Big Data BUS 41201

**Week 8: Factor Models**

**Veronika Ročková**

University of Chicago Booth School of Business

http://faculty.chicagobooth.edu/veronika.rockova/
The menu for today

✓ Dimension Reduction (DR) Revisited
✓ Unsupervised Data Analysis
✓ Factor Analysis (FA) and Latent Variables
✓ Principal Components Analysis (PCA)
✓ Principal Component Regression (PCR)
✓ Partial Least Squares (PLS)
Today is all about **Dimension Reduction** (more than normal)

**The setting:** we have a high-dimensional matrix of data $\mathbf{X}$. We’d like to reduce this to a few ‘important’ factors.

We’ll do this by building a **simple linear model for $\mathbf{X}$** and use this model to represent $\mathbf{X}$ in a lower dimensional space.

Factor modeling is a super useful framework, whether you get a deep understanding or just learn how they work in practice. We’ll cover a variety of ways to understand.
Dimension Reduction Revisited

So far, we’ve thought about clustering *data points* (rows of $X$).

However, we can also cluster the *features* (columns of $X$), or both.

**Dimension reduction** (DR): the task of transforming our data set to one with less features/rows.

A new feature/factor can can be some linear or nonlinear combination.

With factor models, we want to *capture the main structure* in the data with fewer and more informative features.

DR is often the first step in the analysis, followed by, e.g., visualization, clustering, regression, classification.
Factor Models

The basic underlying model is *multivariate regression*

\[ E[x_{ij}] = \varphi_{j1}v_{i1} + \ldots + \varphi_{jK}v_{iK}, \quad i = 1..n, \quad j = 1..p \]  

\[ \mathbf{X} = \Phi \mathbf{V} + \mathbf{E} \]

\[ \mathbf{V} = \{v_{ij}\}_{i,j=1}^{n,K} = [v_1, \ldots, v_K]: \text{latent factors (unobserved regressors)} \]

\[ \Phi = \{\varphi_{jk}\}_{j,k=1}^{p,K} = [\varphi_1, \ldots, \varphi_K]: \text{factor loadings (regression coefficients)} \]

\[ \mathbf{E} \text{ Gaussian errors} \]
**Factor Models** are parsimonious models for $X$

A factor model is **regression** for *multivariate* $X = [x_1 \ldots x_p]$.

$$
E[x_{ij}] = \varphi_{j1} v_{i1} + \ldots + \varphi_{jK} v_{iK}, \quad i = 1..n, \quad j = 1..p
$$

$V = [v_1, \ldots, v_K]$ are *unobserved* lower-dimensional regressors that capture the essence of $X$.

The $v_{ik}$'s are shared by all $p$ dimensions of $x_i$, and the $\varphi_{jk}$ are the same for all $n$ observations.

For example

- *single factor*: $E[x_i] = \varphi v_i$
- *two factors*: $E[x_i] = \varphi_1 v_{i1} + \varphi_2 v_{i2}$

The $\varphi_{jk}$ coefficients are called ‘loadings’ or ‘rotations’.

They are just coefficients for regression of $x_i$ onto $v_i$. 
Factor Models: $E[x_i] = \varphi_1 v_{i1} + \ldots + \varphi_K v_{iK}$

Each observation has $K$ factors $v_1 \ldots v_K$. Since usually $K < p$, these factors are a lower dimension simplification of $x$.

Each factor $v_{ik}$ is a univariate variable, and $v_i = [v_{i1} \ldots v_{iK}]$. The loadings are $p$-dimensional, and they translate from the simple (length-$K$) factor $v_i$ to the complex (length-$p$) $x_i$.

You can either treat the factors as unknown (PCA) (supervised learning) or use $y$ to build them (PLS) (semi-supervised learning).
Kendall’s Job Applicant Data

<table>
<thead>
<tr>
<th>Characteristic</th>
<th>Factor 1</th>
<th>Factor 2</th>
<th>Factor 3</th>
<th>Factor 4</th>
<th>Factor 5</th>
<th>$\hat{\sigma}_j^2$</th>
</tr>
</thead>
<tbody>
<tr>
<td>Application</td>
<td>0.88</td>
<td>-1.29</td>
<td>0.35</td>
<td>-0.71</td>
<td>-1.94</td>
<td>0.17</td>
</tr>
<tr>
<td>Appearance</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>1.93</td>
</tr>
<tr>
<td>Academic ability</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>1.95</td>
</tr>
<tr>
<td>Likability</td>
<td>1.40</td>
<td>0</td>
<td>2.35</td>
<td>0</td>
<td>0</td>
<td>0.20</td>
</tr>
<tr>
<td>Self-confidence</td>
<td>2.03</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>1.20</td>
</tr>
<tr>
<td>Lucidity</td>
<td>2.82</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>1.25</td>
</tr>
<tr>
<td>Honesty</td>
<td>0.94</td>
<td>0.63</td>
<td>1.40</td>
<td>1.70</td>
<td>0</td>
<td>2.49</td>
</tr>
<tr>
<td>Salesmanship</td>
<td>3.13</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>1.28</td>
</tr>
<tr>
<td>Experience</td>
<td>0.87</td>
<td>-2.17</td>
<td>0</td>
<td>-0.34</td>
<td>-0.50</td>
<td>0.16</td>
</tr>
<tr>
<td>Drive</td>
<td>2.51</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>1.44</td>
</tr>
<tr>
<td>Ambition</td>
<td>2.61</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>1.18</td>
</tr>
<tr>
<td>Grasp</td>
<td>2.72</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>1.20</td>
</tr>
<tr>
<td>Potential</td>
<td>2.79</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>1.41</td>
</tr>
<tr>
<td>Keenness</td>
<td>1.67</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0.19</td>
</tr>
<tr>
<td>Suitability</td>
<td>1.81</td>
<td>-2.68</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0.17</td>
</tr>
</tbody>
</table>

The data consisted of scores on a ten-point scale involving 15 characteristics of $n = 48$ applicants for a certain job.
Mixture vs Factor models

Factor models imply *mixed membership*. You don’t have to be *in* one component, but can be a mix of shared latent factors.

For example, for protein consumption Greece could be similar to Italy in some dimensions, closer to Turkey in others.

So topic models were actually factor models!
**Topic Models: factors for text**

Recall our topic model: \( \mathbb{E}[x_i] = \varphi_1 v_{i1} + \ldots \varphi_K v_{iK} \).

The topic model is a **factor model**

\[
x_i \sim \text{MN}(\omega_i \theta_1 + \ldots + \omega_i \theta_K, m)
\]

\[\Rightarrow \mathbb{E}[x_i/m_i] = \omega_i \theta_1 + \ldots + \omega_i \theta_K,\]

so that \( \omega_{ik} \) is like \( v_{ik} \) and \( \theta_k \) is like \( \varphi_k \).

The basic interpretation is exactly the same as in PCA:

\( \omega \) is a low-dimension version of \( x \)
How can we compute FA?
For given $K$, the goal is to find loadings $\Phi$ so that the deviance is small.

😊 We do not know factors $V$ and we do not know loadings $\Phi$

😊Chicken-and-Egg problem

But!
(1) If we knew $\Phi$: we can estimate $V$
(2) If we knew $V$: we can estimate $\Phi$

Solution: iterate between (1) and (2)

This strategy relates to the EM algorithm, one of the workhorses of statistical computing.
Principal Component Analysis (PCA)

Factor models are related to principal components analysis

*Factor Analysis* (FA): is a real model for data.

*Principal Components Analysis* (PCA): is a model-free dimension reduction method.

PCA: finding a low-dimensional representation of data that captures *as much information as possible*.

*Linear dimension reduction*: looking for straight lines in the feature space along which the data exhibit an interesting trend.

We interpret “interesting” as having high variance (information).
PCA: projections into latent space

Another way to think about principal components (factors) is through projections, in our 2D example:

PCA equivalent to finding the line that fits through $x_1$ and $x_2$, and seeing where each observation lands (projects) on the line.

We’ve projected from 2D onto a 1D axis.
Fitting Principal Components via Least Squares

PCA looks for high-variance projections from multivariate $\mathbf{x}$ (i.e., the long direction) and finds the least squares fit.

Components are ordered by variance of the fitted projection.
PCA: Principal Components Analysis

PCA tries to find $\varphi$’s and $v$’s with a different argument.

Unlike with FA, there is no model. Principal component directions obtained by rotating coordinates.

To find the first principal component, we look for a linear combination of the original features $x_1, \ldots, x_p$ that maximizes variance (information).

The 1st principal component direction for observation $i$ is

$$z_{i1} = x'_i \varphi_1 = \varphi_{11} x_{i1} + \cdots + \varphi_{1p} x_{ip}$$

where $\varphi_{11}, \ldots, \varphi_{1p}$ are obtained as a solution to

$$\text{maximize} \left\{ \frac{1}{n} \sum_{i=1}^{n} z_{i1}^2 \right\} \quad \text{where} \quad \sum_{j=1}^{p} \varphi_{1j}^2 = 1$$
PCA: Principal Components Analysis

The $k^{th}$ principal component direction for observation $i$ is

$$z_{ik} = x_i' \varphi_k = \varphi_{k1}x_1 + \cdots + \varphi_{kp}x_p$$

where $\varphi_{k1}, \ldots, \varphi_{kp}$ are obtained as a solution to

$$\text{maximize } \left\{ \frac{1}{n} \sum_{i=1}^{n} z_{ik}^2 \right\} \text{ where } \sum_{j=1}^{p} \varphi_{kj}^2 = 1$$

and where $z^k$ is orthogonal to $z^1, \ldots, z^{k-1}$.

Another way to write equations (2) altogether for $k = 1, \ldots, K$ is

$$z_i = x_i' \Phi.$$  

This is a projection from $x$ into a low-dimensional feature space. $\Phi = [\varphi_1, \ldots, \varphi_K]$ are called rotations.
FA versus PCA

In FA, we are fitting

$$\mathbb{E}[x_i] = \varphi_1 v_{i1} + \ldots + \varphi_K v_{iK} = \Phi v_i.$$ 

In PCA, we are fitting

$$x_i = \varphi_1 v_{i1} + \ldots + \varphi_K v_{iK} = \Phi v_i.$$ 

Because the principal component directions are orthogonal, we have $\Phi'\Phi = I$ (identity matrix). This implies

$$v'_i = x'_i \Phi.$$ 

Compare to $z_i$ from the previous slide. Thus factors $v$ and principal components $z$ are related. Roughly, $z$ are projections of $x$ onto the space of unknown $v$. 
How does this help us simplify multivariate $x = [x_1 \ldots x_p]$?

If $x_1$ and $x_2$ are both linear functions of $v$, then view the projection from both of them into $v$ as a single summary.

Instead of bothering with both $x_1$ and $x_2$, we have a single factor that underlies both of them: $z_i = x_{i1} \varphi_1 + x_{i2} \varphi_2$.

(z is the point on the line closest to $[x_{i1}, x_{i2}]$).

Just think of $z_{ik} = \hat{v}_{ik}$, as an estimate for $v_{ik}$.  

18
How many principal components do we need?

Choose smallest $K$ needed to explain a *sizeable* amount of variation.

**Total variance** present in the data

$$TV = \sum_{j=1}^{p} \text{var}(X_j) = \sum_{j=1}^{p} \frac{1}{n} \left( \sum_{i=1}^{n} x_{ij}^2 \right)$$

Variance explained by $k^{th}$ principal component is

$$d_k^2 = \text{var}(Z_k) = \frac{1}{n} \sum_{i=1}^{n} z_{ik}^2$$

*Proportion of explained variance* (PEV) with $K$ principal components

$$PEV(K) = \frac{\sum_{k=1}^{K} d_k^2}{TV}$$

$PEV(K)$ should be large
The $x$ for each individual is a giant vector of SNPs. They’ve reduced it into two factors that explain most of the variation. Turns out that location in this 2-D space looks geographical.

Principal Components in R

The best command to do PC is `prcomp(x, scale=TRUE)`.

- There are other options.
- Since we’re combining least squares, it is once again good to scale all the \( x_j \)'s to have unit variance.
- `plot(mypca)` will produce a simple screeplot.

This finds the rotations \( \varphi_1 \ldots \varphi_p \), also called ‘loadings’.

Use `predict` to access the principal components:
- `predict(mypca)[,1:2]` gives the first two.
- `predict(mypca, newdata=newX)` gives \( z \) for new data.

Both of these function just multiply \( x'\Phi \) for input vector \( x \).

NB: \( x \) is first scaled by the SDs used in `mypca` if `scale=TRUE`. 
Understanding Principal Components

Suppose that each principal component/factor represents a diet. Each diet is a weighted combination of proteins.

(1) Principal component score \( z_{ik} \):
for \( i^{th} \) country and \( k^{th} \) component represents

\[
\text{how much protein is consumed in } i^{th} \text{ country under } k^{th} \text{ diet}
\]

\[
z_{ik} = \sum_{j=1}^{p} x_{ij} \phi_{kj} = x_{i,rm} \phi_{k,rm} + \ldots + x_{i,fv} \phi_{k,fv}
\]

We can interpret each \( z_{ik} \) as a ‘diet factor’: a way of eating.

(2) Rotation \( \phi_{kj} \):
for \( k^{th} \) country and \( j^{th} \) protein

\[
gives the weight of \( j^{th} \) protein in \( k^{th} \) diet
\]

and thus encodes the foods associated with diet \( k \).
Interpreting the rotations/loadings

Sometimes we can find a meaningful structure from the PCA output.

Note that if you fit `prcomp` with `scale=TRUE`, the rotation matrix is on the scale of standard deviations:

$$\varphi_{jk}$$ is units of direction $z_k$ gained for a 1 sd increase in $x_j$.

Rotations ($\varphi_k$) for the first two food factors:

```r
> t(round(pcfood$rotation[,1:2],2))
   R.Meat W.Meat Eggs Milk Fish Cereal Starch Nuts Fr.Veg
PC1  -0.30  -0.31 -0.43 -0.38 -0.14  0.44 -0.30  0.42  0.11
PC2  -0.06  -0.24 -0.04 -0.18  0.65  0.23  0.35  0.14  0.54
```

PC1 is high nut/grain, low meat/dairy.
PC2 is Iberian: move 0.65 in that direction with 1sd extra fish.
Understanding the principal components

How many do we need? What do the factors contribute?

> summary(pcfood)

Importance of components:

<table>
<thead>
<tr>
<th></th>
<th>PC1</th>
<th>PC2</th>
<th>PC3</th>
<th>PC4</th>
<th>PC5</th>
</tr>
</thead>
<tbody>
<tr>
<td>Standard deviation</td>
<td>2.0016</td>
<td>1.2787</td>
<td>1.0620</td>
<td>0.9771</td>
<td>0.68106</td>
</tr>
<tr>
<td>Proportion of Variance</td>
<td>0.4452</td>
<td>0.1817</td>
<td>0.1253</td>
<td>0.1061</td>
<td>0.05154</td>
</tr>
<tr>
<td>Cumulative Proportion</td>
<td>0.4452</td>
<td>0.6268</td>
<td>0.7521</td>
<td>0.8582</td>
<td>0.90976</td>
</tr>
</tbody>
</table>

The summary tells us what cumulative proportion of variation is explained by the factors 1...K.

Each PC’s contribution to this is decreasing with its variance.
**Screeplot:** show variance for each principal component.

PC with high \( \text{var}(z_k) \) are useful to differentiate observations. The directions are uninteresting once variance levels out, and after a subjective threshold, we consider the PC “just noise”.

**Screeplots are heavily used.** Here, it actually looks like only the first really matters.
Overlaying k-means clustering from Week 7, we see that the nation-groups are far apart in the first 4 PC directions.

Like in any other purely unsupervised model, the goal is exploration and intuition. So use a $K$ that makes sense to you.
Congress and Roll Call Voting

Votes in which names and positions are recorded are called ‘roll calls’.

The site voteview.com archives vote records and the R package pscl has tools for this data.

445 members in the US House (the 111th)
1647 votes: nea = -1, yea=+1, missing = 0.

This leads to a large matrix of observations that can probably be reduced to simple factors (party).
Vote components in the 111th house

The model is $E[x_i] = v_1 \varphi_1 + v_2 \varphi_2 + \ldots$

Each PC is $z_{ik} = x_i \varphi_k = \sum_j x_{ij} \varphi_{kj}$

Huge drop in variance from 1st to 2nd and 2nd to 3rd PC.
Top two PC directions in the 111th house

Republicans in red and Democrats in blue:

- Clear separation on the first principal component.
- The second component looks orthogonal to party.
Interpreting the principal components

## Far right (very conservative)

```r
ggplot(votepc, aes(x = PC1, y = PC2, label = rownames(votepc))) + geom_point() + geom_text()
```

BROWN (R GA-10)    FLAKE (R AZ-6)    HENSARLIN (R TX-5)
           -39.3739409   -38.2506713   -37.5870597

## Far left (very liberal)

```r
ggplot(votepc, aes(x = PC1, y = PC2, label = rownames(votepc))) + geom_point() + geom_text()
```

EDWARDS (D MD-4)    PRICE (D NC-4)    MATSUI (D CA-5)
           25.2915083    25.1591151    25.1248117

## Social issues? immigration? no clear pattern

```r
ggplot(votepc, aes(x = PC1, y = PC2, label = rownames(votepc))) + geom_point() + geom_text()
```

SOLIS (D CA-32)    GILLIBRAND (D NY-20)    PELOSI (D CA-8)
           -88.31350926   -87.58871687   -86.53585568

STUTZMAN (R IN-3)    REED (R NY-29)    GRAVES (R GA-9)
           -85.59217310   -85.53636319   -76.49658108

PC1 is easy to read, PC2 is ambiguous (is it even meaningful?)
High PC1-loading votes are **ideological battles**.
These tend to have informative voting across party lines.

A vote for Republican amendments to ‘Affordable Health Care for America’ strongly indicates a negative PC1 (more conservative), while a vote for TARP indicates a positive PC1 (more progressive).
Look at the largest loadings in $\varphi_2$ to discern an interpretation.

```r
> loadings[order(abs(loadings[,2]), decreasing=TRUE)[1:5],2]
  Vote.1146  Vote.658  Vote.1090  Vote.1104  Vote.1149
0.05605862 0.05461947 0.05300806 0.05168382 0.05155729
```

These votes all correspond to near-unanimous symbolic action.

For example, 429 legislators voted for resolution 1146:
‘Supporting the goals and ideals of a Cold War Veterans Day’
  If you didn’t vote for this, you weren’t in the house.

**Mystery Solved:** the second PC is just attendance!

```r
> sort(rowSums(votes==0), decreasing=TRUE)
SOLIS (D CA-32) GILLIBRAND (D NY-20) REED (R NY-29)
  1628  1619  1562
STUTZMAN (R IN-3) PELOSI (D CA-8) GRAVES (R GA-9)
  1557  1541  1340
```
**PCR: Principal Component Regression**

The concept is very simple: instead of regressing onto $\mathbf{x}$, use a lower dimension set of principal components $\mathbf{z}$ as covariates.

This works well for a few reasons:

- PCA reduces dimension, which is always good.
- Higher variance covariates are good in regression, and we choose the top PCs to have highest variance.
- The PCs are independent: no multicollinearity.

The 2-stage algorithm is straightforward. For example,

```r
mymca = prcomp(X, scale=TRUE)
z = predict(mymca)[,1:K]
reg = glm(y~., data=as.data.frame(z))
```

For new data,

```r
znew = predict(mymca,xnew)[,1:K]
pred = predict(reg,as.data.frame(znew)).
```
Data from NBC on response to TV pilots
6241 views and 20 questions for 40 shows
Primary goal is predicting engagement.

Classic measures of broadcast marketability are Ratings.
**GRP**: gross ratings points; estimated total viewership.
**TRP**: targeted ratings points; viewership in specific categories.

**Projected Engagement**: a more subtle measure of audience.
After watching a show, viewer is quizzed on order and detail.
This measures their engagement with the show (and ads!).
Predicting TV Engagement with PCR

Engagement matters for GRP, and also in adjusted GRP/PE.

Given the survey responses and eventual projected engagement (PE), can we find a low-D model for predicting engagement from survey response in pilot focus groups?
Huge drop after the first PC, but a few could be influential.
How do questions load? Maybe these are three genres...
We first aggregated responses by show, then fit PC.
Choosing the number of factors

Like in $K$-means, this is tough without supervision. For PCR, though, we can just use the usual tools. There are two ways to do this

1. Regress onto factors 1 through $K$ for a few $K$, and choose the model with lowest IC or CV error.
2. Lasso all $p$ factors with $\lambda$ selected via IC or CV.

Both are fine.
Factor selection for NBC pilot survey

AICc building one-at-a-time chooses $K = 7$, but the curve is all over the place.

CV lasso chooses the first three plus a couple others.
**Factor Models vs Variable Selection**

Both are good tools; you can mix and match as needed. What to use often comes down to preference and experience.

PCA/PCR is nice in social science because you get latent structure (e.g., the ‘partisan factor’). But sometimes this is imaginary, so be careful.

**Sparse vs Dense regression models**

More conceptually, lasso finds a *sparse* model (many $\beta_j = 0$), whereas PCR assumes all the $x$’s matter but only through the information they provide on a few simple factors.

Both do dimension reduction! Which is best will depend upon the application.
EXTRA: supervised factors

An issue we discussed with clustering is relevant here too:
Factor model regression (e.g., PCR) will only work if the dominant
directions of variation in \( x \) are related to \( y \).

Is there a way to force factors \( v \) to be relevant to both \( x \) and \( y \)?

Yes, and it's a nice Big Data technique.

**PLS (Partial Least Squares):**
finds directions that help explain both \( x \) and \( y \).
**Marginal Regression**

*How can we come up with a linear combination $z$ of features $x_1, \ldots, x_p$ that is best for predicting $y$?*

1. Calculate $\varphi_j = \text{cor}(x_j, y)$.
2. Set $z_i = x'_i \varphi = \sum_j x_{ij} \varphi_j$.
3. Fit the simple linear regression $\mathbb{E}[y_i] = \beta_0 + \beta_1 z_i$.

**Partial Least Squares**

*How can we come up with a set of linear combinations $z_1, \ldots, z_K$ of features $x_1, \ldots, x_p$ that are best for predicting $y$?*

For the *second direction* $z_2$, we regress each $x_1, \ldots, x_p$ on $z_1$ and get *residuals* $r_1, \ldots, r_p$.

We proceed with steps (1), (2) and (3) as above using these residuals to obtain $z_2$.

For the *third direction* $z_3$, we regress each $x_1, \ldots, x_p$ on $z_1, z_2$ and get *residuals* ...
When you buy gas, it has an octane (quality) rating. This is measured through failure testing on a model engine.

More frequent testing is possible through NIR sensors:

- Near infrared Spectroscopy measures reflectance at wave-lengths (1700 here) longer than visible light.
- It is useful for determining chemical composition
Gas Data **PLS(4) Fit**

textir has a pls function, along with summary, plot, etc. Get predictions with, e.g., `predict(gaspls, nir)`

gaspls <- pls(X=nir, y=octane, K=4)

Note: `pls(1)` is just marginal regression
What are the latent factors of international currency pricing? And how do these factors move against US equities?

We’re going to investigate underlying factors in currency exchange rates and regress the S&P 500 onto this information.

FX data is in FXmonthly.csv.

SP500 returns are in sp500csv.

Currency codes are in currency_codes.txt.

Translate the prices to ‘returns’ via

```r
fx <- read.csv("FXmonthly.csv")
fx <- (fx[2:120,]-fx[1:119,])/(fx[1:119,])
```
Homework Due Next Week

[1] Discuss correlation amongst dimensions of $fx$. How does this relate to the applicability of factor modelling?


[3] Regress SP500 returns onto currency movement factors, using both `glm on first K` and lasso techniques. Use the results to add to your factor interpretation.

[4] Fit lasso to the original covariates and describe how it differs from PCR here.

[+] Fit marginal regression and PLS and compare to PCA.