A REVIEW PAPER ON PREDICTION ANALYSIS:
Acceptance of E-Banking

Himanshi verma 1, Rainu Nandal 2,

M.tech scholar 1, assistant Professor 2,

Department of Computer Science and Engineering, University Institute of Engineering and Technology,

Maharshi Dayanand University, Rohtak, Haryana, India

Abstract—Now-a-days India become Digital India. In that case how can we know about the people who accept this digital transaction. Data mining is a technique which can be used to know how many people use e-baking transaction in present or as well as in future. In this paper we want to explain that using data mining we can predict result of acceptance of e-banking with the previous year result. This technique is called prediction analysis. Any technique & method of data mining can be used for this prediction analysis and for that we will use WEKA tool of data mining for predicting result.

Keywords- Data mining, prediction analysis, WEKA, tool of data mining, Test Set.

I. INTRODUCTION
1) Data Mining
Data mining is described as the technique or method of extracting the patterns or information from the database those are present in back end. Basically, data mining came in view around 1990's [2].

It can also be called as problem solving & data analyzer source.

a) Architecture of data mining [4] (Fig.a):-

The Architecture of data mining performs some steps these are:-
1. Client gives the data
2. Data assembling is done
3. Data verification
4. Task assignment by leader of employee

b) Data Mining Techniques :-
1) Association
2) Classification and prediction
3) Cluster Analysis

c) Application Of Data Mining [8]:-
1) Banking
2) Emerging trends in education system
3) Market basket analysis
4) Health care
5) Intelligent Agencies
6) Digital library retrieves
7) Manufacturing engineering
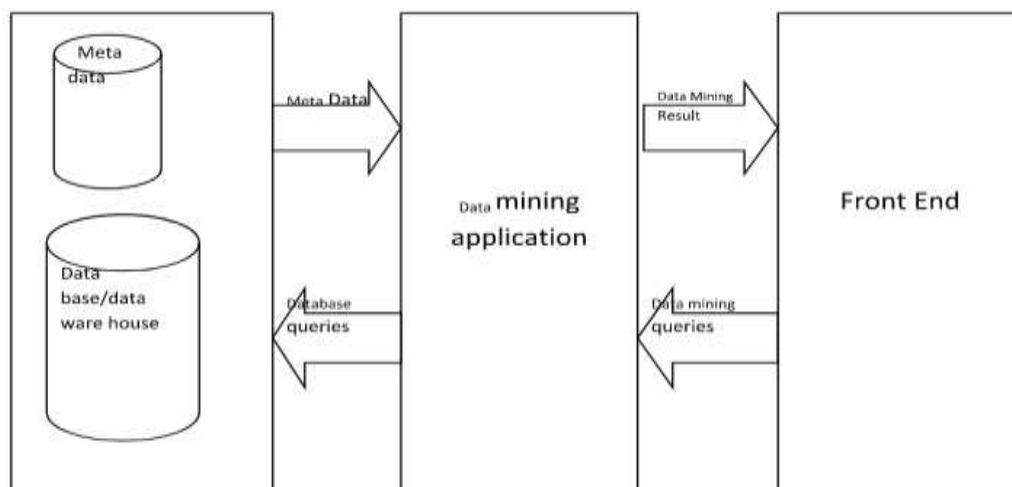8) Customer Relationship management

Fig.,(a)Architecture of data mining

E-banking:-

E-banking is describe as electronic connection between the bank & customer to prepare, manage & control financial transaction.
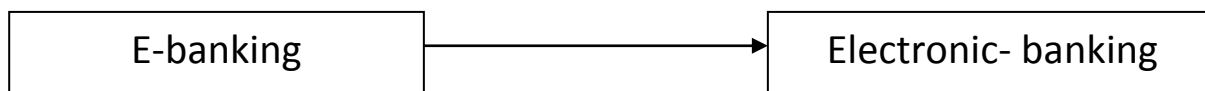
E-banking	→	Electronic- banking

Fig.(b) Meaning of E-banking

a) E-banking service [8] can be done through :-
1) Computer
2) Television,
3) Mobile phone.

3) Prediction Analysis

Trying to find the result of any question of present or future on the basis of past information is known as prediction.

In the E-banking sector by using data mining we will try to predict the result of customer those used electronic transaction. In this paper finding the result of e-banking we used a demo data set. On the basis of present demo data set. We can find how much customer use electronic transaction like credit card. Then on the basis of dataset we can find in the future how many customer may be used in future.

II. LITERATURE REVIEW

TipawanSilwattananusarn ,Assoc. Prof. Dr .KulthidaTuamsuk [1] in 2012 based on data mining and its application for knowledge management. They describe about application of data mining technique and tell about data mining support knowledge management process. They finding knowledge process can divided into 4-parts behalf of data mining are -1) knowledge resource 2)knowledge type/knowledge dataset 3) data mining tasks 4) data mining techniques & application used in knowledge management. That provide the result about application of data mining in knowledge mining technologies.

 Kazi Imran Moin, Dr. Qazi Baseer Ahmed[2] in 2012 based on use of data mining in this paper they describe about the banking industry used the technique of data mining for credit scoring or approval , predicting payment, payment default, fraud transaction detection, and explain the concept of classification , association, clustering & prediction. They extract the information from database through decision-making and also used data warehouse for combine the data from different-different database. Provide the future scope of data mining which help in detecting fraud transaction and help to analysis patterns of purchasing of products by customer .

 Dileep B. Desai ,Dr. R.V.Kulkarn[3]in 2013 based on Application of Data Mining Tools in CRM for Selected Banks. They describe about the customer relationship management that play an important role in banking sector. They give a brief review of data mining application and also perform comparison between the algorithm. The clustering and classification concerned with k-mean algorithm is better then the other algorithm but some time that algorithm is expansive in many case as compare to others. But the conclusion of this paper that the association rule those are used for discovering association from the large database is good but its create complication in implementation but by using the apriori algorithm its implemented easily compare to association rule.

Dr C. Sunil Kumar, P.N. Santosh .T. Venkata Mohit [4] in 2015 based on Data Mining Techniques for Banking Applications. The objective of this paper is to look the relationship between the customer & bank is big issue for success in market. After the internet technology provide a new world for customer in banking sector like ATM, wire transfer of funds and electronic funds, credit and debit facilities through internet .Data mining perform a big roll in banking sector to manage the data through data warehouse. They give a brief of data mining architecture, warehouse architecture ,banking services, financial & investment services.   .

 Dr. K. Chitra, B. Subashini [5] based on Data Mining Techniques and its Applications in Banking Sector This paper analyzes that data analysis techniques used for extracting quantitative & statistical data that helped to avoid customer attrition in banking sector. They give a brief on data mining techniques, algorithm and full information about the algorithm for supervised function or unsupervised function. Focus on customer retention, automatic credit approval using classification method, fraud detection, marketing & risk management. They obtain decision-making process is best for banking sector.   .

Dr. Md. Rashid Farooqi, Naiyar Iqbal [6] in 2017 based on Effectiveness of Data mining in Banking Industry. This paper describe to analyze the data mining technique and its useful application in banking industry like marketing and retail management, CRM, risk management and fraud detection . they obtain data mining is a tool in banking and finance sector that use for discover meaningful data /information from database to enable sound decision making.

Sangeeta Goele, Nisha Chanana [7] based on DATA MINING TREND IN PAST, CURRENT AND FUTURE . In this paper they describe about data mining , historical trends of data mining current trends and on the basis of research and scientific computing trends or business trends they poses new challenges in future trends and also about Algorithms/ Techniques employed , Data formats , Computing Resources , Prime areas of applications.

III. PROPOSED WORK

By using data mining in the field of E-banking. In E-banking Data mining we can predict the result of Debit /credit card transaction of customer that tells acceptance of e-banking means Is e-banking used by large number of people or Not we can find out in it.

IV. METHODOLOGY USED

Weka, stands" Waikato Environment for knowledge Learning" is a computer program that developed by the university of Waikato in new Zealand. This tool supports many different task of data mining such as:-,   classification ,clustering, visualization, regression, and feature

selection , data-pre-processing or there algorithm. WEKA is a tool based on JAVA language. JAVA is an object oriented language and platform independent programming language developed by sun micro systems. Both JAVA and WEKA has GNU (General Public License).

Fig(c) Weka tool[9]

V. CONCLUSION

We are trying to predict result of acceptance of e-banking means by the people on the basis of previous result using prediction analysis of data mining. For prediction we are using weka tools which if free and is machine learning tool. In weka tool we will give input as the past data result set which provide a particular

Output by using prediction. That output help to know how many people use digital payment transaction.

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