



01 PURCHASE GROCERY THROUGH ONLINE SHOP OR MARKET PLACE OR E-COMMERCE (WEBSITE OR APPS)

e-Commerce Platform Services	CXI	COI	Value	CJX Indeks 2022	CARRE CJX Rating
Shopee	8,7194	9,2143	9,0612	8,9945	Mostly Happier Customers
Tokopedia	9,0088	9,1029	8,8676	8,9915	Mostly Happier Customers
Indomaret Online	8,4742	9,1774	9,3065	8,9822	Mostly Happier Customers
Lazada	8,4774	9,2581	9,2258	8,9821	Mostly Happier Customers
Others	8,1056	8,9722	9,4259	8,8311	
Industry	8,6349	9,1769	9,1132	8,9713	

CARRE CJX Rating					
11	Mostly Happier To Few Elated Customers			5	Mostly Not Happy Customers
10	Mostly Happier To Few Blisful Customers			4	Mostly Discontentment Customers
9	Mostly Happer To Few Delighted Customers	6	Mostly Don't Mind Customers	3	Mostly Dissatisfaction Customers
8	Mostly Happier Customers			2	Mostly Resentment Customers
7	Mostly Happy Customers			1	Mostly Scar Customers

02 PURCHASE FAST FOOD THROUGH ONLINE SHOP OR MARKET PLACE OR E-COMMERCE (WEBSITE OR APPS)

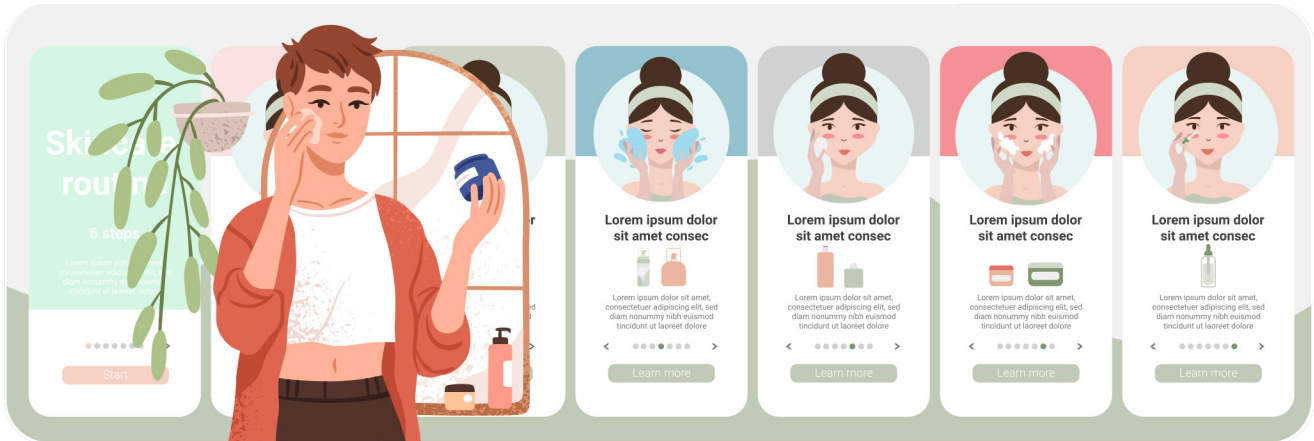
Online Fastfood Services	CXI	COI	Value	CJX Indeks 2022	CARRE CJX Rating
GoFood	8,3536	9,3478	9,3152	8,9992	Mostly Happier Customers
GrabFood	7,9942	9,5208	9,4167	8,9672	Mostly Happier Customers
ShopeeFood	8,1326	9,3539	9,3989	8,9543	Mostly Happier Customers
KFC Online	7,3656	9,6719	9,6719	8,8887	
McD Online	7,9219	9,0625	8,9688	8,6435	
Others	8,0000	9,0000	8,5000	8,4916	
Industry	8,0900	9,4017	9,3617	8,9427	

CARRE CJX Rating					
11	Mostly Happier To Few Elated Customers			5	Mostly Not Happy Customers
10	Mostly Happier To Few Blisful Customers			4	Mostly Discontentment Customers
9	Mostly Happer To Few Delighted Customers	6	Mostly Don't Mind Customers	3	Mostly Dissatisfaction Customers
8	Mostly Happier Customers			2	Mostly Resentment Customers
7	Mostly Happy Customers			1	Mostly Scar Customers

03 PURCHASE CLOTHES AND ACCESSORIES THROUGH ONLINE SHOP OR MARKET PLACE OR E-COMMERCE (WEBSITE OR APPS)

Clothing & Accesories (Shoes, Bag, etc) Store Services	CXI	COI	Value	CJX Indeks 2022	CARRE CJX Rating
Shopee	8,2152	9,3933	9,3708	8,9856	Mostly Happier Customers
Tokopedia	8,2711	9,2632	9,0263	8,8463	
Lazada	8,2615	9,1615	9,0385	8,8143	
Bukalapak	7,3969	9,4687	9,5156	8,7810	
Blibli.com	7,4677	9,3226	9,5484	8,7689	
Zalora	7,5242	9,5152	9,2576	8,7521	
Others	7,8886	9,2879	9,1061	8,7513	
Industry	8,0354	9,3573	9,2828	8,8832	

CARRE CJX Rating					
11	Mostly Happier To Few Elated Customers			5	Mostly Not Happy Customers
10	Mostly Happier To Few Blisful Customers			4	Mostly Discontentment Customers
9	Mostly Happer To Few Delighted Customers	6	Mostly Don't Mind Customers	3	Mostly Dissatisfaction Customers
8	Mostly Happier Customers			2	Mostly Resentment Customers
7	Mostly Happy Customers			1	Mostly Scar Customers



04 PURCHASE COSMETIC AND SKIN CARE THROUGH ONLINE SHOP OR MARKET PLACE OR E-COMMERCE (WEBSITE OR APPS)

Cosmetics & Skin Care Store Services	CXI	COI	Value	CJX Indeks 2022	CARRE CJX Rating
Shopee	8,2764	9,3318	9,3409	8,9765	Mostly Happier Customers
Tokopedia	8,3969	8,9063	9,1250	8,8071	
Lazada	7,9512	9,0930	9,1395	8,7210	
Others	8,2022	9,2556	9,1111	8,8491	
Industry	8,2005	9,2341	9,2805	8,8988	

CARRE CJX Rating					
11	Mostly Happier To Few Elated Customers			5	Mostly Not Happy Customers
10	Mostly Happier To Few Blisful Customers			4	Mostly Discontentment Customers
9	Mostly Happer To Few Delighted Customers	6	Mostly Don't Mind Customers	3	Mostly Dissatisfaction Customers
8	Mostly Happier Customers			2	Mostly Resentment Customers
7	Mostly Happy Customers			1	Mostly Scar Customers

05 PURCHASE TOKEN FOR PHONE AND ELECTRICITY THROUGH ONLINE SHOP OR MARKET PLACE OR E-COMMERCE (WEBSITE OR APPS)

Phone & Electricity Credit Bill Payment Services	CXI	COI	Value	CJX Indeks 2022	CARRE CJX Rating
Shopee	8,7056	9,0000	9,2870	8,9969	Mostly Happier Customers
OVO	8,5436	9,2436	9,2051	8,9929	Mostly Happier Customers
Tokopedia	8,0559	9,4853	9,4559	8,9899	Mostly Happier Customers
Lazada	8,2839	9,4516	9,1452	8,9516	
Bukalapak	7,9485	8,9545	9,1818	8,6896	
Others	7,9715	8,2194	8,1847	8,1235	
Industry	8,4204	9,2195	9,2579	8,9611	

CARRE CJX Rating					
11	Mostly Happier To Few Elated Customers			5	Mostly Not Happy Customers
10	Mostly Happier To Few Blisful Customers			4	Mostly Discontentment Customers
9	Mostly Happer To Few Delighted Customers	6	Mostly Don't Mind Customers	3	Mostly Dissatisfaction Customers
8	Mostly Happier Customers			2	Mostly Resentment Customers
7	Mostly Happy Customers			1	Mostly Scar Customers

06 PURCHASE AUTOMOTIVE 2W THROUGH ONLINE SHOP OR MARKETPLACE OR E-COMMERCE (WEBSITE OR APPS)

Automotives Services	CXI	COI	Value	CJX Indeks 2022	CARRE CJX Rating
Bukalapak	8,2156	9,2500	9,4375	8,9620	Mostly Happier Customers
JD.id	8,4441	9,2941	8,9412	8,8863	Mostly Happier Customers
OLX	7,0000	7,8906	7,7969	7,5565	
Others	7,8771	8,7708	8,7639	8,4650	
Industry	7,8232	8,6480	8,5600	8,3382	

CARRE CJX Rating					
11	Mostly Happier To Few Elated Customers			5	Mostly Not Happy Customers
10	Mostly Happier To Few Blisful Customers			4	Mostly Discontentment Customers
9	Mostly Happer To Few Delighted Customers	6	Mostly Don't Mind Customers	3	Mostly Dissatisfaction Customers
8	Mostly Happier Customers			2	Mostly Resentment Customers
7	Mostly Happy Customers			1	Mostly Scar Customers

07 PURCHASE TRAIN TICKET THROUGH ONLINE SHOP OR MARKET PLACE OR E-COMMERCE (WEBSITE OR APPS)

Train Ticket Services	CXI	COI	Value	CJX Indeks 2022	CARRE CJX Rating
Traveloka	9,0437	8,9531	8,9688	8,9892	Mostly Happier Customers
Tiket.com	8,0747	8,9943	9,0747	8,7092	
KAI Access	8,9029	8,3235	8,5000	8,5799	
Others	7,1498	8,2875	8,2403	7,8852	
Industry	8,4361	8,9694	9,0278	8,8080	

CARRE CJX Rating					
11	Mostly Happier To Few Elated Customers			5	Mostly Not Happy Customers
10	Mostly Happier To Few Blisful Customers			4	Mostly Discontentment Customers
9	Mostly Happer To Few Delighted Customers	6	Mostly Don't Mind Customers	3	Mostly Dissatisfaction Customers
8	Mostly Happier Customers			2	Mostly Resentment Customers
7	Mostly Happy Customers			1	Mostly Scar Customers

08 PURCHASE AIRLINE TICKET THROUGH ONLINE SHOP OR MARKET PLACE OR E-COMMERCE (WEBSITE OR APPS)

Plane Ticket Services	CXI	COI	Value	CJX Indeks 2022	CARRE CJX Rating
Traveloka	8,4246	9,2982	9,0702	8,9245	Mostly Happier Customers
Garuda Indonesia Online	8,7375	8,7656	8,5781	8,6928	
Pegipegi	7,9545	9,0303	8,8788	8,6138	
Tiket.com	7,7903	9,2258	8,8226	8,6022	
Others	7,3300	9,4500	9,5000	8,7469	
Industry	8,2180	9,1335	8,9037	8,7450	

CARRE CJX Rating					
11	Mostly Happier To Few Elated Customers			5	Mostly Not Happy Customers
10	Mostly Happier To Few Blisful Customers			4	Mostly Discontentment Customers
9	Mostly Happer To Few Delighted Customers	6	Mostly Don't Mind Customers	3	Mostly Dissatisfaction Customers
8	Mostly Happier Customers			2	Mostly Resentment Customers
7	Mostly Happy Customers			1	Mostly Scar Customers

09 PURCHASE HEALTH & LIFE INSURANCE POLICY THROUGH ONLINE SHOP OR MARKETPLACE OR E-COMMERCE (WEBSITE OR APPS)

Insurances Services	CXI	COI	Value	CJX Indeks 2022	CARRE CJX Rating
CekAja	7,6323	9,6774	9,6290	8,9665	Mostly Happier Customers
Tokopedia	8,3290	9,1129	9,1452	8,8576	Mostly Happier Customers
AXA Direct	7,2531	8,7500	8,7344	8,2364	
Cermati	7,5438	8,5000	8,5000	8,1753	
Others	7,9250	9,2500	9,1250	8,7578	
Industry	7,6923	9,0115	9,0000	8,5596	

CARRE CJX Rating					
11	Mostly Happier To Few Elated Customers			5	Mostly Not Happy Customers
10	Mostly Happier To Few Blissful Customers			4	Mostly Discontentment Customers
9	Mostly Happer To Few Delighted Customers	6	Mostly Don't Mind Customers	3	Mostly Dissatisfaction Customers
8	Mostly Happier Customers			2	Mostly Resentment Customers
7	Mostly Happy Customers			1	Mostly Scar Customers

10 ENJOYING DOCTOR CONSULTATION THROUGH APPLICATION

Online Health Apps Services	CXI	COI	Value	CJX Indeks 2022	CARRE CJX Rating
halodoc	7,6618	9,3235	9,1618	8,7046	Mostly Happier Customers
alodokter	8,3500	8,8125	8,8125	8,6554	Mostly Happier Customers
sehatQ	8,1438	8,9219	8,7344	8,5943	
Others	7,0000	8,5000	8,5000	7,9906	
Industry	8,0230	9,0150	8,9000	8,6393	

CARRE CJX Rating					
11	Mostly Happier To Few Elated Customers			5	Mostly Not Happy Customers
10	Mostly Happier To Few Blissful Customers			4	Mostly Discontentment Customers
9	Mostly Happer To Few Delighted Customers	6	Mostly Don't Mind Customers	3	Mostly Dissatisfaction Customers
8	Mostly Happier Customers			2	Mostly Resentment Customers
7	Mostly Happy Customers			1	Mostly Scar Customers

11 ENJOYING ONLINE OJEK SERVICES THROUGH APPS

e-Hailing Services	CXI	COI	Value	CJX Indeks 2022	CARRE CJX Rating
Grab	8,7996	8,7926	8,7482	8,7800	Mostly Happier Customers
GOJEK	8,7077	8,7167	8,8250	8,7502	
Industry	8,7522	8,7534	8,7878	8,7646	

CARRE CJX Rating					
11	Mostly Happier To Few Elated Customers			5	Mostly Not Happy Customers
10	Mostly Happier To Few Blissful Customers			4	Mostly Discontentment Customers
9	Mostly Happer To Few Delighted Customers	6	Mostly Don't Mind Customers	3	Mostly Dissatisfaction Customers
8	Mostly Happier Customers			2	Mostly Resentment Customers
7	Mostly Happy Customers			1	Mostly Scar Customers

12 PURCHASE ELECTRONIC HOUSEHOLD THROUGH ONLINE SHOP OR MARKET PLACE OR E-COMMERCE (WEBSITE OR APPS)

Home Electronic Store Services	CXI	COI	Value	CJX Indeks 2022	CARRE CJX Rating
JD.id	8,8645	9,2097	8,9032	8,9890	Mostly Happier Customers
Bukalapak	8,1903	9,4677	9,0645	8,8978	Mostly Happier Customers
Blibli.com	8,4273	9,1061	9,1061	8,8755	Mostly Happier Customers
Shopee	8,8000	8,9407	8,8390	8,8586	Mostly Happier Customers
Tokopedia	8,2667	8,9848	9,0303	8,7563	
Lazada	8,1485	9,1364	8,8788	8,7139	
Others	7,7978	8,7556	8,4722	8,3346	
Industry	8,4591	9,1160	8,9430	8,8345	

CARRE CJX Rating					
11	Mostly Happier To Few Elated Customers			5	Mostly Not Happy Customers
10	Mostly Happier To Few Blisful Customers			4	Mostly Discontentment Customers
9	Mostly Happer To Few Delighted Customers	6	Mostly Don't Mind Customers	3	Mostly Dissatisfaction Customers
8	Mostly Happier Customers			2	Mostly Resentment Customers
7	Mostly Happy Customers			1	Mostly Scar Customers

13 PURCHASE AIR CONDITIONING (AC) THROUGH ONLINE SHOP OR MARKET PLACE OR E-COMMERCE (WEBSITE OR APPS)

Air Conditioners Store Services	CXI	COI	Value	CJX Indeks 2022	CARRE CJX Rating
Tokopedia	8,8424	9,0303	9,1061	8,9921	Mostly Happier Customers
JD.id	8,1813	9,4844	9,2031	8,9469	Mostly Happier Customers
Blibli.com	8,0968	9,3548	9,1452	8,8568	
Bukalapak	7,7273	8,5000	8,0455	8,0841	
Others	8,0424	9,2456	8,8750	8,7118	
Industry	8,1808	9,0994	8,8526	8,7041	

CARRE CJX Rating					
11	Mostly Happier To Few Elated Customers			5	Mostly Not Happy Customers
10	Mostly Happier To Few Blisful Customers			4	Mostly Discontentment Customers
9	Mostly Happer To Few Delighted Customers	6	Mostly Don't Mind Customers	3	Mostly Dissatisfaction Customers
8	Mostly Happier Customers			2	Mostly Resentment Customers
7	Mostly Happy Customers			1	Mostly Scar Customers

14 PURCHASE HOME ACCESSORIES THROUGH ONLINE SHOP OR MARKET PLACE OR E-COMMERCE (WEBSITE OR APPS)

Home Appliance Services	CXI	COI	Value	CJX Indeks 2022	CARRE CJX Rating
Shopee	9,2063	8,8906	8,3438	8,8131	Mostly Happier Customers
Monotaro	8,1188	9,1875	8,8125	8,6979	Mostly Happier Customers
Tokopedia	7,8906	9,0156	9,1250	8,6705	Mostly Happier Customers
Blibli.com	7,8606	8,7727	8,3485	8,3197	
Others	8,6000	9,5000	8,5000	8,8567	
Industry	8,2685	8,9692	8,6538	8,6248	

CARRE CJX Rating					
11	Mostly Happier To Few Elated Customers			5	Mostly Not Happy Customers
10	Mostly Happier To Few Blissful Customers			4	Mostly Discontentment Customers
9	Mostly Happier To Few Delighted Customers	6	Mostly Don't Mind Customers	3	Mostly Dissatisfaction Customers
8	Mostly Happier Customers			2	Mostly Resentment Customers
7	Mostly Happy Customers			1	Mostly Scar Customers

15 PURCHASE HOME BUILDER THROUGH ONLINE SHOP OR MARKET PLACE OR E-COMMERCE (WEBSITE OR APPS)

Modern Home Builder Services	CXI	COI	Value	CJX Indeks 2022	CARRE CJX Rating
Tokopedia	9,4625	8,7813	8,5781	8,9440	Mostly Happier Customers
Blibli.com	8,4909	9,1970	9,0303	8,9009	Mostly Happier Customers
depobangunan.co.id	8,7000	9,2097	8,7419	8,8786	Mostly Happier Customers
Monotaro	8,4062	8,9375	8,5000	8,6094	
Others	7,7286	9,0714	8,8571	8,5430	
Industry	8,7096	9,0333	8,7222	8,8183	

CARRE CJX Rating					
11	Mostly Happier To Few Elated Customers			5	Mostly Not Happy Customers
10	Mostly Happier To Few Blissful Customers			4	Mostly Discontentment Customers
9	Mostly Happier To Few Delighted Customers	6	Mostly Don't Mind Customers	3	Mostly Dissatisfaction Customers
8	Mostly Happier Customers			2	Mostly Resentment Customers
7	Mostly Happy Customers			1	Mostly Scar Customers

16 PURCHASE COMPUTER OR NOTEBOOK THROUGH ONLINE SHOP OR MARKET PLACE OR E-COMMERCE (WEBSITE OR APPS)

Computer / Notebook Store Services	CXI	COI	Value	CJX Indeks 2022	CARRE CJX Rating
Tokopedia	8,3600	8,6833	8,8333	8,6242	Mostly Happier Customers
Shopee	7,0467	9,4167	9,4167	8,6118	Mostly Happier Customers
Lazada	9,0500	7,9833	8,0833	8,3793	
Jakartanotebook.com	8,4750	8,1563	8,2656	8,3014	
Industry	8,2369	8,5533	8,6434	8,4763	

CARRE CJX Rating					
11	Mostly Happier To Few Elated Customers			5	Mostly Not Happy Customers
10	Mostly Happier To Few Blissful Customers			4	Mostly Discontentment Customers
9	Mostly Happier To Few Delighted Customers	6	Mostly Don't Mind Customers	3	Mostly Dissatisfaction Customers
8	Mostly Happier Customers			2	Mostly Resentment Customers
7	Mostly Happy Customers			1	Mostly Scar Customers

17 PURCHASE PRINTER THROUGH ONLINE SHOP OR MARKET PLACE OR E-COMMERCE (WEBSITE OR APPS)

Printer Store Services	CXI	COI	Value	CJX Indeks 2022	CARRE CJX Rating
Tokopedia	9,3133	8,8333	8,5000	8,8838	Mostly Happier Customers
Shopee	8,8233	8,8500	8,5000	8,7228	Mostly Happier Customers
Lazada	8,3333	8,7833	8,5000	8,5348	
Industry	8,8233	8,8222	8,5000	8,7138	

CARRE CJX Rating					
11	Mostly Happier To Few Elated Customers			5	Mostly Not Happy Customers
10	Mostly Happier To Few Blisful Customers			4	Mostly Discontentment Customers
9	Mostly Happer To Few Delighted Customers	6	Mostly Don't Mind Customers	3	Mostly Dissatisfaction Customers
8	Mostly Happier Customers			2	Mostly Resentment Customers
7	Mostly Happy Customers			1	Mostly Scar Customers

18 PURCHASE CAMERA THROUGH ONLINE SHOP OR MARKET PLACE OR E-COMMERCE (WEBSITE OR APPS)

Camera Store Services	CXI	COI	Value	CJX Indeks 2022	CARRE CJX Rating
Tokopedia	9,4000	8,6333	8,9167	8,9894	Mostly Happier Customers
Lazada	8,8733	8,8167	9,2500	8,9822	Mostly Happier Customers
Shopee	8,8563	8,7344	9,1250	8,9077	Mostly Happier Customers
Bukalapak	7,6400	8,1500	8,4167	8,0669	
Industry	8,6951	8,5861	8,9303	8,7393	

CARRE CJX Rating					
11	Mostly Happier To Few Elated Customers			5	Mostly Not Happy Customers
10	Mostly Happier To Few Blisful Customers			4	Mostly Discontentment Customers
9	Mostly Happer To Few Delighted Customers	6	Mostly Don't Mind Customers	3	Mostly Dissatisfaction Customers
8	Mostly Happier Customers			2	Mostly Resentment Customers
7	Mostly Happy Customers			1	Mostly Scar Customers

19 PURCHASE SMARTPHONE THROUGH ONLINE SHOP OR MARKET PLACE OR E-COMMERCE (WEBSITE OR APPS)

Handphone / Smartphone Services	CXI	COI	Value	CJX Indeks 2022	CARRE CJX Rating
Shopee	8,6700	8,9833	8,9167	8,8544	Mostly Happier Customers
eraspace.com	8,6200	8,6667	9,0000	8,7634	
Lazada	8,7258	8,8065	8,6613	8,7300	
Others	8,6629	8,7529	8,0882	8,4979	
Industry	8,7085	8,8023	8,8488	8,7862	

CARRE CJX Rating					
11	Mostly Happier To Few Elated Customers			5	Mostly Not Happy Customers
10	Mostly Happier To Few Blisful Customers			4	Mostly Discontentment Customers
9	Mostly Happer To Few Delighted Customers	6	Mostly Don't Mind Customers	3	Mostly Dissatisfaction Customers
8	Mostly Happier Customers			2	Mostly Resentment Customers
7	Mostly Happy Customers			1	Mostly Scar Customers

20 ENJOYING CAR RENTAL SERVICES THROUGH ONLINE SHOP OR MARKET PLACE OR E-COMMERCE (WEBSITE OR APPS)

Rental Services	CXI	COI	Value	CJX Indeks 2022	CARRE CJX Rating
Traveloka	8,5231	8,4872	8,6282	8,5470	Mostly Happier Customers
Movic	8,4927	8,1829	8,3171	8,3334	
Tiket.com	8,4400	8,0750	8,1250	8,2158	
Others	8,4500	7,7500	9,1250	8,4520	
Industry	8,4839	8,2298	8,3790	8,3665	

CARRE CJX Rating					
11	Mostly Happier To Few Elated Customers			5	Mostly Not Happy Customers
10	Mostly Happier To Few Blisful Customers			4	Mostly Discontentment Customers
9	Mostly Happer To Few Delighted Customers	6	Mostly Don't Mind Customers	3	Mostly Dissatisfaction Customers
8	Mostly Happier Customers			2	Mostly Resentment Customers
7	Mostly Happy Customers			1	Mostly Scar Customers

21 ENJOYING PAY TV SERVICES THROUGH THROUGH E-COMMERCE (WEBSITE OR APPS)

Pay TV Services	CXI	COI	Value	CJX Indeks 2022	CARRE CJX Rating
Viu	9,0067	9,1500	8,8333	8,9944	Mostly Happier Customers
Prime Video	8,7533	9,0500	8,5833	8,7917	Mostly Happier Customers
Netflix	8,6581	8,8710	8,5000	8,6734	Mostly Happier Customers
Iflix	8,6419	8,8871	8,5000	8,6731	Mostly Happier Customers
Others	8,6600	7,2667	7,0000	7,6498	
Industry	8,7428	8,6480	8,2862	8,5580	

CARRE CJX Rating					
11	Mostly Happier To Few Elated Customers			5	Mostly Not Happy Customers
10	Mostly Happier To Few Blisful Customers			4	Mostly Discontentment Customers
9	Mostly Happer To Few Delighted Customers	6	Mostly Don't Mind Customers	3	Mostly Dissatisfaction Customers
8	Mostly Happier Customers			2	Mostly Resentment Customers
7	Mostly Happy Customers			1	Mostly Scar Customers

22 PURCHASE HOTEL TICKET THROUGH ONLINE SHOP OR MARKET PLACE OR E-COMMERCE (WEBSITE OR APPS)

Hotel Ticket Services	CXI	COI	Value	CJX Indeks 2022	CARRE CJX Rating
Traveloka	8,3156	9,3438	9,2813	8,9735	Mostly Happier Customers
Tokopedia	7,9970	9,0909	9,6364	8,9036	Mostly Happier Customers
Tiket.com	8,4670	8,9227	8,7320	8,7035	
Mister Aladin	8,1839	8,8387	9,0645	8,6926	
Others	8,2691	8,8673	8,6852	8,6027	
Industry	8,2882	9,0175	9,0482	8,7802	

CARRE CJX Rating					
11	Mostly Happier To Few Elated Customers			5	Mostly Not Happy Customers
10	Mostly Happier To Few Blisful Customers			4	Mostly Discontentment Customers
9	Mostly Happer To Few Delighted Customers	6	Mostly Don't Mind Customers	3	Mostly Dissatisfaction Customers
8	Mostly Happier Customers			2	Mostly Resentment Customers
7	Mostly Happy Customers			1	Mostly Scar Customers

23 ENJOYING ONLINE TAXI SERVICES THROUGH APPS

e-Hailing Services	CXI	COI	Value	CJX Indeks 2022	CARRE CJX Rating
Grab Car	8,3162	9,1818	9,1566	8,8793	Mostly Happier Customers
Go Car	8,0837	9,2260	9,1250	8,8039	
Others	7,9546	8,6111	8,6852	8,4132	
Industry	8,1848	9,1728	9,1221	8,8202	

CARRE CJX Rating					
11	Mostly Happier To Few Elated Customers			5	Mostly Not Happy Customers
10	Mostly Happier To Few Blissful Customers			4	Mostly Discontentment Customers
9	Mostly Happer To Few Delighted Customers	6	Mostly Don't Mind Customers	3	Mostly Dissatisfaction Customers
8	Mostly Happier Customers			2	Mostly Resentment Customers
7	Mostly Happy Customers			1	Mostly Scar Customers

24 PURCHASE CAR INSURANCE POLICY THROUGH ONLINE SHOP OR MARKETPLACE OR E-COMMERCE (WEBSITE OR APPS)

Insurance Services	CXI	COI	Value	CJX Indeks 2022	CARRE CJX Rating
PasarPolis	8,5064	9,2021	9,1915	8,9623	Mostly Happier Customers
Cermati	8,0840	9,2200	9,0500	8,7768	Mostly Happier Customers
Others	8,5187	8,5333	8,8333	8,6297	
Industry	8,2845	9,0591	9,0000	8,7761	

CARRE CJX Rating					
11	Mostly Happier To Few Elated Customers			5	Mostly Not Happy Customers
10	Mostly Happier To Few Blissful Customers			4	Mostly Discontentment Customers
9	Mostly Happer To Few Delighted Customers	6	Mostly Don't Mind Customers	3	Mostly Dissatisfaction Customers
8	Mostly Happier Customers			2	Mostly Resentment Customers
7	Mostly Happy Customers			1	Mostly Scar Customers

25 CONDUCT OPENING AUTOMOTIVE 4W LEASING CONTRACT THROUGH ONLINE SHOP OR MARKETPLACE OR E-COMMERCE (WEBSITE OR APPS)

Automotive Loan Services	CXI	COI	Value	CJX Indeks 2022	CARRE CJX Rating
Bank Central Asia Mobile	8,4242	9,1818	9,2576	8,9501	Mostly Happier Customers
Bank Rakyat Indonesia Mobile	8,1875	9,2344	9,4375	8,9475	Mostly Happier Customers
Bank Negara Indonesia Mobile	7,8941	9,1912	9,3824	8,8153	Mostly Happier Customers
Adiraku	7,7500	9,2813	9,3594	8,7876	Mostly Happier Customers
Cermati	7,2743	7,7714	8,0000	7,6798	
Others	8,2067	8,5333	8,5000	8,4111	
Industry	7,9044	8,8861	9,0278	8,6006	

CARRE CJX Rating					
11	Mostly Happier To Few Elated Customers			5	Mostly Not Happy Customers
10	Mostly Happier To Few Blissful Customers			4	Mostly Discontentment Customers
9	Mostly Happer To Few Delighted Customers	6	Mostly Don't Mind Customers	3	Mostly Dissatisfaction Customers
8	Mostly Happier Customers			2	Mostly Resentment Customers
7	Mostly Happy Customers			1	Mostly Scar Customers

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26 CONDUCT CASH DEPOSIT AND WITHDRAWAL THROUGH ATM

ATM Services	CXI	COI	Value	CJX Indeks 2022	CARRE CJX Rating
Bank Central Asia	8,4667	9,1667	9,1061	8,9012	Mostly Happier Customers
Bank Rakyat Indonesia	8,1281	9,1250	9,0469	8,7498	
Bank Negara Indonesia	8,0206	8,9265	9,0882	8,6656	
Mandiri	8,0979	9,0000	8,9255	8,6591	
Others	7,9945	8,9784	9,1484	8,6931	
Industry	8,1628	9,0729	9,1030	8,7652	

CARRE CJX Rating					
11	Mostly Happier To Few Elated Customers			5	Mostly Not Happy Customers
10	Mostly Happier To Few Blissful Customers			4	Mostly Discontentment Customers
9	Mostly Happier To Few Delighted Customers	6	Mostly Don't Mind Customers	3	Mostly Dissatisfaction Customers
8	Mostly Happier Customers			2	Mostly Resentment Customers
7	Mostly Happy Customers			1	Mostly Scar Customers

27 CONDUCT FUND TRANSFER THROUGH ATM

ATM Services	CXI	COI	Value	CJX Indeks 2022	CARRE CJX Rating
ATM Bank Central Asia	8,3494	9,3354	9,2911	8,9756	Mostly Happier Customers
ATM Bank Rakyat Indonesia	7,8886	9,4429	9,2857	8,8456	
ATM Bank Negara Indonesia	8,3094	9,0156	9,1250	8,8065	
ATM Mandiri	8,1971	8,9286	9,0714	8,7221	
Others	7,2625	10,0625	9,1250	8,7614	
Industry	8,1877	9,2460	9,2219	8,8679	

CARRE CJX Rating					
11	Mostly Happier To Few Elated Customers			5	Mostly Not Happy Customers
10	Mostly Happier To Few Blissful Customers			4	Mostly Discontentment Customers
9	Mostly Happier To Few Delighted Customers	6	Mostly Don't Mind Customers	3	Mostly Dissatisfaction Customers
8	Mostly Happier Customers			2	Mostly Resentment Customers
7	Mostly Happy Customers			1	Mostly Scar Customers

28 PURCHASE TOKEN FOR PHONE AND ELECTRICITY THROUGH ATM

ATM Services	CXI	COI	Value	CJX Indeks 2022	CARRE CJX Rating
ATM Bank Negara Indonesia	8,3969	9,2656	9,2813	8,9674	Mostly Happier Customers
ATM Bank Central Asia	8,3021	9,1146	9,0729	8,8163	
ATM Bank Rakyat Indonesia	8,1125	9,0625	9,0469	8,7251	
ATM Mandiri	8,2455	8,6970	8,9545	8,6278	
Others	8,2667	8,1667	8,5000	8,3163	
Industry	8,2667	9,0033	9,0667	8,7677	

CARRE CJX Rating					
11	Mostly Happier To Few Elated Customers			5	Mostly Not Happy Customers
10	Mostly Happier To Few Blissful Customers			4	Mostly Discontentment Customers
9	Mostly Happier To Few Delighted Customers	6	Mostly Don't Mind Customers	3	Mostly Dissatisfaction Customers
8	Mostly Happier Customers			2	Mostly Resentment Customers
7	Mostly Happy Customers			1	Mostly Scar Customers

29 CONDUCT BILLING AND SHOPPING PAYMENT THROUGH ATM

ATM Services	CXI	COI	Value	CJX Indeks 2022	CARRE CJX Rating
ATM Bank Negara Indonesia	8,2727	9,1061	9,3333	8,8931	Mostly Happier Customers
ATM Bank Rakyat Indonesia	8,0063	9,2344	9,3594	8,8482	Mostly Happier Customers
ATM Bank Central Asia	8,4250	9,0089	9,1250	8,8448	Mostly Happier Customers
ATM Mandiri	8,2529	9,0147	8,8676	8,6979	
Others	8,0800	8,9500	9,2500	8,7492	
Industry	8,2584	9,0776	9,1677	8,8224	

CARRE CJX Rating					
11	Mostly Happier To Few Elated Customers			5	Mostly Not Happy Customers
10	Mostly Happier To Few Blisful Customers			4	Mostly Discontentment Customers
9	Mostly Happer To Few Delighted Customers	6	Mostly Don't Mind Customers	3	Mostly Dissatisfaction Customers
8	Mostly Happier Customers			2	Mostly Resentment Customers
7	Mostly Happy Customers			1	Mostly Scar Customers

30 CONDUCT OPENING ACCOUNT FOR SAVING THROUGH INTERNET BANKING

Internet Banking Services	CXI	COI	Value	CJX Indeks 2022	CARRE CJX Rating
Internet Banking Bank Rakyat Indonesia	8,1364	9,3636	9,4091	8,9504	Mostly Happier Customers
KlikBank Central Asia	8,2829	9,4714	9,0714	8,9184	Mostly Happier Customers
Bank Negara Indonesia Internet Banking	8,2030	9,3485	9,1061	8,8648	
Mandiri Internet	7,9636	9,5606	8,9545	8,7940	
Others	8,7500	8,5000	8,5000	8,5874	
Industry	8,1686	9,4161	9,1204	8,8784	

CARRE CJX Rating					
11	Mostly Happier To Few Elated Customers			5	Mostly Not Happy Customers
10	Mostly Happier To Few Blisful Customers			4	Mostly Discontentment Customers
9	Mostly Happer To Few Delighted Customers	6	Mostly Don't Mind Customers	3	Mostly Dissatisfaction Customers
8	Mostly Happier Customers			2	Mostly Resentment Customers
7	Mostly Happy Customers			1	Mostly Scar Customers

31 CONDUCT OPENING ACCOUNT FOR SAVING THROUGH MOBILE BANKING

Mobile Banking Services	CXI	COI	Value	CJX Indeks 2022	CARRE CJX Rating
Bank Rakyat Indonesia Mobile	8,4375	9,2188	9,1250	8,9135	Mostly Happier Customers
Bank Central Asia Mobile	8,4121	9,0000	8,9545	8,7789	Mostly Happier Customers
Bank Negara Indonesia Mobile Banking	7,8303	9,1212	9,1818	8,6910	
Others	7,5789	8,8421	9,0263	8,4641	
Industry	8,1197	9,0684	9,0769	8,7398	

CARRE CJX Rating					
11	Mostly Happier To Few Elated Customers			5	Mostly Not Happy Customers
10	Mostly Happier To Few Blisful Customers			4	Mostly Discontentment Customers
9	Mostly Happer To Few Delighted Customers	6	Mostly Don't Mind Customers	3	Mostly Dissatisfaction Customers
8	Mostly Happier Customers			2	Mostly Resentment Customers
7	Mostly Happy Customers			1	Mostly Scar Customers

32 CONDUCT OPENING ACCOUNT FOR DEPOSITO THROUGH INTERNET BANKING

Internet Banking Services	CXI	COI	Value	CJX Indeks 2022	CARRE CJX Rating
KlikBank Central Asia	9,3968	8,9194	8,6613	8,9974	Mostly Happier Customers
Bank Negara Indonesia Internet Banking	9,4065	8,7258	8,5806	8,9137	Mostly Happier Customers
Mandiri Internet	9,4067	8,6333	8,5000	8,8577	Mostly Happier Customers
Internet Banking Bank Rakyat Indonesia	9,3613	8,7581	8,4194	8,8523	Mostly Happier Customers
Others	9,3097	8,2903	8,0968	8,5799	
Industry	9,3760	8,6656	8,4513	8,8401	

CARRE CJX Rating					
11	Mostly Happier To Few Elated Customers			5	Mostly Not Happy Customers
10	Mostly Happier To Few Blisful Customers			4	Mostly Discontentment Customers
9	Mostly Happer To Few Delighted Customers	6	Mostly Don't Mind Customers	3	Mostly Dissatisfaction Customers
8	Mostly Happier Customers			2	Mostly Resentment Customers
7	Mostly Happy Customers			1	Mostly Scar Customers

33 CONDUCT FUND TRANSFER THROUGH INTERNET BANKING

Internet Banking Services	CXI	COI	Value	CJX Indeks 2022	CARRE CJX Rating
Mandiri Internet	8,1364	9,3485	9,1061	8,8415	Mostly Happier Customers
KlikBank Central Asia	8,6059	9,0147	8,8676	8,8212	Mostly Happier Customers
Bank Negara Indonesia Internet Banking	8,4061	9,0606	8,6515	8,6911	
Internet Banking Bank Rakyat Indonesia	8,0125	9,0000	8,8906	8,6173	
CIMB Clicks	8,4061	8,8636	8,5758	8,6047	
Others	7,7000	8,5000	8,5000	8,2204	
Industry	8,2906	9,0412	8,8088	8,6989	

CARRE CJX Rating					
11	Mostly Happier To Few Elated Customers			5	Mostly Not Happy Customers
10	Mostly Happier To Few Blisful Customers			4	Mostly Discontentment Customers
9	Mostly Happer To Few Delighted Customers	6	Mostly Don't Mind Customers	3	Mostly Dissatisfaction Customers
8	Mostly Happier Customers			2	Mostly Resentment Customers
7	Mostly Happy Customers			1	Mostly Scar Customers





34 CONDUCT FUND TRANSFER THROUGH MOBILE BANKING

Mobile Banking Services	CXI	COI	Value	CJX Indeks 2022	CARRE CJX Rating
Bank Central Asia Mobile	8,5744	9,1512	9,0814	8,9256	Mostly Happier Customers
Bank Rakyat Indonesia Mobile	8,4758	8,9242	8,8788	8,7519	
Bank Negara Indonesia Mobile Banking	8,5273	8,8788	8,8030	8,7299	
Mandiri Online	8,3031	8,7344	8,7344	8,5837	
Others	8,0333	8,5000	8,5000	8,3369	
Industry	8,4803	8,9787	8,9255	8,7863	

CARRE CJX Rating					
11	Mostly Happier To Few Elated Customers			5	Mostly Not Happy Customers
10	Mostly Happier To Few Blisful Customers			4	Mostly Discontentment Customers
9	Mostly Happer To Few Delighted Customers	6	Mostly Don't Mind Customers	3	Mostly Dissatisfaction Customers
8	Mostly Happier Customers			2	Mostly Resentment Customers
7	Mostly Happy Customers			1	Mostly Scar Customers

35 PURCHASE TOKEN FOR PHONE AND ELECTRICITY THROUGH INTERNET BANKING

Internet Banking Services	CXI	COI	Value	CJX Indeks 2022	CARRE CJX Rating
Bank Central Asia KlikPay	8,6636	8,9242	9,1061	8,8958	Mostly Happier Customers
KlikBank Central Asia	8,2250	9,0313	9,3594	8,8624	Mostly Happier Customers
Internet Banking Bank Rakyat Indonesia	8,2727	9,2424	9,0303	8,8306	Mostly Happier Customers
CIMB Clicks	8,4968	9,0000	8,9032	8,7908	Mostly Happier Customers
Mandiri Internet	8,1091	8,5152	8,5758	8,3941	
Others	9,9000	8,5000	8,5000	8,9892	
Industry	8,4288	8,9206	8,9706	8,7660	

CARRE CJX Rating					
11	Mostly Happier To Few Elated Customers			5	Mostly Not Happy Customers
10	Mostly Happier To Few Blisful Customers			4	Mostly Discontentment Customers
9	Mostly Happer To Few Delighted Customers	6	Mostly Don't Mind Customers	3	Mostly Dissatisfaction Customers
8	Mostly Happier Customers			2	Mostly Resentment Customers
7	Mostly Happy Customers			1	Mostly Scar Customers

36 PURCHASE TOKEN FOR PHONE AND ELECTRICITY THROUGH MOBILE BANKING

Mobile Banking Services	CXI	COI	Value	CJX Indeks 2022	CARRE CJX Rating
Bank Central Asia Mobile	8,5518	9,2000	9,2059	8,9755	Mostly Happier Customers
Bank Negara Indonesia Mobile Banking	8,1455	9,2727	9,4091	8,9257	Mostly Happier Customers
Mandiri Online	8,3912	9,3088	9,0882	8,9122	
Bank Rakyat Indonesia Mobile	8,4485	9,2273	9,0303	8,8873	
Others	8,5333	7,6667	8,5000	8,2563	
Industry	8,4302	9,1984	9,1746	8,9218	

CARRE CJX Rating					
11	Mostly Happier To Few Elated Customers			5	Mostly Not Happy Customers
10	Mostly Happier To Few Blisful Customers			4	Mostly Discontentment Customers
9	Mostly Happer To Few Delighted Customers	6	Mostly Don't Mind Customers	3	Mostly Dissatisfaction Customers
8	Mostly Happier Customers			2	Mostly Resentment Customers
7	Mostly Happy Customers			1	Mostly Scar Customers

37 CONDUCT BILLING AND SHOPPING PAYMENT THROUGH INTERNET BANKING

Internet Banking Services	CXI	COI	Value	CJX Indeks 2022	CARRE CJX Rating
KlikBank Central Asia	8,7500	8,9265	9,0882	8,9205	Mostly Happier Customers
Bank Negara Indonesia Internet Banking	8,4939	9,1212	8,9545	8,8446	Mostly Happier Customers
Internet Banking Bank Rakyat Indonesia	8,5000	9,0000	8,8788	8,7836	Mostly Happier Customers
Mandiri Internet	7,9303	8,8333	8,7273	8,4813	
Others	7,8833	8,5000	8,5000	8,2845	
Industry	8,4116	8,9529	8,8986	8,7450	

CARRE CJX Rating					
11	Mostly Happier To Few Elated Customers			5	Mostly Not Happy Customers
10	Mostly Happier To Few Blisful Customers			4	Mostly Discontentment Customers
9	Mostly Happer To Few Delighted Customers	6	Mostly Don't Mind Customers	3	Mostly Dissatisfaction Customers
8	Mostly Happier Customers			2	Mostly Resentment Customers
7	Mostly Happy Customers			1	Mostly Scar Customers

38 CONDUCT BILLING AND SHOPPING PAYMENT THROUGH MOBILE BANKING

Mobile Banking Services	CXI	COI	Value	CJX Indeks 2022	CARRE CJX Rating
Bank Central Asia Mobile	8,5919	9,2230	9,2095	8,9978	Mostly Happier Customers
Bank Rakyat Indonesia Mobile	8,4818	9,2727	9,2576	8,9911	Mostly Happier Customers
Bank Negara Indonesia Mobile Banking	8,3581	9,4194	9,2258	8,9819	Mostly Happier Customers
Mandiri Online	8,0909	8,9848	8,8788	8,6360	
Others	7,5750	6,0000	9,4375	7,7335	
Industry	8,4017	9,1307	9,1392	8,8789	

CARRE CJX Rating					
11	Mostly Happier To Few Elated Customers			5	Mostly Not Happy Customers
10	Mostly Happier To Few Blisful Customers			4	Mostly Discontentment Customers
9	Mostly Happer To Few Delighted Customers	6	Mostly Don't Mind Customers	3	Mostly Dissatisfaction Customers
8	Mostly Happier Customers			2	Mostly Resentment Customers
7	Mostly Happy Customers			1	Mostly Scar Customers