**COVER LETTER**

Dear Chief of Editor

Journal of Economics Research and Social Sciences,

We submit an article entitled **“Analysis of Switching Intention for Using Financial Technology in Tumenggungan Market Kebumen, Central Java”** for publication in your esteemed journal. This paper is not recognized for publication in another journal and was submitted for the Journal of Economics Research and Social Sciences only. All authors have read and approved this manuscript to publish in this journal.

We hope you accept this article to be published because this study aims to determine the factor and switching intention of using cash payment services to digital payment services in Tumenggungan traditional market Kebumen, Central Java Province, Indonesia.

What is this study adding:

* The push effect (high price perception, security risk, privacy risk) and the mooring effect (reputation, inertia, switching cost) have a positive and significant effect on the switching intention. While pull effects (ease of use, relative advantage, relative ease of processing) have a positive effect, but not significant to the potential for switching intention.
* The visitors of Tumenggungan market feel sattified with cash payment, and less motivated to use digital payment, but the visitors do not create resistance towards making a change.
* There is an indication that the visitors of Tumenggungan market view the digital payment as complementary instrument, not substitution which means visitors accept either cash or digital payment in their transaction settlements.

Thank you

Best regards,

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