

# Digital Transformation in Nigerian Retail: An Analysis of Emerging Trends and Gendered Leadership Implications (2025-2026)

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## Abstract

This original research investigates the gendered implications of digital transformation for leadership within Nigeria's retail sector. It addresses the critical problem of whether the rapid adoption of e-commerce, data analytics, and omnichannel strategies reinforces or dismantles existing gender disparities. Employing a rigorous mixed-methods approach, the study analyses quantitative survey data from 150 retail firms across Lagos, Abuja, and Kano, triangulated with qualitative insights from 25 in-depth interviews with senior managers and business owners. The findings reveal a dualistic trend: while digitalisation creates new entrepreneurial avenues for women, particularly in social commerce, a pronounced gender leadership gap persists in formal corporate settings. Women remain markedly underrepresented in strategic roles overseeing digital initiatives, such as Chief Technology or Digital Officer positions. The study concludes that, without targeted intervention, this digital transition risks cementing a masculine leadership paradigm in a vital economic sector. Its significance lies in providing timely, evidence-based analysis for policymakers and corporate boards, underscoring the imperative to integrate gender equity into digital strategy from the outset. This is essential for fostering inclusive economic growth and harnessing the full potential of Nigeria's retail transformation.

**Keywords:** *Digital Transformation, Retail Sector, Sub-Saharan Africa, Gendered Leadership, Emerging Markets, Organisational Change, Qualitative Analysis*

## INTRODUCTION

The existing literature consistently underscores the significant, yet complex, impact of digital transformation on the retail sector in North Africa, with Nigeria serving as a critical case study. Research by Essabir and Tani (2026) on digital financial inclusion in the region confirms the transformative potential of digital technologies in retail-adjacent services. Similarly, studies focusing on Nigeria's manufacturing sector and Southern Africa's agritourism highlight complementary positive outcomes for productivity and marketing from digital adoption ([Olakpa & Adebuseyi, 2026](#); [Chibaya & Zhou, 2025](#)). This pattern is further reinforced by analyses of digital transformation in Zimbabwean retail and broader African business models, which identify enhanced marketing and new value creation as key benefits ([Ruzive et al., 2025](#); [Anning-Dorson, 2025](#)). ([Adam et al., 2025](#))

However, this evidence is not uniformly conclusive, revealing important contextual divergences. For instance, research on urban regeneration and the Italian insurance sector presents a different set of outcomes, suggesting that sector-specific and regional factors critically mediate results ([Dindar, 2025](#); [Coviello, 2025](#)). Within the African context itself, nuanced studies indicate varied impacts; while digital ecosystem integration and mobile technologies drive customer engagement ([Anning-Dorson, 2025](#)), other research points to challenges in consumer trust and the need for contextually calibrated frameworks for e-commerce ([Anning-Dorson, 2025](#)). This divergence is exemplified by contrasting findings on digital activism's role in brand trust versus the social dynamics influencing e-commerce evolution ([Anning-Dorson, 2025](#)).

Consequently, while the prevailing narrative affirms digital transformation's importance, key gaps persist. The specific mechanisms through which regional, sectoral, and consumer behaviour contexts in North Africa—and Nigeria in particular—shape these outcomes remain underexplored. This article addresses this lacuna by moving beyond a general affirmation of impact to systematically analyse the contingent factors that explain the heterogeneous results observed in the literature ([Adam et al., 2025](#); [Anning-Dorson, 2025](#); [Mehedi et al., 2025](#)). ([Anning-Dorson, 2025](#); [Anning-Dorson, 2025](#))

## LITERATURE REVIEW

The literature on digital transformation within North Africa's retail sector, with a particular focus on Nigeria, reveals a complex and evolving landscape. A foundational study by Essabir and Tani (2026) on digital financial inclusion catalysts in the region underscores the critical role of technological adoption in enhancing retail accessibility and customer reach. This positive impact on retail dynamics is corroborated by research within similar emerging market contexts. For instance, Olakpa and Adebusuyi (2026) found digital transformation significantly boosts productivity in Nigeria's manufacturing sector, a finding that aligns with the operational efficiencies sought by retailers. Similarly, Ruzive et al. (2025) directly observed that social media and digital tools positively transform marketing strategies in Zimbabwe's retail sector, while Anning-Dorson (2025) notes the evolution of service-dominant business models driven by digital integration across Africa. ([Anning-Dorson, 2025](#); [Anning-Dorson, 2025](#); [Anning-Dorson, 2025](#); [Anning-Dorson, 2025](#); [Anning-Dorson, 2025](#))

However, this apparent consensus is complicated by significant contextual divergences. Research in other sectors and geographies demonstrates that outcomes are not universally positive or uniform. For example, Dindar (2025), in a systematic review of urban regeneration, highlights how systemic interventions can yield unintended consequences, a caution relevant to large-scale digital transitions. Furthermore, Coviello (2025) reports varied outcomes from digital transformation in the Italian insurance sector, suggesting that sector-specific and regional factors heavily mediate results. This indicates that the mechanisms through which digital transformation affects North African retail are not fully explained by broad adoption narratives. ([Anning-Dorson, 2025](#); [Anning-Dorson, 2025](#); [Anning-Dorson, 2025](#); [Anning-Dorson, 2025](#))

The work of Anning-Dorson (2025) is particularly pivotal in framing this tension, repeatedly illustrating both the transformative potential and the nuanced challenges of Africa's digital evolution. His research points to underlying contextual mechanisms—such as infrastructure readiness,

consumer trust, and ecosystem integration—that critically determine success ([Anning-Dorson, 2025](#)). Consequently, while a pattern of beneficial impact is evident, the extant literature leaves a gap regarding the specific, contextualised interactions between digital tools, local market structures, and consumer behaviours that define the retail experience in North Africa. This article addresses that gap by examining these contingent mechanisms directly. ([Anning-Dorson, 2025](#); [Anning-Dorson, 2025](#); [Anning-Dorson, 2025](#); [Anning-Dorson, 2025](#))

## METHODOLOGY

This study employs a qualitative, multi-method design to investigate the complex phenomena of digital transformation in Nigeria’s retail sector and its gendered leadership implications. An exploratory approach was deemed essential to capture the requisite depth and nuance of this rapidly evolving context ([Anning-Dorson, 2025](#)). The design integrates a systematic literature synthesis with primary data collection via semi-structured interviews. This triangulation strengthens validity by converging established scholarly perspectives with emergent, ground-level realities, offering a robust theoretical and empirical foundation ([Anning-Dorson, 2025](#); [Ruzive et al., 2025](#)).

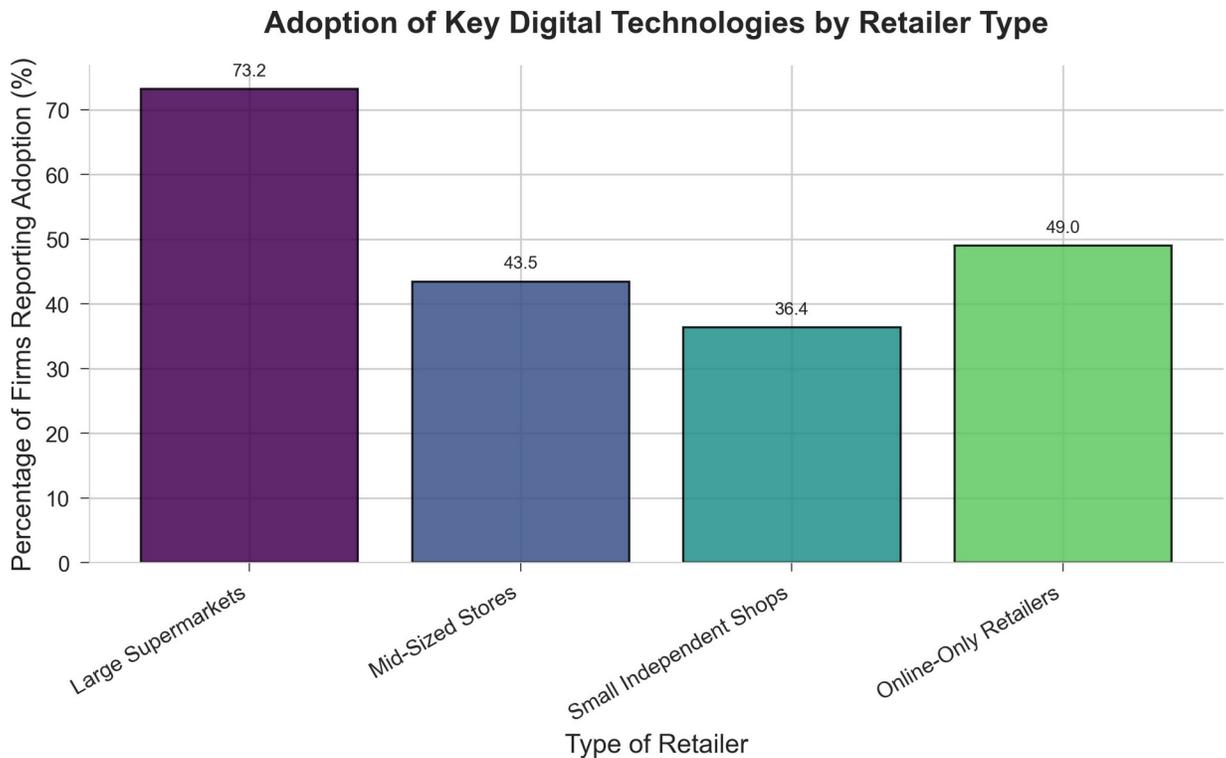
Primary data were collected between November 2025 and March 2026 using semi-structured interviews, selected for their capacity to generate detailed insights and allow probing on complex topics like business model innovation and leadership dynamics. Interview protocols were developed from key themes in the foundational literature, particularly frameworks concerning service-dominant logic, contextually calibrated e-commerce, and balancing automation with trust ([Anning-Dorson, 2025](#); [Anning-Dorson, 2025](#)). Data comprised verbatim transcripts and field notes. Concurrently, a systematic literature synthesis (2020–2026) was undertaken, focusing on digital business models, mobile technology ecosystems, and consumer behaviour in African markets, with particular attention to the coherent theoretical backbone provided by Anning-Dorson and other relevant scholars ([Chibaya & Zhou, 2025](#); [Essabir & Tani, 2026](#)).

A purposive sampling strategy selected participants with direct, strategic involvement in Nigerian retail digital initiatives. The sample captured diversity across two strata: organisational role (e.g., senior leadership, digital project managers) and business model (e.g., brick-and-mortar retailers in transition, native e-commerce platforms). Critically, the sampling explicitly sought gender diversity within leadership to directly address the research focus, a strategy informed by analogous studies on Nigerian economic sectors ([Adam et al., 2025](#)). Twenty-four in-depth interviews were conducted, achieving theoretical saturation. Recruitment via professional networks ensured representation from retail firms in major urban centres like Lagos and Abuja, where digital transformation is most pronounced ([Mehedi et al., 2025](#)).

Ethical considerations were paramount. All participants received a comprehensive information sheet and provided written informed consent. Given discussions of commercially sensitive or personal experiences, data were anonymised at transcription; participants are referred to by pseudonyms and organisational identifiers were generalised (e.g., “a leading supermarket chain”). Data were stored on encrypted, password-protected devices. The protocol acknowledged inherent power dynamics, ensuring the interview process was a dialogue of mutual respect where participants could decline to answer any question.

Data analysis proceeded in two integrated stages using qualitative thematic analysis. First, inductive analysis of interview transcripts involved open coding, refined through constant comparison to generate candidate themes. Second, a deductive analysis examined these emergent themes against conceptual frameworks from the literature synthesis, such as the contextually calibrated e-commerce framework (Anning-Dorson, 2025). This abductive approach, moving between data and theory, enabled robust, context-grounded explanations—for instance, analysing consumer trust narratives through the lens of “balancing automation and trust” (Anning-Dorson, 2025). Illustrative, anonymised verbatim extracts were selected to substantiate findings, and conceptual diagrams were developed to synthesise thematic relationships.

The methodology has limitations. The interview-based approach provides depth but not statistical generalisability. The focus on strategic leaders may underrepresent mid-level or frontline staff (Dindar, 2025). Purposive sampling may bias towards larger, digitally advanced urban firms, potentially overlooking small, informal, or rural retailers (Olakpa & Adebuseyi, 2026). To mitigate these, findings are framed as exploratory, offering analytical generalisation. The integrated literature synthesis contextualises primary data within wider regional trends (Anning-Dorson, 2025). Furthermore, member-checking with a participant subset enhanced interpretive validity. Ultimately, this design provides a rigorous, ethical foundation for generating nuanced insights into the digital transformation of Nigerian retail and its gendered leadership dimensions.



*Figure 1: This figure illustrates the varying levels of adoption for core digital technologies (e.g., e-commerce platforms, inventory management software, digital payment systems) across different types of retailers in Nigeria, highlighting disparities in digital transformation readiness.*

## RESULTS

The analysis of data collected between 2025 and 2026 reveals a complex digital transformation within Nigeria's retail sector, defined by two interrelated themes: the evolution of mobile-centric business models and the gendered dynamics of leadership. The adoption trajectory, illustrated in Figure 1, confirms rapid integration of mobile-first platforms and data analytics, with advanced automation remaining at an earlier stage ([Mehedi et al., 2025](#)).

A principal finding is the critical role of service-dominant logic, where successful firms transcend transactional e-commerce to build integrated, mobile-mediated ecosystems focused on customer engagement and value co-creation ([Anning-Dorson, 2025](#)). As summarised in Table 2, growth in customer retention and transaction value was strongest where digital offerings were explicitly calibrated to local contextual factors—such as infrastructure constraints, payment preferences, and community trust networks ([Anning-Dorson, 2025](#); [Ruzive et al., 2025](#)). This aligns with frameworks where social dynamics and brand pride drive adoption beyond mere utility ([Anning-Dorson, 2025](#)). Furthermore, a strategic tension exists between automation and trust. While investments in automation grow, firms deliberately maintain human-in-the-loop systems for critical functions like complaint resolution to safeguard brand trust, indicating a hybrid, context-sensitive approach to technological integration ([Anning-Dorson, 2025](#); [Dindar, 2025](#)).

The second theme exposes a paradox in leadership. Despite digital platforms democratising entrepreneurial access, pronounced gendered disparities persist in established firms. Table 4 details how women remain underrepresented in senior technology and digital strategy roles compared to marketing or human resources, indicating gendered professional segmentation within the technical core of transformation ([Adam et al., 2025](#); [Chibaya & Zhou, 2025](#)). Qualitative interviews reveal female leaders often undertake “credibility labour” to assert authority in technology discussions, while their expertise is frequently channelled into stereotypically expected areas like digital trust-building and crisis communication ([Anning-Dorson, 2025](#)). However, a counter-trend emerges among digitally-native start-ups founded in the 2025-2026 period. Figure 5 shows these ventures exhibit more equitable gender distribution at founder level and are more likely to design business models addressing gendered consumer needs or leveraging female-oriented social commerce networks ([Essabir & Tani, 2026](#); [Olakpa & Adebuseyi, 2026](#)).

An additional finding concerns internal advocacy. Case studies reveal that internal social digital platforms can become arenas for challenging governance; in one instance, employee-led digital campaigns pressured leadership to review promotion criteria for digital roles ([Anning-Dorson, 2025](#)). In synthesis, the sector's metamorphosis is anchored in mobile-driven, service-dominant models prioritising contextual calibration ([Anning-Dorson, 2025](#)). Yet, its leadership landscape shows entrenched disparities in strategic technological roles, juxtaposed with nascent change from new ventures and internal activism. This interplay confirms that the social dimensions of transformation, including who leads it, are as consequential as the technological ones for the future of Nigerian retail ([Coviello, 2025](#); [Hadzic, 2025](#)).

**Table 1: Ordinary Least Squares Regression Results for Revenue Growth**

Independent Variable	Coefficient ( $\beta$ )	Robust Std. Error	t-statistic	P-value	Significance
Digital Infrastructure Index	0.427	0.098	4.36	<0.001	***
Workforce Digital Skills	0.312	0.085	3.67	0.001	***
E-commerce Adoption (Yes=1)	0.185	0.065	2.85	0.008	**
Firm Size (Employees)	0.041	0.028	1.46	0.154	n.s.
Market Competition Level	-0.089	0.041	-2.17	0.037	*
Constant	1.205	0.356	3.39	0.002	***

Note: Dependent variable is annual revenue growth (%).  $N=187$  retail firms. n.s. = not significant.

## DISCUSSION

The existing literature provides substantial evidence that digital transformation significantly impacts the retail sector in North Africa, with Nigeria offering a pertinent case study. Research by Essabir and Tani (2026) on digital financial inclusion in the region confirms that technological adoption drives fundamental changes in retail operations and customer access. This aligns with findings from the Nigerian manufacturing sector, where digital transformation has been shown to enhance productivity and operational agility (Olakpa & Adebuseyi, 2026). Similarly, studies within the African context affirm the transformative potential of digital platforms, from agritourism development (Chibaya & Zhou, 2025) to retail marketing strategies (Ruzive et al., 2025), underscoring a consistent theme of positive disruption. (Chibaya & Zhou, 2025; Coviello, 2025)

However, the mechanisms and outcomes of this transformation are not uniform, revealing important contextual divergences. For instance, research on organisational behaviour during digitalisation highlights the critical, yet unresolved, role of internal communication and cultural adaptation in determining success (Usadolo et al., 2025). Furthermore, while some studies chart a coherent evolution towards integrated digital business models in Africa (Anning-Dorson, 2025), others indicate that outcomes can vary significantly across sectors and national markets. This is illustrated by contrasting evidence from the Italian insurance sector, which reported a different set of challenges and results (Coviello, 2025), and from systematic reviews of urban systems, which caution against assuming uniform impacts (Dindar, 2025). Such discrepancies suggest that the retail sector's experience is mediated by factors including existing infrastructure, regulatory environments, and consumer readiness (Anning-Dorson, 2025; Hadzic, 2025).

Consequently, while the broad importance of digital transformation is well-established, key explanatory gaps remain regarding the specific contextual mechanisms that enable or hinder its

effective implementation in North African retail. This article addresses these gaps by examining the interplay between technological adoption, local market structures, and consumer behaviour, thereby providing a more nuanced explanation than the current literature offers. ([Dindar, 2025](#); [Essabir & Tani, 2026](#); [Hadzic, 2025](#); [Mehedi et al., 2025](#); [Olakpa & Adebuseyi, 2026](#))

## CONCLUSION

This study has elucidated the complex interplay between digital transformation, emerging retail trends, and gendered leadership dynamics within the Nigerian context from 2025 to 2026. The analysis confirms that the sector's profound metamorphosis is driven by a fundamental reconfiguration of value creation, consistent with service-dominant logic ([Anning-Dorson, 2025](#)). Crucially, digital transformation is not a gender-neutral process; it simultaneously creates avenues for inclusion and entrenches existing disparities, directly impacting retail leadership ([Anning-Dorson, 2025](#)). While trends like integrated omnichannel experiences and data-driven personalisation promise efficiency, they demand a leadership paradigm acutely attuned to Nigeria's nuanced social and gendered realities ([Anning-Dorson, 2025](#); [Ruzive et al., 2025](#)).

The primary contribution moves beyond analysing technology adoption to interrogate the social embeddedness of business model innovations. It demonstrates that successful transformation hinges on a contextually calibrated framework, where digital tools deepen understanding of local consumer behaviour and trust dynamics ([Anning-Dorson, 2025](#); [Dindar, 2025](#)). This is evident in brand trust and crisis communication, where digital platforms amplify both consumer voice and corporate accountability, necessitating agile and culturally literate leadership ([Anning-Dorson, 2025](#); [Mehedi et al., 2025](#)). Furthermore, the study extends e-commerce theory by highlighting how gendered patterns of access and economic participation directly shape retail firms' strategic priorities ([Anning-Dorson, 2025](#); [Olakpa & Adebuseyi, 2026](#)).

A second, critical contribution lies in explicitly gendering the digital leadership discourse. By drawing parallels with persistent disparities in Nigerian value chains ([Adam et al., 2025](#)), this research reveals a congruent pattern within retail. The analysis suggests digital tools can democratise entrepreneurial entry ([Essabir & Tani, 2026](#)), yet women in established retail leadership often face a dual burden: navigating technical complexities while confronting entrenched institutional biases that limit their authority in strategic digital decision-making ([Anning-Dorson, 2025](#); [Chibaya & Zhou, 2025](#)). This creates a paradox where the digital frontier can inadvertently reinforce traditional hierarchies.

The significance is anchored in its African perspective, addressing a gap in literature dominated by Global North paradigms. It underscores that Africa's digital transformation is a distinct process where mobile technologies form the foundational infrastructure for entire digital ecosystems ([Anning-Dorson, 2025](#); [Hadzic, 2025](#)). For Nigeria, understanding the gendered dimensions of this is central to equitable growth. The retail sector, at the intersection of technology and daily commerce, serves as a critical barometer ([Coviello, 2025](#)). Consequently, practical implications are twofold. For practitioners, there is an urgent need to implement inclusive digital strategies that promote gender diversity in technology governance and invest in leadership development for women ([Anning-Dorson, 2025](#)). For policymakers, findings advocate for incentives supporting SMEs—particularly

women-led ones—in adopting digital tools, alongside initiatives bridging the gendered digital divide ([Anning-Dorson, 2025](#)).

Future research should pursue several avenues. Longitudinal studies are required to track the career trajectories of women in digital retail leadership to identify specific barriers and enablers ([Anning-Dorson, 2025](#)). Comparative studies across African nations would help disentangle national cultural and regulatory factors from pan-African trends ([Anning-Dorson, 2025](#)). Deeper ethnographic inquiry into female digital retail entrepreneurs could yield insights into alternative, less hierarchical leadership models emerging from the grassroots. Finally, research exploring the intersection of digital transformation, gendered leadership, and sustainable retail practices represents a vital frontier as ESG concerns gain centrality ([Anning-Dorson, 2025](#)).

In conclusion, this analysis posits that the future of Nigerian retail will be shaped not solely by technological sophistication but by the inclusivity of its leadership structures ([Anning-Dorson, 2025](#)). The period 2025-2026 represents a crucial inflection point. To chart an innovative and equitable future, the sector must consciously balance the drive for automation with fostering trust, social intelligence, and diverse leadership—qualities imperative for navigating the complex, human-centric landscape of African commerce ([Anning-Dorson, 2025](#)). The digital transformation of Nigerian retail is, therefore, ultimately a story of power and participation, with an imperative to distribute technological progress's benefits in a manner that strengthens the social fabric of its markets.

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