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Banking

Banking SuperApps: Why Convenience and Security Are No Longer Competing Priorities

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A decade ago, mobile banking meant checking your balance or reviewing your statement. Today, it means managing your investments, settling a loan instalment, booking a flight, and splitting a dinner bill, without leaving a single app. India's banking SuperApps have quietly crossed a threshold: they are no longer digital extensions of a branch, but ecosystems in their own right, where financial services and everyday commerce converge by design.

For customers, this delivers unmatched speed and ease, think instant UPI transfers or loan approvals in minutes. For banks, it drives ownership and accountability by bringing the entire customer journey (onboarding, transactions, servicing, and compliance) within a single controlled ecosystem. As digital adoption rises, and digital transactions dominating retail payments at [99.8%](#) in Q1 FY26, the need for ironclad security to sustain trust becomes critical.

As more sensitive data are concentrated in a single interface, the risk exposure per interaction increases, making security integral to every step of the experience. As a result, convenience and security must work together to sustain trust. It matters because financial behaviour is selective, users engage only with a few trusted platforms for high-stakes activities like payments and banking. Seamless integration, therefore, becomes more than just combining services. It also ensures that each action happens without friction and with safeguards, reinforcing user confidence at every touchpoint. According to a 2026 industry [report](#), while smartphones host nearly 80 apps, users engage with just 9-10 daily and 30 monthly.

Speed is advancing faster than control can adapt

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integrated risk, and control followed later. Faster onboarding and rapid feature expansion made banking more accessible, but decision-making began moving faster than the systems governing it.

Today, a customer can make a payment, assess credit eligibility, and connect a third-party service within minutes. The experience feels effortless, yet behind the scenes, data moves across fragmented systems with uneven protections. That fragmentation creates exposure, and fraudsters exploit it.

As SuperApps expand, complexity multiplies. Every new service, partner, or API introduces another access point. Without a unified view of customer identity and risk, banks are forced to manage security in silos, with different rules, different controls, and inconsistent user experiences. According to the RBI Annual Report 2023–24, digital payment frauds (card and internet) accounted for [80.6%](#) of the total number of fraud cases reported by banks. Hence, this approach does not scale, and it does not build trust.

Security in AI Powered Banking SuperApps

Above challenges prove that convenience and security cannot be optimised independently. In a banking SuperApp, security is what holds the entire experience together. Think about it, when payments, identity checks, and financial decisions all happen in one place, even a small gap can affect multiple journeys at once. That’s why security must show up where it matters, within the flow, verifying users consistently, spotting unusual behaviour as it happens, and adjusting controls in real time based on risk. This is exactly what allows banks to move fast without losing control, making security less about friction and more about keeping every interaction reliable and trustworthy.

As digital ecosystems expand, ensuring strong security becomes increasingly complex, especially with the scale and speed at which transactions and user interactions are growing. This is where intelligence begins to play a critical role. In practice, it is already emerging as a key differentiator between more mature banking SuperApps and overcrowded platforms. However, the real shift lies in the deliberate and selective application of AI. Used well, it strengthens security by continuously reading patterns across logins, transactions, and devices, and flagging what doesn’t fit. Without that clarity of purpose, it does not simplify experiences, it adds noise without improving control.

This becomes more complex because banks are not operating in a single SuperApp model. Some run their own branded platforms, while others power third-party SuperApps through banking-as-a-service partnerships, and many do both at once. However, it does not matter who owns the interface, as responsibility does not shift. Banks remain accountable for security, compliance, and trust across every touchpoint.

This makes consistency across identity, risk, and security essential. This is where intelligence fits in. It connects these layers by carrying signals across systems, adapting controls in real time, and reducing the need for repetitive checks. But it works only when the underlying systems are aligned to share data, enforce policies, and respond consistently.

Winning with security in banking SuperApps

Ultimately, the SuperApp era is forcing banks to confront a simple truth. Speed without control creates exposure. Control without speed creates friction. Customers reward the institutions that resolve this tension quietly, in the background, without asking them to think twice.

many services they offer, but by now well they protect, connect, and simplify every interaction. Convenience may attract users, but security, applied intelligently, is what keeps them.

The views expressed are those of Sundararajan S, Co-founder & CEO, i-exceed

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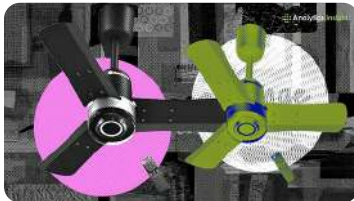
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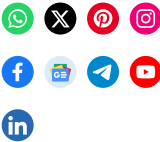


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