Super apps; the future of our digital lives

iving in the so called "Digital Age" we are all used to having and using many different apps, each of them helping us complete a different task. We have apps for chatting, ordering food, completing payments, organizing our time, managing our money, investing and much more. But what if there was an app that could do it all?

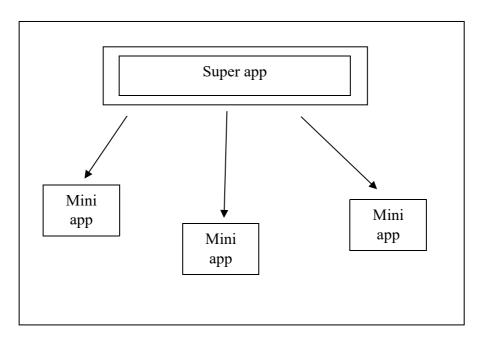


Some of the most popular apps in the digital age

This is where super apps come in hand. Imagine you want to go to a concert next month with your friends. You will have to chat with them in one app, then jump to the next to buy tickets and then go back to inform them about the bookings. Finally, you will have to book a ride through another app. A future super app could perform all these tasks without the need to change apps.

Super apps function by having other, smaller apps, developed either by the company making the super app or other individual developers, running in the background. Those "mini apps" don't need installation or upgrades, due to the fact that they are cached on the phone. This way they are cheaper to produce, as mini apps only cost 20-30% of the development cost of an app, and are faster (although this isn't true for every single case).

However, the biggest advantage of super apps is that they offer a very intuitive user experience, implementing all of their features in one place and offering them straight to the consumer. It is much better (for some) to have the one and only app that suits all the needs of their digital life.



The simplest structure of a super app. Most of them implement hundreds if not millions of mini apps.

Such apps have already gotten their foot in the door as they are widely used at the Chinese market, the most notable being WeChat. Not only does WeChat let you message your friends, it can provide you with a loan for your next purchase as well. You can also send money to your friends via the app. Surprisingly, commerce that took part within the mini apps of WeChat surpassed \$240 billion in 2020. The two biggest branches of Meta on the other hand, Facebook and Instagram, have also incorporated a shopping feature that allows you to sell and buy products through the app. Furthermore, Twitter added a podcast-like feature last year that allows to hold "Spaces" where people can speak and listen to others. Reddit did the same thing.

"We are no longer a square photo-sharing app Adam Mosseri, Head of Instagram

Other apps, such as Alipay, which started with payments and has now added financial services or Meituan-Dianping which consists of mainly lifestyle services like entertainment, food delivery and power bank rentals, have also managed to become profitable and successful super apps even though they took a different route, outside of chatting.

Source: TechinAsia

	WeChat	Alipay	Meituan
MAU (Mar 2020):	I billion+	585.5 million	100.8 million
Lifestyle features			
Messaging, social	~		
E-wallet, personal finance	4	~	~
Ecommerce	~	~	~
On-demand delivery (food, fresh produce, grocery)	~	~	~
Intra-city courier services	4	~	~
Public transport e-pass	~	~	
Ride-hailing	~	~	~
Bike-sharing	~	4	~
Travel booking (hotel, flights, train tickets)	~	~	~
Utilities bills pay, mobile balance top-up	~	~	
Insurance and health services	~	~	
E-government services (social security, provident funds)	~	~	

Most popular super apps in the East comparison

Super apps seem to be the future if they get to overcome a big challenge they are posed against, a challenge presented mainly in the USA and Europe. There, internet regulators are questioning the whole idea of super apps and are doubting that they offer any kind of privacy to users. Even though they have yet to take any legal action, an impression that any measures taken will be strict is dominating the public opinion. Apple has taken pro-consumer measures, as it limits the tracking of apps and therefore even less of our data goes to advertisers and gatherers. Google plans on following the same direction. This will play a significant role in the expansion of super apps as they rely much on data gathering within the app. Regular apps can redirect you to other apps and websites, getting this way lots of data about your interests, habits and most importantly how you interact with ads. Then, they sell insane amounts of data to advertisers that use them to make more suitable and precise ads for each user. However, this cannot be done while using super apps, as the whole point of them is keeping the user at the same ecosystem without him needing to switch to another application. Consequently, developers who own super apps -or ambitions to become super apps- will have to find other ways of getting data from us if they want their digital enterprises to succeed. Generally speaking, offering services within an app that doesn't gather any data from the consumer is not a viable model of sustaining the app, as it does not bring any money in after the purchase-if the app is not free-.

All in all, super apps can definitely offer a wide spectrum of features in a very intuitive environment, all in one app. Only time will tell if they can live up to the expectations they have created. ¹

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