

Why People and Systems Resist Change: Introducing Belief Investment Lock-in Theory (BILI)

Why do individuals, organizations, and political systems sometimes continue defending ideas that no longer correspond to reality? Why do some actors respond to contradiction not by revising their beliefs, but by preserving existing narratives, selectively interpreting evidence, or reconstructing reality in ways that protect prior commitments?

These questions are at the center of a new theoretical framework called Belief Investment Lock-in Theory (BILI), developed through expert interviews conducted across psychology, sociology, political science, philosophy, and social sciences in the European Union during 2026. The theory builds upon the broader Theory of Saturation, which argues that belief systems may eventually reach a state of deep saturation after prolonged reinforcement. At this stage, beliefs become embedded not only in cognition, but also in identity, institutions, social structures, and systems of legitimacy.

Our study suggests that once beliefs become deeply saturated, revising them is no longer a simple intellectual adjustment. Instead, revision may threaten personal identity, collective belonging, institutional legitimacy, reputational stability, economic structures, or political continuity. As a result, individuals and systems may increasingly resist substantial revision even when confronted with contradictory realities.

According to BILI, belief systems accumulate two interconnected forms of investment over time: symbolic investment and material investment. Symbolic investment includes identity, morality, emotional attachment, social belonging, collective memory, and personal or historical narratives. Through years of reinforcement, beliefs gradually become woven into the structure of the self and the collective identity. Material investment refers to the tangible and structural commitments built around belief systems, including careers, institutional infrastructures, economic arrangements, political alliances, organizational resources, and reputational capital.

The central argument of the theory is that as these investments accumulate, the cost of revision increases. Abandoning or substantially revising a deeply embedded belief may threaten accumulated meaning, social continuity, institutional stability, and structural interests simultaneously. Under such conditions, selective interpretation, narrative preservation, or distortion may emerge not simply as individual dishonesty or irrationality, but as mechanisms of structural self-preservation. See figure 1.

The study further argues that understanding resistance to revision requires moving beyond purely moral explanations of “lie.” In many saturated systems, the issue is not simply opposition to truth, but protection of accumulated symbolic and material investments. When the perceived costs of revision exceed tolerable thresholds of disruption, maintaining the existing narrative may appear safer, more stable, or less costly than adaptation.

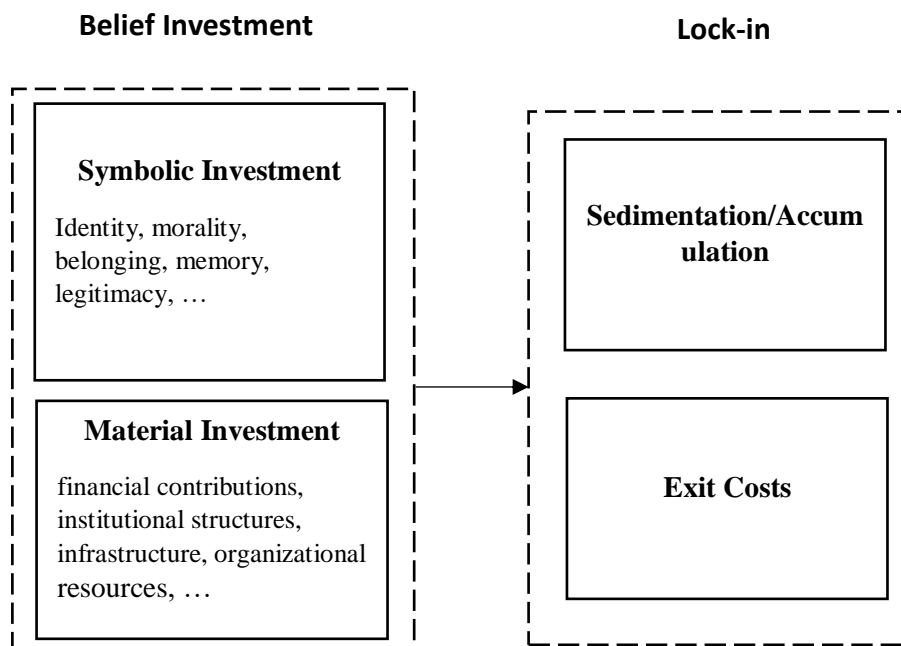


Figure 1. Belief Investment Lock-in Theory

BILI integrates insights from several established traditions in the human and social sciences, including the sunk cost fallacy (Thaler, 1980) in behavioral economics, cognitive dissonance theory (Festinger, 1959) in psychology, identity commitment theories in sociology, personality psychology through the Big Five framework (Goldberg, 1993), and paradigm stability (Kuhn, 1970) in philosophy of science. However, the theory attempts to unify these perspectives within a broader framework explaining how symbolic and material investments jointly generate structural lock-in across individual, organizational, and political domains.

In an era increasingly shaped by ideological polarization, institutional rigidity, digital echo chambers, and competing realities, understanding why individuals and systems resist change has become more important than ever. BILI offers a framework for understanding how belief systems persist under conditions of saturation and why defensive adaptation may emerge when revision threatens identity, legitimacy, continuity, or structural survival.

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