

Gen Z and the Digital Marketplace: A Quantitative Analysis of Age and Gender Differences in Online Shopping Behaviors and Payment Preferences in Nepal

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Abstract

Background: The Nepalese online commerce market is undergoing a drastic transformation with the penetration of e-commerce sites and mobile wallets. Identifying what drives the market requires a closer examination of its most dynamic segment: Generation Z. This study investigates the payment behavior and buying habits online of this generation with special interest in examining the impact of age and gender.

Objectives: The primary aims were to: 1) trace the frequency, platform, and product preference of Nepali Gen Z for online purchases, 2) assess their adoption and attitude towards mobile wallets, and 3) empirically test for age and gender differences.

Methods: Quantitative cross-sectional design was employed. Pre-coded survey was conducted online and a sample of 216 Gen Z respondents (20-25 years) was received. Data was analyzed using SPSS, Independent Samples t-tests for examining gender differences and Pearson Correlation and Chi-Square tests for examining the effect of age.

Results: Analysis of the data showed a widespread lack of statistically significant gender variations in online buying frequency, product selection, and problem experience. However, age appeared in a substantive, weak correlation with attitudes towards payment. In addition, choice of

platform had a complex, non-linear relationship with age, showing nuanced intra-generational trends.

Conclusion: The research concludes that in the case of Generation Z in Nepal, gender is not a fundamental differentiator of overall online shopping behavior, but age remains a salient factor influencing payment and platform choice. This demonstrates a homogenizing effect of digital nativity on gender-based consumption routines.

Implication: The findings indicate that platform developers and marketers should be concerned with age and lifestyle segmentation rather than focusing on gender-based solutions for the Gen Z generation. Solution efforts have to be aimed at simplifying payment solutions and platform functionality to cater to the subtle, age-differentiated inclinations of this key audience.

Keywords: Generation Z, E-commerce, Mobile Wallets, Digital Payments, Nepal, Consumer Behavior, Gender Differences, Age Differences

Introduction

The Nepalese retail market is undergoing profound transformation as rapid technology uptake and growing internet penetration drive the economy ([Adhikari & Molla, 2024](#)). Central to this transformation is the emergence of digital payment systems and e-commerce, which are revolutionizing how consumers interact with the market ([Ntumba et al., 2023](#); [Sharma et al., 2023](#)). E-commerce portals such as Daraz and SastoDeal, along with mobile wallets including eSewa and Khalti, have moved from the periphery to the mainstream of the Nepali economy ([Shrestha et al., 2025](#); [Shrestha et al., 2025](#); [Mahat et al., 2025](#)). This information revolution is an important area of research, given that the forces and trends behind this emergent form of consumer behavior are imperative that businesses, policymakers, and researchers understand ([Haris, 2024](#)). It is in this dynamic environment that this study is located, seeking to analyze the behaviors and tastes of the most influential group in this shift.

At the forefront of this digital revolution is Generation Z, typically born between 1997 and 2012 ([Kiat et al., 2024](#)). As the very first generation of true digital natives, they are growing up in a world where smartphones and instant connectivity are the norm, not the exception. Everything they do related to commerce, communication, and money handling is innately different from the previous generations. For Nepali companies and other emerging economies, understanding Gen Z is not an exercise for the mind but a business imperative as their preferences will define the market for decades to come ([Pichler et al., 2021](#)). Therefore, this study focuses exclusively on this generation to create a precise and actionable vision for retail's future.

Contrary to the obvious importance of demographic segmentation, preliminary findings from this study dispel traditional assumptions. Our analysis finds a significant lack of statistically significant differences between women and men belonging to Gen Z in Nepal with regards to their frequency of online shopping, product choices, and experiences with issues. What this implies is that gender

might be a less powerful differentiator within this generation cohort than is generally assumed ([Rudolph et al., 2021](#)). The market for online platforms and the nature of products offered could be forces that unite Gen Z, generating a more homogeneous consumer market than within older parts of the population ([Van den Bergh et al., 2024](#); [Thangavel et al., 2021](#)).

But the story is different when looking at age and payment methods ([PiersiLa & Kabus, 2023](#)). Even across the quite narrow age range of Gen Z, our research suggests a strong but weak association between age and attitudes to payment methods such as mobile wallets. Furthermore, the choice of online shopping websites demonstrates a subtle, non-linear correlation with age. This indicates that even though there is a tendency to view Gen Z as a homogeneous group in some ways, subtle intra-generational age differences still remain a significant factor in making some technological and commercial choices, most significantly the way in which they make payments for their transactions.

Therefore, this paper intends to carry out a comprehensive empirical analysis of the online purchasing and payment behavior of Generation Z shoppers in Nepal. Its primary objectives are to monitor their online shopping practices, identify their preferred payment platforms, and investigate for significant demographic impacts. By analyzing the relationships between age, gender, and other consumer behavior variables in a structured manner, this study attempts to transcend stereotypes and present evidence-based results that can inform sound business decisions and academic debates in Nepal's emerging digital economy.

Literature Review

Global e-commerce adoption discourse always stresses the dominance of youth. Different worldwide studies have established that Generation Z and Millennials are the key drivers of online shopping growth, valuing convenience of shopping, range, and the frictionless customer experience that online platforms give ([Pant & Shiwakoti, 2025](#); [Radyi et al., 2024](#)). Studies in Western economies have a tendency to segment these consumers into sub-genders, suggestive of different product interests—for instance, females favoring fashion and cosmetics shopping and males' electronics. However, the applicability of these Western-focused models to the unique socio-economic and cultural context of Nepal is a central matter that this research explores.

In the meantime, literature on electronic payment has asserted that mobile wallets are a key facilitator of e-commerce and financial inclusion in developing economies. Studies in markets like India and Kenya have shown that services like Paytm and M-Pesa have gone around traditional banking infrastructure and have provided financial services to customers' handsets ([Aveni, 2025](#)). Drivers of adoption usually cited include perceived ease of use, speed of transaction, and the wide availability of discounts and cashback incentives. These aspects should continue to hold strong relevance for Nepal's own rapidly emerging mobile wallet market, led by players such as eSewa and Khalti, as a foundation framework for this research.

Focusing on Generation Z, scholarly literature characterizes them as hands-on, technology-literacy, and highly informed shoppers. They are not standardized; they're driven by a desire for authenticity and individual experience ([Powers et al., 2024](#)). Moreover, how they spend their money varies, with a greater acceptance of digital transactions and alternative payment forms compared to previous generations. This literature contends that traditional segmentation and marketing techniques will be unsuccessful, requiring a rich, data-driven understanding of this generation's unique behaviors.

In the Nepali context, more and more studies have recently begun to report growth in online payments and e-commerce. Early research has provided a broad analysis of adoption trends as well as logistics and consumer trust issues ([Ngudup et al., 2005](#)). However, there exists a critical lacuna in the literature regarding intensive, empirical examination of the Generation Z segment. Most previous research regards the online customer as a homogeneous group or fails to test empirically for demographic difference employing strong statistical methods, and the gap is therefore left to be bridged by this study.

This current study, therefore, situates itself at the intersection of these literary streams. It makes use of cross-cultural studies on payment and generational patterns and critically examines their manifestation in the Nepalese market. More important, it completes a clear void by employing inferential statistical tests—i.e., t-tests and chi-square tests—to empirically test to validate or invalidate assumptions of differences by gender and age among Nepal's Gen Z generation. In doing this, it contributes a refined and data-driven voice to knowledge about Nepal's new digital consumers.

Methodology

The research applied a quantitative, descriptive, and cross-sectional study design in investigating the online purchasing and payment behaviors of Generation Z in Nepal. The sole data collection instrument applied was a structured questionnaire drawn from a literature review. The survey was divided into three sections: one to capture demographic profiles (gender, age, income; but income was excluded in analysis), one to assess the behavior of online shopping (frequency of visits, preferred platform, product categories purchased), and the third to assess attitudes and usage of mobile wallet and other payment channels. The design was appropriate for systematically describing perceptions and characteristics of the population and testing hypothesized associations between demographic variables and consumer attitudes.

The study utilized a non-probability sampling technique, i.e., purposive sampling, to directly access the target population. The participants were limited to individuals who consisted of Generation Z and, for this study, operationally defined as individuals born between 1997 and 2012 corresponding to the age groups of "Below 20" and "21-25" in the questionnaire. The constructed questionnaire was distributed online through social media platforms and university networks to successfully tap into this digitally native population. A total dataset of 216 usable responses from

Gen Z respondents was collected, and measures were taken to ensure all subsequent analysis and conclusions reflect on this specific generational group.

The Statistical Package for the Social Sciences (SPSS) was employed to analyze the data. Descriptive statistics like means and frequencies were utilized to present the demographic profile and overall trends. Inferential statistics were used to test the hypotheses of the study. Independent Samples t-tests were conducted to test differences in gender for frequency of online purchase, product choice, and encounters with problems. Pearson correlation tests were utilized in order to ascertain correlations between age and payment attitudes, with Chi-Square tests utilized to discern patterns of association between payment type, platform preference, and age with a focus on ensuring the results were rooted firmly in statistical evidence.

Results and Analysis

Demographic Variables

Table 1

Gender

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Male	114	52.8	52.8	52.8
Female	102	47.2	47.2	100.0
Total	216	100.0	100.0	

The gender make-up of the sample for the survey is nearly even, though there is a very slight majority of males. Of the total 216 participants, 114 were males (52.8%) and 102 were females (47.2%). This indicates that the sample is fairly even as regards to gender representation, with neither side dominating the data overwhelmingly. This near-equal split favors the research as it allows for a robust comparative analysis of male and female online purchasing behavior without the results being skewed by excessive gender disparity within the sample. Choice of platform, frequency, and outcomes of other activities can therefore be more reliably ascribed to actual differences rather than sample size imbalance.

Table 2

Age

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 18-20	37	17.1	17.1	17.1
21-25	139	64.4	64.4	81.5
25-28	40	18.5	18.5	100.0
Total	216	100.0	100.0	

The age distribution of the respondents suggests that the sample of the survey is largely composed of young adults. The largest proportion of the participants, 139 individuals or 64.4% of the total, belongs to the 21-25 years age group. The second largest proportion belongs to the 25-28 years age group (18.5%), followed by the 18-20 years age group (17.1%). This spread clearly implies

that the data and subsequent findings are most representative of the youth and young adult population, particularly those between their early to mid-twenties. Consequently, conclusions drawn in respect to online shopping habits, taste, and concerns will be most applicable to this specific segment, who would otherwise be among the most active and technologically savvy online consumers.

Hypotheses Testing

H1: There is difference in mean payment method preference for males and females.

Table 3

Group Statistics

	Gender	N	Mean	Std. Deviation	Std. Error Mean
What is the payment method, you use when shopping online?	Male	114	2.73	1.016	.095
	Female	102	2.78	.981	.097

Table 4

Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
What is the payment method, you use when shopping online?	Equal variances assumed	.011	.918	-.413	214	.680	-.056	.136	-.325	.212
	Equal variances not assumed			-.414	212.727	.680	-.056	.136	-.324	.212

This analysis presents the result of an independent samples t-test conducted to determine if there is a statistically significant difference in preferred modes of online shopping payment between female and male respondents. Group data show that the mean score for men (N=114, Mean=2.73, SD=1.02) is nearly the same as the mean score for women (N=102, Mean=2.78, SD=0.98). Since the payment systems were numerically coded (e.g., 1=Debit/Credit Cards, 2=Bank Transfers, 3=Cash, 4=Digital Wallet), these mean scores suggest that both men and women, on average, prefer a payment system somewhere in the "Cash" to "Digital Wallet" range, with only a very slight bias towards the female mean. The standard deviations are virtually identical, indicating the same level of variability in payment method choice within each gender category.

Before interpreting the test of mean difference, the assumption of homogeneity of variances was tested using Levene's Test. The null hypothesis to be tested here is equal group variances. The result is not significant (F=0.011, p=0.918), so we fail to reject the null hypothesis and conclude

that the variances of payment method selection are not significantly different for men and women. This allows us to use the t-test results in the "Equal variances assumed" row, which is standard and most stable estimate when this critical assumption is met.

The t-test for equal means results in a t-value of -0.413 and 214 degrees of freedom. The equivalent p-value (Sig. 2-tailed) is 0.680. The p-value is significantly higher than the conventional alpha level of 0.05 used to denote statistical significance. We cannot therefore reject the null hypothesis of the t-test that there is no difference in mean payment method preference for males and females. The observed mean difference of -0.056 is not a statistically significant difference but rather a very small fluctuation that can be attributed to random sampling variation.

The practical implication of this non-significant result is that gender does not appear to be a differentiating factor in how people choose to pay for online purchases. The desire for payment methods such as cash on delivery, wallets, or cards is as high in both these groups as each other is among this sample. This finding is also evident in the 95% confidence interval for the mean difference ranging from -0.325 to 0.212. Because this range includes zero, it also guarantees that the actual difference in means of the populations would be capable of being zero, negative, or positive, thus supporting the conclusion that the two genders do not differ significantly.

In general, thus, based on this data set, we conclude that there is no significant statistical evidence to infer that men and women differ in the way of online payments. The small numerical difference in the means does not exist and is statistically irrelevant. To marketing researchers or firms, what it means is that there is no necessity for marketing strategies or site features regarding the payment options to be segmented or tailored specifically by gender. Instead, some other demographic or behavioral attribute, such as age, income, or frequency of online shopping, might be more fruitful areas to investigate as potential drivers of payment method preference.

H2: There is a statistically significant relationship between an online shopper's age category and the mode of payment.

Table 5

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	13.363 ^a	6	.038
Likelihood Ratio	12.924	6	.044
Linear-by-Linear Association	.293	1	.588
N of Valid Cases	216		

a. 2 cells (16.7%) have expected count less than 5. The minimum expected count is 4.45.

The Chi-Square test indicates that there is a statistically significant relationship between an online shopper's age category and the mode of payment they like to use when shopping online. Having obtained a Pearson Chi-Square p-value of 0.038, less than the typical threshold of 0.05, we negate the null hypothesis that these two variables are independent. This means that the preferred mode of payment online is not uniform for all ages; different ages evidently favor different modes of

payment. For instance, as indicated by the findings, young individuals might favor more mobile wallets like eSewa and Khalti, while older age groups might favor more traditional options like bank transfer or debit/credit cards. The finding is significant in proving that age is a demographic variable with relevance in predicting and explaining payment method preference in the Nepalese market.

A note of caution is needed for this significant finding, however, because of the structure of the data. The footnote that "2 cells (16.7%) have expected count less than 5" indicates a limitation. The Chi-Square test becomes less reliable if over 20% of the cells in the cross-tabulation have less than 5 expected frequencies, and we are almost there in this case. This usually happens either because the sample is small or because responses are very unevenly distributed across the categories of age and payment method. Despite this, the result is worthwhile and informative in any case, especially since the minimum expected count is 4.45 and not zero, and also due to the fact that the other Likelihood Ratio test (p-value = 0.044) also reveals the significant result.

Finally, the "Linear-by-Linear Association" value, not being significant (p-value = 0.588), provides valuable information regarding the nature of the relationship. This test searches for a straightforward linear connection, such as the same pattern of rising mobile wallet preference with falling age. The not-significant result tells us that the payment preference and age relation is not that linear or one-way. Instead, the relationship is more complicated. Overall, age is a key driver of payment mode selection but is complex and cannot be summed up by a neat "lower age equals higher digital take-up" narrative.

H3: There is no statistically significant difference between men and women in preferences for online shopping platforms.

Table 6

Group Statistics

	Gender	N	Mean	Std. Deviation	Std. Error Mean
Which platforms do you use for online shopping?	Male	114	1.16	.573	.054
	Female	102	1.19	.609	.060

Table 7

Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means					
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference
									Lower
									Upper

Which platforms do you use for online shopping?	Equal variances assumed	.440	.508	-.353	214	.725	-.028	.080	-.187	.130
	Equal variances not assumed			-.351	207.876	.726	-.028	.081	-.188	.131

This analysis tests whether there is a statistically significant difference between men and women in their online shopping site preference. The group statistics provide an initial descriptive picture, revealing that men's mean score (Mean = 1.16, N=114) is essentially the same as women's (Mean = 1.19, N=102). As it is likely that the variable is pointing towards categories (i.e., 1=Daraz, 2=Facebook/Instagram, etc.), the means reflect that both groups, in general, like the same type of platform, but with an extremely weak bias toward the platform identified as "1" by both groups. Standard deviations for each group (Male = 0.573, Female = 0.609) are also comparable, revealing that the level of variability or range of responses between each gender group is almost identical. Before interpreting the test for mean differences, one must verify the initial assumption of homogeneity of variances using Levene's Test. The null hypothesis for this test is that the population variances of the two groups are equal. Here, Levene's test provides an F-value of 0.440 and a p-value of 0.508. Since this p-value is so much greater than the standard alpha level of 0.05, we cannot reject the null hypothesis. This result presents no evidence against having equal variances, so we can safely utilize the t-test results in the "Equal variances assumed" row for our conclusion.

The heart of the independent samples t-test is the "t-test for Equality of Means" section. Working down the "Equal variances assumed" row, we have a t-value of -0.353 on 214 degrees of freedom. The corresponding p-value (Sig. 2-tailed) is 0.725. This p-value is the probability of observing a difference this large or larger between the male and female group means if there is actually no difference in the population. As the test statistic is statistically not significant when the p-value is 0.725, much higher than the typical significance level of 0.05, the observed minimal difference in mean platform preference by gender is statistically not significant and by chance sampling variability.

The absence of practical significance, if it exists at all, is also indicated by the estimated mean difference itself along with its confidence interval. The average difference is -0.028, a negligible amount on the scale used, further indicating that the average responses are extremely close to each other. The 95% confidence interval for the difference lies between -0.187 and 0.130. More significantly, the interval includes zero, an important sign of a non-significant finding. This indicates that we can be 95% confident the true population mean difference in platform preference by gender is between a small negative and a small positive number, and essentially nullifies any large effect.

Lastly, based on this extensive evidence within this t-test, we must accept the null hypothesis. There is no statistically significant difference or practically significant difference between men and women in accordance with their self-reported preferences for online shopping sites in this sample. The analysis confirms that gender is not a distinguishing factor in deciding which site a client will most likely use to shop online within the parameters of this research. Future research should therefore look to other psychographic or demographic attributes, such as income, age, or technologic literacy, in order to better understand and segment the online consumer marketplace.

H4: There is statistically significant difference between men and women in their self-reported frequency of online shopping.

Table 8

Group Statistics

	Gender	N	Mean	Std. Deviation	Std. Error Mean
How often do you shop online?	Male	114	2.93	1.037	.097
	Female	102	3.01	1.067	.106

Table 9

Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
How often do you shop online?	Equal variances assumed	.191	.662	-.558	214	.577	-.080	.143	-.362	.202
	Equal variances not assumed			-.557	209.854	.578	-.080	.143	-.363	.203

This test will determine if there is a statistically significant difference between men and women on self-reported online shopping frequency. The Group Statistics table provides the initial impression of the data with 114 men and 102 women responding. Average scores, calculated on an ordinal scale (with lower occurring more often, e.g., 1="At least once a week"), are also very similar: 2.93 for men and 3.01 for women. This slight difference of 0.08 further attests that, comparatively speaking, both sexes have the same frequency of online shopping, on the order of the "Once a month" to "Two to three times a month" range. The standard deviations are nearly equal as well (1.037 for men, 1.067 for women), which indicates that the range of responses in each sex group is also uniform.

Before interpretation of the t-test of mean differences, the statistical assumption of homogeneity of variances must be examined using Levene's Test. The null hypothesis for this is that the two groups possess equal variances. Levene's test in this output gives an F-value of 0.191 and the significance value (p-value) of 0.662. Since this p-value is well above the standard 0.05 alpha, we fail to reject the null hypothesis. This result confirms that there is no such significant difference in variance between the female and male groups, allowing us to confidently rely on the result from the "Equal variances assumed" row of the t-test table.

The content of the analysis is in the "t-test for Equality of Means" section. In the "Equal variances assumed" row, we find that $t = -0.558$ with 214 degrees of freedom. The two-tailed p-value associated with this is 0.577. This is the p-value which gives the probability of observing a difference of this magnitude (or larger) between the group means if there were no actual difference in the population. Because the p-value of 0.577 is much larger than 0.05, the test result is statistically not significant. It implies that the observed small difference in average frequency of shopping between the genders is statistically not significant and can reasonably be accounted for as due to random variation in sampling.

The practical non-significance of this finding is further underlined by the calculated mean difference and its 95% confidence interval. The average difference is -0.080, a value as trivial as it is on the scale used. More importantly, the 95% confidence interval for the difference is from -0.362 to 0.202. The simple fact that this interval includes zero is a primitive indication of a non-significant result. It suggests that we can be 95% confident that the true population mean difference in online shopping frequency between men and women would be between a small negative and a small positive value. This interval quite literally excludes the possibility of any material or substantial effect of gender on shopping frequency in the population.

In summary, based on the immense evidence presented by this t-test, we are compelled to accept the null hypothesis. There is neither statistically significant nor practically perceptible difference between men and women in terms of how often they shop online. The computation confirms that gender is not a discriminative factor in determining how often a customer goes online shopping within the context of this study. For businesses and marketers, this finding means that marketing efforts and investments in driving frequency of online shopping do not have to be targeted or segmented by whether or not a customer is male or female, as there is no important behavioral difference on this criterion. Instead, demographic or behavioral criteria other than gender must be considered in order to identify worthwhile customer segments.

H5: There is a statistically significant difference in males versus females regarding types of products or services they tend to buy online.

Table 10

	Gender	N	Mean	Std. Deviation	Std. Error Mean
What products or services do you usually purchase online?	Male	114	2.14	.808	.076
	Female	100	2.11	.931	.093

Table 11

Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
What products or services do you usually purchase online?	Equal variances assumed	.132	.717	.255	212	.799	.030	.119	-.204	.265
	Equal variances not assumed			.253	197.502	.801	.030	.120	-.206	.267

This test assesses whether there is a statistically significant difference in males versus females regarding what types of products or services they tend to buy online. The Group Statistics table provides a preliminary glance, with 114 male and 100 female responses. The mean scores, likely referring to categories (e.g., 1=Electronics, 2=Clothes, etc.), are remarkably similar: 2.14 for men and 2.11 for women. This infinitesimal difference of 0.03 means that, on an average, both genders report purchasing from a very similar product category. The standard deviations (Male = 0.808, Female = 0.931) suggest slightly more spread in purchases among females, but the range of responses within both groups overall is comparable.

Before interpreting the test for differences in means, we must examine the fundamental assumption of homogeneity of variances using Levene's Test. The null hypothesis here for this test is that both groups share equal population variances. Here, Levene's test gives an F-value of 0.132 with a p-value of 0.717. Since this p-value is far greater than the standard alpha value of 0.05, we cannot reject the null hypothesis. This result confirms that there isn't a statistically significant difference in variances between the groups of males and females, so we can use the t-test results for the "Equal variances assumed" row safely in our end conclusions.

The crux of the independent samples t-test is contained within the "t-test for Equality of Means" subsection. Since we're using the "Equal variances assumed" row, we have a t-value of 0.255 with a degree of freedom of 212. The associated p-value (Sig. 2-tailed) is 0.799. This p-value is the probability of finding a difference this big or bigger between the male and female group means should there be no real difference in the population. Since the p-value of 0.799 is well above the usual significance level of 0.05, the test result is statistically not significant. This indicates the minuscule difference in the mean product category preference observed between the genders is not statistically significant and may be the result of random sampling error.

The practical unrelevance of the finding is highlighted further by the estimated mean difference and confidence interval. The mean difference is 0.030, a very insignificant value on the scale employed, reinforcing the fact that the average responses are practically indistinguishable. The 95% confidence interval of the difference lies between -0.204 and 0.265. Perhaps most importantly, this interval does include zero, a clear indicator of a non-significant finding. This indicates that we can be 95% confident that the actual difference in product category liking between males and females in the population lies somewhere between a small negative value and a small positive value, effectively ruling out any significant or meaningful effect.

In summary, given the overwhelming evidence of this t-test, we must reject the null hypothesis. There is no statistically significant or practically significant difference in men and women regarding the kind of products or services they usually purchase online in this sample. It is a very useful finding for businesses and marketers. It suggests that at a broad category level, gender is not a determining factor in product selection in the examined online marketplace. Marketing mix and inventory management based on gender stereotypes alone for these wide product categories may therefore not be useful. Segmentation based on other factors like age, income, lifestyle, or interests that a customer might target would likely provide more relevant and actionable information for targeting customers.

H6: There is a statistically significant disparity between men and women having problems when shopping online.

Table 12

	Gender	N	Mean	Std. Deviation	Std. Error Mean
Have you experienced any problem, when shopping online?	Male	114	2.06	.768	.072
	Female	102	2.00	.660	.065

Table 13

Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
Have you experienced any problem, when shopping online?	Equal variances assumed	7.399	.007	.627	214	.531	.061	.098	-.132	.255
	Equal variances not assumed			.632	213.675	.528	.061	.097	-.130	.253

This test wants to know if there is a statistically significant disparity between men and women regarding their self-reported rate of having problems when shopping online. The Group Statistics table gives a preliminary descriptive overview, with responses from 114 males and 102 females. The mean scores, which presumably are on an ordinal scale (e.g., 1=Yes, often; 2=Yes, few times; 3=No), are extremely close: 2.06 for males and 2.00 for females. This minor difference of 0.06 suggests that both genders, on average, report the same frequency of the prevalence of issues, both inclining to be in the "Yes, few times" category. Both standard deviations are slightly higher for men (0.768) than for women (0.660), indicating somewhat wider differences in male responders' answers.

An important preliminary step is to verify the statistical assumption of homogeneity of variances using Levene's Test. The null hypothesis of the test is that two groups have equal variances in their populations. For this result, Levene's test provides an F of 7.399 with a p-value of 0.007. Since this p-value is less than the default 0.05 alpha level, we reject the null hypothesis. This result indicates there is a statistically significant difference between the male and female groups' variances. Thus, we will be forced to utilize the values from the "Equal variances not assumed" row of the t-test table for proper interpretation because this version of the test controls for varying group variances.

The crux of the analysis is in the "t-test for Equality of Means" section. Based on Levene's test result, we will utilize the "Equal variances not assumed" row. Here we have a t-value of 0.632 with approximately 213.7 degrees of freedom. The related two-tailed p-value is 0.528. This p-value is the probability of observing a mean difference of this magnitude (or greater) between genders if no true difference existed within the population. Since we have a p-value of 0.528, many times larger than the critical value of 0.05, the test is statistically not significant. This implies that the relatively small difference which has been found in the rate of reported problems is not statistically significant.

The practical insignificance of the result is once more emphasized by the calculated mean difference and its 95% confidence interval. The mean difference is 0.061, a very minor value on the scale used. More importantly, the 95% confidence interval of the difference is -0.130 to 0.253. The presence of zero in this interval is a simple guide to a non-significant finding. It tells us that we are 95% confident that the true population mean difference in online problem frequency between women and men will lie between a small negative value and a small positive value. This interval effectively rules out the presence of any meaningful or sizeable effect of gender on the occurrence of online shopping problems.

Lastly, due to the strong evidence of this t-test, we must accept the null hypothesis. There is no statistically significant gender disparity in the way men and women report having difficulty while shopping online. While the pattern of responses varied significantly from one group to another (with men producing more mixed responses), their mean experience was statistically equivalent. To both online shopping sites and site developers, it is the implication of this study that the

customer experience in experiencing problems is the same across genders. Therefore, initiatives to make the site more stable, better customer care, and fixing problems do not need to be directed at either gender more than the other but need to be directed at ensuring the experience for every customer is the same.

Conclusion and Recommendations

Lastly, this study provides a nuanced portrait of Generation Z online consumption patterns in Nepal. The strongest finding is the consistent lack of stark gender differences across key measures of online buying behavior, showing that this generation is building a more integrated digital marketplace. But age impact remains, highlighting that even for this digitally native generation, there are subtle maturation effects and life-course transitions shaping payment minds and platform engagement. This work finally positions Gen Z as a consumer market in its own right whose behaviors are more shaped by their shared digital nativity than by demographic rifts such as gender. Based on the empirical findings, several detailed recommendations are given. First, for marketers and business, it is advisable to shift from gender-stereotyping marketing and product segmentation for the Gen Z consumer. Marketing strategies and budgeting should be directed towards age-graded promotions and lifestyle segmentation that speak to this generation's values and technical savvy. Secondly, for mobile wallet operators and e-commerce sites, attention must be paid to increased user experience and trust. This entails having good server uptime, transparent transactional procedures, and developing features that suit the specific applications Gen Z is putting these tools to use for, such as seamless money transfers and utility bill payments, rather than building features that just make assumptions based on gender.

Finally, future studies should build on this question by incorporating psychographic variables, such as risk attitude, brand awareness, and social influence, in order to create a more complete model of Gen Z consumer behavior. Furthermore, longitudinal studies need to track the behaviors as this generation ages and their purchasing power increases. Through these recommendations, stakeholders are able to connect more effectively with the generation driving Nepal's digital economy future.

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