## CLAIMS

1. A polarizing film laminate comprising: an element substrate; a polarizer formed on the element substrate; a transparent electroconductive layer formed on one surface of the element substrate on a side opposite to the polarizer and patterned so as to function as a touch sensor by itself or in cooperation with an additional component; and a pressure-sensitive adhesive layer attached onto the transparent electroconductive layer and the other surface of the element substrate,

wherein the adhesive layer comprises:

a base adhesive zone made of a transparent base pressure-sensitive adhesive material and formed over a given range from one principal surface of the pressure-sensitive adhesive layer in a thickness direction of the pressure-sensitive adhesive layer; and

a refractive index adjustment zone formed over a given range from the other principal surface of the pressure-sensitive adhesive layer in the thickness direction and comprising the base pressure-sensitive adhesive material and material infiltrated into the base pressure-sensitive adhesive material and different from the base pressure-sensitive adhesive material, the refractive index adjustment zone having an average refractive index greater than a refractive index of the base pressure-sensitive adhesive material,

and wherein the base pressure-sensitive adhesive material zone of the pressure-sensitive adhesive layer is located on the side of the element substrate.

2. The polarizing film laminate as recited in claim 1, wherein the refractive index adjustment zone has a thickness of 20 nm to 600 nm.

3. The polarizing film laminate as recited in claim 1 or 2, wherein the different material is particles of a high refractive index material having a refractive index greater than that of the base pressure-sensitive adhesive material.

4. The polarizing film laminate as recited in claim 3, wherein the refractive index of the high refractive index material particles is in the range of 1.60 to 2.74.

5. The polarizing film laminate as recited in claim 3 or 4, wherein the other principal surface of the refractive index adjustment zone is formed such that it has a region on which the high refractive index material particles are partially exposed, and a matrix region on which the pressure-sensitive adhesive material of the refractive index adjustment zone is partially exposed.

6. The polarizing film laminate as recited in any one of claims 3 to 5, wherein the high refractive index material has an average primary particle size of 3 to 100 nm as measured by TEM observation.

7. The polarizing film laminate as recited in any one of claims 3 to 6, wherein a difference between the refractive index of the high refractive index material particles and the refractive index of the base pressure-sensitive adhesive material is in the range of 0.15 to 1.34.

8. The polarizing film laminate as recited in any one of claims 3 to 7, wherein the high refractive index material is one or more compounds selected from the group consisting of $TiO_2$, $ZrO_2$, $CeO_2$, $Al_2O_3$, $BaTiO_3$, $Nb_2O_5$ and $SnO_2$.

9. The polarizing film laminate as recited in claim 1 or 2, wherein the refractive index adjustment zone is formed by adding, to a pressure-sensitive adhesive material identical to the base pressure-sensitive adhesive material, an organic material having a refractive index greater than that of the pressure-sensitive adhesive material, in the form of particle, polymer or oligomer, to thereby increase an average refractive index of the refractive index adjustment zone.

10. The polarizing film laminate as recited in claim 9, wherein the refractive index of

the base pressure-sensitive adhesive material is in the range of 1.40 to 1.55, and the refractive index of the organic material is in the range of 1.59 to 2.04.

11. The polarizing film laminate as recited in any one of claims 1 to 10, wherein the pressure-sensitive adhesive layer has a total light transmittance of 80% or more.

12. The polarizing film laminate as recited in any one of claims 3 to 8, wherein the high refractive index material particles partially exist in the form of an aggregate arising from aggregation of two or more thereof.

13. The polarizing film laminate as recited in any one of claims 3 to 12, wherein the refractive index adjustment zone exists with irregular depths in the thickness direction of the pressure-sensitive adhesive layer.

14. The polarizing film laminate as recited in any one of claims 1 to 13, wherein the refractive index of the refractive index adjustment zone is less than a refractive index of the transparent electroconductive layer.

15. The polarizing film laminate as recited in any one of claims 1 to 14, wherein the refractive index of the refractive index adjustment zone is greater than a refractive index of the element substrate.

16. The polarizing film laminate as recited in any one of claims 1 to 15, wherein the transparent electroconductive layer is made of indium tin oxide, and wherein the refractive index of the base pressure-sensitive adhesive material is in the range of 1.40 to 1.55, and the refractive index of the refractive index adjustment zone is in the range of 1.50 to 1.80.

17. The polarizing film laminate as recited in any one of claims 1 to 16, wherein the element substrate is a zero retardation film.

18. A liquid crystal panel comprising:

the polarizing film laminate as recited in claim 17;

a protective film located on the side of the polarizer of the polarizing film laminate; and

a liquid crystal cell located on the side of the pressure-sensitive adhesive layer of the polarizing film laminate.

19. The polarizing film laminate as recited in any one of claims 1 to 16, wherein the element substrate is a retardation film.

20. The polarizing film laminate as recited in claim 19, wherein the retardation film has a glass transition temperature of 160 degrees or more.

21. A liquid crystal panel comprising:

the polarizing film laminate as recited in claim 19 or 20;

a protective film located on the side of the polarizer of the polarizing film laminate; and

a liquid crystal cell located on the side of the pressure-sensitive adhesive layer of the polarizing film laminate.

22. A polarizing film laminate comprising: an element substrate; a transparent electroconductive layer formed on one surface of the element substrate and patterned so as to function as a touch sensor by itself or in cooperation with an additional component; a first pressure-sensitive adhesive layer attached onto the one surface of the element substrate and the transparent electroconductive layer; a polarizer located on one surface of the first pressure-sensitive adhesive layer on a side opposite to the element substrate; and a second pressure-sensitive adhesive layer attached to the other surface of the element substrate on a side opposite to the transparent electroconductive layer,

wherein the first pressure-sensitive adhesive layer comprises:

a base adhesive zone made essentially of a transparent base pressure-sensitive adhesive material and formed over a given range from one principal surface of the first pressure-sensitive adhesive layer in a thickness direction of the first pressure-sensitive adhesive layer; and

a refractive index adjustment zone formed over a given range from the other principal surface of the first pressure-sensitive adhesive layer in the thickness direction and comprising the base pressure-sensitive adhesive material and material infiltrated into the base pressure-sensitive adhesive material and different from the base pressure-sensitive adhesive material, the refractive index adjustment zone having a refractive index greater than a refractive index of the base pressure-sensitive adhesive material,

and wherein the base pressure-sensitive adhesive material zone of the first pressure-sensitive adhesive layer is located on the side of the polarizer.

23. The polarizing film laminate as recited in claim 22, wherein the refractive index adjustment zone has a thickness of 20 nm to 600 nm.

24. The polarizing film laminate as recited in claim 22 or 23, wherein the refractive index adjustment zone is formed by dispersing, in a pressure-sensitive adhesive material identical to the base pressure-sensitive adhesive material, particles of a high refractive index material having a refractive index greater than that of the pressure-sensitive adhesive material, to thereby increase an average refractive index of the refractive index adjustment zone.

25. The polarizing film laminate as recited in claim 24, wherein the refractive index of the high refractive index material particles is in the range of 1.60 to 2.74.

26. The polarizing film laminate as recited in claim 24 or 25, wherein the other principal surface of the refractive index adjustment zone is formed such that it has a region on which the high refractive index material particles are partially exposed, and a matrix region on which the pressure-sensitive adhesive material of the refractive index adjustment zone is partially exposed.

27. The polarizing film laminate as recited in any one of claims 24 to 26, wherein the high refractive index material has an average primary particle size of 3 to 100 nm as measured by TEM observation.

28. The polarizing film laminate as recited in any one of claims 24 to 27, wherein a difference between the refractive index of the high refractive index material particles and the refractive index of the base pressure-sensitive adhesive material is in the range of 0.15 to 1.34.

29. The polarizing film laminate as recited in any one of claims 24 to 28, wherein the high refractive index material is one or more compounds selected from the group consisting of $TiO_2$, $ZrO_2$, $CeO_2$, $Al_2O_3$, $BaTiO_3$, $Nb_2O_5$ and $SnO_2$.

30. The polarizing film laminate as recited in claim 22 or 23, wherein the refractive index adjustment zone is formed by adding, to a pressure-sensitive adhesive material identical to the base pressure-sensitive adhesive material, an organic material having a refractive index greater than that of the pressure-sensitive adhesive material, in the form of particle, polymer or oligomer, to thereby increase an average refractive index of the refractive index adjustment zone.

31. The polarizing film laminate as recited in claim 30, wherein the refractive index of the base pressure-sensitive adhesive material is in the range of 1.40 to 1.55, and the refractive index of the organic material is in the range of 1.59 to 2.04.

32. The polarizing film laminate as recited in any one of claims 22 to 31, wherein the first pressure-sensitive adhesive layer has a total light transmittance of 80% or more.

33. The polarizing film laminate as recited in any one of claims 24 to 29, wherein the high refractive index material particles partially exist in the form of an aggregate arising from aggregation of two or more thereof.

34. The polarizing film laminate as recited in any one of claims 24 to 33, wherein the refractive index adjustment zone exists with irregular depths in the thickness direction of the first pressure-sensitive adhesive layer.

35. The polarizing film laminate as recited in any one of claims 22 to 34, wherein the refractive index of the refractive index adjustment zone is less than a refractive index of the transparent electroconductive layer.

36. The polarizing film laminate as recited in any one of claims 22 to 35, wherein the refractive index of the refractive index adjustment zone is greater than a refractive index of the element substrate.

37. The polarizing film laminate as recited in any one of claims 22 to 36, wherein the element substrate is a 1/4-wavelength retardation film.

38. An organic EL panel comprising:

the polarizing film laminate as recited in claim 37;

a surface protective film located on the side of the polarizer of the polarizing film laminate; and

a liquid crystal cell located on the side of the second pressure-sensitive adhesive layer of the polarizing film laminate.

39. The organic EL panel as recited in claim 38, wherein further comprises:

a 1/4-wavelength retardation film attached to one surface of the polarizer on a side opposite to the first pressure-sensitive adhesive layer;

a low-refractive index layer attached to one surface of the 1/4-wavelength retardation film attached to the polarizer, on a side opposite to the polarizer; and

a third pressure-sensitive adhesive layer attached to one surface of the low-refractive index layer on a side opposite to the 1/4-wavelength retardation film

attached to the polarizer,

wherein the surface protective layer is attached to one surface of the third pressure-sensitive adhesive layer on a side opposite to the low-refractive index layer.