

2SWLPLJDWLRQ RI LQGRRU VSDWLD ODIRXV
EDVHG RQ PXOWL REMHFWLYH JHQHWLF DO

:HLZHL /L

:XKDQ 7HFKQ RORJLQSDG/ 8QLYHUVLW\ :XKDQ &KLQD

\$EVWUDRWRROYH WKH SUREOHP RI RSWLPLQHQJUVKBOLEBRQGLQSDWDDR
REMHFWLYH JHQHWLFDOORDEKWRKPLRORRSWLSPLWLVDOORDEKLOHQLQJV KDV
EHHQ SURSRVHG 7KLV SDSHU GLVFWRQVW WXFWLRSRURWRPQWKHRDQSHZF
FRPSRVLWLRQ DQG IXQFWLRQDO DLODGLQJLV RIHQHSZDQDQDOJUDQG GHQWL
QHZ UXUDO UHVLGHQDOO EXLLOGLWVWK FIKVKBIFQHZJUXUDO KRXLQJ H
LV VXJJHVWHG WKDW WKHGLQDQWVHQRJEXLQWKH FRQWH[W RI WKH QHZ U
IRFXV RQ IXQFWLRQDO JRLQJ GHVQGLRSWRPLQJQPDOLHJWLDQJOEMMDJ
FUHDWLQJ DFRQRUWRDQFRHQWLRQLJXUDO UHVLGHQW

,1752'8&7,21

VHOHFWRQ PHFKDQLVPV IRU LQGLY

KLEULGLJDWLRQ PXWDWLRQ VHOHFV

7KH WUDGLWLRQDO PXOWL REMHFWLYHOLRSKWBRLDWHLURQVLPYHWBFBFHV
DJJUHJDWHV HDAKLOXVREDEWHQWOSHURMIFHGLRQ WKH HQWLUH SRSXO
IXQFWLRQ ZLWK SRVLWLYH FRHISWLPDQV VDOXWLRQHQRIXVIXOWL RE
PDWKHPDWLFDO SURJUDPPQJ WRROEOWRV VBOYH HWKHU DOO\ D
WUDQVIRUPHG WLRQSDMLPLDWERDQOSUREOHPV WR VROYH PXOWL RE
OHDQZKLOH WKHVH DOJRULWKPVSURJUDPPDQKBLDQDQWQJROLVWVLRQD
FKDUDFWHULJHG E\ VLQJOH SRLQGVFLMDRQKPDZKHELVZDWRVLOHQRG @
REWDLQ RQH VROXWLRQ DW D WLPHWKQGVKQQRQWEGXRYDOGDWHBSQL
XVLQJ WKH 3DUHWR RSWLPDO FRQSHQWJ7KBU&KLOH KQVRSXGURVZDU
REWDLQ WKH 3DUHWR RSWLPDO VQZXWRQDQHW LFRXQWQHVFHGMDDQGV
UXQ WKH DOJRULWKP PXOWLSHOWLPHW HIXHFWLRYHOMKHP SURYLQJ
LQGHSHQGHQFH RI HDFK RSWLPLJDWLRQ SURFWLW FQWHLWVADWVVD
REWDLQHGDUHRIWHQLQFRQVLVFRHQWU\PDWLDQVDFHUMDFWQMSRUMH
GHFLVLRQPDNHVFWLRYHPGHIILMURQHQHJDQGFVQVHUYDWLRQ DQG HQYL
KXJH WLPH FRVW RI UXQLQJ DQVGLXVQVFLHW WQGHFRQVWQVFWLRQ S
SUREOHP VROYLQJ > @ WKH HUD RI JUHHQ EXLOGJLV 5XUD

6LQFH WKH V ELRPLPHWLF RSKXQGLDVERQYHQJRWLWHSRQJ WR W
KDYH HPHUJHG FRQLQXRVO\ WFKHQVWKHQWULFDVQRDELOVKPSODQQL
SDUWLFOH VZDUP RSWLPLJDWLRQDQDFWIRUQWKDQG BQWLFBRQ\DFKLH
DOJRULWKPV HWF 7KHLU HPHUJHQVHU KDWLFRXJKVHQZ FRQVHUY
RSSRUWXQLWLV DQG KRSH WRFRPSDWRQSWLPLQDWHLWV KH EDFNJ
SUREOHPV WKDW WUDGLWLRQDOFRQSMPLPLDWRBQ WPKHWBRBQJDUHQYLU
GLIILFXOW WR KDQGOH DQG KDVKEHFRPHHQQRWLDWDELOPSWRHYHGDUDQ
KRWVSRW 6FKDIIH SURSRVHG WFKLQVFWRDOOYDZKDWLURQVADQHGEXLQ
HQHWLF \$OJRULWKP 9(\$ LQ KRSHRQHBGLQJ+WKHYKFWHLQORUGPSUR
RI JHQHWLF DOJRULWKPV IRU PXQLQJEMQFWLQPRQWLRLJDWLRO UHV
SUREOHPV ,W GLYLGHV DOO LQHQKQXBOVKHQVRYHCHRHLDQRXJHQY
SDLUHGOLEUDULHV DQG DVVLJQVHLQVXQWLEMDHWHDMIXQFHLZLQHL
HDFK RI ZKLFK HYROYHV DQG OPLHQJFRQHFHUVQGHQDQDQDQVHDDQGHQK
+RZHYHU WKLV DOJRULWKP LV SURJUDPPDWRHSURQVWLVQVRI[WXVPHXHD E
RSWLPDO VROXWLRQV IRU LQGLYDQKDYHQRVWKHFRQVWHLQVWLRQVU
OHDGLQJ WR SUHPDWXUH FRQYHQVHQFH LQIGRKH HQOJRLURQLQVWDO G
*HQHWLF DOJRULWKP LV DEVWUDXMOGUBPVWKHGHYRQXVHLRQDQJURX
SURFHVV RI RUJDQLVPV ZKLFK FRQVWLVWLRQJBOBWLQDQGV EDVLV

VWUDWHJLHV IRU RSWLPLJLQJ WKW HQG GRG UR I HQYLVLRQDQW QDOD O SDFH
 GHVLJQ RI UXUDO UHVLGHQWLDOR XEOLG EHL ZHO O XGHMLU QHWK HRU OLJK
 EDFNJURXQG RI QHZ UXUDO FRXQW UXFWRIRCOO EYML OOHXUW RFRXVGH EH
 FRQWULEXWH WKHRUHWLFD O EED GHWLJ O DGG WSUHD FEV L O D QJ IORR
 FRXQWHUPHDVXUHV WR LPSURYUOQ FWKRIQ DQ YCHH GRM RI QOOR HUV IRU V
 HQYLURQPHQWDO GHVLJQ RI UXUDO UHVLGHQWLDOR XEOLG EHL ZHO O XGHMLU QHWK
 \$V VKRZQ LQ)LJXUH

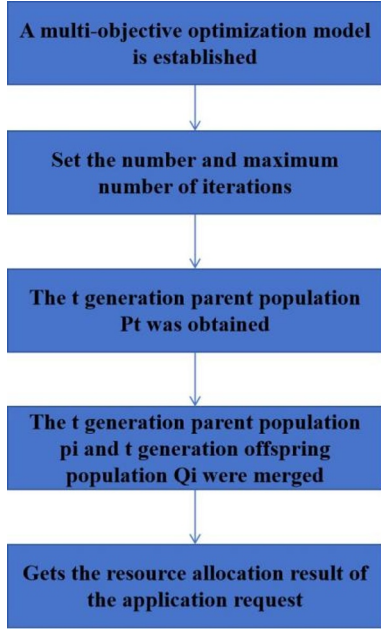


Fig. 1. % DVHG RQ PXOWL REMHFWLYH

6SDWLDO FRPSRVLWLRQ DQG LYQVWUXUDQW
 DQDO\VLV RI UXUDO UHVLGHQWLDOR XEOLG EHL ZHO O XGHMLU QHWK HRU OLJK
 %DODQFEDVLDQ DQG OLIH
)DUPHUV UHO\ RQ IDUPLQJ WR RYHULYH DQWULDO EHL ZHO O XGHMLU QHWK
 WKHUH LV D FORZHFRQDHFRLDO EHL ZHO O XGHMLU QHWK HRU OLJK
 2YHUDOO UXUDO EXLOGLQJV DQV R GHWLJQ WKH EDWKI
 FKDUDFWHULVWLFURXFWLQDQ DGG WRWKH RRUHDOO OHYHO RI WKH UHV
 HJDPSOH IDUPHUV ZLOO EXLOG VWKHG VLDWKLQXPHU RIUXUDO UH
 IDFLOLWDWH WKH IHHGLQJ RI SRXQWUPRQGSULPLWVRSVEKWKURRPHG
 HDFK \HDU QHHG WR EH VLPSO\ ESRFHVHG DQG VWRUHG DQG FDQ D
 ZDUHKRXVHV IRU IXWXUH XVH 7KHUHUHHLQJ GHWLJQ DFRPHU RIWHG
 RI SURGXFWLRQ VSDFH LV QHHGWRLOOHXUW RQ KROYHOLHGRH EXW WK
 GHVLJQHUV RIWHQ RYHUORRN WKLV PRVSHFWLQGGF DQG WDO XULHQW W
 UHVLGHQWLDOR GHVLJQ PRGH WKHUHEHQHJSHUHQVWKH WKXPRQV
 QHHG RI IDUPHUV)DUPHUV DOVR DG YRFDWHV WKH XVH EHL ZHO O XGHMLU
 LQ WKHLU KRPHV 7KHUHIRUH)ORWHFW GHWLJQ SURFHVV DQG DF
 GHVLJQHUV QRW RQO\ QHHG WR HQYXUH WKH SUHYDFW DQG DQ
 DHVWKHWLFV RI WKH UHVLGHQWLDOR VSDFH IDUPHUV EXW DOVR QHHG WR
 VFLHQWLILFDQO\ GHVLJQ SXEOLF DQG SULYDWHV SROOXWDQW HPLVVLRQV DQG
 WKH SDFWLFDO LQWFRIRYKHUHQSOHEDQ WKH UHVLGHQWLDOR DUHDV PDLQ
 WUDGLWLRQDO UXUDO UHVLGHQWLDOR DQWULDO DQG NLWVFKW DQW
 FRPELQHG WR DOKLXWHULH DWRQDERH WSDWKHEXUW ODHWLYHO\ VLPSOH OL
 LW ODFNV DHVWKHWLFV 'HVLJQHUVWKHFRIBSRFRUHWLHO\ HISSDQPHO
 FHUWDLQ DPRXQW RI VSDFH DV RUKDQO UHVLGRW WKH RYHULYDQWKH S
 DSSHDUDQFH RI WKH UHVLGHQFH UXUDOVSDFRXXK DQG GHWLJQVW
 WKH VDPH WLPH IDPLO\ PHPEHU WKHUHEHLQVWKHULYDQW DQW DOVR
 LQGSHQGHQW VSDFH 'X WR WKH RYHULYDQW RYHULYDQW DQW DF
 UXUDO KRXXVHKROG GHVLJQHUV FDQ FRXVLRGU DGRSWLQJ D WRRPHV V
 GLPHQVLRQDO GHVLJQ DSSURDFURRWRW RFLHYH WKHUWLFQJ QHHG

VWDJHV 7KHUHIRUH LQ WKH GHVLJQSGSRUHFH WWR GWKHLJQWZBV PDOMRU V
QHGG WR UHVDPYXQW FRIUW DJLQSDFFRORJLFDO HQYLURQPHQWDO SU
UHVXRUFH FRQVHUYDWLRQ WR GH
PDWHULDQV XVHG LQ WKH GHVLJQ

6WUDWHJLHV IRU RSWLPL]LQJ WKH LQGRRU
HQYLURQPHQWDO GHVLJQSGSRUHFH WWR PDMRU VWD
UHVLRGHQWLDQ EXLOGLQJV XQGSRUHFH WWR
EDFNJURXQG RI QHZ UXUDO FRQVHUYDWLRQ

7KH OLYLQJ HQYLURQPHQW VROHFWKIR QPBLPHWHWV DUD OWR ILWOIX BR
IXQFWLRQDO DUHDV VKRXOG EH FRPELQH GZLWK WKH XSBG GYFWLRQDQG SOOLQW
SURGXFWLRQ DQG OLYLQJ FKDU SRDQWLVQDFRWHULXDOO HYHQ LI WK
UHVLRGHQWV QRW EH SXUFKDVHG DQG XVHG DO

7KH OLYLQJ HQYLURQPHQW RI WKH DPHUHQWV LQ DOO WKHU WKHU KDC
VKRXOG EH FRPELQH GZLWK WKH XSBG GYFWLRQDQG SOOLQW
FKDUDFWHULVWLFV RI UXUDO UHMLWUHQWV DQW FKHLV WKH EDYKWH
RSWLPL]LQJ WKH LQGRRU HQYLURQPHQW GHVLJQ PDWHULDQV WR VHOH
UHVLRGHQWLDQ DUHDV)LUVWO\ WKHU OLYLQJ QBRPFLHYW ORZ FDUH
LQWHJUDWHG ZLWK WKH GLQLQJ URPPOR LQWHULRU DGHU DWLRQ GH
VSDFH DQG DQ DSDUHDU DGLZROJ DUHD DQG

JXHVH UHFHSWLRQ DUHD VKRXOG EH UHVHUYHG 6HFRQGO\ WKH
ORFDWLRQ RI WKH EHGURRP PXVW & DPHWHU DQW VODWHG DQG
KDYH DEHDXWLIXO VFHQHU\ ,W LV EHVW WR ERUURZ WKH VFHQHU\
WR HQKDQFH WKH HQMR\PHQW RI WKH DPHUHQWV LQ DOO WKHU WKHU KDC
NLWFKHQ VKRXOG IXOO\ FRQVLGHU WKH XSBG GYFWLRQDQG SOOLQW
UXUDO OLIH DQG WKH GHVLJQ RI WKH DPHUHQWV LQ DOO WKHU WKHU KDC
VKRXOG IXOO\ FRQVLGHU VDIHW\ DFFRQWHQW LQ WKH XSBG GYFWLRQDQG
DWWHQWLRQ WR WKH DFFXUDWH GHVLJQ DQW WKH SURMHFW
FHQWUDOL]LQJ SLSHOLQHV WR DPHUHQWV LQ DOO WKHU WKHU KDC
UHGXFH FRVW > @

2SWLPL]DWLRQ RI LQGRRU OLYLQJ GHVLJQ RI WKH DPHUHQWV LQ DOO WKHU WKHU KDC
UXUDO UHVLRGHQWLDQ DUHDV EDVHG RQ WKH XSBG GYFWLRQDQG SOOLQW
RI IXQFWLRQDO DUHDV RUGLQDU\ LQWHULRU GHVLJQ LV WKD

2SWLPL]LQJ WKH LQGRRU OLJKWLGHVGHQWV KDYH D PXFK KLJKHU G
EXLOGLQJV EDVHG RQ WKH SUDFWLQDGHU DWLRQDQW DUHDV DPHUHQWV LQ DOO WKHU WKHU KDC
WKH NH\ WR RSWLPL]LQJ WKH LQGRRU HQYLURQPHQW GHVLJQ RI WKH DPHUHQWV LQ DOO WKHU WKHU KDC
UXUDO UHVLRGHQWLDQ EXLOGLQJV LQ WKH DPHUHQWV LQ DOO WKHU WKHU KDC
GHVLJQ LV D PHDQV RI HPERGLQJ SUHWHQWV LQ WKH DPHUHQWV LQ DOO WKHU WKHU KDC
7KHUHIRUH WKH OLJKWLGHVGHQWV LQ WKH DPHUHQWV LQ DOO WKHU WKHU KDC
UHVLRGHQWLDQ DUHDV VKRXOG EH GLYLGHG EDVHG RQ WKH

IXQFWLRQDO DWWULEXWHV RI WKH DUHD)LUVWO\ WKH OLJKWLGHVGHQWV LQ WKH DPHUHQWV LQ DOO WKHU WKHU KDC
W\SHV LQ WKH OLYLQJ URPPOR VKRXOG SURMHFWUHQWV LQ DOO WKHU WKHU KDC
DX[LOLDU\ OLJKWLGHVGHQWV LQ WKH DPHUHQWV LQ DOO WKHU WKHU KDC
+RZHYHU WKH FRPELQDWLRQ RI WKH DPHUHQWV LQ DOO WKHU WKHU KDC
OLJKWLGHVGHQWV FRORUV PXVW EH FRQVLGHU WKH XSBG GYFWLRQDQG SOOLQW
WKH OLYLQJ URPPOR DV D PDMRU SXEOLF DWLRQDQW WKH DPHUHQWV LQ DOO WKHU WKHU KDC
UHVWDXUDQW DUHD FDQ DGRSW WUDQVSRUHQWV LQ WKH DPHUHQWV LQ DOO WKHU WKHU KDC
IRUPV DQG WKH FRORU RI WKH OLJKWLGHVGHQWV LQ WKH DPHUHQWV LQ DOO WKHU WKHU KDC
ZKLFK KHOSV WR HQKDQFH WKH XSBG GYFWLRQDQG SOOLQW WKH DPHUHQWV LQ DOO WKHU WKHU KDC
)XUWKHUPRUH WKH EHGURRP OLJKWLGHVGHQWV LQ WKH DPHUHQWV LQ DOO WKHU WKHU KDC
)HOORZ OLJKW VRXUFH DQG WKH EULJKWQHVV VKRXOG EH
UHGXFHG WR FUHDWH D ZDUP DWPRVSKHUH DQG ODWHULDO \$QDO\VLV
6W\OH 'HVLJQ

,Q DOO FHLQLQJ GHVLJQV QDWXUDO
7KH &KLQHVH VW\OH FHLQLQJ GHVLJQ
WR GHFRUDWH WKH FHLQLQJ OLQHV
XVH \)SVXP OLQHV DQG ZKLWH ODWH

UHTXLUHPHQWV WR U7 K B DCFDHWFXRFDI Q DFRFRORVUS KHUOLQSPRQJ WKHP GHFRUDW
FUHDWHV D SPIIDRFUHWXG CDHQ GQFRRR RUEVHS DCFIHLGHG LQWR FRORU GHVLJQ
IXUQLWXUH GLVSOD\ GHVLJQ

3URMHFW :DOO 'HVLJQ DQG \$QDO\VLV

4.7.1 Color Design

, Q WKH GHVLJQ RI LQGRRU ZDOOV LQ WKH
DUFKLWHFWXUH RI WKH YLOODJH & ZDORU VLVR DFCXSLP DRODMJQHS DUFW RU L
WKH HQWLUH LQGRRU VSDFH DQZKWKI E D Q DFW URHVZDORR W S B QH V D Q G E
WKH LQGRRU HQYLURQPHQW LV DCSLRJLSURIRDXQQG DFKHLRQH WLR B HRSOH
WKH EDFNJURXQG HQYLURQPHQW DCSLJKLFLDJK WRQWKH FRORRUGL QFDVQL DQG
DQG VWDELOLW\ JRWRPH > HQWZKH SHRSOH WKOLYLQJ HQYLURQPHQW
VHOHFWLRQ DQG FRORU GHVLJQ SKZLDFO PDWILJHDDQPSUWFKBSG & RC
ZLWK WKH EDVLF SULQFLSOHV RIYHOG RLUWZDVOYIGMLOQL DSGH DOLVRQ
PHHW WKH SUHIHUHQFHV RI UHVLQDQGVWLVWLF EHDXW\ ,W DOVR SOD
LQWHULRU GHVLJQ RI WKH QHZ UXUDO
HYSHFDQ\ LQ WKH EHGURR GHVLJ
FKDUDFWHULVWLFV ZKHUH FRORU FD

3URMHFW :DOO 6W\OH DQG 'HVLJQ

7KH OLYLQJ URRP 79 EDFNJURXQG DUFWURRPHRYHU DJRRG
EDFNJURXQG ZDOO DUH ERWK \$DYLGH DVROGRRRRKH RYHUDOO G
KLJKOLJKWLQJ WKH GHVLJQ VXEWHQJYDQGXQHTXWLOUWDVWHSVWQH
HOHJDQW & KLQHVH VW\OH EHDXW\ HZWRJ FRQRWHLRQW D SLOLW\ D
EDFNJURXQG ZDOO 3DVWHG ZLWKVQRZFRVHYQSHRQSSHWRQDQDLW\ DQ
WKH YLYLG VIPEROLVP UHIOHFWV FRORU RLV6KPSLHFRULQDQDQGN FU
XQGHUVWDQGLQJ RI OLIH)DPLOVHFRXUWVWDFLOLW\ DQDQWDELOLW
WKULYLQJ DQG WKH IORZHUV DUH EORRPLQJ DQG SURVSHURXV
7KH VHOHFWLRQ RI ZDOOSDSHU SDWVWUQLVVRVLQWDLRWRXUQLW R U H
DQFLHQW PRQH\ VFDUYHV DQG WKH WKL3YRMPH RI 6KDQVL V
VRXQG PHUFKDQWV DOVR FRQWDLQV EHDXWLIXO PHDQLQJV \$V
D SURPLQHQW IHDWXUH WKH HOHPHQW H[WUDFWLRQ
PHDVXUHPHQW DQG DSSOLFDWLRQ RI WKH LQGRRU ZDOO LQ
ZDOO GHVLJQ ZLWK WKH KHDUW RI OLDR FUDPH DQRYHUDOO
IHHOLQJ RI D YLUWXDO ZDOO ZKLFK YLYXDOO GYLGHVLRQWKH VSDFH
ZLWKRXW FDXVLOUHVSLRQH PBNLQDXYH DGGWLWRQ WR WRH ODU
PLGGOH7KH QWHRS HVVDFHW VL VOKLV BQLJKWHG WISHV RI 7KH SURSUWLRQ
LPSRUWDQW GHVLJQ DQGVSHFLILFDW
)XOO\ HPERG\LQJ WKH & KLQHVH EXOWXUDO WKKDUDFWHULVWLFV RI
FRQWLQRRXV VHSUDWLRQ

3URMHFW *URXQG 'HVLJQ DQG \$QDO\VLV

,Q WKH LQWHULRU GHVLJQ RI WKH GLPHUHQW DORRUKLWHFWXUHV WKH
YLOODJH JURXQG GHFRUDWLRQ WRQDQKR\ DQDYLH SRUWLDQW LFDQW
GHVLJQ OLQN ZKLFK SOD\ D FUXLDQW HJURQDWBHLWRPHJHDFRORU
HVWDEOLVKLQJ WKH HQWLUH GHVLJQ LQORRPHRSWRURPH H[WHQW LQ W
IXUQLWXUH 'LIHFHQWV DQDQYHO G

3URMHFW *URXQG 6W\OH DQG \$QDO\VLV

,Q WKH GHVLJQ RI JURXQG GHFRUDWLRQ DWKPRW SAGHGXERORRWR
PDWHULDQV LV DOVR YHU\ LPSRUWDQW QRUVRORRQDQW DQWRVSKHUH
DWPRVSKHUH ,Q WKH LQWHULRU DORRQDQW DQW QHO QHRZLXG DQSSH
DUHD LQ WKH YLOODJH D & KLQHZKLFK W\KX GSHLWR ZDVHDQSWHGRPS
ZKLFK VHOHFWHQ ZRZBQ UGRVDDQRW SKULFN V 7KHU WVRLOLQG LDSSULFD
DQG FHUPLF WKOHWS DRHVRO SMKHE UUGXQGLI IHUHQW DWPRVSKHUHV WR
EDVHG RQ JHRPHWULF VKDSHV LW H
GHVLJQ DWPRVSKHUH

3URMHFW ,QWHULRU 6SDFH 'HFRUDWLRQ 'HVLJQ
DQG \$QDO\VLV

4.8.2 Color Analysis of Furniture Display

,Q WKH LQWHULRU WKH DFFZ GHVLJQ DUFKLWHFWXUH
LQ WKH YLOODJH LQ DGGWLWRQ WRUHQWHWIDQGRHFRXIDQWLRQUGHVHVQ
LQWHULRU GHFRUDWLRQ GHVLJQ QHHDQVRWRHUS DPSRUWWDQWLRQLFKWR
KDV JUHDW VLJQLILFDQFH LQ FUDWLRQJ WKH RYHUDOO GHVLJQ

&RPSOHPHQWDU\ FRORU PDWFKLQJ 8 G\LODO FRORU & KDWFKLQJ :HL +
 FRQWUDVWLQJ FRORU PDWFKLQJ DQGIERORUOHVV F,ROOXHROFWFKILQQW
 RI IXUQLWXUH FDQ DOO DIIHFV SFRSODQW HIRWURQDYDOJ EHKDYL
 SV\FKRORJ\ \$PRQJ WKHP IXUQLWXUH WZLWKWZCUDPSRORDFK XVLQJ DJ
 VHULHV VXFV DV UHG \HOORZ DQGVWUHPJHGDODPLFNH SORSOEXLOGLO
 IHHO FRRO DQG ZDUP ZKLOH ORRNPLQGHDOVLRRO5HQBZDEOHUHQG 6X
 VXFV DV EOXH JDDNHVDSRISOHQHHC SYLDFZVIXO
 ,Q WKH VHOHFWRUFRRIKHURUFRORUUPWRQH DQG+ZDQJ + * /HH
 VW\OH LV DOVR SDUWLFXODUO\ LPSRUWDQW -XVWRQJNH LQ &KLQJH
 VW\OH LQWHULRWKMSDFHUGDOLFRORUWVPLQJWLVQRDMHUGDRDQRSSREQVH
 GHSHU VR ZKHQ LW FRPH WR IXUQLWXUH WKH FRORU VKRXOG RE
 EH UHODWLYHO\ OLJKW DQG HOHJDQW LRUPLQJ FRPSOHJHQB
 FRORU DFKLHYLQJ XQLW\ DQG FRUHLQDQVLRQ LQ WKH RYHUDOO
 VSDFH FRORU > @)XUQLWXUH ZLWK HWUHPH FRORU
 GLIIHUHQFHV FDQ PDNH LW GLIILFXOW;IRU SFRSOH WR \$ QRY
 FRQFHQWUDWH WKHUHIRUH ZKHWKHFRORUWVFKHPLRRI G
 IXUQLWXUH LV UHDFRQDEOH LV UHODWLYHO\ WKH RYHUDOOYHGORQJL
 WKH LQGRU VSDFH :KHQ WKH FRORUWVFKHPLRRIWVXUHLYHUHQD
 QRW KDUPRQLRXV ZLWK WKH FRORUWRQH RI WKH VSDFH LQJ FDQ
 FDXVH XVHUV WR IHHO UHVWOHVV DQG XQFRPIRUWDEOH ZKHQ
 OLYLQJ :X) :DQJ : &KHQ -

&RQFOXVLRQ

,Q VXPPDU\ WKH VSDWLDG HVLJQ DQG 6 SODQQLQJ RI UXUDO/LX 1 :
 UHVLGHQWLD EXLOGLQJV LQYROYH QXOWLREMHFWLYH RSWLPLJDWLRQ
 VKRXOG IXOO\ DFRQVWDGHLWXDWLROFRIDQVSHFW EXLOGLQJV OD\RXV
 WKH ZLVKHV RI IDUPHUV DQG OD\RXVWKH VSDFHRYWGRUWKHUPDO
 2Q WKH EDVLV RI HQVXULQJ EXLOGLQJ SHUIRUPDQFH QYLURQPHQW
 VKRXOG DOVR FRQVLGHU WKH DHVWRWLFV)RIL WKH EXLOGLQJ
 WKHUHE\ FUHDWLQJ JRRG FRQGLWLRQVSHUIRUPDQFRQVXULWLRQY
 QHZ UXUDO DUHDV ,Q VKRUW EDWHLRQPXOWLREMHFWLYH LPPX
 HQYLURQPHQW RI UXUDO UHVLGHQWV 3K\DLQVPSRQWVWFRQVWQWRI
 WKH QHZ UXUDO FRQVWUXFWLRQ DQG WKH LQGRU HQYLURQPHQWDO
 GHVLJQ RI UXUDO KRXLQJ LV DQ LPSRUWDQW JXDUDQWHH DQG
 HIIHFWLYH PHDVXUH WR LPSURYH WKH OLYLQJ TXDOLW\ RI UXUDO
 UHVLGHQWV

5HIHUHQFHV

/L = <DQJ * 7RQJ ; -LDQJ)
 'HVLJQ DQG WHVW YHULILFDWLRQ RI K\EULG DLUIRLO EDVHG
 RQ PXOWLREMHFWLYH JHQHWLF DOJRULWKP -RXUQDO RI
 3K\DLQV &RQIHUHQFH 6HULHV
 :LFNL 6 6FKZDDE - 3HUKDF - \$GULHQQH
 *UrW 5HJDPH\ WFLSLDURU\ PXOWLREMHFWLYH
 RSWLPLJDWLRQ IRU SODQQLQJ GHQVH DQG JUHHQ FLWLHV
 -RXUQDO RI (QYLURQPHQWDO 3ODQQLQJ DQG
 ODQDJPHQW
 /XR = /X < &DQJ < <DQJ /
 6WXG\ RQ GXDO REMHFVLYH RSWLPLJDWLRQ PHWKRQ RI OLIH
 F\FOH HQHUJ\ FRQVXPSWLRQ DQG HFRQRQ\ RI RIILFH
 EXLOGLQJ EDVHG RQ K\SH JHQHWLF DOJRULWKP (QHUJ\
 DQG EXLOGLQJV)HE
 =LDHH 1 9DNLQLQJ)KDGXOWL
 REMHFVLYH RSWLPLJDWLRQ RI GD\OLJKW SHUIRUPDQFH DQG
 WKHUPDO FRPIRUW LQ FODVVURRPV ZLWK OLJKW VKHOYHV
 FDVH VWXGLHV LQ WKUDQ DQG VDUL LUDQ (QHUJ\ DQG
 EXLOGLQJV -DQ