

## **ABSTRACT**

*Advances in information technology make banks currently provide and offer efficiency for their users by providing various operational services, including e-banking services (electronic banking). The purpose of this study was to determine the effect of the eWOM dimension on the intention to adopt m-banking by using a mediating variable moderated by the ELM approach. The type of research conducted in this research is descriptive research with a quantitative approach with data analysis techniques using SEM-PLS with Smart PLS Software and the minimum sample in this study is 353 respondents. The findings showed that of the triggers, argument quality, valence, and consistency enhance intention to adopt m-banking. These effects were mediated by initial trust in m-banking. These findings make several contributions to the literature on marketing communication, particularly to eWOM research and ELM theory. Practically, this study provides several recommendations to banks about how to use positive eWOM for motivating consumers to adopt m-banking*

**Keywords:** eWOM, adoption intention, elaboration likelihood model (ELM)