**APPENDIX**

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| **Table 1****Internet Banking Service Quality of Banks in Riyadh, Saudi Arabia****Gap Analysis for** **Post-Deleted SQ Items** |
| **Item Variable** | **N** | **df** | **Gap Score** | **SD** | **SE** | **z-value or****t-value** | **p-value** | **tail** | **Remarks** |
| OSQG | 12 | 11 | 4 | 1.0092 | 0.2913 | -12.742 | 0.0000 | two tailed | Considered |
| SCG | 6 | 5 | 1.749 | 0.1970 | 0.0800 | -21.774 | 0.0000 | two tailed | Considered |
| SIG | 2 | 1 | 0.799 | 0.1650 | 0.1650 | -4.850 | 0.1300 | two tailed | Not Considered |
| SSG | 5 | 4 | 0.4034 | 0.1460 | 0.0650 | -6.194 | 0.0030 | two tailed | Considered |
| SPG | 0 | -1 | - | - | - | - | - | - | Not Considered |

**(Based on data collected during June-July 2013)**

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| **Table 2****Overall level Service Quality Gap Measurement** |
| **Item Variable** | **Gap Score** | **Weighting Factor** | **w** | **w (GS)** | **Remarks**(Based on Null Hypothesis testing) |
| OSQG | 4 | w1=12/30 | 0.40 | 1.60 | Only 12 Items are contributing to Overall Service Quality Gap Measurement |

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| **Table 3****Gap Level Service Quality Measurement** |
| **Item Variable** | **Gap Score** | **Weighting Factor** | **w** | **w (GS)** | **Remarks**(Based on Null Hypothesis testing) |
| SCG | 1.749 | w1=5/9 | 0.56 | 0.97 | Only 5 out 9 Items are contributing to Service Communication Gap Measurement |
| SIG | 0.799 | w2=2/4 | 0.5 | 0.40 | Service Information Gap Measurement is not required to be considered |
| SSG | 0.4034 | w3=5/15 | 0.33 | 0.13 | Only 5 out 15 Items are contributing to Service Standards Gap Measurement |
| \*SPG | - | - | - | - | Service Performance Gap Measurement is not required to be considered |

SPG - could not measure as a result of DIV/0