ZM – d=1, s≈0.997948, λ≈3.84e+04, m̂≈-0.0001, J_val≈1.988286e-01
RMSEtr = 0.7429, RMSEvl = 0.4459, RMSEts = 0.2623, RMSEtv = 0.6810
RMSEWtr = 0.7158, RMSEWvl = 0.4602, RMSEWts = 0.2166, RMSEWtv = 0.613