

The Indonesian Postal Service as an Instrument of Social Inclusion: A Case Study of Social Assistance Distribution through Kantor Pos Indonesia

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Abstract

This study examines the strategic role of the Indonesian Post Office (Kantor Pos Indonesia) as an instrument of social inclusion within the country's social protection framework. Employing a descriptive qualitative approach, data were collected through in-depth interviews, document analysis and field observations in selected locations representing diverse regional characteristics of Indonesia. The findings reveal that the Indonesian Post Office plays an irreplaceable role in connecting government social protection programs with marginalized populations, particularly those in remote and unbankable communities. Its nationwide network enables the distribution of various cash and non-cash assistance programs such as BST, BLT, BPNT and PKH, with a high level of timeliness, accuracy and beneficiary coverage. Moreover, the integration of digital technologies barcode systems, Pos Giro Mobile (PGM) / Pos Giro Cash (PGC), real-time tracking and NIK-based verification has substantially enhanced transparency, efficiency and accountability in service delivery. The study concludes that the Indonesian Post Office functions not merely as a logistical institution but as a social infrastructure that embodies the state's commitment to justice, inclusivity and equitable access to public services. Strengthening infrastructure, human resource capacity and inter-sectoral coordination is recommended to sustain its contribution to SDG 1 (No Poverty) and SDG 10 (Reduced Inequalities) within Indonesia's social welfare system.

Keywords: *Social protection, Social assistance, Public service delivery, Digital transformation, Sustainable Development Goals (SDGs)*

INTRODUCTION

PT Pos Indonesia (Persero) (State-owned Postal Service of Indonesia) is one of the key instruments in the provision of public services in Indonesia, particularly in extending access to communities in remote and geographically isolated areas. As a state-owned enterprise (Badan Usaha Milik Negara / BUMN) with an extensive distribution network, the Indonesian Post Office (Kantor Pos Indonesia) holds a strategic advantage in serving communities across urban, rural and frontier, outermost and disadvantaged regions (daerah 3T) [1]. Its role has become increasingly prominent since the government appointed it as a distribution partner for the Cash Social Assistance (Bantuan Sosial Tunai / BST) distribution, Direct Cash Assistance (Bantuan Langsung Tunai / BLT), Non-Cash Food Assistance Program (Bantuan Pangan Non Tunai / BPNT) also commonly referred to as the Food Social Assistance Program (Bansos Pangan or Sembako Program) and Family Hope Program (Program Keluarga Harapan / PKH). The urgency of social inclusion in the distribution of social protection assistance has increased in light of persistent inequalities in access to financial services, particularly among the unbanked population, as many frontier, outermost and disadvantaged (3T) regions lack access to formal financial

institutions [2]. In this context, the Indonesian Post Office serves as a vital bridge linking government social protection programs with beneficiaries dispersed across the Indonesian archipelago [3]. Social infrastructure has increasingly drawn scholarly and policy attention as a foundational element of inclusive public service systems [4]. The Post Office, as a universal form of basic social infrastructure, exemplifies how public institutions connect social and economic practices to strengthen citizens' access to essential services [5]. This effort aligns with the broader theme of Collaborative Digital Transformation for Social Inclusion, which underscores the importance of cross-sector collaboration and the use of technology to deliver inclusive public services. The digital transformation within the Indonesian Post Office including the implementation of barcode systems, tracking applications, and integration of beneficiary data with the National Identification Number (NIK) is expected to enhance the transparency, efficiency and accountability of cash transfer distribution [3]. Nevertheless, field implementation continues to face challenges, including distribution delays due to geographical barriers, infrastructure limitations and technical issues in the operation of digital systems. Additionally, low digital literacy among beneficiaries remains an obstacle to optimizing technology-based service delivery [2].

Against this backdrop, this study aims to examine the role of the Indonesian Post Office as an instrument of social inclusion in cash transfer distribution, as well as to assess the effectiveness, efficiency and challenges encountered in the process. Social inclusion is defined as a systematic process to ensure that every individual regardless of social, economic, cultural, or geographic background has equal opportunities to fully participate in society [6]. In the context of public service delivery, social inclusion entails eliminating barriers that hinder access to basic services, including financial services, healthcare, education and social assistance. The World Bank (2013) identifies three core dimensions of social inclusion, namely access to resources, encompassing public services, employment opportunities and economic facilities; participation in decision-making through citizen involvement in policy processes affecting their lives; and recognition of rights and dignity through equal treatment and freedom from discrimination [7]. In the Indonesian context of cash transfer distribution, social inclusion is essential to ensure accurate targeting while minimizing both exclusion errors eligible individuals not receiving assistance and inclusion errors non-eligible individuals receiving assistance. With its extensive network, the Indonesian Post Office plays a pivotal role in reaching vulnerable groups, particularly those in 3T regions beyond the reach of formal financial institutions.

Digital transformation refers to the integration of digital technologies into all aspects of public service delivery to improve efficiency, transparency and service quality [8], [9]. This process involves business digitalization, information technology implementation and the development of systems enabling rapid and secure public access to services. Within the Indonesian Post Office, digital transformation has been realized through the adoption of barcode systems and tracking applications for real-time monitoring of distribution, integration of beneficiary data with NIK for identity verification and the use of digital platforms for reporting, inter-agency coordination and monitoring of cash assistance distribution. According to Ragandhi et al., the success of digital transformation in public services depends on the readiness of technological infrastructure, the competence and digital literacy of human resources, inter-agency collaboration and supportive policies and regulations [10]. Structural challenges in 3T regions such as vast distances, limited infrastructure and low digital literacy exacerbate inequality in access to services [11]. In this context, cash-based services delivered through the Indonesian Post Office represent a crucial

strategy to ensure that social assistance reaches communities equitably. As a last-mile delivery agent, the Indonesian Post Office effectively penetrates areas that are geographically remote and economically disadvantaged. Its extensive network comprising 200 Main Post Offices, 689 Urban Branch Offices, 2,961 Rural Branch Offices and 1,250 Mobile Hubs supported by 395 community partnerships and 1,000 collaborations [12], positions the Indonesian Post Office as the backbone of social assistance distribution across Indonesia.

METHOD

This study adopts a descriptive qualitative approach to explore in depth the role of the Indonesian Post Office (Kantor Pos Indonesia) as an instrument of social inclusion in the distribution of social protection assistance. This approach was selected for its capacity to provide a comprehensive understanding of field realities, to capture the dynamics of the distribution process and to interpret the meanings underlying data collected from various sources. This study was conducted in selected locations representing diverse regional characteristics of Indonesia, including urban, rural and frontier, outermost and underdeveloped (3T) areas, where postal services operate as an integral component of the social distribution system. The data sources consist of both primary and secondary data. Primary data were obtained through in-depth interviews with Indonesian Post Office personnel directly involved in the distribution process, beneficiaries including elderly individuals, low-income households and the unbanked population, serta pihak terkait. Data collection employed in-depth interviews using semi-structured interview guides to elicit informants' experiences and perceptions, document analysis of relevant regulations and official reports and field observations of assistance distribution activities in selected locations. These observations aimed to gain first-hand insights into the mechanisms, interactions and challenges encountered during the distribution process.

Data analysis was conducted using thematic analysis. Thematic analysis was conducted through systematic coding based on four analytical indicators comprising social inclusion, service effectiveness, technology adoption and operational challenges. These indicators were developed from the Social Inclusion Framework proposed by UNDP and Maitreyi Bordia Das et al, emphasizing access, participation and recognition as the main dimensions of inclusion [6] [7]. In addition, the analysis adopted the Inclusive Public Service Delivery perspective, which highlights equity, accessibility and accountability as essential principles of public service [4], [5]. This theoretical orientation guided the interpretation of empirical findings and the identification of institutional and infrastructural factors that shape the role of the Indonesian Post Office as a social inclusion instrument.

RESULTS

The findings of this study provide a comprehensive overview of the role of Indonesian Post Office as an instrument of social inclusion in the distribution of social protection assistance, demonstrating its capacity to reach geographically dispersed regions, serve marginalized populations, leverage technology to enhance transparency and address operational challenges that affect service effectiveness. The following subsections present the results according to the predefined indicators. The Indonesian Post Office operates one of the most extensive public service distribution networks in the country, covering more than 90% of subdistricts (kecamatan). This wide-reaching presence positions it as a strategic partner of the government in delivering of social protection assistance to the public. Its physical presence in urban, rural and remote areas

including frontier, outermost and disadvantaged regions (daerah 3T) is particularly relevant in the context of social inclusion, where access to banking and formal financial services is often limited. In certain areas of West Sulawesi, the Post Office is the official institution equipped with the infrastructure and human resources necessary to distribute social protection assistance. Human resources serve as the frontline of successful distribution. This role is critical to ensuring that government aid reaches beneficiaries without geographical discrimination. In addition to functioning as a distribution point, the Indonesian Post Office often serves as an information hub for communities. In many remote areas, residents are more familiar with the Indonesian Post Office (Kantor Pos Indonesia) than other government agencies, making it a tangible symbol of the state's service accessibility for all citizens.

The majority of assistance recipients served through the Indonesian Post Office belong to vulnerable population groups. Field observations indicate that most beneficiaries are elderly individuals, farmers, fishers and low-income households without bank accounts. These groups constitute the unbanked population, lacking access to formal financial services due to factors such as distance from financial institutions, administrative costs and limited financial literacy. For elderly recipients, the Indonesian Post Office provides a user-friendly channel by enabling direct cash disbursement without complex digital procedures. For farmers and fishers, the Indonesian Post Office bridges the service gap caused by their workplaces being far from urban centers. Thus, the Indonesian Post Office not only functions as a payment agent but also as a social connector that helps reduce socio-economic disparities.

From an effectiveness standpoint, this study finds that approximately 90% of cash disbursements through the Post Office are completed on schedule. This high success rate is noteworthy given Indonesia's vast geography and the logistical challenges involved. However, around 10% of disbursements experience delays. Factors contributing to these delays include difficult geographical conditions such as mountainous terrain and small islands requiring sea travel in unpredictable weather and transport disruptions due to floods or landslides. In certain areas, limited staffing also affects distribution speed, particularly when beneficiary numbers are high. Despite these obstacles, the Indonesian Post Office strives to maintain service quality by extending operating hours and deploying staff to remote areas, demonstrating its commitment to inclusivity despite operational constraints. Social protection assistance services at the Indonesian Post Office employ modern technologies such as barcode systems and tracking applications, which enable real-time monitoring of disbursement processes and enhance the overall transparency and efficiency of service delivery. These technologies facilitate beneficiary verification, reduce administrative errors and enhance process transparency. For instance, scanning a beneficiary's unique code enables staff to instantly match records with the central database, expediting cash withdrawal and reducing wait times especially in areas with large recipient populations. By reaching marginalized groups, the Indonesian Post Office plays a role not only in delivering aid but also in reducing social and economic inequality. This role aligns closely with the Sustainable Development Goals (SDG) No. 1 on poverty eradication and SDG No. 10 on reducing inequality.

DISCUSSION

The Strategic Role of the Indonesian Post Office in Public Service Delivery

The Indonesian Post Office (Kantor Pos Indonesia) occupies a strategic position within the national public service ecosystem, owing largely to its extensive network that spans nearly the

entire archipelago from major urban centers to remote villages in terdepan, terluar, tertinggal (3T) regions [11]. As one of the oldest state-owned enterprises (Badan Usaha Milik Negara / BUMN), the Indonesian Post Office has evolved from a traditional postal service provider to a multifaceted public service institution, including the Cash Social Assistance (Bantuan Sosial Tunai / BST) distribution, Direct Cash Assistance (Bantuan Langsung Tunai / BLT), Non-Cash Food Assistance Program (Bantuan Pangan Non Tunai / BPNT) also commonly referred to as the Food Social Assistance Program (Bansos Pangan or Sembako Program) and Family Hope Program (Program Keluarga Harapan / PKH) as part of the government's social protection programs. Bureaucratic officers including those working within state-owned enterprises such as the Indonesian Post Office serve as the operational arm of public policy implementation [13], [14]. Their responsibilities extend beyond achieving institutional or organizational targets; they embody the state's mandate to realize broader societal interests through equitable, inclusive and citizen-centered public service delivery. Inclusive public service refers to the design and implementation of public services that ensure equitable access and benefits for all segments of society without discrimination. This concept emphasizes the inclusion of vulnerable groups such as persons with disabilities, low-income communities, the elderly, women, and residents in remote areas. Public policy is essentially carried out by the government to fulfill the collective needs and interests of society, encompassing dimensions of welfare, security and moral well-being. In this regard, the broader public becomes the primary beneficiary of state policy implementation [15]. In this sense, the Indonesian Post Office exemplifies how bureaucratic institutions can function not only as administrative entities but also as instruments for advancing social welfare and reducing service disparities across regions. In areas inaccessible to many other public agencies, the Indonesian Post Office represents a tangible manifestation of state presence, with services covering more than 90% of Indonesia's subdistricts a competitive advantage that remains unmatched by public service institutions or electronic wallet providers. Compared to banks, the Indonesian Post Office demonstrates greater operational flexibility in serving remote areas. Consistent with previous studies, the spatial distribution of bank branches and ATMs in Indonesia demonstrates a strong urban bias. Financial infrastructure development has primarily focused on economically dense regions, leaving 3T areas (disadvantaged, frontier and outermost regions) underserved and facing substantial barriers to accessing formal financial services, largely due to geographical isolation and insufficient infrastructure [16], [17]. Similarly, e-wallet services such as OVO, GoPay, or Dana require smartphone ownership, stable internet connectivity and digital literacy factors that remain significant barriers in rural areas [18]. In contrast, the Indonesian Post Office overcomes these limitations through direct, face-to-face service delivery, including manual verification based on Ministry of Social Affairs (Kemensos) data, even when beneficiaries lack bank accounts or complete documentation.

In the public service literature, last-mile delivery refers to the final stage of service distribution, often the most logistically complex and costly [19]. The Indonesian Post Office holds a unique position in this regard. Its vast physical infrastructure and trained personnel enable it to reach beneficiaries in geographically challenging areas, such as the islands of Sulawesi. Beyond distribution, Indonesian Post Offices function as community information hubs where residents rely on them for schedules, requirements and procedures related to cash assistance disbursement. The Indonesian Post Office's strategic role is also reflected in its contribution to social inclusion by narrowing the access gap between urban and rural communities, thereby upholding the principle of equity in public service delivery regardless of geographic location or technological

capacity. Empirical evidence from West Sulawesi highlights the substantial effect of Indonesian Postal Service expansion in facilitating the distribution of social assistance. The initiative has markedly shortened the distance beneficiaries need to travel from an estimated 50-100 kilometers to merely a few kilometers, in certain cases even less than two. These findings reflect significant progress in improving accessibility and operational efficiency for communities located in geographically isolated areas. Public service accessibility is a crucial aspect of service equity for isolated communities; therefore, mapping the accessibility and availability of public services serves as a critical foundation for policy formulation aimed at ensuring equitable and inclusive service delivery [20]. In addition to its direct benefits, Indonesian Post Office contributes to enhancing governmental administrative efficiency through identity verification, data recording and reporting processes that are now integrated online and in real time via the Pos Giro Mobile (PGM) / Pos Giro Cash (PGC) System developed by Pos Indonesia. This digital transformation improves transparency, accuracy and the speed of social assistance distribution, while simultaneously strengthening accountability and oversight in the management of public funds across both urban and remote areas. Nevertheless, several challenges persist, including competition from digital financial services and infrastructure limitations in certain regions. Although service modernization initiatives are already underway, their sustainability requires consistent regulatory support, adequate budget allocation and continuous capacity building for human resources.

Social Inclusion through Cash Transfer Distribution

Social inclusion requires that all members of society including vulnerable groups have equitable access to public services such as cash transfers [6]. In Indonesia, the Post Office (Kantor Pos) serves as a key instrument in this process, owing to its nearly universal presence across subdistricts and its ability to reach areas underserved by banking institutions or digital financial services. The Indonesian Post Office facilitates access to assistance for non-bankable populations, such as the elderly, farmers and residents of remote communities lacking complete documentation [21]. Its mobile service operations in infrastructure-deficient regions help prevent exclusion errors by delivering assistance directly to beneficiaries [3]. Social inclusion is a core development concept emphasizing the full participation of all social groups in the benefits of development, including access to public services. In the context of cash transfer distribution, social inclusion entails ensuring that every eligible citizen especially vulnerable and marginalized groups can receive assistance without facing access barriers arising from geographic, economic, technological, or social constraints. The presence of Indonesian Post Offices in almost all Indonesian subdistricts ensures that cash transfer services can reach beneficiaries in areas beyond the operational reach of banks or digital financial providers. In this way, the Post Office functions as a vital instrument for reducing disparities in public service access, particularly in terdapat, terluar, tertinggal (3T) regions.

One of the Post Office's most significant contributions to social inclusion is its capacity to serve non-bankable populations individuals without bank accounts or who do not meet the requirements for accessing formal banking services. This group includes elderly persons unfamiliar with digital systems, farmers and fishers working in remote locations, low-income households without complete identity documents and persons with disabilities who face difficulties traveling to urban centers for public services. In many cases, the Post Office is the only realistic channel for these groups to receive government aid. The cash disbursement process

at Post Offices is generally more straightforward than at banks, as staff can verify identities using basic documents such as a national ID card (KTP) or a village-issued certificate. In areas with particularly limited infrastructure, Post Office staff can deploy mobile service units to deliver assistance directly to recipients a form of service delivery rarely feasible for other financial institutions.

In social assistance delivery, one of the primary challenges is the occurrence of exclusion errors eligible beneficiaries failing to receive aid due to administrative, geographic, or technical barriers. The Indonesian Post Office extensive distribution network helps minimize this risk. In rural areas of West Sulawesi, for instance, accessing bank services may require long journeys involving both land and river transport, making it costly and time-consuming for beneficiaries to collect their aid. The presence of Indonesian Post Office in subdistricts and in some cases villages, eliminates this barrier, allowing recipients to access aid conveniently and on time. Additionally, the Indonesian Post Office plays a role in ensuring data accuracy. Through direct verification at service counters or during field visits, staff can confirm the completeness of identity documentation and verify beneficiaries against official lists issued by the Ministry of Social Affairs. This process helps reduce both inclusion errors and exclusion errors. Beyond its role as a cash distribution point, the Indonesian Post Office functions as a community-level social interaction hub. In many areas, visits to the Post Office become important occasions for beneficiaries to interact, exchange information and receive updates on ongoing assistance programs. The Indonesian Post Office staff often act as public information facilitators, explaining disbursement procedures, payment schedules and administrative requirements. This role enhances community capacity to access public services an essential element of social inclusion.

Disparities in public service access in Indonesia are not only marked by income inequality but also by the urban–rural divide. By distributing cash assistance evenly through its nationwide network, the government can help narrow this gap. A notable example was during the COVID-19 pandemic, when the Indonesian Post Office acted as the government’s primary partner in delivering BST and BLT to areas beyond the reach of banks, enabling rural residents to receive assistance within a timeframe comparable to that of urban recipients [21]. The Indonesian Post Office role in social inclusion is closely linked to the achievement of the Sustainable Development Goals (SDGs), particularly SDG 1 (No Poverty) and SDG 10 (Reduced Inequalities), by expanding economic and financial access for marginalized populations [22]. Its presence in isolated regions fosters financial inclusion.

Nevertheless, several challenges remain in expanding social inclusion through the Indonesian Post Office. Infrastructure limitations in certain regions hinder smooth aid distribution, particularly in areas with poor transportation access. Low levels of financial and digital literacy among the population also limit uptake of additional services. Furthermore, data coordination between the Ministry of Social Affairs, local governments and Pos Indonesia needs strengthening to avoid discrepancies in beneficiary records, which could lead to either exclusion or inclusion errors. Overall, the Indonesian Post Office plays a strategic role in advancing social inclusion through cash transfer distribution by reaching non-bankable populations, reducing access barriers and minimizing delivery errors. This role extends beyond aid distribution to strengthening social cohesion at the community level, reducing disparities in public service access and contributing to the achievement of Indonesia’s SDG targets. Public service refers to the activities undertaken by the government to fulfill the needs of society in a fair and equitable manner [23].

Effectiveness and Efficiency of the Process

Effectiveness and efficiency are two key indicators in assessing the quality of cash transfer distribution through the Indonesian Post Office [24]. Effectiveness refers to the extent to which the distribution objectives are achieved ensuring that assistance is received by the correct beneficiaries, in the correct amount and within the scheduled timeframe [25], [26]. In the field of public administration, effectiveness is understood as the degree to which strategic and operational objectives are achieved, as reflected in the alignment between policy outputs and outcomes with the needs and expectations of society [27]. Efficiency, on the other hand, emphasizes the optimal use of resources in the process, including time, manpower and operational costs [28]. Interviews with Indonesian Post Office personnel reveal that the majority of disbursements are completed according to schedules established by the Government of Indonesia, in this case the Ministry of Social Affairs. The findings of this study reveal that the timeliness rate of cash transfer distribution through the Indonesian Post Office is above 90% [29], [30], [31]. This figure is relatively high given Indonesia's diverse geographical conditions, ranging from urban areas with adequate transportation infrastructure to remote regions with limited accessibility [32]. Beneficiary satisfaction is generally high, particularly in remote areas where access to aid was previously difficult [33]. Factors influencing effectiveness include the readiness of transportation infrastructure, availability and competency of human resources, inter-agency coordination and the use of technology [7], [34]. Physical infrastructure limitations remain a critical factor influencing the flow of cash transfers [11]. Such constraints directly influence the effectiveness and efficiency of distribution and ultimately, the satisfaction of beneficiaries. In urban areas and certain rural regions with paved roads, public transportation, and adequate internet connectivity, distribution generally proceeds smoothly. However, in remote or *terdepan, terluar, tertinggal* (3T) areas, barriers such as damaged roads, reliance on sea transport and limited access to electricity and internet connectivity slow down distribution and increase operational costs [8]. Efficiency in distribution is achieved through the utilization of the extensive network of the Indonesian Post Office, the involvement of local staff familiar with field conditions and the integration of cash disbursement with other public services. Through collaborative strategies involving the Indonesian Post Office, the Ministry of Social Affairs, local governments and particularly village administrations that possess a deeper understanding of the terrain and community conditions, various obstacles can be minimized, enabling the Indonesian Post Office to maintain its role as a frontline agent of social inclusion. This performance suggests that, in general, the Indonesian Post Office has been able to meet public service standards in terms of speed and accuracy of distribution. In the evaluation of public services from the users' perspective, the ideal standards of public service encompass dimensions of quality, timeliness, accuracy and user satisfaction, which conceptually support the view that speed and punctuality are key indicators of service quality [35].

Utilization of Technology in Service Transformation

Digital transformation has emerged as one of Pos Indonesia's key strategies for improving the quality of public service delivery, including the distribution of cash transfers [36]. The adoption of technology is not only intended to accelerate the distribution process but also to enhance data accuracy, transparency and accountability [6]. In the era of digital governance, the application of technology-based systems is essential to ensuring that public services can reach all segments of society in an efficient and reliable manner. One of the most significant innovations in cash transfer distribution is the implementation of tracking and barcode systems [37]. Under

this system, each beneficiary is assigned a unique code that is scanned during disbursement at the Indonesian Post Office counter. This system significantly improves reporting speed and accuracy, replacing manual methods that are time-consuming and prone to recording errors. Scanning enables rapid data verification, ensures that recipients match the official list from the Ministry of Social Affairs and prevents duplication or double payments. Tracking systems also enhance program monitoring, as disbursement data can be accessed in real time by management to identify bottlenecks, such as delays or data discrepancies [21]. Integration of beneficiary data with the Nomor Induk Kependudukan (NIK) is another critical step to ensure the accuracy of recipient records [38]. Through this integration, the Indonesian Post Office can directly verify recipient identities against the national population database. The primary advantage of NIK integration lies in its ability to improve data validity, thereby reducing both inclusion errors (ineligible recipients receiving aid) and exclusion errors (eligible recipients being left out). This process also assists the government in refining its overall social assistance database, as identity mismatches can be quickly identified and corrected. In some cases, NIK integration has encouraged community members to obtain official identification documents, thereby increasing the coverage of legal identity ownership.

Operationally, the Indonesian Post Office has adopted a suite of digital innovations within an integrated ecosystem designed to facilitate the distribution of government social protection programs. The Indonesian Post Office has implemented a comprehensive digitalization strategy to enhance the accuracy and accountability of Cash Social Assistance (Bantuan Sosial Tunai / BST) distribution, Direct Cash Assistance (Bantuan Langsung Tunai / BLT), Non-Cash Food Assistance Program (Bantuan Pangan Non Tunai / BPNT) also commonly referred to as the Food Social Assistance Program (Bansos Pangan or Sembako Program) and Family Hope Program (Program Keluarga Harapan / PKH). The institution utilizes the Pos Giro Mobile (PGM) / Pos Giro Cash (PGC) system, through which each beneficiary family is provided with a dedicated giro account linked to photo documentation and transaction records that can be accessed in real time by the Ministry of Social Affairs. Two key digital technologies underpin this process: face recognition through the electronic Know Your Customer (e-KYC) verification system, which matches beneficiaries' live images with national population data managed by the Directorate General of Population and Civil Registration (Direktorat Jenderal Kependudukan dan Pencatatan Sipil / Dirjen Dukcapil) under the Ministry of Home Affairs (Kementerian Dalam Negeri / Kemendagri); and geotagging, which validates the geographic location of each recipient during the disbursement process. All verifications are conducted using beneficiary data provided by the Ministry of Social Affairs through the Integrated Social Welfare Data System (Data Terpadu Kesejahteraan Sosial / DTKS), ensuring consistency between field verification and the central registry. The DTKS serves as the national database managed by the Ministry of Social Affairs to identify and determine eligible beneficiaries for social protection programs [39]. The Ministry of Social Affairs of the Republic of Indonesia (Kementerian Sosial Republik Indonesia) is a governmental institution responsible for formulating and implementing policies in the field of social protection [40]. These innovations allow for real-time verification and monitoring, even in areas with limited network connectivity. Furthermore, postal officers distributing BST/BPNT/PKH through the door-to-door method are equipped with mobile applications that enable offline verification, ensuring that assistance reaches beneficiaries with physical or mobility constraints [41], [42], [43], [44]. This digital transformation has significantly strengthened transparency, reduced targeting errors and reaffirmed Pos Indonesia's commitment to equitable,

efficient and inclusive public service delivery.

Despite its many benefits, technology adoption at the Indonesian Post Office faces several challenges. These include uneven internet infrastructure and low digital literacy among beneficiaries. Overall, the use of technology in the Indonesian Postal Service transformation has positively impacted efficiency, accuracy and transparency in cash transfer distribution. The implementation of tracking systems, NIK integration and the potential for e-KYC reflects a development trajectory aligned with digital governance principles. Effective governance hinges on transparent, accountable and participatory mechanisms underpinned by data driven planning, digital financial systems, sustained capacity-building, and multi-stakeholder oversight to ensure equitable, efficient and trusted service delivery [45]. However, the persistent digital divide between well-connected areas and 3T regions remains a major challenge that must be addressed through infrastructure investment. With the right strategies, technology can serve as a key driver for improving public service quality and expanding social inclusion in Indonesia. Technology not only expedites distribution but also strengthens transparency. With real-time data, authorities can monitor disbursements as they occur, identify obstacles and take corrective action promptly. Digital systems also facilitate auditing, as each transaction is automatically recorded with clear time and location stamps. For beneficiaries, technology increases trust in the program by making processes more transparent and less susceptible to manipulation; for example, recipients can check their aid status via SMS or an application if available.

Implications for Social Justice and the Sustainable Development Goals (SDGs)

The role of the Post Office (Kantor Pos) in cash transfer distribution extends beyond the technical aspects of delivery, carrying significant implications for social justice and the achievement of the Sustainable Development Goals (SDGs) [46]. The Post Office operates commercially in urban areas while serving public needs in rural regions [47], illustrating tangible signs of intertwined social and economic practices that align with the broader goals of equity and sustainable development [48]. Research on the implementation of the Village SDGs highlights that the achievement of sustainable development goals largely depends on the communicative and participatory roles of government officials at the grassroots level [49]. Social justice in this context refers to the provision of equitable public services to all members of society, regardless of geographic location, social status, or level of digital literacy [8]. Poverty remains a multidimensional social problem that limits access to education, health care and basic needs, thereby reinforcing social inequality in urban communities [50]. Its relevance to the SDGs is particularly aligned with SDG 1 (No Poverty) and SDG 10 (Reduced Inequalities), which aim to eradicate poverty and reduce socio-economic disparities [51]. SDG 1 targets the elimination of all forms of poverty globally. One of its key indicators is the proportion of the population with access to social protection, including cash assistance [52]. The distribution of various social protection assistance programs through the Indonesia Post Office directly contributes to this indicator by reaching low-income communities, particularly in frontier, outermost and disadvantaged (3T) regions that remain underserved by banking institutions and other government public service agencies. Leveraging its extensive network, the Indonesian Post Office ensures that poor households in remote areas receive assistance to which they are entitled. Without inclusive distribution mechanisms, cash transfer programs risk being effective only in areas with adequate infrastructure, leaving the most vulnerable behind. Field evidence shows that in certain regions of West Sulawesi, government cash transfers constitute the sole regular source of monetary

income for poor households during disbursement periods. Post office It is not merely a place where one can send a letter or pay a bill; it is home to co-presence, sociability and friendship and care supporting social reproduction of the rural communities [53]. Not only do they call the postmaster their son or daughter, but they also bring homemade coffee and food and confide with the postmasters about intimate matters [48].

In addition, the Indonesian Post Office functions as a facilitator of basic financial literacy. During disbursement, staff often explain appropriate uses for the funds, encouraging beneficiaries to spend them productively such as for basic needs or small business capital. In this way, cash transfer distribution serves not only as a short-term intervention to meet basic needs but also as a potential long-term poverty reduction mechanism. SDG 10 focuses on reducing inequality within and among countries, including disparities in access to public services [54]. The distribution of social protection assistance through Indonesian Post Office helps address these disparities by providing equitable access to residents in remote and marginalized areas. This commitment to service equity is reflected in the universal service principle, which holds that all citizens are entitled to public services regardless of geographic location. The public service function constitutes one of the core functions of government in the provision of public services [55]. With its presence in nearly all subdistricts, the Indonesian Post Office translates this principle into practice. Communities without access to banks or digital networks can still receive their aid on time. Post offices hold particular significance for low-income individuals, those who depend on government assistance and the elderly. Through their regular interactions and genuine care for older customers, post masters often perform an unrecognized social role by providing companionship and emotional support [48].

Moreover, the Indonesian Post Office reduces exclusion errors, which are common in programs that rely heavily on advanced technology. By accommodating non-bankable beneficiaries, it ensures that those without bank accounts or smartphones are not left out. This aligns with SDG 10's target of promoting social, economic and political inclusion for all [56], [57]. The relevance of Indonesian Post Office in distributing various types of government social protection assistance can be analyzed through three core principles of public service delivery, namely equity, accessibility and accountability. In terms of equity, it guarantees equal opportunities for all citizens, including those in remote areas and vulnerable groups, to access assistance. In terms of accessibility, it extends services by opening counters in remote areas and deploying mobile service units to reach villages far from subdistrict centers. This not only ensures physical accessibility but also simplifies administrative procedures through basic identity verification, provided the recipient is on the official government list. Accountability is upheld through the use of tracking systems, integration of Nomor Induk Kependudukan (NIK) and real-time reporting. Each transaction is electronically recorded, facilitating audits, enhancing transparency and reducing the risk of misuse. For many rural residents, regular visits to the Post Office constitute an important part of their social routine. In rural and remote (3T) areas, postal services emerge as essential community institutions that help reduce social isolation, sustain local cohesion and form the foundation of local economic activity [48], [58].

The long-term implications of cash transfer distribution through the Indonesian Post Office for social justice are substantial. First, by reaching previously marginalized groups, it helps build public trust in government institutions a critical factor in strengthening the legitimacy of public policies and encouraging citizen participation in development programs. Second, verification and disbursement processes often motivate beneficiaries to obtain official identification documents,

such as national ID cards (KTP) and family cards (Kartu Keluarga), which in turn open access to other public services, including healthcare and education. Third, the Indonesian Post Office, as a multifunctional public service hub, strengthens local social cohesion by serving as a key point of interaction between citizens and the state. Many rural residents perceive the post office and its postal services not as a privilege but as fundamental public services to which they are entitled [58]. Despite its significant contributions to social justice and the SDGs, sustaining these impacts requires improvements in several areas. First, the digital infrastructure gap between developed regions and 3T areas must be closed to ensure service quality parity. Second, the limited capacity and number of postal staff particularly in rural and remote regions need to be addressed through targeted recruitment and continuous training programs to optimize technology adoption and ensure effective service delivery for vulnerable groups. Third, cross-sector coordination between Pos Indonesia, the Ministry of Social Affairs (Kementerian Sosial), and local governments must be enhanced to maintain consistency and accuracy in beneficiary data. In conclusion, the implications of cash transfer distribution through the Indonesian Post Office for social justice and SDG achievement are evident. The institution serves not only as a disbursement channel but also as an agent of equitable public service delivery, a reducer of social disparities and a promoter of socio-economic inclusion. By prioritizing equity, accessibility and accountability, the Indonesian Post Office reinforces the foundation for more inclusive and sustainable development. Strengthening infrastructure, human resource capacity and inter-sectoral collaboration will be essential to ensuring that this contribution remains sustainable and continues to advance progress toward SDG 1 and SDG 10 in Indonesia.

CONCLUSION AND RECOMMENDATIONS

This study concludes that the Indonesian Post Office (Kantor Pos Indonesia) plays a strategic and irreplaceable role in promoting social inclusion within Indonesia's social protection framework. As a state-owned enterprise (BUMN) with the widest distribution network nationwide, it effectively bridges the gap between social protection programs and marginalized communities particularly those living in frontier, outermost and disadvantaged (3T) regions. The research findings confirm that the institution functions not merely as a logistical agent but as a social infrastructure that materializes the state's commitment to equitable public service delivery. Through the distribution of various social assistance programs including BST, BLT, BPNT and PKH, the Indonesian Post Office demonstrates its dual capacity to ensure the effectiveness of assistance delivery with high timeliness and accuracy levels and to foster equity and accessibility by serving unbankable groups such as the elderly, farmers, fishers and low-income households. The digital transformation of its service model featuring barcode systems, Pos Giro Mobile (PGM) / Pos Giro Cash (PGC), real-time tracking and NIK-based verification has significantly enhanced the efficiency, transparency and accountability of public service delivery.

From a broader socio-political perspective, the institutional performance of Indonesian Post Office reinforces social justice and citizen trust in the state, both of which are fundamental to the legitimacy of public policy implementation. Its operational presence across more than 90% of Indonesia's subdistricts underscores its relevance as a universal basic service that reduces spatial, economic and technological inequalities. Accordingly, the Indonesian Post Office directly contributes to the realization of Sustainable Development Goal (SDG) 1 (No Poverty) and SDG 10 (Reduced Inequalities) by ensuring that the most vulnerable populations are not excluded from the benefits of national development. However, several structural and operational challenges

remain. Infrastructure deficiencies, limited human resources in remote areas and inter-agency data integration, particularly between the Ministry of Social Affairs and Pos Indonesia, is crucial to minimizing inclusion and exclusion errors in social protection delivery.

The government should prioritize investment in transportation, communication and digital infrastructure in frontier, outermost and disadvantaged regions (3T areas) to ensure equitable access to public services. Reliable logistics infrastructure and stable internet connectivity are essential prerequisites for maintaining the timeliness and quality of government social protection assistance delivery while simultaneously improving operational efficiency in the field. In addition, enhancing human resource capacity particularly through the recruitment of additional personnel in remote areas will help balance workload distribution and expand service coverage. Policymakers must formally recognize Pos Indonesia as an inclusive pillar of social infrastructure within the national roadmap for the Sustainable Development Goals (SDGs). Such institutional recognition is crucial to ensure sustained policy support, proportional budget allocation and evaluation mechanisms aligned with SDG 1 (No Poverty) and SDG 10 (Reduced Inequalities). Pos Indonesia exemplifies an inclusive model of public service innovation in the context of developing countries. Its institutional experience demonstrates how a state-owned enterprise can transform into an agent of social justice and sustainable development when supported by robust digital governance, strong public trust and a policy framework grounded in equity and the equalization of public service delivery.

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