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GEN Z TECHNOLOGICAL ADEPTNESS REVOLUTION: SOCIAL INCLUSION AND THE FUTURE OF ENTREPRENEURIAL ECOSYSTEM IN KENYA

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Abstract

The technological proficiency of Generation Z (Gen Z) is rapidly transforming entrepreneurship, presenting both exceptional opportunities and emerging risks. This change occurs in a context of structural inequalities, digital divides, and socio-economic instability. While Gen Z's skill with digital tools promotes innovation in business, it also creates vulnerabilities such as political unrest, investor uncertainty, and disruptions in business operations. This study examined how Gen Z's digital skills affect the entrepreneurial ecosystem in Kenya, guided by three objectives: to evaluate the contribution of the Gen Z-led revolution towards social inclusion among marginalised groups, including youth, women, and persons with disabilities; to examine the role of digital proficiency in fostering this revolution; and to assess its implications for the entrepreneurial environment. The study adopted a systematic desktop review methodology. Secondary data were sourced from scholarly databases, government reports and credible internet resources. The study found that while Gen Z's digital competencies create new income opportunities and expand market access, ongoing inequalities, biases in algorithms, and issues with rural internet access limit fair participation. The mixed nature of Gen Z's technological



revolution is evident; it opens economic opportunities but also increases instability. The study recommends the enactment of inclusive digital policies to tap into Gen Z's potential and build a sustainable, strong entrepreneurial ecosystem.

Keywords: Digital skills, Entrepreneurial Ecosystem, Generation Z, Kenya, Marginalised Groups, Social Inclusion, Technological Adeptness

INTRODUCTION

Generation Z (Gen Z), born between the mid-1990s and early 2010s, is known for its strong digital skills. This generation grew up during the rise of the internet, mobile technology, and social media (Pew Research Centre, 2019; Turner, 2023). Gen Z is the most ethnically diverse and socially aware generation (Dimock, 2019). They value entrepreneurship, justice, and sustainability, shaped by events like the 2008 financial crisis, COVID-19, and climate change activism (Seemiller & Grace, 2019). In Kenya, Gen Z comprises a significant portion of the youth population, driving digital innovation, social enterprise, and fair opportunities (KNBS, 2023). Their technological skills and entrepreneurial spirit position them as vital players in changing the country's socio-economic landscape. Digital entrepreneurship among young people is growing worldwide, driven by advances in technology, shifts in work dynamics, and the widespread adoption of digital skills (World Economic Forum, 2023; GEM, 2022).

Rise of the digital economy, encompassing e-commerce, fintech, and remote work, has enabled young entrepreneurs to access global markets with minimal resources (UNCTAD, 2023). In Kenya, this trend is accelerated by high youth unemployment, with about 67% of those aged 18-35 out of work despite increasing educational levels (KNBS, 2023; World Bank, 2022). As a result, many young people are seeking self-employment and opportunities in the informal sector, aided by digital transformation initiatives. Kenya's growing digital infrastructure, with 46% internet penetration and the success of mobile money platforms, has empowered Gen Z to pursue entrepreneurship in areas like fintech, Agri-tech and creative industries (CAK, 2023; GSMA, 2023).

Government and private sector programs, such as Ajira Digital, the Hustler fund, and the Kenya Startup Act (2022), further support youth-led businesses with training, funding, and policy incentives (GOK, 2023). Consequently, Kenya is among Africa's top startup ecosystems, with Gen Z entrepreneurs using digital tools to address local challenges and promote inclusive economic growth (Disrupt Africa, 2023). Muathe and Otieno (2023) note that inclusive startup development thrives with structured access to incubation, mentoring, and innovation networks, helping young innovators build sustainable businesses. However, the digital shift led by Gen Z also brings to light ongoing structural issues.

Dependence on digital platforms for income, activism, and identity has raised concerns like digital exclusion, cyberbullying, misinformation, and algorithmic bias, issues that particularly impact marginalised youth with limited internet access (GSMA, 2023). Furthermore, the unregulated nature of freelance work and online entrepreneurship has led to unstable job conditions, characterised by low job security and a lack of social protections (ILO, 2022). Muithya, Muathe, and Kinyua (2021) highlight that Kenya's regulatory frameworks play a crucial role in innovation within microfinance institutions, indicating that inclusive policies are vital for fostering fair entrepreneurial ecosystems.

Statement of the Problem

Despite Kenya's emergence as a digital innovation hub, Generation Z's technological revolution has exposed critical contradictions in social inclusion and the entrepreneurial ecosystem. Gen Z has been at the forefront of Kenya's digital transformation, leveraging platforms such as M-Pesa, social commerce, and gig economy applications to drive inclusion (CBK, 2023; KNBS, 2023). However, the same revolution has exacerbated systemic inequalities as rapid digital adoption outpaces equitable access to resources. Structural barriers, including venture capital concentration among urban male entrepreneurs, persistent rural-urban digital divides, and algorithmic biases in fintech platforms, have deepened exclusion (OECD, 2022; GSMA, 2023).

Human Capital Theory (Becker, 1964) posits that digital skills should translate into economic mobility, yet Kenya's Gen Z faces a paradox; despite high mobile penetration (87%), women in technology receive only 30% of venture funding, while rural youth struggle with unreliable connectivity (CAK, 2023). Social Inclusion Theory (Sen, 2000) further reveals how digital platforms, rather than democratising opportunity, often reinforce existing disparities through biased algorithms and structural social barriers (Ndemo, 2021). This study examined how Gen Z's tech-driven uprising, while disruptive, has inadvertently widened gaps in inclusion and destabilised the entrepreneurial ecosystem, necessitating urgent policy realignment to ensure equitable participation in Kenya's digital future.

Objectives of the Study

- i. To assess how the Gen Z-led revolution contributed to social inclusion among marginalised groups (e.g. youth, women, persons with disabilities).
- ii. To examine the role of Gen Z's digital adeptness in enhancing the revolution.
- iii. To determine the implications of the Gen-Z tech-driven revolution on the entrepreneurial ecosystem in Kenya.

LITERATURE REVIEW

This chapter presents a critical review of the existing literature related to the study. It examines theoretical frameworks, empirical studies, and key concepts that help understand Generation Z's technological skills and their effect on entrepreneurship and social inclusion in Kenya. The review is organised thematically to align with the study's objectives. It gives insights into digital skills among Gen Z, new entrepreneurial practices, how entrepreneurship supports social inclusion, and how well Kenya's entrepreneurial ecosystem responds to Gen Z innovations. The literature also identifies gaps that this study sought to address.

Theoretical Framework

The study is underpinned by five complementary theories that provide a multidimensional understanding of how Generation Z's digital adeptness shapes modern entrepreneurship and drives social inclusion within Kenya's entrepreneurial ecosystem. These include the Human Capital Theory, Social Inclusion Theory, Entrepreneurial Ecosystem Theory, Diffusion of Innovation Theory, and the Technology Acceptance Model (TAM). Together, these frameworks explain the role of individual skills and capabilities, societal integration mechanisms, environmental support structures, innovation adoption processes, and technology acceptance in influencing Gen Z-led entrepreneurship.

Human Capital Theory

Human Capital Theory (HCT), introduced by Theodore Schultz in 1961 and Gary Becker in 1964, views education, skills, and health as investments that improve productivity and economic value, similar to physical capital. Schultz connected education to economic growth by highlighting better labour quality, while Becker described training as providing long-term benefits. Emerging during a time of rapid industrialisation, HCT explains how individual and societal investments in knowledge and skills lead to higher earnings, better job opportunities, and economic growth, as noted by Psacharopoulos and Woodhall (1985).

Governments use HCT to justify investments in education and health, as seen in Kenya's Competency-Based Curriculum (CBC), which emphasises skills for the digital economy (MoE, 2017). Empirical studies, including Njenga (2022), confirm that ICT training increases youth employability in Kenya's gig economy. However, HCT faces criticism for overemphasising individualism and neglecting systematic barriers. Omolo (2021) notes that despite high digital literacy among Kenyan Gen Z, unemployment persists due to limited job creation, challenging the theory's assumption that skills automatically lead to economic mobility.

In addition, HCT underestimates socio-cultural factors; for example, women in rural Kenya often face cultural resistance to technological careers despite having relevant skills (GSMA, 2023).

In the context of Gen Z's entrepreneurial potential, HCT explains how digital skills learned through formal programs like the African Digital Program or informal platforms such as YouTube can foster innovation. Still, inequalities remain evident; only 30% of Kenyan women in technology can access venture funding, as reported by OECD (2022). This highlights HCT's shortcomings in promoting social inclusion. This study, therefore, combines HCT with structural views such as Social Capital Theory to address the inequalities in Kenya's digital entrepreneurship ecosystem.

Social Inclusion Theory

Social Inclusion Theory emerged in the late 20th century to tackle systemic marginalisation. It draws from Marshall's (1950) citizenship rights, Bourdieu's (1986) social capital, and Sen's (1999) capabilities approach. Atkinson (1998) transformed it into a policy goal within the European Union's social frameworks. African scholars such as Mkandawire (2005) adapted it to address post-colonial development issues. The theory examines the processes that keep individuals from full economic, political, and social participation. It uses a multidimensional approach that considers barriers beyond just material poverty, including obstacles in education, employment, technology, and civic engagement (Sen, 2000; Silver, 2015). It emphasises both removing barriers and creating opportunities (World Bank, 2013).

The theory has evolved through three phases: (1) The welfare-state orientation from the 1990s to the 2000s focused on economic exclusion and basic needs (Atkinson, 1998); (2) The capabilities approach in the 2000s shifted towards freedom and agency in achieving valued outcomes (Sen, 2000). This phase included measures, for example, the UNDP's Multidimensional Poverty Index (2004), and (3) the digital inclusion phase from the 2010s to the present, where scholars like Ragnedda (2017) reconceptualised exclusion in terms of technology access and digital literacy. Frameworks such as the OECD's (2018) social inclusion indicators and the UN's "Leave No One Behind" principle have been adapted in Kenya (KNBS, 2023) to evaluate youth digital entrepreneurship. These frameworks reveal that platform economies often perpetuate inequalities.

The theory's strengths lie in capturing the overlapping economic, cultural, and political aspects of exclusion (Sen, 2000) and in explaining realities such as Kenya's informal sector, which employs 80% of youth (World Bank, 2023). It has highlighted ongoing gender gaps in mobile phone use, despite high ownership rates (GSMA, 2023), and barriers in technology hubs where physical access does not lead to equal benefits (Kamau & Njoroge, 2021). However, the

theory faces conceptual challenges, such as unclear definitions (Levitas, 2005) and difficulties in measuring qualitative aspects like social belonging (OECD, 2018). In Kenya, the theory underestimates the dynamics of the informal sector (Omolo, 2022) and overlooks algorithmic exclusion, as demonstrated by Safiya (2021) in the marginalisation of Swahili-language content. When applied to Gen Z entrepreneurship in Kenya, the theory offers insight into how youth unemployment, economic marginalisation, and digital divides intersect. It highlights that simply having access does not ensure meaningful participation in the digital economy.

Entrepreneurial Ecosystem Theory

Entrepreneurial Ecosystem Theory emerged in the early 2010s from cluster and innovation system theories. Isenberg (2010) formalised the framework in *Harvard Business Review* while building on Moore's (1993) business ecosystems and the regional entrepreneurship research by Acs *et al.* (2008). The concept gained attention through the Global Entrepreneurship Monitor's work in developing economies (Bosma & Levie, 2010). It explains how interdependent actors, such as entrepreneurs, institutions, and markets, along with factors like finance, talent, and policy, interact to shape entrepreneurial activity within regions (Stam & Spigel, 2016). Unlike linear models, it highlights non-linear, systemic interactions across Isenberg's six areas: policy, finance, culture, supports, human capital, and markets. The theory's central proposition holds that ecosystem health depends not just on individual components but on their connectivity and mutual reinforcement (Brown & Mason, 2017).

The theory's evolution has three phases: 1. Descriptive Phase (2010–2015) - mapping ecosystem components like finance, policy, and culture (Isenberg, 2010). 2. Relational Phase (2015–2020) - focusing on dynamic networks and institutional density (Stam, 2015). 3. Inclusive Phase (2020–present) - addressing inequality and exclusion in entrepreneurial systems (Brush *et al.*, 2020). Recent developments connect the theory to digital transformation, with GSMA (2023) mapping Africa's mobile-enabled entrepreneurial landscapes. Its holistic view captures Kenya's complex entrepreneurial reality, which includes the informal sector's 60% share of startups (KNBS, 2023).

Challenges remain, such as unclear ecosystem boundaries (Alvedalen & Boschma, 2017), weak metrics for ecosystem health (World Bank, 2023), the underestimation of power imbalances (Ndemo, 2021) and digital dynamics (GSMA, 2023). These gaps become clear in Gen Z's platform-based entrepreneurship. Digital communities, such as WhatsApp trader networks (Omolo, 2023), fall outside the scope of traditional hub-based analysis. When applied to Gen Z-led digital transformation in Kenya, the theory indicates how infrastructure, including

mobile money with a penetration rate of 87% (CBK, 2023), and affordable smartphones support youth ventures. However, institutional gaps, such as barriers from digital identity requirements, can exclude rural youth (KNBS, 2023).

Diffusion of Innovation Theory

Diffusion of Innovation (DOI) Theory, developed by Everett Rogers in 1962 and based on Ryan and Gross's (1943) study of hybrid corn adoption, explains how, why, and at what rate innovations spread through social systems. It identifies four elements: innovation, communication channels, time, and social context. It classifies adopters into five groups: innovators, early adopters, early majority, late majority, and laggards (Rogers, 2003). The theory has evolved through key contributions. Valente (1995) incorporated social network analysis to highlight interpersonal influence, while Davis (1989) added cognitive factors such as perceived usefulness. Attewell (1992) addressed organisational barriers and power dynamics, and Wejnert (2002) expanded the model to include globalisation and digital media.

In Kenya, DOI has faced both validation and challenges. M-Pesa's adoption reached 70% of adults within three years, much faster than traditional diffusion patterns (Mbiti & Weil, 2011). Social networks played a crucial role in fintech adoption (Munyua, 2019). Users often bypassed intermediate technologies (Aker & Mbiti, 2010), which challenged the idea of linear adoption. DOI has several strengths. It offers a clear adoption framework (Rogers, 2003) and applies consistently in different contexts (Greenhalgh *et al.*, 2004). It can adapt to new media (Singhal & Rogers, 2012) and has influenced policies such as Kenya's Digital Literacy Program (Ministry of ICT, 2016).

However, the theory overlooks structural barriers (Attewell, 1992), struggles with non-linear adoption in digital settings (Tatnall & Burgers, 2002), assumes adoption is always a good thing, and neglects collective decision-making (Singhal & Rogers, 2012). For Kenya's Gen Z, DOI reveals both insights and gaps. Platform dominance can restrict genuine choice (Ndemo, 2021). Adoption cycles are significantly shorter, ranging from 3 to 6 months, compared to Rogers' 3 to 5 years (Ondieki, 2022). Multi-platform use is common, with 68% of users engaging on three or more platforms (KNBS, 2023). Barriers remain, as only 39% of rural youth have reliable internet (CAK, 2023). Gen Z's strong digital skills shorten timelines, blur adopter categories, and encourage simultaneous adoption of several technologies (Vogels *et al.*, 2022).

Technology Acceptance Model

The Technology Acceptance Model (TAM) was developed by Fred Davis in 1986 and formalised in his 1989 publication. It builds on Fishbein and Ajzen's (1975) Theory of Reasoned

Action to explain how people use computers in organisations. TAM identifies two main factors that influence acceptance: perceived usefulness, which is the belief that using a system improves job performance, and perceived ease of use, which is the belief that the system requires little effort (Davis *et al.*, 1989). The model is designed for broad applicability and offers a straightforward framework for predicting technology adoption.

TAM has evolved through various extensions and adaptations. TAM2 (Venkatesh & Davis, 2000) included social influence factors, such as subjective norms, and cognitive processes like job relevance. This shift focuses more on social perceptions. The Unified Theory of Acceptance and Use of Technology (UTAUT) (Venkatesh *et al.*, 2003) combined eight models into a single framework. There have been context-specific adaptations that apply TAM to areas such as mobile banking (Luarn & Lin, 2005) and cross-cultural settings (Straub *et al.*, 1997). The model remains highly effective, accounting for approximately 40% of the variance in usage intentions (King & He, 2006). Its simplicity supports worldwide application in system design and rollout (Venkatesh & Bala, 2008), while accommodating various technologies, from e-commerce to Artificial Intelligence (AI) (Marangunić & Granić, 2015).

Critics point out cultural bias because TAM started in Western organisational contexts and paid little attention to social or structural factors (Bagozzi, 2007; Straub *et al.*, 1997). It primarily focuses on initial adoption and tends to overlook long-term use (Bhattacharjee, 2001). In Kenya, TAM helps explain Gen Z's quick adoption of digital tools, with 87% mobile adoption (CBK, 2023), driven by perceived usefulness. However, the model has limitations in addressing inclusion barriers, such as how perceived complexity can exclude less tech-savvy groups (KNBS, 2022), without providing solutions to bridge these gaps.

Empirical Review

This section provides a summary of empirical studies that offer evidence-based insights relevant to the research objectives.

Generation Z Technological Adeptness: Global Perspective

Empirical studies consistently show that Generation Z is naturally tech-savvy. They easily navigate digital platforms for learning, communication, and work. Globally, Gen Z is known for their ability to think quickly and multitask with technology. According to the Pew Research Centre (2023), 73% of them use multiple devices daily. They prefer interactive platforms such as TikTok and Instagram, which have transformed how people consume content and how marketing strategies are developed (Smith & Anderson, 2021). Deloitte (2023) also

points out that they adopt Artificial Intelligence (AI) tools, such as ChatGPT and Midjourney, early on, especially for self-learning and generating new ideas.

However, this digital engagement comes with risks. *Twenge (2023)* warns that it can lead to shorter attention spans. UNICEF (2022) raises issues about online safety and privacy risks. The global rise in Gen Z-led protests such as those in the United States of America, Chile, Hong Kong, France, and recently, Kenya illustrates how digital fluency can fuel collective action and unrest, especially when socio-economic frustrations intersect with online mobilisation.

In Africa, where over 60% of the population is under 25 (GSMA, 2023), Gen Z is rapidly reshaping economies through fintech, e-commerce, and the gig economy. Internet use through smartphones is almost universal among African youth (Afrobarometer, 2022), making mobile-first platforms vital for interaction. Nonetheless, disparities in connectivity and advanced skills persist. While mobile money usage is high, reaching 78% in Nigeria and 83% in Kenya (EFInA, 2023; CBK, 2023), Brookings (2022) and ITU (2023) report that more advanced competencies in AI and blockchain remain underdeveloped. This skills gap, if unaddressed, could exacerbate unemployment and disillusionment, potentially contributing to further socio-political volatility.

Digital Entrepreneurship in Kenya

Kenya has emerged as a leading hub for digital entrepreneurship in Africa, propelled by mobile penetration, digital finance, and a tech-savvy youth population. Over 40% of Kenyan youth engage in digital ventures, utilising platforms like mobile money, social media, and e-commerce to drive innovation, particularly in fintech and Agri-tech (KNBS, 2022; CBK, 2023). Fintech alone contributes about 7% to GDP, with youth-led startups playing a pivotal role (GSMA, 2023).

Incubators and accelerators, such as Nailab, iHub, and MEST Africa, have been instrumental in enhancing startup success through mentorship, funding, and training. Startups within such ecosystems report 30% higher survival rates (Kariuki, 2021). Karitu and Muathe (2023) affirm that structured support networking, mentorship, and business planning enhance digital venture creation among youth, especially Gen Z. Government programs such as Ajira Digital and Konza Technopolis have further strengthened youth participation by building skills in coding, digital marketing, and remote work (Ministry of ICT, 2022; World Bank, 2022).

However, challenges persist. Only 15% of startups access venture capital, with many relying on informal financing (AfDB, 2023). Connectivity gaps are evident, with just 39% of rural entrepreneurs enjoying consistent internet access (CAK, 2023). Additionally, digital literacy limitations hinder the optimal use of advanced technologies, such as blockchain and Artificial Intelligence (AI) (OECD, 2022). Gender disparities remain a concern. Women make up nearly

half of small business owners, yet represent only 30% of tech entrepreneurs (IFC, 2022). Barriers such as limited networks, funding constraints, and cultural norms contribute to this gap. Kanini, Bula and Muathe (2022) underscore the role of peer networks and social capital in overcoming these obstacles. Initiatives like AkiraChix and Women in Tech Africa are actively bridging the gender divide.

While Kenya's digital entrepreneurship ecosystem is vibrant, inclusive growth will depend on improved funding access, infrastructure, and gender equity. Without these reforms, youth frustration may escalate, as witnessed in Gen Z-led protests across Kenya in 2024-2025 (Journey of Democracy, 2024; Reuters, 2025).

Social Inclusion and Technology

The intersection of technology and social inclusion has become a critical area of research, particularly in developing economies where digital tools have the potential to bridge socio-economic disparities. Technology serves not only as a means of connectivity but also as a transformative enabler of equitable access to essential services, education, healthcare, finance, and employment, especially for historically marginalised groups. The theoretical grounding of this discourse is anchored in the Capability Approach (Sen, 1999), which emphasises enhancing individual freedoms and capabilities through access to resources and technology.

Empirical studies demonstrate that technology can enhance social inclusion by improving access to education, financial services, healthcare, and employment opportunities for marginalised groups. However, the extent of inclusion depends on factors such as digital infrastructure, affordability, literacy, and policy frameworks. In Kenya, mobile technology has been a key driver of inclusion, with M-Pesa enabling financial access for 83% previously unbanked adults (CBK, 2023). Similarly, a GSMA (2023) report found that mobile internet usage in Africa has reduced income inequality by 12% in communities with high penetration rates. A recent study by Hazikimana and Muathe (2023) examined how digital transformation in higher education institutions fosters entrepreneurial competencies among young people in Kenya. Their findings underscore the crucial role of institutional support in equipping Generation Z with the digital skills necessary for participation in the evolving entrepreneurial ecosystem. This aligns with broader digital inclusion strategies aimed at preparing youth for future economies driven by innovation and technological adaptability.

The education sector has experienced a surge in the adoption of technology-driven inclusion models. EdTech innovations such as *Eneza Education* and *Kytabu* have offered mobile-based, low-cost learning platforms, reaching over two million students in rural Kenya (UNESCO, 2023). A longitudinal study by Piper *et al.* (2022) demonstrated an 18%

improvement in literacy rates among marginalised children exposed to EdTech interventions in East Africa. Despite this promise, barriers such as device affordability, limited access to electricity, and inadequate teacher training hinder full-scale adoption. In healthcare, digital platforms like *M-Tiba* and *AfyaRekod* have increased access to medical services for underserved populations. Research by Barasa *et al.* (2021) demonstrates that mobile health interventions have reduced maternal mortality by 22% in Kenya's remote counties, highlighting the potential of digital health tools in mitigating systemic healthcare inequities.

Financial technology has had a profound impact on enhancing social and economic inclusion through mobile money, digital lending, and blockchain innovations. The FinAccess Survey (2022) found that formal financial inclusion in Kenya rose to 78% up from 26% in 2006, largely due to mobile money platforms. Nonetheless, gender disparities persist; women are 15% less likely to use digital credit compared to men (IFC, 2022). Persons with disabilities also face digital exclusion due to poorly designed applications (apps) and limited access to assistive technologies (UNESCO, 2023).

In the context of inclusive entrepreneurship, Muathe and Kori (2023) emphasise the role of microfinance and cooperative institutions in supporting the growth of MSMEs in Kenya. Their study reveals that while these institutions act as key enablers of financial access for marginalised entrepreneurs, inclusion remains uneven, necessitating regulatory reforms and enhanced outreach to youth, women, and rural communities. In addition, Muithya, Muathe and Kinyua (2021) explore how Kenya's regulatory framework moderates the relationship between innovation orientation and performance of microfinance institutions. Their findings underscore the crucial need for flexible policies to foster inclusive innovation and equitable access to credit, particularly among women-led and youth-led ventures. The rise of gig economy platforms such as Uber, Jumia and Lynk has opened new income-generating avenues, particularly for the youth and women. However, challenges such as algorithmic bias, data-driven discrimination, and precarious work conditions raise concerns about sustainable and equitable participation (Oxford Internet Institute, 2023).

To address these gaps, Kenya's Digital Economy Blueprint and the Universal Service Fund have been deployed to subsidise digital devices and expand broadband infrastructure. These policies, however, must be complemented with inclusive design practices and demand-driven capacity building to ensure meaningful participation across all demographics.

RESEARCH METHODOLOGY

The study adopted a systematic desktop review methodology to examine the intersection of Generation Z's technological adeptness, social inclusion, and Kenya's

entrepreneurial ecosystem. Given the reliance on secondary data from online sources, this approach enabled structured data collection, critical analysis and synthesis of existing literature, reports and policy documents (Synder, 2019). The methodology was designed to provide a comprehensive understanding of trends, challenges and opportunities without primary data collection, making it both cost-effective and time-efficient (Tranfield *et al.*, 2020).

The review utilised secondary data obtained from reputable academic databases, government portals, and international development institutions. Key sources included peer-reviewed journals accessed through Google Scholar, ScienceDirect, and ResearchGate; government reports and strategic frameworks from the Kenya National Bureau of Statistics (KNBS), Ministry of Information, Communications and the Digital Economy, and the Youth Enterprise Development Fund; and global reports from institutions such as the World Bank, International Telecommunication Union (ITU), and United Nations Development Programme (UNDP).

A systematic search strategy was employed to refine results. The inclusion criteria for empirical studies prioritised recent publications (2010-2025), studies focusing on Kenya or comparable African markets, and sources from peer-reviewed journals or official institutions. Excluded materials included outdated studies (pre-2010), non-peer-reviewed opinion pieces, and sources lacking empirical backing. This ensured the study remained current, relevant and credible (Gough *et al.*, 2017). Thematic analysis (Braun & Clarke, 2022) was used to identify, analyse and report patterns within the collected data. This involved coding recurring themes related to Gen Z's digital skills, barriers to social inclusion, and ecosystem support structures. Triangulation was applied by cross-verifying findings from academic, governmental and industry sources to enhance validity (Flick, 2018).

FINDINGS AND DISCUSSION

The study found that Generation Z's digital adeptness has been instrumental in reshaping the entrepreneurial ecosystem in Kenya. Leveraging tools such as social media, mobile money and e-commerce platforms, Gen Z has pioneered new forms of digital entrepreneurship and activism (GSMA, 2023; KNBS, 2023). However, rather than solely driving innovation, their technological fluency has also been a catalyst for widespread digital mobilisation and online-led protests. This dual role has blurred the lines between entrepreneurship and activism, often disrupting traditional business ecosystems and creating uncertainty for investors and policymakers. According to the Diffusion of Innovation Theory (Rogers, 2003), Gen Z's rapid adoption of technology aligns with their role as early adopters,

but the broader consequences include increased volatility in the entrepreneurial ecosystem, particularly due to civic disruptions and digital unrest (Okoth & Otieno, 2024).

The findings also reveal that the Gen Z-led revolution has had mixed effects on social inclusion. On one hand, digital tools have expanded access to income-generating opportunities, especially for youth, women and persons with disabilities (UNDP, 2023; CAK, 2023). Online platforms have reduced geographic and capital-based barriers to entry, yet structural inequalities persist. Rural Gen Z populations face limited internet penetration and unreliable connectivity, while women remain underrepresented in tech-based funding and innovation spaces (OECD, 2022; World Bank, 2023). Social Inclusion Theory (Sen, 2000) posits that equal participation requires not just access but equitable outcomes, yet empirical studies confirm that algorithmic bias and digital literacy gaps continue to marginalise already disadvantaged groups (Ndemo, 2021).

Crucially, the study highlights emerging risks to Kenya's entrepreneurial ecosystem due to the politicised use of digital technology by Gen Z. While their digital literacy has stimulated innovation, it has also contributed to episodes of social unrest that disrupt business continuity and discourage investment. For instance, the June-July 2025 protests, coordinated primarily via social media platforms, led to temporary shutdowns of fintech services, strained investor confidence and forced some SMEs to halt operations (CBK, 2025; Business Daily, 2025). This underscores the unintended consequences of an unregulated digital space where entrepreneurial energy can be redirected into socio-political resistance. The Human Capital Theory (Becker, 1964) suggests that skill acquisition should translate into productivity and economic value, but in this case, technological capabilities have also amplified civic dissent, revealing a tension between empowerment and economic stability.

CONCLUSION

While Gen Z's digital adeptness has expanded the boundaries of youth engagement in Kenya's economy, it has also revealed critical vulnerabilities. The transformation of digital tools into instruments of political expression and social dissent has introduced new dimensions of risk, fuelling unrest, disrupting economic activities and triggering investor uncertainty. Moreover, empirical findings indicate that while tech-savvy urban youth benefit from fintech innovations and e-commerce platforms, rural and low-income Gen Z populations remain digitally marginalised, reinforcing rather than bridging the digital divide.

Gender disparities persist as well, with young women less likely to own smartphones or engage in online businesses due to social-cultural and structural barriers. In the absence of inclusive digital policies and regulatory safeguards, the Gen Z-led digital uprising risks becoming

a source of new inequalities rather than a pathway to social inclusion. These outcomes challenge the aspirations of SDG 10 (Reduced Inequalities) and SDG 8 (Decent Work and Economic Growth), calling for a balanced approach that addresses the systematic risks emerging from this digital revolution (UNDP, 2023). Moreover, the revolution has created fear among entrepreneurs, and this is likely to scare investors and thus damage the entrepreneurial ecosystem, which is already on its knees due to over-taxation.

POLICY IMPLICATIONS

Based on the study's findings, several policy implications emerge to ensure Kenya's digital revolution led by Gen Z fosters inclusive growth rather than deepening existing vulnerabilities. First, there is a critical need to bridge the digital divide by expanding affordable internet access and providing subsidised digital devices in rural and marginalised areas. This can be achieved through targeted public-private partnerships and government-supported infrastructure programs. Second, the increasing engagement of Gen Z in informal platform-based work calls for urgent regulatory reforms that recognise digital freelance work, guarantee fair compensation and extend social protection to these workers. Finally, safeguarding macroeconomic stability and investor confidence will require robust digital governance frameworks, transparent data protection laws, and policies that promote a predictable, inclusive entrepreneurial environment. Collectively, these measures will help Kenya harness the potential of its digitally adept youth while building a resilient and inclusive entrepreneurial ecosystem.

LIMITATIONS AND FUTURE RESEARCH

The study relied solely on secondary data obtained from online databases, government reports, journal articles and grey literature, which may have restricted the depth of analysis, especially in capturing real-time experiences, attitudes, and motivations of Gen Z entrepreneurs in Kenya. Primary data from surveys or interviews would have added context-specific richness. Future research should adopt qualitative or mixed approaches such as focus groups, case studies, and surveys to collect first-hand insights from Gen Z entrepreneurs, policy makers and ecosystem enablers.

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