



EVALUESERVE

# Next-Gen Banking:

Powered by AI, Super Apps,  
and Digital Innovation

July 2025





# Preface

As technology accelerates and consumer expectations evolve, the banking industry finds itself amid a profound digital transformation. Agile and innovative fintech firms have disrupted conventional banking models, compelling traditional institutions to rethink their strategies, embrace collaboration, and co-create the future of finance.

At the forefront of this disruption are Super Apps and advanced Artificial Intelligence (AI) technologies including Generative AI (GenAI) and Agentic AI. These innovations are not only streamlining operations but also revolutionizing customer experiences and reshaping the competitive dynamics of the financial sector.

The convergence of AI and Super App ecosystems is redefining how financial services are conceived, delivered, and consumed.

This white paper examines this powerful intersection, tracing the journey from the early stages of digital banking to today's intelligent, hyper-personalized financial environments.



We explore how AI, GenAI, and Agentic AI are enabling banks to transcend traditional service models, ushering in an era of intelligent automation, real-time analytics, and conversational banking. These technologies are unlocking new levels of efficiency, personalization, and trust.

Central to this evolution is the rise of Banking Super Apps, integrated digital platforms that blend financial services with everyday lifestyle needs. This paper highlights the critical role AI plays in powering these platforms, from fraud detection and personalized financial guidance to seamless decision-making and user engagement.

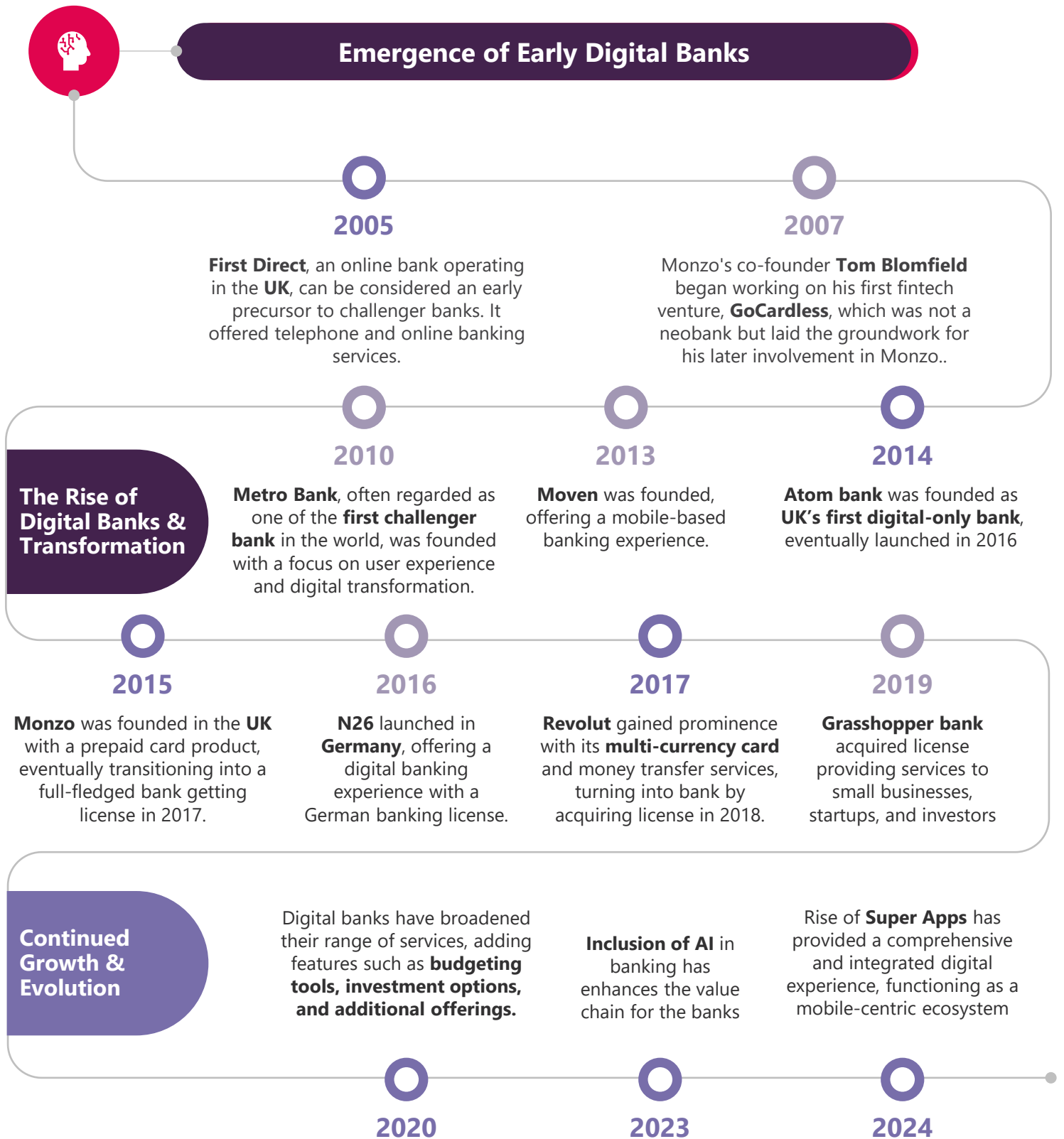
Finally, we delve into the growing trend of collaboration between legacy banks and Super App fintechs. These partnerships are driving innovation, expanding access, and accelerating digital inclusion across markets.

This white paper provides strategic insights, practical frameworks, and forward-looking perspectives for financial institutions, banking leaders, fintech innovators and technologists aiming to stay competitive, relevant, and resilient in the age of AI and Super Apps.

# Contents

1		<b>Evolution and Transformation of Digital Banking</b>	<b>4-7</b>
		<ul style="list-style-type: none"><li>• Timeline of Digital Banking growth</li><li>• Growth of Digital Bank transactions and user base</li><li>• Key aspects of Digital Banks for scaling operations and transforming business models</li></ul>	
2		<b>AI in Banking- - AI, GenAI, Agentic AI</b>	<b>8-12</b>
		<ul style="list-style-type: none"><li>• Transformation of banking service through AI technologies</li><li>• Enhancing banking services capabilities through AI</li><li>• Transforming Banking capabilities using Agentic AI</li><li>• AI features in real world</li></ul>	
3		<b>Banking Super Apps and Role of AI</b>	<b>13-17</b>
		<ul style="list-style-type: none"><li>• Rise of Super Apps from concept to AI integration</li><li>• Banking Super Apps: Evolving market with dynamic customer needs</li><li>• Technological trends shaping future development of Super Apps</li><li>• Real-World Examples: Indicating Super Apps in Action</li></ul>	
4		<b>Banks collaborating with Fintechs and Super Apps</b>	<b>18-21</b>
		<ul style="list-style-type: none"><li>• Strategic Alliances: Banks &amp; Fintech Super Apps</li><li>• Key Challenges</li></ul>	
5		<b>Recap</b>	<b>22</b>
6		<b>About Us</b>	<b>23</b>

# The Journey of Digital Banks: From Initial Emergence to Strategic Growth

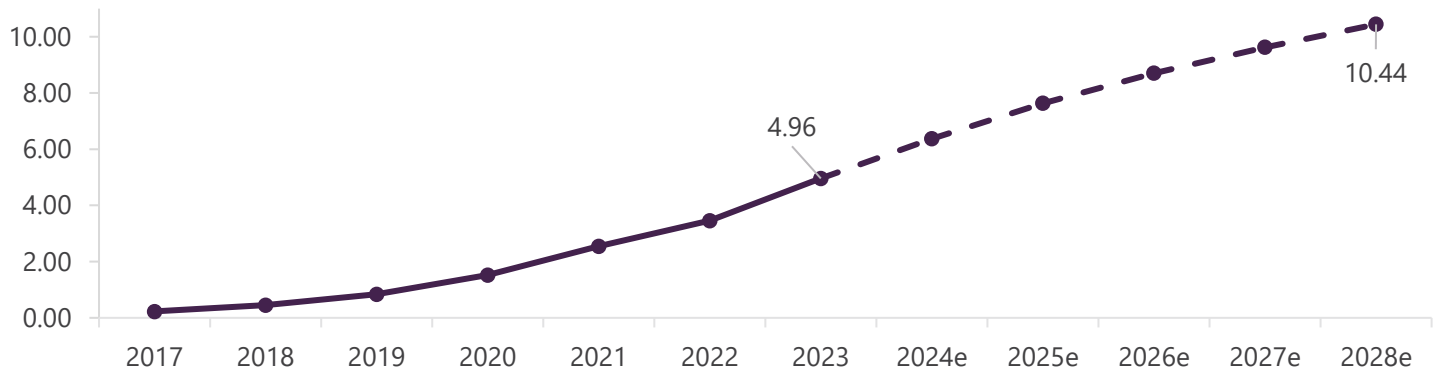




# The Global Expansion of Digital Banking Services

## Global Transaction Value of Digital Banks

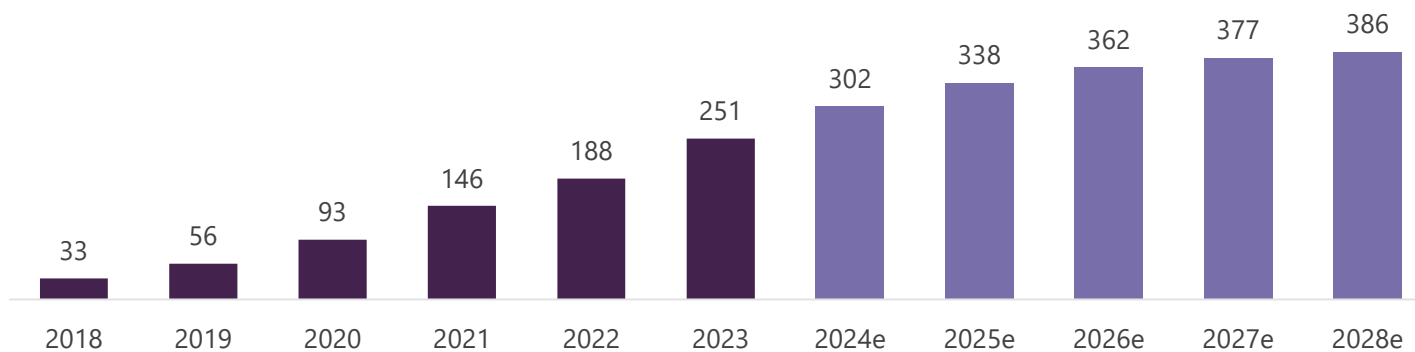
### Global Transaction in Value (USD trillion)



Source: Statista, Evalueserve analysis.

- The global transaction value of digital banks surged from **USD 230 billion in 2017 to USD 4,960 billion by the end of 2023**. This represents a substantial **increase of 66.84% from 2017 to 2024**.
- Looking ahead, the market is projected to grow at a compound annual growth rate (CAGR) of **13.15% between 2024 and 2028**, reaching an estimated **USD 10,440 billion by 2028**.

### Global Digital Bank Users (in Million)



Source: Statista, Evalueserve analysis.

- The number of digital banking users worldwide has experienced exponential growth, rising **from 33 million in 2018 to 251 million in 2023**, driven by evolving customer preferences and digital adoption.
- Looking ahead, the user base is projected to reach 386 million by 2028, growing at a compound annual growth rate (CAGR) of **6.33% from 2024 onward**.

# Tech-Driven Digital Banks Put Customer Experience First

Digital banks are increasingly evolving their operational strategies and business models to keep pace with shifting customer behaviors, technological innovations, and the rising demand for tailored financial services.

## Digital Banks

## Traditional Banks

### Focus

#### Digital Accessibility

- Digital banks focus on seamless experiences via mobile apps and online platforms, with 24/7 support through chatbots and in-app tools

#### Branch-Based Services

- Traditional banks rely on physical branches to deliver in-person customer support and services

### Responsiveness

#### Agile and Responsive

- Digital banks quickly integrate new technologies and respond rapidly to customer needs and feedback

#### Limited Agility

- Traditional banks often face delays in adopting new technologies due to large-scale operations, legacy systems, and bureaucratic hurdles

### Personalization

#### Hyper-Personalization

- Leveraging data analytics for tailored insights, proactive support and customer specific suggestions

#### Less Personalized

- Less emphasis on personalization via digital channels

### Fees

#### Cost Efficiency:

- With minimal physical infrastructure, digital banks offer reduced or no fees for many services, supported by a transparent and easy-to-understand fee structure.

#### Higher & Complex Fees

- Traditional banks often have more intricate fee structures, which can be less transparent and costlier compared to digital challengers

### Innovation

#### Smart Features & Intuitive Design

- Digital banks offer tools like budgeting, seamless payments, and transfers, all within a user-friendly, easy-to-navigate interface.

#### Digital Shift with Usability Gaps

- While banks are investing in digital services, the online and mobile experience may still lack seamlessness, leading to usability challenges.

### Customer Relationship

#### Customer-First Focus

- Digital banks emphasize community engagement, actively gather user feedback, and foster transparent relationships

#### Established Trust

- A long-standing presence and strong regulatory oversight give traditional banks a sense of reliability and security.

# As Customer Needs Evolve, New Trends Continue To Shape Mobile Banking Apps

As digital innovation reshapes the banking landscape, customers increasingly expect round-the-clock, omnichannel access. Features that save time and enable instant interaction are especially valued, particularly by Millennials and Gen Z, who prefer fast, flexible, and user-friendly services

## 1 Mobile Channel Prioritization

With mobile devices leading banking interactions, prioritizing **mobile app experiences** is crucial. The focus has shifted to delivering instant, high-value features that enhance engagement and drive consistent usage.

## Hyper-Personalization

Leveraging **AI and advanced analytics** to deliver tailored products, offers, communications, and dynamic interfaces that adapt to individual customer needs throughout their journey

## 2 Accelerated Application Journeys

Streamline application journeys by **minimizing customer effort**, using data to auto-fill forms and enabling instant approvals to reduce drop-offs and enhance user experience.

## Tools and Advisory

Banks are **enhancing customer trust** by offering **personalized financial wellness tools**, powered by open banking, automation, and digital technologies. These solutions also generate valuable data to further refine personalization.

## 3 Move to Super Apps

Banks are embedding non-financial services into **digital platforms** to deepen engagement, enhance data insights, and foster loyalty, moving toward '**Super App**' **ecosystems** that unlock new revenue streams and strategic partnerships.



# GenAI-Driven Innovation in Banking Services

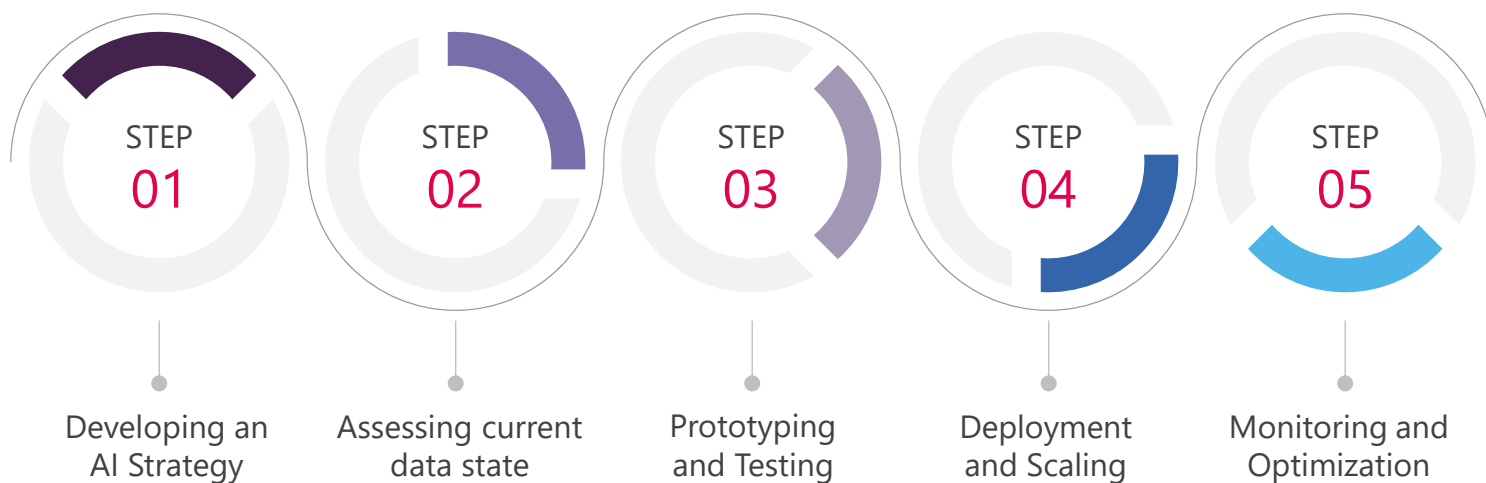
## Gen AI in Banking



GenAI is reshaping banking by automating operations, enhancing customer service, and strengthening fraud and risk management. By leveraging technologies like large language models (LLMs) and natural language processing (NLP), banks can streamline regulatory reporting, document handling, and loan processing. GenAI also supports tasks like drafting reports, creating pitch books, and accelerating software development. Its ability to analyze transaction patterns and deliver real-time insights further boosts fraud detection and risk mitigation.

- **The banking sector's investment in GenAI is projected to reach \$85 billion<sup>1</sup> by 2030, growing at over 55% annually.**

## Steps to Implement Gen AI in Banking and Finance



## Gen AI Tools in Banking



**ZEST** AI

**Kount**  
An Equifax Company

**COMPLY  
ADVANTAGE**

**personetics**

**IBM Watson**

**H2O.ai**

**DataRobot**

**SymphonyAI**  
SENSA

**Numenta**

**Kasisto**



# ...Redefining Customer Service In Banking Through Smarter, More Responsive Experiences

With changes in landscape led by AI advancement have given the banking industry capabilities allowing to gain a deeper understanding of customer behavior, anticipate risks, and automate numerous processes, leading to informed decision-making and service delivery across the banking value chain:

01

## Customer Service Enhancement and Personalization



Embracing AI-powered chatbots and virtual assistants has become a fundamental aspect of modern banking. These technologies offer customers round-the-clock support, personalized financial guidance, and tailored product recommendations, key elements in boosting customer satisfaction and fostering stronger brand loyalty.

02

## Fraud Detection and Prevention



By integrating AI, banks can leverage cutting-edge technologies to strengthen fraud detection and prevention. AI algorithms enable real-time analysis of massive datasets, allowing institutions to swiftly identify suspicious behavior and uncover complex fraud patterns.

03

## Risk Management and Credit Scoring



AI-powered systems are reshaping credit assessment by analyzing behavioral patterns and alternative data, offering a deeper, more accurate view of an applicant's financial profile and risk potential.

04

## Operational Efficiency and Automation



Enhancing operational efficiency and automating routine tasks are vital for banks to improve cost-effectiveness. By integrating AI into backend operations such as data entry, transaction processing, document verification, and regulatory compliance, banks can streamline workflows and significantly boost productivity.

05

## Cybersecurity



To thrive in a connected digital world, banks are prioritizing strong cybersecurity, with AI playing a key role. AI enables real-time monitoring and analysis of network traffic, allowing proactive detection and response to cyber threats.

# AI-Driven Growth: Personalization, Security & Efficiency

As AI advances, digital banks are aligning its capabilities with strategic goals through targeted applications. By focusing on hyper-personalization, security, and operational efficiency, they unlock greater value and drive improved outcomes



## 1. Hyper-personalization

- By strategically leveraging **AI to analyze vast customer data**, banks gain deep insights into individual preferences, financial needs, and behaviors.
- This enables **highly tailored product recommendations and services** aligned with each customer's unique financial goals.
- For example, **Revolut** is enhancing its AI capabilities to deliver **real-time personalized financial advice**, acting as a virtual financial companion that helps users make smarter money decisions.



## 2. Enhanced Security

- Banks are integrating **AI-driven security solutions** to monitor transactions in real time and use predictive analytics to detect and prevent fraud proactively.
- These AI systems continuously learn and adapt to evolving fraud patterns, ensuring robust protection against increasingly sophisticated threats.



## 3. Operational efficiency & Cost

- AI is helping banks streamline manual tasks like transaction processing, document verification, and compliance checks—boosting efficiency and reducing errors.
- In customer service, AI-powered chatbots handle high volumes of inquiries, minimizing the need for large support teams.
- AI also accelerates lending and credit decisions with faster, more accurate assessments.
- By automating core operations, digital banks can reduce overhead, offer competitive pricing, and reinvest in innovation.

# Agentic AI: Powering Autonomous Intelligence In Banking

## Applications of Agentic AI in Banking

Agentic AI empowers banking systems to autonomously handle tasks like personalized financial advice, fraud detection, and customer service. These intelligent agents operate contextually, interact across platforms, and continuously adapt to enhance operational efficiency and user engagement.

### Key application areas of Agentic AI



**Customer Onboarding;** enhances KYC and risk assessments, accelerating onboarding, ensuring compliance, reducing errors, and potentially boosting client satisfaction.



**Fraud Detection;** unlike traditional systems, advanced ML, pattern recognition, and anomaly detection identify threats by spotting unusual traffic or user behavior patterns



**Customer Service and Support;** exceeds basic chatbots by understanding customer needs, personalizing experiences, and providing proactive support, like financial and retirement guidance



**Operations and Delivery;** boosts productivity by adjusting workflows with real-time data, ensuring seamless coordination across business functions

### Key Use Cases

#### Automated KYC/Onboarding

- Adaptive identity verification
- Real-time AML compliance

#### Risk Management and Underwriting

- Dynamic risk profiling
- Predictive models

#### Fraud Detection and Prevention

- Detect unauthorized activity using contextual data
- Ongoing learning and adjustment

#### Personalization Offers

- Tailored advice to client
- Personalized savings goals

#### Customer Engagement

- Virtual financial assistants
- Tax planning agents
- Retirement guidance agents

#### Operational Efficiency

- Automate routine tasks with context-aware workflows

#### Financial Forecasting

- Insights for expenses, savings plans
- Predictive cashflows

# AI Features At Work: Enhancing Everyday Banking Experiences

- 1 New **AI-scam detection** feature introduced by Revolut to inform customers before sending money. There has a **30% reduction in the fraud losses** since the testing phase of the feature

**David Eborne**

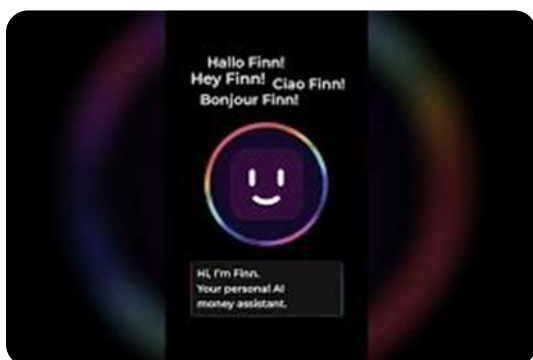
**Head of Fraud of Revolut**

"We're very excited to be launching our new **AI-scam feature** which implements advanced technology to **interrupt fraudsters** taking advantage of everyday people."

"With this advanced feature, rather than **completely block those transactions**, we ensure that customers who want to **perform legitimate payments** continue to do so, but also **intervene to protect** those who are being guided by criminals to make fraudulent ones. We are **giving our customers both freedom and security** at the same time."



- 2 **bunq** has introduced a significant upgrade to its AI assistant, **Finn**, becoming the first bank globally to offer **real-time speech-to-speech translation** within its app



**Ali Niknam**

**Founder and CEO of bunq**

"At bunq, we have always used technology to make life easy, and this update takes that to a new level. We're excited to **break down language barriers and simplify tedious tasks**, making bunq more accessible (and fun) to users all over the world."

- 3 **Revolut** launched its **Robo-Advisor** service in **US, Europe** and **Singapore**, to automate investing for its customers, tailored to their unique needs like risk tolerance and financial goals

**Rolandas Juteika**

**Head of Wealth and Trading (EEA) of Revolut**

"We are excited to add a Robo-Advisor to our suite of wealth and trading products. We know that many of our customers do not have the time to manage a portfolio or invest in individual securities."

"We're now actively working to **broaden the range of investment opportunities** available through our Robo-Advisor, and to **integrate even more financial planning tools**."





# Banking Super Apps on the Rise: Powered by AI Innovation

## What is Banking Super App?



Banking super app signifies a major shift from traditional mobile banking apps, which typically offer basic account management functions like checking balances, transferring funds, etc. In contrast, a banking super app provides a **comprehensive and integrated digital experience**, functioning as a **mobile-centric ecosystem** addressing both financial and non-financial needs **within a single interface**. Key characteristics include multi-service integration, ecosystem approach, seamless user experience (UX), data-driven personalization and high-frequency engagement

- **Banking Super Apps are evolving beyond basic services like payments and messaging to offer a full spectrum of features, including investments, insurance, lending, e-commerce, travel, and more.**

## Timeline

2010

### Birth of the Super App Concept

**Mike Lazaridis** introduced super apps as applications deeply integrated with others on mobile device, creating a seamless and context-aware experience

2011-  
2020

### Emergence

Initial Super Apps emerged **in Asian markets** by setting benchmarks for integration and scalability. **WeChat Pay, Alipay, GoPay, Paytm and GrabPay** are the Asian pioneers in the landscape

2021-  
2023

### Western Adoption

**Western markets** embraced the model due to growing demand for integrated solutions. Companies like **PayPal and Revolut** adapted the Asian model, tailoring it to local preferences.

2024-  
2025

### Rise of AI-powered Super Apps

**AI-assisted Super Apps** offers hyper-personalized experiences, augmented by blockchain, IoT, and advanced analytics giving enhanced and interoperability and enhancing user engagement and transaction volumes.

# Integrated and Intelligent Payment Infrastructure



A defining characteristic of banking and payment super apps is their robust and versatile payment infrastructure. They typically include a diverse array of payment methods, ensuring users can transact seamlessly across various scenarios. This holistic approach transforms the super app into a one-stop financial command center, empowering users to manage their entire financial lives from a single digital interface.

## Digital Financial Services in Super Apps



### Digital Wallets/In-App Wallets

Enable fast, in-app and merchant payments via stored funds



### Peer-to-Peer (P2P) Payments

Instant, frictionless money transfers between users within the app ecosystem



### Credit/Debit Card Integration

Payments through linked credit/debit cards, usable both online and offline



### Bank Account Linking

Allow direct debits, fund transfers, and bill payments via integrated bank accounts



### Real-time Payment Systems

Instant transfers, QR payments, and merchant transactions



### Bill Payments

Aggregate utility, recharge, and EMI payments with reminders and auto debit features



### Virtual Cards

Provide secure, disposable card numbers for online transactions, reducing fraud exposure



### Subscription Services

Enable centralized control and payment for recurring services with auto-renewal and unified billing



### Buy Now, Pay Later (BNPL) Options

Offer flexible, interest-free installment options to boost purchasing power and transaction volume

**In addition to facilitating payments, super apps often incorporate a suite of financial management tools such as Expense tracking and budgeting; Investment platforms (e.g., stocks, mutual funds); Insurance services; Credit and lending products**

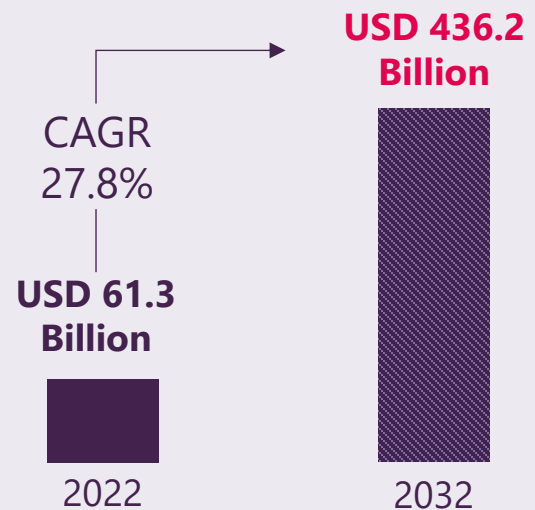
# AI-Powered Banking Super Apps Revolutionizing the Market to Meet Evolving Customer Needs

## Global Market Size and Growth Rate: Super Apps



Gartner estimates the global super app market at \$61.3 billion in 2022, with a projected annual growth rate of 27.8% through 2030.

These figures underscore the transformative impact of the super app model, originating in Asia, on the digital ecosystem, particularly within the financial services sector.



Source: Gartner

## Prominent Super Apps



The emergence of super apps has disrupted traditional banks, challenging their fragmented service models and pushing them toward integrated, all-in-one platforms.

This shift has intensified competition with fintechs, prompting banks to rethink digital strategies, some are building their own super apps or partnering with tech firms. Yet, many still struggle to adapt to this rapidly evolving landscape.

# Super Apps: Shaping the Future Through Integrated Technologies

Super apps are advancing by combining diverse financial and lifestyle services into one platform. This encompasses digital payments, mobile banking, investment tools, and e-commerce features, all available through a single app. Major trends fueling this development include **AI for personalization**, **API's for integration**, and **blockchain technology for improved security**.

## With super apps on the rise – technological trends shaping future development

### Blockchain

Improvement in **transparency**, **security**, and **transactions**. It facilitates decentralized **identity verification**, **tokenized assets**, and **smart contracts**, thus broadening the capabilities of Super Apps.



### Gamification

Enhances user **engagement**, **retention**, **loyalty** and **satisfaction** through interactive elements for customers' repeated use of the app



### Nudge Theory

Influences user behavior by offering timely suggestions for user **support**, **cross sell** and **new feature adoption**



### Robo Advising

Provides **automated** and **personalized financial advice** based on the customer data and market trends



### Voice Processing

Allows for **voice-activated commands** for doing basic tasks and **transactions** for ease of user



### Biometrics/Security

Enhances security through **facial** and **fingerprint** recognition for ease of customers in using the app



### Social Integration

Connects financial activities with **social networks** like social media apps, messaging apps etc.



### Artificial Intelligence (AI)

Personalizes user experiences through **predictive analytics** and **AI**



### Big Data

Enables comprehensive data analysis providing valuable insights into **customer behavior** for **personalized services**.



### Open APIs

Facilitates **integration** with third-party services, allowing to **access** and **utilize data** from various sources, enabling personalized services

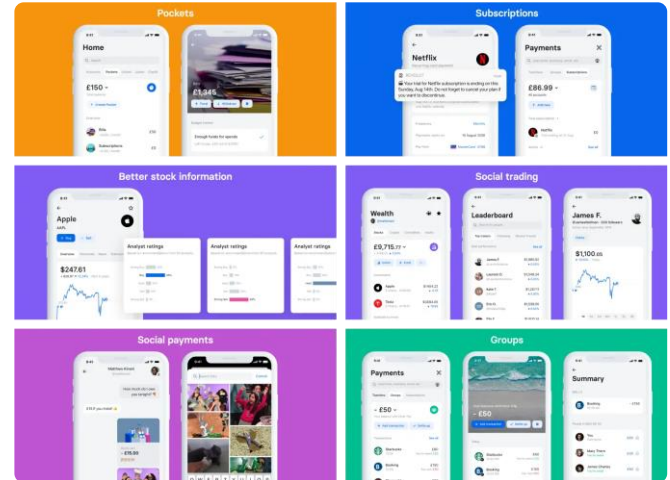




# Real-World Examples: Indicating Super Apps in Action

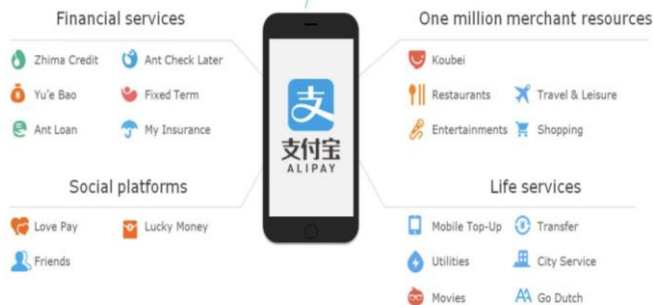
## Revolut

Revolut is a financial super app designed to integrate all facets of personal and business finance into **one platform**. It provides a wide array of services, such as **banking, investing, travel**, and more, all available via single app. It aims to simplify users' financial management, give an intuitive experience for handling, spending, and saving money.



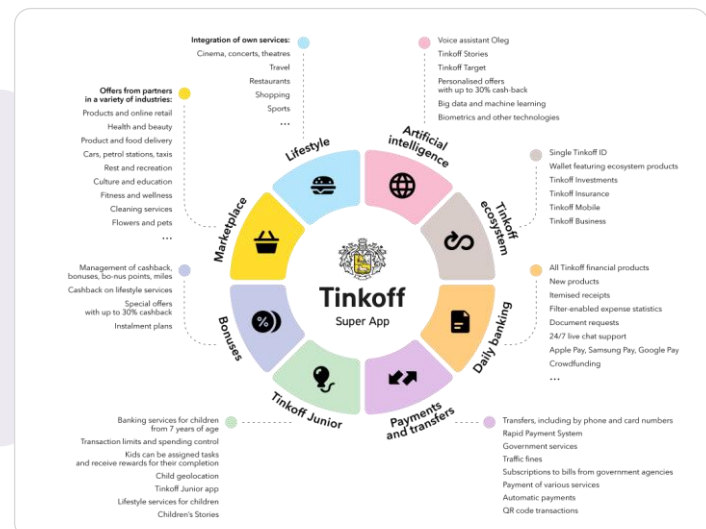
## Alipay

Alipay is a widely used super app in China, offering a wide variety of **financial and lifestyle services** integrating various features like **e-wallets, payments, online transactions, investments, insurance**, and lifestyle services like **food delivery, social platforms** and **ride-hailing**.



## T-Bank (ex Tinkoff Bank)

T-bank introduced banking super app that not only offers financial products but also features a **marketplace for goods and services, health support system**, and **lifestyle services** such as travel, dining, and events from third-party providers. The app is personalized, utilizing **AI** to recommend products tailored to each user's specific needs.



# Banking Meets Innovation: Collaborating with Fintechs and Super Apps

Banks are embracing fintech collaborations to transform digitally, meet evolving customer expectations, and maintain a competitive edge



## Reaching Mobile-First, Digitally Native Audiences

Super apps attract vast, mobile-first audiences—particularly younger users. Banks partner with them to broaden their reach without building new infrastructure and to deliver services directly within platforms users already engage with



## Rapid Innovation for Seamless Customer Journeys

Fintechs' agility and innovation empower banks to accelerate go-to-market timelines, personalize at scale with AI, and craft user-centric digital experiences



## Cost Efficiency

By partnering with fintechs, banks avoid the cost and complexity of building digital ecosystems from scratch, instead benefiting from shared infrastructure and data-driven growth



## Regulatory Synergy

Blending fintech-driven innovation with the regulatory rigor of traditional banking to ensure secure and scalable financial solutions



## Unlocking Embedded Finance Potential

Super apps serve as a gateway for banks to deliver embedded finance —integrating lending, insurance, and investment tools into consumers' everyday digital journeys.

# Strategic Alliances: Banks & Fintech Super Apps [1/2]



## Citi & Grab (Southeast Asia)



### What?

Co-branded credit cards and embedded lending

### Why?

Citi partnered with Grab to offer credit cards and personal loans directly within the Grab app, targeting Southeast Asia's growing digital consumer base



## BBVA & Uber (Mexico)



### What?

Digital bank accounts for Uber drivers

### Why?

BBVA partnered with Uber to provide drivers with instant digital bank accounts and debit cards, improving financial inclusion and payment speed



## Tinkoff & Yandex (Russia)



### What?

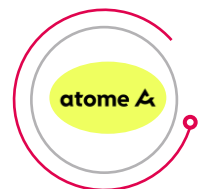
Financial services embedded in Yandex's ecosystem

### Why?

Tinkoff Bank integrated with Yandex's super app to offer loans, insurance, and investment tools to users of its ride-hailing, food delivery, and e-commerce services



## Standard Chartered & Atome (Asia)



### What?

BNPL (Buy Now, Pay Later) services

### Why?

Standard Chartered leveraged Atome's reach to offer credit to underserved millennials in Southeast Asia

# Strategic Alliances: Banks & Fintech Super Apps [2/2]



## Goldman Sachs & Apple Pay (US)



### What?

Apple Card and Apple Pay integration

### Why?

Goldman Sachs entered consumer banking by embedding financial services into Apple's ecosystem



## DBS Bank & Gojek (Indonesia)



### What?

Digital banking and payments

### Why?

DBS partnered with Gojek to integrate banking into the ride-hailing and food delivery app, expanding its digital footprint



## HDFC Bank & Paytm (India)



### What?

Co-branded credit cards and merchant lending

### Why?

HDFC leveraged Paytm's merchant network and user base to expand its retail credit offerings



## Nubank & WhatsApp (Brazil)



### What?

Customer service and payments via WhatsApp

### Why?

Nubank uses WhatsApp to provide customer support and peer-to-peer payments, leveraging the app's massive user base in Latin America



# Collaborations between banks and fintech super apps promise significant benefits, yet also pose considerable challenges



## Regulatory and Compliance Complexity

Regulatory frameworks for banks and fintechs differ across jurisdictions. While super apps often operate transnationally, banks are typically subject to local regulatory oversight



## Brand and Trust Management

Banks must safeguard their brand reputation when engaging with third-party applications, as any failure or security breach on the fintech partner's side can adversely impact the bank's credibility



## Data Privacy and Security

The exchange of customer data between banks and fintechs raises critical concerns regarding data ownership, consent management, and cybersecurity vulnerabilities



## Revenue Sharing and Business Model Conflict

Disputes between banks and super apps may emerge over customer ownership, revenue sharing, and rights to cross-sell products and services



## Cultural and Operational Misalignment

Banks' structured, risk-averse nature often contrasts with fintechs' agile, innovation-driven approach, leading to friction in decision-making, technology, and customer engagement



## Customer Experience Consistency

Users expect a unified experience across platforms; inconsistencies in UI/UX, service quality, or support can drive dissatisfaction and churn



## Integration Challenges

Legacy banking systems often lack compatibility with modern APIs and cloud-native fintech platforms, making real-time integration and service delivery costly and complex



## Strategic Control and Dependency

Relying heavily on super apps for customer acquisition and engagement can erode banks' strategic independence and weaken their negotiating leverage over time

## Quick Recap...



**This paper presents an in-depth analysis of the evolving global banking landscape, shaped by the integration of artificial intelligence and the emergence of Super App ecosystems. It examines the progression of digital banking, elucidates the transformative influence of AI technologies, explores the rise of banking Super Apps, and highlights the growing synergy between traditional financial institutions and fintech platforms.**

### Evolution of Digital Banking

- The global transaction value of digital banks witnessed a significant growth from USD 230 billion in 2017 to USD 4,960 billion by the end of 2023. Digital bank userbase witnessed seven-fold growth with change in customer dynamics from 33 million users in 2018 to 251 million users with growth rate of 50.05% in 2023

### AI in Banking: AI, GenAI & Agentic AI

- Artificial intelligence is transforming the banking industry by advancing personalization, operational efficiency, and service delivery. Investment in generative AI within the sector is projected to reach \$85 billion by 2030, with an annual growth rate exceeding 55%. Agentic AI empowers intelligent systems to autonomously manage tasks such as financial planning, fraud detection, and customer support, while continuously learning and adapting to enhance performance and outcomes.

### Banking Super Apps & AI Integration

- A banking super app represents a significant advancement beyond traditional mobile banking by offering a unified platform that integrates both financial and lifestyle services. In addition to core banking functions, it provides access to digital payments, investments, e-commerce, and more through a seamless interface. This evolution is driven by key enablers such as AI-powered personalization, API-based system integration, and blockchain-enhanced security

### Bank-Fintech Collaborations

- Banks are deepening collaborations with fintech Super Apps to fast-track digital transformation, meet evolving customer demands, and stay ahead in a competitive landscape. These global alliances foster innovation, broaden market reach, and enhance financial inclusion. However, there are certain risks such as data privacy concerns, integration complexities, and regulatory compliance hurdles.

# About Us



## 200+ Domain Experts

Deep expertise across sectors, functions and processes

## Integrated Approach

Address client specific business problem through tailor-made solution combining domain, consulting and data analytics

## End-to-End Solution

Partners with clients not only to design solutions but also to implement, drive internal adoption, and manage them comprehensively

## Partners Ecosystem

Extensive network of empanelled partners for SME interviews, customer/ consumer surveys, focus group discussions, UX research and translation

## Technology Enabled Delivery

Self serve tools/platforms, agentic AI/GenAI, micro-automations, custom integration and configuration

## Author



### Amit Chaturvedi Senior Consultant

With over ten years of experience across research and advisory, Amit offers deep expertise in emerging technologies, Fintech, and payment advisory as part of Evalueserve's TMT practice.

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Piyush Bhutani

## Disclaimer

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