



Digital Transformation Nexus in North African Retail Sector: A Theoretical Framework

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Abstract

The retail sector in North Africa, particularly Kenya, is undergoing significant transformation driven by digital technologies such as e-commerce platforms and mobile payments. Theoretical methods will be employed, including literature review and qualitative analysis to synthesize existing research findings and expert opinions. The theoretical framework underscores the importance of government support and private sector collaboration to overcome barriers and maximise benefits from digital transformation in the retail sector. Stakeholders should prioritise investment in e-commerce platforms, mobile payment systems, and digital literacy training programmes for small businesses. Government policies should incentivize these developments while addressing regulatory hurdles.

Keywords: *Digital Transformation, North Africa, E-commerce, Mobile Payments, Service-Oriented Architecture, Information Systems, Business Process Reengineering*

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