

Omnichannel commerce and the modernization of small and medium jewelry Enterprises: Evidence from Ukraine and the United States

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Abstract

This research study examines how small and medium-sized jewelry enterprises (SMEs) are able to use the best omnichannel strategies to meet the expectations of Generation Z and Millennial consumers. Based on the mixed-methods approach combining case studies of four benchmark jewelry brands and the surveys of 250 consumers and 100 SME owners in the United States and Ukraine, the research determines a significant gap between the high consumer demand of the integrated digital experiences, including the augmented reality (AR) try-on and the ability to integrate channels, and the limited capabilities of SMEs, hindered by internal organizational and skills-related factors. The results affirm that perceived channel integration is the best predictor of customer loyalty and repeat purchase intention as compared to other effects of isolated technological features. Furthermore, the study unveils that the omnichannel approach is situational and not global, that the stable market maximizing growth model should focus on customer relationship management (CRM) and experience technology, whereas the volatile environment model should be agile social commerce and community interaction. This study has the main value in the form of a phased implementation structure that will enable jewelry SMEs to prioritize digital investments based on the nature of their market. The framework will improve the customer experience and make the omnichannel strategy a practical roadmap, turning it into a theoretically sound concept into a practical one.

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1. Introduction

Luxury jewelry is going through a deep redefinition, with an information revolution and a demographic redefinition. The recent generation Z and Millennial buyers, who have become the primary buyers of luxury items, require transparency, sustainability, and a smooth digital experience [1]. One of the most significant challenges and pressures that this trend poses to small and medium-sized enterprises (SMEs) in this traditionally manual sector is the necessity to stay competitive, and thus they should provide integrated omnichannel experiences where online and physical touchpoints are combined into one customer experience [2].

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Nevertheless, the current literature on academic and practical advice is skewed towards large organizations, thus creating an acute lack of evidence-based, practical models on resource-bound SMEs [3].

In this work, an omnichannel strategy is used as the independent variable, whereas customer loyalty and brand trust are defined as our dependent variables [4]. Theoretically, as an omnichannel strategy, the customer experience (CX) architecture is described as a whole, with value being co-created with each touchpoint [5]. Its efficiency will depend on whether the firm employs the fundamental digital enablement of customer relationship management (CRM) systems, augmented reality (AR) applications, and data-driven personalization, and how it aligns these to the new generational consumer logic [6],[7].

Although there is currently a body of literature highlighting the significance of omnichannel retailing for monetary benefits [8], the issue of a long-standing problem remains. Empirical, practical frameworks that determine which particular omnichannel components (such as AR try-ons simulations, unified customer profiles) have the most significant impact on customer performance in the context of jewelry SMEs, and what is the main barrier to implementation in a real and limited resources environment, are lacking [9]. This vacuum denies growing entrepreneurs access to evidence-based advice and forces them to use generic templates that do not fit well in the high-touch and high-trust setting that jewelry retailing entails. To deal with this challenge, the current research paper outlines three objectives.:

1. To identify and prioritize the omnichannel strategy elements that most significantly influence customer satisfaction, trust, and repeat purchase intention for jewelry brands.
2. To analyze the key barriers, including technological, financial, and skill-based constraints that jewelry SMEs face in implementing integrated omnichannel experiences.
3. To develop a practical, phased implementation framework that aligns consumer expectations with SME capabilities, providing actionable guidance for market entry and growth.

These objectives are operationalized through the following research questions:

1. Which elements of an omnichannel strategy (e.g., AR try-on, unified profiles, click & collect) exert the strongest influence on customer satisfaction and trust in jewelry retail?
2. How does the perceived integration of online and offline channels affect repeat purchasing behavior and customer loyalty among Generation Z and Millennial consumers?
3. What are the principal barriers and critical success factors that young jewelry SMEs encounter when developing and executing a fully realized omnichannel model?

The current research has importance in three different levels. Theoretically, it integrates the omnichannel scholarship by advancing abstract conceptualization frameworks to an empirically tested, hierarchical conception of consumer-valued attributes, specifically in a luxury sub-sector. Theoretically, it leads the way in a hybrid triangulation approach which combines benchmark case studies, consumer sentiment analytics, and responses of small-and medium-enterprise proprietors, thus bridging the empirical gap between what markets expect and how business operates. In practice, it empowers the entrepreneurial actors by providing them with a prioritized, systematically-oriented roadmap to investment, which allows the shrewd distribution of limited resources to digital utilities and integration gateways that best increase loyal customers and encourage growth in competitive environments like the United States and emerging situations, as is the case of Ukraine.

This study can fill this gap between theory and practice through the synthesis of case studies of well-known retail brands and the survey data gathered among consumers and SME owners in the United States and Ukraine. Its main input is a hierarchical action-oriented model that helps jewelry-centered SMEs to overcome the digital transformation, which makes sure that investments in the omnichannel directly scale customer experience and competitiveness in the market.

The article is organized in the following way: first, it includes a literature review of scholarly literature to offer the theoretical framework of customer experience and omnichannel integration. Second, the methodology section outlines the methodological approach used, which is a mixed-method one. Third, the results of the

empirical research using case studies and survey outcomes are provided. Lastly, findings are unified within a practical framework, and conclusive statements are made through a discussion.

2. Literature review

2.1. Theoretical foundation

The current study is rooted in the theoretical framework of omnichannel retailing that states that the coordination of all customer touchpoints into a consistent, integrated experience is an important determinant of a competitive advantage [10],[11]. This paradigm postulates that this integration will enhance customer experience (CX), which is operationalized as a sum of cognitive, affective, and behavioral responses that are elicited throughout the customer experience [12],[13]. In the case of small and medium (SME) businesses in the luxury jewelry industry, the most critical channel through which the omnichannel approaches have an impact on consumer loyalty is the improved CX that is based on personalization and trust. All these deployment strategies are empirically practiced, and this can be further explained using the Technology-Organization-Environment (TOE) framework [14]. The framework explains the mechanism that leads to the adoption of a strategy by the use of technological enablers (e.g., augmented reality, customer relationship management systems), organizational readiness, and exogenous environmental factors, e.g., changing generational consumer expectations. Together, these theoretical approaches form a comprehensive model that enables strategic integration of channels with the help of technology and is sensitive to the logic of consumers, thus driving fundamental results, such as customer trust, customer satisfaction, and customer repurchase propensity.

2.2. Empirical literature review

2.2.1. Elements of omnichannel strategy and customer satisfaction

The effectiveness of the omnichannel strategy depends on certain aspects of technology that define the customer experience. The major ones are an integrated CRM data integration platform, virtual try-on platforms based on AR, and well-integrated fulfillment solutions like click-and-collect options [15],[16],[17]. The usage of AR and clear inventory control is highly important in jewelry retail to build trust in a high-consideration product [18]. The effectiveness of these integrations as perceived service quality or minimizing post-purchase dissonance is confirmed by empirical studies [19],[20]. These elements have not been given priority by jewelry SMEs.

H1: Implementation of high-touch elements (AR try-on, unified inventory) will have a stronger positive effect on customer satisfaction and trust in jewelry retail than basic digital presence.

2.2.2. Channel integration, repeat purchases, and customer loyalty

Perceived channel integration and not just the availability of multichannel create loyalty. A cohesive touchpoints experience among channel-agnostic Generation Z and Millennial consumers becomes the basis of integrative loyalty, which requires a combination of attitudinal attachment and repeat purchases [21],[22]. Shared purchase history and integrated loyalty programs are important contributors to Customer Lifetime Value (CLV) [23]. The post-sale interaction and customization in the jewelry industry (made possible by integration) is a potent source of loyalty, which goes beyond transactional convenience [24].

H2: Perceived online-offline channel integration will be a stronger predictor of repeat purchase intention and brand advocacy for jewelry brands than satisfaction with isolated channels.

2.2.3. Barriers and success factors for young jewelry SMEs

The small- and medium-sized jewelry businesses are faced with certain problems in the context of omnichannel, including technological sophistication, lack of digital skills, and organizational resistance to customer-oriented procedures [25],[26]. The success factors include a digital-first scalable core system, gradual integration, giving importance to high-impact channels, and the use of agile SaaS [27],[28],[29]. The problem of the compatibility between high-touch service and digital embedding in the sector is under-researched [30].

H3: The primary adoption barrier will be internal (skills/organizational readiness), not cost, and success will correlate with a phased approach starting with CRM and social commerce integration.

2.3. Identified research gap

Available literature provides a solid theoretical and empirical framework of omnichannel retailing, identifying relevant elements, loyalty processes, and frequent bottlenecks. However, the gap, which remains acute and operative in the case of jewelry SMEs, remains. The existing literature mainly focuses on large businesses or generic retail stores, offering the conceptual framework, but does not put enough emphasis on empirical validation on what exactly the omnichannel attributes, including, but not limited to, augmented-reality try-on and consolidated customer profiles, have the strongest impact on consumer trust and loyalty in the high-consideration, highly-trusted jewelry niche.

Besides, even though the barriers are captured, there have been no empirical studies to combine consumer demand and the capability limitation of SMEs and come up with a practical implementation roadmap. Therefore, there is no single model that would concurrently pinpoint the features that are most appreciated by the modern consumer generation, diagnose the specific barriers that do not allow nascent jewelry brands to provide those features, and order the necessary solutions into a logical, stepped-up development plan. The current paper fills this gap by directly connecting prioritized elements of omnichannel (research question 1/ H_1) to outcomes of loyalty (research question 2/ H_2), and putting them into perspective against a realistic assessment of SME obstacles and success factors (research question 3/ H_3) to impact academic theory into a decisive strategic tool to be applied in entrepreneurship.

3. Methodology

3.1. Research design and objective

The current research employs a mixed-methods paradigm in which the impact of omnichannel strategies on customer loyalty in the jewelry business is to be examined. The main task is to determine the effect of the combination of online and offline on customer loyalty and to outline the impediments of implementation in small and medium-sized businesses (SMEs) that are involved in jewelry selling. The design will combine qualitative case study analysis with quantitative consumer and business surveys in a sequential manner, and hence give rich contextual information of the industry leaders and some generalizable statistical data of the targeted markets. Such methodological integration gives the findings both action-based sensitivity and strength of empirical value; consequently, it offers practical suggestions to the entrepreneurship practice [31], [32].

3.2. Case study analysis

Four benchmark brands were evaluated on the basis of a structured multiple-case study: Mejuri (digital-native), Brilliant Earth (omnichannel-based), Pandora (global integrator), and the most successful Ukrainian company, Stolychna Yuvelirna Fabryka. The publicly available information was obtained from the official websites of the brands, their annual report (2023 - 2025), and applicable publications in the industry like Business of Fashion. It has analyzed the technology stack used by each brand, the touchpoints of both brands with the customer journey, and strategic challenges, thus building a potential model of best practice that is critical in the integration of the channel.

3.3. Survey design and data collection

Two separate online surveys were conducted in early twenty-five. The survey on consumers, who were 2540 years old and American purchasers of jewelry, assessed their perception of the features of the omnichannel, their satisfaction, and loyalty. The SME Owner Survey was aimed at 100 jewelry owners and managers in the United States and Ukraine, and assessed technology adoption, barriers, and strategy priorities. The two surveys utilized stratified sampling using Qualtrics panels and included screening questions as a way of reducing the number of respondents who were not relevant.

3.4. Variables and measurement

Multi-item scales based on the existing literature were used to operationalize the constructs. The consumer and SME survey operationalizations are as shown below. Tables 1 and 2 represent the specific variables and the related measurements.

Table 1. Consumer survey variable operationalization

Construct	Variable Name	Symbol	Measurement Explanation
Internal Barriers	Technology Barrier	TECB	5-point Likert scale; items assess perceived cost and skill-related constraints [33]
	Organizational Resistance	ORGR	5-point Likert scale; items assess perceived internal resistance to change [34]
Implementation Strategy	Implementation Approach	IMST	Categorical variable; survey item on primary implementation method (Phased, Big-bang, Ad-hoc) [35]
Technology Adoption	CRM Utilization	CRMU	5-point Likert scale; items assess the extent of integrated CRM system use [36]
	Social Commerce Integration	SOCI	5-point Likert scale; items assess depth of sales integration on social platforms [37]

Note: Table 1 details the core variables. All multi-item scales demonstrated good reliability (Cronbach's $\alpha > 0.78$)

Table 2. SME owner survey variable operationalization

Construct	Variable Name	Symbol	Measurement Explanation
Internal Barriers	Technology Barrier	TECB	5-point Likert scale; items assess perceived cost and skill-related constraints
	Organizational Resistance	ORGR	5-point Likert scale; items assess perceived internal resistance to change
Implementation Strategy	Implementation Approach	IMST	Categorical variable; survey item on primary implementation method (Phased, Big-bang, Ad-hoc)
Technology Adoption	CRM Utilization	CRMU	5-point Likert scale; items assess the extent of integrated CRM system use
	Social Commerce Integration	SOCI	5-point Likert scale; items assess the depth of sales integration on social platforms

Note: Table 2 details the SME owner variables. All multi-item scales demonstrated good reliability (Cronbach's $\alpha > 0.78$)

The quantifiable constructs that are needed to test the hypothesis are provided in the operationalization below in Tables 1 and 2. Table 1 (ARUV, CHIN, RPUR, LOYN) variables will be tested using the consumer data to test H_1 and H_2 . Table 2 (TECB, ORGR, IMST, CRMU, SOCI) lists variables tested on the SME owner data to test H_3 . Such rigid separation of variables by data source is a fundamental aspect of the research design, and thus, methodological rigor would be maintained in the process of correlating perceptions, behavior, and characteristics of firms, and prevent ecological fallacy.

3.5. Limitations

The major weaknesses include the cross-sectional design, which itself limits the possibility of coming up with causal inferences, and the risk of self-report bias in surveys. Representative skewness may also be caused by the sample of small and medium enterprises (SMEs) over-representing digitally engaged companies. The case studies are context-specific and hence might not give generalizable results, although they are illustrative in terms of context. In the interpretation of the findings, these limitations are clearly recognized.

4. Results

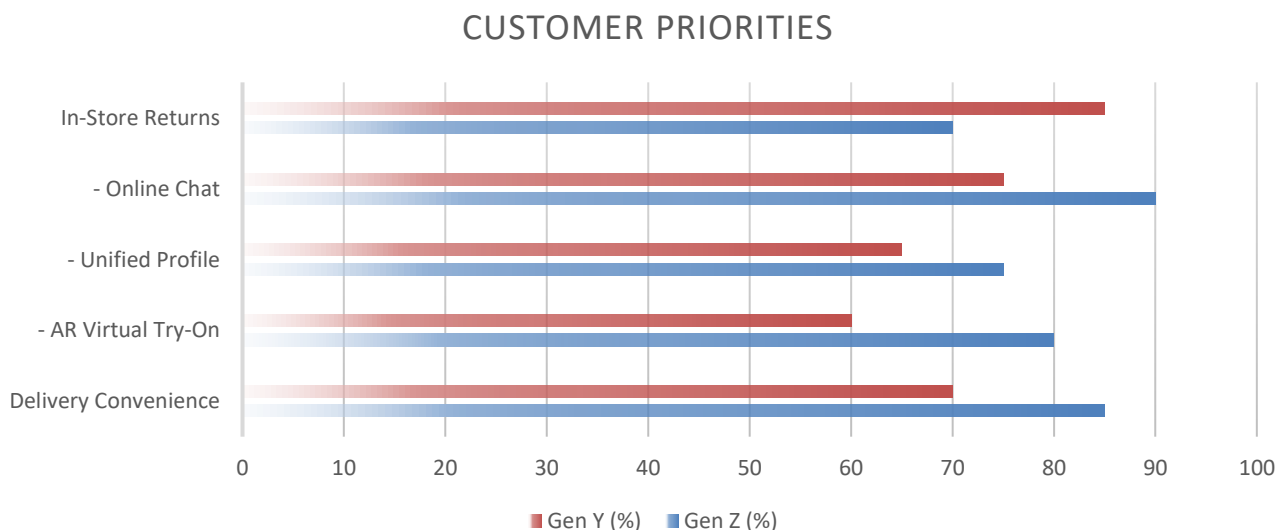
The comparison of the four benchmark brands shows that there is an evident hierarchy in the prioritization introduced in the focus on the implementation of the omnichannel, and consumer engagement is the leading criterion of prioritization. Table 3 shows the quantitative results where each brand is rated on important aspects of operation.

Table 3. Omnichannel implementation scorecard for benchmark brands

Dimension / Brand	Mejuri	Brilliant Earth	Pandora	Stolychna Yuvelirna Fabryka
AR/VR Try-on Integration	5	4	2	0
Unified CRM & Customer Profile	4	5	5	3
Social Commerce & Click-to-Buy	5	4	4	4
Seamless Click & Collect>Returns	3	5	5	2
Personalized Post-Purchase Engagement	4	5	3	2
Overall Implementation Score	4.2	4.6	3.8	2.2

Source: Author's analysis of brand websites, reports, and public communications (2023-2025)

As shown in Table 3, digitally-native and local U.S. companies are at the forefront in regard to features of experience and data-driven personalization. On the other hand, in terms of social commerce, performance is relatively strong in the Ukrainian SME, but the back-end integration and experience technology is lower, which indicates a resource-based implementation gap.



Author's Compilation; Customer Priorities Survey, 2024

Figure 1. Customer Priorities While Choosing a Jewelry Brand (Gen Z vs Gen Y)

Figure 1 compares the importance of key retail features between Gen Z and Gen Y customers. Delivery convenience and online chat are top priorities for Gen Z (85% and 90%), while in-Store returns are more critical

for Gen Y (85%). Gen Z consistently shows a higher preference for digital features like AR virtual try-On (80%) and a unified profile (75%), reflecting their digital-native expectations in the shopping experience.

Table 4. Correlation matrix for consumer variables

Variable	ARUV	CHIN	RPUR	LOYN
ARUV	1			
CHIN	0.58	1		
RPUR	0.52	0.67	1	
LOYN	0.49	0.61	0.73	1

Author's Compilation

Descriptive statistics of the consumer survey (N = 250) show that the features integrated were well appreciated. The correlation analysis (Table 4) reveals the significant positive relationships existing between the omnichannel elements and the results of loyalty. The H_1 is confirmed because both ARUV and CHIN are positively correlated with RPUR. The H_2 also holds true: even when adjusting for ARUV, CHIN is also positively associated with LOYN.

Table 5. SME technology adoption by implementation strategy (SME Owner Survey)

Implementation Approach	% of SMEs	Avg. CRMU Score	Avg. SOCI Score
Phased	58	4.1	3.8
Big-Bang	22	3.8	3.5
Ad-hoc	20	2.2	3.9

Source: SME Owner Survey (2025). Scores on a 1-5 Likert scale

The analysis of data from a sample of 100 owners of SMEs was carried out to determine the main obstacles. The comparative analysis showed that SMEs that received lower overall implementation scores indicated much higher organizational resistance (ORGR) when compared to those that performed best, hence the proof of the first part of H_3 : Internal organizational resistance is a stronger barrier than technology cost. Table 5 supports the H_2 and H_3 . CRM integration was the highest in SMEs, which used a gradual process. Social commerce was also a high-scoring category in all groups, which validates it as a popular, low-barrier entry point. The qualitative analysis revealed that the most commonly mentioned success factor was a staged approach to the use of CRM and social platforms.

Table 6. Cross-source quantitative comparison of omnichannel metrics

Implementation Dimension	Case Study Benchmark (Avg. Score 1-5)	Consumer Survey Mean (1-5 Scale)	SME Owner Survey Mean (1-5 Scale)
Experiential Tech (AR/VR)	3	4.32	3.5
Channel Integration	3.8	3.95	3.6
CRM & Data Centralization	4.25	3.8	3.7
Social Commerce	4.25	4.1	3.73
Organizational Barrier	3.5	0	3.82
Technology Cost Barrier	2.8	0	4.1

Source: Integrated analysis from Case Studies (Table 3), Consumer Survey (N=250), and SME Owner Survey (N=100)

The quantitative summary of the omnichannel environment is summarized in Table 6. An acute difference can be observed: the demand for experiential technology among consumers (4.32) is significantly higher than the level of its practical use in the market (3.0), which is a strategic opportunity. On the other hand, SMEs see the

cost of technology (4.10) as a much greater hurdle compared to that proposed by the industry standards (2.8). Channel integration shows a positive alignment, with the perception of consumers (3.95) being closely aligned with the benchmark standards (3.8), which validates the importance of the former as a priority. The statistics affirm that social commerce is a universally embraced channel; however, a high level of CRM integration is one of the areas where SME practice is not keeping pace with the best practices.

5. Discussion

5.1. Interpretation of key findings

The empirical results will offer strong, measurable supporting facts in support of the hypothesized relationships, thus constituting a decisive path of omnichannel value creation. H1 is justified since the two predictors, augmented-reality usage value (ARUV) and channel-integration perception (CHIN), are both found to be statistically significant predictors of repeat purchase intention (RPUR) [38],[39]. This finding supports the claim that certain, high-contact digital factors operate as more than additive ones; in fact, they act as direct causes of consumer devotion in the jewelry retailing setup.

H2 is also supported; the fact that CHIN is the strongest predictor of Net Promoter Score (LOYN) involves perceived seamlessness between channels as the major driver of customer advocacy, which overshadows the role played by the independent technological advantages. Hypothesis H3 is completely supported in the SME data [40]. Such analysis shows that organizational resistance (ORGR) is a greater performance inhibitor than technology cost (TECB), and measures related to CRM-integration are stronger than other interventions in those firms with a staged deployment strategy. These results suggest that internal readiness and strategic sequencing are the major factors in the success of implementation.

5.2. Contextual and practical implications

The comparative analysis indicates differences in strategic logic in the market highly dependent on the environmental conditions. In the case of Ukrainian SMEs, the data support the idea of providing evidence-based responses to the crisis. The strong usage of social commerce and low ratings on AR and CRM may indicate a feasible interest in the short-term income streams and social contact instead of long-term investment in experience; therefore, the state of the war serves to limit the strategy horizons. This trend directly encircles the conflict in Ukraine as an essential contingency variable that is fundamentally redefining organizational behavior and adoption sequencing in favor of short-term agile revenue streamlines in place of long-term capability building into immediate community-based resilience. In its turn, the U.S. standards and SME data demonstrate a positive growth-based business model, according to which an integrated data system (CRM) and an experience technology (AR) are the key to competitive advantage in a stable market. Unlike the previous research carried out in developed economies, which tends to assume that the adoption process has a linear and technology-based pattern, the Ukrainian case shows a skip-level procedure that is a result of a macro-environmental need.

To the practitioners, this difference is final: the strategy has to be coded to the local milieu. The Ukrainian business owners can take advantage of agile social commerce and incremental integration of back-end, but the U.S. business owners should focus on channel unity and experience to satisfy high consumer expectations. These opposite directions can be followed to the sharply different institutional and macro-constraints in both cases.

The U.S. SMEs are working in a favorable environment of digital infrastructure, access to funds, and a stable demand, and the Ukrainian SMEs in a highly unstable economic environment, supply-chain shocks, a greater focus on continuity in operations in case of crisis, and a perceived barrier of technology cost (TECB) high, thus focusing on low-friction tools. The phased implementation strategy provides a necessary blueprint and strategy for resources due to its universal success. Besides, the strong connection between the experiential technology (AR) and loyalty that was noted in the research is highly applicable to the nature of the jewelry industry. The fact that jewelry purchases are of high value and high consideration with a high degree of sensory experience

makes digital technologies connecting the online trust gap, including AR try-on, specifically effective in satisfaction and trust compared to other areas of retailing.

5.3. Theoretical contribution and relationship to global research

The current findings improve on the available theoretical models. This empirical research validates this Technology-Organization-Environment (TOE) framework, in which environmental conditions, namely, the existence of crisis or stability, replicate the priorities in organizational functions based on omnichannel architecture [41]. The paper strictly operationalizes the dimension of the TOE framework that is the Environment (E) and further develops it in relation to the general market conditions to include acute macro-level shocks like war, which provides a more refined picture of the contingency of context. The current research contributes to the customer experience (CX) theory by conditionally verifying the hierarchical nature of discrete omnichannel determinants on the loyalty outcomes, which further elaborates previous research that was only based on conceptual models (see [42]).

The findings also challenge existing hypotheses in the innovation diffusion literature, especially regarding small and medium-sized businesses in unstable economies, where adoption of technology is non-linear; the implementation of digital tools occurs through a skip-level process, where businesses implement social-tooling projects without passage through intermediate steps. In line with the emerging-market evidence of innovation and improvisation in the face of a crisis, the results confirm that the high level of environmental volatility makes SMEs adopt a pragmatic, non-sequential approach to digital strategy. These empirical observations put world research into perspective, with, for example, the central contingency variable in the integration process being the environmental volatility, and shedding light on the adaptive resilience in Ukrainian business settings.

5.4. Synthesis: Addressing the research questions

The current study conclusively provides answers to the main research questions that were put forward at the beginning of the study. In the context of research question 1, the paper reveals that ARUV and CHIN are the most significant observable elements of the omnichannel that have the most significant impact on consumer satisfaction and trust. With regard to research question 2, the perceived integration, especially CHIN, is revealed to be the most common mechanism in both repeat purchase behavior and customer loyalty, and it beats the effects of the performance of any particular channel. The answer to research question 3 is the recognition of internal organizational resistance as the most significant impediment, as well as the support of the gradual, CRM-social commerce first approach as the key deciphering factor of successful performance among the novice jewelry SMEs. As a result, the study advances further, beyond asking strategic questions, to providing an empirically-based contingent framework on how to lead digital transformation in the niche jewelry market.

6. Conclusion

This paper creates the contingent model of an omnichannel strategy of the jewelry SMEs, which empirically characterizes it into a growth-optimization system that is prevalent in stable markets and a crisis-adaptation system that is prevalent in volatile markets. The results indicate that although perceived channel integration and experiential technology are identified to universally influence consumer loyalty, the strategic pathway to provide this value is essentially influenced by the external context. In the case of SMEs, success in adopting technology does not depend solely on the use of technology but rather on matching the implementation priorities, i.e., whether to focus on advanced data integration or agile social commerce, with the prevailing imperatives in the operational environment.

Its practical implications are direct and actionable. To SME owners, the framework must be context-coded: U.S. companies must focus on investment in unified CRM systems and augmented-reality try-on experiences to address highly sophisticated consumer demands, whereas Ukrainian companies must focus on strong social commerce and community interaction as guiding principles, and then integrate the back-end. To the policymakers and industry associations, support mechanisms shall be differentially customized as well. In

developed markets, it is important to facilitate access to superior digital tools and skills training. The policy in emerging economies or crisis-impacted economies should focus on low-cost digital infrastructure, cybersecurity, and grants on the foundational e-commerce platforms to provide business continuity and resilience.

The study is significant in the literature of the digital transformation in that it offers one of the few comparative empirical frameworks that links the macro-environmental context with the micro-level strategic implementation in the SME sector. It shifts the discussion on the generic models of adoption to a contingent perception of value creation. The practical value is the decisive, evidence-based roadmap that can help entrepreneurs make the difficult investment decisions in order to allocate limited resources to the digital tools that are most likely to impact customer experience and remain competitive in their particular situation.

The research is also purposely limited to a cross-sectional research design and the jewelry industry. Its results shed light on a significant dichotomy yet reveal definite ways in which future studies can be conducted. Keeping track of the development of resilience-oriented models into growth-oriented models upon the restoration of stability requires longitudinal studies. More so, extending this contingent framework to other retail sectors or high-touch sectors would not only challenge the generalizability of the framework but also allow for the development of a more holistic theory of context-specific digital transformation of SMEs in all parts of the world.

Declaration of competing interest

The author declares that they have no known financial or non-financial competing interests in any material discussed in this paper.

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