

Pos Indonesia – Empowering MSMEs through community collaboration centres and inclusive e-commerce finance services

Pos Indonesia's more than 200 community collaboration centres (also known as Pos Bloc), which are primarily located outside major urban areas, leverage underutilized postal infrastructure – including some architecturally significant historical colonial buildings – transforming them into dynamic community hubs specifically designed to support MSMEs. These centres offer MSMEs a wide array of resources, including high-speed internet, dedicated spaces for showcasing products, live-streaming studios for social selling, training sessions in digital marketing, financial management, and customer service, as well as valuable networking opportunities. Through these services, Pos Indonesia helps MSMEs, particularly women entrepreneurs, who constitute approximately 64.5% of Indonesia's MSME sector, access essential digital tools and become competitive in the online marketplace.

Pos Indonesia's cash-on-delivery (COD) services further extend e-commerce inclusivity by addressing the needs of the large unbanked population in Indonesia. This payment method allows customers, especially those in suburban and rural areas with limited

access to digital payment solutions, to pay for goods upon receipt. In 2023 alone, Pos Indonesia's COD transactions reached 4.5 million, totalling 780 billion Indonesian rupiah.

This integrated approach exemplifies how Pos Indonesia is strategically repurposing its postal network and property infrastructure, creating a sustainable ecosystem to support MSMEs while simultaneously providing valuable logistical and financial services. In addition to the support offered at Pos Bloc centres, MSMEs benefit from Pos Indonesia's national fulfilment centres and the Pos Aja! mobile app, which facilitates streamlined deliveries, including pick-up requests, and digital business management. These initiatives align with broader government objectives to enhance digital and financial inclusion, thereby strengthening the resilience and competitiveness of Indonesia's local economies, particularly in areas underserved by traditional banks and financial service providers. Such efforts ensure the inclusive participation of marginalized communities in the country's growing digital economy.



Source: Interview with Pos Indonesia staff, 2024 TradePost awards