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Abstract
In the age which is filled with vigorous development of Internet, Banking has to escape from typical operation, and uses two-way communication which can reduce transaction cost, increase categories of customers, and is not necessary to consider time and position. The purpose of such way is to improve service quality and customer satisfaction in order to increase profit, and brings about services through Internet Bank.

As for how to classify and analyze customers from a great database to construct a precise prediction model, and exploit relative knowledge and factors about customers' adoption of Internet Bank, is the same challenge for Banking in present.

Researchers often use statistical model to predict Adoption of Internet Bank, especially in Factor Analysis, Variance Analysis, and Regression. However, there are some basic assumptions in it, for example, properties are of a quantitative character, data conforms with normal distribution and without correlation between variables and so on. These assumptions may cause inaccuracy of prediction or unable to find out some important information, so we use a different method from statistical analysis — Rough Sets Theory to construct a prediction model, in order to solve above problems,

moreover, to get more accurate outcome.

From the empirical outcome, we confirm that the explanation and forecast of Rough Sets could overcome statistical limitations in data, and obtain different results of prediction from Statistical Model. It displays that Rough Sets Model indeed

exploits some important information hiding from data.
Advisory Committee Pai-Chou Wang - advisor

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