2025, 9 (2), 704-724

Uluslararası Ekonomi, İşletme ve Politika Dergisi

International Journal of Economics, Business and Politics

https://dergipark.org.tr/tr/pub/ueip

The Mediating Role of Behavioral Brand Loyalty in the Effect of Consumer Innovation Barriers on Online Smartphone Purchase Intention

Tüketici Yenilikçiliği Engellerinin Çevrimiçi Akıllı Telefon Satın Alma Niyeti Üzerindeki Etkisinde Davranışsal Marka Sadakatinin Aracılık Rolü

Nilgün Tuzcu [a*]

[a] Dr.Öğr. Üyesi, Antalya Belek Üniversitesi, İktisadi ve İdari Bilimler Fakültesi, Yönetim Bilişim Sistemleri Bölümü, Antalya/Türkiye, nilguntuzcu@hotmail.com, ORCID: 0000-0002-2815-0559

ARTICLE INFO

Article Type
Research Article

Keywords
Consumer Innovativeness
Consumer Innovativeness Barriers
Online Purchase Intention
Behavioral Brand Loyalty

Received: May, 20, 2025
Accepted: Sep, 14, 2025

ABSTRACT

This study aims to determine the mediating role of behavioral brand loyalty in the effect of consumer innovation barriers on online smartphone purchase intention. For this purpose, a field research was conducted with Antalya Belek University students between 15 February and 15 March 2025. In this study, face-to-face survey forms were used to collect 485 data points. The data were analyzed using the Jamovi statistical software. The results of the study indicated that behavioral brand loyalty has a direct and significant effect on online smartphone purchase intention. However, among the consumer innovation barriers, the Usage Barrier, Value Barrier, Risk Barrier, Image Barrier, Pleasure Barrier, and Dominance Barrier were found to have a negative and significant impact on online smartphone purchase intention. Furthermore, the mediating effect of behavioral brand loyalty on the relationship between these barriers and online smartphone purchase intention also yielded negative and significant results.

MAKALE BİLGİSİ

Makale Türü
Araştırma Makalesi

Anahtar Kelimeler
Tüketici Yenilikçiliği
Tüketici Yenilikçiliği Engelleri
Çevrimiçi Satın Alma Niyeti
Davranışsal Marka Sadakati

Geliş Tarihi : 20 Mayıs 2025
Kabul Tarihi: 14 Eylül 2025

ÖZ

Bu araştırmada, tüketici yenilikçiliği engellerinin çevrimiçi akıllı telefon satın alma niyeti üzerindeki etkisinde davranışsal marka sadakatinin aracılık rolünün belirlenmesi amaçlanmaktadır. Bu amaç doğrultusunda, Antalya Belek Üniversitesi öğrencileri ile 15 Şubat - 15 Mart 2025 tarihlerinde bir saha araştırması yapılmıştır. Yüz yüze anket formlarının kullanıldığı bu araştırmada 485 adet veri toplanmıştır. Veriler Jamovi istatistiki paket programı kullanılarak analiz edilmiştir. Araştırmanın sonucunda davranışsal marka sadakatinin çevrimiçi akıllı telefon satın alma niyeti üzerinde doğrudan anlamlı etkisinin olduğu bulunmuştur. Bununla birlikte tüketici yenilikçiliği engellerinden Kullanım Engeli, değer Engeli, Risk Engeli, İmaj Engeli, Zevk Engeli ve Hakimiyet Engeli çevrimiçi akıllı telefon satın alma niyetine etkisinde negatif anlamlı etkiye sahiptir. Ayrıca aynı değişkenlerin çevrimiçi akıllı telefon satın alma niyetine etkisi için davranışsal marka sadakatinin aracılık etkisinin de negatif anlamlı sonuçlar verdiği görülmektedir.

1. Introduction

In recent years, technological advancements have significantly accelerated online shopping. Consequently, businesses are heavily investing in innovative activities to ensure long-term sustainability, enhance brand loyalty, and remain competitive. However, consumer concerns regarding online shopping on digital platforms have also increased, making the issue of barriers to consumer innovativeness increasingly crucial. Understanding how factors hindering the adoption of innovations influence consumer purchase behavior is vital for shaping future business strategies. Thus, identifying why consumers resist rather than adopt innovations is essential.

* *Corresponding Author / Sorumlu Yazar*

Cite as/Atıf: Tuzcu, N. (2025). The Mediating Role of Behavioral Brand Loyalty in the Effect of Consumer Innovation Barriers on Online Smartphone Purchase Intention. *International Journal of Economics, Business and Politics,* 9(2), 704-724. https://doi.org/10.29216/ueip.1702764

Consumers who exhibit innovative behavior tend to adopt new ideas earlier than others, while those who resist innovation are characterized by their delay in acceptance (Summers, 1971: 313). The essence of innovation is tied to both the objective novelty of an idea or service and the extent to which consumers can perceive these innovations (Ju & Lee, 2020: 3). In other words, the success of business innovation strategies depends on the level of consumer adoption and approval (Deniz & Erciş, 2016: 463; Ju & Lee, 2020: 3). While innovation adoption is mainly influenced by consumer approval, it can also be affected by business strategies and external factors (Ram, 1987; Ram & Sheth, 1989; Tellis et al., 2009; Ashtiani & Asadi, 2012; Lian & Yen, 2013; Talwar et al., 2020; Huang et al., 2021; Leong et al., 2021; Tuzcu, 2023). Therefore, businesses need methods that facilitate consumer adoption by considering external factors (Thoms & Sprenkel, 1996: 459) and marketing research (Chandrasekaran & Tellis, 2008: 844). Online media play a critical role in these strategies, allowing businesses to market new brands and services effectively. They aim to influence consumer groups through word-of-mouth and social influence, building brand loyalty. Loyal consumers are expected to face fewer barriers to innovation and are more likely to accept innovative products. Thus, businesses can gain new customers and reduce barriers to adoption (Sun et al., 2022: 1859). In summary, innovative consumers are pivotal in stimulating markets, attracting customers, fostering brand loyalty, and overcoming consumer resistance to innovation.

The main objective of this research is to explore the mediating role of behavioral brand loyalty in the relationship between consumer innovativeness barriers and online smartphone purchase intention. Additionally, this study aims to measure the direct effects of consumer innovativeness barriers on behavioral brand loyalty and online purchase intention and assess the impact of behavioral brand loyalty on purchase intention. The research was conducted with university students in Belek, Antalya. Although the literature includes several studies on consumer innovativeness barriers (An et al., 2021; Ju & Lee, 2020; Joachim et al., 2017; Abbas et al., 2017; Lian & Yen, 2013; Laukkanen et al., 2008; Sun, 2022), there is a limited number of studies in the national literature (Yıldız & Demir, 2022; Erdoğan, 2023; Yener & Taşçıoğlu, 2020), with few addressing the link between consumer innovativeness barriers and online purchase behavior. This study aims to quantitatively examine the relationship between these barriers and related variables, filling an important gap in the existing literature.

It is important for businesses to understand the problems young consumers face when shopping online. They should also find out if brand loyalty affects how young people decide to buy smartphones online. This knowledge can help companies shape their strategies to better meet the needs and expectations of young consumers. The research begins with a detailed discussion of consumer innovativeness barriers, online purchase intention, and behavioral brand loyalty, followed by a review of the literature to identify similarities and differences in previous studies. Hypotheses are proposed to measure the relationships between these concepts, and the results are subsequently analyzed.

2. Conceptual Framework

The framework, which is structured around the basic variables of the research, is discussed under the titles "*Consumer Innovativeness and Consumer Innovativeness Barriers, Online Purchase Intention, and Behavioral Brand Loyalty.*"

2.1. Consumer Innovativeness and Consumer Innovativeness Barriers

The concept of innovativeness is frequently used interchangeably with terms such as "*innovative behavior*" (Couture et al., 2014: 67-68), "*consumer innovativeness behavior*," and "*innovative consumers*" (Kaushik & Rahman, 2014: 241), with increasing attention given to barriers to consumer innovativeness (Mani & Chouk, 2018; Claudy et al., 2015; Huang et al., 2021). From a business perspective, innovativeness refers to the development of new products and strategies based on fresh ideas (Kunz et al., 2011), while for consumers, it reflects their willingness to adopt

new brands and services, indicating openness to innovation and independent decision-making (Salari & Shiu, 2015; Midgley & Dowling, 1978). Hirschman (1980) emphasized that market dynamism is driven by openness to innovation, and without it, consumer behavior tends to follow routine patterns. Innovations create value only when adopted by consumers (Tellis et al., 2009). Literature distinguishes between consumers who adopt innovations and those who resist them (Nabih et al., 1997). Innovators embrace new offerings easily, while resisters face economic and psychological costs (Garcia et al., 2007: 82-83). Barriers to innovativeness, or rejection of innovation, are negative reactions to new products or services (Ju & Lee, 2020: 3), and consumer barriers are a primary cause of innovation failure (Talwar, 2020: 6; Yener & Taşçıoğlu, 2020). These barriers can be linked to product characteristics, consumer perceptions, or external factors, and failure to recognize them may lead to rejection or avoidance of innovation (Huang et al., 2021: 8; Szmigin & Foxall, 1998: 459). Ram's (1987) three-dimensional model categorizes innovation barriers into innovation characteristics, user characteristics, and marketing mechanisms, with most studies grouping them into functional (e.g., usage, value, risk) and psychological (e.g., tradition, image) barriers (Leong et al., 2021: 1789; Lian & Yen, 2013: 666; Ram & Sheth, 1989: 7). Erdoğan (2023) added emotional barriers, including pleasure, arousal, and dominance, while other factors like information, opinion, compatibility, and service barriers have also been identified (Huang et al., 2021: 8). Consumer characteristics, including demographics, personality, and price sensitivity, also impact adoption (Tuzcu, 2023: 177; Tellis et al., 2009: 4-5), while external factors like social influence and economic conditions further affect innovation adoption (Huang et al., 2021). Businesses face additional challenges such as high innovation costs and insufficient technological expertise (Kambar, 2016: 111).

2.2. Online Purchase Intention

The widespread use of web-based technologies in the 21st century has led to a significant shift towards online shopping, offering advantages like 24/7 shopping, easy product comparisons, and consumer reviews (Ko et al., 2004: 22; Szymanski & Hise, 2000; Kaynar & Marangoz, 2023; Rowley, 2000). However, online shopping also carries risks, such as concerns over credit card theft, high delivery costs, and product quality issues, which can influence consumers' purchasing decisions (Bashir et al., 2018; Marriott & Williams, 2018). Additionally, new products that do not align with consumers' values or expectations, or that challenge cultural norms, may face adoption barriers. Factors such as unfamiliar technology, negative perceptions of the brand, or lack of trial opportunities can further hinder online purchases (Ram, 1987; Laukkanen et al., 2007; Lian & Yen, 2013). Consequently, personal and product-related factors, along with marketing strategies, may lead consumers to hesitate when purchasing new products online.

2.3. Brand Loyalty

Brand loyalty is defined as a consumer's strong commitment to a brand, marked by consistent preference and reluctance to switch (Schoenbachler et al., 2004: 488). Wood (2004) views brand loyalty as both behavioral and psychological tendencies exhibited over time, even in the presence of alternatives. Loyal customers are essential for a brand's existence and its equity (Rundle-Thiele & Bennett, 2001: 25). Achieving brand loyalty starts with ensuring customer satisfaction, which is built through emotional connection, trust, and delivering value. Satisfied customers can also influence others, driving brand diffusion and repeat purchases. Factors like price, quality, image, convenience, and innovation further contribute to loyalty (Kalyanaram & Little, 1994: 409). To increase revenue and maintain a competitive edge, businesses must continually innovate, offering new ideas, products, services, or technologies (Khan et al., 2014; Aaker, 1991). Brand loyalty research typically follows two approaches: behavioral and attitudinal (Ercis et al., 2019: 288; Chaudhuri & Holbrook, 2001). Oliver (1999) divides brand loyalty into cognitive, emotional, effortful, and transactional loyalty. Behavioral brand loyalty is measured by purchase frequency over time (Yim & Kannan, 1999), indicating the consumer's repeated preference for a brand (Tosun,

2014). Attitudinal loyalty, however, reflects an emotional bond with a brand based on repeated purchases (Gounaris & Stathakopoulos, 2004: 284). Eren and Erge (2012) found that brand trust and satisfaction influence both behavioral and attitudinal loyalty.

3. Method

This section of the study, which aims to examine the mediating role of behavioral brand loyalty in the relationship between consumer innovativeness barrier and the intention to purchase smartphones online, presents the research model, hypotheses, population and sample, data collection tools, and analysis. The constructs are referred to using the following abbreviations: Consumer Innovativeness Barriers (CIB), Online Purchase Intention (OPI), and Behavioral Brand Loyalty (BL).

3.1. Purpose and Importance of Research

It has not yet been possible to fully predict consumer behavior towards innovative products that are based on today's radical and ever-changing technology and require a high level of learning and adaptation for active use. This study aims to measure the effect of consumer innovativeness barriers on online smartphone purchase intention. In other words, it is tried to determine the effect of innovativeness barriers on online shopping by considering them in terms of consumers. In addition, due to the increasing importance of brand loyalty in literature, it is aimed to test the mediating role of behavioral brand loyalty in the effect of consumer innovativeness barriers on online smartphone purchase intention.

3.2. Research Question and Hypotheses

Research Question 1: Does Consumer Innovativeness Barriers (CIB) have an effect on Online Purchase Intention (OPI) for smartphones?

Research Question 2: Does Behavioral Brand Loyalty (BBL) have an effect on Consumer Innovativeness Barriers (CIB) on Online Purchase Intention (OPI) for smartphones?

Due to the limited number of studies in literature examining the relationship between CIB, OPI and BBL in the smartphone sector, focusing on the relationship between the aforementioned phenomena based on a quantitative method has the potential to reveal original findings. When the studies in literature are examined in general, Xue et al. (2024) determined that "*value, risk and tradition barriers*" negatively affect purchase intention in their study on electrical products. Similarly, in a study by Laukkanen et al. (2007) investigating the adoption of mobile banking services among adult and young consumers, the value barrier, a subdimension of CIB, was identified as the most significant factor hindering adoption for both consumer groups. In the field of smart clothing, Ju and Lee (2020) observed consumer barriers to purchasing smart garments that lacked proper functionality, affordability, reliability, innovativeness, and aesthetic appeal. In another study by the same authors, it was found that consumers refused to buy smart clothing that lacked desirable functions, low pricing, reliability, quality, and performance, and did not meet aesthetic expectations, highlighting barrier to innovation. Lian and Yen (2013) demonstrated significant differences between adopters and non-adopters of online experience products in terms of usage, value, tradition, and image barriers. Likewise, Lian et al. (2012) identified value and image barriers as critical factors leading consumers to reject online shopping. In another study, Yıldız and Demir (2022) found that tradition barrier, a component of barrier to innovation, had a significant effect on cosmetic product purchase intention, mediated by perceived enjoyment and perceived price. Erdoğan (2023), in her study, found that apart from the image barrier, usage, value, risk, tradition, pleasure, arousal, and dominance barriers had a negative impact on consumers' intention to use mobile grocery shopping services. However, among the emotional barriers, dominance was found to have no significant effect on usage intention. Based on these findings, it is hypothesized that CIB may negatively influence OPI, leading to the following hypotheses:

H1: The usage barrier of consumer innovativeness has a direct and negative effect on online smartphone purchase intention.

H2: The value barrier of consumer innovativeness has a direct and negative effect on online smartphone purchase intention.

H3: The risk barrier of consumer innovativeness has a direct and negative effect on online smartphone purchase intention.

H4: The tradition barrier of consumer innovativeness has a direct and negative effect on online smartphone purchase intention.

H5: The image barrier of consumer innovativeness has a direct and negative effect on online smartphone purchase intention.

H6: The pleasure barrier of consumer innovativeness has a direct and negative effect on online smartphone purchase intention.

H7: The arousal barrier of consumer innovativeness has a direct and negative effect on online smartphone purchase intention.

H8: The dominance barrier of consumer innovativeness has a direct and negative effect on online smartphone purchase intention.

When evaluating the studies in the literature on Behavioral Brand Loyalty (BBL) and Online Purchase Intention (OPI), it was clear that online marketing communications, particularly online word-of-mouth communication, online communities, online advertisements, company websites, and social media platforms are effective in promoting BBL and OPI (Balakrishnan et al., 2014). In another study, it was found that satisfaction, trust, and loyalty have a significant impact on students' online shopping loyalty (OPI) (Pratminingsih et al., 2013). In the studies by Chi et al. (2009), it was concluded that BBL, brand awareness, and perceived quality positively influence purchase behavior, and it was also observed that BBL has a mediating effect on both purchase behavior and brand awareness. Based on these findings, it can be inferred that there is a strong relationship between BBL and OPI. In light of this information, the following hypotheses are proposed:

H9: Behavioral brand loyalty has a direct and positive effect on online purchase intention for smartphones.

When the studies on CIB and BBL in literature are examined, it is seen that there are a limited number of studies examining the relationship between CIB and BBL. In a study, it is seen that consumers are affected by negative word-of-mouth communication and their resistance to innovation increases, but this negative interaction is mitigated by strong customer loyalty (Sun et al., 2024). Based on this, the following hypotheses are proposed based on the necessity of conducting research to measure the effect of CIN on BBL:

H10: The "usage barrier" dimension of the consumer innovativeness barrier has a direct and negative effect on behavioral brand loyalty.

H11: The "value barrier" dimension of the consumer innovativeness barrier has a direct and negative effect on behavioral brand loyalty.

H12: The "risk barrier" dimension of the consumer innovativeness barrier has a direct and negative effect on behavioral brand loyalty.

H13: The "tradition barrier" dimension of the consumer innovativeness barrier has a direct and negative effect on behavioral brand loyalty.

H14: The "image barrier" dimension of the consumer innovativeness barrier has a direct and negative effect on behavioral brand loyalty.

H15: The "pleasure barrier" dimension of the consumer innovativeness barrier has a direct and negative effect on behavioral brand loyalty.

H16: The "arousal barrier" dimension of the consumer innovativeness barrier has a direct and negative effect on behavioral brand loyalty.

H17: The "dominance barrier" dimension of the consumer innovativeness barrier has a direct and negative effect on behavioral brand loyalty.

It is observed that there are limited studies in literature to measure the mediating effect of CIB and behavioral brand loyalty. In their study conducted by Sun et al. (2022) to investigate the mediating role of customer loyalty in the effect of consumer barrier to innovativeness on the adoption of innovativeness, they showed that barrier to innovativeness negatively affects the adoption of innovativeness and that consumers are more likely to adopt innovativeness only under the influence of customer loyalty. It has also been found that consumers' barrier to innovativeness is higher when it stems from cognitive evaluation or processing rather than emotional approach. Based on this finding and the limited number of studies measuring the mediating effect of brand loyalty in the literature, the following hypotheses are proposed:

H10-9: Behavioral brand loyalty has a mediating role in the effect of the "usage barrier" dimension of consumer innovativeness on online smartphone purchase intention.

H11-9: Behavioral brand loyalty has a mediating role in the effect of the "value barrier" dimension of consumer innovativeness on online smartphone purchase intention.

H12-9: Behavioral brand loyalty has a mediating role in the effect of the "risk barrier" dimension of consumer innovativeness on online smartphone purchase intention.

H13-9: Behavioral brand loyalty has a mediating role in the effect of the "tradition barrier" dimension of consumer innovativeness on online smartphone purchase intention.

H14-9: Behavioral brand loyalty has a mediating role in the effect of the "image barrier" dimension of consumer innovativeness on online smartphone purchase intention.

H15-9: Behavioral brand loyalty has a mediating role in the effect of the "pleasure barrier" dimension of consumer innovativeness on online smartphone purchase intention.

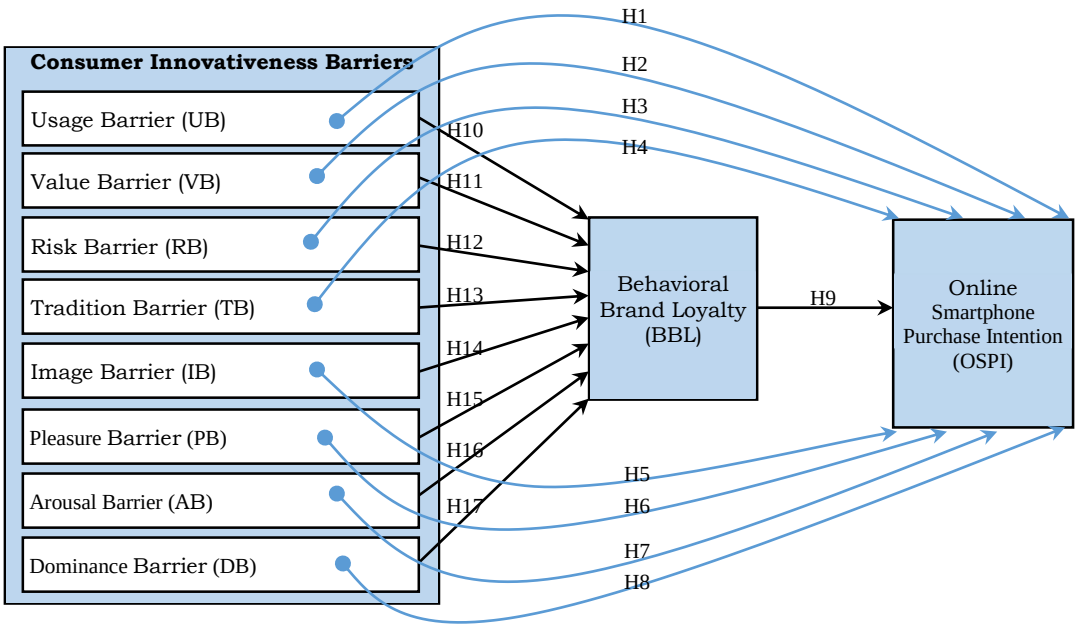
H16-9: Behavioral brand loyalty has a mediating role in the effect of the "arousal barrier" dimension of consumer innovativeness on online smartphone purchase intention.

H17-9: Behavioral brand loyalty has a mediating role in the effect of the "dominance barrier" dimension of consumer innovativeness on online smartphone purchase intention.

3.3. Research Model

The research model created to examine the mediating role of behavioral brand loyalty in the effect of consumer innovativeness barriers on online smartphone purchase intention is shown in Figure 1:

Figure 1: Research Model



3.4. Implementation and Sampling of Research

Young consumers who frequently shop online may encounter certain innovation-related barriers. Given their relevance to the research topic, a field study was conducted among students at Antalya Belek University. A total of 500 questionnaires were completed through face-to-face interviews. After reviewing the responses, 485 were found to be valid and included in the analysis. Convenience sampling was employed, allowing for quick and cost-effective access to the target population (Malhotra, 2004). The university has approximately 2000 students. To determine an adequate sample size, a standard sample size table was consulted, which suggests that for a population of 10 million, a minimum of 384 participants is sufficient at a 0.05 significance level (Lorcu, 2015; Gürbüz & Şahin, 2017). The fieldwork was conducted between February 15 and March 15, 2025, and the collected data were processed using statistical software.

3.5. Data Collection Tools

The research consists of two parts, demographic evaluations and scales compiled from literature appropriate to the purpose of the research. To examine the mediating role of behavioral brand loyalty in the relationship between consumer innovativeness barriers and online smartphone purchase intention, measurement tools frequently referenced in the literature were employed. The finalized questionnaire consisted of 43 items, 34 of which were related to the three core scales presented in Table 1, assessed using a 5-point Likert scale (1 = strongly disagree, 5 = strongly agree). The remaining 9 items collected demographic and participant-related information.

Consumer Innovativeness Barriers Scale (CIB): The CIB was adapted from previous studies and included the following dimensions: usage barrier (5 items), value barrier (3 items), risk barrier (3 items), tradition barrier (4 items), image barrier (2 items), pleasure barrier (3 items), arousal barrier (3 items), and dominance barrier (3 items) (Erdoğan, 2023; Lian and Yen, 2014; Laukkanen et al., 2007; Laukkanen et al., 2008).

Behavioral Brand Loyalty Scale (BBL): Two items measuring behavioral brand loyalty were drawn from existing brand loyalty scales, based on the works of Candan and Kambar (2017), Özdemir and Koçak (2012), and Goyal and Verma (2021).

Online Purchase Intention Scale (OPI): The intention to purchase smartphones online was measured using 6 items derived from the studies of Yapraklı and Gül (2021), Uyar (2018), Kaynar and Marangoz (2023), and Athapaththu and Kulathunga (2018).

Prior to full implementation, a pilot study involving 95 participants was conducted under the supervision of two marketing scholars. Based on their feedback, necessary revisions were made to finalize the survey instrument. Details of the employed scales are presented in Table 1.

Table 1: Scale References

Variable	Reference
Consumer Innovativeness Barriers (CIB)	Erdoğan (2023), Lian and Yen (2014), Laukkanen et al. (2007), Laukkanen et al. (2008)
Behavioral Brand Loyalty (BBL)	Candan and Kambar (2017), Özdemir and Koçak (2012), Goyal and Verma (2021)
Online Purchase Intention (OPI)	Yapraklı and Gül (2021), Kaynar and Marangöz (2021), Uyar (2018), Athapaththu and Kulathunga (2018)

3.6. Ethical Permission

This research was approved by Antalya Belek University, Scientific Research and Ethics Committee with the decision number 17 dated 12/02/2025.

3.7. Data Analysis and Tests

In order to test the hypotheses proposed in line with field research, it was carried out using Jamovi, an R-based, open-access statistical analysis program. First, descriptive statistics techniques were used to measure the general thoughts of the students participating in the research and to determine their socio-demographic characteristics. Then, a model test was performed to test the relationships between the variables created in the theoretical framework and the mediating effect of BBL.

Considering that the data must exhibit a normal distribution in order to conduct parametric analyses, after checking for missing data and extreme data, the Skewness and Kurtosis values were examined, and it was seen that the values in question were between -1 and +1 as stated by Morgan et al. (2004: 49).

4. Findings

An examination of Table 2, which presents the demographic characteristics of the study participants, reveals that 54.23% of the participants are female (n = 263), while 45.77% are male (n = 222).

Table 2. Distribution of Demographic Data

Variables		f	Percentage Distribution (%)
Gender	Female	263	54.23
	Male	222	45.77
Age	18-19 years	142	29.28
	20-21 years	197	40.62
	22-23 years	93	19.18
	24 and above	53	10.93
Department	Faculty of Art and Design	75	15.46
	Faculty of Humanities	35	7.22
	Faculty of Economics and Administrative Sciences	58	11.96
	Faculty of Engineering and Architecture	141	29.07
	Vocational School	176	36.29
Class Level	1st Year	197	40.62
	2nd Year	168	34.64
	3rd Year	91	18.76
	4th Year	29	5.98
Monthly Expenditure	9999 TL and below	111	22.89
	10000 - 19999 TL	153	31.55
	20000 - 29999 TL	122	25.15
	30000 TL and above	99	20.41
Mobile Phone Brand	Apple	325	67.01
	Samsung	82	16.91
	Other	73	15.05
	Unanswered	5	1.03

In terms of age distribution, 29.28% of the participants were between the ages of 18–19, 40.62% were aged 20–21, 19.18% were aged 22–23, and 10.93% were 24 years old or above. Regarding the academic units in which the participants were enrolled, 36.29% were studying at the Vocational School, 29.07% at the Faculty of Engineering and Architecture, 15.46% at the Faculty of Art and Design, 11.96% at the Faculty of Economics and Administrative Sciences, and 7.22% at the Faculty of Humanities. In terms of year of study, 40.62% of the students were first-year, 34.64%

were second-year, 18.76% were third year, and 5.98% were fourth-year students. When the participants' monthly expenditure levels were examined, 22.89% reported monthly spending of 9 999 TL or less, 31.55% reported spending between 10 000–19 999 TL, 25.15% reported spending between 20 000–29 999 TL, and 20.41% reported monthly expenditures of 30 000 TL or more. Finally, in terms of smartphone brand preference, a significant majority of the participants (67.01%) reported using Apple-branded smartphones, followed by Samsung at 16.91%, other brands at 15.05%, and 1.03% of respondents did not provide an answer to this question. These findings indicate that the demographic characteristics of the participants exhibit a balanced and representative distribution across various variables. Table 3 shows the participants' evaluations regarding online smartphone purchases.

After determining the demographic distribution of the participants in the study, an evaluation was made regarding the online smartphone purchasing questions asked in the study. The findings are shown in detail in Table 3.

Table 3. Evaluations on Buying a Smartphone Online

Participants' Views on Online Smartphone Purchasing		**f**	**%**
Would you buy a new smartphone online?	Yes	219	45.15
	No.	266	54.85
What is/are your reason(s) for preferring to buy a new smartphone online?	Easy Accessibility	174	35.88
	Home Delivery Advantage	169	34.85
	Website/Brand Reliability	143	29.48
	Affordable Price	131	27.01
	Ability to Compare Options	125	25.77
	Time Saving	137	28.25
	Same Warranty Conditions as in Physical Stores	141	29.07
	Appeal of Online Visuals	130	26.80
	Availability of a Wide Range of Options	54	11.13
	Effective Promotion and Advertising	115	23.71
	Discount Offers	68	14.02
	Other	131	27.01
What is/are the reasons why you would not prefer to buy a new smartphone online?	Credit Card Information Theft Concern	99	20.41
	Distrust of Website/Brand	138	28.45
	Low Quality	70	14.43
	Lack of Trial Opportunity	157	32.37
	Weak Product Guarantee	104	21.44
	Difficulty Adapting to New Technology	33	6.80
	Preference for Face-to-Face Communication with the Seller	136	28.04
	Lack of Knowledge/Inexperience about New Product	102	21.03
	Difficulty Reaching Customer Service	94	19.38
	High Price	54	11.13

Table 3 presents the participants' evaluations of online smartphone purchases. When evaluating participants' tendencies to purchase a newly released smartphone online, 45.15% (n=219) indicated that they would engage in such a purchasing behavior, whereas 54.85% (n=266) rejected this option. Among the primary factors influencing the purchasing decisions of participants who preferred to buy smartphones online, "*home delivery advantage*" ranked first with 34.85%, followed by "*the reliability of the website/brand*" (29.48%), "*same warranty conditions as in physical stores*" (29.07%), "*time saving*" (28.25%), "*affordable price*" (27.01%), and "*appealing of online visuals*" (26.80%). Additionally, 25.77% of the participants valued the opportunity to compare product options, 23.71% emphasized effective promotion and advertising, and 14.02% considered discount offers to be important. Other reasons, including "*availability of a wider range of options*," were also mentioned to varying degrees.

On the other hand, for those who preferred not to purchase smartphones online, the most frequently cited reason was the "*lack of trial opportunity*," reported by 32.37% of participants. This was followed by "*distrust of website or brand*" (28.45%), "*preference for face-to-face interaction with the seller*" (28.04%), "*weak product warranty*" (21.44%), and "*lack of knowledge or experience about the new product*" (21.03%). Additionally, 20.41% expressed concern over potential credit card information theft concern, 19.38% noted difficulties in reaching customer service, 14.43% cited doubts about product quality, and 11.13% mentioned high prices as a deterrent. These findings indicate that in the context of online smartphone purchases, both facilitating factors such as convenience and accessibility, as well as barriers related to consumer innovativeness, particularly lack of experience and trust issues, play a decisive role.

Table 4. Descriptive Statistical Data of Scales

Scales/Dimensions	Mean	Standard Deviation
CIB	2.71	0.84
UB	2.73	1.15
VB	2.89	0.67
RB	3.08	0.98
TB	2.55	0.78
IB	2.95	1.29
PB	2.94	1.74
AB	2.61	1.34
DB	3.10	1.10
BBL	2.85	1.42
OPI	2.71	1.37

Note: Consumer Innovativeness Barriers (CIB), Usage Barrier (UB), Value Barrier (VB), Risk Barrier (RB), Tradition Barrier (TB), Image Barrier (IB), Pleasure Barrier (PB), Arousal Barrier (AB), Dominance Barrier (DB), Behavioral Brand Loyalty (BBL), Online Purchase Intention (OPI).

In this study, descriptive statistics regarding consumer innovation barriers (CIB) and related variables were examined and details are shown in Table 4. Based on the participants' responses, the highest mean score was observed in the DB (M=3.10, SD=1.10). This was followed by the RB (M=3.08, SD=0.98) and the IB (M=2.95, SD=1.29). The lowest mean was found in the TB dimension (M=2.55), indicating that traditional attitudes were relatively less influential among the participants.

Overall, the means of the CIB dimensions ranged between 2.55 and 3.10, suggesting that participants generally demonstrated moderate levels of agreement with the scale items. In terms of variability, the highest standard deviations were found in the PB (SD=1.74) and BBL (SD=1.42), showing that opinions on these variables were more diverse. These findings indicate that consumer behavior is affected by different innovativeness barriers to varying degrees, and individual differences are more prominent in certain dimensions.

Table 5. Reliability and Goodness of Fit Values Relating to Scales

Scales	Good Fit	Acceptable Fit	CIB	BBL	OPI
Cronbach's α			0.924	0.894	0.901
x^2/df	x^2/df<3	3<x^2/df<5	2.48	2.69	2.03
CFI	CFI≥0.95	0.90≤CFI<0.95	0.957	0.962	0.971
TLI	TLI≥0.95	0.90≤TLI<0.95	0.955	0.961	0.978
SRMR	SRMR≤0.05	0.05<SRMR≤0.10	0.042	0.037	0.012
RMSEA	RMSEA≤0.05	0.05<RMSEA≤0.08	0.033	0.045	0.027

The internal consistency and structural validity of the measurement tools used in the study were evaluated with Cronbach's α coefficients and model fit indices obtained as a result of confirmatory factor analysis (CFA). The findings are shown in Table 5. Cronbach's α values for CIB, BBL and OPI scales were found to be 0.924, 0.894 and 0.901, which indicates that the scales have a high level of internal consistency and provide reliable measurements (Nunnally & Bernstein, 1994).

When the model fit indices evaluated within the scope of structural validity are examined, it is to understand that the values obtained for all scales are in the "*good fit*" ranges. Accordingly, chi-square/degree of freedom (x^2/df) values remained below 3 in all models (CIB=2.48; BBL=2.69; OPI=2.03), indicating that the models adequately fit the data. In addition, CFI and TLI values were above 0.95 at all scales (CFI=0.971 for OPI; TLI=0.978), indicating that the model provided a near-perfect fit. SRMR and RMSEA values were also below the limits of 0.05 and 0.08, respectively (SRMR=0.042 for CIB; RMSEA=0.033), indicating that the residual error level of the model was within acceptable limits. All these findings show that the scales provide sufficient conformity in terms of construct validity and that the CFA results are consistent with the theoretical model (Hu & Bentler, 1999; Kline, 2016).

Table 6. Correlation Analysis of Variables

	CIB	UB	VB	RB	TB	IB	PB	AB	DB	BBL	OPI
CIB	1										
UB	0.817	1									
VB	0.724	0.621	1								
RB	0.768	0.457	0.527	1							
TB	0.684	0.507	0.463	0.429	1						
IB	0.645	0.614	0.529	0.441	0.364	1					
PB	0.801	0.492	0.601	0.403	0.487	0.429	1				
AB	0.694	0.658	0.537	0.462	0.651	0.421	0.573	1			
DB	0.675	0.493	0.466	0.451	0.470	0.497	0.517	0.462	1		
BBL	0.524	0.409	0.461	0.399	0.395	0.359	0.364	0.369	0.357	1	
OPI	0.493	0.394	0.376	0.407	0.459	0.438	0.408	0.348	0.417	0.446	1

Note: * Correlation values are significant at p<0.001 level.

Pearson correlation analysis was performed to specify the relationships among the variables found in the study. Findings regarding correlation values are shown in Table 6. In the study, generally positive and significant correlations were determined between CIB and other types of barriers and variables (p<0.001). Notably, strong positive correlations were found between CIB and UB (r=0.817), along with PB (r=0.801). These results indicate that overall perceptions of barriers to consumer innovativeness are strongly associated with usage- and pleasure-related barriers. Similarly, CIB showed significant and moderately high positive correlations with the VB (r=0.724), RB (r=0.768), and TB (r=0.684).

These findings suggest that negative attitudes toward innovativeness are multidimensional and mutually reinforcing. Furthermore, significant relationships were also found among some barrier types, such as between UB and AB (r=0.658), and between TB and AB (r=0.651), indicating that certain types of barriers tend to co-occur. The study also examined BBL and OPI variables. Significant positive correlations were found between CIB and BBL (r=0.524), as well as between CIB and OPI (r=0.493). In addition, the highest correlation of OPI was observed with BBL (r=0.446) and IB (r=0.438). These results suggest that consumers' behavioral commitment to brands and their perceptions of image are associated with their intention to purchase online. The fact that all correlation coefficients were positive and statistically significant at the p<0.001 level indicates that the variables are related to each other. However, since the coefficients ranged between 0.30 and 0.80, the risk of multicollinearity is considered low, supporting their joint inclusion in further analyses.

Table 7. Regression Analysis Results on Variables

Independent Variables	Dependent Variables	R^2	β	p
Behavioral Brand Loyalty (BBL)	Online Purchase Intention (OPI)	0.27	0.409*	0.001*
Usage Barrier (UB)	Behavioral Brand Loyalty (BBL)	0.23		0.001*
Value Barrier (VB)			-0.015*	0.001*
Risk Barrier (RB)			-0.217*	0.001*
Tradition Barrier (TB)			0.180	0.129
Image Barrier (IB)			-0.047*	0.001*
Pleasure Barrier (PB)			-0.028*	0.001*
Arousal Barrier (AB)			0.241	0.327
Dominance Barrier (DB)			-0.311*	0.001*
Significance of Multiple Model				0.001
Usage Barrier (UB)	Online Purchase Intention (OPI)	0.41	-0.196*	0.001*
Value Barrier (VB)			-0.241*	0.001*
Risk Barrier (RB)			-0.036*	0.001*
Tradition Barrier (TB)			0.274	0.146
Image Barrier (IB)			-0.210*	0.001*
Pleasure Barrier (PB)			-0.024*	0.001*
Arousal Barrier (AB)			0.037	0.442
Dominance Barrier (DB)			-0.139*	0.001*
Significance of Multiple Model				0.001

Note: * $p < 0.05$

Table 7 shows the regression analysis results. Cohen (1988) states that a p-value less than 0.05 should be considered statistically significant. In the study, the effects of the independent variables on both BBL and OPI were examined through multiple linear regression analysis. The results revealed significant relationships for both BBL and OPI (β=0.409; p<0.05). This finding supports the hypothesis proposed in the study: "*H9: Behavioral brand loyalty has a direct and positive effect on online smartphone purchase intention.*"

All of the UB, VB, RB, IB, EB, and DB variables have statistically significant effects on BBL (p<0.05). These findings indicate support for hypotheses H10, H11, H12, H14, H15, and H17. However, the TB variable did not reach a statistically significant level (p=0.129>0.05). This result indicates that hypothesis H13: "*The tradition barrier of consumer innovativeness has a direct and negative effect on behavioral brand loyalty*" is not supported. Similarly, the AB also does not have a statistically significant effect on BBL (p=0.327>0.05). This finding indicates that hypothesis H16: "*The arousal barrier of consumer innovativeness has a direct and negative effect on behavioral brand loyalty*" is also not supported. Furthermore, the overall significance of the model is considerably high. This indicates that when considered collectively, consumer innovativeness barriers form a statistically significant model explaining behavioral brand loyalty.

An examination of Table 6 reveals that the UB, VB, RB, IB, EB, and DB variables have statistically significant effects on OPI (p<0.05). These findings support hypotheses H1, H2, H3, H5, H6, and H8. On the other hand, the effects of the TB and AB are not statistically significant (p=0.146 and p=0.442, respectively). These results indicate that hypotheses H4: "*The tradition barrier of consumer innovativeness has a direct and negative effect on online smartphone purchase intention*" and H7: "*The arousal barrier of consumer innovativeness has a direct and negative effect on online smartphone purchase intention"* are not supported. The highest beta coefficients belong to VB (β=-0.241) and TB (β=-0.274). The explanatory power of the model is considerably high, with an R^2 value of 0.41, indicating a strong overall effect of the barrier variables on OPI when considered together. The overall significance of the multiple regression model is also confirmed at the p = 0.05 level.

The regression analysis results demonstrate that various barriers have significant effects on both behavioral brand loyalty and online purchase intention. In particular, factors such as the VB,

IB, and DB have meaningful and notable effects on both dependent variables. This indicates that consumer behaviors are influenced by both emotional and cognitive barriers.

Table 8. The Mediating Role of Behavioral Brand Loyalty in the Relationship Between Consumer Innovativeness Barriers and Online Smartphone Purchase Intention

Mediating Model	Effects	Standardized β	Effect %	p	Sobel Test	
					z	p
UB → BBL → OPI	Indirect Effect	-0.145	18.93	0.001*	4.72	0.001*
	Direct Effect	-0.621	81.07	0.061		
	Total Effect	-0.766	100	0.001*		
VB → BBL → OPI	Indirect Effect	-0.096	48.00	0.001*	4.39	0.001*
	Direct Effect	-0.104	52.00	0.086		
	Total Effect	-0.200	100	0.002*		
RB → BBL → OPI	Indirect Effect	-0.236	46.55	0.001*	3.95	0.001*
	Direct Effect	-0.271	53.45	0.114		
	Total Effect	-0.507	100	0.007*		
TB → BBL → OPI	Indirect Effect	-0.033	35.11	0.001*	3.44	0.001*
	Direct Effect	-0.061	64.89	0.068		
	Total Effect	-0.094	100	0.001*		
IB → BBL → OPI	Indirect Effect	-0.191	45.37	0.001*	4.01	0.001*
	Direct Effect	-0.230	54.63	0.101*		
	Total Effect	-0.421	100	0.001*		
PB → BBL → OPI	Indirect Effect	-0.124	42.61	0.001*	4.12	0.001*
	Direct Effect	-0.167	57.39	0.096		
	Total Effect	-0.291	100	0.001*		
AB → BBL → OPI	Indirect Effect	-0.027	38.03	0.001*	3.51	0.001*
	Direct Effect	-0.044	61.97	0.087		
	Total Effect	-0.071	100	0.011*		
DB → BBL → OPI	Indirect Effect	-0.233	42.91	0.001*	4.27	0.001*
	Direct Effect	-0.310	57.09	0.210		
	Total Effect	-0.543	100	0.001*		

Note: * $p < 0.05$

According to Gürbüz and Şahin (2017), the role played by a variable that explains the effect of an independent variable on a dependent variable indirectly is defined as the "*mediating effect*." The analysis of the mediating effect is generally based on the methodological framework developed by Baron and Kenny (1986). In this framework, the first step is to verify that the independent variable has a statistically significant effect on the outcome variable. In the second step, it is tested whether the same independent variable has a significant effect on the mediating variable. The third step involves ensuring that the mediating variable has a significant effect on the outcome variable. When the mediating variable is added to the model, if the direct effect of the independent variable on the outcome variable loses its statistical significance, it indicates a full mediating effect; if the direct effect decreases but remains significant, it suggests a partial mediating effect. If the indirect effect is not statistically significant, it is concluded that there is no mediating effect (Baron and Kenny, 1986: 1177; Tabachnick and Fidel, 2019: 137).

Furthermore, to more robustly test whether the mediating effect truly exists, the Sobel test should be applied to assess the statistical significance of this effect (Baron and Kenny, 1986). In the regression analyses conducted in this context, it has been observed that the three basic conditions necessary for examining the mediating relationship have been met.

The findings in Table 8 illustrate how the effects of different innovativeness barriers on online smartphone purchase intention occur through both direct and indirect paths. In this context, Behavioral Brand Loyalty (BBL) is included as a mediator variable in the model, and the statistical significance of the effects is tested through both regression coefficients' p-values and the Sobel test.

In all model paths, the negative standardized beta (β) coefficients indicate that the barriers reduce the purchase intention.

The total effect of UB on OPI is significant (β=-0.766; p=0.001). Of this effect, 18.93% is indirect through BBL, and 81.07% is due to the direct effect. Both the indirect effect (p=0.001) and the Sobel test (z=4.72; p=0.001) are significant. However, with the inclusion of the mediator variable in the analysis, the direct effect becomes insignificant (p=0.061>0.05), indicating that the direct effect is no longer significant. This conforms to the framework proposed by Baron and Kenny (1986) and suggests a full mediation effect. This finding supports the hypothesis "*H10-9: Behavioral brand loyalty has a mediating role in the effect of the "usage barrier" dimension of consumer innovativeness on online smartphone purchase intention.*"

The total effect of VB is -0.200 (p=0.002). Approximately half of this effect (48%) is transmitted indirectly through Behavioral Brand Loyalty (BBL). The indirect effect (p=0.001) and Sobel test are significant (z=4.39; p=0.001), while the direct effect is marginally non-significant (p=0.086). This conforms to the framework proposed by Baron and Kenny (1986) and suggests a full mediation effect. This finding supports the hypothesis *"H11-9: Behavioral brand loyalty has a mediating role in the effect of the "value barrier" dimension of consumer innovativeness on online smartphone purchase intention."*

The total effect of RB is -0.507 (p=0.007), with an indirect effect of -0.236 (p=0.001) and a direct effect of -0.271 (p=0.114), where only the indirect path is significant. These findings, supported by the Sobel test (z=3.95; p=0.001), suggest the possibility of full mediation. This finding supports the hypothesis *"H12-9: Behavioral brand loyalty has a mediating role in the effect of the "risk barrier" dimension of consumer innovativeness on online smartphone purchase intention."*

The total effect of the GB is -0.094 (p=0.001), with an indirect effect of -0.033 (p=0.001) and a direct effect of -0.061 (p=0.068). The Sobel test is significant (z=3.44; p=0.001). This suggests the possibility of full mediation. This finding supports the hypothesis *"H13-9: Behavioral brand loyalty has a mediating role in the effect of the "tradition barrier" dimension of consumer innovativeness on online smartphone purchase intention."*

The total effect of the IB is -0.421 (p=0.001), with an indirect effect of -0.191 (p=0.001) and a direct effect of -0.230 (p=0.101). The indirect path and Sobel test (z=4.01; p=0.001) are significant. The non-significance of the direct effect supports the presence of full mediation. This finding supports the hypothesis *"H14-9: Behavioral brand loyalty has a mediating role in the effect of the "image barrier" dimension of consumer innovativeness on online smartphone purchase intention."*

The total effect of the PB is -0.291 (p=0.001), with an indirect effect of -0.124 (p=0.001) and a direct effect of -0.167 (p=0.096). The indirect path and Sobel test are significant (z=4.12; p=0.001), while the direct effect is on the threshold of significance. This indicates full mediation and supports the hypothesis *"H15-9: Behavioral brand loyalty has a mediating role in the effect of the "pleasure barrier" dimension of consumer innovativeness on online smartphone purchase intention."*

The total effect of the AB is -0.071 (p=0.011), with an indirect effect of -0.027 (p=0.001) and a direct effect of -0.044 (p=0.087). The indirect effect and Sobel test are significant (z=3.51; p=0.001), while the direct effect is not statistically significant. This finding indicates full mediation and supports the hypothesis *"H16-9: Behavioral brand loyalty has a mediating role in the effect of the "arousal barrier" dimension of consumer innovativeness on online smartphone purchase intention."*

The total effect of the DB is -0.543 (p=0.001), with an indirect effect of -0.233 (p=0.001) and a direct effect of -0.310 (p=0.210). The Sobel test is significant (z=4.27; p=0.001), while the direct effect is not statistically significant. These results indicate the presence of full mediation. Thus, the hypothesis proposed in the study, *"H17-9: Behavioral brand loyalty has a mediating role in the effect*

of the "dominance barrier" dimension of consumer innovativeness on online smartphone purchase intention."

When all the findings are considered holistically, BBL has a strong full mediating role in the relationship between consumer innovativeness barriers and purchase intention. All indirect effects and Sobel test results are significant ($p<0.05$), indicating that BBL is an important mediating variable.

5. Conclusion, Discussion and Recommendations

Due to the rapid launch of new products and services and intense global competition, it is necessary for businesses to make innovations that will positively affect consumer behavior and to identify the factors that negatively affect consumers' perspectives on innovations. Like many factors that affect consumers' purchasing behavior, innovativeness and creativity activities also play an important role in the survival of businesses with increasing competition. Businesses that want to stand out from their competitors in a competitive environment present innovations and strategies they develop regarding products, services and ideas to consumers through online platforms, thus aiming to direct consumers to purchasing behavior.

This study examines the mediating role of behavioral brand loyalty in the relationship between consumer innovation resistance and the intention to purchase smartphones online. The main aim of the research is to understand the dimensions of innovation resistance in the online shopping behaviors of young consumers and to evaluate how these barriers influence their purchase intentions. As a result of the research, it was determined that among the consumer innovativeness barriers, value, dominance, and risk barriers have significant effects on both behavioral brand loyalty and online purchase intention. Additionally, it was found that behavioral brand loyalty has a mediating role in the effects of these barriers on online purchase intention.

The research findings make a significant contribution to the topic of consumer innovativeness barriers, addressed in a limited number of studies in national literature. In parallel with international studies like Ju and Lee (2020), Lian and Yen (2013), Sun et al. (2022), this study also confirmed that perceived barriers to innovativeness are decisive in consumers' online shopping behaviors. In particular, the effect of "*functional*" and "*psychological*" barriers on consumer barrier was also supported in this study; at the same time, the reducing power of behavioral brand loyalty in these effects came to the fore. Considering the gaps in literature, this study offers an original contribution in terms of addressing the effect of innovativeness barriers on online behaviors and the mediating role of brand loyalty in the same model.

When examining the studies in the literature, Xue et al. (2024) found that, similar to the results of this research, "*value, risk, and tradition barriers*" negatively impact purchase intention in their studies on electric products. In another study, Laukkanen et al. (2007) found that one of the sub-dimensions of consumer innovativeness barriers (CIB), namely the "*value barrier*," was the most significant obstacle to the adoption of mobile banking services for both adult and young consumers. Similarly, in this research, the value barrier is seen as an obstacle in the online smartphone purchase intention. Another study revealed significant differences between those who adopted and those who did not adopt innovativeness, within the framework of "usage, value, tradition, and image" barriers to purchasing online experience products (Lian and Yen, 2013). A similar study to these results demonstrated that value and image barriers are critical factors for users to refuse online shopping (Lian et al., 2012). In another study, it was found that, except for the image barrier, such barriers as usage, value, risk, tradition, pleasure, arousal, and dominance negatively impacted the intention to use mobile shopping services. Furthermore, it was found that the dominance barrier, one of the emotional barriers, had no significant effect on the intention to use (Erdoğan, 2023). These existing studies in literature align with the findings of this research and, consequently,

demonstrate that the proposed model in this study has been developed based on an accurate starting point.

When examining studies in the literature on Behavioral Brand Loyalty (BBL) and Consumer Purchase Intention (CPI), it has been shown that online marketing communications, particularly online word-of-mouth, online communities, online advertisements, company websites, and social media platforms, are effective in promoting both behavioral brand loyalty and product purchase intentions (Balakrishnan et al., 2014). Similarly, studies have found that satisfaction, trust, and commitment significantly impact students' online shopping loyalty (Pratminingsih et al., 2013). In the studies of Chi et al. (2009), it was concluded that brand loyalty, brand awareness and perceived quality positively affect purchasing behavior, and it was also seen that brand loyalty has a mediating effect on purchasing behavior and brand awareness. BBL and OPI studies in the literature also coincide with the results of this research, which gives the idea that this study confirms the literature accordingly.

When the studies on CIB and BBL included in the research model are examined, it can be inferred that consumers are affected by negative word of mouth communication and their barrier to innovativeness increases, but this negative interaction is alleviated thanks to strong customer loyalty (Sun et al., 2024). This research shows that including this relationship in the model and considering it together with other variables contributes to literature in this respect, thus granting notable source for the existing literature.

It is observed that there appear scarce studies in literature to measure the mediating effect of consumer innovativeness barriers and behavioral brand loyalty. In their study carried out by Sun et al. (2022) to research the mediating role of customer loyalty in the effect of consumer barrier to innovativeness on the adoption of innovativeness, they showed that barrier to innovativeness negatively affects the adoption of innovativeness and that consumers are more likely to adopt innovations only under the influence of customer loyalty. It was also determined that consumers' barrier to innovativeness is higher when it stems from cognitive evaluation or processing rather than emotional approach (Sun et al., 2022). This study also mentions the effect of CIB on BBL. Considering these variables included in the research model in terms of the limited studies in the literature on CIB and BBL, which creates a distinction in this study resulting in building its originality, therefore.

In line with the findings, some strategic recommendations for businesses are flourished. First of all, user-friendly digital platforms should be designed to reduce obstacles such as uncertainty, security concerns and lack of experience experienced by consumers in online shopping. In addition, brand loyalty should be supported with clear, reassuring and informative communication strategies aimed at consumers, and this loyalty should be evaluated as a leverage element in the transition to innovations. Applications such as special campaigns for loyal customers, early access opportunities and individualized content presentation can increase the online acceptance of innovative products.

In conclusion, this study reveals that brand loyalty can positively affect online purchase intention despite innovativeness barriers, and thus enables businesses to shape their consumer-oriented strategies in this context. Future research can contribute to reaching generally valid results by testing the validity of the same model on different product categories and larger samples.

Support and Acknowledgement Statement: No external support was received in the preparation of this research.
Researchers' Contribution Rate Statement: Since the research is single-authored, the researcher's contribution rate is 100%.
Conflict of Interest Statement: The author declares that there is no conflict of interest related to this research.
Research and Publication Ethics Statement: All rules specified in the "Higher Education Institutions Scientific Research and Publication Ethics Directive" were followed at every stage of this research. None of the actions listed under the heading "Actions Contrary to Scientific Research and Publication Ethics" of the directive were performed. During the writing process of this study, citations were made in accordance with ethical standards, and a bibliography was created. The study underwent plagiarism checking.

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