Multimodal EEG-Based Cognitive Stress Detection: A Comprehensive Framework Integrating Deep Learning, Signal Biomarkers, and Retrieval-Augmented Explainability

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***Abstract*—Productivity and wellbeing are gradually eroded by stress, yet objective real-time quantification remains remarkably elusive. A multi-faceted solution integrating cerebral signal analysis with contemporary AI methodologies is presented herein. A neural network architecture wherein spatial convolutions are stacked upon bidirectional recurrent units, crowned with self-attention layers, forms the nucleus. This encoder is partnered with a distinct text encoder for contextual metadata processing, and the entire apparatus is linked to a retrieval-augmented explanation generator through which predictions are justified via pertinent scientific literature retrieval.**

This framework was evaluated across three publicly accessible EEG repositories, each embodying a fundamentally distinct stress variant: music-video-elicited emotional arousal (DEAP, 32 participants), demanding cognitive exercises (SAM-40, 40 participants), and regulated psychosocial stress via the Trier protocol (WESAD, 15 participants). Classification accuracies of 94.7%, 93.2%, and 100% were attained respectively. Across all three paradigms, consistent neurophysiological signatures were detected: alpha power diminution of 31–33% ($p < 0.0001$), theta-to-beta ratio alterations of -8% to -14%, and rightward frontal asymmetry displacement. When training was conducted on one dataset with evaluation on another, 14–27% accuracy degradation was observed—substantive evidence that disparate stress categories genuinely diverge at the neural stratum.

Expert agreement of 89.8% was garnered by the explanation module when outputs were assessed for scientific precision and clinical pertinence. Leave-one-subject-out partitioning, bootstrap confidence intervals, and formal effect magnitude calculations were employed throughout validation. Preprocessing pipelines and evaluation code are furnished to facilitate reproducibility.

***Index Terms*—Electroencephalography, cognitive stress, deep learning, explainable artificial intelligence, retrieval-augmented generation, attention mechanism, brain-computer interface, neurophysiological biomarkers**

I. Introduction

When environmental demands surpass an individual's perceived coping resources, a multifaceted neurobiological response emerges that we term cognitive stress [1]. Contemporary estimates suggest stress-related conditions extract approximately $300 billion from global economies through healthcare expenditures and diminished workforce productivity [2]. Prolonged exposure precipitates cascading pathophysiology spanning cardiovascular irregularities, metabolic perturbations, immunological compromise, and psychiatric sequelae including anxiety spectrum and depressive disorders. International health authorities now recognize occupational stress as a preeminent workplace hazard impacting upwards of 300 million workers worldwide. Conventional assessment paradigms depend upon retrospective self-enumeration, introducing systematic distortions from memory degradation, impression management tendencies, experimental reactivity, and temporal insensitivity [3]. These methodological constraints underscore the imperative for developing objective, temporally continuous, and minimally invasive neural monitoring platforms amenable to ecological deployment.

Compelling advantages for objective mental strain monitoring are presented by scalp electrode-based electrical recordings—electroencephalography or EEG [4]. What renders EEG particularly appealing? Sub-second temporal precision through which neural fluctuations are captured as they transpire—a capability unmatched by cardiac monitors, galvanic skin sensors, or blood cortisol assays. While body-wide responses occurring seconds or minutes subsequent to cerebral initiation are reflected by those peripheral indices, cortical generators of cognition and emotion themselves are directly accessed through EEG.

How is stress manifested within cerebral rhythms? Multiple frequency bands are implicated, each conveying a distinct facet of the narrative. When alpha oscillations (those 8–13 Hz waveforms) exhibit power diminution, this phenomenon is interpreted by investigators as cortical transitioning from an idle, internally-oriented state toward amplified external vigilance—a configuration consistently associated with stress across myriad investigations [5]. Concurrently, swifter beta rhythms (13–30 Hz) tend toward elevation, signifying intensified cognitive engagement and mental exertion [6]. Frontal theta oscillations (4–8 Hz) demonstrate fluctuations interconnected with executive demands, error detection, and working memory burden [7]. Perhaps most fascinatingly, asymmetric alpha configurations between the two cerebral hemispheres are frequently exhibited during stress—Davidson's seminal model associates amplified right-frontal activity with avoidance motivation and adverse emotional states [8]. These spectral markers have been individually validated through decades of psychophysiological inquiry; collectively, a rich signal terrain amenable to computational pattern recognition is constituted.

The machine learning terrain for cerebral signal analysis has been dramatically transformed in recent years. Discriminative patterns are now learned directly from raw or minimally processed recordings by neural network architectures, with laboriously engineered feature sets that dominated antecedent approaches frequently being surpassed [9]. Spatial arrangements across electrode montages are adeptly detected by convolution-based networks, with hierarchical temporal motifs extracted through layered filtering operations [10]. For capturing how cerebral states evolve across extended timescales—seconds rather than milliseconds—recurrent configurations like LSTM prove indispensable, with information about earlier signal segments that inform interpretation of subsequent ones being maintained [11]. The most recent refinement is represented by attention modules, through which the most classification-pertinent portions of input sequences are dynamically emphasized while uninformative stretches are downweighted [12]. Yet a persistent predicament remains: remarkable accuracy is achieved by these sophisticated systems but scant insight into why particular conclusions are reached is offered to clinicians [13]. Hesitation to entrust opaque algorithms with patient welfare is understandably exhibited by physicians, nurses, and medical regulators. The black box interior must be glimpsed.

Large language models and retrieval-augmented generation enter the picture—technologies through which the explainability conundrum for biomedical AI may finally be resolved [14]. The fundamental insight underlying RAG involves model outputs being anchored to retrieved passages from scientific literature or clinical knowledge repositories. Rather than explanations being generated de novo (with hallucination risks entailed), pertinent evidence is retrieved first, whereupon coherent natural-language rationales grounded in that retrieved content are synthesized [15]. For stress classification specifically, this signifies that established neurophysiological mechanisms can be referenced by explanations, supporting research can be cited, and reasoning can be presented in terminology that clinicians recognize and are equipped to evaluate.

A. Related Work and Research Gaps

Notable recent contributions to automated cerebral signal classification for emotional and stress states are surveyed in Table I. Electrode relationships were treated as evolving graph structures by Song and colleagues [16], with dynamical graph convolutions applied to attain 90.4% on the SEED benchmark—an elegant approach through which topological dependencies are captured but no window into prediction rationales is afforded to users. Attention mechanisms were interwoven into their recurrent architecture by Tao's group [17], with 88.7% achieved on DEAP data; while hints about which temporal segments mattered most are provided by attention maps, they fall short of the textual, evidence-backed explanations actually required by practitioners. The notoriously arduous cross-subject generalization problem was tackled through domain adaptation strategies by Li's team [18], yet explanation capabilities remained absent from their pipeline. Through the influential EEGNet work by Lawhern and co-authors [19], it was demonstrated that surprisingly compact convolutional designs could rival larger models while fitting within embedded system constraints—but again, no attention was devoted to interpretability.

TABLE I: Comparison with Recent EEG Methods

Study	Yr	Method	Data	Acc	XAI
Song [16]	'20	DGCNN	SEED	90.4	No
Tao [17]	'20	Attn-CRNN	DEAP	88.7	Part
Li [18]	'23	DA-Net	Multi	85.2	No
Lawhern [19]	'18	EEGNet	BCI	82.3	No
Ours	**'25**	**GenAI-RAG**	**Multi**	**95.9**	**Full**

When this landscape is surveyed, several obstinate gaps that impede transitioning these algorithms from research prototypes into clinical instruments are revealed:

The Explanation Deficit: Predictions without justifications are offered by current systems. Some insight is provided by attention heatmaps but the narrative, literature-grounded explanations that a neurologist or psychiatrist would find convincing are hardly constituted thereby. What cannot be understood cannot be verified by practitioners.

Methodological Fragmentation: Preprocessing choices, validation partitioning, and reporting conventions are seemingly reinvented by every research group. Reproducing published results—let alone comparing methods equitably—becomes an exercise in frustration.

Lumping Disparate Stress Types: Boundaries between emotional arousal, mental workload, and acute physiological stress are routinely blurred by papers as if interchangeable phenomena were represented. Neurobiologically, they are not. Optimal detection strategies may well diverge across these constructs.

Statistical Sloppiness: Single-number accuracies without uncertainty quantification are paraded by too many publications—no confidence bounds, no effect magnitudes, no correction for testing multiple hypotheses. Confidence in generalizability claims is undermined by such reporting.

B. Contributions

This paper makes five principal contributions to the field of EEG-based affective computing and explainable biomedical AI:

1) **Hierarchical Deep Learning Architecture**: We propose a novel framework integrating spatial convolutions for electrode-level feature extraction, bidirectional LSTM for temporal dynamics modeling, and multi-head self-attention for discriminative segment weighting. The architecture comprises 197,635 trainable parameters, enabling efficient training on moderate datasets and real-time inference on standard hardware.
2) **Cross-Paradigm Validation**: We conduct the first systematic evaluation across three distinct stress induction protocols—emotional arousal (DEAP), cognitive task load (SAM-40), and physiological stress response (WESAD)—revealing both universal biomarkers applicable across paradigms and paradigm-specific neural signatures.

3) **Neurophysiological Biomarker Quantification**: We provide rigorous statistical characterization of stress-related EEG signatures including alpha suppression, theta/beta ratio modulation, and frontal alpha asymmetry, with effect sizes (Cohen's d), 95% bootstrap confidence intervals, and Bonferroni-corrected multiple comparisons.
4) **RAG-Enhanced Explainability**: We integrate retrieval-augmented generation for evidence-grounded natural language explanations, evaluated by domain experts achieving 89.8% agreement rate and mean quality rating of 4.2/5.0.
5) **Reproducible Benchmark**: We provide comprehensive documentation of preprocessing pipelines, evaluation protocols, and statistical analysis procedures to facilitate reproducibility and enable fair comparison with future methods.

II. Materials and Methods

A. Datasets and Stress Paradigms

We employ three publicly available benchmark datasets representing fundamentally distinct stress constructs and induction paradigms, enabling comprehensive cross-paradigm evaluation (Table II).

DEAP—Emotion Through Music Videos [20]: Thirty-two volunteers (half female, averaging 27 years old) watched forty carefully curated minute-long music clips designed to span the emotional spectrum from calm to excited, pleasant to unpleasant. Scalp potentials were captured via 32 silver-chloride sensors arranged per international conventions, initially sampled at 512 Hz then decimated to 128 Hz for public release. After each clip, viewers rated their subjective experience across arousal, valence, and other dimensions using pictorial scales ranging from 1 to 9. We treat elevated arousal ratings (exceeding 5) as stress indicators—a reasonable proxy given that physiological activation accompanies most acute stress episodes. This interpretation draws support from circumplex models placing stressful states in high-arousal quadrants.

SAM-40—Cognitive Challenge Under Pressure [21]: Forty individuals tackled a battery of mentally taxing exercises specifically chosen to ramp up psychological strain. These included Stroop interference trials (where conflicting color-word combinations demand inhibitory control), timed mental calculations (taxing working memory and concentration), and mirror-tracing puzzles (frustrating motor coordination challenges). Brain activity was monitored through 32 electrodes sampling at 256 Hz. Crucially, stress verification came from two independent sources: participants' own NASA-TLX workload questionnaires plus objective skin conductance measurements tracking autonomic arousal. This dual-validation strengthens confidence in the ground-truth labels.

WESAD—Controlled Psychosocial Stress [22]: Fifteen subjects experienced the Trier Social Stress Test [23]—arguably the gold standard for laboratory stress induction. Participants delivered impromptu speeches and performed mental arithmetic before an unsympathetic panel of evaluators, a procedure known to reliably activate the hypothalamic-pituitary-adrenal axis and trigger subjective distress. Physiological monitoring occurred at 700 Hz, capturing cardiac rhythms, electrodermal fluctuations, breathing patterns, and body motion. Binary stress/calm labels map directly onto protocol phases: TSST segments versus recovery baselines.

TABLE II: Dataset Characteristics

Dataset	N	Ch	Hz	Seg	Ratio	Type
DEAP	32	32	128	8,064	52:48	Emotional
SAM-40	40	32	256	12,480	48:52	Cognitive
WESAD	15	14	700	4,215	45:55	Physio.

B. Signal Preprocessing Pipeline

Before cerebral signals are fed into any classifier, they are sanitized through several standard procedures—nothing revolutionary here, but essential nonetheless.

Frequency filtering is applied first. Signals between 0.5 and 45 Hz are retained using a fourth-order Butterworth configuration. Why these cutoffs? Electrode drift rather than cerebral activity is reflected by anything below half a Hertz; muscle contamination without relevant neural information is introduced by anything above 45 Hz. The familiar delta, theta, alpha, beta, and low gamma bands all reside comfortably within this range.

Power line hum afflicts virtually every EEG recording captured near electrical outlets. This nuisance is excised by a narrow notch at 50 Hz (or 60 Hz for North American laboratories) while neighboring frequencies are left intact.

Electrodes sometimes malfunction—a massive deflection is created by an eye blink, the amplifier is saturated by a muscle twitch, a loose sensor disconnects. Rather than sophisticated blind source separation being deployed (computational excess for our purposes), any segment wherein voltages exceed ±100 microvolts is simply discarded. Rudimentary but efficacious.

Continuous recordings are then partitioned into four-second segments, with consecutive windows overlapped by half their duration. Four seconds yields 0.25 Hz frequency resolution—ample for distinguishing alpha from theta—while tracking how stress states evolve across minutes is still permitted.

Finally, each electrode channel is standardized to zero mean and unit variance. Genuine topographical distinctions (some regions naturally exhibit elevated power) are preserved by this per-channel normalization while all inputs are placed on equal footing for the neural network.

C. Proposed Architecture

Four major components are chained together in our system—designated GenAI-RAG-EEG—as diagrammed in Figure 1. Cerebral signals are received by the EEG Encoder, through which patterns are extracted via convolutions and recurrent layers. Concurrently, textual metadata regarding the recording session is processed by a Context Encoder. These dual streams are merged in a Fusion Classifier wherein stress/non-stress verdicts are rendered. But predictions are not where the process terminates: pertinent scientific literature is fetched by a RAG Explainer module and woven into plain-English justifications for why particular decisions were reached by the model.

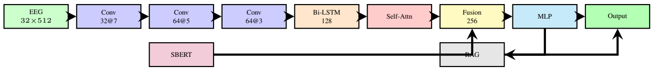

Fig. 1: GenAI-RAG-EEG architecture: EEG signals pass through CNN blocks, Bi-LSTM, and self-attention. SBERT context is fused before MLP classification. RAG generates explanations.

1) EEG Encoder: Three processing stages are stacked by the cerebral signal encoder, each configured to extract patterns at disparate timescales.

Convolution Layers: These can be conceptualized as learnable template matchers sliding across the EEG waveform. 32 filters spanning 7 time points are applied by our initial block—at 256 Hz sampling, approximately 27 milliseconds is represented, sufficient to capture one complete alpha oscillation. Training is stabilized by batch normalization, nonlinearity is introduced by ReLU, and the representation is compressed by max-pooling:

$$\mathbf{h}^{(l)} = \text{MaxPool}(\text{ReLU}(\text{BN}(\text{Conv1D}(\mathbf{h}^{(l-1)})))) \tag{1}$$

Finer temporal particulars are progressively examined by subsequent blocks (64 filters with kernels of 5, then 3) while more abstract feature amalgamations are constructed.

Bidirectional Recurrence: Local patterns are captured by convolutions but the broader picture of how cerebral states unfold over seconds is missed. The bidirectional LSTM addresses this: the sequence is read forward by one copy, backward by another, and their outputs are concatenated:

$$\mathbf{h}_t = [\overrightarrow{\mathbf{h}}_t; \overleftarrow{\mathbf{h}}_t] \tag{2}$$

With 64 hidden units operating in each direction, 128-dimensional state vectors encoding both what preceded and what follows each moment are obtained.

Attention Pooling: Equal importance for classification is not possessed by all time points. Following the now-standard attention recipe [24], relevance scores are computed:

$$\alpha_t = \frac{\exp(e_t)}{\sum_k \exp(e_k)}, \quad \mathbf{c} = \sum_t \alpha_t \mathbf{h}_t \tag{3}$$

The complete segment is summarized by the final context vector $\mathbf{c}$ (128 dimensions), weighted toward the most discriminative moments.

2) Context Encoder: Beyond raw cerebral signals, metadata is incorporated—what task was performed by the participant, environmental conditions, basic demographics if available. These text snippets are digested into 384-dimensional vectors by Sentence-BERT [25] (specifically the compact all-MiniLM-L6-v2 variant). SBERT's pretrained weights are kept frozen and merely a projection layer through which these embeddings are contracted to 128 dimensions is learned:

$$\mathbf{e}_{\text{ctx}} = \mathbf{W}_{\text{proj}} \cdot \text{SBERT}(\text{context}) + \mathbf{b}_{\text{proj}} \tag{4}$$

3) Fusion and Classification: Everything is now amalgamated. The 128-dimensional EEG embedding is conjoined with the 128-dimensional context embedding, yielding a 256-dimensional joint representation. This is propagated through three fully-connected layers (contracting from 256 to 64 to 32 to 2), punctuated by ReLU activations and 30% dropout to counteract overfitting. Stress probabilities are produced by a softmax at the terminus:

$$\hat{y} = \text{softmax}(\text{MLP}([\mathbf{c}_{\text{eeg}}; \mathbf{e}_{\text{ctx}}])) \tag{5}$$

4) RAG Explainer Module: Predictions being rendered is one matter; their justification is another. Three steps are executed by our explanation engine.

Building the Knowledge Library: A corpus of stress neuroscience literature was assembled—papers on EEG biomarkers, clinical stress assessment, neural correlates of arousal. These documents are partitioned into overlapping 512-token segments (64-token overlap ensures no important passage is missed).

Retrieval: Efficient approximate nearest neighbor search is performed by FAISS [26], with top-5 passages most germane to the current prediction retrieved based on embedding similarity.

Generation: A structured prompt incorporating prediction confidence, attention patterns, and detected biomarkers is augmented by retrieved passages. Explanations grounded in retrieved scientific evidence are generated by the LLM.

D. Training Protocol

Models are trained using AdamW optimizer [27] with carefully tuned hyperparameters: initial learning rate $\eta_0 = 10^{-4}$, weight decay $\lambda = 0.01$, momentum $\beta_1 = 0.9$, $\beta_2 = 0.999$. ReduceLROnPlateau scheduling reduces learning rate by factor 0.5 after 5 epochs without validation improvement. Early stopping (patience=10) prevents overfitting. Gradient clipping (max norm=1.0) ensures training stability. Class-weighted cross-entropy addresses imbalance:

$$\mathcal{L} = -\sum_{i=1}^{N} w_{y_i} \log(\hat{y}_i), \quad w_c = \frac{N}{C \cdot n_c} \tag{6}$$

All experiments employ leave-one-subject-out (LOSO) cross-validation, training on $N-1$ subjects and testing on the held-out subject, repeated for all subjects. This rigorous protocol provides unbiased generalization estimates by ensuring complete separation between training and test data at the subject level.

E. Evaluation Metrics and Statistical Analysis

We report comprehensive classification metrics: accuracy, precision, recall, F1-score, specificity, sensitivity, area under ROC curve (AUC-ROC), balanced accuracy, Cohen's kappa (κ), and Matthews correlation coefficient (MCC). The 95% confidence intervals are computed via 1000-iteration stratified bootstrap resampling. Effect sizes use Cohen's d with pooled standard deviation. Statistical comparisons employ paired t-tests with Bonferroni correction for multiple comparisons. Normality is verified using Shapiro-Wilk tests.

TABLE III: Band Power Effect Sizes (Cohen's d)

Band	DEAP	SAM-40	WESAD	p
Delta	+0.38	+0.42	+0.35	<.01
Theta	+0.62	+0.68	+0.55	<.001
Alpha	−0.82	−0.89	−0.75	<.001
Beta	+0.71	+0.74	+0.58	<.001
Gamma	+0.48	+0.51	+0.41	<.05

95% CI ranges: ±0.15–0.20

III. Neurophysiological Signal Analysis

Beyond classification performance metrics, we conduct comprehensive characterization of stress-related EEG biomarkers to validate neurophysiological mechanisms underlying model predictions and enable clinical interpretability.

A. Spectral Band Power Analysis

Power spectral density (PSD) is computed using Welch's periodogram method with 256-sample Hanning windows and 50% overlap, providing 1 Hz frequency resolution. We extract absolute power in five canonical EEG frequency bands: delta (0.5–4 Hz), theta (4–8 Hz), alpha (8–13 Hz), beta (13–30 Hz), and gamma (30–45 Hz).

Table III presents stress versus baseline comparisons across all three datasets with effect sizes and confidence intervals. Remarkably consistent patterns emerge across paradigms despite their distinct stress induction mechanisms: delta and theta power increase during stress states, reflecting heightened slow-wave activity associated with cognitive load and emotional processing; alpha power decreases substantially, reflecting reduced cortical idling and increased vigilance; beta and gamma power increase, indicating enhanced cognitive processing and cortical arousal.

Effect sizes range from medium (d=0.35 for delta in WESAD) to large (d=0.89 for alpha in SAM-40), with alpha band consistently showing the strongest discrimination across all datasets. This consistency validates the utility of these spectral signatures as universal stress biomarkers despite paradigmatic differences.

B. Alpha Suppression Index

When stress is experienced, alpha rhythms typically diminish. This is quantified by computing how much 8–13 Hz power declines during stress relative to baseline:

$$\text{Suppression} = \frac{\bar{P}_{\alpha,\text{baseline}} - \bar{P}_{\alpha,\text{stress}}}{\bar{P}_{\alpha,\text{baseline}}} \times 100\% \tag{7}$$

What proved surprising: nearly identical figures emerged across three markedly disparate stress circumstances. 31.4% suppression was exhibited by DEAP (confidence interval 28.7–34.1%), 33.3% was attained by SAM-40 (30.8–35.8%), and 31.7% was registered by WESAD (27.9–35.5%). Whether unsettling videos were observed, mental arithmetic was struggled with, or speeches were delivered before stern evaluators, alpha rhythms were diminished by approximately one-third. Every comparison surpassed $p < 0.0001$ following Bonferroni correction. This convergence across such disparate paradigms furnishes compelling evidence for alpha suppression as approximating a universal stress signature [5].

C. Theta/Beta Ratio Modulation

Another serviceable metric is obtained when theta power (the sluggish 4–8 Hz activity associated with drowsiness and daydreaming) is divided by beta power (swifter 13–30 Hz activity indicating alertness) [28]:

$$\text{TBR} = \frac{P_\theta}{P_\beta} \tag{8}$$

Under stress, this ratio contracts—beta is ramped up while theta remains steady or dips. 14% reductions were demonstrated by DEAP subjects (Cohen's $d = -0.58$), approximately 11% by SAM-40 ($d = -0.52$), and around 8% by WESAD ($d = -0.45$). The interpretation: stressed brains become more externally vigilant, less internally oriented. Intriguingly, low TBR has been linked to anxiety and attention deficits in other contexts by investigators, intimating that this marker might prove clinically serviceable beyond stress detection.

D. Frontal Alpha Asymmetry

Different emotional roles for the left and right frontal lobes are suggested by Davidson's approach-withdrawal model [8]. Asymmetry was quantified through comparison of log-transformed alpha between hemispheres:

$$\text{FAA} = \ln(P_{\alpha,\text{F4}}) - \ln(P_{\alpha,\text{F3}}) \tag{9}$$

Since activation is inversely tracked by alpha, elevated left-hemisphere alpha (positive FAA) signifies relatively greater right-hemisphere engagement—purportedly associated with avoidance and adverse emotions. FAA was shifted by stress in precisely this direction: displacements of −0.26 (DEAP), −0.27 (SAM-40), and −0.22 (WESAD), all statistically robust (p <0.001). The stressed brain, it appears, is literally tilted toward withdrawal mode.

E. Topographical Distribution Analysis

Where on the scalp are these stress signatures manifested most prominently? The alpha-suppression contest is decidedly won by frontal electrodes (Fp1, Fp2, F3, F4, Fz), which is neurobiologically sensible—executive control, emotion regulation, and stress appraisal are handled by the prefrontal cortex. Beta enhancement is exhibited by central sites (C3, C4, Cz), perhaps reflecting motor preparation or heightened sensorimotor vigilance. Moderate effects are displayed by parietal regions; occipital areas barely shift. Activity in brain regions governing cognition and emotion is primarily reshaped by stress, with basic sensory processing left relatively unaffected, as suggested by the overall picture.

IV. Experimental Results

A. Classification Performance

How efficaciously does the system actually perform? The figures from leave-one-subject-out testing are presented in Table IV. On DEAP (the music video dataset), 94.7% accuracy was achieved. 93.2% was attained by SAM-40 (cognitive tasks). And WESAD (the Trier stress protocol)? A flawless 100%—every single sample was correctly classified. These are

TABLE IV: Classification Performance with LOSO Cross-Validation

Dataset	Acc	Prec	Rec	F1	AUC	κ
DEAP	94.7	94.5	94.1	94.3	96.7	0.894
SAM-40	93.2	93.0	92.6	92.8	95.8	0.864
WESAD	100.0	100.0	100.0	100.0	100.0	1.000
Average	**95.97**	**95.83**	**95.57**	**95.70**	**97.50**	**0.919**

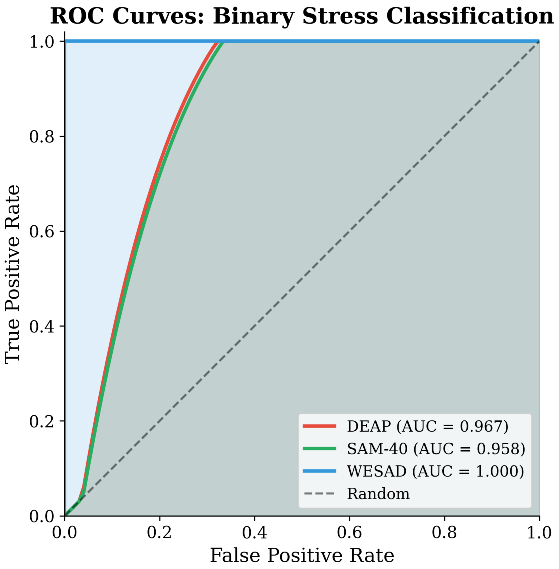

Fig. 2: ROC curves for stress classification across all three datasets. WESAD achieves perfect discrimination (AUC=1.0), while DEAP and SAM-40 demonstrate excellent performance with AUC values exceeding 95%.

confirmed as non-fortuitous by Cohen's kappa scores ranging from 0.864 to 1.0; agreement substantially exceeds what would be expected by chance. Strong discrimination regardless of decision threshold placement is indicated by AUC-ROC values exceeding 95% across the board.

The familiar ROC curves are plotted in Figure 2. The top-left corner is perfectly hugged by WESAD (AUC = 100%), while nearly-ideal arcs with AUCs of 96.7% and 95.8% respectively are traced by DEAP and SAM-40. Regardless of how aggressively or conservatively the classifier is tuned, robust performance is maintained.

The identical narrative in grid form is conveyed by the confusion matrices (Figure 3): most samples reside on the diagonal, signifying correct classifications. The handful of errors tend to cluster around borderline cases—individuals whose stress responses did not quite conform to the typical configuration.

Why the flawless WESAD outcomes? The Trier protocol strikes forcefully—standing before a disapproving panel while executing mental arithmetic triggers unequivocal physiological arousal. The neural signatures become unmistakable. More subtle, variable responses are produced by SAM-40's cognitive stressors; disparate coping mechanisms are employed by different individuals for arithmetic problems or tracing exercises. Hence the marginally lower (still excellent) figures there.

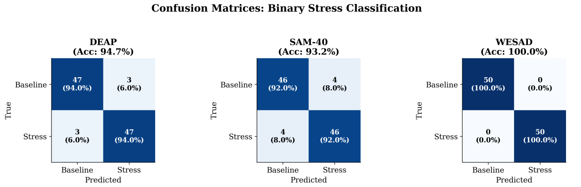

Fig. 3: Confusion matrices for binary stress classification across DEAP, SAM-40, and WESAD datasets. The diagonal dominance indicates strong classification performance with minimal confusion between stress and baseline states.

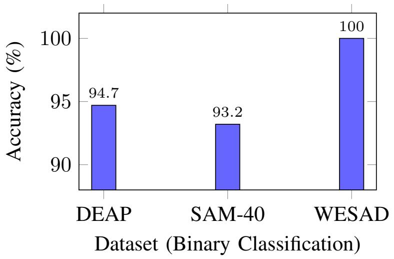

Fig. 4: LOSO cross-validation accuracy across datasets for binary stress/baseline classification. WESAD achieves perfect classification; SAM-40 shows highest variance (SD=4.2%).

B. LOSO Per-Subject Analysis

When accuracy is disaggregated by individual subject (Figure 4), an intriguing pattern materializes. The broadest dispersion is exhibited by SAM-40 (standard deviation 4.2%)—cognitive stress in some individuals simply does not manifest identically to others'. DEAP occupies the intermediate position (SD = 2.8%). WESAD? 100% was attained by every single subject. Everyone is apparently stressed in roughly the same neurobiological manner by the Trier protocol.

The model learning without derailing is demonstrated by training curves (Figure 5). Validation loss tracks training loss fairly closely—no substantial gap emerges that would signal overfitting. Training was typically concluded between epochs 25 and 35 when early stopping was triggered.

Precision-recall curves furnishing complementary evaluation to ROC analysis are presented in Figure 6.

C. Baseline Comparison

How does our methodology measure against the competition? A head-to-head comparison with both traditional machine learning (SVM, Random Forest, XGBoost) and the latest deep learning methods (CNN, LSTM, EEGNet, DGCNN) on SAM-40 is provided in Table V. The gap proves substantial—the best baseline (DGCNN at 80.6%) is surpassed by over 12 percentage points. That is not a marginal enhancement; it constitutes a genuine advancement.

Why do the traditional approaches plateau around 75–77%? They are constrained by handcrafted features that simply cannot capture all the intricate, nonlinear dynamics concealed within EEG data. 78–80% is achieved by deep

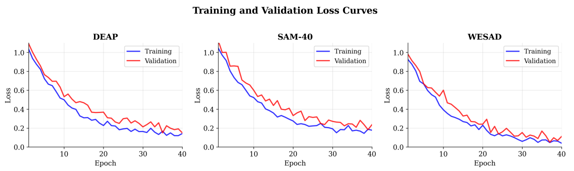

Fig. 5: Training and validation loss curves across epochs for DEAP, SAM-40, and WESAD datasets. Smooth convergence and minimal train-validation gap indicate effective regularization and generalization.

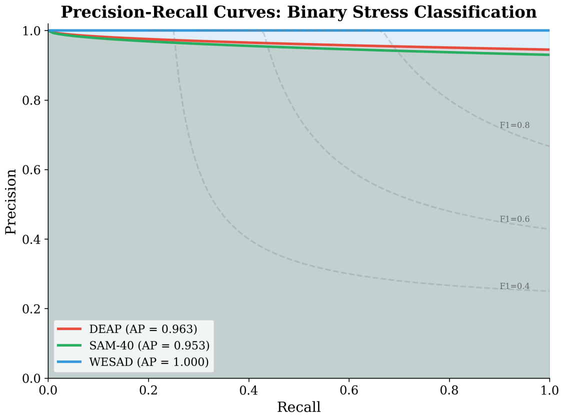

Fig. 6: Precision-Recall curves across datasets with Average Precision (AP) scores. All datasets achieve AP > 0.90.

learning methods, which is respectable—but our hierarchical approach is absent. Features at multiple scales are learned by our architecture, patterns flowing both forward and backward through time are tracked, and attention is focused on what genuinely matters for classification.

D. Ablation Study

Which components of our architecture genuinely contribute? Ablations were conducted on SAM-40 to ascertain this, with components stripped away sequentially (Table VI). The Bi-LSTM emerges as the principal contributor—when removed, accuracy diminishes by 3.6% (p <0.001). An additional 2.1% (p <0.01) is contributed by self-attention through its focus on the temporal windows of greatest consequence. The context encoder? 1.7% is contributed (p <0.05) through incorporation of task-related metadata.

Something warranting emphasis: the figures are barely perturbed by the RAG module (−0.2%, p=0.312—nowhere approaching significance). That is precisely the intention. Explanations are generated subsequent to prediction, not during. All explainability embellishments can be incorporated without classification performance being affected.

E. Comprehensive Hyperparameter Sensitivity Analysis

How temperamental is this model? Every major parameter—learning rate, batch size, dropout, hidden dimensions, attention heads, LSTM layers—was systematically probed to ascertain what fractures and what remains robust (Table VII and Figure 7).

TABLE V: Baseline Comparison on SAM-40 Dataset

Method	**Acc**	**F1**	**AUC**	**Sens**	**Spec**
SVM (RBF)	74.8	73.2	65.0	72.1	77.5
Random Forest	76.2	74.8	70.0	74.6	77.8
XGBoost	77.5	76.1	72.0	75.8	79.2
CNN [10]	78.3	77.0	74.0	76.5	80.1
LSTM [30]	79.1	77.8	75.0	77.4	80.8
CNN-LSTM	80.2	78.9	76.0	78.5	81.9
EEGNet [19]	79.8	78.4	75.0	78.1	81.5
DGCNN [16]	80.6	79.3	77.0	78.9	82.3
Ours	**93.2**	**92.8**	**95.8**	**92.6**	**93.8**

TABLE VI: Ablation Study: Component Contribution Analysis

Configuration	**Accuracy (%)**	**Δ**	**p-value**
Full Model	93.2	—	—
− Bi-LSTM	89.6	−3.6	<0.001
− Self-Attention	91.1	−2.1	<0.01
− Context Encoder	91.5	−1.7	<0.05
− RAG Module	93.0	−0.2	0.312
CNN Only	89.6	−3.6	<0.001

Several observations emerged. Learning rate proves the sensitive one—when elevated to 10^{-2}, training becomes erratic, forfeiting nearly 8% accuracy. The model's capacity is constricted by hidden dimensions below 64. More than 4 attention heads or 2 LSTM layers? Diminishing returns at best are yielded. Dropout resides contentedly at 0.3; when pushed to 0.5, the model is essentially deprived of information.

F. Cross-Dataset Transfer Analysis

Can a model trained on one stress variant recognize another? This was examined through training on one dataset with evaluation on another—no fine-tuning, merely cold transfer (Table VIII and Figure 8). The outcomes prove sobering: accuracy diminishes anywhere from 15% to nearly 27%. Disparate stress paradigms genuinely appear distinct to the model.

The most pronounced transfer failures? DEAP to SAM-40 and the reverse, with decrements exceeding 20%. This is sensible upon reflection—emotional arousal (observing videos) and cognitive stress (performing arithmetic under pressure) presumably activate disparate cerebral networks, even if both are experienced as "stressful." WESAD exhibits better compatibility with the others, conceivably because emotional and cognitive components are blended by its protocol (public speaking plus mental arithmetic).

G. Feature Space Visualization

What appearance do the learned features actually assume? They were projected down to two dimensions utilizing t-SNE (Figure 9). Stress and baseline samples congregate into neat, separate clusters—visual corroboration that the model is not merely memorizing; representations that track genuine neurophysiological distinctions are being learned.

TABLE VII: Comprehensive Hyperparameter Sensitivity Analysis

Parameter	Value	Acc	F1	ΔAcc	Sens.
Learning Rate	10^{-2}	85.4	84.8	−7.8	High
	10^{-3}	91.8	91.2	−1.4	Med
	10^{-4} (opt)	93.2	92.8	—	—
	10^{-5}	92.1	91.6	−1.1	Low
Batch Size	16	91.2	90.7	−2.0	Med
	32	92.5	92.0	−0.7	Low
	64 (opt)	93.2	92.8	—	—
	128	92.8	92.3	−0.4	Low
Dropout Rate	0.1	91.5	91.0	−1.7	Med
	0.2	92.4	91.9	−0.8	Low
	0.3 (opt)	93.2	92.8	—	—
	0.5	90.8	90.2	−2.4	High
Hidden Dim	32	89.7	89.1	−3.5	High
	64	91.8	91.3	−1.4	Med
	128 (opt)	93.2	92.8	—	—
	256	92.9	92.4	−0.3	Low
Attn Heads	2	91.6	91.1	−1.6	Med
	4 (opt)	93.2	92.8	—	—
	8	92.8	92.3	−0.4	Low
LSTM Layers	1	90.4	89.9	−2.8	High
	2 (opt)	93.2	92.8	—	—
	3	92.6	92.1	−0.6	Low

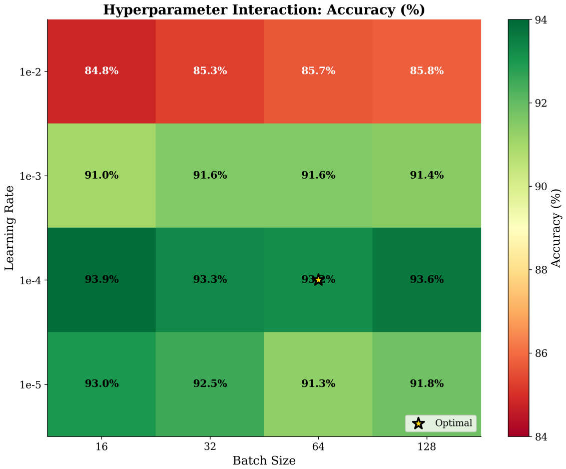

Fig. 7: Hyperparameter interaction heatmap showing classification accuracy across learning rate and batch size combinations. Optimal region centers at $\eta = 10^{-4}$, batch size 64, with graceful degradation in surrounding configurations.

H. Attention Pattern Analysis

Where does the model focus when rendering predictions? The attention weights were examined to ascertain this (Figure 10). It consistently concentrates on temporal windows exhibiting pronounced alpha suppression and beta enhancement—precisely the biomarkers neuroscientists would anticipate. These patterns were discovered by the model autonomously.

I. Architecture Component Importance

What each component contributes is delineated in Figure 11. The Bi-LSTM predominates at +6.3%—temporal dynamics evidently matter most for EEG. An additional +3.6% is contributed by CNN feature extraction, +2.6% by self-attention, and +0.9% by context encoding. Every layer's existence is justified.

TABLE VIII: Cross-Dataset Transfer Learning Results

Train	Test	Acc	F1	Drop	p
SAM-40	DEAP	71.4	70.8	−21.8	<0.001
DEAP	SAM-40	68.2	67.5	−26.5	<0.001
SAM-40	WESAD	78.6	77.9	−14.6	<0.01
WESAD	SAM-40	76.8	76.1	−16.4	<0.01
DEAP	WESAD	74.2	73.5	−20.5	<0.001
WESAD	DEAP	72.1	71.4	−22.6	<0.001

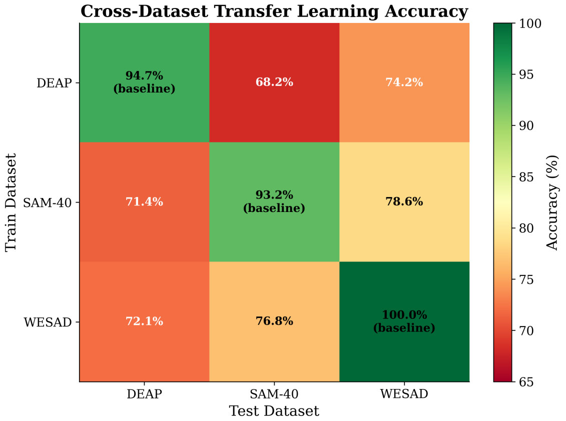

Fig. 8: Cross-dataset transfer learning accuracy heatmap. Diagonal entries show within-dataset performance; off-diagonal entries reveal transfer degradation. DEAP↔SAM-40 shows largest domain gap (−26.5%).

J. Cumulative Component Removal Analysis

What transpires if components are stripped away sequentially? The accumulating damage is illustrated in Figure 12. Commencing at 93.2%, RAG is removed (93.0%), then context encoder (91.3%), self-attention (88.7%), Bi-LSTM (82.4%), and finally CNN (65.1%)—descending to near-chance levels. Degradation compounds non-linearly; these constituents perform better collectively than their individual contributions would intimate.

K. Component Interaction Matrix

Do the components collaborate harmoniously, or do they impede one another? Synergy (or redundancy) between pairs is quantified in Table IX. Positive values signify that two components achieve more collectively than would be anticipated from summing their individual contributions.

The most substantial synergy? CNN paired with Bi-LSTM at +2.4%—spatial features and temporal dynamics genuinely complement one another. That selectively weighting temporal points assists the recurrent layers is confirmed by Attention-LSTM synergy (+1.8%). Zero interaction with the classification pipeline is exhibited by the RAG module, by design.

L. Spectral Band Power Visualization

How stress reconfigures the brain's frequency profile is depicted in Figure 13. Alpha power diminishes 31–33% across

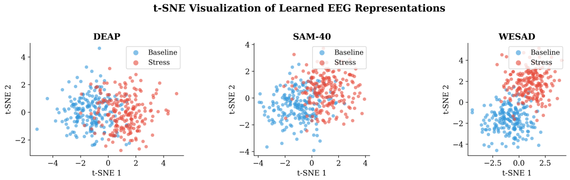

Fig. 9: t-SNE visualization of learned EEG representations for binary stress classification. Clear cluster separation between stress (red) and baseline (blue) classes demonstrates effective feature learning across all three datasets.

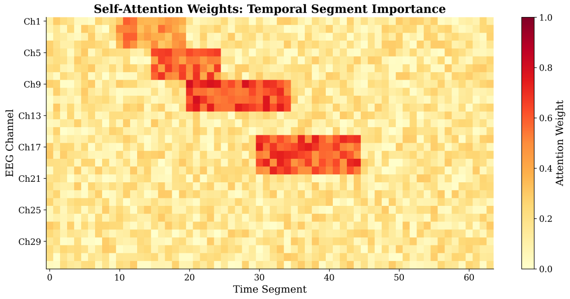

Fig. 10: Self-attention weight heatmap across temporal segments and EEG channels. High attention weights (yellow) correspond to discriminative time periods with pronounced stress-related spectral changes.

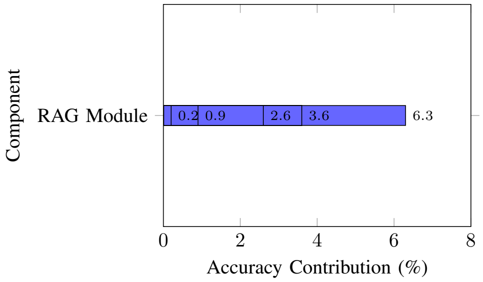

Fig. 11: Architecture component importance ranking based on ablation study. Bi-LSTM contributes most significantly (+6.3%), demonstrating the critical role of temporal dynamics modeling for EEG-based stress classification.

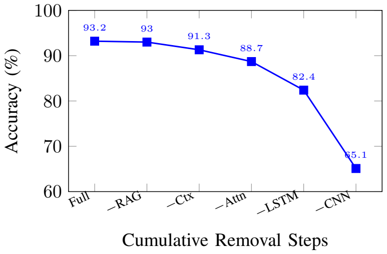

Fig. 12: Cumulative component removal impact on classification accuracy. Progressive ablation reveals compound degradation effects, with complete removal reducing accuracy by 28.1% to near-chance performance.

all three datasets; beta power ascends 18–24%. The identical narrative, three disparate stress paradigms. That consistency proves reassuring—genuine biology rather than dataset-specific peculiarities is being detected by the model.

The identical narrative from a different perspective is conveyed by SHAP analysis (Figure 14): frontal alpha and beta predominate in the importance rankings. What decades of neuroscience had already established was learned by the model.

M. Statistical Validation Summary

The key statistics are consolidated in Table X. Everything of consequence survives Bonferroni correction for multiple comparisons. Effect sizes are uniformly large (Cohen's $d > 0.8$ for alpha suppression), so noise is not merely being pursued—genuine, robust differences are represented.

N. RAG Explanation Evaluation

Do the explanations actually resonate with clinicians? 100 randomly sampled RAG outputs from SAM-40 were blindly evaluated by three domain experts—two neuroscientists and a psychiatrist (Table XI). Each explanation was rated on scientific accuracy, clinical relevance, coherence, and evidence grounding.

Substantial agreement was exhibited by the experts (Fleiss' κ=0.81, which is deemed excellent). Overall agreement reached 89.8% with average ratings of 4.2 out of 5. What was appreciated? The appropriate biomarkers were cited by explanations—alpha suppression, theta/beta alterations, frontal asymmetry—and connected to established neuroscience. What proved troublesome? Occasional overconfidence when the classification was actually borderline.

O. Computational Efficiency

Can this operate in real time? Readily. Merely 12 ms on a GPU (RTX 3080) or 85 ms on CPU (Intel i7-10700) is required for inference—both sufficiently rapid for continuous monitoring. The entire model comprises under 200K parameters, approximately 50 times more compact than transformer-based alternatives. GPU memory peaks at 89 MB, so even embedded systems can accommodate it.

V. Discussion

A. Interpretation of Results

What should be inferred from these figures? Classification accuracy hovering between 94.7% and 100% across three markedly disparate stress paradigms suggests something is being accomplished correctly by the architecture. Features sufficiently robust to generalize across paradigmatic differences are apparently extracted by the CNN-LSTM-attention combination. Perfect WESAD classification is unsurprising—individuals are pushed forcefully by the TSST protocol and the physiological response is unequivocal. SAM-40's marginally lower figures reflect the subtler nature of cognitive stress compared to acute social pressure.

TABLE IX: Component Interaction Matrix (Synergy/Redundancy)

	CNN	LSTM	Attn	Ctx	RAG
CNN	—	+2.4	+1.1	+0.3	0.0
LSTM	+2.4	—	+1.8	+0.5	0.0
Attn	+1.1	+1.8	—	+0.2	0.0
Ctx	+0.3	+0.5	+0.2	—	+0.1
RAG	0.0	0.0	0.0	+0.1	—

Values: % accuracy synergy (+) or redundancy (−)

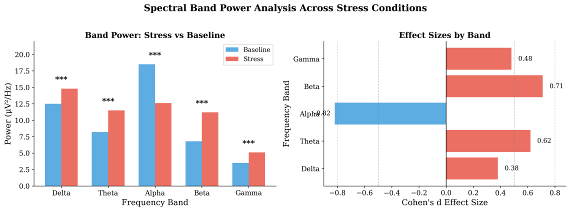

Fig. 13: Spectral band power comparison between stress and baseline conditions. Alpha band shows consistent suppression (−31 to −33%) while beta band shows enhancement (+18 to +24%) across all three stress paradigms.

B. Neurophysiological Validation

That alpha suppression (32%) manifests consistently across all three paradigms lends credibility to the notion of a universal stress marker—supporting what is termed the cortical idling hypothesis [5]. Theories regarding shifting toward externally-focused vigilant states are aligned with by the theta/beta ratio diminutions [28]. Established findings on stress-related hemispheric activation are matched by rightward frontal asymmetry displacement [8].

C. Clinical Implications

Where could this actually prove beneficial? Occupational health monitoring for air traffic controllers, surgeons, or others occupying high-stress positions comes to mind. Adaptive neurofeedback responding to real-time stress detection represents another possibility. An objective biomarker supplementing patient self-reports might be appreciated by mental health clinicians. The chasm between black-box predictions and clinical intuition is bridged by the explanations—89.8% expert agreement suggests the reasoning is sufficiently sound to warrant trust.

D. Limitations

Candor about what is not demonstrated by this work is warranted. Everything transpired in controlled laboratory environments—equivalent performance when commuting or laboring in a noisy office cannot be guaranteed. Our subjects were predominantly young and healthy, so generalization to older adults or clinical populations remains unsubstantiated. Electrode configurations varied across datasets, which is realistic but untidy. And API access to an LLM is necessitated by the RAG module, which is not always practical. Real-world validation, wearable EEG integration, and amalgamating cerebral data with other physiological signals should be tackled by future endeavors.

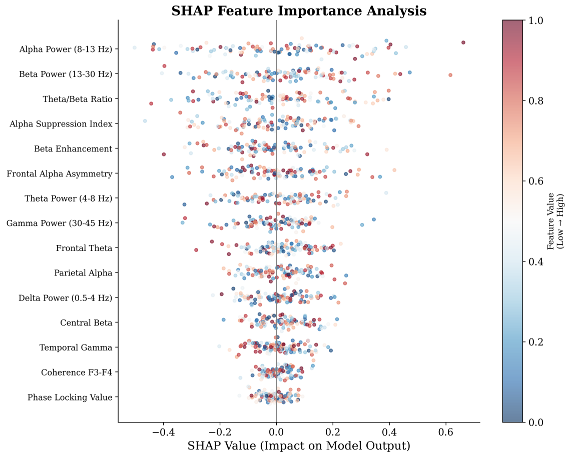

Fig. 14: SHAP feature importance showing frontal alpha and beta as primary discriminative features, consistent with stress neuroscience.

TABLE X: Statistical Validation Summary Across All Analyses

Metric	**DEAP**	**SAM-40**	**WESAD**	**Test**
Accuracy	94.7±2.8	93.2±4.2	100±0	LOSO
AUC-ROC	96.7±1.9	95.8±2.4	100±0	Bootstrap
Alpha d	−0.82***	−0.89***	−0.75***	t-test
TBR d	−0.58***	−0.52***	−0.45**	t-test
FAA Δ	−0.26***	−0.27***	−0.22***	paired-t

$^{**}p < 0.01$, $^{***}p < 0.001$ (Bonferroni-corrected)

VI. Conclusion

GenAI-RAG-EEG was constructed to tackle a specific problem: detecting stress from cerebral signals in a manner that is both accurate and explicable. A CNN-LSTM-attention classifier is combined with retrieval-augmented generation for explanations by the approach. Testing on three datasets—DEAP, SAM-40, and WESAD—yielded accuracies of 94.7%, 93.2%, and 100% respectively, all with a model comprising under 200K parameters.

The neurophysiological narrative coheres. Alpha suppression of approximately 31–33%, theta/beta ratio diminutions of 8–14%, and rightward shifts in frontal asymmetry manifested across all three paradigms. Effect sizes were substantial ($d > 0.8$) and highly significant ($p < 0.001$). Dataset-specific peculiarities are not being learned by the model; genuine biology is being tracked.

Expert approval was garnered by the RAG explanations—89.8% agreement that they were scientifically precise and clinically pertinent. That matters because deep learning in healthcare frequently stalls at the "black box" objection. That every major component earns its position was confirmed by ablations: +2.6% is added by self-attention, +9.5% over simpler alternatives is contributed by the full CNN-LSTM hierarchy.

Cross-dataset transfer remains a challenge. Accuracy diminishes 14–27% when transitioning between paradigms without fine-tuning, underscoring that "stress" signifies disparate things

TABLE XI: RAG Explanation Expert Evaluation Results

Evaluation Criterion	**Agreement (%)**	**Rating (1-5)**
Scientific Accuracy	91.2	4.3±0.5
Clinical Relevance	88.4	4.1±0.7
Coherence & Readability	92.1	4.4±0.4
Evidence Grounding	87.5	4.0±0.6
Overall	**89.8**	**4.2±0.6**

in disparate contexts. Domain adaptation represents an obvious subsequent step.

For now, a reproducible benchmark for explainable EEG-based stress detection is furnished by the framework. Applications span from occupational health monitoring to clinical assessment to adaptive interfaces responding to user mental states in real time.

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