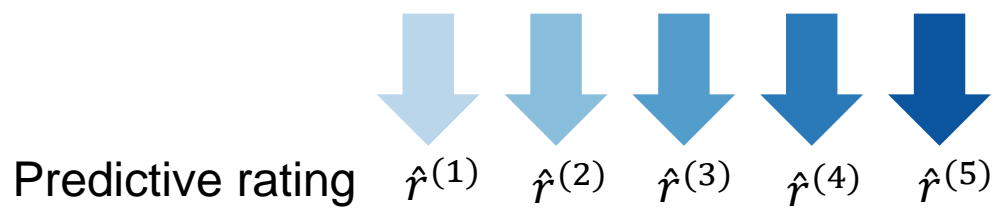
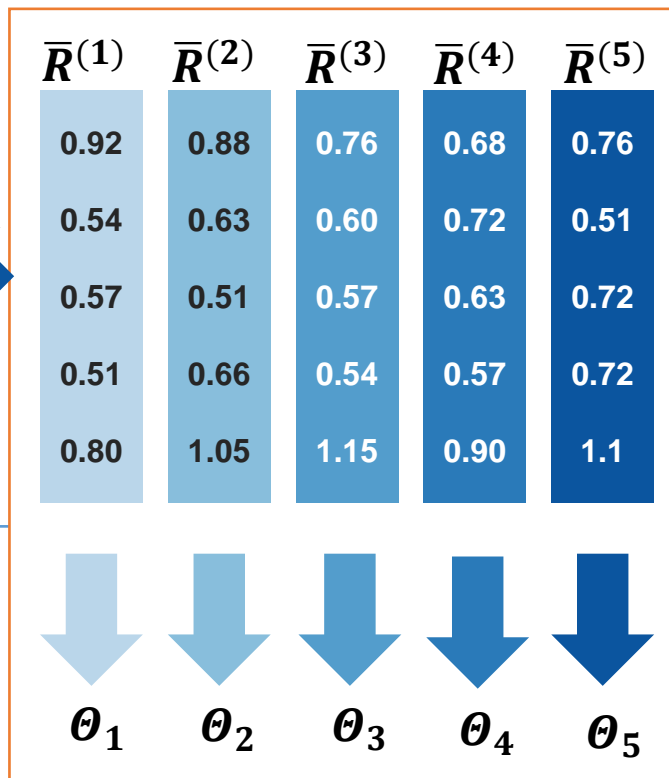


Algorithm1: Rating decomposition



Final rating

$$\hat{r} = \hat{r}^{(1)} + \hat{r}^{(2)} + \hat{r}^{(3)} + \hat{r}^{(4)} + \hat{r}^{(5)}$$

Algorithm2:
Model retraining