## Exploring Emergent Topological Properties in Socio-Economic Networks through Learning

## Heterogeneity

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## Abstract

Understanding how individual learning behavior and structural dynamics interact is essential to modeling emergent phenomena in socio-economic networks. While bounded rationality and network adaptation have been widely studied, the role of heterogeneous learning rates—both at the agent and network levels—remains underexplored. This paper introduces a dual-learning framework that integrates individualized learning rates for agents and a rewiring rate for the network, reflecting real-world cognitive diversity and structural adaptability. Using a simulation model based on the Prisoner's Dilemma and Quantal Response Equilibrium, we analyze how variations in these learning rates affect the emergence of large-scale network structures. Results show that lower and more homogeneously distributed learning rates promote scale-free networks, while higher or more heterogeneously distributed learning rates lead to the emergence of core-periphery topologies. Key topological metrics—including scale-free exponents, Estrada heterogeneity, and assortativity—reveal that both the speed and variability of learning critically shape system rationality and network architecture. This work provides a unified framework for examining how individual learnability and structural adaptability drive the formation of socio-economic networks with diverse topologies, offering new insights into adaptive behavior, systemic organization, and resilience.

Keywords: Socio-Economic Topologies, Bounded Rationality, Learning Heterogeneity

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