

&ULWLFDO ,QIUDVWUXFWXUH
,QG XVWU\ RQ WKH 6HFXU

1HZVRPH \$VKOH\ (QNKWDLYDQ \$\XVK &<%

\$V WHFKQRORJ\ DGYDQFHV DQG EHFRPHV PRUH LQWH
FROOHFWHG +RZ WKDW GDWD LV VWRUHG DQG XVHG PD\ Y
DUH VWDQGDUGV LQ SODFH WR PDLQWDLQ WKH VHFUXLW\ R
)HGHUDO *RYHUQPHQW HVWDEOLVKHG WKH +HDOWKFDUH D
FULWLFDO LQIUDVWUXFWXUH VHFWRUV LQ WKH 8QLWHG 6W
XWPRVW LPSRUWDQFH WR QDWLRQDO VHFUXLW\ HFRQRP\

&ULWLFDO ,QIUDVWUXFWXUH GHVFULEHV WKH ERG\ RI
WKDW DUH YLWDO WR WKH 8QLWHG 6WDWHV HFRQRP\ VHF
VXFK DV SRZHU JULGV ZDWHU DQG VHZDJH V\ VWHPV WW



RSHUDWLRQDO WHFKQRORJ\ 27 WKURXJK WKH LQWHUFRQQ
OLNH ,R7 ,R7 ,QWHUQHW RI 7KLQJV ,QG XVWULDO ,QWH
PRUH \$XWRQRPRXV 0DQXIDFWXULQJ /WG 0RVW SURGXFW
PDQXIDFWXULQJ E\ XVLQJ KLJKO\ HQKDQFHG WHFKQRORJ
SURGXFWLYLW\ 7KH LQG XVWU\ KDV VWDUWHG WR WUD
KHDOWKFDUH LQG XVWU\)RU H[DPSOH WKH XVH RI ,R7 %-8
KDV LQFUHDVHG DQG LPSURYHG RSHUDWLRQV DQG HIILF
PHDQLQJIXO UHDO WLPH YLVLELOLW\ DFURVV WKHLU VXSSO

:LWK WKH DGYDQFHPHQWV DQG LQWHJUDWLRQ RI WH
GLJLWDOL]DWLRQ RI KHDOWKFDUH WKH QHHG IRU SK\VLFD
DQ DQDO\]LQJ ELJ GDWD WKH GHYHORSPHQW DQG PRYH WR
ZKLFK WLHV WRJHWKHU VHFUXLW\ F\EHU DQG SK\VLFD
LQWHJUDWLRQ ,R7 ,QWHUQHW RI WKLQJV ,R7 ,QG XVWU
PRUH

,Q WKH FRQWH[W RI KHDOWKFDUH LQG XVWU\ UHSU
URERWLFV ,R7 DQG ZHDUDEOH PHGLFDO GHYLFHV PRELOH
7KLV VWXG\ H[SORUHV KHDOWKFDUH DV DQ LPSRUWDQW D
WUDQVLWLRQ RI FULWLFDO LQIUDVWUXFWXUH WR ,QG XVWU
UHVHDFK ZLOO EH D OLWHUDWXUH UHYLHZ H[SORULQJ
GLJLWDOL]DWLRQ RI WKH KHDOWKFDUH LQG XVWU\ DQG KRZ
RI KHDOWKFDUH 7KH OLWHUDWXUH UHYLHZ ZLOO XVH MRXU
DGGLWLRQ WR SXEOLF JRYHUQPHQW GRFXPHQWDWLRQ RQ