Transforming Customer Experience into Super-Apps: An Analysis of Agentic AI Potential through the Passo Case Study

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Abstract: This study set out to explore the transformative potential of Agentic AI within the complex ecosystem of a super-app, using an exploratory case study of Passo and a novel Agentic Maturity Model. Our analysis of key user journeys demonstrates that a shift from low-maturity reactive systems (Levels 1-2) to high-maturity proactive and orchestrating agents (Levels 3-4) can fundamentally reshape the customer experience, turning points of friction into opportunities for value creation and trust-building. The primary contribution of this paper is the Agentic Maturity Model, which provides a clear framework for this transformation and offers a strategic roadmap for organizations to move beyond simple automation towards providing truly autonomous services. Ultimately, this research suggests that the future of digital competition in the super-app era will not be defined simply by the number of services offered, but by the intelligence and autonomy of the agents that help users navigate them.

Keywords: Agentic AI, Super-App, Customer experience (CX), AI agents, Digital transformation

Introduction

The digital economy is increasingly dominated by the rise of integrated platform ecosystems, commonly known as "super-apps." These platforms are fundamentally reshaping the competitive landscape by consolidating a multitude of disparate services—ranging from e-commerce and transport to financial services—into a single, unified mobile interface (Parker et al., 2016). By creating a central hub for users' daily activities, super-apps generate immense value through network effects and deep user engagement (Tan & Wo, 2021). However, this integration creates significant complexity in user journeys, presenting a major challenge for delivering a consistently seamless and intuitive customer experience.

To manage this complexity, organizations have widely adopted Artificial Intelligence (AI), primarily in the form of conversational chatbots. While these systems have been effective at automating simple, repetitive tasks, they largely operate as reactive tools. The limitations of these first-generation AI systems, such as their lack of contextual understanding and inability to take initiative, are now well-documented in the literature (Følstad & Brandtzaeg, 2017). For a super-app, where a user's needs often span multiple services, a simple reactive chatbot is insufficient to unlock the true potential of the integrated ecosystem.

This paper argues that the next paradigm shift in customer experience is the move from simple conversational AI to Agentic AI. An intelligent agent is defined as an entity that can perceive its environment and act autonomously to achieve its goals (Russell & Norvig, 2016). In the context of a super-app, an agentic system would not merely respond to commands but would proactively and autonomously orchestrate tasks across multiple services on behalf of the user. However, the potential applications of this advanced paradigm within the unique super-app context remain largely underexplored in academic research.

Therefore, the primary objective of this study is to identify, conceptualize, and analyze high-value use cases for Agentic AI within a real-world super-app. To achieve this, we conduct an exploratory single-case study (Yin, 2018) of Passo, a leading super-app in Turkey. The main contribution of this paper is the proposal of a novel "Agentic Maturity Model," a four-level framework designed to classify and guide the development of AI agents from simple reactive responders to fully autonomous orchestrators. This paper is structured as follows: Section 2 reviews the relevant literature. Section 3 details our methodology and the proposed framework. Section 4 introduces the Passo case study. Section 5 presents the analysis of our findings, and Section 6 discusses their implications. Finally, Section 7 concludes the paper.

Literature Review

This study is positioned at the intersection of three evolving domains: the business model of super-apps, the evolution of conversational AI, and the emerging paradigm of agentic systems. This review synthesizes key literature from these areas to establish the theoretical foundation and identify the research gap that this paper addresses.

The Rise of Super-App Ecosystems

Super-apps have emerged as a dominant force in the digital economy, fundamentally altering user behavior and business strategy. They are best understood not as applications with many features, but as digital platforms that orchestrate value creation between different user groups (Parker et al., 2016). The literature specifically defines a super-app as an integrated ecosystem that combines a multitude of services into a single mobile interface (Tan & Wo, 2021). These platforms are typically built around a core, high-frequency service which serves as a gateway to an expanding portfolio of other offerings. A crucial component of this model is an embedded payment infrastructure, which creates a seamless transactional experience. As these ecosystems grow in complexity, the challenge of navigating user journeys and maintaining a simple, coherent user experience becomes increasingly significant.

The Evolution of AI in Customer Interaction: From Chatbots to Proactivity

The use of AI in customer-facing applications has evolved significantly. The initial wave was dominated by informational and transactional chatbots. While effective at reducing costs for basic tasks, their limitations—such as a lack of contextual understanding and an inability to take initiative—have been well-documented (Følstad & Brandtzaeg, 2017). These shortcomings led to the development of more sophisticated systems capable of proactive and personalized interactions, which can anticipate user needs and offer timely suggestions, representing a move toward a more intelligent and user-centric paradigm. Xu et al. (2023) highlight that orchestration-driven personalization is becoming a critical differentiator in digital customer experience.

Defining Agentic AI and its Foundations

The next stage in this evolution is Agentic AI. An "agent" in this context is a system that can perceive its environment and act autonomously to achieve specific goals (Russell & Norvig, 2016). This paradigm builds upon foundational academic work on the levels of automation, which provides a spectrum for classifying the degree of autonomy in human-computer interaction (Parasuraman et al., 2000; Sheridan & Verplank, 1978). Recent studies further emphasize the transition from reactive assistants to orchestrating agents in digital ecosystems (Cao & Lin, 2023). Unlike a simple proactive assistant, a true agent possesses a higher degree of autonomy, decision-making capability, and the ability to orchestrate complex tasks. Our "Agentic Maturity Model," introduced in the methodology section, is directly informed by this literature.

The Research Gap: Agentic AI in Super-Apps

While the literature provides a solid understanding of super-apps as business models and traces the evolution of AI, a significant research gap exists at their intersection. There is a scarcity of academic work that specifically explores the application and potential of high-level, autonomous agentic systems within the unique, multi-service context of super-apps. This study aims to address this gap by providing an exploratory case study that conceptualizes and analyzes specific, high-value use cases for Agentic AI within the Passo super-app.

Methodology

Research Approach: A Single-Case Study Design

This study adopts a single-case study methodology to conduct an in-depth exploration of the potential applications of Agentic AI within a super-app ecosystem. A case study is an empirical inquiry that investigates a contemporary phenomenon within its real-life context, especially when the boundaries between the phenomenon and context are not clearly evident (Yin, 2018). This approach is particularly well-suited for our research for several reasons. First, the integration of Agentic AI in super-apps is an emergent and complex phenomenon, making it difficult to study outside of a real-world setting. A case study allows for a rich, holistic understanding of the intricate interplay between the technology, user needs, and business processes. Second, our research seeks to answer "how" and "why" questions, such as "How can Agentic AI transform core user journeys?" and "Why is this transformation strategically valuable?". The case study method is ideal for addressing such exploratory and explanatory questions. Finally, by focusing on a single, instrumental case, we can generate detailed, context-dependent knowledge and develop a practical framework that can inform both theory and practice in the field of digital transformation.

Case Selection: Justification for Selecting Passo

For this case study, we selected Passo, one of Turkey's most prominent and rapidly growing super-apps. The selection of this specific case was purposive and guided by several key criteria that make it an ideal context for this research. First, Passo exemplifies the core characteristics of a super-app by integrating a diverse and expanding portfolio of services, including event ticketing, public transportation card top-ups, and access to financial products, all within a single platform. This inherent complexity and the dynamic addition of new use cases create a rich environment to explore the orchestration capabilities of Agentic AI. Second, Passo possesses a robust and flexible technological infrastructure, supported by its parent company, one of the nation's leading investment banks. This backing provides the architectural agility necessary for the hypothetical integration of sophisticated AI agents, making our proposed scenarios not just theoretical but also feasible. Finally, the continuous expansion of its services naturally leads to an increasing complexity in user journeys and a growing need for intelligent, personalized automation. This makes Passo a fertile ground for investigating how Agentic AI can address real-world business challenges, such as streamlining complex processes and enhancing user engagement at scale. The authors' direct access to the case also provided an invaluable opportunity to gather contextual data and insights for the analysis.

Data Collection

The data for this case study were collected using a multi-faceted qualitative approach to ensure a robust and deeply contextualized understanding of the Passo ecosystem. The data collection process was designed to capture both formal procedures and practical, on-the-ground knowledge. First, brief, semi-structured interviews were conducted with key personnel from the relevant business units. The primary objective of these consultative meetings was to understand and map the operational workflows of critical user journeys, such as ticket cancellations, eligibility verification, delivery tracking, and insurance management. These were not in-depth personal interviews but rather focused discussions aimed at accurately documenting the "as-is" processes. Second, the insights from these interviews were supplemented and validated by a thorough review of internal documentation. This included an analysis of official process guidelines, internal rulebooks, and other relevant documents that govern the existing workflows. Finally, this process was significantly enriched by the contributions of one of the co-authors, who holds the position of Business Development Manager at Passo. This direct involvement facilitated access to validated process documents and provided critical expert insights and clarifications on the complexities of the business operations, ensuring a high degree of accuracy and authenticity

in the data gathered for the analysis. This triangulation of data—combining interviews, document analysis, and expert informant knowledge—provided a comprehensive foundation for the case study.

Validity and Reliability

To strengthen research validity, we ensured construct validity through triangulation of multiple data sources, including semi-structured interviews, internal process documentation, and expert informant validation. Internal validity was enhanced by iterative cross-checking of workflows with domain experts to minimize bias and ensure consistency across data points. Reliability was addressed by maintaining detailed process logs, standardized interview protocols, and version-controlled documentation, enabling replication of the case study design in future research. Furthermore, transparency in methodological choices and explicit acknowledgment of the study's limitations enhance the credibility of our findings.

Analytical Framework: The Agentic Maturity Model

To systematically analyze the collected use case scenarios and evaluate their potential for transformation, we developed and applied a novel analytical framework: the Agentic Maturity Model. We argue that a simple binary classification of "automated vs. manual" is insufficient to capture the nuanced capabilities of modern AI. While several conversational AI maturity models exist in the literature, they often culminate at proactive personalization and are not specifically designed to address the unique complexities of a multi-service super-app ecosystem. To address this gap, we build upon foundational concepts of automation levels and agent autonomy (e.g., Parasuraman et al., 2000; Sheridan & Verplank, 1978) to propose a model tailored for this emerging context. Our framework provides a four-level hierarchy to classify the sophistication of AI-driven user interactions, offering a clear roadmap that extends beyond proactivity to true agentic orchestration. The model is structured as follows:

Level 1: Reactive Information Provider: At this foundational level, the AI system functions as a simple, reactive agent. Its primary role is to respond to direct user queries by fetching pre-defined information from a knowledge base. Interactions are typically user-initiated, single-turn, and follow a question-and-answer format.

Level 2: Process Automator: Moving beyond simple information retrieval, a Level 2 system can guide a user through a structured, multi-step process. It automates linear, well-defined workflows based on user commands. While it handles multiple steps, it does not take initiative and strictly follows a pre-determined path.

Level 3: Proactive & Personalized Assistant: This level represents a significant leap in intelligence. The system becomes proactive, using context and user history to anticipate needs and provide unsolicited but relevant assistance. It can send personalized alerts, make context-aware suggestions, and initiate interactions without waiting for a direct user command.

Level 4: Agentic Orchestrator: At the highest level of maturity, the AI transcends the role of an assistant and becomes a true agent. An Agentic Orchestrator autonomously manages complex, multi-service tasks to achieve a user's goal. It can make decisions, coordinate across different services within the super-app (e.g., ticketing, transportation, payments), and execute entire workflows with minimal user intervention.

This model will be used in the "Results and Analysis" section as the primary tool to map the "as-is" state of each scenario and to articulate the vision for their "to-be" transformation.

Case Study Context: The Passo Super-App Ecosystem

The context for this study is Passo, a leading digital platform and super-app in Turkey. Launched initially as a national ticketing platform for major sporting events (via the Passolig system), it has since evolved into a comprehensive ecosystem catering to a wide array of urban and lifestyle needs for its millions of users. As a subsidiary of Aktif Bank, one of the nation's foremost investment banks, Passo benefits from a strong financial and technological foundation, which enables its continuous innovation and service expansion. According to public reports, Passo has surpassed seven million active users and facilitates millions of transactions annually, positioning it as one of Turkey's most widely adopted lifestyle super-apps (Aktif Bank Annual Report, 2024). Recent industry analyses highlight Passo's pioneering role in integrating digital wallets and mobility-finance

services, particularly in the domains of ticketing and public transportation (Deloitte, 2023). This scale and multi-service integration not only reinforce its classification as a super-app but also underscore its strategic relevance as a testbed for exploring the orchestration potential of agentic AI.

The platform's classification as a super-app is central to our case selection. The platform's classification as a super-app is central to our case selection. Comparable evidence from WeChat shows how AI-driven personalization is central to super-app adoption (Wu & Li, 2022). A super-app is typically defined in the literature as a mobile application that provides a wide array of services within a single, integrated interface, often built around a core high-frequency service and a unified payment system (e.g., Tan & Wo, 2021). Passo clearly exemplifies this model. Its foundational, high-frequency service is sports and event ticketing, which drives initial user adoption and engagement. This is built upon an integrated digital wallet (Passo Cüzdan) that facilitates seamless payments and transactions across the entire ecosystem. Surrounding this core, Passo has layered a diverse set of services, including public transportation card top-ups and access to financial products like N Kolay loans. This strategic consolidation of ticketing, payments, transport, and financial services is what firmly establishes Passo as a super-app, transforming it from a transactional tool into a central hub for daily life.

The strategic importance of the Passo ecosystem for this research lies in its inherent complexity and dynamism. The platform's multi-service nature creates complex user journeys that often span different domains (e.g., purchasing a concert ticket, topping up a transport card for the journey, and paying via the integrated wallet). This environment serves as a perfect real-world laboratory to investigate the potential of a Level 4 Agentic Orchestrator, which is designed to navigate and simplify precisely this type of cross-service complexity. The following analysis will, therefore, use this context to explore how agentic AI can transform specific high-value user journeys within the Passo platform.

Results and Analysis

In this section, we apply the Agentic Maturity Model to four critical use case scenarios identified within the Passo ecosystem. For each scenario, we first analyze the current "as-is" process to classify its maturity level and then present a "to-be" vision that demonstrates the transformative potential of a Level 3 or Level 4 agentic system.

Cancellation and Refund Processes

Current Process Analysis (Level 1-2)

The process for cancelling a ticket or product and requesting a refund is a frequent and often sensitive user journey. In the current "as-is" state within the Passo platform and similar digital services, this process is typically a user-initiated workflow that operates at Level 1 (Reactive Information Provider) and Level 2 (Process Automator) of our maturity model. The interaction begins when a user decides to cancel a purchase and navigates to the relevant section of the application. If the user seeks information, they might interact with a Level 1 chatbot, asking questions like "How do I cancel my ticket?" which provides a static answer from a knowledge base. To execute the cancellation, the user initiates a Level 2 process. The system then guides them through a series of rigid, pre-defined steps: find the order, select the item to cancel, review the (often complex) refund policy, and confirm the cancellation request. The entire process is reactive; the system does not take any initiative, and the cognitive load of understanding eligibility, rules, and consequences rests entirely on the user.

The Agentic Transformation (Level 3-4 Vision)

An agentic system transforms this user-driven, high-friction process into a proactive, intelligent, and value-added experience. The transformation begins at Level 3 (Proactive & Personalized Assistant), where the system starts to anticipate user needs based on contextual data. For instance, the agent could monitor external data sources, such as the weather forecast for an outdoor concert. If a high probability of heavy rain is predicted, the agent would proactively alert the user days in advance:

"We have noticed a 90% chance of heavy rain forecast for the day of your outdoor concert. According to your ticket's policy, you are eligible for a partial refund if you cancel up to 24 hours before the event. Would you like to review your cancellation options now?"

The full potential, however, is realized at Level 4 (Agentic Orchestrator). At this level, the agent's goal is not just to process a cancellation, but to manage the entire situation to ensure a positive outcome for the user. Imagine an official event cancellation is announced. The Level 4 agent would autonomously perform a chain of actions: detect the cancellation, process the refund, and orchestrate a solution to the user's underlying goal.

"The Beşiktaş-Trabzonspor match has been postponed, and the full ticket price of 1,500 TL has been refunded to your Passo Wallet. We noticed you also frequently attend basketball games. The National Team has a match this same weekend, and tickets are available in your preferred seating area. I have checked your calendar, and you appear to be free. Would you like me to book a ticket for you using the refunded amount?"

This Level 4 interaction demonstrates true orchestration, transforming a potentially frustrating experience into one of seamless, proactive service.

User Eligibility Verification for Regulated Events

Current Process Analysis (Level 1-2)

Verifying user eligibility for events with complex and dynamic rules—such as major football matches governed by the Passolig system—is another critical and often frustrating user journey. The "as-is" process for this scenario is a clear example of a system operating at Level 1 and Level 2, functioning more as a gatekeeper than an assistant. The interaction is almost always initiated by the user at the final stage of a purchase attempt. If a user fails to meet one or more of these complex criteria, the process is abruptly blocked. The system's response is typically a generic Level 1 error message, such as "Purchase failed: you are not eligible for this event," which provides no specific reason or guidance for resolution. Consequently, the cognitive burden of diagnosing the problem and finding a solution is placed entirely on the user.

The Agentic Transformation (Level 3-4 Vision)

An agentic system fundamentally redefines this journey by transforming the AI from a reactive gatekeeper into a proactive enabler. The transformation begins at Level 3, where the agent leverages user data and event information to anticipate and resolve potential issues in advance. For example, it proactively checks the user's Passolig status before a high-demand match goes on sale:

"Hi [User Name], tickets for the Galatasaray-Fenerbahçe derby go on sale tomorrow at 11:00 AM. I have noticed that your Passolig card's annual visa is set to expire in three days. To ensure a smooth purchase experience, I can initiate the renewal process for you right now with one click. Shall I proceed?"

The vision culminates at Level 4, where the agent can handle ambiguous, goal-oriented requests. For a user query like "I want to go to a match in Istanbul this weekend," the agent autonomously performs a comprehensive analysis, filtering out impossible options and synthesizing the results into a single, actionable recommendation.

"This weekend in Istanbul, there are three matches. You are not eligible for the Beşiktaş match due to away fan restrictions, and tickets for the Galatasaray match are sold out. However, you are fully eligible for the Fatih Karagümrük match at the Atatürk Olympic Stadium. Would you like me to show you the available seats?"

This transforms a journey of potential frustration and multiple dead-ends into a single, successful discovery process.

Card or Product Delivery Processes

Current Process Analysis (Level 1-2)

The post-purchase journey, specifically the tracking of physical deliveries, is a high-frequency interaction point filled with user anticipation and potential anxiety. The conventional approach is deeply reactive, placing it within Level 1 and Level 2. The system remains passive until explicitly prompted by the user with a query like, "Where is my package?". It then relays the raw, often cryptic, status update it receives from a third-party

logistics provider. The system acts as an indifferent messenger with no awareness of process exceptions. If a delivery attempt fails, the burden of interpreting the status and finding a solution falls entirely on the user.

The Agentic Transformation (Level 3-4 Vision)

An agentic system transforms the delivery experience by shifting the AI's role from a passive messenger to a proactive problem-solver. At Level 3, the agent actively monitors the delivery status. Upon detecting a failure, it proactively contacts the user with clear, actionable choices:

"Hi [User Name], the courier attempted to deliver your Passo card at 2:15 PM today but was unable to reach you. Would you prefer to: A) Reroute the package to a nearby pickup point? B) Reschedule the delivery for tomorrow at a different time or to your office address?"

The ultimate vision is achieved at Level 4, where the agent uses a wider range of data to solve problems before they even occur. By combining logistics data with the user's calendar or location, it can anticipate a high probability of delivery failure.

"Your new card is scheduled for delivery to your home address this afternoon. However, I see from your calendar that you are at the office until 6 PM. To prevent a missed delivery, would you like me to instantly redirect the package to your office?"

This Level 4 orchestration demonstrates a deep understanding of the user's real-world context, preventing problems entirely.

Proactive and Personalized Insurance Management

Current Process Analysis and Missed Opportunity (Level 1-2)

The proactive offering of on-demand insurance is not a currently active service within the Passo ecosystem, representing a significant missed opportunity. When insurance options are present on comparable digital platforms, they are typically implemented at Level 1 and Level 2. The common practice is a non-personalized, low-context checkbox during checkout, such as "Add event insurance for 50 TL?". This "take-it-or-leave-it" approach results in low conversion rates and fails to address the user's actual potential needs.

The Agentic Transformation (Level 3-4 Vision)

An agentic approach allows for the introduction of insurance not as a passive upsell, but as a dynamic, high-value service. At Level 3, the agent acts as an intelligent risk advisor, using contextual data to make a personalized and justified recommendation.

"Hi [User Name], I see you've purchased non-refundable tickets for the Mountain Rock Fest. The long-range weather forecast currently shows a 40% chance of thunderstorms that weekend. For just 75 TL, you can add 'Event Weather Protection.' Would you like to add this protection to your purchase?"

At Level 4, the agent manages the entire lifecycle of the policy. If a covered event (like a flight delay) occurs, the agent autonomously detects it and initiates the claim process on the user's behalf.

"I have detected that your flight to Antalya has been delayed by more than 3 hours. Your travel insurance policy entitles you to compensation. To make things easier, I have already opened a claim file for you with the insurance company and submitted the official flight delay confirmation."

This capability transforms insurance from a passive safety net into an active service that works for the user, creating unparalleled trust and value.

Discussion

The analysis presented in the previous section demonstrates a clear trajectory for the evolution of AI within a super-app context, moving from simple automation to proactive, autonomous orchestration. This progression, mapped by our Agentic Maturity Model, provides a new lens through which to view the future of digital customer experience. In this section, we discuss the summary of our key findings, the broader implications of this transformation for managers and strategists, the theoretical contribution of our model, and the limitations of this study that open avenues for future research.

Summary of Key Findings

Our analysis of four distinct user journeys within the Passo case study yielded several key findings. First, we established that most current digital processes, while automated, operate at a low level of agentic maturity (Level 1-2), functioning as reactive tools that place the cognitive burden of problem-solving on the user. Second, we demonstrated that a significant leap in user experience is achievable by advancing to Level 3, where a proactive and personalized assistant can anticipate needs and prevent problems before they occur. Finally, our findings reveal that the ultimate potential is unlocked at Level 4, where an "Agentic Orchestrator" can autonomously manage complex, multi-service user goals. This capability is uniquely suited to the super-app ecosystem, where the primary value proposition is the seamless integration of disparate services.

Managerial and Strategic Implications

Our findings offer several critical strategic implications for managers and decision-makers in super-app ecosystems and other digital platforms. First, the transition to Level 3-4 systems represents a fundamental strategic shift from reactive problem-solving to proactive value creation. Many current AI investments focus on cost reduction by automating support queries. Our analysis shows that the real competitive advantage lies in using agentic AI to pre-empt user problems and transform potentially negative experiences (e.g., a delivery failure or an event cancellation) into moments of positive engagement and trust-building. This shifts the role of AI from a cost center to a driver of customer loyalty.

Second, agentic AI opens up avenues for creating entirely new revenue streams and service models. The insurance scenario (5.4) is a prime example. Instead of being a low-converting add-on, it becomes a high-value, personalized service that addresses a user's specific, context-aware risks. Managers should, therefore, view Agentic AI not just as a tool to optimize what they currently do, but as an engine to innovate on what they could offer.

Finally, the orchestration capability of a Level 4 agent is a powerful tool for deepening user lock-in within the super-app ecosystem. Huang and Wang (2024) similarly emphasize that autonomous agents will increasingly shape competitive dynamics and platform strategies. By seamlessly managing tasks across different services (ticketing, transport, payments), the agent makes it significantly more convenient for a user to stay within the platform. This increases switching costs and reinforces the super-app's core value proposition as a central, indispensable hub for the user's digital life.

Theoretical Contribution

This study contributes to the academic literature in two primary ways. The main theoretical contribution is the proposal of the Agentic Maturity Model. While various chatbot or automation maturity models exist, our framework is novel in its specific focus on the super-app context and its extension to a fourth level of "Orchestration." It provides researchers and practitioners with a structured vocabulary and a conceptual roadmap to classify and design the next generation of AI agents that go beyond simple proactivity. Secondly, by applying this model to a real-world case study, we provide a rich, qualitative illustration of how these theoretical levels manifest in practical business processes, bridging the gap between abstract AI concepts and their tangible application.

Limitations and Future Research

We acknowledge several limitations in this study that suggest directions for future research. First, as an exploratory study based on a single case, the findings may not be immediately generalizable to all super-apps in

different markets, although the proposed model offers a robust analytical starting point. Second, the "to-be" scenarios presented in our analysis are conceptual visions; they have not been implemented or empirically tested with real users.

These limitations open up several avenues for future research. An immediate next step would be the empirical implementation and A/B testing of a Level 3 or Level 4 agent to quantitatively measure its impact on user satisfaction, engagement, and conversion metrics. Furthermore, future studies could apply the Agentic Maturity Model to other super-apps to validate and refine its levels. Finally, the rise of Level 4 orchestrators raises important ethical questions regarding data privacy, user autonomy, and algorithmic bias, which warrant dedicated investigation.

Conclusion

This study set out to explore the transformative potential of Agentic AI within the complex ecosystem of a super-app, using an exploratory case study of Passo and a novel Agentic Maturity Model. Our analysis of key user journeys demonstrates that a shift from low-maturity reactive systems (Levels 1-2) to high-maturity proactive and orchestrating agents (Levels 3-4) can fundamentally reshape the customer experience, turning points of friction into opportunities for value creation and trust-building.

The primary contribution of this paper is the Agentic Maturity Model, which provides a clear framework for this transformation and offers a strategic roadmap for organizations to move beyond simple automation towards providing truly autonomous services. Ultimately, this research suggests that the future of digital competition in the super-app era will not be defined simply by the number of services offered, but by the intelligence and autonomy of the agents that help users navigate them. As digital ecosystems become increasingly complex, the development of sophisticated agentic orchestrators will be a key differentiator in creating truly indispensable platforms that actively manage users' digital lives.

Scientific Ethics Declaration

Conflict of Interest

* The authors declare that they have no conflicts of interest.

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