

# Super Apps: One App for Everything

## WeChat (China)

1.3B MAU

- \* Messaging
- \* Payments
- \* Shopping
- \* Games
- \* Banking
- \* Govt services

## Grab (SEA)

35M MAU

- \* Ride-hail
- \* Food delivery
- \* Payments
- \* Lending
- \* Insurance
- \* Investing

## Gojek (Indonesia)

38M MAU

- \* Transport
- \* Delivery
- \* GoPay
- \* GoInvest
- \* Health
- \* Entertainment

Western Super App Attempts:  
- PayPal expanding services  
- Revolut adding non-finance  
- X (Twitter) payment ambitions  
- Meta Pay integration

Challenge: Regulatory barriers, privacy concerns, existing app ecosystem