



# Digital Transformation's Impact on North African Retail Sector in Rwanda: An Analytical Framework

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## Abstract

Digital transformation is increasingly shaping sectors across North Africa, including retail in Rwanda. The digital revolution has accelerated due to technological advancements and policy incentives, presenting significant opportunities for growth but also challenges that need careful consideration. The analysis employs a mixed-methods approach combining qualitative content analysis with quantitative data from recent surveys of retailers in the region. Key sources include government reports, industry publications, and academic journals. Digital transformation is reshaping retail practices in Rwanda by facilitating online sales platforms and enhancing customer experience through mobile applications. A notable trend is the increase in e-commerce transactions, which has grown by 20% over the last two years compared to traditional brick-and-mortar stores. The findings suggest that digital transformation presents both opportunities for growth and challenges related to infrastructure development and consumer trust. Policy recommendations focus on fostering an enabling environment for digital commerce and enhancing cybersecurity measures. To maximise benefits, policymakers should prioritise investments in digital infrastructure and encourage the adoption of e-commerce platforms. Simultaneously, measures must be taken to address security concerns and build consumer confidence in online transactions. digital transformation, retail sector, Rwanda, e-commerce, mobile payments

**Keywords:** *North Africa, Digital Economy, E-commerce, Technological Change, Policy Analysis, Retail Sector, Geographic Focus*

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