

# How to Scale Your Business with Super Apps?

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# Introduction

Super Apps have been included in the top 10 of the study [Strategic Technology Trends](#), prepared by the technology consulting and research firm [Gartner](#), since they are an excellent alternative to increase the revenue of the companies, incorporating more products, services and solutions to their users.

“The companies that are interested in Super Apps are those looking to drive new digital business opportunities in their industries or adjacent markets,” says [Jason Wong](#), Low-Code expert and Distinguished Vice President Analyst of Gartner.

A [Super App](#) is a digital ecosystem that can offer a wide range of products and/or services (such as banking transactions, chats, agenda bookings and more), through a total, unique and consistent experience.

**“A Super App is like a Swiss Army knife, with a variety of tools (Mini Apps) that the user can use and eliminate as necessary.”**

The [2023 State of Mobile](#) report, published by [data.ai](#), revealed that people use their smartphones about 4.8 hours a day. In countries such as Brazil, Indonesia, Singapore and Saudi Arabia, users exceeded 5 hours a day on mobile applications in 2022. The research estimates that **by 2023, advertising investment in mobile phones will reach 362 billion dollars.**

Super Apps are fashionable because users, especially the generation born in the era of smartphones, demand powerful and easy-to-use mobile experiences,” Gartner describes this in its article: [What is a Superapp?](#).

Mobile phones are then positioned as the most used Internet connection medium by users, especially for activities related to consumption.

“For these reasons, it is mandatory to think about strategies related to the development of mobile applications that create digital ecosystems of products and/or services hosted in a single application and a unified user experience. In the Super App, these products and/or services do not have to be related, but they are under the same umbrella,” adds [Gisela Bertelli](#), Chief Business Officer of GeneXus.

The software paradox of making the complex simple is what makes Super Apps so great and attractive.

But behind that simplicity that reaches the user, some complexities are hidden:



**Agility**, because the market demands increasingly faster and more efficient software development and deployment.



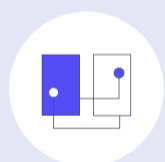
**Observability**, covers the collection, visualization, and analysis of the system to guarantee its quality.



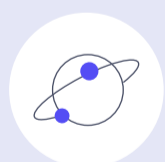
**Data privacy.**



Use of **Hyperscalers**, (cloud providers).



**Integration** of third-party services.



And all the elements required to build **Total. Integrated Experiences.**

In this whitepaper, we explain all you need to know to add your business or native application to this fertile digital ecosystem.

# Triggers

Many of the solutions that have changed the world have arisen to relieve pain or cover deficiencies. And in the case of Super Apps, it has been no different.

This disruptive technology was born in Asia, a region characterized by a growing middle class population, which is not banked and prefers to navigate the Internet through mobile telephony and not from computers.

**To conquer this market, banking without banks emerged, that is, online banking**, also known as neo banks or challenger banks. What's its plus? Offering services 100% remotely, simply, without borders, and commissions. With less costly commissions than traditional banking.

In this reinvention of the financial system, digital banks (many of them even without physical branches) took advantage of technology to differentiate their offerings in that industry.

"It is expected that between 2020 and 2025, the customer base of these banks will grow at a compound annual rate of 45.5%. It is likely that by 2025, 63% of banking customers in Asia-Pacific (APAC) will use digital banking services, highlighting the urgency for banks to innovate. More than 35 neo banks are based on agile innovative practices, attending to flexibility, self-service capabilities, customer needs and personalization. With the emergence of new players and greater digital disrup-

tion in the industry, 38% of the income of traditional banks is at risk by 2025", highlights the [Challenger Banks in Asia-Pacific](#) report, created by [Mordor Intelligence](#).

...

Data mobility unearths opportunities to reach Generation Z, an underserved market with much to gain. **Consumers spent nearly 110 billion hours on shopping apps in 2022.**

Source: data.ai Intelligence



Latin America shares similar characteristics. **“70% of the population of Latin America is not banked or is insufficiently banked.** 58% of purchases at points of sale are still made in cash. It is expected that by 2025, the penetration of mobile internet users will be 67%. All these factors make the context favorable for the creation of a financial Super App,” claims [Florencia Raschetti](#), Product Manager at [Globant](#).

**In addition to the lack of financial inclusion, there is a technological pain, the excesses.** Today, the average user’s smartphone has between 40 and 60 applications, each with different passwords, payment systems and updates, which end up slowing down the equipment, consuming the battery and causing other frictions.

All this is also added to the changes caused worldwide by the arrival of COVID-19. The need to solve everything that can be done online accelerated the adoption of digital financial services.

Gartner’s research concluded that 94% of CEOs want to maintain or accelerate the digital transformation driven by the pandemic.

In Latin America, and all regions of the world where Super Apps do not exist yet, are fertile ground for implementing this type of strategy, and thus being able to offer total, unified digital experiences.

# 40/60

**On average, a mobile phone has between 40 and 60 applications.**



▪ **In Southeast Asia:**

**250 million**

adults are unbanked

**Only 27%**

of adults have a bank account

Source: [Challenger Banks \(2022 - 2028\)](#)

**94%**

of the CEOs wish to maintain or accelerate the digital transformation driven by the pandemic.

Source: [Gartner](#)

**Over 80 million adults in India and over 100 million adults in China** made their first digital payment after the start of the pandemic.

Source: [The Global Findex Database 2021](#)

▪ **In Latin America:**

**70%**

of the population of Latin America is unbanked or underbanked.

**58%**

of purchases at point of sale are still made in cash.

**440 Million**

people will be mobile internet users by 2025, with a penetration rate of 67% of the population.

Source: [GSMA](#)

▪ **In Asia-Pacific**

**45,5%**

is the estimated growth in digital banking customers between 2020 and 2025.

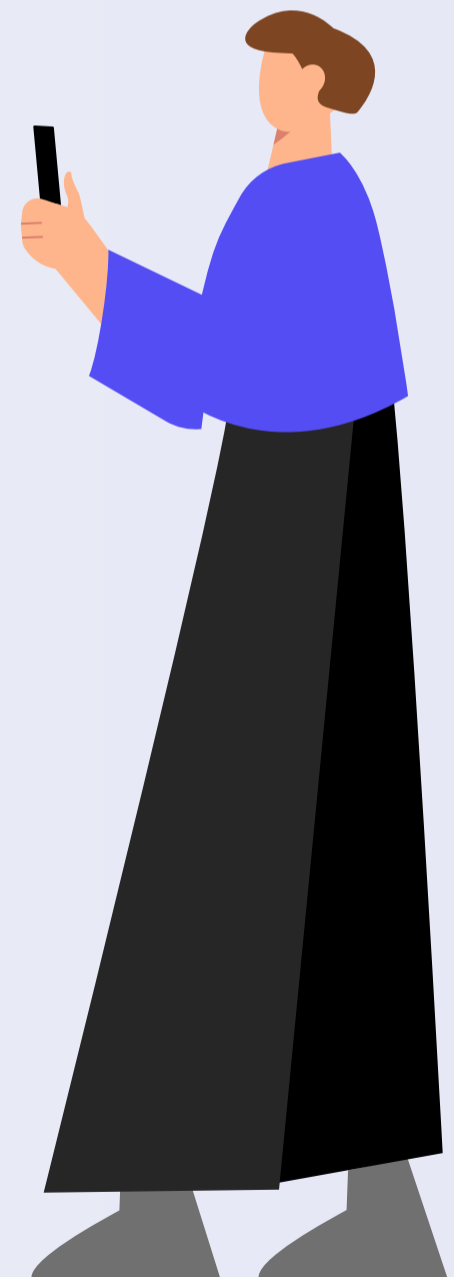
**63%**

of banking customers will use digital banking by 2025.

**38%**

of traditional bank revenues are at risk by 2025.

Source: [Challenger Banks \(2023 - 2028\)](#)



## About Super Apps

Gartner defines a Super App as an application that provides end-users (customers, partners, or employees) with a set of core capabilities as well as access to consistent and personalized mini-apps independently created.

“Users can discover and activate their own set of apps and enjoy a highly personalized and contextualized digital experience within a single app. **As a business strategy, they are ideal for attracting and retaining talent and increasing revenue,**” the report states.

**“The potential of Super Apps in all industries is huge.** Any service that solves a pain point and has mass adoption has the opportunity to become a Super App. Banks or any other player in the financial world are a key link in building a Super App. They have the possibility, not only to be the owners of the Super App, but also to offer their services, either as a white label or through embedded finance,” explains [Matias White](#), Business Hacker Manager at Globant.

## What is a Super App?

Super Apps are mobile applications that encompass a variety of functions, from messaging, bill payment, online shopping, to food delivery services and more.

These apps have become indispensable tools for mobile users, as they allow them to perform most of their daily tasks from a single application.

These apps offer a unique experience for the user, as they can be integrated with various services and offer a variety of functions.

This means that users can perform various tasks from a single application, saving them time and effort.



**More than 50%**

of the world population will use Super Apps by 2027.

Source: [Gartner](#)



**The Super App is not a big app.** It's a much more sophisticated technology that requires a special architecture to dynamically load other applications (the Mini Apps).

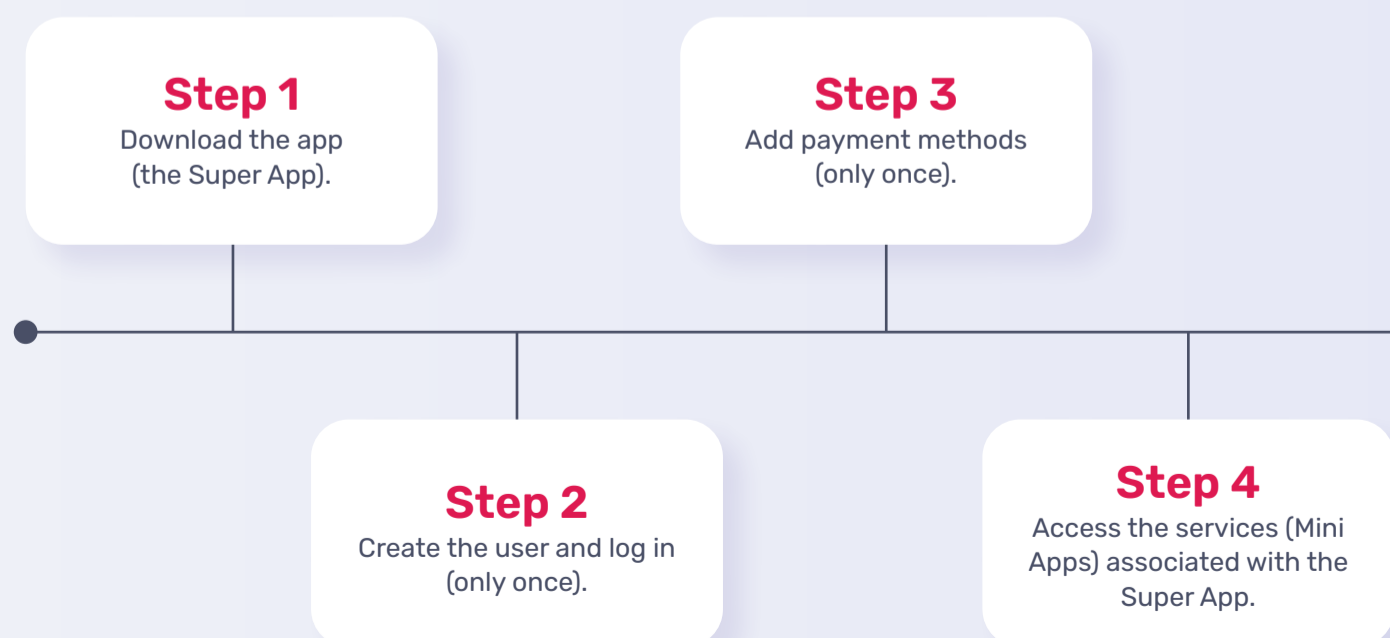
Super Apps are also not limited to mobile-first. The concept also applies to the desktop environment, and eventually will expand to chatbots, Internet of Things technologies, and immersive experiences such as the metaverse.

**Mini Apps** are lightweight applications that fulfill a particular functionality. The experience they offer is similar to iOS or Android apps.

**"A Super App enables new business models, new experiences, and new architectures.** There are so many competitive advantages that ignoring this trend can be fatal for a business. Building this

type of ecosystem is a great way to accelerate the growth of a solution, considering that each Mini App can be developed independently, without the need to implement many common functionalities," says [Armin Bachmann](#), Product Manager at [GeneXus](#).

## How to use a Super App?



**Alipay**, one of the world's most famous Super Apps, has:

**Over one million Mini Programs**  
**Over 230 million active users per day**

User scenarios include retail, transportation, medical services, and more.

**1M+**  
Mini Programs

**230M+**  
active users per day

**WeChat** is the only app in China that has:

**over one billion active users**  
(1.26 billion for the first quarter of 2022)

**Its 3.5 million Mini Programs generated \$400 billion in transactions in 2021, with a 70% year-on-year increase.** According to Tencent, the Platform's manager, foreign companies that launched Mini Programs in the last two years have seen their annual transactions increase by more than 600%.

Its payment gateway, **WeChat Pay**, has over 900 million users.

**1000M+**  
WeChat active users

**400B+**  
dollars in 2021

**900M+**  
WeChat Pay users

# Features of Super Apps

## **They do not have an app store**

Mini Apps are discovered and activated by users of the Super App dynamically. Access mechanisms are varied. They can be displayed as a list of icons or by location/proximity through a QR code or other forms.

## **Security**

Authentication is done in one place (in the Super App), and credentials are inherited by the Mini Apps. The user only needs to register their payment methods once, and that information is confidential.

## **Connect with the user**

The Super App connects with the user by showing them services that best fit their profile, according to the moment they are in, the place they are in, or their behavior in the app, to name a few aspects.

## **There is room for everyone**

- There is room for everyone. Any native mass adoption app –or any app that wants to unify experiences incrementally– can become a Super App.

- Any business or app can also be part of a Super App through Mini Apps.

# Benefits of Super Apps

## For the Main Administrator

### Unlimited Growth

New sources of income can be obtained, and opportunities for cross-selling of own (and/or third-party) products and services can be generated.

### Loyalty

Reward programs are very useful in this market, especially among the young, who demand mobile-first experiences.

### Win - Win

Improve experience and product/service offerings will make users spend more time in the system. This allows getting valuable information about their behaviors and profiles.

### Incremental development

The features and functionalities of the solution can be contextualized, allowing to generate packages that can be adapted according to the needs of the moment.

## For partners

### Brand positioning

It is a great opportunity to accelerate the growth of the business of the Super Apps partners, adding –via Mini Apps– new sources of income in an established ecosystem, and with a captive user base.

### Simplicity and agility

Integration of development is much simpler and faster, since all the technological frameworks are provided by the Super App.

### Cost reduction

The Super App takes care of the more complex elements, such as security, identity, and payment methods, among others, so that the development of the Mini Apps of the partners is greatly simplified, accelerating their insertion into the Super App.

## For end users

### Less friction

Forgetting passwords, using and updating multiple applications, are a thing of the past.

### User experience

Instant and simple access to multiple services. The unified and seamless experience allows for daily or recurrent needs to be solved from one place.

### Data Security and Privacy

Payment method information is added only once and can be used to pay for any service or product through the Super App.

## Super Apps with GeneXus

GeneXus is the world's first Low-Code platform that allows the creation of Super Apps and Mini Apps.

With [GeneXus 18](#), it is possible to quickly transform an existing native iOS or Android application, built by hand or with any technology, into a Super App. This is unique in the market and allows for successful, established, and popular **business applications to evolve into a Super App without needing to do any reprogramming work.**

**Solutions developed with GeneXus are future-proof.** The ability to evolve at the pace of GeneXus technology, its main differential and advantage in the development platform market, gives GeneXus users the ability to remain up to date over time.

"We demonstrate this year after year, allowing our customers to take advantage of the latest technological trends, such as Super Apps this time, with minimal effort. With GeneXus they get native multiplatform applications, which connect with the native functionalities of the devices to provide a better experience and with corporate systems for the integration of information," adds [Gastón Milano](#), CTO of GeneXus.

*"[GeneXus](#) is the only platform that provides all the components and technology to build an end-to-end Super App and perform all the necessary integrations in today's corporate world. GeneXus has been automatically generating code for more than 30 years to create innovative solutions with minimal effort. And not only can we provide all the products that make up this ecosystem, but through our partner network, which of course includes Globant, we can help them build the complete vision of Super App and Mini Apps"*

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[Pablo Mazzilli](#), Product Manager of Super Apps at GeneXus

# What is used in GeneXus for Super Apps?

## Super App Render

The Super App Render is the component that allows the Super App administrator to dynamically load Mini Apps and interpret them to have a native behavior. This also allows Mini Apps to consume Super App services securely, providing a frictionless user experience.

“Its architecture allows each Mini App to independently manage the security and privacy of its user data. The owner or administrator of the Super App will be able to view the transaction volumes and user behavior of the Super App, but only the owner of the Mini App will be able to access its user data,” Milano details.

## Mini Apps Center

The GeneXus Mini Apps Center (API Provisioning) is the platform where Mini Apps are cataloged/registered and published. In this web backoffice, Super Apps administrators give access to their partners to publish the Mini Apps developed for their Super App users.

The Mini Apps Center is also where Mini Apps are tested and approved.

In addition, it provides an API so that the developer of the Super App can access the list of Mini Apps through different endpoints.

## Components to build Mini Apps

### Required

- **Native Mobile Generator:** for the frontend (iOS, Android)
- Backend Generator (Java or .NET)
- GeneXus IDE

### Optional (recommended)

- GeneXus Server for Team Development
- GXtest for Unit Testing and UI Testing





It is composed of a Web Backoffice and an API Provisioning, where the different services that will be provided to the Mini Apps are exposed. Once the application is compiled, the backend services are deployed and the Mini Apps associated with the Super Apps are published.

GeneXus provides all the necessary tools for the automatic deployment of Mini Apps.

“When they are published on the Provisioning server, the administrators of the Super App are notified to review and approve or disapprove that Mini App. Once the Mini App is approved, it is available to be viewed from the Super App,” explains Mazzilli.

Unlike a common application, a Mini App does not need to be compiled or published in a store, which accelerates the production cycle.

The administrator of the Super App is also responsible for managing the products and services offered through the Mini Apps, being able to choose contexts such as geographical location, dates, among others,” adds Milano.

*“It is ideal, but not exclusive, that the native application that you want to convert into a Super App has traction and backend services”.*

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[Gastón Milano](#), CTO at GeneXus.

## Mini Apps Generator

With GeneXus, Mini Apps are developed in the same way as a native application. The only difference is that the Super App module, containing the services with which the Mini App will interact, must be imported.

Its definition and all the information (metadata) that will be loaded into the Super App is sent through the Mini Apps Center.

Mini Apps can be developed by the company managing the Super App, or by partners.

...

**The Super App is a native app that queries the Mini Apps Center (API Provisioning) to get the list of its Mini Apps. When the user selects it, it is dynamically loaded.**

## Within the Super Apps in GeneXus

- 1.** The **Super App Render**, which runs within the Super App, is a native library that includes methods for:
  - Getting a list of Mini Apps, filtering by Text, Location, Tag, Featured.
  - Loading Mini Apps and rendering them natively.
- 2.** The Super App Render communicates with the Mini Apps Center to obtain the list of Mini Apps (mentioned in the previous step).
- 3.** The Mini Apps can call some function of the Super App (such as obtaining information or a token about the logged in user) or raise some screen of its own Super App (such as a screen to select the payment method).



## ¿What is GeneXus?

GeneXus is the Low-Code Software Development Enterprise Platform, which ensures the eternal youth of the code, taking advantage of the power of Artificial Intelligence to automate and simplify the creation, evolution and maintenance of applications and computer systems, in any environment.

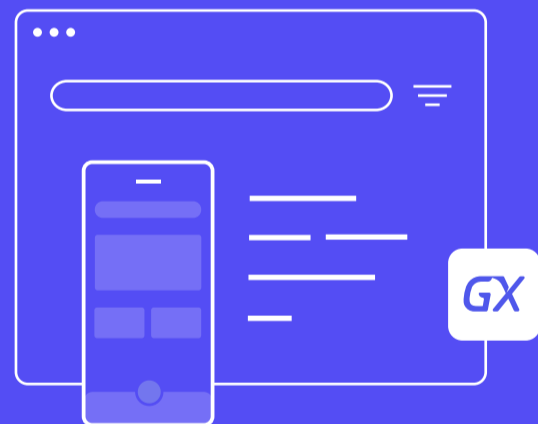
### With GeneXus you can:

- Accelerate business growth, multiplying B2B and B2C revenues.
- Achieve short implementation times.
- Build end-to-end a platform that generates added value today, tomorrow and always.
- Streamline the development integration process.
- Easily create a great user experience.

**Mobile Development**  
**9 Times Faster**

**Web Development**  
**7 Times Faster**

**Design Import Systems**  
**9 Times Faster**



**70%**

of new applications developed in companies will use no-code or Low-Code technologies by 2025.

Source: [Gartner](#)

# Why build Super Apps with GeneXus?

## ✿ GeneXus is Powered by Globant

Not only can GeneXus provide the product to build the entire digital ecosystem, but with Globant it has all the infrastructure to help companies build the complete vision of this strategy.

## ✿ Minimal Learning Curve

To use GeneXus there is no deep knowledge of programming languages required. In GeneXus, a Super App or Mini App is created just like a native application.

## ✿ Deliver in record time

In just a couple of weeks, it is possible to convert a native application into a Super App, and in about 2 months for Mini Apps.

## ✿ Documentation

GeneXus provides resources, modules, documentation, and examples on [GitHub](#), so its community can transform applications into Super Apps, also model and build Mini Apps.

## ✿ Software with good design

GeneXus allows importing and exporting designs from Figma and Sketch. It also has the **Unanimo** [Design System](#), and the Design Systems of its partners: [Simplifica](#), [K2BTools](#) and [WorkWithPlus](#).

## Do you want more?

We are sharing these contents for you to keep learning about Super Apps:

1. **Video.** [Super Apps Meet & Greet](#)
2. **Whitepaper.** [38 interesting facts and more you should know about Super Apps, Mini Apps, and Mini Programs](#)
3. **Video.** [Super Apps & Mini Apps with GeneXus 18](#)
4. **Video.** [What's the difference between Super Apps, Mini Apps and Mini-Programs?](#)
5. **Blog.** [Benefits of Super Apps](#)
6. **Video.** [How does a Super App work and why are they shaping the future?](#)
7. **Video.** [Ask Me Anything AMA: Super Apps, Mini Apps and Mini-programs](#)
8. **Blog.** [WeChat, what is it and what does it have to do with GeneXus?](#)
9. **Video.** [Introducing the WeChat Mini-Programs Low-Code Generator](#)
10. **Blog.** [How to transform a native app into a Super App](#)

**With Globant and GeneXus, anything is possible.**

We can help you scale your business in the world of Super Apps. negocio en el mundo de las Super Apps.

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**GeneXus**<sup>TM</sup>  
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