



Pos Indonesia – Serving as a physical extension for partners’ digital financial products

Pos Indonesia has strategically transformed its expansive network of over 4,300 post offices, recently digitally upgraded and connected to the internet, into an effective physical front-end for digital financial services offered by its banking and non-banking financial partners. This model enables partner institutions to reach a broader customer base, particularly in rural and remote areas, where traditional financial service providers have limited or no presence. This approach significantly enhances financial inclusion, allowing customers to conveniently access payment, banking, insurance, and investment products through Pos Indonesia’s trusted network.

The partnership model is particularly valuable for Pos Indonesia because of regulatory limitations that restrict the organization from independently offering certain financial services. By serving as the physical extension for financial institutions, Pos Indonesia effectively bridges this regulatory gap, providing its customers with seamless access to diverse financial products. As a result, Pos Indonesia has expanded financial services to over 6 million individuals through physical points of service and a digital app, demonstrating the immense potential and importance of digitally enabled postal networks in supporting inclusive digital financial ecosystems.

Source: Interview with Pos Indonesia staff

