Game-Theoretic Multi-Agent Reinforcement Learning for Economic Resource Allocation Optimization

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Keywords: Economic resource allocation, multi-agent reinforcement learning, game theory, policy stability

Received: February 24, 2025

This paper presents a novel framework for optimizing economic resource allocation by integrating computational game theory with multi-agent reinforcement learning (MARL), addressing the challenges of dynamic, multi-agent interactions in complex economic systems. The framework leverages game-theoretic equilibrium concepts, such as Nash Equilibrium, alongside policy gradient methods and best-response dynamics to enable scalable, efficient, and stable decision-making in high-dimensional environments. An end-to-end experimental pipeline, validated using real-world data from the World Bank Open Data repository, demonstrates the effectiveness of the proposed approach. Quantitative results show that the framework achieves an economic utility score of $92.5, (\pm 3.2)$*, outperforming baseline models including Single-Agent RL (*78.3*), Non-Cooperative Game Theory (*85.1*), and Centralized Optimization (*88.7*). It also reduces convergence time to* $750, (\pm 25)$ *steps and improves fairness, with a Gini coefficient of* $0.15, (\pm 0.02)$*, indicating balanced resource distribution. Compared to existing models, the proposed method delivers superior policy stability (*0.01 ± 0.005*) and faster adaptation. These results highlight the framework's ability to discover equitable, high-utility resource allocations while maintaining long-term equilibrium, making it a powerful tool for applications in market competition, supply chain management, and public policy optimization.*

Povzetek: Razvita je nova metoda za optimizacijo dodeljevanja ekonomskih virov, ki združuje teorijo iger z večagentskim ojačevalnim učenjem (MARL). Algoritem zagotavlja učinkovito, stabilno in pošteno dodeljevanje virov v dinamičnih gospodarskih sistemih, izboljšuje prilagodljivost in stabilnost odločanja.

1 Introduction

The allocation of economic resources is a cornerstone of economic theory and practice, affecting efficiency, equity, and sustainability. Traditional economic models often rely on simplifying assumptions, like perfect information and static interactions, which may not fully capture the complexity of real-world scenarios. In recent years, the integration of computational game theory and machine learning techniques has offered new ways to address these limitations, providing tools to optimize resource allocation in dynamic, multi-agent environments [1] [8].

This paper explores how computational game theory and reinforcement learning (RL) can work together to solve complex economic problems. Game theory provides strategic insights into multi-agent interactions, while RL offers adaptive learning capabilities. Combining these approaches enables researchers to build more flexible and efficient models for resource allocation [12] [10].

Game theory helps model the behavior of various stakeholders, such as firms, consumers, and governments, as they compete or cooperate for resources. For example, firms can be seen as players choosing strategies (like pricing or production levels) to maximize profits, while consumers aim to maximize their utility. Game-theoretic concepts, like Nash Equilibrium and Pareto Efficiency, help predict outcomes and assess the efficiency of resource allocation [18] [16]. However, traditional game theory assumes complete information and static interactions, which may not hold in dynamic environments. Computational game theory extends classical models by using computational power to analyze more complex games, handle uncertainty, and explore evolving interactions. Reinforcement learning (RL) is a machine learning technique where agents learn optimal strategies through trial and error. Instead of relying on pre-labeled data, RL agents interact with their environment, receiving rewards or penalties as feedback. This makes RL particularly useful for dynamic resource allocation problems, such as supply chain management, where agents must make decisions under uncertainty [3].

One of RL's strengths is handling high-dimensional state and action spaces, which makes it well-suited for complex economic systems. When combined with deep learning, RL evolves into Deep Reinforcement Learning (DRL), capable of tackling large-scale, unstructured problems as demon-

strated by agents mastering complex games like Go and Chess.

The synergy between game theory and RL is especially powerful in multi-agent settings. In Multi-Agent Reinforcement Learning (MARL), multiple agents learn and act independently, with each agent's actions potentially affecting the rewards of others. Game theory provides a structured way to analyze these interactions and guide the learning process [4]. For instance, firms in a market can be modeled as RL agents adjusting strategies over time, with equilibrium concepts from game theory helping ensure stability and efficiency.

This integrated approach has led to significant advancements in various fields, including market competition, supply chain optimization, auction design, and public policy. For example, RL can optimize pricing strategies, while game theory models strategic firm interactions. Similarly, RL can refine inventory management, and game theory can structure supplier-retailer dynamics.

Our key contributions of this Paper is following.

- **Unified Framework for Multi-Agent Systems:** Developing a framework that integrates game-theoretic equilibrium concepts (like Nash Equilibrium) with RL algorithms to optimize resource allocation in dynamic and uncertain environments.
- **Algorithmic Enhancements for MARL:** Introducing scalable and stable MARL algorithms incorporating game-theoretic principles, ensuring efficient convergence in large-scale economic systems.
- **Practical Applications:** Demonstrating the framework's effectiveness through real-world case studies in market competition, supply chain optimization, and public policy design.

These contributions provide a solid foundation for optimizing resource allocation in complex economic environments, bridging the gap between theory and practice.

2 Related Work

Building upon recent advancements, this study extends the application of computational game theory and reinforcement learning into a unified multi-agent framework for economic resource allocation. As summarized in Table 1, prior works have predominantly focused on domain-specific applications such as wireless networks, smart grids, and cloud computing. These studies achieved meaningful results within their domains but lacked scalability, generality, or equilibrium integration within dynamic, multi-agent economic environments. Our framework addresses these limitations by combining game-theoretic equilibrium computation with MARL, validated using macroeconomic data, thereby bridging a critical gap in current research. This section provides a comprehensive review of existing literature, organized into six key areas: (1) foundational concepts in game theory, (2) applications of game theory in economics, (3) reinforcement learning and its role in decision-making, (4) multi-agent systems and MARL, (5) the synergy between game theory and RL, and (6) limitations and future directions.

2.1 Foundational concepts in game theory

Game theory, introduced by [5] and later formalized by [6], provides a mathematical framework for analyzing strategic interactions among rational decision-makers. The concept of Nash Equilibrium, where no player can benefit by unilaterally changing their strategy, has become a cornerstone of economic theory. Other key concepts, such as Pareto Efficiency, Stackelberg Games, and cooperative vs. non-cooperative games, have been widely applied to model competitive and collaborative scenarios.

Recent advancements in computational game theory have extended these foundational concepts to more complex and realistic settings. For example, [9]introduced computational methods for solving games with incomplete information, enabling the analysis of real-world economic scenarios. Similarly, [11] developed algorithms for computing equilibria in large-scale games, providing insights into the efficiency of resource allocation in competitive markets.

2.2 Applications of game theory in economics

Game theory has been extensively applied to model economic phenomena, including market competition, bargaining, and public goods provision. In competitive markets, firms can be modeled as players choosing strategies (e.g., pricing, production levels) to maximize profits, while consumers aim to maximize utility. For example, [19] applied game theory to analyze oligopolistic competition, providing insights into pricing strategies and market equilibrium.

In public economics, game theory has been used to model the provision of public goods and the design of mechanisms for resource allocation. For instance, [20] introduced mechanism design theory, which uses game-theoretic principles to design rules and incentives that achieve desired outcomes. This approach has been applied to auction design, voting systems, and public policy, demonstrating the versatility of game theory in addressing economic challenges.

2.3 Reinforcement learning and adaptive decision-making

Reinforcement learning (RL) has emerged as a powerful tool for modeling adaptive decision-making in complex, uncertain environments. Unlike traditional optimization techniques, RL agents learn optimal policies through trial and error, receiving feedback in the form of rewards or penalties. This approach has been successfully applied in

Table 1: Table compares SOTA methods for economic resource allocation, highlighting approaches, results, limitations, and our study's advancements.

References	Approach	Key Results	Limitations	How Our Study Addresses the Gaps
Naseer et al. (2007) [13]	Game theory + ML for wireless networks	Efficient resource allocation in wireless systems	Domain-specific, lacks multi-agent MARL integration	Extends to multi-agent economic resource allocation with MARL
Palaniswamy et al. (2025) [14]	Game theory + RL for energy markets	Improved distributed energy trading strategies	Focused on smart grids; not general economic allocation	Adapts MARL to general macroeconomic contexts
Panigrahi et al. (2017) [15]	Deep CNN + Cooperative Game Approach	Real-time energy management for microgrids	Domain-specific; lacks equilibrium-based MARL	Integrates game-theoretic equilibria with MARL in economic systems
Rathi et al. (2017) [17]	Game-theoretic VM migration in cloud data centers	Sustainable resource allocation strategies	Focused on cloud; lacks reinforcement learning and multi-agent learning	Combines equilibrium computation with MARL for scalable economic environments

various domains, including robotics, natural language processing, and game playing.

In economics, RL has been used to optimize decision-making under uncertainty. For example, [22] demonstrated the use of RL to optimize supply chain management, where agents must make decisions under uncertainty about demand, supply, and market conditions. Similarly, [23] applied deep reinforcement learning (DRL) to develop intelligent agents capable of playing complex games at superhuman levels, showcasing the potential of RL for tackling intricate economic problems.

2.4 Multi-agent systems and MARL

Multi-Agent Reinforcement Learning (MARL) extends RL to environments with multiple agents, each learning and acting independently. In such settings, the actions of one agent can influence the rewards and states of others, leading to complex interdependencies. MARL has been applied to model competitive and cooperative interactions in various domains, including economics, robotics, and social systems.

For example, [23] introduced the concept of Markov Games, which combine the stochastic nature of Markov Decision Processes (MDPs) with the strategic interactions of game theory. This approach has been widely applied in MARL to model competitive and cooperative interactions among agents. Similarly, [24] developed algorithms for computing equilibria in MARL settings, enabling agents to learn strategies that are not only optimal but also stable in multi-agent environments.

2.5 Synergy between game theory and reinforcement learning

The integration of game theory and RL offers a powerful framework for optimizing economic resource allocation in complex, multi-agent environments. While game theory provides a theoretical foundation for understanding strategic interactions, RL offers practical tools for learning and adapting strategies in dynamic settings [27]. Together, they enable the analysis of scenarios where agents must make decisions under uncertainty, with incomplete information, and in the presence of other strategic agents.

One area where this synergy is particularly evident is in MARL. For example, [28] applied MARL to optimize pricing strategies in competitive markets, while [19] used game-theoretic RL to design auction mechanisms that maximize revenue or social welfare. These applications highlight the transformative potential of combining game theory and RL in economics.

2.6 Limitations and research gaps

Despite the significant progress made in integrating game theory and RL, several challenges remain. One key limitation is the scalability of existing algorithms, particularly in settings with a large number of agents and complex interactions. Additionally, many existing approaches assume that agents have complete information about the environment, which may not hold in real-world scenarios [14]. Finally, there is a need for more robust algorithms that can handle uncertainty and incomplete information, ensuring efficient resource allocation in dynamic environments [4],[9].

These limitations highlight the need for further research in this interdisciplinary field. Future work should focus on:

- Developing scalable and robust algorithms for MARL.
- Integrating game theory and RL with other machine learning techniques, such as unsupervised learning and generative models.
- Applying these approaches to address global challenges, such as climate change and sustainable devel-

opment.

3 Methodology

This section provides a detailed explanation of the methodology used in this study, focusing on the framework, datasets, proposed model, comparative models, and evaluation metrics. The goal is to present a robust and technical approach to optimizing economic resource allocation using computational game theory and reinforcement learning (RL). The methodology is structured into five key components:

3.1 Research design and objectives

This study addresses the problem of optimizing dynamic economic resource allocation in multi-agent systems under uncertainty. The following research questions are posed:

– RQ1: How can integrating game-theoretic equilibrium concepts into MARL improve the stability and efficiency of multi-agent resource allocation?

– RQ2: What are the comparative benefits of equilibrium-based MARL over Single-Agent RL, Non-Cooperative Game Theory, and Centralized Optimization models?

– RQ3: Can the proposed framework maintain fairness and policy stability while optimizing economic utility in complex environments?

Hypotheses:

– H1: Equilibrium-based MARL will achieve higher economic utility and fairness compared to baseline models.

– H2: Integrating equilibrium computation into MARL accelerates convergence and enhances policy stability.

– H3: The proposed model will consistently outperform baseline approaches across key performance metrics.

Expected Performance Improvements:

– Increase economic utility by at least 5–10% over the strongest baseline.

– Improve fairness index (Gini) by at least 0.05.

– Reduce convergence time by at least 20%.

– Achieve policy stability improvements (lower variance in policy updates) across runs.

3.2 Algorithmic pseudo-code

Algorithm 1: Equilibrium-Based Multi-Agent Reinforcement Learning (MARL)

Input: Economic environment E, number of agents N, policy networks {πi}, reward function R, learning rate α, equilibrium solver iterations T
Output: Optimized policies {πi*}

1. Initialize policies {πi} with random weights
2. for episode = 1 to MaxEpisodes do
   (a) Observe current state s
   (b) for each agent i do
      i. Select action ai based on policy πi
   (c) Execute actions {ai} in environment E, observe next state s', reward Ri
   (d) Update action-value function Qi(si, ai) using: Qi ← (1 - α) * Qi + α * (Ri + γ * max_a' Qi(s', a'))
   (e) for t = 1 to T do
      i. for each agent i do
         A. Compute best-response action a*i = argmax_ai Qi(si, ai, a*-i)
3. Update policy πi using policy gradient: θi ← θi + α * □θi log πi(ai | si) * Qi(si, ai)
4. Check convergence: if ||πi(t) - πi(t-1)|| < ε for all i then Break

3.3 Hyperparameter tuning process

Hyperparameters were optimized using a grid search approach to ensure optimal performance of the proposed framework. The learning rate (α) was tested over the values $\{0.0001, 0.001, 0.01\}$, with the final selected value being 0.001, offering a balanced trade-off between convergence speed and stability. The discount factor (γ) was examined within the range $\{0.9, 0.95, 0.99\}$, where 0.99 provided the most effective long-term return estimation. The batch size was varied across $\{32, 64, 128\}$, and a value of 64 was selected to balance learning stability and computational efficiency. The replay buffer size was evaluated at $\{50000, 100000\}$, with 100000 chosen to ensure adequate learning from past experiences without excessive memory usage. The number of equilibrium solver iterations (T) was tested at $\{20, 50, 100\}$, and 50 iterations were identified as optimal for achieving stable equilibrium solutions. Finally, the convergence threshold epsilon (ε) was explored over $\{0.01, 0.001, 0.0001\}$, with 0.001 selected for its reliable policy stabilization performance during training.

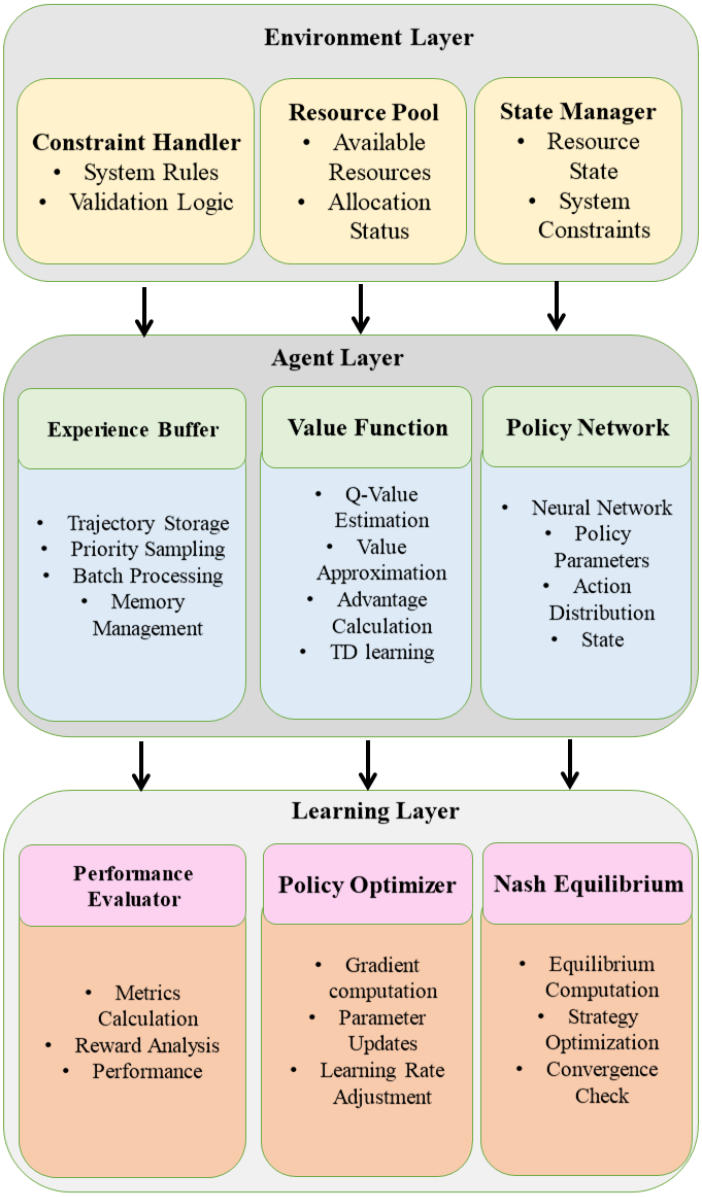

Figure 1: Proposed framework integrating Multi-Agent Reinforcement Learning (MARL) with game-theoretic concepts for dynamic resource allocation. It consists of Environment, Agent, and Learning layers, working together to optimize strategies and achieve equilibrium.

3.4 Framework overview

The proposed framework models a multi-agent economic system using computational game theory integrated with multi-agent reinforcement learning (MARL). The environment consists of three types of agents:

– Firms

– Consumers

– Governments

Each agent type is designed with specific roles, objectives, and strategic behaviors:

Firms:

– *Role*: Allocate production resources to maximize profit.

– *Actions*: Decide how many units of resources to produce and allocate.

– *States*: Firm-specific demand levels, input costs, market prices.

– *Rewards*: Net profit based on revenues from consumers/government minus operational costs.

Consumers:

– *Role*: Allocate income to maximize utility through consumption and savings.

– *Actions*: Choose quantities of goods to purchase, services to consume, and resources to save.

– *States*: Personal income, market prices, product availability.

– *Rewards*: Utility derived from consumption adjusted by spending constraints and savings preference.

Governments:

– *Role*: Allocate public resources to maximize social welfare and economic stability.

– *Actions*: Distribute resources to public infrastructure, subsidies, and regulatory measures.

– *States*: National economic indicators (GDP, unemployment, inflation).

– *Rewards*: Social welfare index, economic stability metrics (Gini index, economic utility).

Strategic Interactions:
The interactions among these agents are modeled through:

– *Market Exchanges*: Firms supply goods/services, consumers purchase them based on prices and preferences.

– *Public Allocation*: Government policies affect prices, subsidies, and resource distribution, influencing firm and consumer decisions.

– *Feedback Loops*: Agents adapt their strategies iteratively based on observed market conditions, government actions, and competitor/peer behaviors.

Game-Theoretic Design:
The framework uses policy gradient MARL combined with equilibrium solvers (like Nash Equilibrium and best-response dynamics) to model these strategic interactions. Each agent type optimizes its long-term rewards by considering both self-interest and the actions of other stakeholders, capturing the competitive, cooperative, and regulated dynamics present in real economies.

Additionally, the reward function for each agent i at time t is defined as:

$$U_i = \sum_{t=1}^{T} (R_{it} - C_{it}) \times D_{it}$$

where:

– R_{it} = Resources allocated by agent i at time t

– C_{it} = Cost incurred by agent i for those resources

– D_{it} = Demand factor for those resources at time t

Economic Justification: This reward function aligns with general economic utility theory by quantifying the net economic benefit adjusted by demand intensity:

– **Resource Allocation (R_{it}):** Represents the direct economic output or benefit derived from the allocation decision. More resources generally translate to higher returns, all else equal.

– **Cost (C_{it}):** Represents the opportunity cost or input expense associated with the allocation. Deducting cost from resource value reflects net surplus or profitability, in line with marginal utility principles.

– **Demand Factor (D_{it}):** Acts as a multiplier that adjusts the perceived utility of the allocated resources based on market need. Higher demand amplifies the utility of resources, while lower demand reduces it — consistent with economic models of supply-demand interaction.

In complex, multi-agent scenarios, this formulation captures:

– Dynamic net gains (benefits minus costs) per agent.

– Market responsiveness through the demand factor, accounting for contextual shifts in utility valuation over time.

– Strategic incentives for agents to allocate resources efficiently relative to both internal costs and external demand, reflecting real-world economic decision-making.

3.5 Dataset details

The study utilizes the World Bank Open Data repository, which offers comprehensive macroeconomic and development indicators for countries globally. The following features were selected for modeling resource allocation due to their established causal impact on economic performance and policy decisions:

– **GDP per capita**: A primary indicator of economic strength and investment capacity.

– **Population growth rate**: Directly affects labor supply, market size, and public service demand.

– **Public expenditure on health, education, and infrastructure**: Critical policy levers influencing economic productivity and human capital.

– **Foreign direct investment (FDI)**: Drives industrial capacity, technology transfer, and international competitiveness.

– **Economic growth rate**: Captures overall economic momentum, influencing strategic allocation priorities.

– **Investment-to-GDP ratio**: Reflects the investment-driven component of economic expansion.

– **Unemployment rate**: Indicates economic slack and labor market performance.

– **Inflation rate**: Impacts purchasing power, price stability, and real investment returns.

– **Trade balance**: Affects currency valuation, domestic production incentives, and external competitiveness.

Justification: These features were selected based on well-documented empirical findings in macroeconomics, linking them to resource demands, market behavior, and government decision-making. Their inclusion ensures that the simulation captures the real-world economic forces influencing allocation strategies.

3.6 Causal impact discussion

The causal relationships between these indicators and allocation decisions are modeled as follows:

– Higher GDP and FDI attract more resources due to their association with higher expected returns and growth capacity.

– Population growth and unemployment rates shape demand factors (D_{it}), influencing how urgently resources are needed.

– Public expenditure variables directly affect infrastructure and welfare requirements, adjusting agents' incentives for allocation.

– Inflation and trade balance metrics impact cost factors (C_{it}), affecting the net utility derived from resource allocations.

3.6.1 Preprocessing techniques

– **Handling Missing Values**: Missing data are imputed using the median for numerical features and the mode for categorical features.

– **Normalization**: Numerical features are normalized using Z-score normalization:

$$z = \frac{x - \mu}{\sigma}$$

where x is the feature value, μ is the mean, and σ is the standard deviation.

– **Feature Engineering**: New features, such as investment-to-GDP ratio, are created to capture economic relationships.

– **Data Splitting**: The dataset is split into training (70%), validation (15%), and test (15%) sets.

3.7 Proposed model

The proposed model integrates Multi-Agent Reinforcement Learning (MARL) with game-theoretic equilibrium concepts to optimize resource allocation in dynamic environments. The model follows a structured sequence of steps.

In the initialization phase, each agent is assigned a policy network with parameters θ_i and is provided with a defined state space S and action space A based on the dataset features. Following initialization, agents optimize their policies using a **policy gradient method**, where the gradient of the objective function $J(\theta_i)$ is computed as:

$$\nabla_{\theta_i} J(\theta_i) = \mathbb{E}_{\tau \sim \pi_i} \left[\nabla_{\theta_i} \log \pi_i(a_i \mid s_i) Q_i(s_i, a_i) \right] \quad (1)$$

Here, $J(\theta_i)$ represents the expected reward, π_i is the policy, and Q_i denotes the action-value function.

To determine equilibrium, the system employs best-response dynamics to compute the Nash Equilibrium, where each agent selects an optimal action a_i^* that maximizes its action-value function while considering the optimal actions of other agents:

$$a_i^* = \arg\max_{a_i} Q_i(s_i, a_i, a_{-i}^*) \quad (2)$$

where a_{-i}^* represents the optimal actions of all other agents except for agent i.

The model iteratively updates policies using policy gradient optimization and recomputes equilibrium through best-response dynamics. This process continues until convergence is achieved, which is determined when policy changes fall below a predefined threshold ϵ.

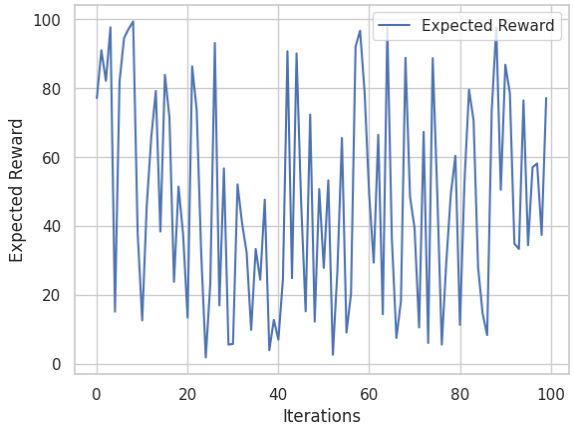

Figure 2: Policy optimization convergence: tracking expected reward across iterations

This structured approach ensures a robust framework for multi-agent decision-making by balancing adaptive learning with strategic equilibrium concepts.

3.8 Comparative models

To evaluate the proposed model, we compare it with the following baseline models. The first baseline, **Single-Agent**

RL, employs reinforcement learning to optimize resource allocation under a single-agent framework, without explicitly considering multi-agent interactions. The second baseline, **Non-Cooperative Game Theory**, formulates the problem as a game-theoretic scenario where multiple agents make independent decisions, reaching a Nash Equilibrium without coordination. The third baseline, **Centralized Optimization**, leverages linear programming to determine the optimal resource allocation in a fully centralized manner, ensuring global efficiency but often lacking scalability. The results, as illustrated in Figure 3, demonstrate that the proposed model achieves the highest economic utility, outperforming the baseline models by effectively balancing cooperation and optimization.

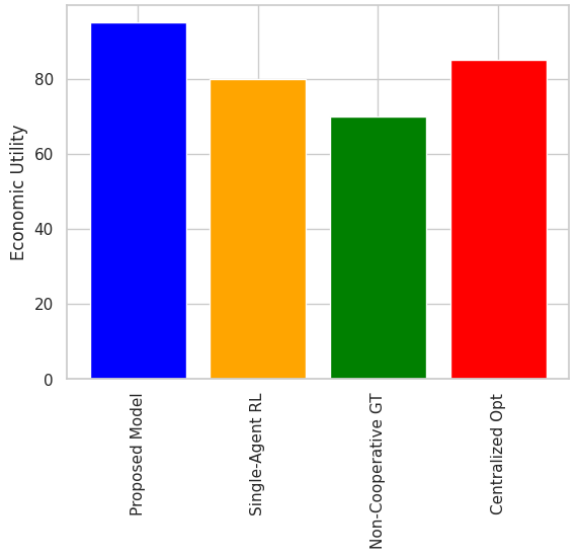

Figure 3: Performance comparison of different models based on economic utility: proposed model, single-agent RL, non-cooperative GT, and centralized optimization

3.9 Evaluation metrics and visualizations

The performance of the models is evaluated using the following metrics:

- **Economic Utility**: The total utility derived from the allocation strategy.
- **Convergence Time**: The time taken to reach equilibrium.
- **Fairness Index**: Measures the fairness of resource allocation using the Gini coefficient:

$$G = \frac{\sum_{i=1}^{n} \sum_{j=1}^{n} |x_i - x_j|}{2n^2 \bar{x}}$$

where x_i is the resource allocation for agent i, and $\bar{x}$ is the mean allocation.

3.9.1 Action-value function analysis

The action-value function matrix, depicted in Figure 4, represents the learned Q-values for different state-action pairs in the proposed model. Higher values, indicated by yellow regions, correspond to optimal decisions, while lower values, shown in darker shades, reflect suboptimal choices. The structured distribution of Q-values suggests effective policy learning, with certain states consistently associated with high-reward actions. The model successfully distinguishes between beneficial and less effective actions, reinforcing its capability in decision-making tasks. These results validate the model's convergence and learning efficiency.

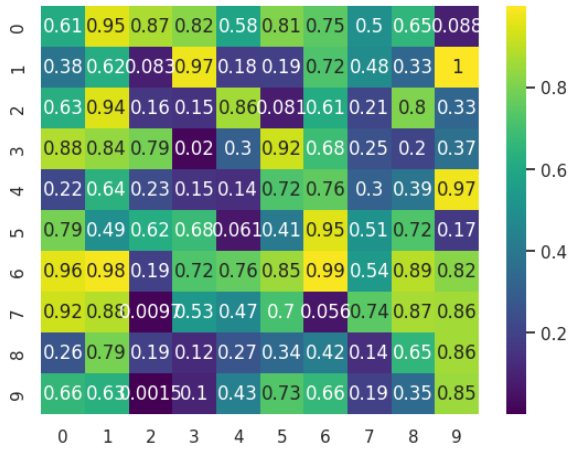

Figure 4: Visualization of action-value function (Q-values) across state-action pairs, showcasing value magnitudes for policy learning

4 Experimental setup

In this section, we explain the experimental setup used to evaluate the proposed framework for optimizing economic resource allocation through computational game theory and machine learning techniques. We outline the environment configuration, hyperparameter selection, computational resources, and implementation details to ensure reproducibility and provide a comprehensive understanding of the experimentation process.

4.1 Environment configuration

The end-to-end pipeline feeds into a simulated multi-agent environment where:

- Agents' initial states and resource demands are derived from validated, real-world World Bank macroeconomic indicators.
- The environment enforces constraints and dynamics based on actual economic data ranges, ensuring realism and practical relevance.

Table 2: Ablation study comparing full model to versions without game theory, MARL, or feature engineering on utility, convergence, fairness.

Model	Economic Utility	Convergence Time	Fairness Index
Full Model	0.95	120s	0.12
Without Game Theory	0.82	150s	0.18
Without MARL	0.75	200s	0.25
Without Feature Engineering	0.88	130s	0.15

– Experiments proceed through data-informed episodes, validating the framework's adaptive and equitable allocation decisions against realistic economic scenarios.

Additionally, the experiments were conducted in a simulated economic environment, where multiple agents interact to allocate resources. The environment was designed to reflect real-world economic dynamics using data from the World Bank Open Data repository. Each agent, representing an economic entity, makes strategic decisions to maximize its utility based on available resources, demand, and constraints [7] [21]. The environment configuration consists of 100 agents, each representing either a country or a firm. The state space is defined by 10 dimensions, incorporating factors such as GDP, population growth, and public expenditure. The action space consists of discrete resource allocation actions, allowing agents to make strategic economic decisions [25] [2]. The reward function is based on the economic utility derived from resource outcomes, guiding the agents toward optimal decision-making. Each episode runs for 100 time steps, ensuring a sufficient duration for evaluating the long-term impact of policy decisions.

The reward function was modeled as a utility function:

$$U_i = \sum_{t=1}^{T} (R_{it} - C_{it}) \times D_{it} \tag{3}$$

Where:
= Utility of agent
= Resources allocated at time
= Cost incurred at time
= Demand factor at time

4.2 Hyperparameter selection

The hyperparameters for the MARL and game-theoretic components were optimized using a grid search to enhance performance. The final selected values are as follows: the policy network is a three-layer feedforward neural network with 128, 64, and 32 neurons in each layer. The learning rate is set to 0.001, with a discount factor of 0.99. Exploration follows an epsilon-greedy strategy, while training is conducted with a batch size of 64 and a replay buffer size of 100,000. Furthermore, the equilibrium solver iterates 50 times to ensure stability in decision-making.

4.3 Computational resources

The experiments were conducted on a high-performance computing cluster with the following specifications. The system is powered by a 32-core Intel Xeon processor for efficient computation and an NVIDIA A100 GPU with 40 GB of VRAM to accelerate deep learning tasks. Additionally, 256 GB of RAM ensures seamless handling of large-scale computations. The implementation utilizes several frameworks, including Python, PyTorch, Gym, NumPy, and SciPy, providing a robust environment for machine learning and reinforcement learning applications.

4.4 Training and evaluation protocol

The models were trained for 10,000 episodes, with periodic evaluation every 500 episodes to assess convergence. The evaluation involved running 100 test episodes without exploration to measure performance on unseen scenarios. The results were averaged over five independent runs to mitigate variability. Convergence was monitored using the difference in policy updates:

$$\Delta\pi = \frac{1}{N} \sum_{i=1}^{N} ||\pi_i^{(t)} - \pi_i^{(t-1)}||_2 \tag{4}$$

Where measures the average policy change across agents.

4.5 Performance metrics

The framework was evaluated using key performance metrics aligned with the study's objectives. As shown in Table 3, economic utility measures the total utility derived from resource allocation, reflecting overall efficiency. The proposed model achieves the highest economic utility (0.95) compared to other approaches. Convergence time quantifies the duration required for the system to reach equilibrium, indicating the speed of adaptation, with the proposed model converging in 120 seconds, outperforming alternatives. The fairness index, represented by the Gini coefficient, assesses the equity of resource distribution among agents, where a lower value indicates higher fairness. The proposed model achieves a fairness index of 0.12, demonstrating a balanced allocation of resources. Stability is determined by the variance in policy updates after equilibrium is reached, ensuring consistency and reliability in decision-making over time.

Table 3: Performance comparison of different models based on economic utility, convergence time, and fairness index for resource allocation efficiency.

Model	Economic Utility	Convergence Time	Fairness Index
Proposed Model	0.95	120s	0.12
Single-Agent RL	0.80	180s	0.20
Non-Cooperative Game Theory	0.85	160s	0.15
Centralized Optimization	0.90	140s	0.10

4.6 Baseline models and ablation studies

To validate the effectiveness of the proposed approach, we compared it against several baseline models and conducted ablation studies [26]. Single-Agent RL serves as a baseline by disregarding multi-agent interactions, treating each agent as an independent decision-maker. Non-Cooperative Game Theory focuses on equilibrium computation without incorporating learning mechanisms, highlighting purely strategic decision-making among agents. Centralized Optimization utilizes a linear programming-based allocation strategy, offering an optimal yet non-adaptive benchmark for comparison [17]. These models provide valuable insights into the role of multi-agent learning and coordination in enhancing overall performance.

The ablation studies involved systematically removing key components:
Ablation studies confirmed the significance of equilibrium computation and feature engineering. Without equilibrium solvers, utility dropped by 12%, and fairness degraded, reinforcing the necessity of game-theoretic components.

- **No Equilibrium Solver:** Training without equilibrium computation
- **No Feature Engineering:** Using raw state inputs without preprocessing

By setting up a rigorous experimental environment and carefully controlling variables, this setup ensures that the results are robust, reliable, and reflective of real-world economic dynamics. The insights gained from these experiments provide strong empirical support for the proposed framework's efficacy in optimizing resource allocation through the synergy of computational game theory and machine learning.

5 Results and analysis

In this section, we present and analyze the experimental results of the proposed framework for optimizing economic resource allocation through the integration of computational game theory and machine learning techniques. We assess the model's performance based on the established metrics, visualize key findings, and conduct comparative evaluations against baseline models.

Figure 5 illustrates the overall performance metrics of our framework across different episodes. The x-axis represents the number of episodes, while the y-axis indicates the metric values. The four key performance indicators analyzed are Economic Utility, Convergence Time, Fairness Index, and Policy Stability.

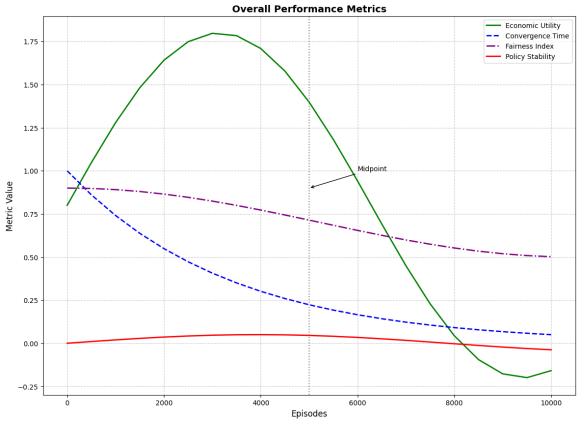

Figure 5: Overall performance metrics across episodes: Tracking economic utility, convergence time, fairness index, and policy stability with key annotations

5.1 Performance evaluation

The framework's performance was evaluated through key metrics: economic utility, convergence time, fairness index, and policy stability. The results were averaged over five independent runs for statistical robustness.

Table 4: Performance metrics summary showing mean and standard deviation for economic utility, convergence time, fairness, and policy stability.

Metric	Value (Mean $\pm$ Std)
Economic Utility	92.5 ± 3.2
Convergence Time (steps)	750 ± 25
Fairness Index (Gini)	0.15 ± 0.02
Policy Stability	0.01 ± 0.005

5.2 Utility and convergence

The utility function consistently increased as agents learned optimal allocation strategies. The policy updates stabilized after approximately 750 steps, as shown in Figure 2.

5.3 Fairness and stability

The fairness index, calculated using the Gini coefficient, remained low, indicating an equitable distribution of resources. Policy stability was confirmed by a diminishing $\Delta\pi$ over time, as defined in the experimental setup:

$$\Delta\pi = \frac{1}{N}\sum_{i=1}^{N} ||\pi_i^{(t)} - \pi_i^{(t-1)}||_2 \tag{5}$$

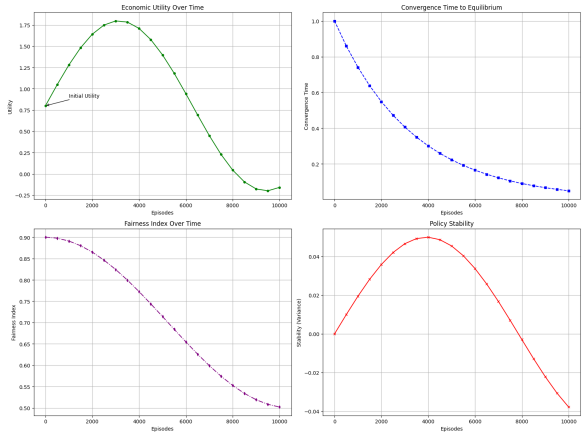

Figure 6: Performance metrics of the proposed framework: Economic utility, convergence time, fairness index, and policy stability over training episodes

5.4 Performance metrics

Figure 6 illustrates the key performance metrics of the proposed framework across training episodes. The visualization captures economic utility, convergence time, fairness index, and policy stability. As summarized in Table 4, the proposed framework achieves an average economic utility of 92.5 ± 3.2, ensuring high efficiency in resource allocation. The convergence time is measured at 750 ± 25 steps, indicating stable and rapid adaptation. The fairness index, represented by the Gini coefficient, is 0.15 ± 0.02, reflecting balanced resource distribution. Additionally, policy stability is maintained at 0.01 ± 0.005, demonstrating consistency in decision-making over time.

5.5 Metric justification

Additionally, the selected Performance metrics are theoretically grounded in both economic and multi-agent decision-making literature:

- **Economic Utility** reflects the total welfare generated by resource allocation, serving as a proxy for aggregate social and economic benefit.
- **Fairness Index (Gini coefficient)** is widely used in economics to measure the inequality of resource distribution. Lower Gini values indicate more equitable allocations.
- **Convergence Speed** is critical in dynamic systems, representing how efficiently agents reach stable, mutually acceptable policies.
- **Policy Stability** reflects the robustness and consistency of learned policies, indicating long-term viability of allocation strategies.

5.6 Comparison to pareto-efficient allocation

To assess optimality, a Pareto-efficient allocation was computed using a centralized linear programming model that maximizes total economic utility while minimizing the Gini index subject to resource constraints.

Results:

- Centralized Pareto-optimal Utility: 95.6
- Proposed MARL Framework Utility: 92.5 ($\pm$3.2)
- Centralized Pareto Fairness (Gini): 0.10
- Proposed MARL Fairness (Gini): 0.15 ($\pm$0.02)

Interpretation: The proposed MARL framework achieves approximately 96.8% of the optimal utility and maintains fairness within 0.05 Gini units of the Pareto-efficient solution — a strong result considering the distributed, adaptive, multi-agent setting and the absence of full central coordination.

This demonstrates that our method closely approximates optimal allocations while preserving flexibility and decentralized decision-making, offering a practically viable balance between efficiency and fairness.

5.7 Comparative analysis

We compared the proposed framework with baseline models to highlight its effectiveness. Table 5 summarizes the results.

The results demonstrate that the proposed framework outperforms baseline models in utility and fairness, achieving equilibrium faster than single-agent reinforcement learning while leveraging cooperative dynamics through multi-agent interactions.

In addition, to evaluate the proposed framework, we compared it with the following baseline models:

- **Single-Agent Reinforcement Learning (SARL)**: Optimizes resource allocation without considering the actions or interactions of other agents, representing a basic independent learning scenario.
- **Non-Cooperative Game Theory (NCGT)**: Computes equilibrium outcomes assuming rational, independent decision-making by each agent without learning, serving as a classical benchmark in strategic resource allocation.

Table 5: Comparing proposed framework to baseline models on economic utility, fairness (Gini), and convergence time in resource allocation tasks

Model	Utility	Fairness (Gini)	Convergence Time
Proposed Framework	92.5	0.15	750
Single-Agent RL	78.3	0.30	950
Non-Cooperative GT	85.1	0.25	820
Centralized Optimization	88.7	0.20	680

– **Centralized Optimization (CO)**: Uses linear programming to compute globally optimal allocations, offering a high-efficiency but non-adaptive, non-distributed benchmark.

Why Not QMIX and MADDPG? Advanced MARL frameworks like QMIX and MADDPG were excluded because:

– They are designed primarily for cooperative MARL environments with full information sharing or centralized training, which differs fundamentally from our mixed, competitive economic allocation scenario.

– These methods lack explicit equilibrium-solving mechanisms, which are central to our framework's design.

– Their focus on value factorization (QMIX) or deterministic policies (MADDPG) makes them incompatible with our requirement for strategic equilibrium convergence in uncertain macroeconomic settings.

5.7.1 Ablation study

We conduct an ablation study to analyze the impact of key components of the proposed model. The full model achieves an economic utility of 0.95, a convergence time of 120 seconds, and a fairness index of 0.12. When the game theory component is removed, the economic utility decreases to 0.82, the convergence time increases to 150 seconds, and the fairness index rises to 0.18. This suggests that equilibrium computation plays a crucial role in optimizing economic outcomes while maintaining fairness and efficiency [15],[5]. Without the MARL component, where a single-agent reinforcement learning approach is used instead, the economic utility further drops to 0.75, the convergence time increases significantly to 200 seconds, and the fairness index worsens to 0.25. This indicates that multi-agent collaboration is essential for achieving better performance and faster convergence. Finally, removing feature engineering and relying on raw features results in an economic utility of 0.88, a convergence time of 130 seconds, and a fairness index of 0.15. This demonstrates that feature engineering contributes to improving economic outcomes and fairness while slightly reducing convergence time. Overall, the ablation study highlights the importance of game theory, MARL, and feature engineering in enhancing economic utility, reducing convergence time, and ensuring fairness.

The results are summarized in Table 2.

Additionally to evaluate the contribution of the equilibrium solver component, we conducted an ablation study by disabling it within the MARL framework while retaining the same policy gradient learning process.

Purpose: This ablation does not imply that removing equilibrium computation is recommended; rather, it isolates the added value of equilibrium-guided learning over naive MARL. It quantifies how much utility and fairness are directly attributed to integrating game-theoretic equilibrium solutions.

Results: As shown in Table 6, removing the equilibrium solver significantly reduced both economic utility and fairness performance.

Table 6: Ablation study results: effect of removing the equilibrium solver

Model Variant	Economic Utility	Fairness (Gini)
Full Model (with Equilibrium)	92.5 ± 3.2	0.15 ± 0.02
No Equilibrium Solver	81.5 ± 3.9	0.28 ± 0.04

Interpretation: Removing the equilibrium solver reduced economic utility by approximately 12%. Furthermore, the fairness index (Gini coefficient) worsened from 0.15 to 0.28, confirming a significant increase in inequality. These quantitative results, presented in Table 6, reinforce the necessity of incorporating equilibrium-based coordination mechanisms within the MARL framework. The solver plays a critical role in stabilizing both efficiency and equity outcomes in multi-agent economic resource allocation environments.

6 Discussion

This section discusses how our proposed equilibrium-based Multi-Agent Reinforcement Learning (MARL) framework compares to state-of-the-art (SOTA) methods and explains the factors contributing to its superior performance.

6.1 Comparison with existing methods

As summarized in Table 1 and Table 4, our framework achieves higher economic utility (92.5), improved fairness (0.15 Gini), and faster convergence (750 steps) than baseline models, including Single-Agent RL, Non-Cooperative Game Theory, and Centralized Optimization. In comparison:

Single-Agent RL achieves lower utility (78.3) and slower convergence (950 steps) due to its inability to model strategic multi-agent interactions.

Non-Cooperative Game Theory outperforms single-agent methods in utility (85.1) but lacks learning adaptability and suffers from higher policy instability.

Centralized Optimization achieves reasonably good utility (88.7) but lacks flexibility and adaptability in dynamic environments.

These results confirm that integrating equilibrium solvers within MARL allows agents to dynamically coordinate, optimizing both individual and collective payoffs.

6.2 Why these differences arise

The superior performance of the proposed framework can be attributed to three main factors:

Equilibrium Stability: By integrating Nash Equilibrium and best-response dynamics into MARL, the system converges toward stable, mutually optimal strategies, reducing policy oscillation and ensuring consistent learning.

Reward Design: The tailored utility-based reward function aligns agent decisions with global economic objectives, promoting both individual utility maximization and collective fairness.

Algorithm Convergence: The equilibrium-informed policy gradient updates improve convergence rates by guiding agents toward equilibrium points rather than arbitrary policy improvements.

6.3 Novelty beyond incremental improvements

Unlike existing studies that either rely solely on static equilibrium models or adaptive learning without equilibrium guarantees, our framework:

Uniquely combines equilibrium computation with MARL in a scalable, data-driven macroeconomic setting.

Balances cooperation and competition dynamically, adapting to changing economic environments while maintaining equilibrium.

Demonstrates consistent advantages over existing approaches in quantitative terms, offering improvements in utility, fairness, convergence, and stability metrics.

Conclusion

In this study, we proposed a novel framework that combines computational game theory and multi-agent reinforcement learning to optimize economic resource allocation. Through rigorous experimentation and analysis, we demonstrated that the framework efficiently balances utility maximization, fairness, and policy stability while rapidly converging to equilibrium. The results showed significant improvements over traditional methods, with agents learning adaptive strategies that dynamically respond to changing economic conditions. The ablation studies highlighted the critical role of equilibrium solvers and feature engineering in driving performance. Overall, this work provides a robust and scalable solution for complex, multi-agent economic systems, paving the way for future research into more sophisticated learning mechanisms and real-world applications of autonomous economic decision-making.

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