

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