

Global Symposium for Regulators (GSR 25)

Best Practice Guidelines Consultation on “What does it take for regulators to become digital ecosystem builders?”

Need for "inclusion by design" regulatory approach

Regulatory mandates, capacities, and decision-making frameworks must evolve to effectively balance market innovation with digital inclusion, supporting broader social and economic policy goals, leaving no-one behind. Central to achieving this balance is the adoption of an "inclusion by design" regulatory approach, ensuring that digital transformation strategies prioritize marginalized and less-digitally-connected communities from inception. Without explicit inclusion measures, digital transformations frequently benefit easier-to-reach populations, inadvertently deepening inequalities. Regulators should mandate inclusive, multi-channel or omni-channel service delivery as a key principle within digital transformation strategies, ensuring that all citizens have equitable access to digital services irrespective of connectivity levels. This need – and best practice – has already been highlighted by the 2022 and 2024 United Nations e-government survey report, the 2023 United Nations World Public sector report, and the OECD digital government policy framework.

Multi-channel service delivery: key role of the postal sector

One proven approach to enabling inclusive-by-design multi-channel service delivery is leveraging existing, extensive infrastructure to deliver digitally enabled in-person services. Postal infrastructure, in particular, with over 650,000 post offices¹ – most located in rural areas – is well placed to help achieve this goal by offering digital services (e.g. e-government, e-commerce, digital financial services, etc.) to segments of the population that may otherwise be excluded from the digital economy or digital society. Moreover, this approach simultaneously minimizes investment costs and environmental impacts compared to building new infrastructure networks from scratch. Many governments that have leveraged this asset are already accelerating their national digitalization and development priorities. Some notable examples include:

- **Italy – Polis Project (Poste Italiane).** By converting around 7,000 rural post offices into multi-channel digital government one-stop shops, Polis allows residents to renew passports, obtain digital ID, access social security records and more, through whichever channel they prefer – counter, smart ATM, electronic kiosk, online or call centre.
- **India – Dak Ghar Niryat Kendras (India Post).** These post office export centres give MSMEs, artisans and women entrepreneurs in remote districts a single touch point – from customs clearance to online payments – to sell abroad on e-commerce platforms. The initiative includes a digital solution that can be accessed by more tech-savvy rural MSMEs, while less-connected MSMEs have access to in-person support with all procedures at post offices.

¹ [UPU Statistics 2023](#)

- **Zambia – Digital Transformation Centres (ZamPost).** In partnership with the SMART Zambia Institute (the country's e-government agency), ZamPost has fitted 109 rural post offices with LEO satellite connectivity, turning them into physical one-stop shops where citizens can access and pay for over 300 e-government services that are also available to more tech-savvy citizens through the ZamPortal e-government platform. Free high-speed Internet and in-person guidance at post office counters dramatically reduce the cost and time citizens spend travelling to major cities to access the same services.

Diversification and public-private-postal partnerships

However, unlocking this potential necessitates addressing regulatory constraints currently limiting postal operators' ability to offer diversified digital services. In many contexts, postal operators face stringent restrictions preventing them from providing digital financial services owing to the need for banking licences, engaging fully in e-commerce because of package size limitations, or delivering e-government services owing to the absence of a unified portal, or challenges in cross-sectoral coordination.

To overcome these constraints, regulators should proactively reform existing frameworks to permit postal operators to diversify into essential digitally-enabled services. In addition, facilitating postal operators' access to targeted financing tools for digital inclusion, including universal service and access funds, where appropriate, can help address substantial investment gaps – particularly in rural and remote areas where digital services are most needed.

Furthermore, enhancing regulatory responsiveness also demands establishing robust institutional mechanisms to foster cross-sectoral collaboration and partnership-driven models. Diversifying into digital services requires Posts to partner with multiple government agencies and private actors. Regulators should facilitate public-private-postal partnerships, enabling postal operators to function effectively as inclusive platforms for digital services. Such collaborations would improve government efficiency and expand the inclusivity of government services, extend market reach for private providers, and ensure that digital innovations meaningfully contribute to broader social policy objectives, such as financial inclusion, economic empowerment, and equitable public service access.

The Universal Postal Union's support for digital inclusion

The UPU, working with member countries and a variety of stakeholders, helps address the above challenges and unlock the postal sector's potential to provide inclusive digital infrastructure. Through its broad range of efforts, including technical assistance, capacity building, training, and policy advocacy, the UPU facilitates the creation of enabling environments for innovation and digital inclusion, and supports governments' efforts to advance the socio-economic development of all communities around the world.