
Exploring the "Postal + Community" Model in the Asia-Pacific Region

Introduction:

Why "Postal + Community" Matters Now

For centuries, postal services have facilitated communication among people, and connected citizens with governments and businesses. In many countries, the post office was the first public building in a village, often before a bank or a hospital. This made postal operators close to people's daily life, not only for mail, but also as a symbol of trust and state presence.

Today, citizens no longer see the post office only as a place to send a letter: traditional mail is going down fast, while e-commerce parcels, financial transactions, and digital services are growing. They expect more: access to government services, financial products, digital platforms, and even community support.

This is why the idea of "Postal + Community" is important. It means the post office is not only an acceptance and delivery counter but becomes a multi-purpose hub for the community. It integrates postal shipping with logistics, financial, digital, social, and sometimes even health or disaster-response functions. In the Asia-Pacific region, this direction is especially relevant. Populations are large and diverse, many areas are rural, and social trust of postal brands is still very high.

The question is not only *what services* Posts can provide, but *how* they should organize this change. There are opportunities, challenges, and different possible options for postal operators.

Opportunities and Strengths of Postal Operators

Posts have long been providers of universal service. With wide coverage in each country, large number of post offices across the region, and with staff who are part of local communities, the postal brand has built strong and lasting trust among customers. In the past, the postal network was the only provider of acceptance and delivery services. When people saw a post office, they immediately knew what it stood for and they went there whenever they had a need. This long history is the foundation of trust that posts still carry today.

Postal operators in Asia-Pacific benefit from wide network coverage and strong public trust. India Post has more than 155,000 branches, the largest postal network in the world, while China Post operates over 30,000 village-level service stations, and in some Pacific islands the post office is even the only government building in a remote community. This physical presence, together with the fact that people often trust postal operators more than private couriers or even banks - as shown in Universal Postal Union surveys - gives the postal brand a unique advantage when introducing new services.

Meanwhile, Posts already provide some financial and government-related services. Many have experience in money orders, savings banks, distributing pensions or insurance. This is a good foundation for expanding community roles. Examples of current practice can already be seen across the region: India Post Payments Bank is connecting millions of unbanked people through financial inclusion; Japan Post's "Watch Over" program allows postmen to check on elderly citizens during daily rounds; China Post has transformed rural service stations into hubs that combine parcel delivery with e-commerce and government counters; Fiji Post plays the role of a community lifeline in times of cyclones; and Cambodia Post, under its Digital Postal Ecosystem, is introducing the DGPost mobile app and the blockchain-based VERIFY.GOV.KH platform to support citizens and businesses.

These show that the sector already has good starting points to build “Postal + Community.”

Challenges in the Transition

While the opportunity is clear, there are also many challenges. In a market with strong competitors, the wide network, reliable services and brand trust are not enough. Posts must also find new growth points, enter new markets, and build their own product mix. This requires a long process of learning, experimentation, and capability building to develop real competitiveness. Customers have choices, and switching to another service provider does not take much effort.

First, Resources and funding remain a major obstacle. Expanding into community services needs investment in IT systems, digital tools, staff training, and sometimes rebuilding old offices. Many postal operators face limited budgets, which slow down decision-making.

Secondly, Infrastructure gaps also limit progress. In some countries, internet coverage is still weak in rural areas. In addition, many post office buildings are too small or old to host new functions, making it difficult to modernize the service environment.

Thirdly, regulation can be a barrier. In some countries, postal operators are currently not legally allowed to offer financial or government related document services. Without policy support, it takes time to prepare and expand into new areas.

Fourthly, human resources are another challenge. Postal staff are skilled in traditional services, but community services need new skills, such as pre-sale/post-sale service, digital literacy, marketing new products, and sometimes knowledge on recycling. Training is necessary but takes time and money.

Finally, balancing business and social role is equally important. Posts must find a way to stay financially sustainable while also meeting public services demanding. Too much focus on profit may hurt community trust; too much focus on social role may weaken financial sustainability.

Two Pathways: Postal as Platform vs Community as Network

At present, “Postal + Community” is developed through two main models:

Model One : Postal as Platform	Model Two: Community as Network
Add services on top of traditional postal services	Build new services around people’s daily life
Idea: Post expands outward to serve evolving community needs	Idea: Post supports communities with a customer-first approach

Postal as Platform means the post office is the base product. New services are added on top of it. For example, a post office that used to sell stamps now also offers bill payment, e-commerce pick-up, or banking services. The logic is: start from post, expand step by step.

Community as Network means starting with what people need. If a community has many elderly citizens, the postman becomes a caretaker. If a community faces frequent typhoons, the post office becomes an emergency hub. The logic is: start from people, then design postal role inside the service network.

These two models are not opposite. In fact, most countries will use a mix of both. Large countries often use the platform model, because they have big infrastructure. Smaller or vulnerable countries often use the network model, because community needs are very specific.

Regional Approaches and Case Studies

India: Financial Inclusion at Scale

India Post Payments Bank (IPPB) is a good example of “Postal as Platform.” It uses the huge post office network to deliver banking services. As of August 2025, IPPB serves over 120 million customers, many in villages, who can now open accounts, deposit savings, or receive government benefits. The post office is still the base, but now it is much more than a place for parcels and stamps.

Japan: Elderly Care and Public Services

Japan Post faces an aging society. By 2030, one in three Japanese will be over 65. The “Watch Over” program lets postmen check on elderly citizens when they deliver mail. Families pay a small fee, and the postman reports if something is wrong. This is “Community as Network,” because the service is designed directly around the needs of society.

Island Nations: Disaster Response

In Philippine, Indonesia, Fiji, Vanuatu, or Tonga, post offices are sometimes the only formal public facility in small islands. When tropical cyclones come, the post office acts as an emergency center, storing supplies, giving information, and helping relief work. This shows the postal role as part of a community survival network.

China: E-commerce and Rural Services

China Post has changed thousands of village stations into community hubs. People can pick up parcels, buy goods, pay bills, and also access government services in the same place. This supports rural revitalization and brings e-commerce to remote areas.

Opportunities and Advantages in the Future

In summary, it is becoming increasingly important for Posts to enrich their role in serving communities and to strengthen the social value of postal services. This helps operators not only attract more foot traffic to the post offices but also delivers real convenience and brand visibility, increasing mail volumes and making better use of existing postal facilities.

Digital integration

Post offices can play a key role in helping people access online platforms, especially in rural and remote areas where internet services are limited. By providing internet access and IT support, they serve the nation in reducing the digital divide and promoting economic development and narrowing regional disparities.

Financial empowerment

Postal banking has the potential to reach people who have never had a bank account. Through postal solutions such as savings, remittances, and bill payments, Posts can promote financial inclusion and support local economies. These efforts align with government strategies to improve livelihoods, reduce poverty, and build more inclusive financial systems.

Government partnerships

Governments can reduce costs and extend their reach by using post offices as local service counters. Neighbouring citizens can apply paperwork, receive pensions, or make utility payments without traveling long distances. Such public administration improves efficiency, transparency, and accessibility for the nearby residents.

Disaster resilience

In regions frequently affected by natural disasters, post offices can be part of the national disaster-response systems. They might serve as local information hubs, shelters, or supply stations, especially in island and mountain regions. This position contributes to larger policies on fostering community resilience and sustainable development, as well as national disaster management plans.

Strategies for Moving Forward

External and organizational enablers are necessary for the success of the “Postal + Community” strategy, including:

1. Supportive regulation

Governments should reevaluate the role of the national Post and secure legislative frameworks that enable Post to offer community related services.

2. Investment and partnerships

Funding support is essential for digital transformation, infrastructure development, and capacity building. Collaborations with private enterprises, such as fintech or e-commerce platforms, can reduce costs and foster innovation.

3. Flexible design

Not all post office fulfils the same functions. Some may focus on finance, others on E-commerce services, and some on disaster response. Flexibility makes it easier to match local needs.

4. Human resource development

Training for postal staff is key. They require proficiency in computing, digital technologies, customer service, and community engagement. Regional training centers, such as APPU’s in Bangkok, can support this.

5. Innovation and ecosystem building

Postal operators should not work alone. By working with local startups, entrepreneurs, enterprises and NGOs, they can build a synergistic network to enhance service reach.

Roadmap for Implementation

When we talk about the transformation of “Postal + Community,” it is not only about broad visions but also about practical steps. *What is the best way to move forward?* The answer can be summarized in three guiding principles:

1. Grow from core outward

The initial step is to identify services that are naturally close to the main postal operations. This means starting with services that already share infrastructure, personnel, or customer base with the Posts. Examples include last-mile services such as parcel lockers and customized delivery services, cross-border e-commerce facilitation, and inclusive financial products like small savings accounts or money transfer. These areas are “close” to the postal DNA and therefore easier to implement quickly, with lower risk.

2. Start small, scale big

The second step is to begin with pilots that are small in scale and easy to review. Instead of rolling out nationwide changes, Posts can test new services in a few regions or offices, observe the results, and adjust the design. Quick review and adaptation are key. Only when a pilot has shown clear value should the initiative be expanded to larger areas. This “test-and-learn” approach makes innovation less risky.

3. Validate first, invest next

The third step is about discipline in investment. Every major expansion must be based on data, not only on good intentions. Posts should first collect evidence that a service is effective and wanted by the community. For example, if Parcel Locker delivery in a rural area post office shows high usage, then more funds may be allocated. In this way, scaling is based on real practice.

Together, these three steps – *Grow from core outward, Start small, scale big, and Validate first, invest next* – provide a framework that is simple, realistic, and actionable. They remind us that transformation is not achieved in one leap, but in many careful steps that balance ambition with responsibility.

Conclusion: Transformation with a Human Touch

The “Postal + Community” idea is about more than just survival of the Post. It is about keeping the Post close to people’s life, while also modernizing. On one side, postal operators must digitalize, expand financial services, and stay competitive. On the other side, they must keep their human touch, supporting daily life, caring for vulnerable groups, and being a trusted place in the community.

We can say it is a balance between modernization and warmth. The post office can be both a symbol of national progress and a safe corner in the neighborhood. If governments, operators, and communities work together, the “Postal + Community” model can bring new life to postal services and new support to society.

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