-being, increased productivity and performance, and the timely achievement of organizational objectives. It also improves employee flexibility and reduces offboarding. Therefore, banks can strategically integrate these constructs to enhance employee well-being and the organization's profitability.

This research explores the interplay among individual, organizational, and cultural dynamics and their impact on employees' psychological states in the banking sector. The integration of attitudes, beliefs, cognitive dissonance, and cultural nexus into a comprehensive PLS-SEM model underscores the intricate mechanisms that influence employees' cognitive and behavioral responses in high-pressure work environments. The results confirm that employees' beliefs and attitudes play a crucial role in shaping the level of cognitive dissonance experienced in the workplace. When constructs align with organizational culture, employees exhibit enhanced psychological resilience, better performance, and increased well-being among bank employees.

The findings indicate that cognition alone is not a significant predictor of employee cognition, suggesting that emotional conflict without cultural mediation may not lead to productive cognitive outcomes. The presence of a consistent cultural connection shifts dissonance towards constructive contemplation, synchronization, and development. This underscores that culture functions as both a stabilizing and facilitating element in transforming psychological tension into beneficial intellectual outcomes.

From a management perspective, research indicates that organizations should prioritize fostering open communication, collaborative decision-making, and alignment of values between employees and the institution. This approach not only mitigates cognitive dissonance but also promotes organizational trust, satisfaction, and long-term commitment. By considering an institutional and cross-cultural context, the theoretical implications expand upon traditional cognitive dissonance theory and contribute to the body of knowledge in organizational psychology and management.

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Transparency: The authors state that the manuscript is honest, truthful, and transparent, that no key aspects of the investigation have been omitted, and that any differences from the study as planned have been clarified. This study followed all writing ethics.

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