The Role of Generation Z Employees on Performance of Kenyan Firms

James Odhiambo Oringo¹, Pirscilla W. Ndegwa, PhD², Daniel Okello Omari³

1.2 School of Business, Kenyatta University, Kenya

³Department of Defense, Kenya

Email: ¹oringo.james @ ku.ac.ke, ²ndegwa.pirscilla @ ku.ac.ke, ³danokeoma @ yahoo.com

Abstract— This article gives perspective to the role played by Generation Z (Gen Z) employees on the performance of Kenyan firms. Gen Z is the demographic cohort following the Millennials. They are greatly distinct from their wide-eyed, self-involved image of their millennial predecessors, the Gen Y. This generation is unique because their birth coincides with the introduction of graphical Web that is comparable to the internet today. In fact, a key aspect of this generation is its massive usage of the Internet from a tender age. Gen Z is to a large extent about technology; it readily plays a pivotal role in their entire lifestyle. Further, they can't be bribed with cool stuff' but want to be recognized for their creativity and entrepreneurial mindset. This study investigated the role Gen Z employees on the performance of firms in Kenya. Specifically, the study investigated the role of technology and innovation, and entrepreneurial characteristics of Gen Z on the performance of firms in Kenya. The researcher collected data from secondary sources which included; Government publications, international bodies' publications, report of committee and commissions, private publications, newspapers and magazines and publications by research scholars. Content analysis was used to analyze the data. The study concluded that technology and innovation characteristic of Gen Z employees play a role in the performance of firms in Kenya. This is because Gen Z employees have strong supply of information technology and social media skills and are the most web-savvy, innovative and app-friendly generation. On the hand, the study found that that the increase of technologybased frauds in Kenyan firms is largely contributed to by Gen Z employees. The frauds have been made easy by Internet banking and electronic transactions which allow theft at the click of a mouse. Further the study concluded that entrepreneurial characteristic of Gen Z plays a role in the performance of firms in Kenya. This characteristic makes this group to support or make risky decisions, be creative, self directed, demonstrate a strong desire to work for themselves, study entrepreneurship, and design their own programs of study in college. Nonetheless, entrepreneurial characteristic of Gen Z was found to contribute to unfavorable performance of a firm. This group of employees may not be excellent team players, they have a side hustle, they may threaten to leave, and they may even carry out their threat.

Keywords— Role, Gen Z, Employees, Performance.

Introduction

According to Elejalde-Ruiz (2017), Gen Z is comprised of kids who were born, approximately, between 1995 and 2010 and came of age during the Great Recession. Gen Z (also known as Post- Millennials, the iGeneration, or the Homeland Generation) is the demographic cohort following the Millennials. They are greatly distinct from their wide-eyed, self-involved image of their millennial predecessors, the Gen Y. Rosenfeld & Loertscher (2007), see this generation as unique because their birth coincides with the introduction of graphical Web that is comparable to the internet today. In fact, a key aspect of this generation is its massive usage of the Internet from a tender age.

Members of Generation Z are typically thought of as being comfortable with technology, and interacting on social media websites for a significant portion of their socializing. Further, it's thought that growing up through the Great Recession has given the cohort a feeling of unsettlement and insecurity (Richards & Morga, 2013). Richards & Morga (2013) further explains that Gen Zs have an iPod Touch velcroed to their crib, with apps that are built for two- to-six-month-olds... seeking to develop visual acuity, before they can even unclench their tiny fists. They are used to seeing computers in the kitchen; Wi-Fi signals are ubiquitous. Every classroom they have been in has had a PC; and they probably started carrying a cell phone by the time they were 12 years old. They have witnessed their Gen X parents juggling the mobile phone

handsets and smart phones, and they are passionately comfortable with messaging and texting. Many are probably going to invest more energy discussing electronically with their parents than sitting during dinner conversing with them.

As the workforce continues to age and decline, whether we like it or not, this new generation will turn the supply and demand equation upside down-they will own their employers, and they will make unprecedented demands on the workplace. According to Kapit (2017), Gen Z is to a large extent about technology; it readily plays a pivotal role in their entire lifestyle. In spite of the necessary limitations, employers would do well to recognize that this is Gen Z's source of comfort and encourage on-the-job use of tech platforms and applications that allow for greater productivity, project management, remote log-ins and learning. In addition to technology, the authoritative Forbes' Community Voice outlines the generation's characteristics to include: craving for flexibility and freedom to innovate, want to engage one-onone with their leaders, want environments where they can thrive, they have been shaped by key societal and economic influencers, they can't be bribed with _cool stuff but want be recognized for their creativity and entrepreneurial mindset, want a clear path to career success and fulfillment, they need different methods of communication, they don't want the traditional workplace hierarchy, they excel at change and adaptation, they're 'hooked in' and need constant stimulation as they are likely to be on multiple devices at a time getting their

work done, and that they shouldn't be treated like stereotypes as was the case with Gen Xs (slackers) and Gen Y (entitled).

Mkala (2015) asserts that Gen Z is part of a generation that is global, social, visual and technological. They are the most connected, educated and sophisticated generation ever. They are the up-agers, with influence beyond their years. They are the tweens, the teens, the youth and young adults of our global society. They are the early adopters, the brand influencers, the social media drivers, the pop-culture leaders. They comprise nearly 2 billion people globally, and they don't just represent the future, they're creating it. Gen Z's have been born into the crisis period of terrorism, the global recession and climate change. They are predicted to spend their young adult years in a time of economic and social renewal. They are also living in an era of changing household structures, and are the students of today and university graduates, employees and consumers of tomorrow.

A study carried by Randstad (2016) advanced that the workplace Gen Z seeks has been largely shaped by their jaded upbringing among a recessionary economy, rising healthcare costs and mounting student loans. As a result, the driving force for retention and engagement of these workers centers around financial rewards, career advancement, motivation and work/life balance. Randstad adds; if technology coursed through the veins of Millennials, then technology can be considered Gen Z's sixth sense. Therefore, any organization seeking to recruit, engage and retain these generations will be hard-pressed if they aren't incorporating emerging social and digital technologies into the workplace. But it's not as easy as simply providing access to these tools — these generations also struggle to rein in the distractions of such technologies.

Wadongo et.al (2010) further asserts that technology and value of people are key non-financial dimensions for performance of firms in hospitality industry in Kenya. Technology used in Kenya has allowed firms to expand quickly and efficiently. Business technology such as video conferencing, social networks and virtual office technology has removed workplace boundaries that previously limited business expansion. With business technology, Kenyan companies are targeting a wider customer base and are now growing to higher levels, with matching profitability performance. Gitonga et.al (2016) further explained that, in this age of technology, young employees can be more creative, learn faster and can drive innovation in an organization. Due to their different way of socialization and exposure, they can embrace change that drives innovation organizational performance. Old employees on the other hand are considered as reservoirs of knowledge, carrying the institutional memory of an organization thus enabling effective transfer of skill. These have been the backbone of performance of firms in Kenya.

Today's employees in Kenya are looking to work for companies that meet their everyday life. They are looking for competitive packages, employee training and recognition, digital advance and cool working environment which is ideal for young employees. Most Gen Z employees are tech-savvy and a firm that cannot meet this in Kenya will always miss the best team and lower its performance. Therefore it's upon the

human resource managers to play a critical role in ensuring they support the firm by ensuring they adopt to new technology that comes with Gen Z employees (Gerro,2016). In the year, Kenya's East African Breweries Limited (EABL) scooped top employer award in Kenya as a company that nurture and grow young people as the most coveted assets. The company is among the top most performing firms in Kenya (EABL, 2012).

Gen Z is accustomed to an environment that is more connected and sophisticated than their Gen Y predecessors. Members of this generation are often called digital natives'. as they have never known a world without computers and cell phones. Generally, they are quick, efficient, and adept at multi-tasking. This is an asset to Kenya's fast-paced, technology-reliant workplace. Further, having been raised during a time of global connectivity, they are more aware of current events, social causes, and diverse perspectives. As they join Kenyan firms as workers, they contribute to the connectivity of these firms with others who have different backgrounds or perspectives. Gen Z members are also credited of generally being open to change, a characteristic that augers well with firms which value growth. Because Gen Z members thrive in environments of near-constant stimulation, they're natural multi-taskers who can fluidly move from one assignment to the next. This characteristic enables; work to be completed quickly, high-levels of innovation, and the ability to collaborate with coworkers with a variety of work styles. Despite the aforementioned positive attributes, which will likely bring heightened levels of innovation, tolerance, and flexibility into Kenyan firms, members of Gen Z are likely to have a dramatic gap in skills required to be successful in the firms' work environment. Such gaps include; risk-taking which is attributed to the fact that Gen Z members grew up in a period characterized by acts of terrorism and economic recession, and so they are risk-averse and have low expectations for themselves. While Gen Z is considered to be adept at gathering information from a multitude of online sources, there is evidence to show that it has come at a cost of their critical thinking skills. Rather than thinking through a problem and offering an original solution, individuals of Gen Z are more comfortable searching for a solution online. Finally, Gen Z members have also been considered to be lacking basics of personal responsibility, problem solving, time management and interpersonal communication, because of the reliance of technology. Studies elsewhere have adequately identified the aforementioned Gen Z characteristics but have not gone further to investigate how such characteristics influence performance of firms. Therefore, this study sought to investigate the role played by Gen Z employees on the performance of firms in Kenya.

II. RESEARCH METHODS

This study adopted qualitative Research design. Qualitative research design is primarily exploratory research. It is used to gain an understanding of underlying reasons, opinions, and motivations. It provides insights into the problem or helps to develop ideas or hypotheses for potential quantitative research. The researcher collected data from

secondary sources which include; Government publications, international bodies' publications, report of committee and commissions, private publications, newspapers and magazines and publications by research scholars. Content analysis was used to analyze the data. Content analysis is a technique for systematically describing written, spoken or communication. The data collected were themed, coded and analyzed using Statistical Package for Social Science (SPSS version 22.0) program. Descriptive statistics were obtained in form of means and percentages for the purposes of organizing, describing and summarizing the data. The researcher used Multiple Regression to carry out test on the level of relationship between the independent variables (Technology and Innovation and Entrepreneurial Characteristics) and their impact on the dependent variable (Performance of firms in Kenya)

Accordingly, the regression model was conceptualized as hereunder:

$$Y = B_0 + B_1 X_1 + B_2 X_2 + E$$

Where:

Y = Performance of Firms in Kenya

 $\beta 0 = Constant Term$

 $\beta 1, \beta 2$ = Beta coefficients

X1 = Technology and Innovation

X2 = Entrepreneurial Characteristics

 $\varepsilon = \text{Error Term}$

III. RESEARCH RESULT AND DISCUSSION

1. Effects of Technology and Innovation, Tech Savvy Characteristics of GEN ZS, on the Performance of Kenyan Firms

The sought to establish if technology and innovation, factors which are associated with tech savvy characteristics of Gen Zs, influence performance of firms in Kenya.

TABLE 1: Technology and Innovation

	Frequency	Percent		
Market Interconnectivity	7	28.0		
Sophistication of Fraud	5	20.0		
Upgrading skills of older generation	6	24.0		
Efficient and productive	7	28.0		
Total	25	100.0		

Source: Extract from SPSS Descriptive Statistics

A shown in Table 1, 28% of data sources revealed technology and innovation in market connectivity, a key orientation of Gen Z contributes to improved performance of Kenyan firms. A further 28% of the sources gave an indication that through technology and innovation championed by Gen Z, Kenyan firms have become more efficient and productive. 24% of the data sources indicated that Kenyan firms are now performing better because Gen Z employees have helped to greatly upgrade the skills of the older generation at the workplace. However, 20% of the sources revealed that many Kenyan firms, particularly those from the telecommunication and banking sectors have immensely suffered from electronic frauds attributed to the tech savvy Gen Zs. Therefore, the results show a strong relationship between technology and innovation and the performance of firms in Kenya owing to

tech savvy characteristics of Gen Zs. This finding is further corroborated by ANOVA test in table 2 below. Since the significant value in ANOVA is usually set at 0.05, so that any value less than this will result in significant effects, while any value greater than this value will result in non-significant effects, it therefore justified to conclude that significant value in the table of 0.049 shows there is significant effect of the predictor variable (Technology and Innovation) on the dependent variable (Firms Performance)

TABLE 2. ANOVA test

Model	Sum of Squares	Df	Mean Square	F	Sig.
Regression	4.696	1	4.696		
Residual	25.064	23	1.090	4.309	$.049^{b}$
Total	29.760	24			

a. Dependent Variable: Firms Performance

b. Predictors: (Constant), Technology Innovation
Source: SPSS Extract

2. Relationship between Entrepreneurial Characteristics of GEN ZS and Performance of Kenyan Firms

Further, the study sought to establish the relationship between entrepreneurial characteristics of Gen Zs on the performance of Kenyan Firms. Specifically, the tendency of Gen Zs in; making or supporting risky decisions, being creative, not being excellent team players and having side hustles; have relationship with performance of Kenyan firms. As shown in Table 3, 32% of data sources revealed that most Gen Zs employees are very creative and so many Kenyan firms have tapped this ability to innovate new products and services, 28 % of the sources indicated that Gen Z employees usually make or support risky decisions. In this way, firms in Kenya have been able to try difficult projects and ventures with mixed results of either failure or success. However, on the negative side, 20% of the sources indicated that, in general, Gen Z employees are not excellent team players, while another 20% indicated that Gen Z employees are always engaged in side hustles. This is because of their pursuit of individualistic approach to success. Engaging in side hustles and not being team players, negatively affect performance of the Kenyan firms.

TABLE 3: Entrepreneurial Characteristics

	Frequency	Percent
Make or support risky decisions	7	28.0
Love to create	8	32.0
Not excellent team players	5	20.0
Have side hustles	5	20.0
Total	25	100.0

Source: SSP Extract

In general, the study found that entrepreneurial characteristics of Gen Zs have strong relationship with performance of firms in Kenya. This is evident in ANOVA test presented in Table 4 below:

TABLE 4: ANOVA

1110000 1111100 111							
Model	Sum of Squares	Df	Mean Square	F	Sig.		
Regression	10.714	1	10.714				
Residual	20.326	23	.884	12.123	.002 ^b		
Total	31.040	24					

a. Dependent Variable: Firms Performance

b. Predictors: (Constant), Entrepreneurial Characteristics



As shown in the ANOVA test results in Table 4 above, it's appropriate to conclude that the significant value of 0.002 shows there is significant effect of the predictor variable (Entrepreneurial Characteristics) on the dependent variable (Firms Performance)

TABLE 5: Regression Coefficients

THE ELECTRONIC CONTINUENCE					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	В	Std. Error	Beta		
(Constant)	5.120	.444		11.437	.000
Entrepreneurial Characteristics	603	.173	.588	-3.482	.002
Technology and Innovation	.370	.178	.397	2.076	.049

Arising from the equation;

$$Y = B_0 + B_1 X_1 + B_2 X_2 + E$$

Where:

Y = Performance of Firms in Kenya

 $\beta 0 = Constant Term$

 $\beta 1, \beta 2$ = Beta coefficients

X1 = Technology and Innovation

X2 = Entrepreneurial Characteristics

 $\varepsilon = Error Term$

The regression result would be;

$$Y = 5.12 + 3.70 X_1 - 0.603 X_2 + E$$

Based on the equation above, with all other factors held constant the performance of firms in Kenya will be 5.12. A unit increase in technology and innovation will increase performance of Kenyan firms by 3.70 while a unit increase in entrepreneurial characteristics will reduce performance by 0.603. Such reduction in performance could be attributed to Gen Zs involving themselves in side-hustles, business or project failure due to taking risky decisions and reduced productivity due lack of teamwork.

According to the study findings Gen Z has strong supply of information technology and social media skills and is the most web-savvy, innovative and app-friendly generation. No wonder, over the past 10 years, Kenya has made a stunning innovation journey in which the country's Gen Y and Gen Z have played an important role (Ndemo, 2015). In the telecommunication sector, firms have enjoyed better performance owing to their continued adoption of technology and innovation. According to Kariuki (2014), adoption of superior technological and innovative strategies relating to products, services, marketing processes and human resources leads to superior firm's performance. Accordingly, most mobile telecommunication firms have invested more in research and development and inclusion of Gen Z in technology and innovation's key areas, for improved performance. In February 2017, listed telecommunication firm Safaricom admitted 63 Gen Z university students under its 2017 technology internship program. The structure of the academy was carefully designed to ensure participants were well prepared to tackle Kenya's demanding technology sector (2017).

In Kenya's banking sector, firms have used technology and innovation in improving efficiency of service delivery and reduction of transaction costs. Equity bank for example, has used technology and innovation for increased accessibility of bank services through mobile banking, internet banking and agency banking. Ultimately, the bank has witnessed increased financial activities which include cash deposit, cash withdrawals, transfer of funds, balance enquiry and payment of loans (Kamau, 2013). Aware of the resourcefulness of Gen Z in technology and innovation, banks in Kenya have intensified their campaigns to recruit technology talented young people in their pay rolls, as well as offer internship programs that target the group. Cooperative bank offers vocational internship program meant to expose the preuniversity and the university students to a real life job situation and hands-on industry training, while KCB offers internship program which gives exceptional students the opportunity to get a head start on a banking career with the KCB Group.

While technology resourceful Gen Z has been credited for improved performance, the study found that firms in Kenya are increasingly reporting technology risks which threaten assets and processes vital to a firm's business and which prevent compliance with regulations, impact profitability, and damage the firm's reputation in the marketplace. Such risks result from human error, malicious intent, or even compliance regulations. According to Ngigi (2015), Safaricom, which is Kenva's most profitable company, sacked 58 employees in 2015 and was still investigating 29 fraud cases in the year under review down from 89 the previous year and forwarded four to the police for public prosecution. The cases covered various types of frauds, including asset misappropriation, fraudulent expense claims and corruption cases. Irungu (2014) reports that tech-savvy bank employees have turned work stations into stealing grounds and now pose the greatest risk to the industry. The thefts have been made easy by Internet banking, which allows fraud at the click of a mouse. These employees have been supported by heavy automation of the banking industry over the past years as local players move to embrace Internet and mobile banking services. This in turn has enabled workers to siphon billions through electronic funds transfer, fraudulent loan applications and cheque fraud.

Given that the significance value in ANOVA is usually set at 0.05, so that any value less than this will result in significant effects, while any value greater than this value will result in non- significant effects, it therefore justified to conclude that significant value in the table of 0.049 shows there is significant effect of the predictor variable (Technology and Innovation) on the dependent variable (Firms Performance). This position is further corroborated by 28% of data sources which stated that technology and innovation in market connectivity, a key orientation of Gen Z, contributes to improved performance of Kenyan firms. A further 28% of the sources gave an indication that through technology and innovation championed by Gen Z, Kenyan firms have become more efficient and productive. Majority of the data sources (32%) indicated that most Gen Zs employees are very creative and so many Kenyan firms have tapped this ability to innovate

new products and services. A second majority 28 % of the sources further indicated that Gen Z employees usually make or support risky decisions. In this way, firms in Kenya have been able to try difficult projects and ventures with mixed results of either failure or success. But on the negative side, 20% of the sources indicated that, in general, Gen Z employees are not excellent team players, while another 20% indicated that Gen Z employees are always engaged in side hustles. This is because of their pursuit of individualistic approach to success. Therefore, engaging in side hustles and not being team players, was found to negatively affect performance of the Kenyan firms.

IV. CONCLUSSION AND RECOMMENDATION

1 Technology and Innovation

The study concludes that technology and innovation characteristic of Gen Z employees play a role in the performance of firms in Kenya. This is because Gen Z employees have strong supply of information technology and social media skills and are the most web-savvy, innovative and app-friendly generation. In this manner, Kenyan firms are able to; gain market connectivity, be efficient and productive, and adopt superior technological and innovative strategies relating to products, services, marketing processes and human resources. Gen Z employees also help on cutting cost of training and development. By sharing knowledge, they help upgrade skills of the older generation. On the other hand, the study concludes that the increase of technology-based frauds in Kenyan firms is largely contributed to by Gen Z employees. The frauds have been made easy by Internet banking and electronic transactions which allow theft at the click of a mouse

2 Entrepreneurial Characteristic

The study concludes that entrepreneurial characteristic of Gen Z plays a role in the performance of firms in Kenya. This characteristic makes this group to support or make risky decisions, be creative, self directed, demonstrate a strong desire to work for themselves, study entrepreneurship, and design their own programs of study in college. They also have tendency to be persuasive, versatile, having superb business skills, risk tolerant, self driven, visionary, flexible and open minded and decisive. They are also found to be digitally transformed - seamlessly integrating technology into their everyday realities. All these manifest into a firm's improved performance. Nonetheless, entrepreneurial characteristic of Gen Z equally contributes to unfavorable performance of a firm. Gen Z employees may not be excellent team players, they have a side hustle, they may threaten to leave, and they may even carry out their threat.

3 Suggestions

The researcher carried out this study by use of secondary data alone. This approach might have subjected the researcher to use data which was out of date or inaccurate. Therefore, the researcher recommends further probe of his findings by use of primary data. Finally, the researcher recognizes that Gen Z is comprised of young people who were born during the period

of recession and terrorism. This characteristic might have influence on their psychological and social stability at workplace. Consequently, the researcher recommends further study to find out the influence of recession and terrorism on the adoption of workplace by Gen Z.

REFERENCES

- [1] ACFE, 2015. Fraud Predictions for 2015: Technology Will Shape the Fight Agrawal, R. (2011).Nine Characteristics of Successful Entrepreneurs Beal,G (2016). 8 Key Differences between Gen Z and Millennials
- [2] Castells,M (2011)The rise of the network society: The information age: Economy, society, and culture
- [3] Chaturvedi ,A. (2015). Technology risk. Minimize Technology Risk to Improve Your Overall Risk Profile
- [4] Delloite (2017).Generation Z will be welcomed:The Deloitte Millennial Survey 2017 Ducker,P. (2014).Innovation and entrepreneurship
- [5] EABL.(2012). EABL Bags Top Employer Award in Kenya
- [6] Egri, C.P. and D.A. Ralston (2004). Generation Cohorts and Personal Values: A Comparison of China and the United States. Organization Science 15 (2), 210-220.
- [7] Elejalde-Ruiz,A.(2017)Why employers are reaching out to the next generation of workers: Gen Z
- [8] Gamble, J. (2001) Transferring Business Practices From the United Kingdom to China: The Limits and Potential for Convergence, Paper Presented to Multinational Companies and Human Resource Management: Between Globalisation and National Business Systems, Conference, De Montfort University Graduate School of Business, Leicester.
- [9] Gerro, R.B (2016). Best companies to work for unveiled Gitonga, W.D., Kamara, M., Orwa, G. (2016). Leveraging on Age Diversity for the Performance ff Telecommunication Firms in Kenya.
- [10] HR in Asia (2015). Early Bird: Getting to Know Generation Z's Future Careers Irungu, G. (2014). Tech-savvy bank workers pose threat to industry
- [11] Johnson,B. Lorez,E. Lundvall,B.(2002)Why all this fuss about codified and tacit knowledge?
- [12] Kabacoff, R and Stoffey, R.W (2001) Age differences in Organisational Leadership, paper presented at the 16th Annual Conference of the Society for Industrial and Organizational Psychology, San Diego, California
- [13] KamauJ.W. (2013). Effects of Technological Innovations at Equity Bank on Accessibility of Banking Services to Small Business Ventures in Nakuru County
- [14] Kapit,E. (2017)Generation Z: 12 Important Things Companies Need To Understand
- [15] Kariuki, J.N. (2014). The Effect of Strategic Innovation on Performance of Mobile Telecommunication Firms in Kenya
- [16] KAVUU, M. G. (2010). Perceived Factors Contributing to Disconnect Between Generations at Rafiki Microfinance Bank
- [17] Koigi,B. (2017).Safaricom opens up applications for 2017 technology internships Mastroianni,B (2016):How Generation Z is changing the tech world
- [18] Mkala,B (2015). Generational Conflicts At Work
- [19] Ndemo,B. (2015). Effective Innovation Policies for Development: The Case of Kenya Ndunga,R.M & Njati,I.C & Rukangu,S. (2016). Influence of Technological Innovation on Bank Performance in Meru Town, Kenya
- [20] Ngigi, G (2015). Safaricom sacks 58 employees for engaging in fraud
- [21] Njeru, P.W (2012). The Effect of Entrepreneurial Mindset on The Performance of Manufacturing Businesses in Nairobi Industrial Area
- [22] Northeastern Univerity (2014).Innovation Imperative: Meet Generation Z Peh , C.& Wee, A (2014).Gen Z: redefining the workplace?
- [23] Randstad (2016).Gen Z and Millennials collide at work
- [24] Resenfeld,E & Loertscher,D.V. (2007) Toward a 21st-century school library media program Richards,L.J & Morga,J.S. (2013)Gen Now.Understanding the Multi-gen Workforce and The Coming Leadership Deficit
- [25] Salahuddin, M. (2010) Generational Differences Impact On Leadership Style and Organizational Success, Journal of Diversity Management, 5 (2), 1-6

- [26] Shalini,K. (2015).Promoting Socio-Economic Development through Business Integration
- [27] Smith, P.B., and Schwartz, S, (1997) Values. In J.W. Berry, M. H. Segall, and C. Kagitcibasi (eds.), Handbook of Cross-Cultural Psychology, 3, 87-105.
- [28] Storm,L(2017). What Are the Benefits of Technology in Business?
- [29] Strauss, K. (2016). How Your Millennial and Gen Z Employees are Changing Your Workplace Thau, R. D., & Heflin, J. S. (Eds.). (1997). Generations Apart: Xers vs Boomers vs The Elderly.
- [30] Amherst, New York: Promotheus Books.
- [31] Thiere, A.(2014). Defining -Technology

- [32] Wachira,E.W (2010).The Effect of Technological Innovation on the Financial Performance of Commercial Banks in Kenya
- [33] Wadongo,B, Odhuno,E, Kambona,O & Othuon,L (2010) ."Key performance indicators in the Kenyan hospitality industry: a managerial perspective", benchmarking: An International Journal, Vol. 17 Issue: 6, pp.858-875
- [34] Wekesa L., Maalu J.K., Gathungu J. & Wainaina G.(2016). Effect of Entrepreneur Characteristics on Performance of Non timber Forest Products Small and Medium Enterprises in Kenya