



FIN
TECH
POLAND

Super Applications

Banking trends
2025–2030

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Introduction

SuperApplications are one of nine important trends we identified in our detailed report, 'Banking trends 2025–2030'. We created this report to give leaders in financial institutions clear, practical advice about the future of the banking sector. This advice is based on data and global studies. It will help them prepare their organisations for upcoming changes, allowing them to see real opportunities amongst general discussions.



Piotr Grodzki
CEO Speednet

Recognising the significant opportunity that SuperApplications offer for building stronger customer relationships, increasing income, and gathering valuable information about user preferences, we see this trend as essential for the future growth of banks. A detailed examination of SuperApplications is vital to understand their effect on current business methods, identify necessary technology investments, and recognise possible regulatory challenges.

In this report, we will focus on a thorough investigation of SuperApplications within the banking industry. We will look closely at their features, the benefits and risks of introducing them, and provide examples from the market and possible ways this trend might develop in the coming years.

Our aim is to provide financial institutions with detailed information and practical conclusions. This will help them to assess the strategic importance of SuperApplications and make informed decisions about their future use.

This report is a detailed analysis of one of the key trends identified in our larger study, "Banking trends 2025–2030".

Expert commentary

Transformation of the banking sector

The Speednet report accurately identifies SuperApps as a breakthrough moment in the evolution of the banking sector. As FinTech Poland, we observe a fundamental paradigm shift: banks are no longer just providers of financial products but are becoming the centres of customers' digital lives. By integrating financial services with everyday services, banks are redefining their role within society.

Competitive advantage of the traditional sector

Contrary to the narrative of BigTech dominance, banks possess critical advantages when it comes to developing SuperApps. High levels of public trust (69% of respondents believe banks protect privacy better than BigTechs – Deloitte/Ipsos, 2019), extensive regulatory expertise, access to unique financial data, and capital stability provide strong foundations for building complex digital ecosystems. These factors allow banks to pursue long-term investments without the immediate pressure for ROI.

New retention and diversification strategy

SuperApps are emerging as a new tool for customer retention, increasing the frequency of interactions and fostering network effects. By integrating everyday services - such as transport, entertainment, and e-commerce - banks are positioning themselves as digital lifestyle assistants. Customers no longer need to juggle multiple apps; instead, their daily digital activities revolve around a single, unified platform.

At the same time, we are seeing a significant shift in banks' business models towards strategic service diversification. Banks are evolving into multifunctional platforms, combining their core financial offerings with e-commerce, lifestyle services, and technology tools. This enables them to build alternative revenue streams that are less dependent on interest margins, increasing their resilience to economic cycles and monetary policy fluctuations.

Polish banks, with their strong track record in mobile banking - PKO BP (IKO: 8 million users), mBank (3.46 million users), or Alior Pay - are naturally shifting towards platform-based models. Meanwhile, growing competition from non-bank players (Allegro, Żabka with 11 million users of Żappka, InPost with 13 million users) further accelerates this transformation.

SuperApps respond to the growing consumer expectations for integrated digital experiences and are a key element in building competitive advantage in the era of digital banking.

SuperApps are not just technology - they represent a new model of banking that requires collaboration between the financial and technological sectors. Responsible transformation towards a platform for everyday services can enhance financial inclusivity, market innovation, and customer satisfaction.



Piotr Brewiński
CEO of FinTech Poland

Super-Applications – a new era of digital banking

Banks are changing from being just providers of financial products. They are becoming creators of digital experiences for their customers through SuperApplications (SuperApps).

In banking, this means a bank is no longer only a provider of financial products, but it becomes a centre for the customer's digital life.

The SuperApplication model is based on one main function (such as banking, but not limited to it), around which a system of services, smaller applications, and connections with other companies is built.



The Super-Application landscape: where are we today?



Digital banking users no longer see their financial needs as separate activities; these are becoming part of a wider digital experience. Already, 90% of Europeans use the internet on mobile devices, while only 31% of EU internet users used desktop computers for this purpose (Eurostat, 2023). In Poland, 86% of people use mobile devices to connect to the internet which, although below the European average, still shows huge potential (Eurostat, 2023). Furthermore, growth in online shopping shows the increasing influence of e-commerce platforms. In 2024, 77% of internet users had bought or ordered goods or services online in the previous 12 months, an increase from 59% in 2014. This change in consumer habits is moving towards digital transactions and offers a great opportunity for banks to increase customer engagement by introducing more features.

It is clear that banks are now changing to become platforms that combine various services and features within a single interface. SuperApplications are a natural development for banks, which can use their strengths such as customer trust (69% of people believe banks protect privacy better than large technology companies - Deloitte/Ipsos, 2019), access to financial data, and advanced security systems.

However, the changes banks are making go beyond simply adding more features to their mobile apps. It is a fundamental shift in how the bank's role in a customer's digital life is viewed. By combining financial services with everyday activities, banks aim to strengthen their position as a central point in the user's digital interactions.

The banking dilemma: centre of the ecosystem or an invisible provider?



It should be noted, however, that some suggest banking is not necessarily the ideal starting point for building a SuperApplication ecosystem. The main argument is that a bank's primary function – payment – while essential, is not seen as enjoyable by users. Unlike social media or e-commerce, which offer more engaging experiences, banks are often associated with necessity. Building an ecosystem around a bank might send the message that "all life revolves around money," which may not appeal to younger generations. Industry speakers have noted that SuperApplications can develop from very different types of businesses, and the limits of their development are not clearly defined and need further exploration at this stage.

Market analysts and observers also point to two seemingly conflicting trends in the financial sector. On one hand, banks are aiming to build SuperApplications. On the other hand, "embedded banking" (where banking services are built into other products) and "invisible banking" (where banking services operate unseen in the background) are gaining popularity. This situation presents banks with a strategic question: should they aim to be the central platform for the customer, or become an unseen but ever-present provider of financial services within other

companies' ecosystems? The right path depends on many factors, including the bank's size, its target customers, its technological resources, and its willingness to take risks. Some institutions may try to combine both approaches, offering their own platform for highly engaged customers while also providing their services through APIs (Application Programming Interfaces – a way for different software to communicate) to external partners.

Key conclusions

Changing expectations

Customers expect financial services to be naturally integrated into their digital lives, not separate and often inconvenient activities. SuperApplications address this need for integration and personalisation.

Banks at a crossroads

Financial institutions must decide their role – whether to be a central hub for customers, offering a wide range of services, or to prefer the "invisible" banking model, delivering products through partner platforms.

Strengths and challenges

Banks possess valuable customer trust and data access. However, the functional nature of their basic services might hinder the creation of engaging ecosystems similar to social media or e-commerce platforms.



Challenges on the path to SuperApps

Implementing the SuperApplication model, despite its promising outlook, presents several significant challenges for financial institutions. Successfully overcoming these is key to succeeding in this new area of competition for digital customers.

Technological entry barriers: battling the legacy of the past



Technical complexity

Integrating many systems and services into one platform is a major task. Many traditional banks use old systems (often called mainframe systems, using older programming languages like COBOL) that do not support quick development or flexible, modern connections. A study by Publicis Sapient found that only 35% of banks have the right technology infrastructure, highlighting the amount of work needed. Over years, banks have accumulated significant 'technological debt' – a term for the cost of fixing problems caused by choosing easy solutions in the past instead of better, more long-lasting ones. This makes innovation or expanding services very difficult. Introducing new services (e.g., insurance, transport, Buy Now Pay Later – a type of short-term finance) requires expensive connections, often built as workarounds because the bank's main computer system was not designed to quickly connect new interfaces through an API. The long time it takes to make changes to core systems, often months, further complicates the situation. Keeping so many services available, efficient, and connected at once is a big operational challenge. Banks face the need to update their core systems or find smart ways to work around them using middle layers of software and microservices (a way of building applications as a collection of small, independent services). This itself is a complex and expensive project. Strategies like the "strangler fig pattern" (gradually replacing an old system with new parts) can be one approach but require a long-term vision and consistent effort.

Data security in a world of multiple interfaces: number one priority



Security

Protecting data with an increasing number of connection points is crucial. Bringing together personal, financial, health, and behavioural data makes the system a more attractive target for cyberattacks and creates a huge risk. The possibility of attacks like phishing (tricking users into giving away sensitive information) or credential stuffing (using stolen login details to access accounts) are real threats. Every external partner adds a new source of risk. The GDPR (General Data Protection Regulation – an EU law on data protection and privacy) requires limiting the data collected, getting consent, and ensuring accountability, which is difficult to achieve with an application that has many functions.

User experience: how not to lose the customer in a maze of features?



User experience

Keeping things simple while increasing functionality is a delicate balance. Users expect simplicity and speed, not an overloaded application. There is a risk of too many features and a lack of clarity. It is difficult to design an interface that works well for both advanced users and those who use it only occasionally. Personalising the user interface – showing only what is important – becomes key and requires good analytics and potentially AI (Artificial Intelligence – the ability of computer systems to perform tasks that normally require human intelligence). The pace of innovation in the banking sector seems to be slowing. One reason, besides regulations and competition, is said to be the maturity of the smartphone as a platform – financial functions on smartphones have largely been fully developed. Keeping the user's attention in an application offering many services is vital. Banks must invest in advanced analytical systems and personalisation tools to deliver relevant content and features at the right time, while avoiding overwhelming users with information. Considering a modular interface design, where users can configure the visible elements themselves, might be one solution.

A jungle of regulations and European consumer preferences, or navigating a complex environment



Regulations

Complying with legal requirements for different types of services is essential. Each service (payments, insurance, loans, transport) has its own rules (e.g., PSD2 for payments, GDPR for data, Solvency II for insurance, AML/KYC for customer onboarding). Offering different services requires different licences and is overseen by separate regulatory bodies. Operating in many EU countries means adapting to local laws, and without expanding to foreign markets, it is difficult to achieve the scale needed for a SuperApplication. Regulatory differences between countries, even within the EU, present an additional challenge.

European consumer preferences

Europeans often prefer specialised applications rather than "all-in-one" solutions. They are used to more specialised services and often know specialised apps first, making it harder to change their habits.

There is also strong awareness of privacy and a reluctance to centralise data in one application. Unlike in Asia, the EU has a well-developed infrastructure of services, so the need for SuperApplications is not felt as strongly.

Monopoly risk: will SuperApplications become the new "gatekeepers"?



Risk of monopolisation and anti-monopoly regulations

A platform that is too large and combines key services raises concerns for regulators. The Digital Markets Act (DMA) in the EU actively works against monopolisation. Centralising data might suggest a monopoly and locking consumers into one system. Regulatory bodies do not want SuperApplications to become a new form of essential infrastructure. Banks developing SuperApplications must carefully monitor DMA guidelines and other anti-monopoly regulations to avoid accusations of practices that limit competition. This may mean needing to ensure their systems can work with others, providing access for third parties on fair terms, and being transparent about how data is used.

Worth remembering

Technology as a foundation and a barrier

Modernising outdated IT systems is a key, but costly and complex, challenge for banks aiming to create SuperApplications.

Balancing functionality and usability

Ensuring data security and an intuitive interface while offering a wide range of services requires advanced personalisation and careful UX (User Experience) design.

Navigating a complex environment

Successfully launching SuperApplications in Europe requires skilfully managing complex regulations (GDPR, PSD2, DMA), understanding specific consumer preferences, and avoiding monopolistic practices.

SuperApps of tomorrow – vision and directions of evolution

Despite numerous challenges, the potential for SuperApplications to revolutionise how customers interact with banks and everyday services is huge. Let's look at what the future of these versatile platforms might hold.

Banks will systematically broaden the range of integrated services, focusing on areas naturally linked to payments and identity verification – from city transport systems and e-commerce platforms to public administration. This change goes beyond simply grouping services; it aims to create a complete environment where the bank becomes a trusted intermediary for an ever-wider range of digital interactions. Through a SuperApplication, traditional banking services will become the foundation of a larger system for transactions and consumer activities.

New development paths and the role of non-banking players: who else will join the game?



Further development is expected in several directions:

- Continued integration of services by banks, following the example of PKO BP and its collaboration with Samsung, or mBank with Morele.
- Development of ecosystems around companies with large numbers of logged-in users (e.g., Allegro, Żabka, InPost), which will gradually add new features. Polish non-banking companies like Allegro, Żabka, or InPost have significant potential due to less regulatory pressure and large bases of engaged users. Their strategies might involve gradually adding financial services (e.g., deferred payments, loans, insurance) to their existing popular platforms, using customer shopping behaviour data to personalise offers. This presents a challenge for banks but also opens up opportunities for partnerships.

- For traditional banks, three main paths have been outlined: embedded banking, platformisation and building SuperApplications, and creating "Light" applications – simpler apps focused on one function or dedicated to specific customer segments. "Light" applications could, for example, offer a simplified interface for basic payment operations for seniors, or specialised budget management tools for young people starting their careers, while avoiding the complexity of a full SuperApplication.

Bank evolution and personalisation thanks to AI: tailor-made finance



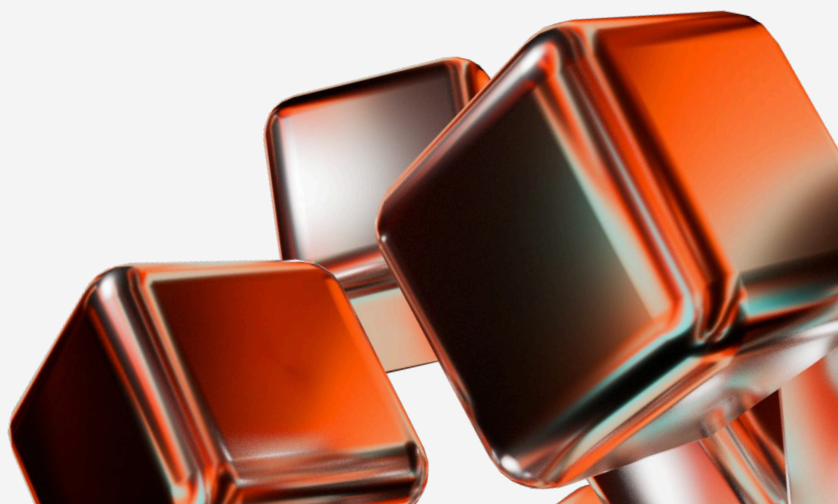
We are currently observing a change in user behaviour, especially among younger people who "were born with a phone in their hand." The word "bank" does not always help with sales, and traditional names can have negative associations. Banks might consider creating new brands or sub-brands for their SuperApplications to distance themselves from a traditional image and better appeal to new customer segments for whom finance is a tool, not an end in itself.

Keeping the user's attention within the application and presenting a wide range of services clearly and intuitively becomes crucial. In this context, the importance of artificial intelligence (AI) is growing. AI is intended to help personalise offers and suggest relevant functions to the user at the right time. AI applications can include proactive notifications (e.g., about an upcoming bill payment, investment opportunities suited to a risk profile), intelligent chatbots capable of handling complex queries, and dynamic adjustment of the interface to the user's current needs and context (e.g., different functions highlighted during travel, others during daily shopping).

New interfaces: are we facing an interaction revolution?



The emergence of new ways to interact through new interfaces or devices (e.g., advanced voice interfaces, AR/VR glasses integrating financial services with the surroundings) could be a breakthrough. Although these are currently niche technologies, their potential impact on how we interact with financial services within SuperApplications could be enormous.



Worth remembering

Strategic flexibility

The future does not belong to a single model; banks will need to flexibly choose between building their own SuperApplications, creating simplified "Light" versions, and integrating within embedded banking, while also competing and collaborating with non-banking players.

AI as a catalyst for personalisation

Artificial intelligence will be key to delivering personalised experiences, maintaining user engagement, and effectively managing the complexity of offers in extensive SuperApplication ecosystems.

Readiness for new interaction methods

Although the smartphone remains the dominant platform, banks should monitor the development of new interfaces (voice, AR/VR), which could define the next generation of financial services.



Anatomy of success – key elements of SuperApps

The SuperApplication trend is a broad and multifaceted phenomenon, and its success depends on skilfully combining many, often varied, elements into a coherent ecosystem that is valuable to the user. This is not just about adding a few functions to a banking app, but about creating a platform that integrates with the customer's daily life. Below are the key components that make up this complex trend:

1

A fundamental element of this trend is a solid financial core, which serves as the starting point and basis of trust for the user. This includes:

- A comprehensive payment system (so-called all-in-one), enabling P2P (person-to-person) transfers, QR code and NFC (Near Field Communication – a short-range wireless technology) payments, integration with payment terminals, and convenient bill payments.
- Access to financial microservices tailored to the customer's current needs.
- Bancassurance services, meaning the ability to purchase and manage insurance policies (health, travel, motor, life) directly in the application.
- Leasing solutions and tools for managing vehicle fleets.
- An intelligent financial assistant based on AI (such as KBC's Kate or Revolut AI), which supports the user in searching for transactions, analysing expenses, providing automatic savings suggestions, delivering personalised notifications, and offering financial advice.

2

Another important dimension of the SuperApplication trend is deep integration with e-commerce and the broader marketplace. Banking ceases to be an isolated island and becomes an active participant in commercial transactions, which is achieved through:

- Internal marketplace platforms offering products and services from various suppliers.
- Direct e-commerce services enabling online purchases, an example of which is mBank's integration with the Morele platform through mOkazje Zakupy.

3

The SuperApplication trend also strongly manifests itself through the integration of everyday and lifestyle services, making the application an indispensable companion in the user's life. Among them, we find:

- Mobility services, such as booking rides (taxis, carsharing), access to bike and scooter rentals, payments for parking and motorways, or payments for fuel and electric vehicle charging (e.g., KBC Mobile allowing the purchase of public transport tickets).
- The ability to book travel: flights, trains, buses, hotels.
- Functions for ordering food and groceries with delivery.
- Purchasing tickets for cultural events and cinema.
- Access to medical documentation (an example being the Helena function in KBC Mobile).
- Tools for splitting expenses (like Dividr in KBC Mobile).

4

Behind the efficient operation of such a complex ecosystem are advanced supporting tools and technologies, which are its driving force:

- Digital identity management systems, including integration with national identification systems (eID) and digital signature services.
- Continuous technological development of the application itself, ensuring its performance, security, and mobile omnichannel experience (consistent experience across different devices).
- For specific customer groups, a cryptocurrency wallet and the ability to trade digital assets may be an important element.

5

SuperApplications also consider the needs of entrepreneurs, offering support for businesses (especially SMEs and freelancers) through:

- Property management functions.
- Tools for issuing invoices and accepting payments, tracking expenses, preparing tax data, as well as access to business loans and credit scoring.

Worth remembering

Multidimensional trend

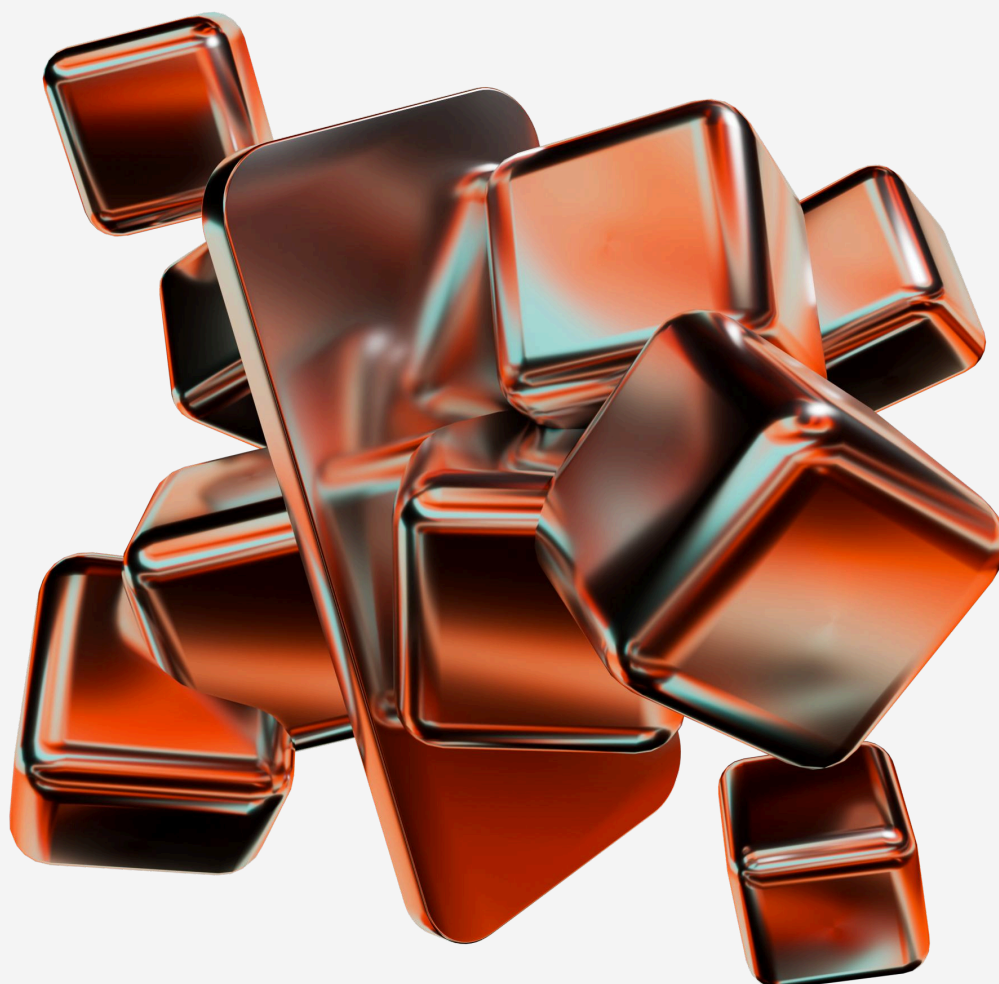
A SuperApplication is not a single product, but a complex trend integrating finance, e-commerce, everyday services, and supporting technologies into one, coherent ecosystem.

Synergy of components

The individual components of the SuperApplication trend complement each other, creating added value for the user that they would not offer as separate, isolated services. The key is their synergistic operation.

Technology and personalisation as the bond

Advanced technologies, including AI, identity management, and flexible architecture, are essential for personalising offers and effectively managing such a broad spectrum of functionalities.



SuperApps in practice – an overview of global, European and Polish implementations

The theory and concepts of SuperApplications are taking real shape in the form of specific implementations around the world. Observing leaders and pioneers helps to understand different adaptation models and the factors that have influenced their success.

The dynamic development of SuperApplications is transforming the way users worldwide communicate, make transactions, and use services. Although Asia is the birthplace of this phenomenon, Europe and Poland are also adopting this model, adapting it to local conditions.



Global leaders: Asian powerhouses of innovation – from messenger to comprehensive ecosystem

The global SuperApplication market is dominated by players from Asia, who have successfully integrated a wide range of services within a single platform, often growing out of messaging apps or e-commerce platforms.

WeChat (China)



The absolute leader and model SuperApplication. Initially a messaging app, it transformed into an ecosystem including payments (WeChat Pay), social media, games, e-commerce, bookings, public services, and thousands of mini-programs created by external companies. With over 1.4 billion monthly active users (2024), WeChat is an integral part of daily life in China.

Alipay (China)



Originating from the e-commerce platform Alibaba, Alipay started as an online payment system. Today, it is a comprehensive platform offering mobile and QR payments, wealth management, insurance, loans, and access to public services (transport, taxes, healthcare) through mini-applications. In 2024, Alipay gained 130 million new users.

Gojek (Indonesia) and Grab (Singapore)



These two SuperApplications from Southeast Asia started with transport services (motorcycle and car rides). They quickly expanded their offerings to include food delivery, parcels, grocery shopping, financial services (payments, loans, insurance), and even telemedicine and home services. Gojek has over 190 million downloads, and Grab has over 180 million users.

Paytm (India)



Starting as a platform for mobile phone top-ups and bill payments, Paytm has become a leading SuperApplication in India. It offers a wide range of financial services, including a digital wallet, payments, loans, insurance, investments, as well as ticket bookings, online shopping, and games. It has over 300 million users.

Kaspi.kz (Kazakhstan)



A unique example of a fintech SuperApplication that has integrated payments, an e-commerce marketplace, and financial services (loans, deposits). It also offers travel bookings and access to government platforms. Kaspi processes a significant portion of electronic transactions in Kazakhstan, and about 70% of the population uses the application. The number of users was 13.5 million.

Rappi (Colombia)

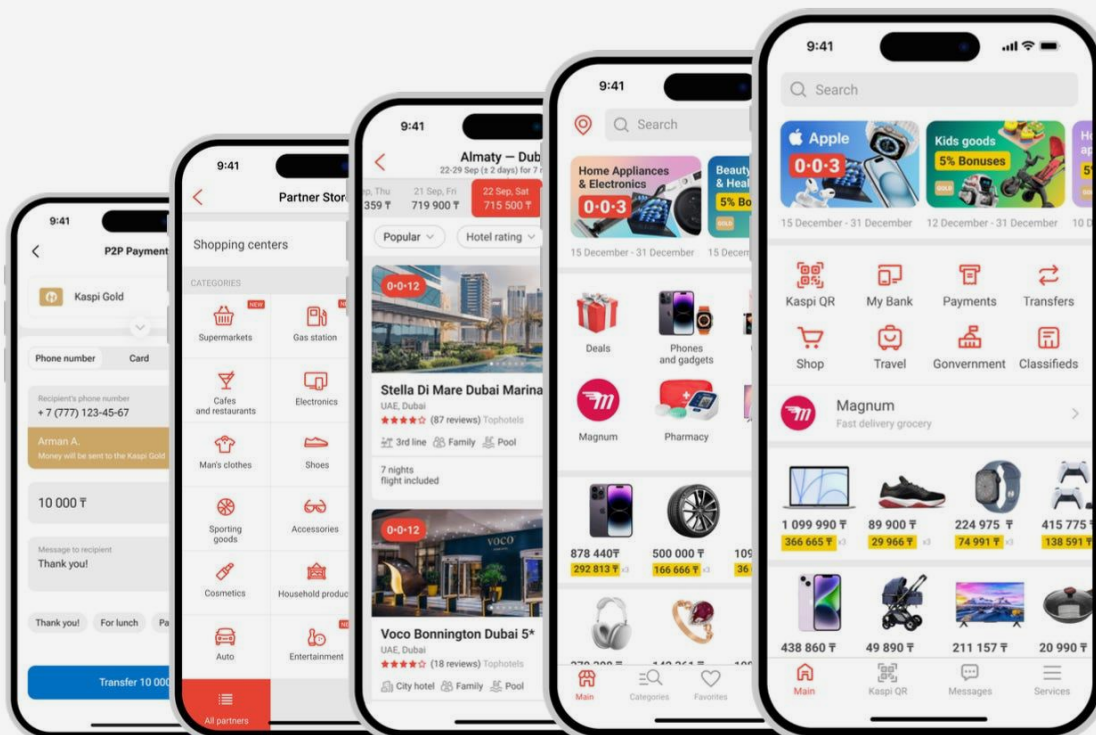


Operating in Latin America, this SuperApplication started with on-demand deliveries. Currently, its offerings include food delivery, groceries, pharmacy products, shopping in partner stores (RappiMall), flight and hotel bookings (RappiTravel), and payment services and a digital wallet (RappiPay). It has over 30 million users.

KakaoTalk (South Korea)



Originally a popular messaging app, it evolved into a SuperApplication also offering payments (KaoPay), games, shopping, transport services, and even digital banking (KakaoBank). It has over 50 million users.



Source: Kaspi.kz materials

The European path: evolution in the shadow of regulations and specific consumer preferences

Europe is approaching the SuperApplication model more cautiously. This is due to different consumer preferences, stronger privacy protection (GDPR), and a more fragmented and regulated market. Instead of all-encompassing platforms, we are seeing an evolution of existing banking and fintech applications towards integrating additional, carefully selected services. The European path to SuperApplications seems to be more evolutionary than revolutionary, focusing on a "modular, trust-based SuperApplication model." This model assumes that banks, using their established trust and security infrastructure, will become trusted gateways to third-party services, rather than trying to build everything themselves. Key elements here are open APIs, careful selection of partners, and ensuring users have control over shared data. At the same time, banks must demonstrate that they can protect privacy better than global technology giants, which is an important factor for European consumers.



Revolut (United Kingdom)



Often cited as a European pioneer moving towards a financial SuperApplication. Starting with multi-currency cards and cheap international transfers, Revolut is systematically expanding its offer to include banking services (accounts, loans), investments (shares, cryptocurrencies, commodities), insurance (travel, health), accommodation bookings (Stays), tourist attractions, and even eSIM plans. Revolut is also investing in AI, developing an intelligent financial assistant. It has over 35 million users globally (as of 2025).

KBC Mobile (Belgium)



The application from the Belgian KBC Bank is a multi-award-winning example of successful integration of banking services with lifestyle functions. In addition to standard banking operations, KBC Mobile allows users to purchase public transport tickets, pay for parking, rent city bikes, and even access medical documentation (Helena) or split expenses (Dividr). Many of these services are also available to non-bank customers. A key element is the AI assistant "Kate," which helps with navigation and personalisation. The application has over 2.3 million users in Belgium.

The Polish market: banks versus new players in the race for a comprehensive customer application

The Polish market, known for its high adoption of mobile banking and openness to new technologies, is also witnessing an evolution towards more integrated applications. Banks are increasingly using the opportunities offered by open banking (PSD2 – a European directive that enables secure data sharing with customer consent) to gather account information from other institutions and offer value-added services (VAS). The PSD2 directive, despite initial challenges, provides a framework for secure data sharing with customer consent. This is fundamental for many SuperApplication functions, such as integrated personal finance management (PFM) or initiating payments from accounts in other banks.

mBank



One of the leaders in digital banking in Poland, known for its innovative approach and focus on user experience. The mBank application offers not only banking services but also investment products, insurance, the mOkazje discount programme, and, importantly for SuperApplications, integration with the e-commerce platform Morele.net through mOkazje Zakupy, allowing online shopping directly from the banking app. The bank is also developing an application for younger users (mBank Junior). In 2024, mBank's mobile application had approximately 3.46 million active users.

Alior Bank



This bank clearly communicates its strategic development towards a SuperApplication called Alior Pay. It aims to integrate "almost all individual banking" with functions such as real-time interaction with the bank, e-identity, personalised communication, and versions tailored for children and seniors.

PKO Bank Polski



The largest bank in Poland is also taking steps in line with the SuperApplication trend. An example is its collaboration with Samsung, aimed at expanding its online platform, developing e-commerce sales, and enhancing services in physical branches. As a result of the continuous development of its IKO application, the number of active users reached 8 million by the end of the first quarter of 2024, making it the leading banking application in Poland.

Bank Pekao



Is focusing on developing its PeoPay application into a "market-leading mobile application based on automated sales and service processes."

Other banks



Banks such as BNP Paribas (with GOMobile, GODEALER, GOonline Biznes apps), BOŚ Bank (planning a dedicated app for businesses), and Nest Bank (focusing on hyper-personalisation, AI, and biometrics) are also developing their mobile platforms, adding new functions.

Non-banking players

Large non-banking platforms with loyal user bases also have significant potential to create SuperApplications.



Allegro

The largest e-commerce platform in Poland, developing its own financial (Allegro Pay) and logistics services, has a natural aptitude for building an ecosystem.



Żabka (Żappka)

The application of the popular convenience store chain, which gained millions of users (around 11 million by 2023), offering promotions, payments (Żabka Pay), and testing integrations with other services (e.g., parcel sending).



InPost (InPost Mobile)

The application of the parcel locker market leader, with a huge user base (over 13 million by October 2024), which, in addition to managing parcels, could integrate additional services.



Blik

A popular mobile payment system, which is not a SuperApplication itself but is a key component for many Polish applications aiming for this status.



mObywatel

The official government application, serving as a digital document wallet and providing access to public services. With government support and development plans (e.g., payment integration), it has the potential to become a "SuperApplication." Currently (March 2025), it is used by 9 million users.

Worth remembering

The success of Asian SuperApplications, based on messaging or e-commerce, is important, but European and Polish implementations must consider local specifics: complex regulations (GDPR, PSD2) and consumer preferences (specialisation, privacy).

We observe different models and strategies for building SuperApplications: from global giants and fintechs to banks and non-banking players with strong ecosystems.

In Europe, the development of modular "trust-based SuperApplications" is likely, where banks, thanks to trust, provide a secure gateway to partner services through open APIs, transparency, and user data control.

Key takeaways

New interaction paradigm

SuperApplications are redefining the role of banks, transforming them from providers of financial products into central hubs in customers' digital lives. They integrate finance with daily activities in response to changing consumer expectations.

Multifaceted challenges

The path to creating an effective SuperApplication is filled with technological challenges (modernising IT systems), operational hurdles (security, UX), regulatory complexities (GDPR, PSD2, DMA), and the need to adapt to specific European consumer preferences.

Strategic flexibility and the role of A

The future of SuperApplications is not uniform. Banks will need to flexibly choose strategies (SuperApplications, "Light" apps, embedded banking), competing and collaborating with non-banking players. Artificial intelligence will play a key role in personalisation and user engagement.

Ecosystem complexity

The success of a SuperApplication depends on skilfully combining a solid financial core with a wide range of e-commerce, lifestyle, and business support services, creating a synergistic and valuable ecosystem for the user.

Global inspirations, local adaptations

While Asian SuperApplication models set trends, European and Polish implementations must consider local market, regulatory, and cultural specifics. They often opt for "modular, trust-based SuperApplications" supported by open banking.

What is next for banks?

This study is a detailed analysis of one of the key trends identified in our comprehensive report, "Banking trends 2025–2030".



This complete document, prepared as a result of a detailed analysis of the financial sector in cooperation with external foresight agencies, presents nine key phenomena that will shape the banking landscape in the coming years.

Its aim is to provide leaders of financial institutions with a strategic guide, based on data and global analyses, enabling them to understand future challenges and opportunities.

The report is based on **reliable data, not speculation**. The research methodology is based on a three-phase model: Observations, Research, Interpretations, aimed at identifying technological trends in banking.

The analysis on which the report was based used **127 sources**, including:

- Strategies of banks from Poland and the EU.
- Foresight industry reports.
- Data from companies such as Deloitte, Eurostat, and Gartner.
- Reports from leading analytical firms.
- Reports on market implementations.

[Download the full version of the report "Banking trends 2025–2030" →](#)

Sources

The "SuperApps" report has been prepared based on the "Trends in Banking 2025 – 2030" report, refined with conclusions gathered during the event "The Future of Mobile Banking and SuperApps in Poland" organised by Speednet and Fintech Poland on 6th May 2025 in Warsaw.

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