ABSTRACT

This study aims to find out that *Financial performance* in a company that provides Digital Bank services can be influenced by consumer perceptions represented through the variables of Customer Experience, *Customer satisfaction* and *Customer loyalty*. The data in this study were collected using a survey aimed at users of Digital Bank services which was then tested statistically by analysis of the Outer Model (and the Inner Model using Partial Least Square (PLS). Unlike other studies, this study used NPS (Net Promoter Score).) as an indicator of *Financial performance*, the dependent variable, and Customer Experience, *Customer satisfaction* and *Customer loyalty* as independent variables. From the results of the analysis it was found that *Customer satisfaction* and *Customer loyalty* had a significant impact on *Financial performance*, while Customer Experience had no significant effect. for *Financial performance* Some of the findings in this study can be useful for Digital Bank service providers and Digital Bank Marketing to be able to consider the characteristics of consumers in providing Digital Bank services.

Keywords: Digital Bank, NPS, *Customer satisfaction*, *Customer loyalty*, *Financial performance*