Coefficient Heatmap of Transformation Matrix M (Ridge Regression, $\lambda = 1.0$)

| (Ridge Regression, X = 1.0) | | | | | | | | | | | | | | | | |
|--|--------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|--|--------|-------------------|
| | Horizon 1 - | -0.0013 | 0.0028 | -0.0030 | 0.0003 | 0.0006 | 0.0035 | -0.0023 | 0.0001 | 0.0392 | -0.0336 | -0.0163 | 0.0108 | | | |
| ahead) | Horizon 2 - | 0.0018 | -0.0029 | 0.0007 | -0.0003 | 0.0039 | -0.0027 | -0.0007 | 0.0016 | -0.0001 | -0.0119 | 0.0110 | 0.0009 | | - 0.03 | |
| | Horizon 3 - | -0.0020 | 0.0008 | -0.0014 | 0.0019 | 0.0004 | -0.0006 | 0.0024 | -0.0006 | -0.0112 | 0.0073 | -0.0073 | 0.0111 | | | |
| | Horizon 4 - | -0.0007 | -0.0017 | 0.0002 | 0.0021 | -0.0002 | 0.0022 | -0.0032 | 0.0031 | -0.0028 | -0.0082 | 0.0185 | -0.0076 | | - 0.02 | • |
| | Horizon 5 - | -0.0023 | 0.0001 | 0.0017 | 0.0006 | 0.0020 | -0.0031 | 0.0020 | 0.0013 | -0.0111 | 0.0179 | -0.0102 | 0.0033 | | - 0.01 | |
| (weeks | Horizon 6 - | -0.0011 | 0.0018 | 0.0015 | -0.0021 | -0.0015 | 0.0019 | 0.0030 | -0.0022 | 0.0111 | -0.0142 | 0.0001 | 0.0029 | | | nt Value |
| Return Horizon (weeks | Horizon 7 - | 0.0012 | 0.0017 | -0.0009 | -0.0018 | 0.0007 | 0.0031 | -0.0005 | -0.0021 | -0.0043 | 0.0007 | -0.0043 | 0.0078 | | - 0.00 | Coefficient Value |
| | Horizon 8 - | 0.0025 | -0.0007 | -0.0017 | -0.0003 | 0.0035 | -0.0004 | 0.0002 | -0.0027 | -0.0018 | -0.0050 | 0.0123 | -0.0056 | | | |
| | Horizon 9 - | 0.0010 | -0.0017 | -0.0000 | 0.0001 | 0.0023 | 0.0005 | -0.0031 | 0.0007 | -0.0062 | 0.0102 | -0.0129 | 0.0087 | | 0.01 | 1 |
| | Horizon 10 - | -0.0010 | 0.0001 | -0.0004 | 0.0009 | 0.0024 | -0.0029 | 0.0027 | -0.0024 | 0.0058 | -0.0177 | -0.0064 | 0.0182 | | 0.02 | |
| | Horizon 11 - | -0.0007 | -0.0007 | 0.0008 | 0.0004 | -0.0013 | 0.0028 | -0.0047 | 0.0033 | -0.0130 | -0.0081 | 0.0048 | 0.0163 | | | |
| | Horizon 12 - | -0.0011 | 0.0007 | 0.0003 | -0.0000 | 0.0016 | -0.0042 | 0.0037 | -0.0010 | -0.0197 | 0.0019 | 0.0037 | 0.0142 | | 0.03 | |
| will be the set in the | | | | | | | | | | | | | | | | |
| | | | | | _ | | | - /II! | | \ | | | | | | |

Behavioral Features (Indicator \times Lag)