Table 4.11 Computation of the z-scores for client 1

Days to pay invoice	Mean days	Deviation about the mean	z-score $z_i = \frac{x_i - \bar{x}}{s}$
7	9.9	–2.9	–1.06227
7	9.9	–2.9	–1.06227
8	9.9	–1.9	–0.69597
9	9.9	–0.9	–0.32967
9	9.9	–0.9	–0.32967
9	9.9	–0.9	–0.32967
11	9.9	1.1	0.40293
11	9.9	1.1	0.40293
12	9.9	2.1	0.769231
16	9.9	6.1	2.234432