

# CX Stars Asia 2024

Top performers and industry trends across APAC



# Disclaimer

In this year's comprehensive benchmarking exercise, we have expanded our scope significantly. The benchmarking was conducted through secondary research, focusing on companies that meet specific criteria: they must be publicly listed, possess publicly accessible information, and demonstrate substantial revenue relative to their peers.

Twimbit has enhanced the benchmarking parameters from the previous year, increasing the criteria from 20 to over 60. This expansion allows for a more nuanced and detailed analysis. Additionally, this year's benchmarking includes a broader range of countries, which is expected to significantly impact the average Customer Experience (CX) star scoring and the rankings of these countries.

This report aims to provide a more thorough and insightful evaluation of the companies and countries involved, reflecting the dynamic and evolving landscape of the industry.

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# Table of Contents

**01** CX Stars benchmarking methodology

**02** Overview of findings

**03** Industry-level analysis

**04** Country-level analysis

**05** Leading CX Stars



01

# CX Stars benchmarking methodology

# Introduction

Customer Experience (CX) plays a pivotal role in fostering customer loyalty and advocacy, which in turn drives revenue growth and customer acquisition. However, CX extends beyond merely understanding customer behaviours and sentiments.

At Twimbit, we have developed an exceptional CX framework built upon four core pillars that define outstanding customer experiences. This report delves into these pillars, offering insights into how they contribute to creating exceptional CX that not only meets but exceeds customer expectations, ultimately leading to sustained business success.

# Twimbit Exceptional CX framework



## Digital Experience

- Personalisation & innovation
- Mobile app experience engagement
- Self-service capabilities
- Security & privacy

## Service Experience

- Omnichannel & self-service options
- Support availability & ease of access
- Contact centre innovation
- Resolution
- Satisfaction



Achieving exceptional CX with strong pillars to deliver high-class service



## Brand Experience

- CX as part of brand promise
- Seamless digital & support strategy
- Consistent messaging and experience
- Innovation strategy/process
- Social media engagement

## Employee Experience

- L&D / training programs on CX
- Tools & processes that empower employees to drive better CX
- Innovation & culture



# Research methodology

01

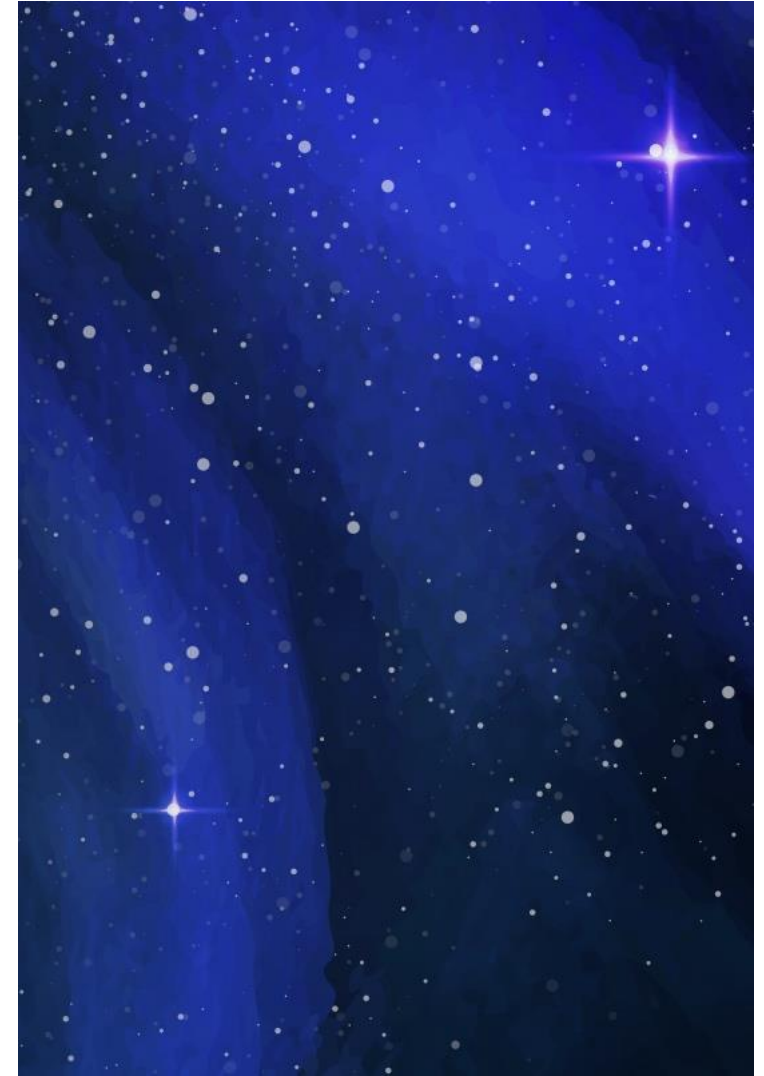
**Benchmarking** done through secondary research, social engagement trends & mystery shopping.

02






Primary research on a best-effort basis including an option for nominated companies to **submit an evaluation form** with additional insights.

03

**Benchmarking and Rating** CX stars by the **analyst team**.



# Twimbit Exceptional CX mastery scale

CX Mastery Level	Description
<b>Emerging</b> 	The company is just starting to recognise the importance of customer experience. Efforts to improve customer experiences are <b>inconsistent or ad hoc</b> . There are <b>no formalised processes</b> or strategies in place, and customer <b>feedback is not systematically collected</b> or used.
<b>Approaching</b> 	The company has <b>some established practices</b> for enhancing customer experience, but these are <b>not consistently applied</b> across all departments. Customer feedback is occasionally collected, but it's <b>not always used effectively</b> to drive improvements.
<b>Proficient</b> 	The company has a <b>clear strategy for customer experience</b> , and it is implemented across many areas of the organisation. Customer feedback is regularly collected and often used to make improvements. The company is <b>making use of technologies and has defined practices</b> to address customer needs with a focus on resolution & satisfaction, but there <b>may still be areas for improvement</b> .
<b>Advanced</b> 	The company has a <b>well-defined, holistic customer experience strategy</b> that is embedded across the organisation. <b>Innovative technologies and predictive analytics</b> are used to understand, anticipate, and cater to customer needs in innovative ways. The company has a strong focus on customer satisfaction and resolution and provides a <b>great customer experience</b> . However, it's <b>not yet at the forefront of innovation</b> in customer experience.
<b>Exceptional (Mastery)</b> 	The company is a leader in customer experience, <b>driving innovation in CX, setting industry standards</b> and consistently exceeding customer expectations. There is a strong <b>culture of customer-centricity</b> across the entire organisation. <b>Continuous improvement</b> is ingrained in the company's DNA, and they are always seeking ways to push the boundaries of what is possible in customer experience. The company is <b>delighting customers</b> and <b>building advocacy</b> along with its focus on resolution and satisfaction.



02

# Overview of findings

# CX Stars mastery of companies in 2024

~500

Companies screened across 8 countries

200+

Companies benchmarked

195

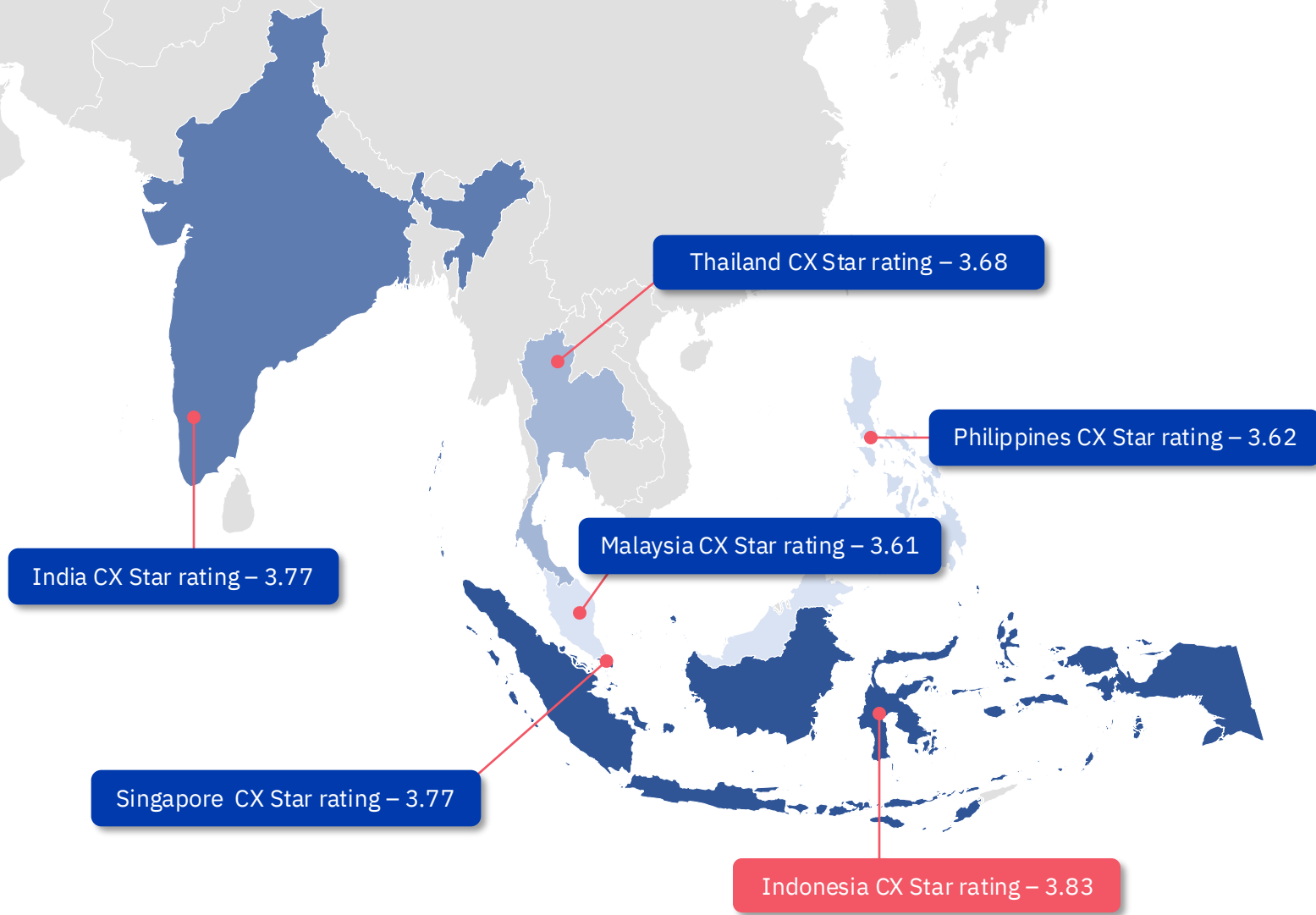
★★★

Proficient CX Mastery

34

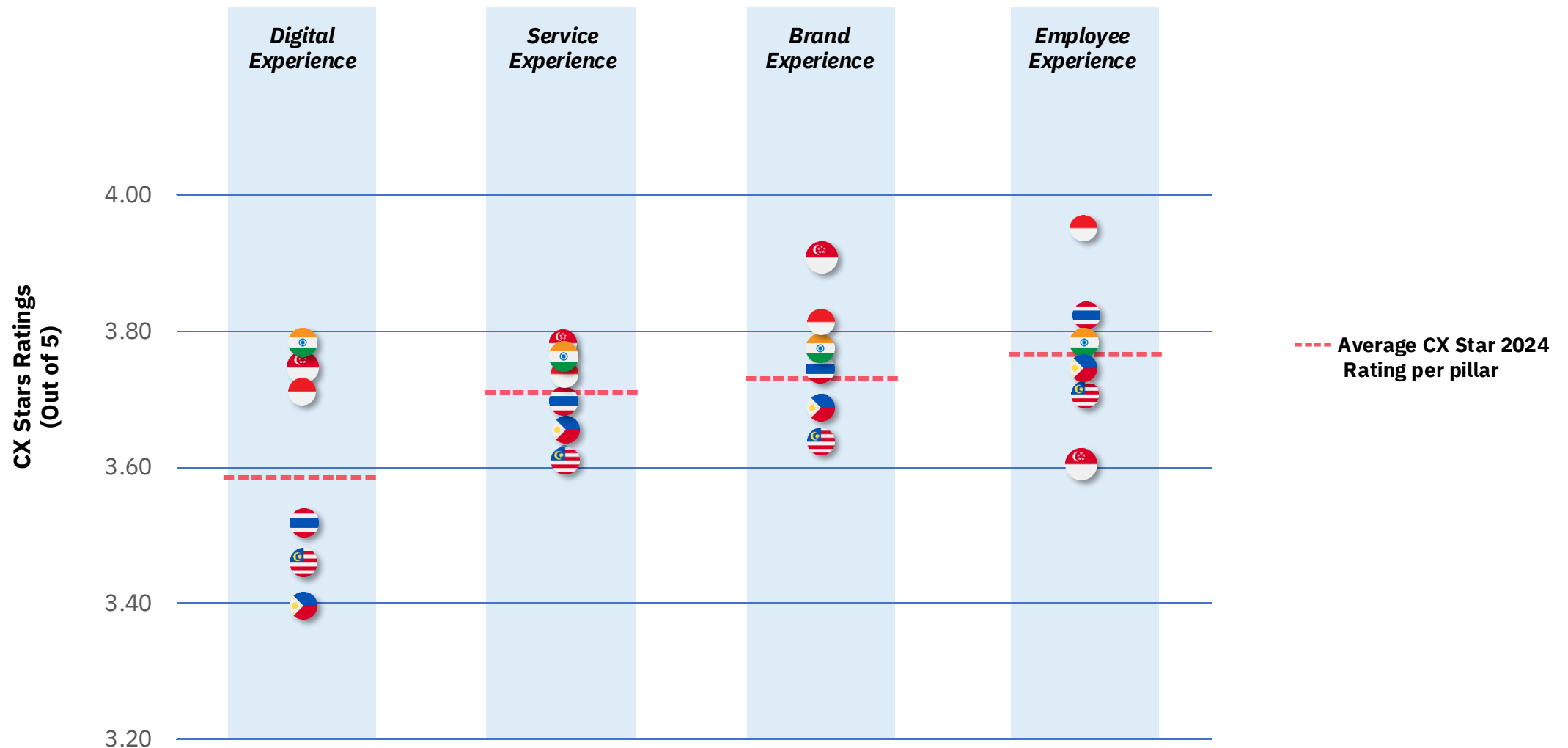
★★★★

Advanced CX Mastery



Indonesia achieves the highest CX Star rating, leading in Proficient CX Mastery amongst other nations

# Indonesia leads in CX excellence across all pillars with India and Singapore following suit



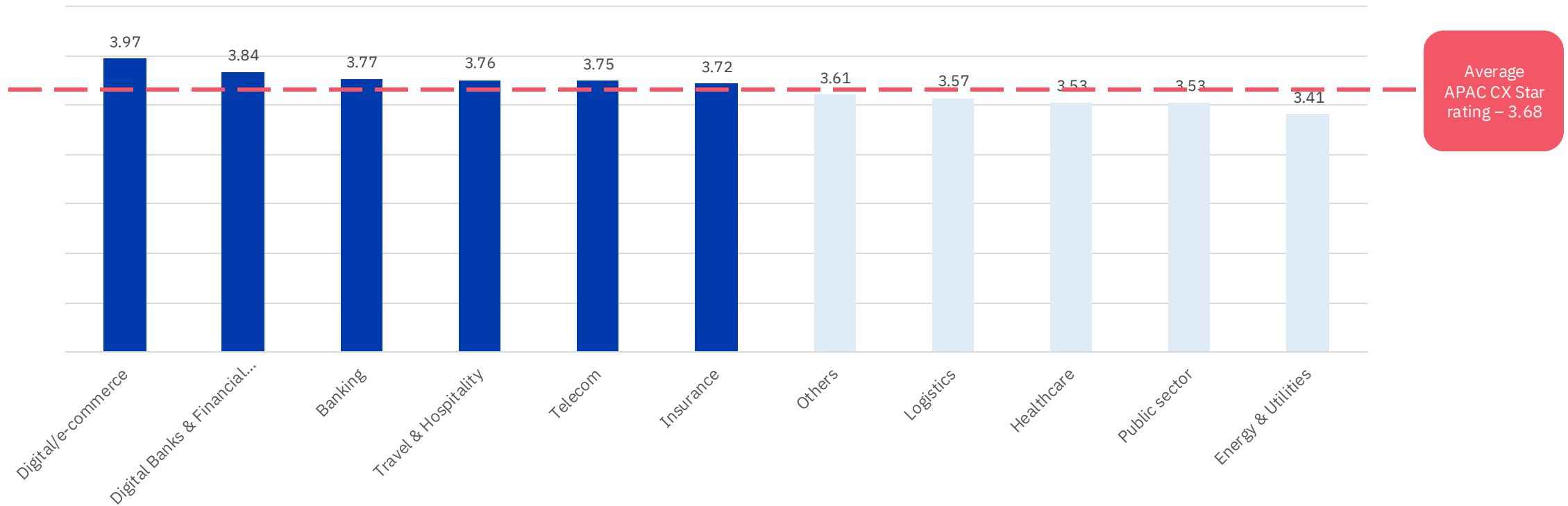


04

# Industry-level analysis

# Digital e-commerce, Banking, Telco, and Travel & Hospitality industries maintain top CX performance with Digital Banking and Insurance as new contenders

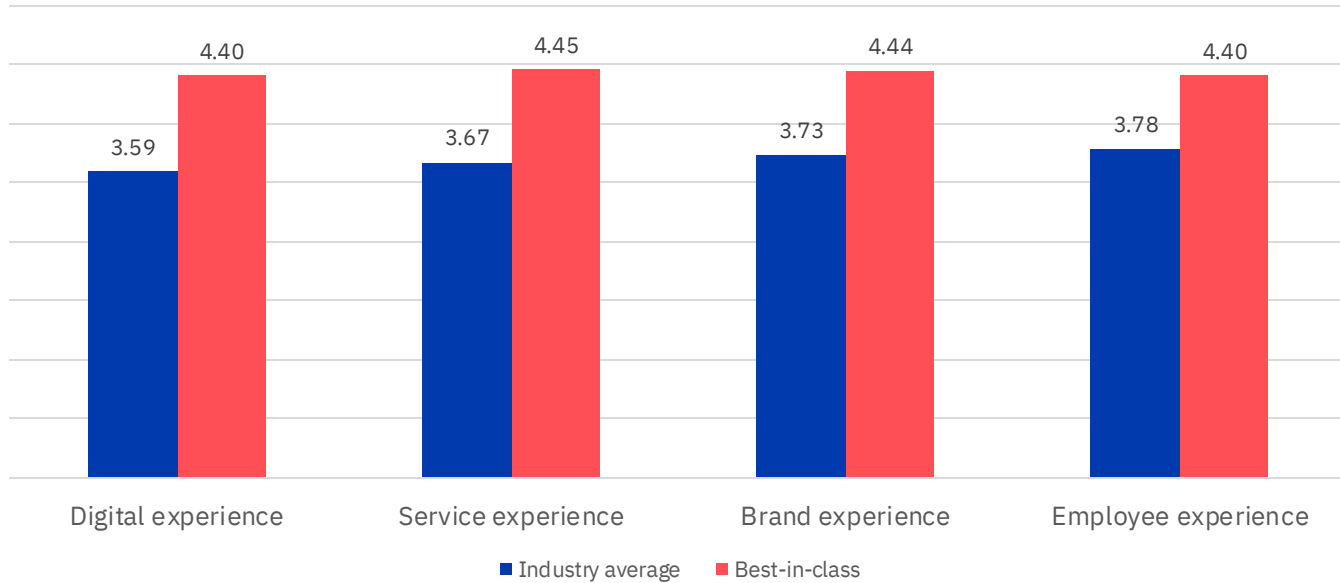
Average CX Stars ratings across industries



\*Others includes companies from the following industries: NFBC, Fintech, Automotive, conglomerate, property developers, Media, F&B, Retail

# Learnings from the best—in-class

Comparison of CX Stars rating between industry averages and best-in-class



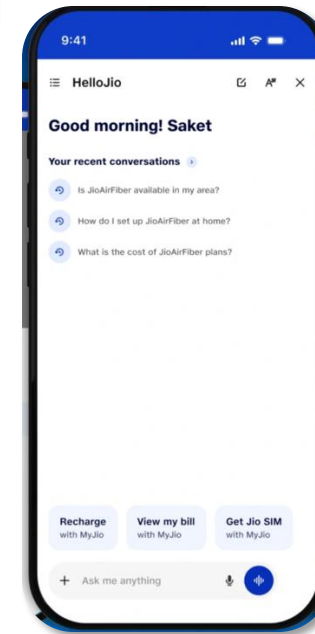
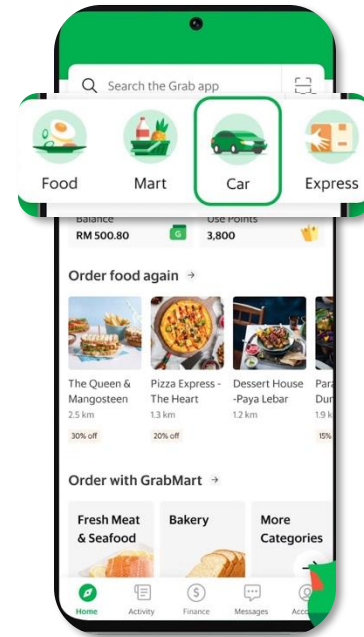
- Deliver a seamless, secure, and highly personalised **digital experience** by leveraging AI-driven personalisation, intuitive design, robust self-service features, and strong privacy and security standards.
- Achieve a personalised and digitally-empowered **service experience** by integrating advanced technology platforms, unifying digital and physical experiences, enabling omnichannel guest engagement, and empowering staff to proactively resolve customer issues.
- Prioritise an exceptional **brand experience** by prioritising customer-centricity, personalisation, and world-class service; combining innovative technology, sustainability initiatives, and a culture of excellence to consistently delight customers and create unforgettable moments.
- Provide a supportive and dynamic **employee experience** by offering comprehensive training and development programs, flexible work arrangements, competitive compensation and benefits, robust health and wellness options, open communication channels for feedback and reporting, and a culture that values recognition, personal growth, and work-life balance.

# Best practices

## Digital Experience

### 01

- All-in-One platforms:**  
 Superapps like Grab and Jio consolidate multiple services (mobility, payments, insurance, entertainment, shopping) into a single, seamless digital experience.
- AI-driven personalisation:**  
 Companies like Shopee, Grab, and Jio leverage advanced AI and machine learning to analyse user behaviour, preferences, and transaction history. This enables real-time, hyper-personalised recommendations for products, services, and offers, ensuring each user receives content and deals most relevant to them.
- Voice & conversational AI:**  
 Integration of voice assistants (e.g., ICICI Bank, Jio's Hello Jio, Grab's OpenAI partnership) and AI chatbots for support, navigation, and accessibility.
- AR/VR & Advanced analytics:**  
 Use of AR for product visualisation (BliBli), VR for immersive shopping (Shopee), and predictive analytics for logistics and customer service (FedEx).





# Best practices

## Service Experience

### 02

- **24/7 accessibility:**  
Service is available round-the-clock via multiple channels such as call centres, live chat, WhatsApp, social media, and AI-powered chatbots (e.g., Singapore Airlines, Taj Hotels, Jio, ICICI Lombard, BliBli, Grab).
- **AI chatbots and virtual assistants:**  
Advanced AI chatbots (e.g., Singapore Airlines' Kris, Union Bank's Rafa, Grab's OpenAI-powered bots) provides instant, human-like assistance for common queries, transactions, and troubleshooting. These bots escalate complex issues to live agents, ensuring quick and accurate resolution.
- **Predictive analytics for proactive service:**  
Platforms like FedEx, Jio, and BliBli leverage predictive analytics to anticipate customer needs, resolve issues before they escalate, and optimise staffing. For example, FedEx uses AI to predict delivery delays and proactively notify customers, while Jio uses analytics to optimise network performance and customer experience.

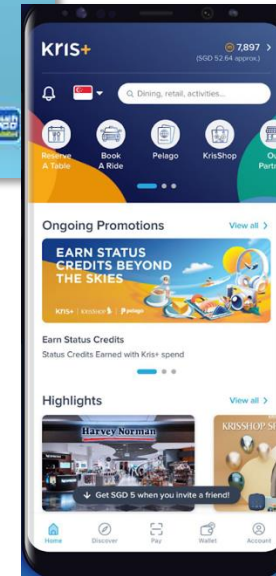


# Best practices

## Brand Experience

### 03

- Customer experience is the foundation of brand differentiation:**  
 Taj Hotels delivers emotionally resonant, personalised service at every touchpoint, Touch 'n Go puts CX at its core by prioritising secure, convenient digital transactions, and evolving features, while ICICI Lombard and ICICI Bank embed CX in their strategy with seamless onboarding, transparent communication, and robust digital security.
- Community engagement and rewards:**  
 Brands like Grab and Touch 'n Go foster loyalty through community initiatives, gamified rewards, and active social media engagement, building advocacy and emotional connection with users.
- Smart Touchpoints:**  
 Taj Hotels deploys IHCL'S Guest Entertainment Technology for personalised guest experiences. Singapore Airlines' unified digital-physical journey (Kris+ app, seamless booking, and in-flight shopping) delivers a holistic brand experience.



# Best practices

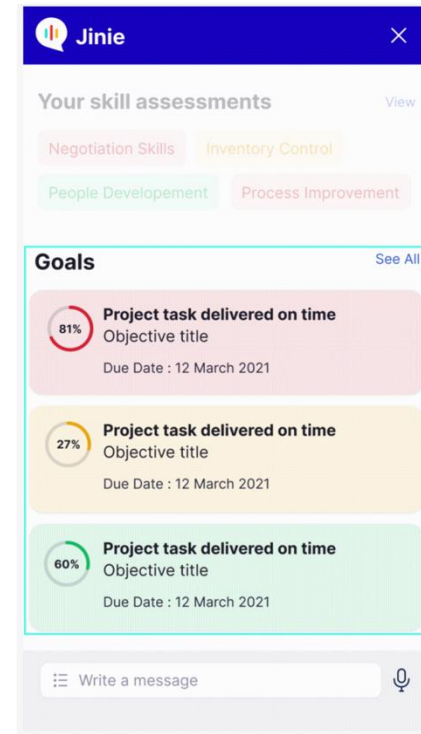
## Employee Experience

### 04

- Structured & continuous learning:**  
 Extensive upskilling is prioritised through large-scale, blended training programs and on-the-job and peer learning at passenger care touchpoints (Pertamina, Changi Airport Group (CAG), Krungthai AXA Life)
- AI & automation:** Digital transformation is accelerated by Aditya Birla Capital’s AI chatbots (Jinie, Success Bot) for HR and finance, and Anustralia and New Zealand Banking Group’s “Polli” chatbot and HR automation platforms, streamlining internal processes.

#### Leadership & talent development:

- High-potential employees are nurtured through Blibli’s “Blibli Stars” fast-track scheme, and CAG’s “i-Fridays” and Accelerator Programme, which foster innovation and cross-team skill-building.
- Employee recognition & engagement:**  
 Recognition programs like CAG’s Annual Airport Celebration, Blibli’s “Blibli Stars,” and TNB’s service and innovation awards motivate staff and reinforce a CX-focused culture.



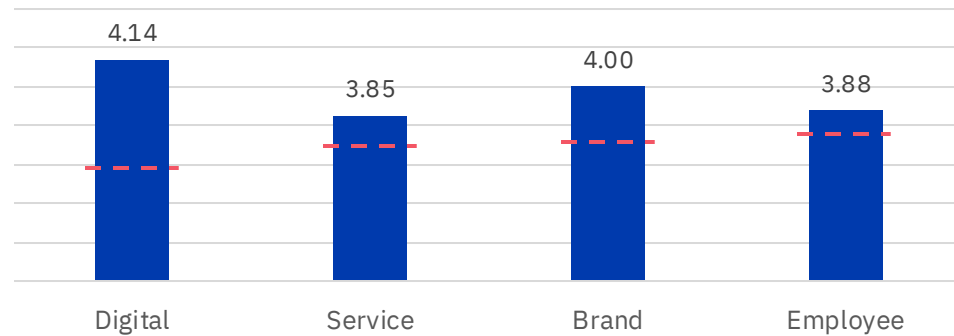
# Comparing CX mastery across vertical industries

High achievers

**3.97**

## Digital/e-Commerce

The industry enhances digital and brand experiences by leveraging AI and comprehensive services to boost user engagement and satisfaction, while prioritising CX innovation and social responsibility for superior customer and employee experiences.



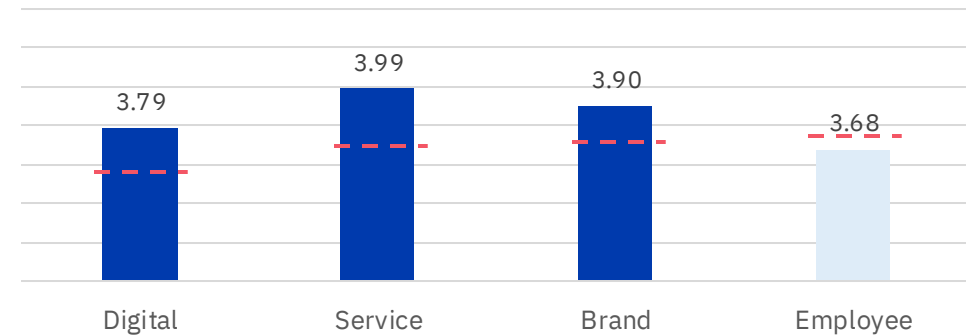
### Top performing companies



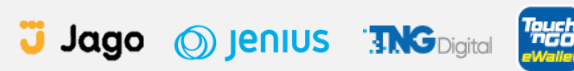
**3.84**

## Digital banking & Financial Services

Digital banks provide personalisation, AI integration, self-service capabilities in its digital capabilities, vast AI-powered customer support, and customer-centric messaging, digital innovation awards in its brand experience. However, the industry struggles with high turnover rates, limited career development paths, and inconsistent well-being programs.



### Top performing companies





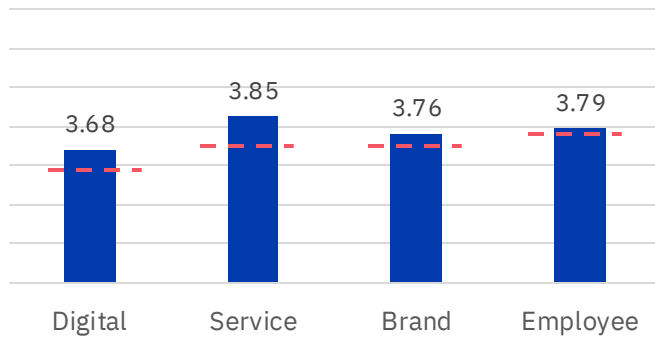
# Comparing CX mastery across vertical industries

## High achievers

**3.77**

### Banking

AI-powered innovations and personalised apps are shaping digital experiences. Unified data platforms and AI-assisted resolutions enhance customer support. Leadership focuses on customer-centric messaging and has received multiple industry awards. Additionally, ample employee training and well-being initiatives are offered.



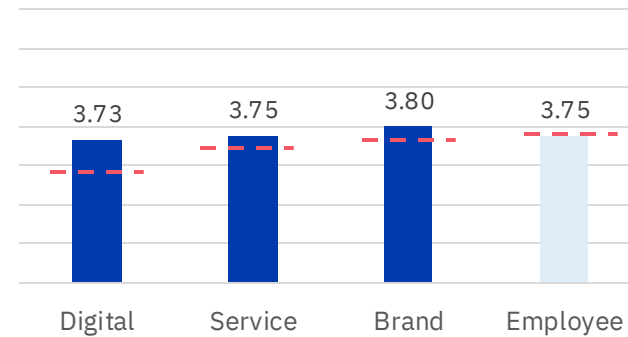
#### Top performing companies



**3.76**

### Travel & hospitality

Personalised, mobile-centric digital journeys, seamless omnichannel integration, and brand differentiation through cultural authenticity are key in this industry. There remains opportunity for more CX training and enhanced employee recognition systems.



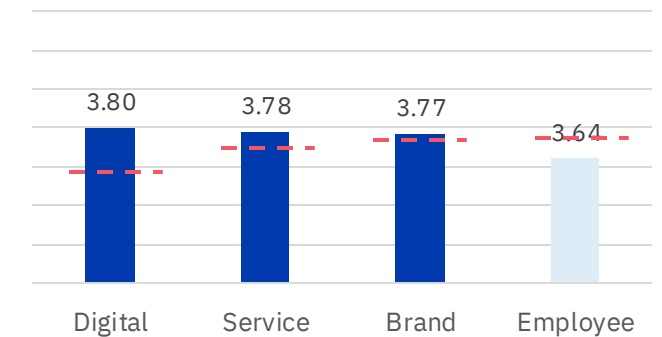
#### Top performing companies



**3.75**

### Telco

Demonstrates considerable strength in digital transformation, service innovation, and brand positioning, through the implementation of AI-driven personalisation, unified data platforms, and structured innovation programs. Improvement in comprehensive CX training and better digital enablement tools for employees are required.



#### Top performing companies



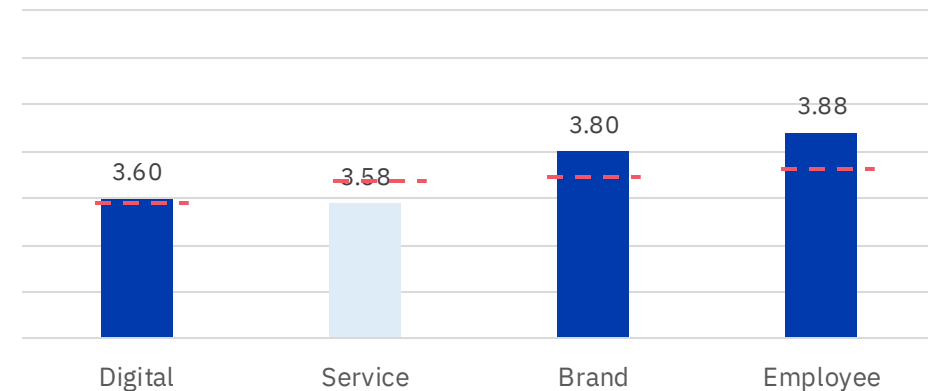
# Comparing CX mastery across vertical industries

## Laggers

3.72

### Insurance

The industry shows strength in digital experience with AI-powered solutions, personalised apps, brand experience with its customer-centric messaging and ESG initiatives, and employee experience with its comprehensive CX training, well-being programs. Focus on improving response speeds to customers and integrating physical and digital journeys.



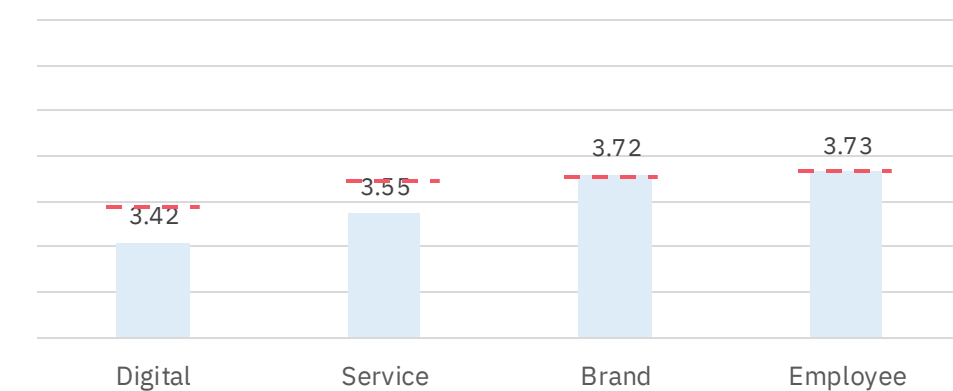
#### Top performing companies



3.61

### Others

The diverse industry demonstrates strong ESG integration, strategic partnerships, and industry recognition while offering comprehensive CX training and well-being programs. Focus on digital transformation by deploying user-friendly interfaces, expanding self-service options, and improving resolution times.



#### Top performing companies



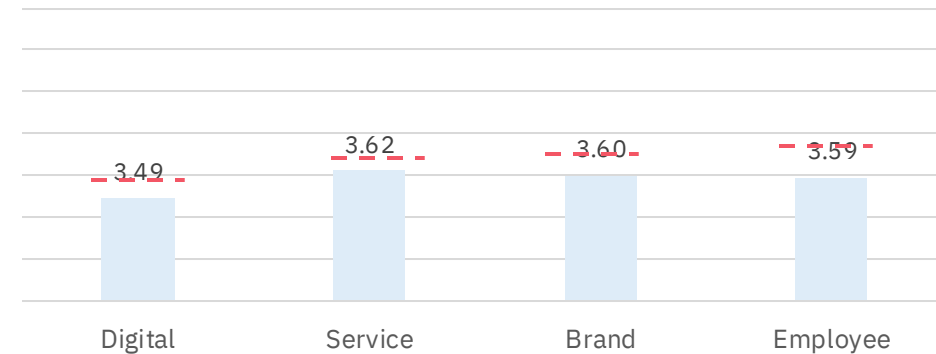
# Comparing CX mastery across vertical industries

## Laggers

### 3.57

#### Logistics

The logistics industry leverages AI-powered solutions for predictive analytics and operational efficiencies. Improvement can be made by expanding service availability and quality, strengthening brand messaging and customer interaction, and investing in comprehensive employee training and innovation programs.



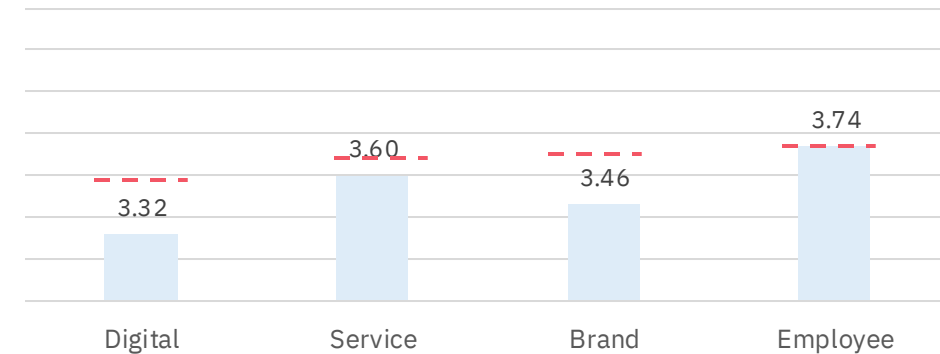
#### Top performing companies



### 3.53

#### Healthcare

The healthcare industry is rapidly advancing its digital, service, brand, and employee experiences through technology, personalisation, and a strong commitment to quality care and sustainability. However, challenges remain in digital engagement, real-time support, and balancing innovation with traditional patient care.



#### Top performing companies



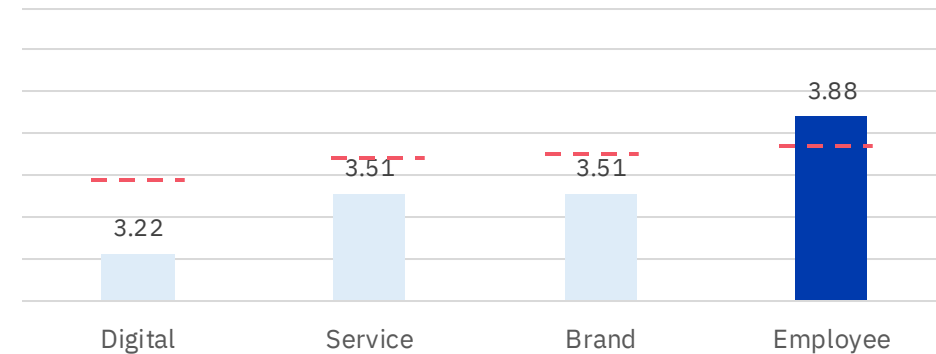
# Comparing CX mastery across vertical industries

## Laggers

### 3.53

#### Public sector

The public sector is making meaningful strides in digital transformation, service integration, and employee development. To further enhance citizen and employee satisfaction, digital capabilities and consistency should be improved, expand real-time support, foster active engagement on social platforms.



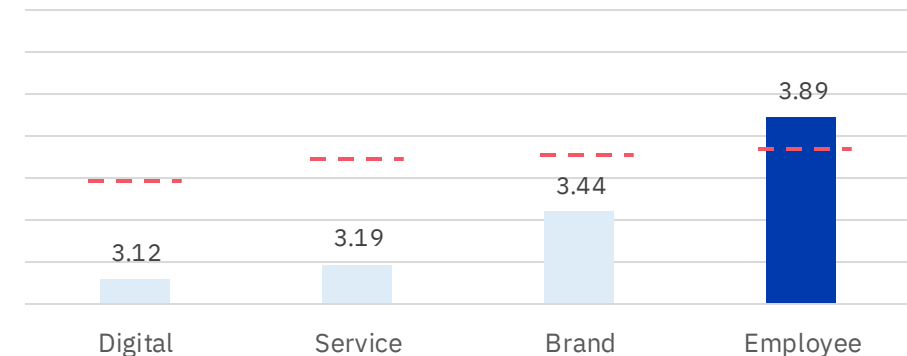
#### Top performing companies



### 3.41

#### Energy & utilities

Utilises innovative technology and has strong security measures. However, challenges such as lack of personalisation, consistent technical issues, and inconsistent service quality hinder user satisfaction. The industry has limited social media interaction and inadequate customer support, affecting brand perception.



#### Top performing companies



03

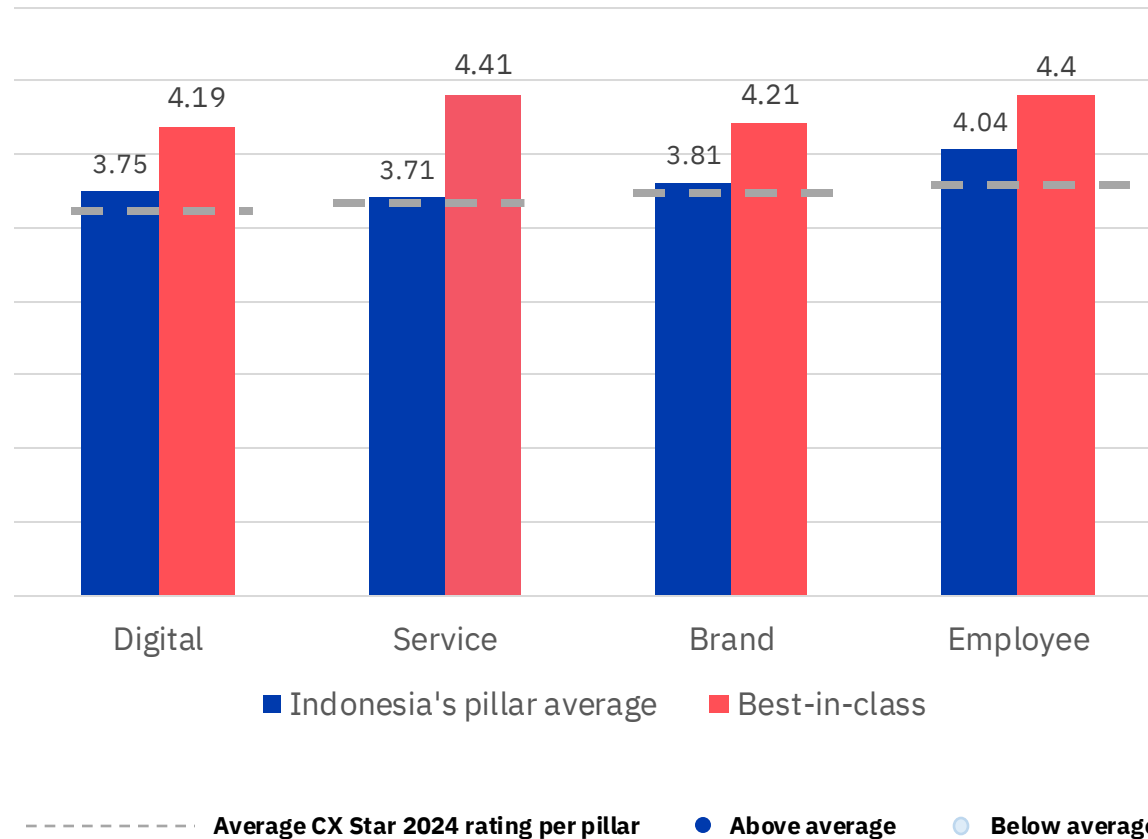
# Country-level analysis



# CX Stars Indonesia 2024

CX Stars rating – 3.83

Comparison of pillar CX Star ratings between the nation and the best-in-class



### Digital Experience

**Advanced and personalised apps:** Companies such as Tokopedia and Bank Mandiri excel in creating highly rated apps that offer personalised user experiences, integrating AI and biometric features to enhance security and user engagement, contributing to Indonesia's high app ratings globally.

### Service Experience

**Omnichannel and proactive engagement:** Organisations like Gojek and Indosat provide seamless omnichannel support with AI-driven solutions and proactive customer engagement strategies, though there are opportunities to improve response times and social media interactions for enhanced customer satisfaction.

### Brand Experience

**Consistent and award-winning branding:** Bank Mandiri and Indosat maintain a strong brand identity and commitment to ESG principles, consistently winning industry awards and recognition for their innovative and sustainable practices, reinforcing their brand reputation.

### Employee Experience

**Focus on well-being and development:** Indonesian companies like Telkomsel and Bank Jago prioritise employee satisfaction through comprehensive training programs, flexible work arrangements, and a strong emphasis on well-being, resulting in high Glassdoor ratings and numerous workplace awards.

# Opportunities for improvement based on top Indonesian companies

01

## Digital experience

- **Personalisation & customisation:** Companies like Bank Rakyat Indonesia (BRI), Bank Jago, Jenius, Tokopedia, and Indosat enable users to customise profiles, choose language/region, and receive AI-driven recommendations.
- **Innovation & advanced technologies:** Telkomsel, Indosat, BRI, and Bank Mandiri lead in adopting AI, ML, AR, and blockchain, offering features like facial recognition onboarding (Bank Jago), AI chatbots (BRI's Sabrina), and predictive analytics (BPJS Kesehatan).
- **Engagement and loyalty programs** Telkomsel (Telkomsel Poin, Prestige), BRI (BRIPoin), and Indosat (imPoin, Play2Pay Adsgift) drive engagement with gamification and rewards.

02

## Service experience

- **Omnichannel and consistent support** BRI, Bank Mandiri, BPJS Kesehatan, Tokopedia, Indosat, and XL Axiata integrate digital and physical channels, enabling seamless customer journeys, provide omnichannel banking, and synchronises data across devices.
- **AI-driven and proactive service** BRI (Sabrina), BPJS Kesehatan (predictive analytics), Indosat (DIOC, Google Cloud AI), and Gojek use AI for fast query resolution, sentiment analysis, and predictive service improvements.
- **Comprehensive self-service and accessibility** 24/7 support is standard at Jenius, BRI, XL Axiata, and Tokopedia. Self-service is enhanced with chatbots, online forms, and WhatsApp support.

03

## Brand experience

- **Leadership, Vision, and Innovation** Indosat and Tokopedia prioritise customer-centricity and empowerment in their brand narratives while Bank Mandiri and Telkomsel demonstrate strong leadership in digital transformation and innovation.
- **Commitment to ESG and social impact** Bank Mandiri, BRI, AIA, Tokopedia, and Indosat actively pursue ESG initiatives, such as sustainability, digital literacy, and community health programs.
- **Recognition and Awards** Bank Mandiri, Telkomsel, Indosat, Jenius, XL Axiata, BPJS Kesehatan, and Tokopedia are repeatedly recognised for excellence in CX, innovation, and sustainability.

04

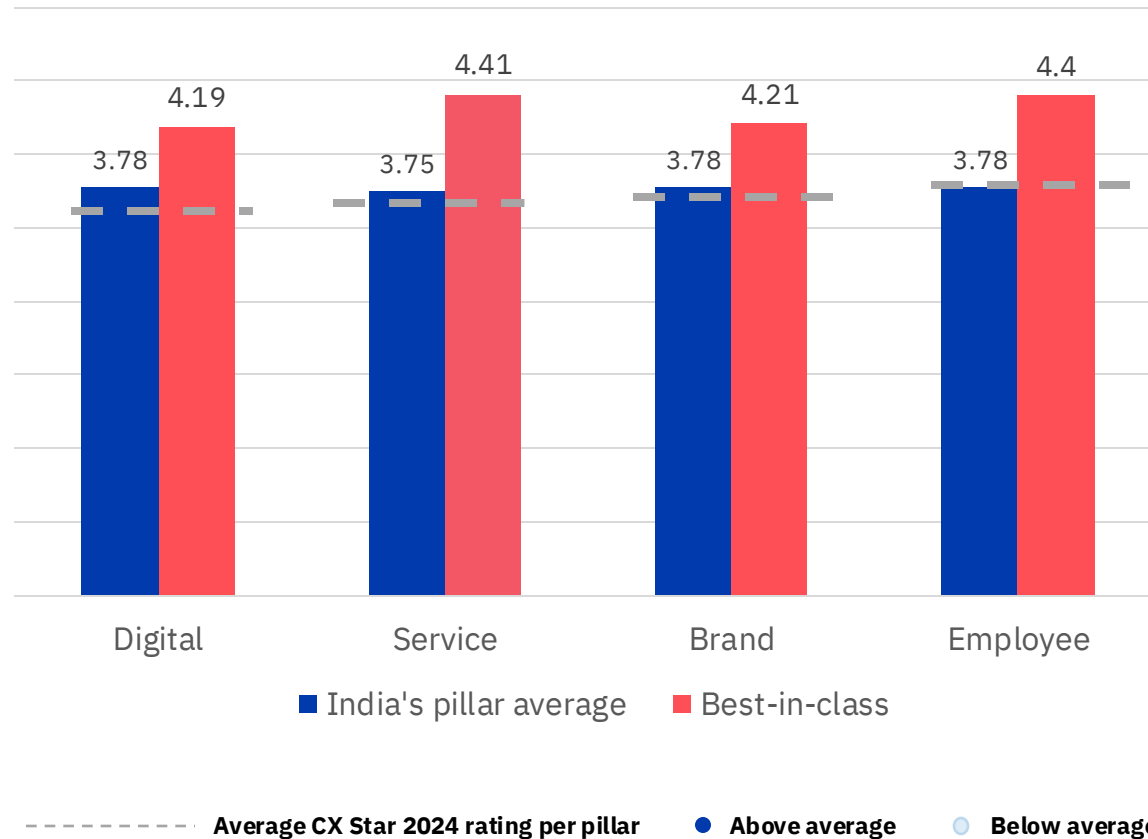
## Employee experience

- **Comprehensive Learning and Development** Telkomsel (Data Science Academy, UX Academy), BRI (BRILiaN, Future Leader), XL Axiata (Disprz, LinkedIn Learning, Technology Days), Tokopedia (Tokopedia Academy), and AIA (WorkWell) invest in extensive training, leadership, and digital upskilling.
- **Innovation and autonomy** Telkomsel (Polaris, Innovation Center), XL Axiata (Technology Days), and Tokopedia (hackathons, Start Summit) encourage employees to innovate and pitch new projects.
- **Recognition and engagement** Telkomsel (HR Asia Award), BRI (Excellence Awards), XL Axiata (HR Transformation Award), and Tokopedia offer recognition, wellness allowances, and employee engagement programs, reflected in high Glassdoor ratings and low turnover rates.

# CX Stars India 2024

CX Stars rating – 3.77

Comparison of pillar CX Star ratings between the nation and the best-in-class



### Digital Experience

**Innovative and highly rated apps:** Mobile apps are highly rated on the Google Play Store and Apple App Store. These apps offer innovative features such as AI-driven personalisation, seamless navigation, and robust security measures. Companies like SBI and Axis Bank provide comprehensive apps with easy onboarding and a wide range of features, making them user-friendly and accessible.

### Service Experience

**Omnichannel and proactive support:** Companies such as Air India and Axis Bank provide extensive customer touchpoints with omnichannel support, ensuring consistent and reliable interactions. Innovative service management strategies and the integration of AI tools enhance service quality and efficiency, though there are areas for improvement in response times and service consistency.

### Brand Experience

**Strong brand communication:** Companies maintain a strong brand identity and communication, with customers having a clear understanding of the brands. Companies like IndusInd Bank and Air India emphasise their brand promise through consistent messaging and innovative branding strategies, winning numerous awards for their efforts.

### Employee Experience

**Focus on well-being and development:** Companies prioritise employee well-being through structured training and development programs, as seen in organisations like IndusInd Bank and Air India. While employee retention remains a challenge, initiatives focused on work-life balance and continuous learning contribute to a positive workplace environment.

# Opportunities for improvement based on top Indian companies

01

## Digital experience

- Personalisation and AI-Driven Innovation**  
 Leading companies like Air India, Axis Bank, IndusInd, and SBI are leveraging AI, machine learning, and analytics for personalised recommendations, contextual product suggestions, and tailored digital experiences. Features such as AI-powered chatbots, voice-activated banking, and AR navigation are increasingly common, enhancing user engagement and satisfaction.
- Seamless Onboarding**  
 SBI's YONO app and Union Bank's UVA voice assistant enable hassle-free onboarding and a unified experience across banking, commerce, and financial services.

02

## Service experience

- Advanced AI and Predictive Service**  
 Air India uses AI agents (Maharaja, AI.g chatbot) and Salesforce integration for 360-degree customer profiles and predictive service. Axis Bank, Union Bank, IndusInd Bank leverage AI and analytics for sentiment analysis, real-time assistance, and proactive customer support.
- Omnichannel and 24/7 Accessibility**  
 Axis Bank, SBI, Punjab National Bank, Bank of Baroda, and Air India offer 24/7 support via apps, call centers, WhatsApp, and social media.
- Customer Engagement and Feedback**  
 Axis Bank's SPARSH program and Jenius Bank's engagement strategies focus on customer obsession and feedback, resulting in improved NPS and CSAT scores.

03

## Brand experience

- Recognition, Awards, and Leadership**  
 Air India, Axis Bank, IndusInd, AIA, and ICICI Prudential are recognized for innovation, CX excellence, and sustainability (e.g., Gold Stevie®, Forbes, Brand Finance, Good Design Award). Bank Mandiri and BRI (Indonesia) set regional benchmarks for brand leadership and transformation.
- Commitment to ESG and Social Responsibility**  
 Axis Bank, AIA, Bank of Baroda, IndusInd, and ICICI Prudential actively pursue ESG initiatives, including sustainability, financial inclusion, and community health, strengthening brand value.

04

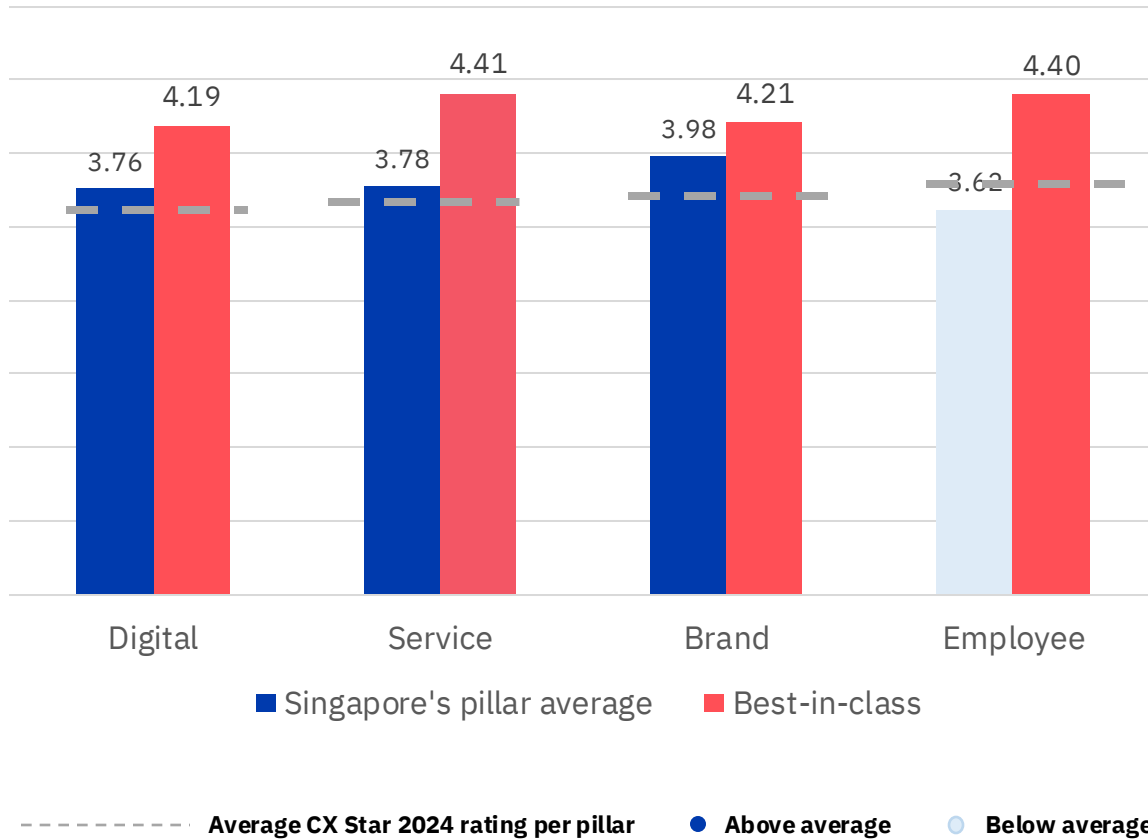
## Employee experience

- Comprehensive Learning and Development**  
 Air India (Gurukul.AI, ACE, Saksham), Axis Bank (Unati), IndusInd, and AIA invest in training, leadership development, and digital upskilling, providing continuous learning and innovation opportunities.
- Well-being, Flexibility, and DEI**  
 AIA, Axis Bank, and Air India offer wellness programs, flexible work options, and DEI initiatives, with a focus on gender representation and inclusive policies.
- Recognition, Engagement, and Support**  
 Air India, Axis Bank, and IndusInd have recognition platforms, engagement surveys, and structured rewards, fostering motivation and a positive work culture.

# CX Stars Singapore 2024

CX Stars rating – 3.77

Comparison of pillar CX Star ratings between the nation and the best-in-class



### Digital Experience

**High app ratings and personalisation:** Mobile apps are highly rated on both Google Play Store and Apple App Store. Companies prioritise personalisation and innovative features, such as AI-driven insights and strong security measures, although there is room for improvement in app speed and engagement strategies.

### Service Experience

**Advanced omnichannel support:** Companies like OCBC and Singtel excel in providing comprehensive customer support through omnichannel integration. The use of advanced technologies, including AI and real-time analytics, enhances customer interactions, ensuring efficient and personalised service experiences.

### Brand Experience

**Commitment to sustainability and innovation:** Companies excel with consistent messaging and a strong commitment to sustainability and innovation. Leaders like those from Singtel and StarHub actively speak out on the importance of customer experience (CX), emphasising its role in strategic planning and execution. This focus is reflected in numerous awards for brand excellence and social responsibility initiatives.

### Employee Experience

**Need for enhanced engagement and retention:** While companies like SP Group and M1 offer structured training programs and wellness initiatives, challenges remain in work-life balance, high turnover rates, and moderate satisfaction ratings. There is a need for more inclusive career development opportunities, and improved employee engagement to boost overall satisfaction and retention.



# CX learnings from top Singaporean companies

01

## Digital experience

- Personalisation and Innovation**  
 Singtel, StarHub, and UOB offer advanced personalisation, allowing users to customise profiles, language, region, and themes. Singtel and StarHub leverage AI and machine learning for real-time personalised recommendations, contextual offers, and tailored content. SP Group and UOB integrate real-time data, AI-powered insights, and customizable dashboards for a unified, personalised experience across web and mobile.
- Comprehensive Ecosystem**  
 Superapp experiences are offered by Singtel and StarHub (account management, entertainment, smart home, health, payments), while UOB and OCBC provide one-stop platforms for financial needs.

02

## Service experience

- AI-Powered and Proactive Service**  
 Singtel and StarHub use generative AI for digital assistants and chatbots, automating routine queries and providing real-time, contextual support. SP Group and OCBC employ AI and real-time analytics for fast resolution and predictive service.
- Comprehensive Self-Service**  
 Self-service is prioritised, with robust online portals, account management, and transaction tools available for users to independently resolve issues.

03

## Brand experience

- Consistent brand identity**  
 Singtel, StarHub, SP Group, and UOB maintain cohesive messaging, visual identity, and brand voice across digital and physical touchpoints, reinforcing trust and recognition.
- Awards and Leadership**  
 These brands are recognised for innovation, CX excellence, and sustainability (e.g., "Asia's Best Utility Company" for SP Group, consistent top rankings for Singtel and StarHub).

04

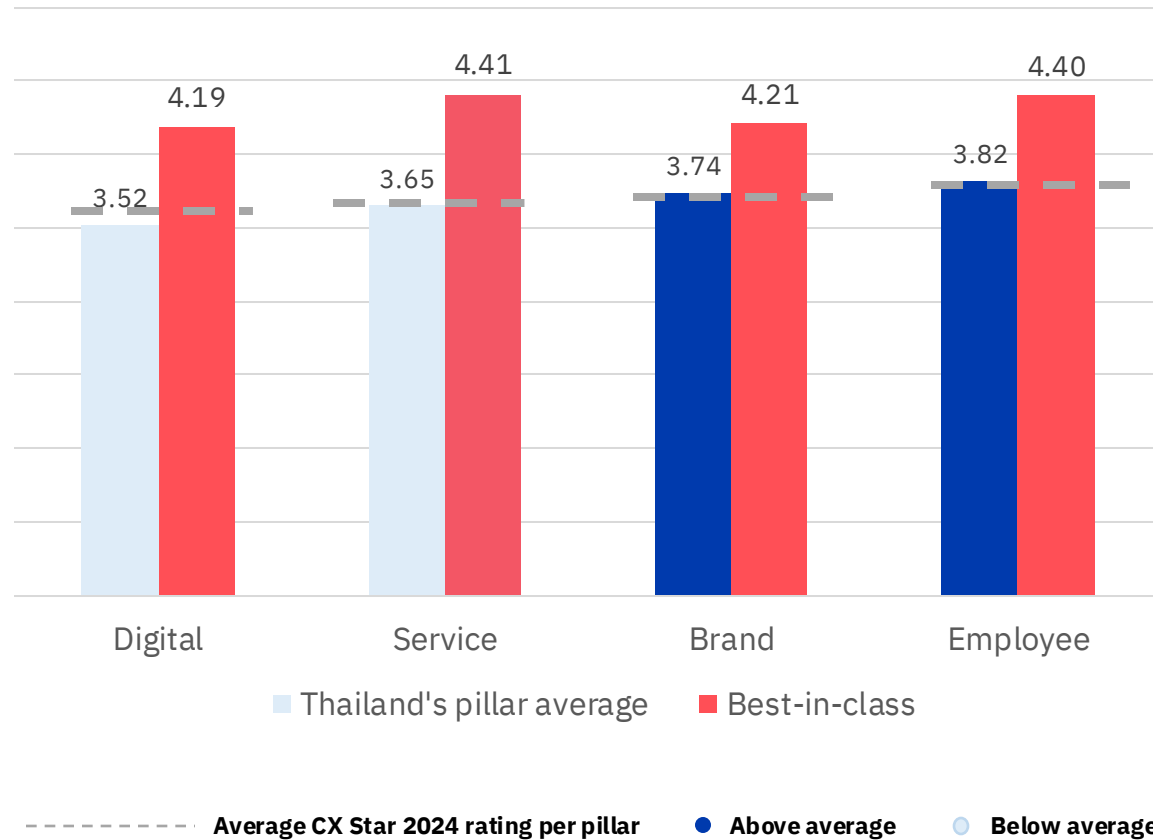
## Employee experience

- Cohesive training sessions**  
 M1, and OCBC invest in extensive training (CX-specific, technical, leadership), digital upskilling, and structured learning models (e.g., 70-20-10).
- Well-being, Flexibility, and DEI:**  
 Flexible work, generous leave, health programs, and strong DEI initiatives are standard. Singtel and M1 are recognized as top employers for inclusivity and employee satisfaction.
- Supportive Work Environment:**  
 Comprehensive benefits, mental health support, and a focus on work-life balance are consistent across leading organisations.

# CX Stars Thailand 2024

CX Stars rating – 3.68

Comparison of pillar CX Star ratings between the nation and the best-in-class



### Digital Experience

**Innovative personalisation with performance challenges:** Thailand leads in digital personalisation. While innovative features like AI integration and gamification are present, challenges with app performance and user engagement suggest opportunities for improvement.

### Service Experience

**Comprehensive support with room for improvement:** Companies like AIS and True Corp enhance service experience through comprehensive customer support and proactive service management. However, limitations in service hours and inconsistent service quality highlight areas needing enhancement to maintain Thailand's high customer satisfaction.

### Brand Experience

**Commitment to ESG and brand sentiment:** Companies maintain a cohesive brand identity and engage in ESG initiatives, achieving the highest brand sentiment in the region. Despite this, challenges remain in achieving high social media engagement and consistent messaging across channels.

### Employee Experience

**Focus on well-being and development:** Companies excel in employee experience with a strong focus on structured training programs, work-life balance initiatives, and comprehensive well-being programs. This commitment ensures high employee satisfaction and retention, with companies like Thai Oil Group and PTG Energy leading in employee support and engagement.

# Opportunities for improvement based on top Thai companies

01

## Digital experience

- **Personalisation and seamless digital journeys**  
AIS, Bangkok Bank, Siam Commercial Bank (SCB), and True Corp use AI and machine learning for personalised services - Such as tailored modes, hyper-personalised offers, and data-driven insights. KasikornBank (Kbank) and Krungthai Bank provide smooth digital onboarding, language/region customisation, and feature-rich apps for a seamless user experience
- **Innovation and Feature-Rich Platforms**  
True Corp offers AI chatbots, gamification, and real-time analytics, while Bangkok Bank leverages RPA, OCR, CMR, AI, blockchain, and cloud tech for operational efficiency. PTG Energy's Max Me and AIS's myAIS platforms deliver integrated access to services, loyalty programs, and real-time monitoring.

02

## Service experience

- **AI-Powered & Proactive Service**  
AIS's "Ask Aunjai" chatbot, IVR, and True Corp's AI-driven contact centers streamline service, automate tasks, and use emotion detection for empathetic responses. Bangkok Bank and SCB utilise predictive analytics and RPA for efficient issue resolution and proactive customer engagement.
- **Service Integration & Flexibility**  
Hybrid branches (like KBank's K PARK) and feature-rich apps (True iService, myAIS) enable seamless transitions between online and offline channels. PTG Energy's Max Me app and AIS's flexible pick-up options enhance convenience across digital and physical touchpoints.

03

## Brand experience

- **Unified Brand Identity & Consistency:**  
AIS, SCB, Bangkok Bank, and True Corp ensure consistent branding and messaging across all digital and physical channels - Emphasising a unified brand voice focused on sustainability and customer-centric values.
- **Recognition, Leadership & Awards:**  
AIS, SCB, Bangkok Bank, True Corp, and Thai Oil Group are celebrated for innovation, customer experience, and sustainability, earning honors such as the Excellent Design Awards and Asia Excellence Award. AIS, True Corp, and Bangkok Bank demonstrate strong innovation leadership through structured programs and executive support.
- **Commitment to ESG & Social Responsibility**  
SCB, Thai Oil Group, AIS, and True Corp lead in ESG, sustainability, and community initiatives, including Net Zero goals, Zero Landfill, and projects like True Plook Panya.

04

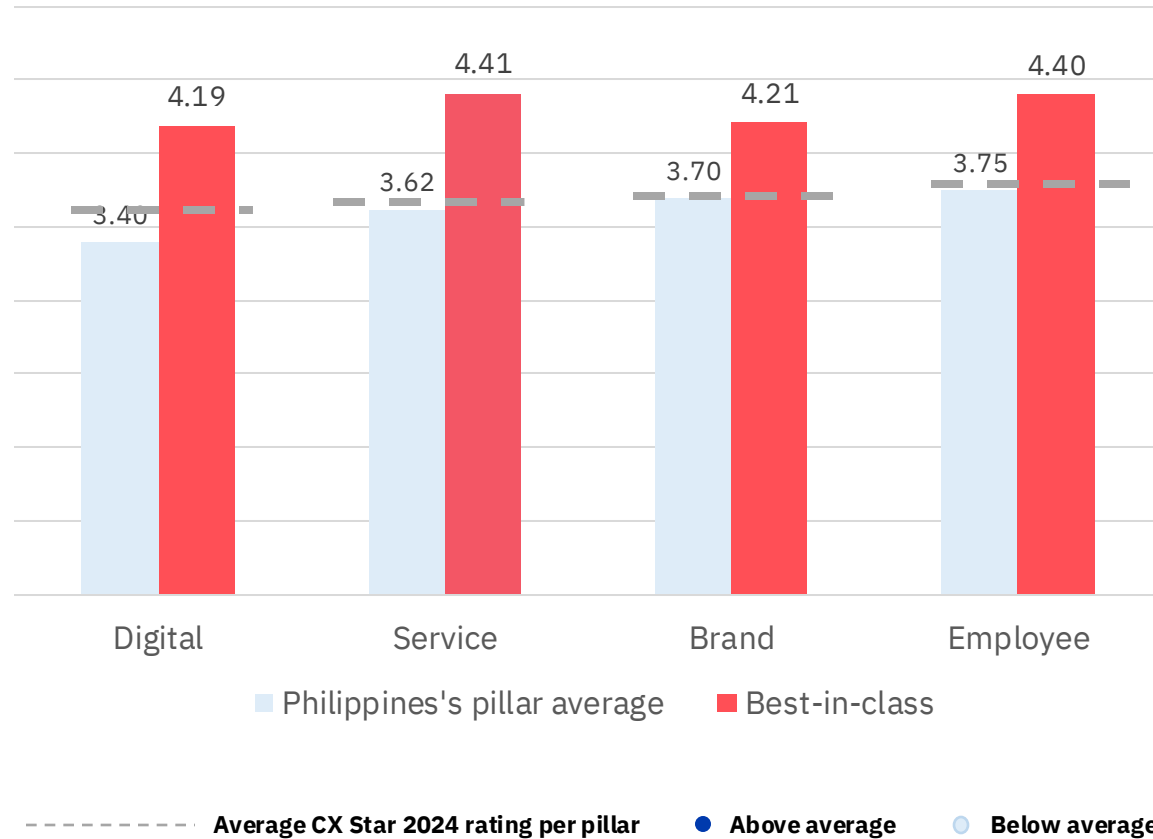
## Employee experience

- **Structured & Continuous Learning**  
Most leading Thai companies invest in ongoing training, upskilling, and leadership development. Digital transformation in HR (e.g., HR chatbots, e-learning platforms) is common, with companies like AIS, True Corp, KBank, and Thai Oil Group offering blended learning and innovation-driven programs.
- **Well-being & Work-life Balance**  
Flexible work arrangements, wellness initiatives, and comprehensive health benefits are increasingly standard. Companies such as AIS, PTG Energy, and True Corp emphasise employee well-being, mental health, and work-life balance.

# CX Stars Philippines 2024

CX Stars rating – 3.62

Comparison of pillar CX Star ratings between the nation and the best-in-class



### Digital Experience

#### Room for technological integration and user engagement:

Companies are making strides with AI-driven personalisation and real-time analytics, but there is a need for more advanced features, such as VR, gamification, and improved app performance to enhance user engagement and satisfaction. Companies like Tonik Bank and UnionDigital Bank are pioneering in digital banking with AI-powered tools and 24/7 support.

### Service Experience

**Comprehensive support and innovation opportunities:** Companies provide a variety of customer support, including AI-driven chatbots and real-time analytics in their contact centres, ensuring customer-centric service. Yet, there are opportunities for enhancement in service quality consistency and digital interaction innovations, as highlighted by companies like UnionDigital Bank and DITO Telecommunity.

### Brand Experience

**Consistent messaging and social responsibility:** Companies such as PLDT and First Gen, maintain consistent brand messaging and demonstrate a commitment to social responsibility and sustainability. However, challenges remain in enhancing social media engagement and effectively collecting and utilising customer feedback.

### Employee Experience

**Comprehensive training and well-being:** Companies prioritise employee satisfaction with comprehensive training programs, flexible work arrangements, and a strong emphasis on well-being and diversity initiatives. This focus results in high employee satisfaction rates, as seen in companies like Globe Telecom and Aboitiz Power.

# Opportunities for improvement based on top Philippines companies

01

## Digital experience

- Personalisation & Innovation:**  
 Tonik Bank uses Generative AI (Gupshup chatbot) for instant, contextual customer service. UnionDigital Bank leverages customer data and AI automation (Yellow.ai) for tailored offers and increased chatbot adoption. UNO Digital Bank and GoTyme Bank provide customizable journeys, intuitive interfaces, biometric verification, and seamless onboarding. BPI and BDO offer digital banking with features like customisable notifications, app themes, and real-time transactions, with BPI emphasising app performance.
- Comprehensive Self-Service:**  
 Tonik, UnionDigital, UNO, and GoTyme provide extensive self-service options (chatbots, WhatsApp, FAQs, 24/7 access). BDO and BPI support online appointment booking and digital queue management.

02

## Service experience

- Proactive and AI-Driven Service**  
 UnionDigital and UNO leverage AI-powered automation and in-app messaging to provide real-time support and proactive issue resolution. BDO and China Bank utilise digital platforms for paperless transactions and appointment booking, streamlining service delivery.
- Customer Engagement and Feedback**  
 GoTyme and Metrobank prioritise direct human interaction, rapid response times, and proactive feedback collection, enhancing customer satisfaction. Globe and First Gen use data analytics for real-time service optimisation and issue resolution.

03

## Brand experience

- Unified Brand Identity**  
 BPI, BDO, UnionDigital, Tonik, GoTyme, and Globe maintain cohesive visual identities and messaging across platforms, supporting strong brand recognition and trust.
- Brand recognition**  
 Tonik and UnionDigital are recognised for digital banking innovation, winning awards such as "Best Digital-only Bank" and "Best Digital Lender."
- Active Social Media and Community Engagement**  
 Bank Jago, Tonik, and GoTyme maintain robust social media presences, using content and campaigns to promote financial literacy and community engagement. First Gen and Globe are noted for proactive customer engagement and community support.

04

## Employee experience

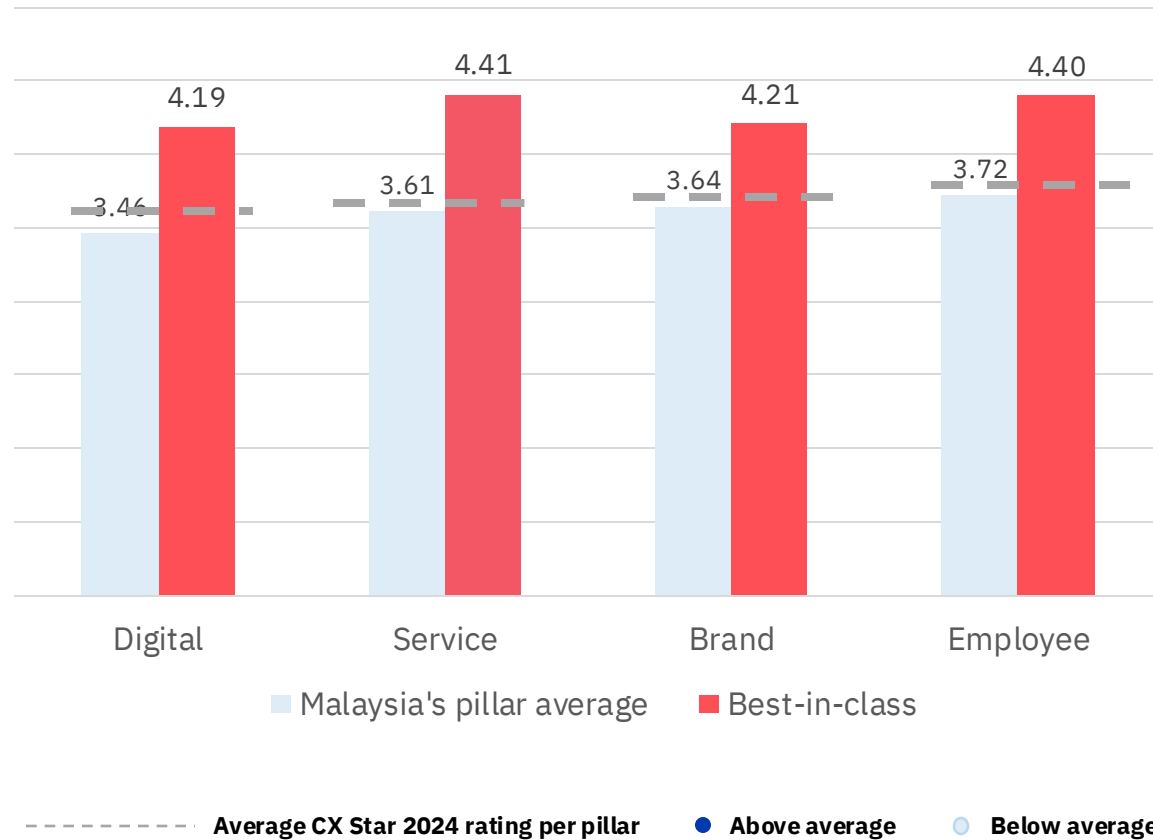
- Well-being, Flexibility, and DEI**  
 Globe, First Gen, Aboitiz Power, and China Bank offer wellness programs, flexible work arrangements, mental health support, and strong DEI initiatives. China Bank and First Gen have been recognised for employer excellence and well-being programs.
- Recognition and Engagement**  
 Globe, GoTyme, and Metrobank conduct regular engagement surveys, recognition programs, and volunteering initiatives, fostering a positive work culture and high employee satisfaction.
- Supportive Work Environment**  
 Aboitiz Power and Globe are recognised as great places to work, with comprehensive benefits, low turnover rates, and proactive support for employee development and engagement.



# CX Stars Malaysia 2024

CX Stars rating – 3.61

Comparison of pillar CX Star ratings between the nation and the best-in-class



### Digital Experience

**Significant room for Technological Integration:** Companies are leveraging AI and real-time analytics to improve digital interaction; Companies like TM and Time dotCom are focused on enhancing technological integration and user experience. However, challenges remain in app performance, customisation, and engagement

### Service Experience

**Robust omnichannel support with improvement opportunities:** Companies such as Maxis and CelcomDigi offer extensive omnichannel support and customer-centric initiatives. The use of AI and real-time analytics in contact centre operations helps improve service quality, contributing to Malaysia's high customer satisfaction ratings. However, challenges with service consistency and response times highlight areas needing enhancement.

### Brand Experience

**Consistent messaging and ESG commitment:** Companies like CIMB and RHB maintain consistent brand messaging and demonstrate strong commitments to ESG principles. Leaders emphasise the importance of customer experience (CX), although integrating customer feedback and enhancing digital interactions remain areas for improvement.

### Employee Experience

**Comprehensive training and well-being:** Companies emphasise employee satisfaction through extensive training programs, flexible work arrangements, and a focus on well-being and diversity. High employee satisfaction rates and numerous awards, as seen in companies like Maybank and Petronas, reflect their commitment to a supportive work environment.

# Opportunities for improvement based on top Malaysian companies

01

## Digital experience

- personalisation, customisation & innovation:**  
 Maybank, CIMB, RHB, and Public Bank deliver personalised digital experiences with customisable profiles, language/region settings, and AI-powered recommendations. Bank Islam and AmBank use AI and analytics for customised offerings, while Time dotCom and TM focus on inclusivity and seamless onboarding.
- Gamification & Engagement:**  
 Prudential Malaysia and RHB employ gamification and loyalty programs to boost engagement. Touch 'n Go and Shopee excel in gamified digital payments and e-commerce experiences.

02

## Service experience

- Phygital continuity**  
 Maybank and Public Bank excel at blending digital and physical services, allowing customers to start transactions online and complete them in-branch. CIMB and RHB ensure seamless journeys across apps, branches, and ATMs.
- AI and Proactive Service**  
 Maybank and CIMB use AI and analytics for predictive support, fraud detection, and real-time alerts. RHB and TM utilise generative AI chatbots and advanced analytics for fast, consistent service.
- Customer Engagement and Feedback**  
 Maybank and RHB regularly collect feedback through surveys and engagement programs, achieving high NPS and CSAT scores. Great Eastern and Prudential Malaysia use appointment systems and feedback loops to improve service.

03

## Brand experience

- Consistent brand identity**  
 Maybank, CIMB, Prudential Malaysia, AIA, and Petronas maintain consistent messaging, visual identity, and brand voice across digital and physical touchpoints, ensuring a cohesive brand experience.
- Leadership and Awards**  
 Maybank, CIMB, CelcomDigi, and Prudential Malaysia receive regular recognition for CX, innovation, and ESG initiatives, reinforcing their industry leadership and trust.
- Active Social Media Engagement:**  
 Prudential Malaysia, TM, and CIMB have high engagement on platforms like Facebook, TikTok, and YouTube, using content to promote financial literacy and community involvement.

04

## Employee experience

- Comprehensive training**  
 RHB, CIMB, AmBank, Bank Islam, and Allianz Malaysia invest in robust training, digital upskilling, and leadership programs. Platforms like Go1, e-learning, and digital academies are standard.
- Recognition and Engagement**  
 Employee awards (RHBWay, AmBank's EEI), engagement surveys, and peer recognition programs foster motivation and loyalty. Allianz Malaysia and Sun Life are recognised as top employers.
- Supportive Work Environment**  
 TM, RHB, and Allianz promote supportive, inclusive cultures with comprehensive benefits, low turnover, and high Glassdoor ratings.

04

# Leading CX Stars 2024

# Leading CX Stars in 2024



**Indonesia**  
Digital/e-commerce  
CX Star – 4.27



**Singapore**  
Travel & Hospitality  
CX Star – 4.24



**Malaysia**  
Energy & utilities  
CX Star – 4.20



**India**  
Banking  
CX Star – 4.17



**Singapore**  
Travel & Hospitality  
CX Star – 4.17



**Singapore**  
Superapp  
CX Star – 4.14



**Singapore**  
Banking  
CX Star – 4.14



**Indonesia**  
Digital Banks & Financial  
Services  
CX Star – 4.13



**India**  
Insurance  
CX Star – 4.12



**Singapore**  
Government financial org.  
CX Star – 4.12

# Leading CX Stars

Digital/e-commerce industry

Company	Country	CX Star Rating	CX Mastery Level
Blibli	Indonesia	4.27	Advanced
Shopee	Malaysia	4.10	Advanced
Grab	Malaysia	4.09	Advanced
Myntra	India	4.05	Advanced
Tokopedia	Indonesia	4.02	Advanced
Gojek	Indonesia	3.92	Proficient
Nykaa	India	3.90	Proficient
Bukalapak	Indonesia	3.89	Proficient
Lazada	Malaysia	3.89	Proficient
FLIPKART	India	3.80	Proficient

The companies listed herein are either self-nominated or nominated by their customers. Our commitment is to continually strive for the inclusion of the best candidates in our evaluations over time.



# Leading CX Stars

Digital banks & Financial services industry

Company	Country	CX Star Rating	CX Mastery Level
Jago	Indonesia	4.13	Advanced
Jenius	Indonesia	4.09	Advanced
Touch N Go Digital	Malaysia	3.93	Proficient
Tonik Bank	Philippines	3.88	Proficient
Boost	Malaysia	3.86	Proficient
GX Bank	Malaysia	3.86	Proficient
Union Digital Bank	Philippines	3.83	Proficient
Livin' by Mandiri	Indonesia	3.83	Proficient
Aladin Bank	Indonesia	3.82	Proficient
Gotyme Bank	Philippines	3.80	Proficient

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# Leading CX Stars

## Banking industry

Company	Country	CX Star Rating	CX Mastery Level
ICICI Bank	India	4.17	Advanced
DBS	Singapore	4.14	Advanced
AXIS Bank	India	4.06	Advanced
Bank Mandiri	Indonesia	4.02	Advanced
Maybank	Malaysia	4.00	Advanced
Bank Rakyat Indonesia (BRI)	Indonesia	4.00	Advanced
Siam Commercial Bank (SCB)	Thailand	4.02	Advanced
RHB Bank	Malaysia	3.91	Proficient
IDFC Bank	India	3.88	Proficient
Bank Negara Indonesia (BNI)	Indonesia	3.88	Proficient

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# Leading CX Stars

## Telecommunications industry

Company	Country	CX Star Rating	CX Mastery Level
Reliance Jio	India	4.07	Advanced
Indosat Ooredoo	Indonesia	4.06	Advanced
True Corp	Thailand	4.03	Advanced
Telkomsel	Indonesia	4.01	Advanced
Softbank Group	Japan	3.98	Proficient
Bharti Airtel	India	3.97	Proficient
NTT Docomo	Japan	3.97	Proficient
XL Axiata	Indonesia	3.96	Proficient
Singtel	Singapore	3.94	Proficient
Rakuten	Japan	3.93	Proficient

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# Leading CX Stars

## Travel & Hospitality industry

Company	Country	CX Star Rating	CX Mastery Level
Changi Airport Group	Singapore	4.24	Advanced
Singapore Airlines	Singapore	4.17	Advanced
Taj hotels	India	4.11	Advanced
Indigo Airlines	India	4.08	Advanced
Ixigo	India	3.97	Proficient
The Oberoi Group	India	3.93	Proficient
Air India	India	3.92	Proficient
Malaysia Airlines	Malaysia	3.84	Proficient
Make My Trip	India	3.82	Proficient
Ease My Trip	India	3.71	Proficient

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# Leading CX Stars

## Insurance industry

Company	Country	CX Star Rating	CX Mastery Level
ICICI Lombard	India	4.12	Advanced
AIA Financial Indonesia	Indonesia	4.10	Advanced
AIA Malaysia	Malaysia	4.01	Advanced
AIA Singapore	Singapore	4.01	Advanced
Etika General Takaful Berhad	Malaysia	4.00	Advanced
Tune Insurance Malaysia	Malaysia	3.99	Proficient
Great Eastern Singapore	Singapore	3.99	Proficient
AXA Indonesia	Indonesia	3.95	Proficient
NTUC Income	Singapore	3.95	Proficient
HDFC Life	India	3.95	Proficient

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# Leading CX Stars

Others industry

Company	Vertical	Country	CX Star Rating	CX Star Mastery
SBI CARDS	NBFC	India	4.02	Advanced
Gamuda Land	Property developer	Malaysia	4.00	Advanced
HERO motors	NBFC	India	3.92	Proficient
BAJAJ FINSERV	NBFC	India	3.84	Proficient
HPE	Information Technology	India	3.82	Proficient
Skyworld Development Berhad	Property developer	Malaysia	3.79	Proficient
Zus Coffee	F & B	Malaysia	3.79	Proficient
Amway Malaysia	Retail	Malaysia	3.78	Proficient
Sime Darby	Retail	Malaysia	3.78	Proficient
AEON	Property developer	Malaysia	3.77	Proficient

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# Leading CX Stars

## Logistics industry

Company	Country	CX Star Rating	CX Mastery Level
DHL	Malaysia	4.06	Advanced
Fedex	Malaysia	4.02	Advanced
SCG JWD Logistics	Thailand	3.81	Proficient
PT Pos Indonesia	Indonesia	3.74	Proficient
Samudera Indonesia	Indonesia	3.67	Proficient
CJ Logistics	Malaysia	3.66	Proficient
Singapore Post	Singapore	3.54	Proficient
Nippon Express	Malaysia	3.45	Proficient
Triple I Logistics	Thailand	3.41	Proficient
UPS	Malaysia	3.41	Proficient

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# Leading CX Stars

## Healthcare industry

Company	Country	CX Star Rating	CX Mastery Level
Gebbs	India	3.80	Proficient
KPJ Healthcare	Malaysia	3.71	Proficient
IHH Healthcare	Malaysia	3.68	Proficient
IKS	India	3.61	Proficient
Sunway Medical Centre	Malaysia	3.47	Proficient
Columbia Asia	Malaysia	3.28	Proficient
Thomson Hospital	Malaysia	3.15	Proficient

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# Leading CX Stars

Public sector industry

Company	Country	CX Star Rating	CX Mastery Level
Central Provident Fund (CPF)	Singapore	4.12	Advanced
BPJS Kesehatan	Indonesia	4.02	Advanced
The Directorate General of Taxes (Indonesia)	Indonesia	3.73	Proficient
Immigration Department Malaysia	Malaysia	3.61	Proficient
KWSP/Employee provident fund	Malaysia	3.47	Proficient
PIDM	Malaysia	3.44	Proficient
MyEG	Malaysia	3.42	Proficient
PERKESO	Malaysia	3.37	Proficient
PLUS	Malaysia	3.34	Proficient
Suruhanjaya Syarikat Malaysia/Companies Commission of Malaysia	Malaysia	3.23	Proficient

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# Leading CX Stars

## Energy & Utilities industry

Company	Country	CX Star Rating	CX Mastery Level
Petronas	Malaysia	4.20	Advanced
SP Group	Singapore	3.97	Proficient
PTG Energy	Thailand	3.94	Proficient
Tenaga Nasional	Malaysia	3.82	Proficient
Perusahaan Listrik Negara	Indonesia	3.66	Proficient
Pertamina	Indonesia	3.66	Proficient
Senoko Energy	Singapore	3.59	Proficient
Indah water Konsortium	Malaysia	3.50	Proficient
PTTEP (PTT Exploration and Production Public Company Limited)	Thailand	3.47	Proficient
ACEN Corporation	Philippines	3.45	Proficient

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# Leading CX Stars

## Indonesia

Company	Vertical	CX Star Rating	CX Star Mastery
Blibli	Digital/e-commerce	4.27	Advanced
Jago	Digital Banks & Financial Services	4.13	Advanced
AIA Financial Indonesia	Insurance	4.10	Advanced
Jenius	Digital Banks & Financial Services	4.09	Advanced
Indosat Ooredoo	Telecom	4.06	Advanced
Tokopedia	Digital/e-commerce	4.02	Advanced
Bank Mandiri	Banking	4.02	Advanced
BPJS Kesehatan	Public sector	4.02	Advanced
Telkomsel	Telecom	4.01	Advanced
Bank Rakyat Indonesia (BRI)	Banking	4.00	Advanced

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# Leading CX Stars

## India

Company	Vertical	CX Star Rating	CX Star Mastery
ICICI Bank	Banking	4.17	Advanced
ICICI Lombard	Insurance	4.12	Advanced
Taj hotels	Travel & Hospitality	4.11	Advanced
Indigo Airlines	Travel & Hospitality	4.08	Advanced
Reliance Jio	Telecom	4.07	Advanced
AXIS Bank	Banking	4.06	Advanced
Myntra	Digital/e-commerce	4.05	Advanced
SBI Cards	Others	4.02	Advanced
Bharti Airtel	Telecom	3.97	Proficient
Ixigo	Travel & Hospitality	3.97	Proficient

The companies listed herein are either self-nominated or nominated by their customers. Our commitment is to continually strive for the inclusion of the best candidates in our evaluations over time.



# Leading CX Stars

## Singapore

Company	Vertical	CX Star Rating	CX Star Mastery
Changi Airport Group	Travel & Hospitality	4.24	Advanced
Singapore Airlines	Travel & Hospitality	4.17	Advanced
DBS	Banking	4.14	Advanced
Central Provident Fund (CPF)	Public sector	4.12	Advanced
AIA Singapore	Insurance	4.01	Advanced
Great Eastern Singapore	Insurance	3.99	Proficient
SP Group	Energy & Utilities	3.97	Proficient
NTUC Income	Insurance	3.95	Proficient
Singtel	Telecom	3.94	Proficient
Manulife	Insurance	3.92	Proficient

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# Leading CX Stars

Thailand

Company	Vertical	CX Star Rating	CX Star Mastery
True Corp	Telecom	4.04	Advanced
Siam Commercial Bank (SCB)	Banking	4.02	Advanced
PTG Energy	Energy & Utilities	3.98	Proficient
Bangkok Bank	Banking	3.85	Proficient
AIS	Telecom	3.90	Proficient
Kasikornbank	Banking	3.78	Proficient
TMBTBank	Banking	3.72	Proficient
SCG JWD Logistics	Logistics	3.81	Proficient
Krungthai AXA Life	Insurance	3.74	Proficient
Krungthai Bank	Banking	3.73	Proficient

The companies listed herein are either self-nominated or nominated by their customers. Our commitment is to continually strive for the inclusion of the best candidates in our evaluations over time.

# Leading CX Stars

## Philippines

Company	Vertical	CX Star Rating	CX Star Mastery
Tonik Bank	Digital Banks & Financial Services	3.88	Proficient
PLDT (Smart)	Telecom	3.85	Proficient
Union Digital Bank	Digital Banks & Financial Services	3.83	Proficient
Metropolitan Bank (Metrobank)	Banking	3.83	Proficient
Globe	Telecom	3.81	Proficient
Bank of Philippine Islands (BPI)	Banking	3.81	Proficient
Gotyme Bank	Digital Banks & Financial Services	3.80	Proficient
Philippine AXA Life Insurance	Insurance	3.79	Proficient
Sun Life	Insurance	3.76	Proficient
Overseas Filipino Bank	Digital Banks & Financial Services	3.73	Proficient

The companies listed herein are either self-nominated or nominated by their customers. Our commitment is to continually strive for the inclusion of the best candidates in our evaluations over time.

# Leading CX Stars

Malaysia

Company	Vertical	CX Star Rating	CX Star Mastery
Petronas	Energy & Utilities	4.20	Advanced
Shopee	Digital/e-commerce	4.10	Advanced
Grab	Digital/e-commerce	4.09	Advanced
DHL	Logistics	4.06	Advanced
Fedex	Logistics	4.02	Advanced
AIA Malaysia	Insurance	4.01	Advanced
Gamuda Land	Others	4.00	Advanced
Maybank	Banking	4.00	Advanced
Etiqa General Takaful Berhad	Insurance	4.00	Advanced
Tune Insurance Malaysia	Insurance	3.99	Proficient

The companies listed herein are either self-nominated or nominated by their customers. Our commitment is to continually strive for the inclusion of the best candidates in our evaluations over time.

# Leading CX Stars

The rest of Asia\*

Company	Vertical	Country	CX Star Rating	CX Star Mastery
Optus	Telecom	ANZ	3.96	Proficient
Rakuten	Telecom	Japan	3.93	Proficient
Vodafone Australia	Telecom	ANZ	3.85	Proficient
Australia and New Zealand Banking Group (ANZ)	Banking	ANZ	3.83	Proficient
Sumitomo Mitsui Financial Group (SMFG)	Banking	Japan	3.83	Proficient
Hana financial bank	Banking	South Korea	3.82	Proficient
Westpac Banking Corporation	Banking	ANZ	3.79	Proficient
Commonwealth Bank of Australia (CBA)	Banking	ANZ	3.78	Proficient
National Australia Bank	Banking	ANZ	3.77	Proficient
Mizuho Financial Group	Banking	Japan	3.77	Proficient

\*The listed companies were excluded because there were fewer than 20 companies available from each country, which did not meet the minimum required threshold.

An abstract graphic composed of numerous thin, white, overlapping lines that form a complex, three-dimensional shape resembling a stylized letter 'W' or a series of connected peaks and valleys. The lines are more densely packed in some areas, creating a sense of depth and movement.

# Innovating experiences

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