

When Business Shapes Minds and Cities

**How Profit-Centric Economies Influence
Human and Planetary Wellbeing**

Discussion Paper I: Systemic Diagnosis

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This paper is part of a six-paper series that examines how regenerative economic systems can emerge by connecting systemic diagnosis (Paper I), conceptual redefinition of business purpose (Paper II), psychological preconditions for transformation (Paper III), practical tools for cultivating agency (Paper IV), and enterprise architectures capable of stabilizing these capacities in practice (Paper V), before examining the policy environments required for wider adoption (Paper VI).

Summary

Why is the dominant business logic structurally producing urban, psychological, educational, and ecological harm? This paper addresses this question by examining how the intertwined crises contemporary societies face, ranging from urban dysfunction and declining mental and physical health to educational disengagement and ecological instability, are interconnected outcomes of a shared systemic root. While policy responses typically treat these challenges as separate sectoral problems and rely on technical solutions, they often leave the underlying conditions that generate them largely unchanged.

The paper advances a systemic diagnosis: these cross-domain harms emerge from the dominant definition of business as an entity oriented toward profit maximization and continuous growth. It conceptualizes business-as-usual as an invisible environmental designer embedded in institutional incentives, governance structures, and performance metrics. Through its influence on cities, workplaces, digital infrastructures, and educational systems, this paradigm reorganizes space, time, and social relations in ways that prioritize financial extraction while externalizing human and ecological costs.

Drawing on political economy, environmental psychology, and systems theory, the analysis traces how this logic materializes across four domains: urban environments, public health, education systems, and planetary metabolism. It further examines the mechanisms through which the system stabilizes itself, including cognitive overload, erosion of perceived agency, and institutional short-termism, which collectively reinforce the value–action gap between sustainability awareness and behaviour.

By identifying profit-centric business logic as a structural driver of cross-domain harm, the paper shifts the analytical focus from isolated symptoms to the economic paradigm embedded in everyday environments. This diagnosis provides the foundation for Paper II, which proposes redefining business as an entity that solves social issues and creates social value in financially sustainable ways..

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1 Introduction

From Isolated Symptoms to Systemic Pathology

Urban congestion and unaffordability, declining mental health, widespread burnout, educational disengagement, and accelerating ecological breakdown have become defining features of late-modern societies. Policy responses typically address these challenges separately: urban planners promote walkability and green infrastructure, healthcare systems expand therapeutic services, education reforms revise curricula and assessment models, and climate strategies prioritize renewable technologies and efficiency improvements. While such initiatives can generate localized progress, they rarely alter the structural conditions that continuously reproduce stress, inequality, ecological degradation, and institutional fragility.

A growing body of work in sustainability science and systems theory suggests that these challenges are not isolated sectoral failures but interconnected outcomes of tightly coupled socio-technical systems characterized by reinforcing feedback loops and deep path dependence (Geels, 2002; Köhler et al., 2019; Meadows, 2011). Nevertheless, policy frameworks often remain technocratic and compartmentalized, addressing symptoms within individual domains while leaving intact the underlying paradigms that shape investment priorities, governance horizons, and the environments of everyday life.

Insights from several fields converge on this point. Political economy scholarship demonstrates how capitalist systems organize social life through growth imperatives, commodification, and the financialization of basic needs (Fraser, 2022; D. Harvey, 2010; Polanyi et al., 2010). Environmental psychology shows that cognition, emotion, and wellbeing are deeply shaped by environmental conditions such as spatial organization, sensory load, temporal rhythms, and perceived control (Evans, 2003; Gifford, 2014a). Urban studies further illustrate how economic logics become embedded in the built environment, shaping mobility systems, housing markets, and exposure to everyday stressors (Brenner & Schmid, 2014).

Taken together, these literatures point to a central diagnostic insight: the dominant organization of economic life systematically designs the environments in which human behaviour, health, and learning take shape. When business is implicitly defined as an entity whose primary purpose is profit maximization and continuous growth (Friedman, 1970), that definition becomes embedded in governance structures, institutional incentives, and performance metrics. Over time, it shapes the physical and social environments of cities, workplaces, educational systems, and digital infrastructures.

This paper conceptualizes this process as an invisible environmental designer: the profit-centric logic embedded in contemporary economic institutions that organizes material and psychological environments in ways that optimize financial extraction, often at the expense of human and ecological wellbeing. In this sense, profit-centric business logic shapes cities into financialized assets, compresses time into a scarce commodity, converts education into a competitive sorting mechanism, and treats ecosystems as externalized cost centres.

By integrating insights from political economy, environmental psychology, and systems theory, the paper advances a systemic diagnosis of how this paradigm produces interconnected harms across urban, psychological, educational, and ecological domains. It also examines the mechanisms that stabilize this system, including cognitive overload, erosion of perceived agency, and narratives that misattribute systemic outcomes to individual behaviour or inevitable modernization.

Establishing this diagnosis is a necessary step toward meaningful transformation. If everyday environments are continuously structured by an economic paradigm optimized for extraction, isolated policy fixes will remain insufficient. The analysis therefore traces five interrelated dynamics that sustain the current system: the profit-centric paradigm itself, the environmental design mechanisms through which it materializes, the cross-domain harms it produces, the feedback loops that lock these patterns in place, and the interpretive narratives that obscure their structural origins.

2 The Invisible Environmental Designer: How Profit-Centric Logic Materializes as Harm

When financial return becomes the dominant metric of success, economic logic extends beyond markets (Felber et al., 2015) to shape the material and psychological environments in which everyday life unfolds. In this sense, profit-maximization functions as an invisible environmental designer: it structures the spatial, temporal, and institutional conditions through which people live, work, learn, and relate. This section traces how that logic materializes as measurable harm across four interconnected domains: urban space, mental and physical health, education, and the global ecosystem

2.1 Profit-Centric Logic in Urban Development: Shaping Cities and Spatial Experience

Urban environments illustrate how economic paradigms become embedded in everyday experience. Cities are not neutral backdrops but large-scale neurocognitive infrastructures that shape perception, stress regulation, and long-term wellbeing (Lederbogen et al., 2011). When land is primarily treated as a speculative asset, development tends to prioritize exchange value over social-use value, producing urban forms optimized for capital circulation rather than human flourishing.

Research in urban health consistently links sprawling, car-dependent development patterns to higher stress levels, sedentary lifestyles, social isolation, and diminished civic interaction (Ewing & Hamidi, 2015; Frank et al., 2003). By contrast, accessible green spaces are associated with improved mental health, lower mortality, enhanced cognitive functioning, and stronger community cohesion (Bratman et al., 2015; Twohig-Bennett & Jones, 2018). Yet within profit-driven development regimes, such amenities often become premium commodities rather than widely accessible public infrastructure. The resulting pattern of “green gentrification” illustrates how environmental improvements can raise property values while displacing lower-income residents, reinforcing spatial inequality (Anguelovski et al., 2019, 2022).

Housing markets provide a further example of how profit-centric logics translate into psychosocial consequences. Increasingly financialized housing systems treat shelter as an asset class rather than a social good, attracting speculative investment, institutional landlords, and short-term rental platforms (Aalbers, 2017; Fields, 2017). These dynamics contribute to rent inflation, displacement, overcrowding, and housing insecurity, which are conditions closely associated with chronic stress, depression, disrupted educational outcomes, and weakened community stability (Bentley et al., 2016; Datta, 2016; Rolnik & Harvey, 2019). Rising housing costs also push residents toward peripheral locations, lengthening commutes and intensifying time scarcity, sleep disruption, and family strain (Chatterjee et al., 2020). Housing markets thus reorganize daily rhythms and social relationships across metropolitan regions.

Even sustainability-oriented interventions can reproduce these dynamics when embedded within speculative development models. Nature-based solutions such as urban greening, blue-green infrastructure, and climate adaptation landscapes are widely promoted for their environmental and health benefits (Kabisch et al., 2017; Raymond et al., 2017). However, when implemented within market-driven development strategies, these initiatives can unintentionally reinforce inequality and displacement rather than promoting resilience and environmental justice (Anguelovski et al., 2019, 2022; Nagendra, 2016). Critical scholarship increasingly warns that market-oriented approaches to urban sustainability risk turning ecological restoration into another vehicle for capital accumulation (Tozer et al., 2020, 2022).

From the perspective of environmental psychology and neuroscience, prolonged exposure to environmental stressors, including crowding, noise, air pollution, housing instability, and social displacement, elevates allostatic load and disrupts stress regulation, with long-term consequences for cognitive and emotional functioning (Evans, 2003; C. A. McEwen & McEwen, 2017). These physiological effects accumulate across lifetimes and generations, shaping health outcomes, learning capacity, and social trust.

Urban environments therefore operate as distributed regulatory systems for collective nervous systems. When profit-maximization becomes the dominant organizing principle of urban development, cities increasingly function as stress-amplifying environments rather than as infrastructures that support recovery, belonging, and ecological coexistence.

These spatial dynamics extend beyond the distribution of land and amenities. They also redistribute time, recovery, and physiological regulation. Housing insecurity, displacement, and extended commuting compress daily rhythms into patterns of chronic time scarcity and nervous-system strain, laying the groundwork for the temporal and psychological pressures examined in the following section.

2.2 When Productivity Becomes Identity: Time, Scarcity, and Mental Health in Competitive Economies

The competitive imperatives of business-as-usual extend beyond spatial environments into the temporal and psychological organization of everyday life. When economic systems are organized around continuous growth, productivity competition, and performance metrics, they shape not only markets but also the rhythms through which people experience time, identity, and wellbeing. One important consequence is what sociologists describe as social acceleration: a condition in which technological efficiency paradoxically intensifies rather than alleviates the experience of time scarcity (Rosa, 2013). In productivity-oriented systems characterized by constant connectivity, performance monitoring, and competitive benchmarking, time for rest, reflection, caregiving, and social interaction becomes increasingly compressed. This compression is therefore not merely cultural but structurally embedded in economic systems organized around continuous growth and performance.

A key cognitive mechanism underlying these dynamics is perceived scarcity. Behavioural economics research shows that when individuals experience scarcity of time, attention, status, or security, cognitive bandwidth narrows and executive control is weakened. Scarcity cues capture attention, activate reward anticipation circuits, and suppress deliberative inhibition, reducing long-term planning and reflective judgment (Mullainathan & Shafir, 2014; Shah et al., 2012). Under sustained conditions of acceleration and performance pressure, individuals and organizations therefore become more likely to default to reactive decision-making and short-term optimization (Dörner, 2001).

These pressures have measurable physiological consequences. Sustained time pressure and reduced recovery periods disrupt circadian rhythms, elevate sympathetic nervous system activation, and increase chronic stress exposure. Prolonged stress and sleep deprivation are associated with impaired executive function, emotional dysregulation, immune suppression, metabolic disturbance, and increased cardiovascular risk (Ganster & Rosen, 2013; Hershner & Chervin, 2014; Lynch, 2022; C. A. McEwen & McEwen, 2017). Population-level exposure to these conditions is associated with rising prevalence of burnout, anxiety disorders, depression, and other stress-related chronic illnesses (Maslach & Leiter, 2016).

At the same time, contemporary economic systems increasingly organize personal identity and social status around productivity, income, and continuous performance. Digital platforms and algorithmic ranking systems amplify these dynamics by making visibility, attention, and reputation measurable and publicly ranked (Fardouly & Vartanian, 2016). Psychological research demonstrates that self-esteem dependent on external performance or approval is strongly associated with vulnerability to anxiety, emotional volatility, and burnout (Crocker & Wolfe, 2001). Under such conditions, structural pressures are often internalized as personal inadequacy, encouraging self-surveillance, perfectionism, and persistent vigilance (Kahneman, 2011; Sapolsky, 2017).

These identity dynamics interact with contemporary digital marketing ecosystems that intentionally stimulate urgency and impulse consumption. Techniques such as artificial scarcity, time-limited offers, and social proof cues reliably increase impulsive purchasing and

reduce deliberative decision-making (Aggarwal et al., 2011; Dholakia, 2000). Fear of missing out (FOMO), widely documented in digital environments, is associated with increased anxiety, sleep disturbance, compulsive smartphone use, and reduced wellbeing (Przybylski et al., 2013; Wolniewicz et al., 2018). Such dynamics illustrate how identity pressures tied to performance and status can spill over into consumption patterns.

Digital platform infrastructures further amplify these tendencies. As Zuboff (2019) argues in her analysis of surveillance capitalism, algorithmic systems collect behavioural data to predict and shape user engagement, optimizing emotional arousal, urgency, and attentional capture in order to sustain participation and consumption. These systems do not determine behaviour in a deterministic sense, but they create environments that systematically increase exposure to comparison cues, scarcity signals, and attention fragmentation.

The health implications of these dynamics are increasingly visible. Impulsive consumption patterns are associated with higher financial stress, emotional dysregulation, and reduced self-control capacity, reinforcing cycles of anxiety and compensatory spending (Cachón-Rodríguez et al., 2025; Sun et al., 2023). At the same time, chronic attentional fragmentation undermines sleep quality, learning consolidation, and emotional recovery (Mark et al., 2008). Across many industrialized societies, these conditions are associated with rising prevalence of sleep disorders, stress-related illnesses, addictive behaviours, and mental health disorders.

Political economy analyses also highlight how healthcare systems organized around profit incentives may inadvertently reinforce these dynamics. Market-driven healthcare models often prioritize treatment volume, pharmaceutical consumption, and chronic disease management rather than prevention, upstream determinants of health, or environmental redesign (Relman, 1980; Woolhandler & Himmelstein, 2017). Because preventive public health investments and psychosocial resilience-building generate diffuse long-term benefits rather than immediate financial returns, they tend to receive comparatively less investment. As a result, conditions associated with chronic stress and illness can become economically stabilized across healthcare, insurance, pharmaceutical, and wellness industries.

These physiological and psychological pressures may also carry broader societal implications. When populations experience persistent cognitive overload, sleep disruption, and emotional volatility, the collective capacity for reflection, long-term planning, and cooperative problem-solving may be weakened. Fragmented attention, accelerated media environments, and heightened emotional polarization can reduce deliberative capacity and encourage short-term policy responses (Coudry & Mejias, 2019; Rosa, 2013; Zuboff, 2019).

From a systems perspective, worsening mental and physical health under business-as-usual can therefore be understood not simply as an unintended side effect but as a predictable outcome of environments optimized for speed, competition, behavioural extraction, and profit maximization. Once time scarcity and performance-based self-worth become normalized, these pressures extend beyond workplaces and consumer markets to shape broader cultural expectations about competence, legitimacy, and opportunity.

Education systems become key institutional sites where these dynamics are reproduced. As the following section shows, competitive evaluation regimes and market-oriented educational structures increasingly convert learning into a mechanism of performance signaling, transforming future opportunity into a purchasable asset.

2.3 Marketizing Education: How Learning Systems Reproduce Competitive Economies

Education systems have long been key institutional sites where the dynamics of business-as-usual are reproduced. Historically framed as a public good intended to support civic development, social mobility, and intellectual flourishing, education has increasingly been reconfigured as an instrument for economic competitiveness and labour market productivity. Research in the sociology and political economy of education shows that under conditions of global economic competition and human capital policy frameworks, governments and international institutions have progressively linked educational success to national productivity and growth (P. Brown et al., 2010; Stromquist, 2002). As a result, education policy and governance increasingly prioritize measurable outcomes, standardized benchmarks, and performance indicators aligned with labour market demands.

However, this shift extends beyond policy framing alone. In many countries education is no longer treated primarily as a public institution but as a rapidly expanding economic sector. Global education markets, comprising private universities, online learning platforms, ed-tech firms, credential providers, and corporate training ecosystems, now represent a multi-trillion-dollar industry (Ball, 2012; Hogan & Thompson, 2020; Verger, 2016). As education becomes embedded within competitive markets, it increasingly operates according to the same business-as-usual logic described earlier in this paper: growth, scalability, market differentiation, and performance optimization. In this sense, education itself becomes an invisible environmental designer, shaping the temporal rhythms, psychological expectations, and behavioural norms of learners in ways that mirror the broader economic paradigm.

These dynamics are closely intertwined with the pressures described in the previous subsection concerning time compression, performance-based self-worth, and mental health. When learning environments are organized around productivity, continuous evaluation, and competitive signalling, education participates directly in the social acceleration processes that structure modern work and consumption patterns (Rosa, 2013). Students increasingly experience learning as preparation for a permanently competitive labour market rather than as an exploratory developmental process. This alignment between educational design and economic competition amplifies the scarcity-driven mindsets discussed earlier, linking academic performance with personal worth, employability, and future security.

Digital education markets and platformized learning ecosystems further intensify these dynamics. Online learning platforms increasingly rely on engagement architectures common in digital platform economies: enrolment scarcity cues, algorithmic visibility rankings, certificate hierarchies, and public indicators of participation or achievement. These design features structure learner behaviour in ways that encourage continuous credential accumulation and skill optimization in order to remain competitive in rapidly evolving labor markets. Research on digital learning environments suggests that visible performance comparison and competitive signalling can shape participation patterns, sometimes increasing anxiety and fragmented engagement while encouraging shorter, more transactional interactions with educational content (Hanus & Fox, 2015; Kizilcec et al., 2013). Within such ecosystems, learners may prioritize rapid accumulation of micro-credentials and skill badges over slower processes of reflection, mastery, and knowledge integration (Wheeler & Moodie, 2021).

At the pedagogical level, the marketization of education reinforces instructional models optimized for efficiency, scalability, and measurable outcomes. Standardized curricula, high-stakes testing regimes, and uniform evaluation frameworks are frequently adopted to enable comparability across institutions and systems. Yet cognitive and educational research consistently demonstrates substantial variability in learners' developmental trajectories, socio-emotional regulation capacities, cultural contexts, and cognitive processing patterns (Immordino-Yang et al., 2019; Tomlinson, 2014). When educational systems rely heavily on uniform evaluation systems, students whose learning profiles diverge from dominant institutional expectations often encounter repeated academic difficulty. Over time, repeated negative feedback within standardized environments can shape learners' perceptions of competence and belonging. Research on self-efficacy shows that when students interpret academic struggles as indicators of personal deficiency rather than as mismatches between learning environments and diverse cognitive needs, motivation and engagement tend to decline (Bandura, 2012; OECD, 2019; Tikly, 2011; Unterhalter & Carpentier, 2010).

Motivation research further illustrates the psychological consequences of these environments. Self-determination theory demonstrates that learning environments dominated by external evaluation, rankings, and performance comparison can weaken intrinsic motivation when they undermine autonomy, competence, or relational belonging (Deci & Ryan, 2000). High-stakes testing regimes similarly increase performance anxiety and encourage surface-level learning strategies focused on short-term memorization rather than deep conceptual understanding (Putwain, 2007). These dynamics mirror the broader patterns discussed in the previous subsection: when external performance metrics dominate, individuals increasingly internalize pressure, linking achievement with self-worth and long-term security.

These educational dynamics also intersect with broader socio-economic inequalities. Access to high-quality learning environments, including smaller class sizes, tutoring, enrichment programs, international exposure, and advanced digital tools, remains strongly correlated with household income and geographic location (Programme for International Student Assessment, 2018; Reardon & Bischoff, 2011). Families with greater financial resources can therefore purchase educational advantages that shape long-term life

trajectories. Because educational attainment is closely associated with lifetime earnings, health outcomes, and civic participation, unequal access to learning opportunities contributes to the persistence of intergenerational inequality (Chetty et al., 2014; Nussbaum, 2011; Sen, 1999).

Credential inflation further amplifies these dynamics in competitive labour markets. As higher levels of education become necessary to signal competence and employability, individuals increasingly pursue additional degrees, certifications, and training programs simply to maintain relative positioning (Collins, 2019). While expanded participation in education can increase aggregate skill levels, it may simultaneously raise entry barriers for stable employment and increase financial pressures on students and families. In this way, education systems can gradually shift from functioning as engines of mobility toward operating as mechanisms of positional competition.

Taken together, these developments illustrate how education systems increasingly reflect and reinforce the broader competitive dynamics of business-as-usual. Institutional emphasis on performance measurement, scalability, and labour market signalling cultivates environments structured around ranking, comparison, and perceived scarcity of opportunity. Within these environments, educational success is frequently interpreted through relative performance rather than collaborative knowledge creation or intellectual exploration.

From a systems perspective, these outcomes reveal how the economic paradigm described earlier as an invisible environmental designer extends into educational institutions themselves. By defining success primarily through productivity, competitiveness, and measurable human capital formation, education systems help normalize scarcity-oriented interpretations of achievement and opportunity. These interpretations subsequently shape how individuals approach employment, career development, and economic participation.

Through these pathways, educational experiences help cultivate the cognitive and cultural foundations that sustain business-as-usual economic systems. The same norms of continuous optimization, competitive signalling, and productivity measurement that structure educational environments later shape workplace behaviour, organizational decision-making, and patterns of production and consumption. As the next section examines, these dynamics ultimately extend beyond social institutions into the material metabolism of the economy itself, where growth imperatives and cost externalization interact with ecological limits.

2.4 Externalizing Costs and Driving Ecological Overshoot

The growth-maximization and cost-externalization logic of business-as-usual materializes at the planetary scale as the primary driver of ecological overshoot and climate instability. Industrial systems prioritize throughput expansion and short-term financial return, generating escalating energy demand, material consumption, and waste while treating the biosphere as a limitless sink and resource stock (Steffen et al., 2015; Wiedmann et al., 2020). Earth system science demonstrates that human activity has pushed key planetary boundaries beyond safe limits (Rockström et al., 2009).

This is not an accidental outcome but a direct result of institutional architectures that privilege quarterly returns over long-term stewardship. Corporate governance focused on shareholder primacy discourages investment in regeneration and precaution (Lazonick & O’Sullivan, 2000). Financial markets systematically discount future ecological risk, while globalized supply chains spatially decouple consumption from environmental consequences, weakening accountability (Lenzen et al., 2012).

The Industrial Food System: A Paradigmatic Case of Designed Harm

The industrial food system offers a concrete, integrative illustration of how these dynamics converge within a single sector. This system operates as a quintessential example of the invisible environmental designer in action, optimizing for volume, shelf-life, and financial yield at the expense of planetary and metabolic health.

Ecological Externalization: Profit-driven agribusiness is a primary driver of deforestation, biodiversity loss, and greenhouse gas emissions via land-use change, monocultural expansion, and chemical-intensive practices (Curtis et al., 2018; Poore & Nemecek, 2018). Environmental burdens are routinely displaced through global commodity chains, externalizing degradation to producer regions in the Global South (Lenzen et al., 2012).

Physiological Externalization: The downstream production of ultra-processed foods, engineered for hyper-palatability and low cost, exploits neural reward pathways, contributing to metabolic dysfunction and diet-related chronic illness (Gearhardt, 2011; Monteiro et al., 2019). Chronic exposure to agrochemicals is linked to neurodevelopmental impairment and endocrine disruption, with occupational risks borne disproportionately by agricultural workers (Landrigan et al., 2018).

Social Externalization: The system prioritizes caloric density over nutrient quality, creating food deserts and nutritional inequality that correlate with higher disease burdens in low-income populations (Darmon & Drewnowski, 2015). Furthermore, global land acquisitions for export monocultures often undermine local food sovereignty and displace smallholders, consolidating control within transnational corporate networks (Borras et al., 2015).

The industrial food regime exemplifies how profit-maximizing design externalizes the costs of regeneration across spatial and generational boundaries. It transforms a fundamental life-support system into a vector of ecological, metabolic, and social stress, illustrating the profound structural misalignment between current business logic and long-term viability. This systemic externalization, repeated across industrial sectors, stabilizes a global economy that is functionally dependent on the drawdown of ecological and social capital.

3 System Lock-In: How the Invisible Environmental Designer Stabilizes Itself

Across these domains, harmful outcomes persist because of material incentives and epistemic infrastructures, like metrics, categories, and evaluation systems that normalize extractive outcomes as rational and inevitable. The lock-in operates through three mutually reinforcing mechanisms: overload (eroded capacity), helplessness (diminished agency), and myopia (shortened governance horizons). The sectoral harms described in Section 2 do not accumulate just as parallel problems. Together, they form a set of reinforcing system dynamics that stabilize extractive economic logics even in the presence of growing scientific evidence and ethical concern. These dynamics operate across environmental design, cognitive capacity, organizational behaviour, and political governance, creating a powerful trap that prevents systemic redesign.

3.1 Environmental and Cognitive Load Lock-In

Cognitive Load Lock-In refers to a self-reinforcing cycle in which environments shaped by profit-centric economic logics generate chronic sensory, temporal, and emotional overload. This overload degrades the cognitive and emotional capacities required for reflective judgment, adaptive learning, and systemic problem-solving, thereby stabilizing the very systems that produce it (B. S. McEwen, 2017).

Urban environments shaped by financialized land markets, accelerated mobility systems, digital overstimulation, housing insecurity, and ecological degradation generate persistent environmental stressors. Environmental psychology and neuroscience demonstrate that chronic exposure to such stressors impairs executive function, emotional regulation, and attentional control (Evans, 2003; Mark et al., 2008; C. A. McEwen & McEwen, 2017). Cognitive load theory further shows that overloaded working memory reduces learning capacity, judgment quality, and error tolerance (Sweller, 2011).

At scale, these dynamics contribute to a population-level reduction in cognitive flexibility and adaptive problem-solving capacity. This reduction in collective cognitive bandwidth makes structural change more difficult precisely when systemic transformation becomes most necessary. In this way, environments designed for economic acceleration simultaneously undermine the psychological and institutional capacities required to question or redesign them.

Environmental degradation further amplifies this dynamic. Climate stress, pollution exposure, biodiversity loss, and ecological instability increase health burdens, displacement risks, and infrastructural strain, reinforcing reactive governance and crisis-management modes (Calvin et al., 2023). Governments and institutions become increasingly occupied with managing immediate disruptions rather than addressing underlying structural drivers.

Through these feedback mechanisms, cognitive overload functions as a stabilizing force within the broader system. By continuously eroding the cognitive, emotional, and institutional capacities required for systemic reflection and transformation, environments shaped by profit-centric logics reproduce the conditions that sustain them. The invisible environmental designer therefore stabilizes itself not only through economic incentives and institutional rules, but also through the gradual erosion of the human capacities needed to imagine and enact alternatives.

3.2 Agency Erosion and Learned Helplessness

Psychological research on learned helplessness demonstrates that repeated exposure to uncontrollable stressors reduces perceived agency, initiative, and exploratory behaviour (Maier & Seligman, 2016). When education systems, labour markets, and digital infrastructures expose individuals to opaque algorithms, standardized evaluation regimes,

precarious employment, and constant surveillance, many internalize compliance as adaptive behaviour.

Educational sociology shows that standardized schooling trains conformity, external validation dependency, and risk aversion rather than autonomous agency and creative experimentation (Ball, 2012; Deci & Ryan, 2000; Putwain, 2007). These dispositions carry forward into organizational cultures, where fear of error, performance pressure, and hierarchical control suppress learning and innovation (Argyris & Schön, 1978; Edmondson, 1999). Agency erosion stabilizes extractive systems because populations become less willing and less psychologically equipped to challenge dominant institutional logics or imagine alternatives, even when dissatisfaction is widespread and alternatives are available.

3.3 Institutional Short-Termism and Policy Myopia

Degraded cognitive capacity and reduced agency translate directly into governance dynamics. Political psychology research shows that civic participation, institutional trust, and deliberative capacity depend strongly on perceived efficacy, psychological safety, and social cohesion (Bruhn et al., 2019; Dalton, 2014; Kirby, 2025; Putnam, 2001). Under conditions of acceleration, polarization, and attention fragmentation, political systems increasingly favour short electoral cycles, symbolic gestures, and risk-averse incrementalism (Foa & Mounk, 2017; Rosa, 2013).

Economic systems shaped by shareholder primacy further reinforce short-term financial optimization at the expense of long-term resilience and ecological regeneration (Lazonick & O'Sullivan, 2000; Stout, 2012). Policy interventions become constrained to technical efficiency improvements rather than structural redesign, while deeper psychosocial and ecological drivers remain untouched. This creates a self-reinforcing loop: overloaded environments reduce human capacity → reduced capacity limits institutional imagination → limited institutional change preserves extractive environments.

3.4 The Value–Action Gap as an Emergent Symptom of Lock-In

The reinforcing dynamics described above explain a persistent and widely documented puzzle in sustainability research: the gap between expressed values and actual behaviour (Kollmuss & Agyeman, 2002). Individuals, organizations, and governments often publicly endorse sustainability, wellbeing, and environmental protection, yet everyday practices and institutional decisions continue to reproduce extractive patterns. This value–action gap is frequently attributed to individual hypocrisy, lack of information, or weak moral commitment.

From a systems perspective, however, this gap represents a form of behavioural systems failure rather than an individual moral deficit. When environments are structured by the invisible environmental designer, behavioural outcomes become systematically misaligned with stated values. Under conditions of cognitive overload (3.1), diminished agency (3.2), and institutional short-termism (3.3), even well-intentioned actors are steered toward decisions that contradict their ethical commitments. Knowledge alone cannot override embodied stress regulation, scarcity cognition, or the powerful institutional incentives that make extractive behaviour appear rational, low-risk, or socially expected (Kahneman, 2011; Sapolsky, 2017).

This misalignment is rooted in epistemic infrastructure. Definitions, norms, and success metrics shape perception and legitimize action (Bowker & Star, 1999). When the dominant definition of business encodes profit maximization as the primary objective, and environments are continuously architected to reward competition, speed, and scarcity signalling, these logics become the "common sense" of economic life. Actors may cognitively endorse sustainability while behaviourally reproducing unsustainable patterns because alternative actions appear risky, illegitimate, or structurally unsupported.

In this sense, the value–action gap reflects a deeper design problem: behavioural systems calibrated to reproduce extractive outcomes. The surrounding institutional architecture (e.g. market incentives, professional norms, regulatory frameworks, and performance metrics) channels behaviour toward outcomes that stabilize the existing system, even when

those outcomes conflict with widely shared ethical aspirations. Individuals and organizations are therefore not merely failing to live up to their values; they are operating within environments that systematically steer behaviour away from those values.

Consequently, the persistence of the value-action gap is a powerful indicator of system lock-in. Efforts focused solely on raising awareness, providing information, or appealing to individual responsibility are repeatedly absorbed into the very structures they seek to reform. Without redesigning the environments that shape nervous systems, the definitions that guide perception, and the incentives that structure institutional behaviour, awareness alone remains insufficient to produce transformation. From this perspective, business-as-usual reproduces itself not because people lack knowledge or moral concern, but because the behavioural infrastructures of everyday life continuously train and reward the actions that sustain the existing system. The central question therefore shifts from “How do we change individual attitudes?” to “How do we redesign the environments that govern collective behaviour?”

4 The Great Misattribution: Naturalizing Harm, Depoliticizing Change

While Section 3 examined the material and institutional mechanisms that stabilize profit-centric systems, this section turns to the interpretive narratives that make these systems appear natural or inevitable. Beyond material incentives and institutional routines, the persistence of business-as-usual is also sustained by powerful interpretive narratives that shape how its consequences are understood. Many of the social, psychological, and ecological consequences described in this discussion paper are frequently framed as unavoidable expressions of human nature or as inevitable side effects of modernization, technological progress, and urbanization. This misattribution performs a critical political function: it naturalizes harm, depoliticizes responsibility, and forecloses the imagination of alternatives. Challenging these narratives is essential to reopening the space for systemic redesign.

4.1 Misattribution to "Human Nature": Evolutionary Mismatch in Designed Environments

Many of the social, psychological, and ecological consequences described in this paper are frequently attributed to immutable aspects of human nature. Competition, status anxiety, overconsumption, environmental degradation, and social fragmentation are often explained through evolutionary predispositions toward resource acquisition, hierarchy formation, and short-term reward seeking. While evolutionary psychology provides valuable insights into human behavioural tendencies, such explanations become problematic when they obscure the decisive role of environmental design, institutional incentives, and historical contingency.

Contemporary behavioural sciences increasingly emphasize evolutionary mismatch: traits that evolved under conditions of small-scale social organization, intermittent scarcity, and relatively stable ecological contexts can become maladaptive when amplified by high-density urban environments, algorithmically mediated communication systems, chronic stress exposure, and globalized consumer economies (Li et al., 2018; Nesse & Williams, 2012). Even though novelty detection, social comparison, and reward anticipation may have evolved to support survival and cooperation in small-scale communities (Montag & Diefenbach, 2018; Sapolsky, 2017), their contemporary expression should not be interpreted as predetermined manifestations of immutable human nature. Rather, these tendencies interact with the environments in which they operate. When continuously stimulated by modern digital platforms and competitive market systems, they can become chronically overstimulated, contributing to anxiety, impulsivity, attentional fragmentation, and addictive behavioural patterns. These outcomes therefore reflect not fixed human traits, but the predictable consequences of environments that systematically amplify particular behavioural tendencies.

Environmental psychology and neuroscience further demonstrate that behaviour is highly plastic and context-sensitive. Perceived control, environmental stability, social trust, and access to supportive social environments significantly shape emotional regulation, cooperation, and long-term decision-making (Evans, 2003; Gifford, 2014b; B. S. McEwen, 2017). When environments are structured around scarcity signalling, continuous performance surveillance, housing insecurity, and accelerated temporal rhythms, stress-adaptive behaviours such as hypervigilance, competition, and defensive decision-making become normalized. As Maté (2022) argues, what contemporary societies frequently label as “normal functioning” may instead reflect widespread adaptation to chronically dysregulating environments rather than healthy baselines of human flourishing.

Attributing these outcomes to human nature is problematic because it shifts attention away from institutional design and toward individual character, framing systemic problems as personal shortcomings. Individuals are encouraged to optimize resilience, productivity, and self-regulation within environments that continuously generate stress, insecurity, and

cognitive overload. Structural drivers are reframed as personal responsibility failures, reinforcing shame, self-surveillance, and depoliticized coping strategies (W. Brown, 2017). In this way, narratives about human nature can inadvertently legitimize the continuation of harmful institutional arrangements.

This ideological framing also reinforces the behavioural dynamics described in the previous section. When systemic pressures are interpreted as natural human tendencies, the possibility of structural change appears unrealistic or naïve. The value–action gap is then interpreted as evidence of human inconsistency rather than as a symptom of environments that constrain meaningful alternatives.

Historical and cross-cultural research further undermines claims that contemporary extractive economic systems reflect universal human behaviour. Anthropological and historical scholarship demonstrates that societies across time and geography have organized economic life around diverse value systems, governance arrangements, and relational ethics, producing very different patterns of cooperation, environmental stewardship, and social wellbeing (Graeber & Wengrow, 2021; Mbembe, 2017; Ostrom, 2015; Shiva, 2016). There is therefore no singular evolutionary trajectory toward extractive capitalism or growth-centric economic organization.

Recognizing human behaviour as context-dependent rather than fixed reopens a crucial political and institutional question: who designs the environments within which human tendencies are amplified or constrained? This realization points directly to a second and closely related misattribution: the claim that contemporary profit-centric institutions themselves are historically inevitable rather than politically constructed.

4.2 Misattribution to "Inevitability": The Historical Contingency of Profit-Centric Logic

A powerful narrative reinforcing the profit-centric paradigm is that of historical and technological inevitability. Economic growth, financialization, platformization, and the shareholder-led corporation are often portrayed as natural, determined endpoints of modernization rather than as outcomes of political choices, contested regulatory regimes, and ideological projects (W. Brown, 2017; Escobar, 2018; D. A. Harvey, 2005; Michaels, 2008; Mignolo & Walsh, 2018). This perceived inevitability is a profound historical fallacy. Although political economy shows markets are actively governed rather than naturally self-organizing (Hodgson, 2015; Polanyi et al., 2010), institutional stabilization normalizes risk and erases contingency, making alternatives feel naïve (Beck, 1992).

The modern corporation governed by shareholder primacy and infinite growth is a relatively recent and contingent institutional invention. For most of human history, economic activity was deeply embedded within social, kinship, religious, and ecological systems, governed by norms of reciprocity, stewardship, and sufficiency (Graeber & Wengrow, 2021; Polanyi et al., 2010). A pivotal transformation occurred with the 19th-century legal creation of the joint-stock corporation with limited liability. Designed to pool capital and socialize risk for imperial ventures, this innovation fundamentally severed the tie between ownership, responsibility, and consequence (Harris, 2010; Robé, 2011). The subsequent ideological triumph of “shareholder value” in the late 20th century was not the discovery of a natural economic law, but a deliberate governance project that legally and culturally enshrined financial returns as the preeminent corporate objective (Jensen, 2002; Lazonick & O’Sullivan, 2000; Stout, 2012).

This model was globalized through force and institutional imposition. Colonial administrations systematically reorganized economies into extractive, export-oriented structures, dismantling indigenous land governance and reciprocal systems (Amin, 2010; Rodney, 1972). In the postwar era, international financial institutions and trade agreements enforced policies (e.g. structural adjustment, privatization, liberalization) that embedded this growth-centric logic into the legal and economic fabric of nations worldwide (Chang, 2021; Stiglitz, 2002). Accompanying this was an epistemic dominance that positioned Western economic theory as universal rationality, marginalizing alternative ontologies rooted in relationality, sufficiency, and commons stewardship (Escobar, 2018; Santos, 2016; Shiva, 2016).

Recognizing this constructed history is diagnostically crucial. It shatters the shield of inevitability that protects the current paradigm from scrutiny. If the profit-maximization imperative is not a natural force but a designed institution, then its dysfunctions are not tragic byproducts of progress but results of specific and alterable design choices. This realization transforms systemic crises from fateful costs of “development” into evidence of institutional

failure, reopening the democratic possibility of designing our economic institutions differently.

The “profit engine” is thus revealed not as a natural law, but as the product of legal innovations, colonial power relations, and ideological campaigns, which is a clear demonstration of its political malleability. Together, these misattributions stabilize the invisible environmental designer by rendering its operation politically invisible.

5 Conclusion: From Symptom Management to Systemic Cause

This paper has advanced a systemic diagnosis of the intertwined crises shaping contemporary societies. Rather than treating urban stress, declining mental health, educational alienation, and ecological overshoot as separate sectoral problems, the analysis has shown how they arise from a common structural driver: the dominant profit-maximization logic organizing economic life.

Acting as an invisible environmental designer, this logic shapes the material and psychological environments of everyday life. It materializes in financialized urban space that amplifies stress, temporal regimes of acceleration that erode wellbeing, educational systems structured around competitive sorting, and production systems that externalize ecological costs.

These outcomes are not accidental side effects but predictable consequences of an economic paradigm optimized for financial extraction. The system further stabilizes itself through reinforcing dynamics that constrain the possibility of change. Environmental and cognitive overload encourage reactive decision-making; standardized institutional structures erode perceived agency; and short-term performance metrics narrow time horizons. The resulting value–action gap, where awareness of sustainability challenges fails to translate into meaningful change, reflects systemic design rather than individual deficiency. At the same time, dominant narratives often attribute these outcomes either to immutable human nature or to the inevitability of modern economic progress. Such interpretations obscure the fact that the profit-centric paradigm is historically contingent and institutionally constructed.

Recognizing this causal architecture shifts the focus of intervention. Efforts to address individual symptoms, whether through greener infrastructure, expanded mental health services, or incremental educational reforms, cannot fully succeed while the underlying paradigm remains unchanged. The diagnostic logic therefore points toward a deeper task: re-considering the foundational purpose that organizes economic institutions.

The paper therefore concludes with a necessary question emerging from its own analysis: if profit maximization functions as the invisible designer shaping environments of harm, what alternative organizing logic could guide economic activity? Discussion Paper II addresses this question by proposing a redefinition of business as an entity oriented toward solving social issues and creating social value in financially sustainable ways and exploring its implications for institutional design and evaluation metrics.

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