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Abstract
Because of the development of the Internet, it has offered the environment that the enterprise and customer trade on-line, and let enterprises enable to combine information science and technology which can reduce the enterprise cost and raise the efficiency, and is not necessary to consider time and place.
However the succeeding or not of any tactics, depend on whether to accept by customer or not. So no matter how science and technology develops, it is the criterion of the developing direction which is according to customer's demand. As for how to classify and analyze the true meaning from huge customer materials to predict customers' adoption of using and then to construct the model of predicting is the same challenge for Banking in present.
In Dutta and Shekhar（1996）survey, they said that Data mining is more elastic than regression analysis in Statistics. Statistical model such as MultiRegression Analysis and Exponential Smoothing method has tree drawbacks which are data conforms with normal distribution, it won't tell the relation between independent and dependent variables with incomplete data and the collinearity of independent. So in this paper we use K Nearest Neighbor to compute the nearest prototype for every test point to every prototype—expect RIONA(KNN) can construct a better prediction model.
From the empirical result, we confirm that the forecast of KNN could overcome statistical limitations in data, and the ability of prediction is better than Decision Tree and Neural Network. So we expect that KNN not only can be used in prediction adoption of Internet bank, but also can be suitable in different fields, too.
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