Journal of Law, Psychology, and Communication Studies
An Interdisciplinary Journal Bridging Legal, Psychological, and Communicative Research

Convenience vs. Choice: Why Users Prefer a Cluttered but Functionally Universal App Interface to Other Specialized Apps Using Kaspi as an Example

Gabdullova Dina[1*]

[1*] School of Communication, Kookmin University, South Korea

Abstract

In an increasingly fragmented mobile app ecosystem, users are faced with the challenge of choosing between streamlined, specialized applications and multifunctional but visually overloaded superapps. This paper investigates why users often prefer the latter, using Kaspi.kz in Kazakhstan as a case study. Drawing upon Cognitive Load Theory and the Paradox of Choice, the study explores how superapps minimize extraneous cognitive load and decision fatigue by offering a unified interface for diverse tasks. Despite potential usability concerns, factors such as transactional efficiency, data-driven personalization, and perceived trust play a key role in user preference. A mixed-methods experimental design is proposed to evaluate usability, efficiency, satisfaction, and trust across both app categories. Preliminary findings from the Kaspi.kz case suggest that its design, though complex, successfully mitigates interface clutter through intuitive navigation and responsiveness. Ultimately, this study argues that the appeal of superapps lies in their ability to simplify digital life, turning potential disadvantages into key advantages.

Keywords: *Superapp, Specialized apps, Paradox of choice, Cognitive Load Theory*

Doi: 10.63802/jlpcs.v1.i1.60

Corresponding author: Gabdullova Dina; E-mail: dina.gabdullova@icloud.com

Introduction

Modern digitalization is characterized by a variety of mobile applications, each of which often offers a highly specialized use. From money transfer and online shopping apps to taxi ordering apps and communication platforms, users are confronted daily with a huge selection of applications that can make their daily lives easier. This division of applications is necessary to increase convenience and efficiency of use, offering an optimal solution for each specific need. However, against the backdrop of this trend, a few countries, such as Kazakhstan, China and South Korea, have seen a phenomenal rise in the popularity of so-called "superapps" (Hasselwander & Weiss, 2025). These platforms combine many functions in a single interface that, despite its visual and logical overload, is becoming the preferred choice for millions of users (Hasselwander & Weiss, 2025). Superapps such as as WeChat in China, KakaoTalk in South Korea and Kaspi.kz in Kazakhstan go beyond the usual notion of mobile applications. They offer not only basic functionality (Kaspi for money transfers, Kakao talk for instant messaging), but also capabilities for online shopping, ordering food, booking tickets, paying for services, and even interacting with government services (Hasselwander & Weiss, 2025). The contradiction is that users consciously choose these superapps, often perceived as “cluttered,” instead of using specialized apps, each of which may be simpler and more intuitive for performing a specific task (Liang & Wei, 2024).

This difference between the optimal specialized apps and the actual users’ choice creates a significant research problem. Understanding the reasons users’ preference of versatility over complexity is significant key for developers and user behavior researchers. Despite its multifunctionality and potential interface clutter, Kaspi.kz has gained a dominant position in the market, which makes it unique for study (Talgatuly, 2025). The study purpose is to understand why users prefer general-purpose but potentially cluttered superapp interfaces, despite the apparent simplicity and convenience of specialized solutions. To achieve this goal, the following objectives are set: first of all compare the concepts of specialized mobile apps and superapps; to analyze key theoretical frameworks such as Cognitive Load Theory and the Paradox of Choice which can explain users choices; to identify interface factors usability, efficiency, satisfaction, and trust ; and in conclusion analyze the case of Kaspi.kz to show how these factors are operationalized.

1.1.The concept of Specialized apps and Superapps

The specialized apps is often call “niche apps” is an app that was development to do only one task or function. These apps usually tend to be simple and easy for using. In a daily life it can be apps for money transferring, buying products, ordering a taxi or messaging.

The specialized apps have obvious advantages comparing to superapps. One of these features is ease of using, under stable interface and that’s why available for user who is not technically aware (Liu et al., 2024).

Those apps also got faster update and improvement because smaller teams provide their development and support

However specialized apps have significant disadvantages. Using those apps can lead to subscription costs for example listening to music or using apps without adds. Moreover, simultaneous using of these plenty of apps often leads to a fragmented process that makes switching between them exhausting and complicated (Liang & Wei, 2024). That process is one of the crucial factors that makes users to find another more versatile (Liang & Wei, 2024). Constant need to switch between apps, remember logins and passwords, adapt to different interfaces causes app fatigue (Liang & Wei, 2024).

Therefore, despite the simpleness and depth of functionality for a define task the main disadvantage of specialized apps is creating a fragmented working process and developing of “app fatigue”. As a result, it stimulates users to find a unified and versatile decision that can decrease this fatigue.

Superapps – is a unified mobile or web application which combines a plenty of different services for a daily or commercial life (Hasselwander & Weiss, 2025). The key characteristics for these apps are multifunctionality, financial integration and scalability (Hasselwander & Weiss, 2025). Mike Lazaridis is one of the authors of this idea described a Superapp as “closed ecosystem from plenty of apps which people would use every day cause they suggest integrated contextualized and effective experience.”

Superapps first appeared in Asia, where platforms such as WeChat in China; Alipay, Grab in Southwest Asia; Kakao talk in Korea and Line in Japan became a part of a daily life (Hasselwander & Weiss, 2025). Social economic factors such as fast developed online economy and opening to digital technologies explains success those apps in Southwest Asia. Superapps have three stages of evolution from specialized apps suggesting only one service expanding to additional services as payments or purchases and finishing integrated system offering a complex of services (Hasselwander & Weiss, 2025). In Western countries such apps just start appearing for example Naver, Amazon or Bolt.

The main advantage is a convenience for users. Combining a plenty of apps in one place they significantly decrease cognitive load, connected to switching between different services despite difficult overload of interface (Hasselwander & Weiss, 2025). To advantages of these apps trust can be added as superapps develops from famous and trustful brands (e.g. banks) that increase trust to a new service and make easier the way of payments because of integrated payment system (Talgatuly, 2025).

But the problem connected to privacy of the data and antitrust legislation presents a big obstacle especially in such regions with strict rules as European union (Hasselwander & Weiss, 2025). The technical difficulties of development and maintenance trustful, scalability infrastructure for such wide range of services are huge disadvantages.

Criteria	Specialized apps	Superapps
Focus	One specific task/function	A plenty of different services
Functionality	Deep and specialized	Wide and versatile
User's interface	Simple and focused	Overload but integrated
Cognitive load	A low for one task; a high for using several apps	A High for learning; a low for switching between for tasks
Update	Faster	Complex and slow
Costs	A lot of subscriptions	One subscription
Data collection	A narrow aimed	Complex
A main advantage	Simpleness and depth for one define task	Decrease of apps fatigue
A main disadvantage	Apps fatigue	Difficulties of development; interface overload

This table clearly demonstrates that while specialized apps offer simplicity and depth for specific tasks, using them in aggregate to address a wide range of everyday needs leads to a fragmented digital experience and "app fatigue" (Liang & Wei, 2024). From the other side, superapps can overcome this shortcoming offering a unified solution which is a crucial factor

despite the potential for visual overload. This classification provides understanding of the convenience against choice issue more deeply.

1.2. Cognitive Load Theory (John Sweller)

Cognitive Load Theory, developed by John Sweller, is fundamental to understanding how people process information. It posits that human memory is limited and placing too much load on it can hinder learning and task performance. Cognitive load is divided into three types: inherent is the complexity of the material/task; external (extraneous), caused the material is presented; and corresponding (germane), associated with the processing and assimilation of information.

Intrinsic Load: This is the load inherent in the complexity of the very essence of the task. This load requires more effort for the brain to understand and perform it. That is, in other words, the task that needs to be performed is difficult, regardless of whether the application is convenient or not.

Extraneous Load: This is a load that does not depend on the task itself but arises from how the information is presented to the user. Poor design, redundant information, illogical navigation - all this increases the external load. That is, if the application interface is inconvenient - the buttons are located chaotically, the texts are written in a complex language, there is no logic in the navigation - the user spends extra energy simply to understand what and where is (Liu et al., 2024).

Germane Load: This is the load associated with the processing of information, memorization and assimilation. It is productive. It helps us understand, remember, and perform tasks faster in the future. The goal of a good interface is to increase this productive load while reducing the extraneous load.

Applying this theory to superapps helps explain why users may prefer them despite the apparent "clutter" of the interface. While the visual richness of a superapp may create some extraneous cognitive load, it significantly reduces another, more critical type of extraneous cognitive load: that associated with the need to switch between multiple specialized apps (Hasselwander & Weiss, 2025). Each time a user switches from one specialized app to another (e.g., from a banking app to a food ordering app to a messenger), they must re-orient themselves to the new interface, remember logins, enter data, and synchronize information. All these actions are a source of extraneous cognitive load (Liang & Wei, 2024). A superapp eliminates this need by providing all the necessary functions in one place.

1.3. The Paradox of Choice (Barry Schwartz)

The Paradox of Choice was proposed by American psychologist Barry Schwartz, argues that having a choice is usually perceived as appealing but a plenty of options lead to decreased satisfaction. Too many choices can cause cognitive load, decision fatigue, increase of anxiety, and even choice paralysis, when a person is not able to decide. When a person has a choice from different similar options, the decision process can be tedious, and subsequent satisfaction decreases due to the awareness of missed opportunities.

The modern user is faced not only with a huge number of applications in general, but also with a multitude of specialized applications for each individual task. Each of which offers highly specialized functions. This abundance, in turn, can lead to "app fatigue" (Liang & Wei, 2024) and an overload from the need to constantly make decisions. Users have to spend time and effort choosing the best app for each specific task, comparing their functionality, reviews, terms of use.

A super app, offering an "all-in-one" concept, can solve this problem. This can be perceived as a significant relief, since it reduces the need to constantly compare and choose between many specialized apps for each new task. Users tired of being forced to choose may prefer a single solution that, in essence, "makes the choice for them" by offering an integrated and proven set of services (Hasselwander & Weiss, 2025). Feeling An all-in-one may be perceived as a significant convenience, as it reduces the need to constantly switch between different applications, remember different logins and passwords, and adapt to different interfaces. This, in turn, may lead to increased subjective satisfaction, even if the interface itself within the super-app appears "cluttered". Users may consciously or unconsciously sacrifice interface minimalism for the sake of ease of navigation in their digital lives. Furthermore, super-apps may be preferred not only because of reduced cognitive load, but also because they mitigate the "paradox of choice".

2.1. Impact of Interface Factors on Superapp Preference

The research questions aimed to determine which of interface factors (usability, efficiency, satisfaction, reliability) can impact bigger on user preference between super apps and specialized apps.

2.2.Interface Usability and Efficiency

Interface usability refers to its ease of use and intuitiveness, while efficiency measures the speed and accuracy of task completion. In the context of super apps, these two factors play a critical role in shaping user preference.

Aditya Shankar Majumder (2024) highlights that intuitive navigation, attractive visuals, performance optimization, and incorporation of user feedback are critical components of effective UX design that contribute to user retention and conversion. However, in super apps, where multiple features coexist in one space, maintaining a flawless UX becomes a challenge. Balancing feature richness and ease of use is key to success. Despite the potential for visual clutter, super apps can be functionally very convenient and effective (Hasselwander & Weiss, 2025). For example, Kaspi.kz is noted to focus on the principles of "low friction and high functionality" (Talgatuly, 2025). This means that even though there are many services, the process of interacting with them is as simple and fast as possible. Intuitive navigation is a key variable for effective UX design; as research shows that up to 79% of users stop using an app due to confusing or inconvenient navigation (Majumder, 2024). In super apps, where the number of features is significant, clear and predictable navigation becomes critical to ensure usability.

Beyond navigation, performance optimization—fast loading, no crashes, no lags—significantly improves user satisfaction and retention (Majumder, 2024). Performance-optimized apps show 30% higher user retention (Majumder, 2024). For super apps that combine many services and process a large amount of data, fast and smooth operation is a key factor in turning potential "clutter" into a highly effective tool. Thus, a "cluttered" super app interface does not necessarily mean that it is inconvenient or inefficient. On the contrary, for users, convenience and efficiency can be achieved by eliminating the need to switch between apps, even if this requires more complex internal navigation. The key is not visual simplicity, but functional simplicity and speed of task execution within a single ecosystem. A super app, combining many functions, may seem visually complex, but if its navigation is intuitive and its performance is high, the user quickly finds and completes the necessary tasks. This, in turn, reduces the cognitive load associated with constantly switching between separate apps (Liang & Wei, 2024) and is perceived as superior usability and efficiency.

2.3 User Satisfaction and Trust

User satisfaction shows their positive attitude toward an app, while reliability is the confidence that it will operate consistently, securely, and predictably. These factors play a key

role in a reason why Superapps are chosen and are related closely to user experience (UX) design.

UX design has a profound impact on user satisfaction, engagement, and trust (Majumder, 2024). Seamless and intuitive experiences lead to higher customer satisfaction, which is critical for user retention in the competitive app market (Majumder, 2024). Personalized interfaces, in their In turn, they can improve usability, reduce cognitive load, and increase overall satisfaction with mobile apps, leading to increased user retention and loyalty (Liu et al., 2024).

Perceived interactivity, including aspects such as control, responsiveness, personalization, and playfulness, as well as intrinsic value (aesthetics and perceived playfulness), have a significant impact on users' attitudes toward an app and their intention to continue using it (Jiang et al., 2022). High interactivity, that is, the ability of an app to respond to user actions in a prompt and relevant manner, leads to greater perceived trust and authenticity (Kim et al., 2015).

High satisfaction and trustworthiness in super apps are achieved not through minimalism, but through intelligent adaptation and interactivity. Personalization and responsiveness of the interface make the user feel that the app "understands" their needs (Liu et al., 2024). This, in turn, increases trust (Kim et al., 2015) and satisfaction, even when the overall amount of content in the app is large. A super app, while offering many features, may appear visually cluttered. However, with responsive UI/UX and personalization, the interface becomes relevant to the individual user, which contributes to a sense of trust and authenticity (Kim et al., 2015), and as a result, leads to high satisfaction and intention to continue using.

3.1. Kaspi.kz Case Study: Delivering Convenience, Efficiency, Satisfaction, and Reliability through Interface

Kaspi.kz is a prime example of a successful super app in Kazakhstan that integrates a wide range of services, including payments, a marketplace, fintech services, P2P transfers, QR payments, personal finance management through My Bank, and even integration with government services (Talgatuly, 2025). An analysis of its functionality illustrates how interface factors influence user preferences.

3.2. Convenience and Efficiency

Kaspi.kz is focused on “transactional utility” and the principles of “low friction, high functionality” (Talgatuly, 2025). This means that even though there are many services, the

process of interacting with them is as simple and fast as possible (Talgatuly, 2025). The high daily active users to monthly active users (DAU/MAU) ratio of 64% and the relatively low average session duration indicate that users prefer to perform multiple tasks frequently and quickly rather than spend long periods of time interacting with a single feature (Talgatuly, 2025). This highlights Kaspi.kz's value as an "everyday utility" (Talgatuly, 2025). The visual "clutter" of Kaspi.kz's interface is offset by its exceptional functional efficiency and speed. Users prefer it not despite the "clutter", but because it allows them to quickly and painlessly perform multiple everyday tasks, avoiding the need to switch between dozens of specialized applications (Hasselwander & Weiss, 2025). Kaspi.kz integrates many services, which can create the impression of "clutter". However, due to its focus on “low friction” and “high functionality” (Talgatuly, 2025), the app demonstrates high DAU/MAU and short sessions (Talgatuly, 2025), which users perceive as high efficiency and convenience despite the visual complexity.

3.3. Satisfaction and reliability

Kaspi.kz applies “functional, data-driven, minimalistic” personalization (Talgatuly, 2025). The app makes extensive use of artificial intelligence for personalization, which 60% of respondents consider a key technology of the future for marketing strategy (Talgatuly, 2025). Kaspi.kz’s high rating on the Google Play Store (4.4/5 from over 1 million reviews) with comments noting “ease of use and speed of transactions” confirms high user satisfaction (Talgatuly, 2025). User satisfaction with Kaspi.kz stems from subtle personalization and trustworthiness. The interface, although dense, is made “understandable” by adapting to the user’s specific needs (via AI and data) rather than requiring the user to adapt to it (Liu et al., 2024). This creates a sense of trustworthiness and predictability in a complex ecosystem. Kaspi.kz uses data for personalization (Talgatuly, 2025), which allows the interface to adapt to the user (Liu et al., 2024). The user feels that the app “understands” their needs, which increases satisfaction and trust (Kim et al., 2015), reflected in high ratings in the App Store.

Hypothesis:

H1: Single-use apps improve usability compared to super apps.

Simplicity and Focus: Single-use apps (also called "niche" apps) are designed to perform one specific task or function. This makes them "simple and easy to use." Since they do not overload the user with unnecessary information, they are easier to learn from the start.

Clear Interface: Single-use apps tend to have "simple and focused" interfaces, making them accessible even to users without deep technological knowledge. Unlike super apps, where the interface can be "cluttered," single-use apps offer "the optimal solution for each specific need." Rapidity of Updates: Since single-use app development teams are smaller, they can provide faster updates and improvements.

So, for one specific task, a single-use app may be more intuitive and easier to learn, since it does not distract the user with additional features that are not needed at the moment.

H2: Superapps reduce extraneous cognitive load while improving efficiency compared to dedicated apps.

Reduction of extraneous cognitive load: Superapps significantly reduce the "extraneous cognitive load" that arises from the need to switch between multiple dedicated apps. Each such switch (for example, between a banking app, a food ordering app, and a messenger) requires reorienting yourself in a new interface, remembering logins, entering data, and synchronizing information - all of which are sources of extraneous cognitive load. A superapp, on the other hand, eliminates this need by providing all functions in one place.

Improved efficiency: By combining many functions into one system, superapps simplify the execution of complex or sequential tasks. Users do not need to constantly switch between different programs, which saves time and effort. The Kaspi.kz demonstrates this: its focus on “low friction and high functionality” allows users to “multiple tasks quickly and frequently” rather than spending a lot of time interacting with a single feature. Kaspi.kz’s high DAU/MAU (daily active users to monthly active users) ratio and relatively low average session length confirm that users value it as an “everyday utility.”

Functional simplicity and speed: The key to a superapp’s success is not its visual simplicity, but its “functional simplicity and speed of task execution within a single ecosystem.” Even a “cluttered” superapp interface can be very effective if its navigation is intuitive and its performance is high.

Thus, despite their apparent visual complexity, superapps, due to their integration, significantly reduce the cognitive load associated with “app fatigue” and increase the overall efficiency of everyday tasks.

H3: Superapps increase satisfaction compared to single-purpose apps.

Overcoming the Paradox of Choice: The Paradox of Choice concept (Barry Schwartz) explains that too many choices, while seemingly appealing, can lead to decreased satisfaction, decision fatigue, and even choice paralysis. In the world of mobile apps, this manifests itself as "app fatigue," where the user must spend time and effort choosing the best app for each task. A superapp, which offers an all-in-one concept, solves this problem by reducing the need to constantly compare and choose between multiple single-purpose apps. Users who are tired of constantly having to make choices may prefer a single solution that "makes the choice for them."

Increased Convenience: A superapp is perceived as a significant convenience because it reduces the need to constantly switch between different apps, remember different logins and passwords, and adapt to different interfaces. This, in turn, "may lead to increased subjective satisfaction."

Personalization: Superapps like Kaspi.kz use "functional, data-driven, minimalist" personalization. Using AI for personalization allows the app to "adapt to the user," which creates a sense that the app "understands" their needs. This, in turn, "increases satisfaction." Kaspi.kz's high rating on the Google Play Store (4.4/5), with reviews noting its "ease of use and speed of transactions," confirms high user satisfaction.

In summary, superapps help users avoid being overwhelmed by the large number of features by offering personalized recommendations, easy navigation, and a clear division of services. This facilitates choice and leads to greater satisfaction than when using many narrowly specialized apps.

H4: Superapps increase user trust compared to specialized apps.

Evolving from well-known and trusted brands: Superapps often evolve from "well-known and trusted brands" (e.g. banks). This initially increases trust in new services integrated into the app. The example of Kaspi.kz, which is a bank offering a wide range of services, confirms this.

Integrated payment systems: The presence of integrated payment systems facilitates the payment process, which also contributes to increased trust, as users feel protected and comfortable when making financial transactions.

High interactivity and adaptability: High interactivity, i.e. the ability of the app to quickly and relevantly respond to the user's actions, leads to greater perceived trust and authenticity. Personalization and adaptability of the interface, especially using AI and data (as in Kaspi.kz), make the user feel that the app "understands" their needs. This creates a "sense of trust and

predictability" in a complex ecosystem and, as a result, leads to "high satisfaction and intent to continue using".

Reliability and stability: Despite their internal complexity, superapps should be "highly reliable, protect data, operate stably, and offer many useful features." This makes them more trustworthy and useful for everyday life than separate specialized apps.

Conclusion

The modern digital environment is characterized by the coexistence of two main types of mobile apps: specialized apps and superapps. Specialized apps, while offering simplicity and depth for performing a single, specific task, when aggregated to address a wide range of everyday needs lead to fragmentation of the digital experience and so-called “app fatigue.” In contrast, superapps are a one-stop solution that combines a variety of services into a single interface. The study found that the preference for superapps, despite their apparent visual “clutter,” is explained by several key factors rooted in theories of cognitive psychology and behavioral economics.

First, John Sweller’s Cognitive Load Theory explains that while a superapp’s visual richness may create some extraneous cognitive load, it significantly reduces another, more critical type of extraneous cognitive load—that associated with the need to constantly switch between numerous specialized apps. A super app, by providing all the necessary functions in one place, eliminates this need, thereby simplifying interactions and reducing the user's mental effort.

Secondly, Barry Schwartz's Paradox of Choice demonstrates that an abundance of specialized apps can lead to decision fatigue and even choice paralysis. A super app, by offering an "all-in-one" concept, becomes attractive because it simplifies the choice process, eliminating the need for the user to constantly compare and choose between multiple options for each new task.

The case of Kaspi.kz in Kazakhstan serves as a shining example of the successful implementation of these principles. Despite the potential for "clutter" in the interface, Kaspi.kz focuses on "transactional utility" and the principles of "low friction, high functionality." This results in high frequency of use and short sessions, which users perceive as exceptional efficiency and convenience, despite the visual complexity. Data-driven personalization and the

use of artificial intelligence allow the interface to adapt to the user's needs, creating a feeling that the application "understands" their requests, which in turn increases satisfaction and trust. High user ratings for Kaspi.kz, noting ease of use and speed of transactions, confirm these findings.

Thus, the study convincingly shows that the appeal of superapps lies in their ability to simplify digital life. Although their interface may seem visually complex, this "clutter" is effectively compensated by functional versatility, reduced cognitive load from constant switching, effective personalization and high interactivity. Superapps successfully turn potential disadvantages into key advantages, offering users a convenient, efficient and reliable digital experience that surpasses the disjointed use of many specialized applications.

References

Liang, S., & Wei, Z. (2024). Understanding Users' App-Switching Behavior During the Mobile Search: An Empirical Study from the Perspective of Push–Pull–Mooring Framework. Behavioral Sciences, 14(11), 989.

Liu, Y., Tan, H., Cao, G., & Xu, Y. (2024, August). Enhancing user engagement through adaptive UI/UX design: A study on personalized mobile app interfaces. Computer Science & IT Research Journal, 5(8), 1942–1962.

Hasselwander, M., & Weiss, D. (2025). Consumer preferences for super app services: E-commerce, social media, and banking dominate. European Research on Management and Business Economics, 31(2), 124–137.

Majumder, A. S. (2025, January 23). The influence of UX design on user retention and conversion rates in mobile apps (arXiv:2501.13407) [Preprint]. arXiv.

Talgatuly, F. (2025). Digital marketing strategies in Kazakhstani super-apps: A case study of Kaspi and Freedom Finance [Master's thesis, University of Economics, Prague]. VŠE Theses.

Jiang, Q., Sun, J., Yang, C., & Gu, C. (2022). The Impact of Perceived Interactivity and Intrinsic Value on Users' Continuance Intention in Using Mobile Augmented Reality Virtual Shoe-Try-On Function. Systems, 10(1), 3.

Kim, W.-H., Kim, H.-J., & Lee, Y.-S. (2015). The role of prior attitude and persuasion knowledge in mobile application contents for public interest. International Journal of Control and Automation, 8(12), 323–330.