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GENEROLO JONO ŽEMAIČIO LIETUVOS KARO AKADEMIJA**

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DEMOKRATINIS VALDYMAS
GEOPOLITINIŲ IŠŠŪKIŲ KONTEKSTE**

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**SUPER-APPS CONCEPT: THE NEXT STEP OF DIGITALIZATION
OF PUBLIC SERVICES IN UKRAINE / „SUPER APLIKACIJŲ“
KONCEPCIJA: KITAS ŽINGSNIS SKAITMENINANT
VIEŠĄSIAS PASLAUGAS UKRAINOJE**

Nataliia Gavkalova, Oleh Kunitsyn

Simon Kuznets Kharkiv National University of Economics, Ukraine
o_kunitsyn@ukr.net

The concept of super-apps is gaining global attention as a transformative approach to digital services, integrating a range of services within a single platform. Initially popularized by applications like WeChat, Grab, and Gojek, created by Asian companies, super-apps proved their efficiency in providing private services like digital payments, delivery and communication. The core characteristics of a super-app includes a unified ecosystem, integration of financial services and possibility of third-party service integration.

Ukraine has a possibility to get at the forefront of implementation of the super-app model for digital governance and public administration. In public sector, the most significant progress has been made with “Diia”, the government’s digital services platform, which consolidates the main public services such as digital IDs management and online payments of fines and taxes. While not yet a full-fledged super-app, “Diia” provides a strong foundation for future expansion, potentially integrating more public services into a single government platform. In the private sector, Kyivstar, Ukraine’s leading telecom provider, is strategically acquiring digital services, including the healthcare platform “Helsi”, online pharmacy “Tabletki.ua”, and taxi service “Uklon”. This positions Kyivstar as a potential pioneer of Ukraine’s first private sector super-app, covering communications, transport and health services. These domains overlap with public sector needs, suggesting possibilities for future integration between public and private sectors. Furthermore, Ukraine is a known leader in digital banking, with PrivatBank and Monobank spearheading neobank innovations. The National Bank of Ukraine (NBU) has adopted an open banking concept as a long-term strategy. This concept means allowing customers to manage multiple bank accounts via a single third-party application. This strategy

could lead to the development of a banking super-app, enabling users to access financial services from different institutions through a unified digital interface.

Given Ukraine's existing digital infrastructure and ongoing developments in public and private services, the country has the potential to become a European leader in super-app adoption. However, challenges such as cybersecurity, regulatory compliance and potential deeper governance implementation, for example of e-voting, are still the direction for the further discussions. The adaptation of super-apps to Ukraine's public administration could serve as a model for digital transformation worldwide.

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