Using of Multi-agent based simulation method in investigating consumer behavior.

| Małgorzata | Agata | Eatimah Euraii |
|-------------------|----------------|----------------------------|
| Łatuszyńska | Wawrzyniak | ratinan ruraji |
| Institute of IT I | Management/ | Science faculty |
| University of Sz | czecin, Poland | University of Basrah, Iraq |

Abstract

This study was amid to identify opportunities and benefits resulting from using multi-agent based simulation in investigations of consumers behaviour. There is described the essence of the method, discussed the main directions of its applications and identified complementarities to other approaches, which are used in the analysed scientific area.

Key words: multi-agent based simulation, consumer behavior.

استعمال طريقة المحاكاة المعتمدة على الوكلاء المتعددين(MABS) في مجال دراسة سلوك المستهلك.

| فاطمة محمد الفريجي | اغاتا فارفجينك | اكوشاتا لاتجونسكي | 4 |
|----------------------|--------------------|-------------------|---|
| كلية العلوم | معلومات في الادارة | معهد تكنولوجيا ال | |
| جامعة البصرة- العراق | بين - بولندا | جامعة شجج | |

الخلاصة

يهدف البحث الى تعريف الفوائد والتسهيلات الناتجة من استعمال طريقة المحاكاة المعتمدة على الوكلاء المتعددين في مجال دراسة سلوك المستهلك، وتم خلال البحث وصف لجوهر الطريقة ومناقشة تكاملها ومقارنتها مع الطرق الاخرى التي استخدمت في مجال التحليل العلمي لسلوك المستهلك.

كلمات المفاتيح: طريقة المحاكاة المعتمدة على الوكلاء المتعددين، سلوك المستهلك.

Introduction

In the contemporary, multidimensional, dynamic and competitive marketing environment, consumer behaviour depend on many different, very often difficult to grasp, types of factors (Tab. 1). The complexity of these factors arrangement is very well illustrated by the model of consumer behaviour called black box model. Including most of the types of factors mentioned in Fig. 1, it shows relations between external stimuli, consumer's features, the course of decisionmaking process and his reaction expressed in his choices. When analysing the arrangement shown in the model, it is necessary to take into consideration the fact that its elements change in time. In consequence, investigating consumer behaviour becomes too complicated for traditional analytic methods.

| Author | Types of factors | | | |
|--|--------------------------------------|--|--|--|
| Enis (1974) | personal, social | | | |
| Cross and Peterson (1987) and | social physical | | | |
| McCarthy and Perreault (1993) | sociai, physical | | | |
| Dibb and Etal (1991) | personal, social, physical | | | |
| Cohen (1991) | marketing mix, physical | | | |
| Zikmond and Amico (1993) | social, environmental, individual | | | |
| Narayyana and Raol (1993) and | nhyrical againt culture | | | |
| Lancaster and Reynold (1998) | physical, social, culture | | | |
| Keegan (1995) | social, culture, economic, geography | | | |
| Setlow (1996) | personal, marketing mix, | | | |
| Settow (1990) | environmental | | | |
| Stanton (1997) and Pride | appial physical and attitudinal | | | |
| i Ferrell (2000) | social, physical and autuullial | | | |
| Kotler and Armstrong (1999, | physical, social, culture, personal | | | |
| 2007) | | | | |
| Straughan and Roberts (1999) | demographic and lifestyle | | | |
| Source: own elaboration based on: (11; 36; 50; 61; 47: 59) | | | | |

 Table (1): Types of factors influencing consumer behavior.



Figure (1): Consumer black box model Source: own elaboration based on:(31; 30)

question of usefulness of analytical methods The in investigating complex arrangements was frequently discussed in For instance, H. Simon describes the phenomenon of literature. mathematic aphasia, which is an inclination to oversimplify analytical model- as long as theoretical problems disappear, as well as any connection to reality. On the other hand, according to G. Niemeyer, major obstacles in investigating complex arrangements by means of analytical methods are a result of the following premises(10): nonlinearity of the relations between the elements of the arrangement, requirement for complex approach to analysis, the existence of "Loose" connections between major factors of the arrangement as well as "difficult-predictability" of complex arrangement's behaviour. A similar view is presented by J. W. Forrester, who claims that the effective reflection of complex arrangement behaviour lies beyond the borders of traditional analytical methods (16). He thinks that the only effective tool is a method based on heuristic approach to problems solving - computer simulation, understood as a system simulation on a digital machine. Almost identical view is presented by Cempel who claims that in getting to know complex arrangements, simulation is the only tools which, because of its ability to manipulate space-time, allows seizing and understanding faraway cause-effect relations in time and space bound by many feedbacks (9).

One of the computer simulation methods is Multi Agent Based Simulation (MABS),which concept originates from observing emergent and adaptive biological systems. The aim of the article is to show opportunities and benefits resulting from using multi-agent based simulation in investigations of consumers behaviour. There has been described the essence of the method, discussed the main directions of its applications and identified complementarities to other approaches, which are used in the analysed scientific area.

The essence of multi-agent based simulation

The origins of multi-agent based simulation can be drawn from such disciplines as: complex adaptive systems, complexity science and system science. In a form comprehensible for computers it was first implemented by means of cellular automatons, created independently by S. Ulam and J. von Neumann in the 1940s. However, not until the beginning of 1970s it began to take shape in which it is known these days. It happened when J. Conway created Game of Life(18). The current definition of agent appeared at the beginning of the 1990s(26). From that moment on the development of MABS accelerated considerably and during the last decade it gained a great popularity as a research method in many scientific fields, which is illustrated by Fig. 3 (34). In multi-agent based simulation the investigated arrangement is modelled as a set of autonomous units, called agents. In multi-agent model decision-making processes are being described in microscale, for each agent separately. Out of joining actions of many agents and their interactions between themselves and with the environment in which they function, there is created an image of the investigated phenomenon in macroscale (Fig. 3)(49).





Figure (2): Number of articles concerning multi- agent based simulation from 1998- to July 2008– divided into particular years source:(22).



Figure (3): The essence of multi-agent based simulation Source: own elaboration based on:(15).

disciplines worked out their own Various ways of understanding the term "agent". It is commonly accepted that agents are placed in certain environment and they are able to take autonomous actions(17; 3). Some of the authors think that every type of independent components (computer program, model, unit, consumer etc.) is an agent(4). The behaviour of an independent component can be described in different ways-ranging from primitive decision-making rules to very complicated artificial intelligence adaptive rules. Other authors maintain that independent consumer behaviour must be adaptive so that it could be called "agent". The term "agent" is reserved for components which, in a way, learn their environment and as a result of this learning change their behaviour. Casti argues that an agent should include rules of the lower order as well as a set of rules of the higher order which determine principles of rules changing. Rules of the lower order describe reaction to the environment while rules of the higher order describe the rules of adaptation (8).

From a practical point of view it can be assumed that an agent has got the following features(36):-

- a. it is an identifiable unit which possesses a certain set of features and rules governing its behaviour and decision-making capabilities.
- b. it is placed in environment in which it cooperates with other agents;
- c. its actions can be directed at achieving a particular goal.
- d. it is autonomous, it can function independently in its environment and in contacts with other agents, at least in certain defined situations.
- e. it is flexible, it has got the ability to learn and adapt.

These assumptions particularly predestine multi-agent based simulation to being applied in investigating consumer behaviour because it can show how out of actions taken by many agents identifying individual and/or organizational consumers arise aggregated marketing phenomena.

2. Directions in applying multi-agent based simulation (literature review):

During last several years there were published many scientific studies showing cases of multi-agent based simulation usage in the discussed area. They very often concern consumer behaviour in context of innovation diffusion, for instance:(57; 48; 56; 40; 53; 19; 14). Another direction in applying MABS refers to research connected with reception of the product by the market(20; 21; 22). A lot of publications show multi-agent based simulation approach usage in the analysis of the companies positioning influence on consumer behaviour(6; 58; 51; 52; 35), while some of them focus on the problem of moral behaviour in relationship marketing(23; 24; 25; 37; 38).

Another important area of applying multi-agent based simulation approach concerns the research of shopping trends on particular markets by means of many individual consumers choices simulation in order to define how and why consumers choose a particular product or service. These types of usage are described by: (12; 5; 54; 60; 43; 33; 45; 55; 32). Some of the studies show more general deliberations on multi-agent based simulation approach in investigating consumer behaviour, for example: (27; 13; 2; 29; 1; 28; 10; 42; 44). They describe multi-agent models of consumer behaviour drawn out of marketing theory and behaviour theories and then they show results of several simulation experiments conducted on the basis of real data taken from a particular market. North depict macro model which allows shopping behaviour simulation on the household level as well as producers and sellers business behaviours on the national market(32).

Among others, applications of multi-agent based simulation in investigating consumer behaviour - described in literature and worth mentioning- are the following models: real supermarkets(46), consumers purchase decision-making process in context of decoy effect)(62) or advertising effectiveness(7).

Despite quite rich literature concerning multi-agent based simulation approach in marketing applications and constant increase of its popularity (which is proved by the fact that the whole issue of "Journal of Product Innovation Management" in 2011 was dedicated

to this subject¹), some researchers claim (41), that the development of applications in the discussed area is still too slow. The reason of this is seen mainly in the lack of generally acceptable standards of applying multi-agent based simulation in marketing research.

3. Multi-agent based simulation versus other approaches to consumer behaviour research:

Multi-agent based simulation is a relatively new approach in applications connected with investigating consumer behaviour. It appeared as a perfect complement for other methods, because, thanks to the possibility of including business methods in unit descriptions (eg. buys good x, because...) it allows defining holistic effects for the investigated arrangement (eg. he market of goods X has got increase tendency)(39). If we assume, after Rand and Roland, that the most frequently used methods of investigating consumer behaviour are: analytical modelling, empirical and statistical modelling, system dynamics modeling and conducting empirical experiments in consumer choices, we can indicate complementary role of multi-agent based simulation for each of the methods mentioned above (Tab, 2).

¹ "Journal of Product Innovation Management". (2011). Special Issue on Agent-Based Modeling of Innovation Diffusion, 28(2).152–168.

¹⁴⁹

| Methods | Facilities | Limitations | Complementary role of MABS | | |
|---|--|--|--|--|--|
| Analytical modelling | Generalizable, creates actionable insights into firm level strategic decisions | Difficult to compare to real- world data, sometimes requires overly simplistic assumptions | Agent-based models can be built from analytical models that include more realistic assumptions and can be compared to real world data. | | |
| Empirical and statistical modelling | Useful for finding patterns of behaviour in extant data sets, and for making predictions about future behaviour. | Rarely linked to a behavioral theory at the level of the individual consumer or firm. Requires the right kind of data to exist showing relationships | If a theory of individual-level behaviour can be generated, then agent based models can be created that can be compared to empirical and statistical models. | | |
| Consumer behaviour experiments | Provide theoretical insight into consumer decisions and reactions to marketing actions. | Rarely scale up to large groups or examine complex consumer- consumer interactions. | Agent-based models can be built upon consumer behaviour theories and then scaled up to large populations. | | |
| System Dynamics Modeling | Allows a systematic examination of an entire complex system of interactions. | Rules of behaviour must be written at the system level and examination of individual-level heterogeneity can be difficult. | Agent-based models can complement larger scale models with a fine-grained resolution when necessary. | | |
| MABS | Allows the exploration of individual-level theories of behaviour, but the results can be used to examine larger scale phenomenon | Computationally intensive, not generalizable beyond the instances examined | - | | |

| Table (| (2) | : Com | parison | of | the | consumer | beh | aviour | research | methods. |
|---------|--------------|-------|---------|----|-----|----------|-----|--------|----------|----------|
|---------|--------------|-------|---------|----|-----|----------|-----|--------|----------|----------|

Source: (41)

As the table analysis shows, multi-agent based simulation can be a natural complement for other methods. The greatest benefit coming from applying this approach in investigating consumer behaviour is that the companies and consumers actions can be modelled in accordance with behaviour theories and experiment results can be validated in relation to empirical data – which allows using the model for prediction.

4. Conclusions:

The deliberations show in the paper allow drawing a general conclusion that multi-agent based simulation is a method which can be and is successfully used for investigating consumer behaviour. The following premises, among others, support this idea ²:

- a. multi-agent based simulation allows conducting experiments which take into consideration heterogenic complexity of both levels: individual consumer level and complex marketing environment level.
- b. it gives the possibility of modelling interactions between consumers-agents, which increases research results credibility as the modelled real world consists of interacting units.
- c. using a computer it is possible to conduct virtually unlimited number of experiments in a short period of time (without any damage to people or environment), which allows investigating impact of many combinations of factors influencing consumer behaviour.

Except undeniable advantages of the discussed method, it is necessary to indicate some difficulties which can occur during its usage. The most important problem can concern the lack of appropriate data and, in consequence, difficulties in identification behaviour rules in the model. Another issue is the necessity of possessing by the researcher advanced programming skills. The first difficulty can be solved by conducting properly organised surveys. On the basis of these surveys using for example the theory of rough sets it is possible to detect rules of investigated consumer groups behaviour. The second confinement can be overcome by using appropriate simulation tool (np. AnyLogic, Swarm, NetLogo³).

² See.: Rand, W.; Rust, R. Agent-Based Modelling in Marketing: Guidelines for Rigor, op. cit. and Twomey, P.; Cadman, R. Agent-based modelling of customer behaviour in the telecoms and media markets, op. cit.

³ A review of available packets for multi-agent simulation was presented in: Łatuszyńska A., Analiza porównawcza oprogramowania do symulacji wieloagentowej, "Studia Informatica" nr 27. Zeszyty Naukowe Uniwersytetu Szczecińskiego nr 643, Szczecin, 2011, p. 7-20.

¹⁵¹

The authors are currently preparing a research procedure which joins multi-agent based simulation, survey and rough sets theory. Its aim is to create multi-agent consumer behaviour model on the market of electrical appliances.

References

1. Adjali, I.; Dias, B. and Hurling R. (2005). Agent based modeling of consumer behavior. in: Proceedings of the North American Association for Computational Social and Organizational Science Annual Conference. University of Notre Dame. Notre Dame. Indiana. Available on the Internet:

http://www.casos.cs.cmu.edu/events/conferences/2005/conference papers.php (access: 14.03.12).

- 2. Ben, L.; Bouron, T. and Drogoul, A. (2002). Agent-based interaction analysis of consumer behavior. w: Proceedings of the first international joint conference on Autonomous agents and multiagent systems: part 1. ACM. New York. 184-190.
- 3. Bieniasz, S. (2006). Techniki symulacji agentowej w zastosowaniu do badania procesów cieplnych. Wydział Elektrotechniki. Automatyki. Informatyki i Elektroniki AGH. Kraków. p. 13-14. available on the Internet: winntbg.bg.agh.edu.pl/rozprawy/9711/full9711.pdf (access: 10.03.2012).
- Bonabeau, E. (2002). Agent-based modeling. Methods and techniques for simulating human systems. "Proceedings of the National Academy of Sciences of the United States of America". 99(3).7280-7287.Available on the Internet: www.pnas.org/content/99/suppl.3/7280.full2002
- Brannon, E.; Ulrich P.; Anderson, L. and Presley, A. (2001). Agent-Based Simulation of the Consumer's Apparel Purchase Decision. National Textile Center Annual Report. Available on the Internet: <u>http://www.ntcresearch.org/pdfrpts/AnRp01/I98-A09-A1.pdf</u> (access: 14.03.12).
- 6. Buchta, C. and Mazanec J. (2001). SIMSEG/ACM- A simulation environment for artificial consumer markets. Vienna University of Economics and Business

Administration. Vienna. (79). Available on the Internet: <u>http://epub.wu.ac.at/254/1/document.pdf</u> (access: 14.03.12).

- Cao, J. (1999). Evaluation of advertising effectiveness using agent-based modelling and simulation. w: Proceedings of 2nd UK Workshop of SIG on Multi-Agent Systems (UKMAS). Bristol. UK. Available on the Internet: <u>http://stuff.mit.edu/~caoj/pub/doc/jcao_c_adver.pdf</u> (access: 14.03.12).
- 8. Casti, J. (1997). Would-be Worlds. How Simulation is Changing the World of Science. Wiley. New York.
- 9. Cempel, C.(2005). Nowoczesne Zagadnienia Metodologii i Filozofii Badań. Instytut Technologii Eksploatacji. Radom. chapter 7.
- 10. Challet, D.; Krause, A. (2006). What questions to ask in order to validate an agent-based model. w: Report of the 56th European Study Group with Industry. p. J1-J9. Available on the Internet: <u>http://www.maths-in-industry.org/miis/107/1/Unilever-ABM-Report.pdf</u> .(access: 14.03.12).
- **11.** Chaochang, C. (2002) .A case-based customer classification approach for direct marketing. "Expert Systems with Applications".22(2). 163-168.
- 12. Collings, D.; Reeder A.; Adjali, I.; Crocker, P. and Lyons, M. (1999). Agent based customer modelling. "Computing in Economics and Finance". (1352). Summary available on the Internet: <u>http://econpapers.repec.org/paper/scescecf9/1352.htm</u> (access: 14.03.12).
- 13. Collings, D.; Reeder A.; Adjali, I.; Crocker, P. and Lyons, M.(2000). Agent based customer modeling: Individuals who learn from their environment. w: Proceedings of the 2000 Congress on Evolutionary Computation. La Jolla. California. 1492-1497.
- 14. Delre, S.; Jager, W.; Bijmolt, T.; Janssen, M. (2010). Will it spread or not? the effects of social influences and network topology on innovation diffusion. "Journal of Product Innovation Management". 27(2). 267-282.
- **15.** Drogoul, A.; Ferber J.(1992). Multi-agent simulation as a tool for modelling societies. application to social differentiation in ant colonies; "Lecture Notes In Computer Science".(830). 3-23.

- 16. Forrester, J. (1971). Planung unter dem Einfluss komplexer Sozialer Systeme. w: Politische Planung in Theorie und Praxis. ed by. G. Schmieg. Piper Verlag. München. p. 88.
- 17. Frank, A.U.; Bittner, S. and Raubal, M. (2001). Spatial and cognitive simulation with multi-agent systems. in: Spatial Information Theory-Foundations of Geographic Information Science. ed by. D.R. Montello. Springer Verlag. Berlin-Heidelberg. 124-139.
- Gardner, M. (1970). The Fantastic combinations of john Conway's new solitaire game "Life". "Scientific American". (223). 120-123.
- **19.** Goldenberg, J.; Han, S.; Lehmann, D. and Hong, J. (2009) The Role of hubs in the adoption process. "Journal of Marketing". 73(2). 1-13.
- **20.** Goldenberg, J.; Libai, B.; Moldovan, S. and Muller E. (2007). The NPV of Bad News. "International Journal of Research in Marketing". 24: 186-200.
- **21.**Goldenberg, J.; Libai, B. and Muller, E. (2010). The Chilling effect of network externalities. "International Journal of Research in Marketing". 27(1): 4-15.
- 22. Heath, B.; Hill R. and Ciarallo F. (2009). A survey of agent-based modeling practices (January 1998 to July 2008).
 "Journal of Artificial Societies and Social Simulation". 12(4): 15-32.
- **23.** Hill, R.; Watkins, A. (2007). A Simulation of moral behavior within marketing exchange relationships. "Journal of the Academy of Marketing Science". (35): 417-429.
- 24. Hill, R.; Watkins, A. (2009). The profit implications of altruistic versus egoistic orientations for business-tobusiness exchanges. "International Journal of Research in Marketing". 26(1): 52-59.
- 25. Hill, R.; Watkins, A. (2009). A Simulation of business-tobusiness decision making in a relationship marketing context. "Industrial Marketing Management". 28(8): 994-1005.
- 26. Holland, J.; Miller, J. (1991). Artificial adaptive agents in economic theory. "American Economic Review". 81(2): 365-371.
- 27. Jager, W. Janssen, M. and Vlek, C. (1999). Consumats in a commons dilemma: Testing the behavioural rules of simulated consumers. COV Report No.99-01. Centre for

Environment and Traffic Psychology. University of Groningen. Available on the Internet: http://clivespash.org/speer/simpaper.pdf (access: 15.03.12).

- 28. Jager, W. (2006). Simulating Consumer Behaviour: A perspectiv. in: Environmental Policy and Modeling in Evolutionary Economics. Ed. by. A. Faber. K. Frenken. A.M. Idenburg. Netherlands Environmental Assessment Agency. Groningen. 111–136. Available on the Internet: http://www.rivm.nl/bibliotheek/rapporten/550033001.pdf (access: 15.03.12).
- **29.** Janssen, M.; Jager, W. (2003). Simulating market dynamics: The interactions of consumer psychology and structure of social networks. "Artificial Life". (9): 343-356.
- **30.** Keegan, W.; Moriarty, S. and Duncan, T. (1992). Marketing. Prentice-Hall. Englewood Cliffs. New Jersey. 193.
- 31. Kotler, P.; Armstrong, G.; Saunders, J. and Wong, V. (2002). Marketing. Podręcznik europejski. PWE. Warszawa.
- **32.** Kuhn, J. R.; Courtney, J.; Morris, B. and Tatara, E. (2010). Agent-based analysis and simulation of the consumer airline market share for Frontier Airlines. "Knowledge-Based Systems". 23(8): 875-882.
- 33. Kyrylov, V.; Bonanni, C. (2004). Modeling decision making by telecommunications ser-vices providers in a strategy market game. w: Proceedings of the Applied Telecommunication Symposium (ATS'04). Arlington. 2004. Available on the Internet: http://www.dss.dpem.tuc.gr/pdf/A132-

<u>Vadim_modeling_telecommunication_final.pdf</u>(access:14.03.12)

- **34.** Łatuszyńska, A. (2010). Symulacja wieloagentowa w zastosowaniach biznesowych. Studia i Materiały Polskiego Stowarzyszenia Zarządzania Wiedzą. (28): 160-170.
- **35.** Lusch, R.; Tay, N. (2004). Agent-Based Modeling: Gaining Insight into Firm and Industry Performance. in: Assessing marketing strategy performance. red. Ch. Moorman i D. R. Lehman. Marketing Science Institute. Cambridge. 213-227
- **36.** Macal, Ch.; North, M. (2006). Tutorial on agent-based modeling and simulation. Part 2. How to model with agent. in: Proceedings of the Winter Simulation Conference. Ed.

by. L. F. Perrone et al. WSC'2006. Monterey. 73-83. Available on the Internet: <u>www.informs-</u> <u>sim.org/wsc06papers/008.pdf</u>. (access: 25.03.12).

- **37.** Marks, R.; Midgley, D.L. and Cooper, L. (1997). Breeding competitive strategies. "Management Science". 43(3): 257-275.
- **38.** Marks, R.; Midgley, D.L. and Cooper, L. (2006). Coevolving Better Strategies in Oligopolistic Price Wars. in: Handbook of Research on Nature-Inspired Computing for Economy and Management. Ed. by. J. P. Rennard. Idea Group Inc. Hershey. 806-821.
- **39.** North; Macal, CH.; Aubin, J.; Thimmapuram, P.; Bragen, M.; Hahn, J.; Karr, J.; Brigham, N.; Lacy, M. and Hampton, D. (2010). Multiscale agent-based consumer market modeling. "Complexity". 15(5): 37-47. Available on the Internet: <u>http://onlinelibrary.wiley.com/doi/10.1002/cplx.20304/pdf</u>. (access: 30.03.12).
- **40.** Rahmandad, H.; Sterman, J. (2008). Heterogeneity and network structure in the dynamics of diffusion: Comparing agent-based and differential equation Models. "Management Science. 54(5): 998-1014.
- **41.**Rand, W.; Rust, R. (2011). Agent-based modelling in marketing: guidelines for rigor. "International Journal of Research in Marketing". 28(3): 181-193.
- **42.** Rigopoulos; Patlitzianas, K. and Karadimas, N. (2006). Modeling consumer behaviour towards payment system selection using multiagent based simulation. IADIS Virtual Multi Conference on Computer Science and Information Systems. 2006 Available on the Internet:<u>http://www.iadis.net/dl/final_uploads/200603C039.pdf</u>(a ccess: 14.03.12).
- **43.** Robertson, D. (2003). Agent-based models of a banking network as an example of a turbulent environment: the Deliberate vs. Emergent Strategy Debate Revisited. "Emergence: A Journal of Complexity in Organizations and Management". 5(2): 56-71.
- 44. Roozmanda, O.; Ghasem-Aghaeea; Hofstedeb, G.; Nematbakhsha, A.; Baraania, A. and Verwaart, T. (2011). Agent-based modeling of consumer decision making process

based on power distance and personality. "Knowledge-Based Systems". 24(7): 1075-1095.

- **45.** Schenk, T.; Löffler, G.; Rauh, J. (2007). Agent-based simulation of consumer behavior in grocery shopping on a regional level. "Journal of Business Research". (60): 894-903.
- **46.** Schwaiger, A.; Stahmer, B. (2003). SimMarket: Multiagentbased customer simulation and decision support for category management. "Lecture Notes in Artificial Intelligence". 2831: 74-84.
- **47.** Shah, S.; Roy, R. Tiwari, A. (2006). Technology selection for human behaviour modelling in contact centres. Cranfield University. Cranfield. 2-13.
- **48.** Shaikh, N.; Ragaswamy, A. and Balakrishnan A. (2005). Modelling the Diffusion of Innovations Using Small World Networks. Working Paper. Penn State University. Philadelphia.
- **49.** Siebers, P.; Aickelin, U. (2008). Introduction to Multi-Agent Simulation. w: Encyclopedia of Decision Making and Decision Support Technologies. Ed. by. F. Adam i P. Humphreys. Idea Group Publishing. Pennsylvania. 554-564.
- **50.** Stávková, J.; Stejskal, L. and Toufarová, J. (2008). Factors influencing consumer behavior. "Agricultural Economics-Czech". 54(6): 276-284.
- 51. Tay, N.; Lusch, R. (2002). Agent-Based Modeling of Ambidextrous Organizations: Virtualizing Competitive Strategy. "IEEE Transactions on Intelligent Systems". 22(5): 50-57.
- **52.** Tay, N.; Lusch, R. (2005). A preliminary test of Hunt's General Theory of Competition: Using artificial adaptive agents to study complex and ill-defined environments. "Journal of Business Research". 58(9): 1155-1168.
- **53.** Toubia, O.; Goldenberg, J. and Garcia, R. (2008). A New approach to modeling the adoption of new products: Aggregated Diffusion Models. "MSI Reports: Working Papers Series". 8(1): 65-76.
- 54. Twomey, P.; Cadman, R. (2002). Agent-based modelling of customer behaviour in the telecoms and media markets."Information". 4(1): 56-63. Available on the Internet:

http://www2.econ.iastate.edu/tesfatsi/ACERetailCustomerModelin g.pdf (access: 14.03.12).

- **55.** Ulbinaitė, A.; Le Moullec, Y. (2010). Towards an ABMbased framework for investigating consumer behaviour in the insurance industry. "Ekonomika". 89(2): 97-101.
- 56. Watts, D. J.; Dodds, P. (2007). Influentials. networks and public opinion formation. "Journal of Consumer Research". 34(4): 441-458.
- **57.** Watts, D. (2002). A simple model of global cascades on random networks. "Proceeding of the National Academy of Sciences". (99): 5766-5771.
- **58.** Wilkinson, I; Young, L. (2002). On cooperating: Firms. relations. networks. "Journal of Business Research". 55: 123-132.
- **59.** Witek, J.; Nermend, K. (2008). Zachowania konsumenta w świetle badań ankietowych i symulacyjnych. Uniwersytet Szczeciński. Szczecin. 5-7.
- 60. Wohltorf, J.; Albayrak, S. (2003). An Agent-based Decision Support System for the Introduction of Next Generation Mobile Services. Working Paper. DAI-Labor. TU Berlin. Available on the Internet: <u>http://citeseerx.ist.psu.edu/viewdoc/summary?doi=10.1.1.202.909</u> <u>9</u> (access: 14.03.12)
- **61.** Zeelenberg, M.; Pieters, R. (2004). Beyond valence in customer dissatisfaction: A review and new findings on behavioural responses to regret and disappointment in failed services. "Journal of Business Research". 57(4): 445-455.
- **62.** Zhang, T.; Zhang, D. (2007). Agent-based simulation of consumer purchase decision-making and the decoy effect. "Journal of Business Research". (60): 912-922.