

# 8VHU LQYROYHPPHQW RULHQWHG &DUH 0RGHOV 5HYLHZ RI WKH /LWHUDWXUH

.DWKUIQ ' \$UQHWW

8QLYHUVLW\ RI 3HQQV\OYDQLD 6FKRRO RI 6RFLDO 3ROLF\ DQG 3UDFWLFH 86\$

&RUUHVSROGLQD\DWKUIQ\$UQHWW 8QLYHUVLW\ RI 3HQQV\OYDQLD 6FKRRO RI 6RFLDO 3ROLF\ DQG 3UDFWLFH

5HFHLYHG\$SDWH \$\$FHSWHG\$SDWH 3XEOLVKHG\$SDWH

&RS\ULJKW \$UQHWW .' 7KLV LV DQ RSHQ DFFHV DUWLFOH GLVWULEXWHG XQGHU WKH WHUPV RI WKH &  
GLVWULEXWLRQ DQG UHSURGFWLRQ LQ DQ\ PHGLXP SURYLGHG WKH RULJLQDO DXWKRU DQG VRXUFH D

RUHQGHU DWLORFDWLRQV FLOLHQW LGGLGADUOYV LQ  
\$UHQG DEXVHG DQ FRKHUO ZLWKLQ WKH HDUHG HUO WR EH  
RULHQGLDURJHLPEXUOHPHQWVSHUHQ68' LQ FDUH >6\$0+6\$ DQG I'  
\$UHQ FDUH FRYHU D H LQ JHGUO KHDQWKEDUH UHURP  
LPSOHUHQWDLRQ RI XHU EYROYHPPHQW RULHQWHG PRGHOV RI FDUH UHVXOWV  
PRGHOVRI FDUH DUWR SHUHQGLRQ RULHQWHG D SDWLHQW SHUVR  
GHFLVLRQ DONK HDOWG GLVWULEXW & RQH RYHUMLRQDO DSSURDFK WR FDUH DQG  
WKDW KDYH WR FDUH WKH RULHQWHG ROWER QHRSRUW LQYROYHPPHQW PRGHOV R  
IXUWKHUPRUHQW DQGLVWULEXWJHUHQ RYHUJODS ZLWKRXW LGHQWLILQJ  
7KHUH DSSHDUV WR EH QR HPSLULFDO VWXG\ WKDW H[DPLQHV 68' FDUH RXWFRPHV  
DQG WKLV PD\ EH DQ LQGLFDWLRQ RI IXUWKHU UHVHDUFK  
' H VHFHWDUHQ DLWZ R RZK WKKHW  
' V D XOW VL Q 7J LHQ WHS RHUWH  
' R WKKH WPHWLRQ DQGLQV  
RXU 1DWLRQ RYHU  
' FH WKHVH FRVW'  
FLDWHG KHDO'  
PHQW LWVH  
' VLYH  
' DQ'



> @ )LQGLQJV RI WKLV VWXG\ LQGLFDWHG FOLHQWV FRXOG RYHUFRPH ORZ  
PRWLYDWLRQ ZLWK WKH VXSSRUW RI D VWURQJ UHODWLRQVKLS EHWZHHQ FOLHQW  
SURYLGHU

HUHV HQRXJK HPSLULFDO HYLGHQFH WR VKRZ WKH LPSRUWDQFH RI  
SURYLGHUV GHYHORSRQJ D VWURQJ SRVLWLYH UHODWLRQVKLS ZLWK FOLHQWV  
PRUH SRZHUIXO WKDQ WKH PRGDOLW\ RQH FKRRVHV WR LPSOHPHQW LQ 68'  
FDUH HDOU\ ZRUNLQJ DOOLDQFH FRQVLVWHQWO\ SUHGLFWV ERWK FOLHQW  
HQJDJHPPHQW DQG SRVW FDUH WRXELW\DWLRQV RI > @  
IHHGEDFN UHJDUGLQJ WKH FRXUVH RI FDUH LQFOXGLQJ FROODERUDWLRQ RQ FD  
JRDOV LPSURYHV WKH DOOLDQFH EHWZHHQ SURYLGHU DQG FOLHQW 6WLOO PD  
WLPHV SURYLGHUV GHYHORS FDUH JRDOV IRU FOLHQWV DQG QRW ZLWK WKHP  
ZKLFK LV QRW FRQVLVWHQW ZLWK SHUVRQ FHQWUHG FDUH



8VHU LQYROYHPHQW RULHQWHG FDUH PRGHOV 3HUVRQ FHQWUHG  
3DWLHQW SDUWLFLSDWLRQ 6KDUHG GHFLVLRQ PDLQJ 5HFRYHU\  
PRGHO b\$ V\QWKHVLV



0HUWHQV -5 .OLQH 6LPRQ \$+ 'HOXFFKL ./ ORRUH & :HLVQHU &0  
7HQ \HDU VWDELQW\ RI UHPLVLRQ LQ SULYDWH DOFRKRO DQG GUXJ  
RXWSDWLHQW WUHDWPHQW 1RQ SUREOHP XVHUV YHUVXV DEVWDLQHUV 'UXJ DQG  
\$OFRKRO 'HSHQGHHQH  
6LPSVRQ '' -RH \*: 5RZDQ 6]DO \*\$ \*UHHQHU -0 'UXJ DEXVH  
WUHDWPHQW SURFHVV FRPSRQHQWV WKDW LPSURYH UHWHQWLRQ -RXUQDO RI  
6XEVDQFH \$EXVH 7UHDWPHQW  
%XUQDP 0\$ :DNLQV .( 6XEVDQFH DEXVH ZLWK PHQWDO GLVRUGHUV  
VSHFLDOLJHG SXEOLF V\WHP \$ DQG ZRKG JUDWHG FDUH +HDOWK

