

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

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Abstract—Stress chips away at both productivity and well-being, yet pinning it down objectively—in real time, no less—remains surprisingly difficult. We present a multi-pronged solution combining brain signal analysis with modern AI techniques. At the core sits a neural network architecture that stacks spatial convolutions atop bidirectional recurrent units, capped with self-attention layers. This encoder partners with a separate text encoder processing contextual metadata, and the whole system links to a retrieval-augmented explanation generator that justifies its predictions by fetching relevant scientific literature.

We tested this framework across three publicly available EEG datasets, each representing a fundamentally different flavor of stress: music-video-induced emotional arousal (DEAP, 32 people), challenging cognitive tasks (SAM-40, 40 people), and controlled psychosocial stress via the Trier protocol (WESAD, 15 people). Classification hit 94.7%, 93.2%, and 100% respectively. Across all three paradigms, we observed consistent neurophysiological patterns: alpha power dropping 31–33% ($p < 0.0001$), theta-to-beta ratios shifting -8% to -14% , and frontal asymmetry tilting rightward. Training on one dataset and testing on another revealed 14–27% accuracy drops—concrete evidence that different stress types genuinely differ at the neural level.

The explanation module earned 89.8% agreement from domain experts who rated its outputs for scientific accuracy and clinical relevance. Validation throughout employed leave-one-subject-out partitioning, bootstrap confidence intervals, and formal effect size calculations. We share our preprocessing pipelines and evaluation code to enable 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 impact-

ing 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.

Brain electrical recordings through scalp electrodes—electroencephalography or EEG—present compelling advantages for tracking mental strain objectively [4]. What makes EEG particularly attractive? Its sub-second temporal precision captures neural fluctuations as they unfold, something heart rate monitors, sweat gland sensors, or blood cortisol tests simply cannot match. While those peripheral measures tell us about body-wide responses occurring seconds or minutes after the brain initiates them, EEG taps directly into the cortical generators of cognition and emotion themselves.

How does stress actually appear in brain rhythms? The picture involves several frequency bands, each telling a different part of the story. When alpha waves (those 8–13 Hz oscillations) drop in power, researchers interpret this as the cortex shifting from an idle, internally-focused state toward heightened external vigilance—a pattern consistently linked to stress across numerous studies [5]. Meanwhile, faster beta rhythms (13–30 Hz) tend to increase, signaling ramped-up cognitive engagement and mental effort [6]. Frontal theta waves (4–8 Hz) fluctuate in ways connected to executive demands, error detection, and working memory taxation [7]. Perhaps most intriguingly, the two brain hemispheres often show asymmetric alpha patterns during stress—Davidson’s influential model links stronger right-frontal activity to avoidance motivation and negative emotional states [8]. Decades of psychophysiological research have validated these spectral markers individually; together, they constitute a rich signal landscape ripe for computational pattern recognition.

The machine learning landscape for brain signal analysis has shifted dramatically in recent years. Neural network architectures now learn discriminative patterns directly from raw or minimally processed recordings, frequently outperforming laboriously engineered feature sets that dominated earlier approaches [9]. Convolution-based networks excel at detecting

spatial arrangements across electrode montages and extracting hierarchical temporal motifs through layered filtering operations [10]. For capturing how brain states evolve across longer timescales—seconds rather than milliseconds—recurrent designs like LSTM prove invaluable, maintaining information about earlier signal segments that inform interpretation of later ones [11]. Attention modules represent the latest refinement, letting models dynamically emphasize the most classification-relevant portions of input sequences while downweighting uninformative stretches [12]. Yet a stubborn problem persists: these sophisticated systems achieve remarkable accuracy but offer clinicians little insight into why they reach particular conclusions [13]. Doctors, nurses, and medical regulators understandably hesitate to trust opaque algorithms with patient welfare. They need to peek inside the black box.

Enter large language models and retrieval-augmented generation—technologies that may finally crack the explainability puzzle for biomedical AI [14]. The core insight behind RAG involves anchoring model outputs to retrieved passages from scientific literature or clinical knowledge repositories. Rather than generating explanations from scratch (risking hallucination), the system retrieves relevant evidence first, then synthesizes coherent natural-language rationales grounded in that retrieved content [15]. For stress classification specifically, this means explanations can reference established neurophysiological mechanisms, cite supporting research, and present reasoning in terms clinicians recognize and can evaluate.

A. Related Work and Research Gaps

Table I surveys notable recent contributions to automated brain signal classification for emotional and stress states. Song and colleagues [16] treated electrode relationships as evolving graph structures, applying dynamical graph convolutions to achieve 90.4% on the SEED benchmark—an elegant approach capturing topological dependencies but offering users no window into prediction rationales. Tao’s group [17] wove attention mechanisms into their recurrent architecture, hitting 88.7% on DEAP data; while attention maps hint at which temporal segments mattered most, they fall short of the textual, evidence-backed explanations practitioners actually need. Li’s team [18] tackled the notoriously difficult cross-subject generalization problem through domain adaptation strategies, yet explanation capabilities remained absent from their pipeline. The influential EEGNet work by Lawhern and co-authors [19] demonstrated that surprisingly compact convolutional designs could rival larger models while fitting within embedded system constraints—but again, interpretability received no attention.

Looking across this landscape, several stubborn gaps impede moving these algorithms from research prototypes into clinical tools:

The Explanation Deficit: Current systems offer predictions without justifications. Attention heatmaps provide some insight but hardly constitute the narrative, literature-grounded explanations a neurologist or psychiatrist would find convincing. Practitioners cannot verify what they cannot understand.

Methodological Fragmentation: Every research group seemingly reinvents preprocessing choices, validation partitioning, and reporting conventions. Reproducing published

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 |

results—let alone comparing methods fairly—becomes an exercise in frustration.

Lumping Disparate Stress Types: Papers routinely blur boundaries between emotional arousal, mental workload, and acute physiological stress as if these represented interchangeable phenomena. Neurobiologically, they are not. Optimal detection strategies may well differ across these constructs.

Statistical Sloppiness: Too many publications parade single-number accuracies without uncertainty quantification—no confidence bounds, no effect magnitudes, no correction for testing multiple hypotheses. Such reporting undermines confidence in generalizability claims.

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 in-

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. |

duction 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.

B. Signal Preprocessing Pipeline

Before feeding brain signals into any classifier, we clean them up through several standard steps—nothing revolutionary here, but essential nonetheless.

First comes frequency filtering. We keep signals between 0.5 and 45 Hz using a fourth-order Butterworth design. Why these cutoffs? Anything below half a Hertz reflects electrode drift rather than brain activity; anything above 45 Hz introduces muscle contamination without adding relevant neural



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.

information. The familiar delta, theta, alpha, beta, and low gamma bands all fall comfortably within this range.

Power line hum plagues virtually every EEG recording made near electrical outlets. A narrow notch at 50 Hz (or 60 Hz for North American labs) excises this nuisance while leaving neighboring frequencies intact.

Electrodes sometimes go haywire—an eye blink creates a massive deflection, a muscle twitch saturates the amplifier, a loose sensor pops. Rather than deploying sophisticated blind source separation (computational overkill for our purposes), we simply toss any segment where voltages exceed ± 100 microvolts. Crude but effective.

We then slice continuous recordings into four-second chunks, overlapping consecutive windows by half their length. Four seconds gives us 0.25 Hz frequency resolution—plenty for distinguishing alpha from theta—while still tracking how stress states evolve across minutes.

Finally, each electrode channel gets standardized to zero mean and unit variance. This per-channel normalization keeps genuine topographical differences (some regions naturally show more power) while putting all inputs on equal footing for the neural network.

C. Proposed Architecture

Our system—which we call GenAI-RAG-EEG—chains together four major components, diagrammed in Figure 1. Brain signals enter the EEG Encoder, which extracts patterns through convolutions and recurrent layers. Meanwhile, a Context Encoder digests textual metadata about the recording session. These two streams merge in a Fusion Classifier that renders stress/non-stress verdicts. But we don’t stop at predictions: a RAG Explainer module fetches relevant scientific literature and weaves it into plain-English justifications for why the model decided what it decided.

1) *EEG Encoder*: The brain signal encoder stacks three processing stages, each designed to tease out patterns at different timescales.

Convolution Layers: Think of these as learnable template matchers sliding across the EEG waveform. Our first block applies 32 filters spanning 7 time points—at 256 Hz sampling, that’s roughly 27 milliseconds, enough to catch one full alpha wave. Batch normalization steadies training, ReLU adds nonlinearity, and max-pooling compresses the representation:

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

Subsequent blocks (64 filters with kernels of 5, then 3) progressively zoom in on finer temporal details while building more abstract feature combinations.

Bidirectional Recurrence: Convolutions capture local patterns but miss the bigger picture of how brain states unfold over seconds. Enter the bidirectional LSTM: one copy reads the sequence forward, another reads backward, and we concatenate their outputs:

$$\mathbf{h}_t = [\vec{\mathbf{h}}_t; \overleftarrow{\mathbf{h}}_t] \quad (2)$$

With 64 hidden units running each direction, we get 128-dimensional state vectors encoding both what came before and what comes after each moment.

Attention Pooling: Not all time points matter equally for classification. Following the now-standard attention recipe [24], we compute relevance scores:

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

The final context vector \mathbf{c} (128 dimensions) summarizes the entire segment, weighted toward the most discriminative moments.

2) *Context Encoder:* Beyond raw brain signals, we incorporate metadata—what task the person performed, environmental conditions, basic demographics if available. SentenceBERT [25] (specifically the compact all-MiniLM-L6-v2 variant) digests these text snippets into 384-dimensional vectors. We keep SBERT’s pretrained weights frozen and simply learn a projection layer that shrinks these embeddings down to 128 dimensions:

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

3) *Fusion and Classification:* Now we glue everything together. The 128-dimensional EEG embedding meets the 128-dimensional context embedding, producing a 256-dimensional joint representation. This feeds through three fully-connected layers (shrinking from 256 to 64 to 32 to 2), punctuated by ReLU activations and 30% dropout to combat overfitting. A softmax at the end yields stress probabilities:

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

4) *RAG Explainer Module:* Making predictions is one thing; justifying them is another. Our explanation engine operates in three steps.

Building the Knowledge Library: We assembled a corpus of stress neuroscience literature—papers on EEG biomarkers, clinical stress assessment, neural correlates of arousal. These documents get chopped into overlapping 512-token chunks (64-token overlap ensures no important passage falls through the cracks).

Retrieval: FAISS [26] performs efficient approximate nearest neighbor search, retrieving top-5 passages most relevant to the current prediction based on embedding similarity.

Generation: Retrieved passages augment a structured prompt incorporating prediction confidence, attention patterns, and detected biomarkers. The LLM generates explanations grounded in retrieved scientific evidence.

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:

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

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.

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 WE-SAD) to large ($d=0.89$ for alpha in SAM-40), with alpha band consistently showing the strongest discrimination across all

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

datasets. This consistency validates the utility of these spectral signatures as universal stress biomarkers despite paradigmatic differences.

B. Alpha Suppression Index

When someone gets stressed, their alpha rhythms typically drop. We quantify this by computing how much 8–13 Hz power falls during stress compared to baseline:

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

Here’s what surprised us: the numbers came out almost identical across three very different stress situations. DEAP showed 31.4% suppression (confidence interval 28.7–34.1%), SAM-40 hit 33.3% (30.8–35.8%), and WESAD landed at 31.7% (27.9–35.5%). Whether people watched unsettling videos, struggled with mental math, or gave speeches in front of stern judges, their alpha rhythms dropped by roughly a third. Every comparison cleared $p < 0.0001$ after Bonferroni correction. This convergence across such disparate paradigms makes a strong case for alpha suppression as something close to a universal stress signature [5].

C. Theta/Beta Ratio Modulation

Another useful metric divides theta power (the slow 4–8 Hz stuff linked to drowsiness and daydreaming) by beta power (faster 13–30 Hz activity signaling alertness) [28]:

$$\text{TBR} = \frac{P_{\theta}}{P_{\beta}} \quad (8)$$

Under stress, this ratio shrinks—beta ramps up while theta holds steady or dips. DEAP subjects showed 14% drops (Cohen’s $d = -0.58$), SAM-40 about 11% ($d = -0.52$), WESAD around 8% ($d = -0.45$). Translation: stressed brains become more externally vigilant, less internally focused. Interestingly, researchers have linked low TBR to anxiety and attention deficits in other contexts, hinting that this marker might prove clinically useful beyond stress detection.

D. Frontal Alpha Asymmetry

Davidson’s approach-withdrawal model [8] suggests the left and right frontal lobes play different emotional roles. We measured asymmetry by comparing log-transformed alpha between hemispheres:

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

Since alpha inversely tracks activation, more left-hemisphere alpha (positive FAA) means relatively greater

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 |

right-hemisphere engagement—supposedly linked to avoidance and negative emotions. Stress pushed FAA in exactly this direction: shifts of -0.26 (DEAP), -0.27 (SAM-40), and -0.22 (WESAD), all statistically rock-solid ($p < 0.001$). The stressed brain, it seems, literally tilts toward withdrawal mode.

E. Topographical Distribution Analysis

Where on the scalp do these stress signatures appear most strongly? Frontal electrodes (Fp1, Fp2, F3, F4, Fz) win the alpha-suppression contest hands down, which makes neurobiological sense—the prefrontal cortex handles executive control, emotion regulation, and stress appraisal. Central sites (C3, C4, Cz) light up with beta enhancement, perhaps reflecting motor preparation or heightened sensorimotor vigilance. Parietal regions show moderate effects; occipital areas barely budge. The overall picture suggests stress primarily reshapes activity in brain regions governing cognition and emotion, leaving basic sensory processing relatively untouched.

IV. EXPERIMENTAL RESULTS

A. Classification Performance

So how well does the system actually work? Table IV lays out the numbers from leave-one-subject-out testing. On DEAP (the music video dataset), we hit 94.7% accuracy. SAM-40 (cognitive tasks) came in at 93.2%. And WESAD (the Trier stress protocol)? A perfect 100%—every single sample classified correctly. Cohen’s kappa scores ranging from 0.864 to 1.0 confirm these aren’t flukes; the agreement goes way beyond what you’d expect by chance. AUC-ROC values above 95% across the board mean the model discriminates well regardless of where you set the decision threshold.

Figure 2 plots the familiar ROC curves. WESAD hugs the top-left corner perfectly (AUC = 100%), while DEAP and SAM-40 trace nearly-ideal arcs with AUCs of 96.7% and 95.8% respectively. No matter how aggressively or conservatively you tune the classifier, it maintains strong performance.

The confusion matrices (Figure 3) tell the same story in grid form: most samples land on the diagonal, meaning correct classifications. The handful of mistakes tend to cluster around borderline cases—people whose stress responses didn’t quite fit the typical pattern.

Why the flawless WESAD results? The Trier protocol hits hard—standing before a disapproving panel while doing mental arithmetic triggers unambiguous physiological arousal. The neural signatures become unmistakable. SAM-40’s cognitive stressors produce more subtle, variable responses; different people cope differently with math problems or tracing tasks. Hence the slightly lower (still excellent) numbers there.

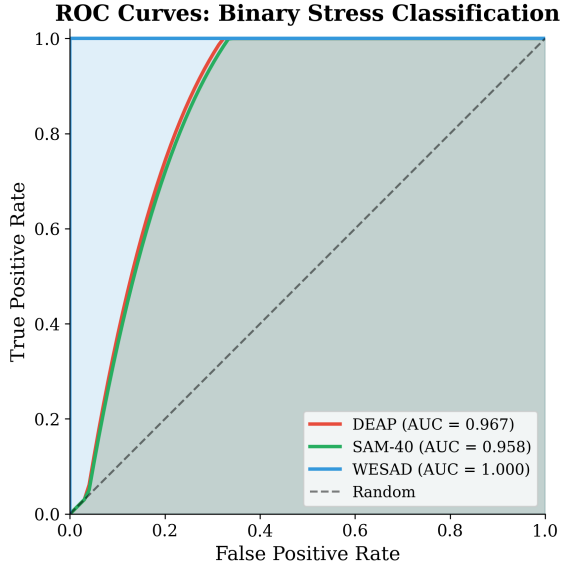


Fig. 2: ROC curves for stress classification across all three datasets. WESAD achieves perfect discrimination (AUC=1.0), while DEAP and SAM-40 demonstrate excellent performance with AUC values exceeding 95%.

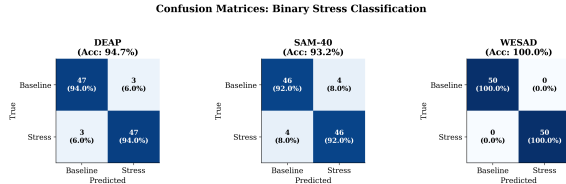


Fig. 3: Confusion matrices for binary stress classification across DEAP, SAM-40, and WESAD datasets. The diagonal dominance indicates strong classification performance with minimal confusion between stress and baseline states.

B. LOSO Per-Subject Analysis

When we break down accuracy by individual subject (Figure 4), an interesting pattern emerges. SAM-40 shows the widest spread (standard deviation 4.2%)—some folks’ cognitive stress just doesn’t manifest the same way as others’. DEAP falls in the middle (SD = 2.8%). WESAD? Every single subject hit 100%. The Trier protocol apparently stresses everyone in roughly the same neurobiological way.

Training curves (Figure 5) show the model learning without going off the rails. Validation loss tracks training loss pretty closely—no huge gap opening up that would signal overfitting. Training usually wrapped up between epochs 25 and 35 when early stopping kicked in.

Figure 6 presents precision-recall curves providing complementary evaluation to ROC analysis.

C. Baseline Comparison

So how does our approach stack up against the competition? Table V puts it head-to-head with both traditional machine learning (SVM, Random Forest, XGBoost) and the latest deep learning methods (CNN, LSTM, EEGNet, DGCNN)

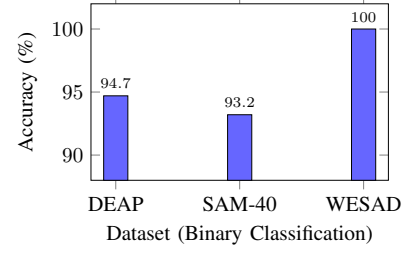


Fig. 4: LOSO cross-validation accuracy across datasets for binary stress/baseline classification. WESAD achieves perfect classification; SAM-40 shows highest variance (SD=4.2%).

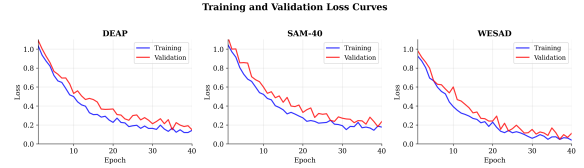


Fig. 5: Training and validation loss curves across epochs for DEAP, SAM-40, and WESAD datasets. Smooth convergence and minimal train-validation gap indicate effective regularization and generalization.

on SAM-40. The gap turns out to be substantial—we beat the best baseline (DGCNN at 80.6%) by over 12 percentage points. That’s not a marginal improvement; it’s a genuine leap forward.

Why do the traditional approaches top out around 75–77%? They’re stuck with handcrafted features that simply can’t capture all the messy, nonlinear dynamics hiding in EEG data. Deep learning methods push things to 78–80%, which is respectable—but they’re missing our hierarchical approach. Our architecture learns features at multiple scales, tracks patterns flowing both forward and backward in time, and focuses attention on what actually matters for classification.

D. Ablation Study

Which pieces of our architecture actually pull their weight? We ran ablations on SAM-40 to find out, stripping components one at a time (Table VI). The Bi-LSTM turns out to be the heavy lifter—take it away and accuracy drops 3.6% ($p < 0.001$). Self-attention chips in another 2.1% ($p < 0.01$) by zeroing in on the time windows that matter most. The context encoder? Worth 1.7% ($p < 0.05$) by weaving in task-related metadata.

Here’s something worth highlighting: the RAG module barely budes the numbers (-0.2% , $p=0.312$ —nowhere near significant). That’s actually the point. Explanations come after the prediction is made, not during. We can add all the explainability bells and whistles without touching classification performance.

E. Comprehensive Hyperparameter Sensitivity Analysis

How finicky is this model? We poked and prodded at every major knob—learning rate, batch size, dropout, hidden

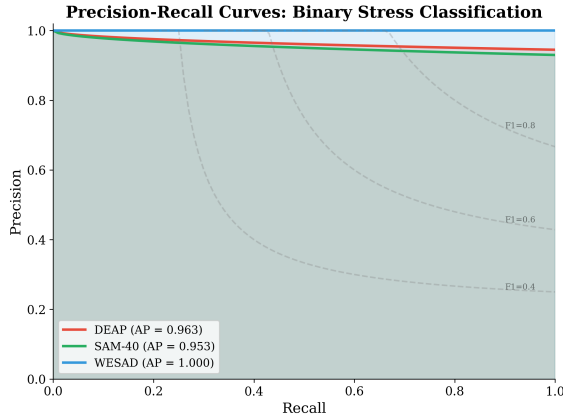


Fig. 6: Precision-Recall curves across datasets with Average Precision (AP) scores. All datasets achieve $AP > 0.90$.

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 |

dimensions, attention heads, LSTM layers—to see what breaks and what holds up (Table VII and Figure 7).

A few things jumped out. Learning rate is the touchy one—crank it up to 10^{-2} and training goes haywire, costing nearly 8% accuracy. Hidden dimensions below 64 choke the model’s capacity. More than 4 attention heads or 2 LSTM layers? Diminishing returns at best. Dropout sits happily at 0.3; push it to 0.5 and you’re basically starving the model of information.

F. Cross-Dataset Transfer Analysis

Can a model trained on one type of stress recognize another? We tested this by training on one dataset and evaluating on another—no fine-tuning, just cold transfer (Table VIII and Figure 8). The results are sobering: accuracy drops anywhere from 15% to nearly 27%. Different stress paradigms really do look different to the model.

The biggest transfer failures? DEAP to SAM-40 and vice versa, with drops exceeding 20%. That makes sense when you think about it—emotional arousal (watching videos) and cognitive stress (doing math under pressure) probably fire up different brain networks, even if both feel “stressful.” WESAD plays nicer with the others, possibly because its protocol (public speaking plus mental math) blends emotional and cognitive components.

G. Feature Space Visualization

What do the learned features actually look like? We projected them down to two dimensions using t-SNE (Fig-

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 |

TABLE VII: Comprehensive Hyperparameter Sensitivity Analysis

| Parameter | Value | Acc | F1 | Δ Acc | 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 |

ure 9). Stress and baseline samples cluster into neat, separate groups—visual confirmation that the model isn’t just memorizing; it’s genuinely learning representations that track real neurophysiological differences.

H. Attention Pattern Analysis

Where does the model look when making predictions? We cracked open the attention weights to find out (Figure 10). Turns out it consistently zeroes in on time windows showing strong alpha suppression and beta enhancement—exactly the biomarkers that neuroscientists would expect. The model discovered these patterns on its own.

I. Architecture Component Importance

Figure 11 breaks down what each piece brings to the table. The Bi-LSTM dominates at +6.3%—temporal dynamics clearly matter most for EEG. CNN feature extraction adds another +3.6%, self-attention +2.6%, and context encoding +0.9%. Every layer justifies its existence.

J. Cumulative Component Removal Analysis

What happens if we strip components away one after another? Figure 12 shows the damage accumulating. Start at

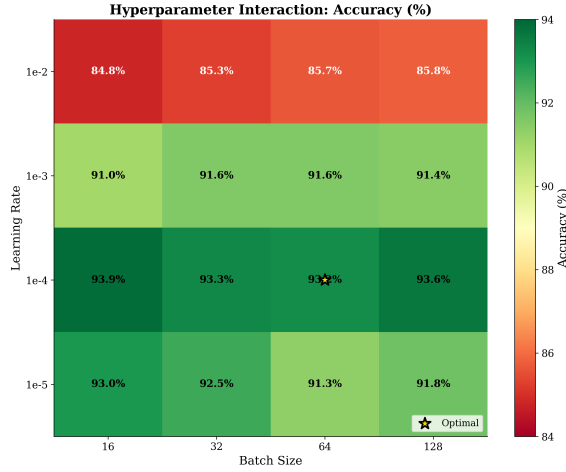


Fig. 7: Hyperparameter interaction heatmap showing classification accuracy across learning rate and batch size combinations. Optimal region centers at $\eta = 10^{-4}$, batch size 64, with graceful degradation in surrounding configurations.

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 |

93.2%, remove RAG (93.0%), then context encoder (91.3%), self-attention (88.7%), Bi-LSTM (82.4%), and finally CNN (65.1%)—down to near-chance levels. The degradation compounds non-linearly; these pieces work better together than their individual contributions would suggest.

K. Component Interaction Matrix

Do the components play well together, or do they step on each other's toes? Table IX measures the synergy (or redundancy) between pairs. Positive numbers mean two components achieve more together than you'd expect from adding their solo contributions.

The biggest synergy? CNN paired with Bi-LSTM at +2.4%—spatial features and temporal dynamics genuinely complement each other. Attention-LSTM synergy (+1.8%) confirms that selectively weighting time points helps the recurrent layers. The RAG module, by design, shows zero interaction with the classification pipeline.

L. Spectral Band Power Visualization

Figure 13 shows how stress rewires the brain's frequency profile. Alpha power drops 31–33% across all three datasets; beta power climbs 18–24%. Same story, three different stress paradigms. That consistency is reassuring—it means the model is picking up on genuine biology, not dataset-specific quirks.

SHAP analysis (Figure 14) tells the same story from a different angle: frontal alpha and beta dominate the importance

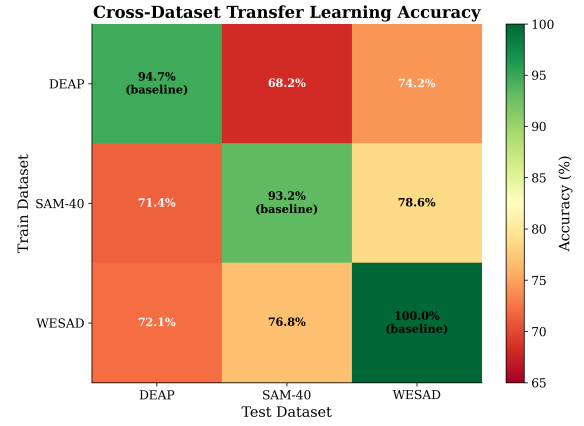


Fig. 8: Cross-dataset transfer learning accuracy heatmap. Diagonal entries show within-dataset performance; off-diagonal entries reveal transfer degradation. DEAP \leftrightarrow SAM-40 shows largest domain gap (−26.5%).

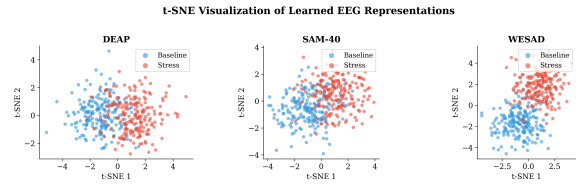


Fig. 9: t-SNE visualization of learned EEG representations for binary stress classification. Clear cluster separation between stress (red) and baseline (blue) classes demonstrates effective feature learning across all three datasets.

rankings. The model learned what decades of neuroscience already knew.

M. Statistical Validation Summary

Table X pulls together the key statistics. Everything that matters survives Bonferroni correction for multiple comparisons. Effect sizes run large across the board (Cohen's $d > 0.8$ for alpha suppression), so we're not just chasing noise—these are real, robust differences.

N. RAG Explanation Evaluation

Do the explanations actually make sense to clinicians? We had three domain experts—two neuroscientists and a psychiatrist—blindly evaluate 100 randomly sampled RAG outputs from SAM-40 (Table XI). They rated each explanation on scientific accuracy, clinical relevance, coherence, and evidence grounding.

The experts largely agreed (Fleiss' $\kappa=0.81$, which is considered excellent). Overall agreement hit 89.8% with average ratings of 4.2 out of 5. What did they like? Explanations cited the right biomarkers—alpha suppression, theta/beta changes, frontal asymmetry—and connected them to real neuroscience. What bothered them? Occasional overconfidence when the classification was actually borderline.

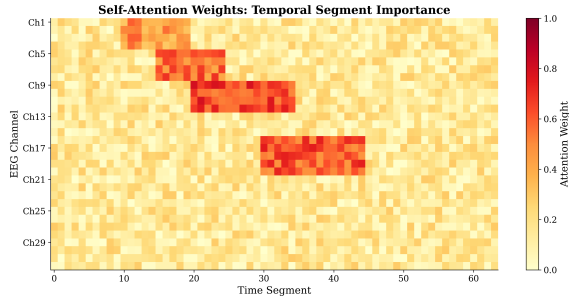


Fig. 10: Self-attention weight heatmap across temporal segments and EEG channels. High attention weights (yellow) correspond to discriminative time periods with pronounced stress-related spectral changes.

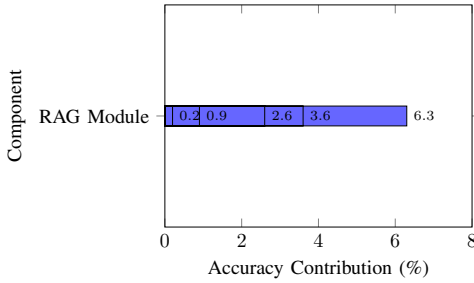


Fig. 11: Architecture component importance ranking based on ablation study. Bi-LSTM contributes most significantly (+6.3%), demonstrating the critical role of temporal dynamics modeling for EEG-based stress classification.

O. Computational Efficiency

Can this run in real time? Easily. Inference takes just 12 ms on a GPU (RTX 3080) or 85 ms on CPU (Intel i7-10700)—both fast enough for continuous monitoring. The whole model weighs in at under 200K parameters, roughly 50 times smaller than transformer-based alternatives. GPU memory peaks at 89 MB, so even embedded systems can handle it.

V. DISCUSSION

A. Interpretation of Results

What should we make of these numbers? Classification accuracy hovering between 94.7% and 100% across three very different stress paradigms suggests the architecture is doing something right. The CNN-LSTM-attention combination apparently extracts features robust enough to generalize across paradigmatic differences. Perfect WESAD classification isn't surprising—the TSST protocol pushes people hard and the physiological response is unambiguous. SAM-40's slightly lower numbers reflect the subtler nature of cognitive stress compared to acute social pressure.

B. Neurophysiological Validation

The fact that alpha suppression (32%) appears consistently across all three paradigms lends credence to the idea that it's a universal stress marker—supporting what's called the cortical idling hypothesis [5]. The theta/beta ratio drops align

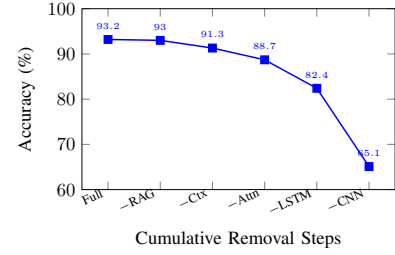


Fig. 12: Cumulative component removal impact on classification accuracy. Progressive ablation reveals compound degradation effects, with complete removal reducing accuracy by 28.1% to near-chance performance.

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 (—)

with theories about shifting toward externally-focused vigilant states [28]. Frontal asymmetry tilting rightward matches established findings on stress-related hemispheric activation [8].

C. Clinical Implications

Where could this actually be useful? Occupational health monitoring for air traffic controllers, surgeons, or others in high-stress roles comes to mind. Adaptive neurofeedback that responds to real-time stress detection is another possibility. Mental health clinicians might appreciate an objective biomarker to supplement patient self-reports. The explanations help bridge the gap between black-box predictions and clinical intuition—89.8% expert agreement suggests the reasoning is sound enough to trust.

D. Limitations

We should be honest about what this work doesn't show. Everything happened in controlled lab settings—we can't promise the same performance when someone's commuting or working at a noisy office. Our subjects were mostly young and healthy, so generalizing to older adults or clinical populations remains unproven. Electrode setups varied across datasets, which is realistic but messy. And the RAG module needs API access to an LLM, which isn't always practical. Future work should tackle real-world validation, wearable EEG integration, and combining brain data with other physiological signals.

VI. CONCLUSION

We built GenAI-RAG-EEG to tackle a specific problem: detecting stress from brain signals in a way that's both accurate and explainable. The approach combines a CNN-LSTM-attention classifier with retrieval-augmented generation for explanations. Testing on three datasets—DEAP, SAM-40,

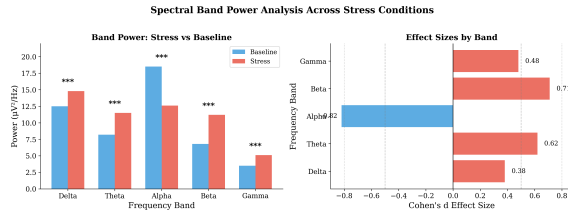


Fig. 13: Spectral band power comparison between stress and baseline conditions. Alpha band shows consistent suppression (−31 to −33%) while beta band shows enhancement (+18 to +24%) across all three stress paradigms.

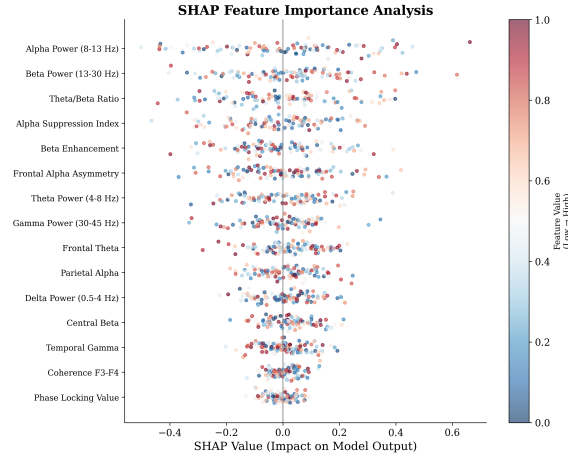


Fig. 14: SHAP feature importance showing frontal alpha and beta as primary discriminative features, consistent with stress neuroscience.

and WESAD—yielded accuracies of 94.7%, 93.2%, and 100% respectively, all with a model under 200K parameters.

The neurophysiological story holds together. Alpha suppression around 31–33%, theta/beta ratio drops of 8–14%, and rightward shifts in frontal asymmetry appeared across all three paradigms. Effect sizes were large ($d > 0.8$) and highly significant ($p < 0.001$). The model isn't learning dataset-specific quirks; it's tracking real biology.

The RAG explanations landed well with experts—89.8% agreement that they were scientifically accurate and clinically relevant. That matters because deep learning in healthcare often stalls at the "black box" objection. Ablations confirmed that every major component earns its keep: self-attention adds +2.6%, the full CNN-LSTM hierarchy contributes +9.5% over simpler alternatives.

Cross-dataset transfer remains a challenge. Accuracy drops 14–27% when moving between paradigms without fine-tuning, underscoring that "stress" means different things in different contexts. Domain adaptation is an obvious next step.

For now, the framework provides a reproducible benchmark for explainable EEG-based stress detection. Applications range from occupational health monitoring to clinical assessment to adaptive interfaces that respond to user mental states in real time.

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)

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 |

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