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The network externality is an effect that one user of a good or service has on the value of the product to other users. In this work, we focus on modeling network externality processes. The introduction of model leads to a S-shape function to fulfill the network externality concept. We also examine the impact of US banking deposit on US banking asset in the sense of network externality concept. This is achieved by the application of the nonlinear regression analysis for network externality function. (Received September 17, 2010)