



 Whale Cloud

Revolutionizing the Digital Experience with **Super Apps**

What you will learn?

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The Super App Phenomenon: A New Way of Living

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Many Organizations Have Ventured into the Super App Space

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01.

The Super App Phenomenon: A New Way of Living

Super Apps have become a global trend in the market, combining the features of applications, platforms and ecosystems within a single mobile app. They provide third parties with a platform to develop and publish their own mini apps. Predominantly popular in Asia, Super Apps offer convenient and personalized app experiences for various online activities, such as messaging, shopping, payments, and social media. Moreover, Super Apps are increasingly used in enterprise settings, where they can consolidate and replace multiple apps for customer or employee use and support a composable business ecosystem. In recent years, Super Apps have emerged as a global trend, capturing the spotlight and securing a spot in Gartner's top ten strategic technology trends for 2023.

“By 2027, more than 50% of the global population will be daily active users of multiple superapps.”

- Gartner

The global Super App market is valued at approximately \$61 billion, with an expected growth rate of 27.8% from 2023 to 2030 according to the Grand View Report (“Super Apps Market Size, Share & Trends Analysis Report by Platform (iOS, Android), by Device (Smartphone, Tablets), by Application, by End-user, by Region, and Segment Forecasts, 2023 - 2030,”). This growth is attributed to increasing smartphone penetration, the popularity of e-commerce and e-payment, and the widespread adoption of 4G technology, projected to represent a majority of all connections by 2024.

These recognitions highlight the transformative nature of Super Apps, which have evolved from traditional mobile applications to comprehensive platforms seamlessly integrating diverse services. Positioned at the forefront of digital innovation, Super Apps are poised to shape user experiences and redefine business ecosystems.

02.

Many Organizations Have Ventured into the Super App Space

While WeChat and Alipay exemplify Super Apps, numerous companies are exploring or venturing into this realm. Success stories like Vodapay in South Africa, Grab in Southeast Asia, Paytm in India, Claro in South America, and Orange's Max It Super App in the Middle East and Africa demonstrate the broadening landscape. This trend extends opportunities for any entity with a substantial user base and a robust partner ecosystem, including financial institutions, retail enterprises and even governmental sectors.

Alipay

- 730 million monthly users.
- Services include travel, digital discount coupons, bill payments, mobile phone top-ups and more.
- Over 1.3 billion total active users.

ToKa Fintech

- More than 4.5 million end users in Mexico
- Provide all-in-one digital payment service such as balance overview, promotion activities and gift card selling

Claro

- More than 35 million individual users and over 4 million corporate clients (Claro Colombia)
- Services include telecom services, music, video, food and beverage, transportation

WeChat

- Over 1 billion active monthly users
- Services include gaming, bill payments, ride-hailing, medical appointment booking etc.
- 2.5 million firms use WeChat Work which stands as the digital workstation Super App



- A range of offers include health-related features, tax management, appointment booking, and general reservations
- It demonstrates how the government sector can create an impactful Super App to cater to both residents and non-residents in Macao

vodapay

- Leading financial services and lifestyle Super App in South Africa
- With over 6.7 million downloads and 3.3 million registered users

Grab

- 187 million users across 8 nations in Southeast Asia
- Service range in 500 cities
- Ride-hailing centric Super App covers insurance, travel booking and financial services

DITO TELECOMMUNITY

- Digital lifestyle mobile platform in the Philippines
- 12 million users with 80% MAU
- Complementary customer channels for physical stores by applying an omnichannel strategy
- 24*7 available customer services

GCash

- 81 million active users and 2.5 million sellers and merchants across the Philippines
- Telephone top-up, transfer, collection, daily payment, recharge shopping, financial management and other functions, covering all aspects of daily life

Why should organizations explore Super App opportunities and the challenges?

While pioneers like WeChat and Alipay maintain their dominance in the market, organizations across various sectors are striving to cultivate a self-owned digital ecosystem by leveraging off-the-peg peculiarities. They aim to transcend the role of passive service providers and instead capitalize on their existing customer base, trusted relationships in transactions, robust security measures, ecosystem collaborations, brand recognition, and other assets. This presents a notable opportunity for companies to expand beyond conventional offerings, particularly given their historical challenges in adapting to the internet boom, the rise of e-commerce, involvement in Software-as-a-Service (SaaS), and the disruptive forces of FAANG companies over the past decade and a half. Rather than solely focusing on internal development goals, these organizations now have the opportunity to enhance their range of applications by forging essential lifestyle partnerships, enhancing user interaction, and seamlessly integrating their brand into consumers' daily routines.

Key advantages of venturing into Super Apps lie as follows:

- Expanding their customer base and revenue streams by offering more value-added services and products to their existing users, as well as attracting new users who are looking for convenience and variety.
- Enhancing their customer loyalty and retention by providing a seamless and integrated user experience across different services and functions, as well as offering personalized and customized solutions based on user data and preferences.
- Leveraging their core assets and capabilities such as digital infrastructure, customer base & data, and hierarchical service channels, to create competitive advantages and differentiation in the Super App market.
- Collaborating with other players in the digital ecosystem such as technology companies, content providers, merchants, and regulators, to create synergies and innovation opportunities.

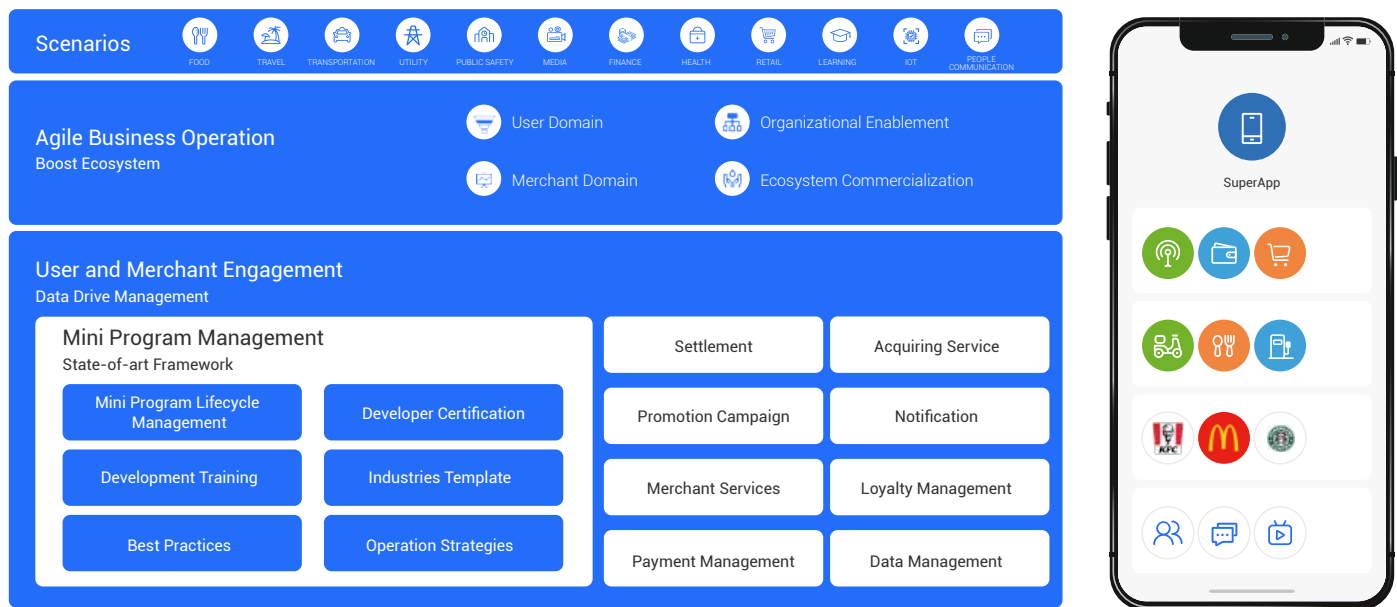
However, they may also face some challenges and risks in pursuing Super App opportunities, such as:

- Competing with established and emerging Super App players who have more experience, resources, and user base in the Super App domain, and who may have a better understanding of the local markets and customer needs.
- Managing the complexity and cost of developing and operating Super Apps which require high levels of investment, innovation, and integration across multiple domains and platforms, as well as compliance with various regulations and standards.
- Balancing the trade-offs between diversification and focus which may affect their core business and brand identity, as well as their ability to deliver quality and consistent services and products to their customers.
- Providing Super App technology framework to enable the ecosystem development, ease the mini-apps development across IOS and Android, manage the lifecycle of mini-apps, merchants management and settlement, etc.

03.

Empowering Your Business with Whale Cloud Super App Solution

Whale Cloud Digital Life Super App is a state-of-the-art mobile application that offers a seamless, all-in-one experience by integrating a diverse range of features and services (payment, entertainment, e-commerce, transportation, etc.) through independently developed mini-programs. It caters to the needs of various industry players and delivers a mobile-first experience tailored for the ever-expanding digital-native generation.



For telecom operators, Digital Life Super App can effectively facilitate digital transformation and help them to build ecosystems. By offering a digital approach, it provides more convenient, rapid, and personalized services, ultimately enhancing customer experiences. Through the introduction of new digital services and partnerships, it explores novel revenue streams, making the brand more appealing. With operational empowerment, it will successfully create an interconnected digital ecosystem, delivering comprehensive services and enabling diverse data collection and analysis.

Our Technological Support

Whale Cloud offers a comprehensive Super App solution that encompasses:

- **Mini Program Management**, providing a platform to manage the lifecycle of mini-programs.
- **User and Merchant Management Platform**, which focuses on merchant and user management, incorporating core functionalities such as clearing and settlement, payment gateway, marketing & promotion, and more.
- **Agile Business and Ecosystem Operations**, focus on the overall ecosystem construction and help to realize the sustainable development and successful operation of the Super App.

Mini-programs are lightweight applications which help enterprises quickly build stable and high-quality mobile apps with lowered technical barriers to entry, reduced R&D costs, and improved development efficiency. Developers only need to build once and deploy across multiple platforms, including Android and iOS. With a unified management platform, operators and developers can create, upload, approve, release and delete mini-programs easily.

Rich Business Operation Scenarios

The core and greatest challenge of a Super App lies in establishing a prosperous ecosystem. Our goal is not only to offer technical support for Super App development, but also to provide an operational platform that exposes your capabilities for user operations, merchant operations, organizational establishment, and ecosystem commercialization.

User operations encompass strategies to acquisition, activation, retention, revenue, referral, following the AARRR model. This includes enhancing user engagement and loyalty, as well as optimizing the customer journey. Meanwhile, merchant operations focus on merchant recruitment and Independent Software Vendor (ISV) onboarding, guiding operators to identify key accounts in the initial phase and subsequently diversify product categories, along with continuous merchant management.

Organizational establishment focuses on creating effective structures, managing internal team resources to improve collaboration efficiency and setting KPI assessments to identify goals and evaluate performance.

Meanwhile, achieving sustainable success is crucial for Super App development through providing advanced services and tools for head, mid-size and long-tail merchants, such as industry templates, ready-to-use mini-games, operational services and advertising support. These elements collectively contribute to the Super App's sustainable success.

Accountable Delivery Service

Our delivery team is highly experienced and specialized in various aspects of Super App development. From project planning to execution, our professional team efficiently manages and drives project implementation, ensuring timely and high-quality delivery. We offer tailored training programs for merchants focusing on mini-program development. These training sessions cover all aspects of mini-program development, empowering merchants and ISVs to utilize the mini-program technology effectively. We also provide a certification mechanism to validate the skills of merchants and build confidence in their development capabilities.

Additionally, we actively engage in collaborations with educational institutions to organize competitions and support the Super App ecosystem by nurturing the next generation of developers.

04.

Transforming Mi Claro to a Super App

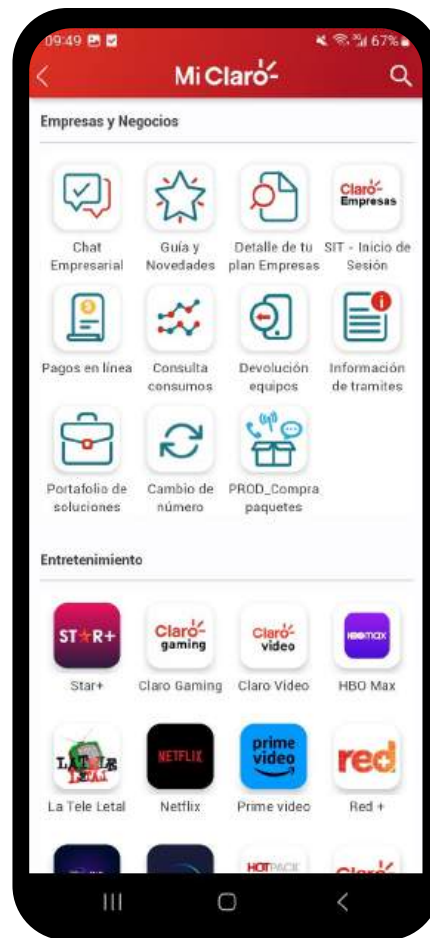
America Movil Group, the fourth-ranked multinational telecommunications operator, operates in 26 Latin American countries, delivering services to an impressive 320 million mobile users worldwide. One of its subsidiaries, Claro Colombia, serves 35 million individual customers and over 4 million business clients within Colombia.

Amidst fierce competition, Claro Colombia identified the imperative for more impactful strategies and innovative technologies to elevate ARPU within its existing customer base and explore avenues for revenue expansion and build a telco Super App.

The original Mi Claro app was a basic application offering limited services and experiences that fell short of meeting the diverse needs of users. Furthermore, the initial application didn't have the functionality to support external merchant integration, resulting in missed opportunities for collaboration with other businesses, hindered operational scope expansion, and restricted revenue growth. This limitation also curtailed Claro's innovation capacity and business diversity.

Whale Cloud's proposition of the Super App concept aligns closely with Claro's growth strategy. This comprehensive lifestyle platform integrates various digital businesses, including telecom services, top-up services, and popular third-party services such as Disney, HBO, Netflix, Spotify, as well as lifestyle-related services like gaming, dining, transportation, and more.

- The Digital Life Super App utilizes a streamlined application foundation and framework to incorporate business through mini-programs. Simultaneously, it seamlessly integrates decentralized business systems, consolidates entry points, and significantly improves the user experience by simplifying the login and registration process.
- Whale Cloud's Yak Platform is a user and merchant management system which streamlines the merchant onboarding process and provides various functions such as merchant and member management, coupon management, and the establishment of a Super App acquiring and settlement system. This leverages existing customer and merchant resources.
- We provide valuable support in establishing the Claro Super App ecosystem, empowering with business operation methodologies to swiftly onboard merchants, facilitate user onboarding, and drive the commercialization of the ecosystem.



We've built an all-in-one super app which brings together the worlds of telecommunications, financial services, and marketplace to meet all the daily needs of Claro's 35 million users in Colombia. The introduction of a new app framework achieved the Single Sign-On (SSO) objective, enabling users to log in across multiple businesses, thereby enhancing efficiency by 60%. Simultaneously, leveraging the expertise of Whale Cloud's professional mini-program development team, Claro, in collaboration with its ISVs, collectively developed more than 50 mini-programs spanning various domains such as telecommunications, entertainment, payments, and recharging, resulting in a 60% reduction in R&D effort.

Furthermore, by introducing an automated merchant onboarding process, Claro significantly enhanced onboarding efficiency by 50%, transitioning from the initial manual operations to a fully automated process.

Following this success, the strategic plan involves expanding the Super App's ecosystem through partnerships with more local merchants. This collaboration is geared towards enriching the app's lifestyle offerings, offering users a wider range of choices and exclusive discounts. Ultimately, Claro aims to provide local residents with a comprehensive and convenient digital experience.

Ready to experience the power of Super Apps firsthand? Discover the endless possibilities they offer by integrating multiple services into one seamless platform. Contact us at bol@iwhalecloud.com to explore our Super App and learn how it can revolutionize your customer experience.