

Digital Innovations in Post Office Schemes

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ABSTRACT

The aggregation of digital innovations into India's post office schemes has significantly reshaped the landscape of traditional savings and financial services. This study examines the advancements in technology including mobile banking, e-KYC, online portals, and secure transaction systems which transformed the accessibility, efficiency, and appeal of these schemes. By leveraging the digital platforms like India Post Payments Bank (IPPB), the postal network has extended its reach to urban and rural populations, fostering greater financial inclusion. Digital marketing and social media have played a crucial role in increasing awareness and adoption among techie and younger investors. This study highlights the dual role of technology as a driver of modernization and an enabler of financial inclusion, while also emphasizing the need for continuous investment in infrastructure and education to address existing challenges. The findings provide valuable insights about the digital innovations are shaping the future of post office schemes in India, aligning them with the nation's broader vision of a digitally empowered economy.

Keywords: *Aggregations; Digital innovations; Financial inclusion; Digital marketing; Social media.*

1.0 Introduction

The Indian postal system has long been a milestone of financial inclusion and savings for millions, particularly in rural and semi-urban areas. Post Office Savings Schemes have been tool in fostering a culture of saving among the bulk, reliable and government-backed options to secure financial futures.

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With the rapid pace of digital transformation across sectors, the post office has also embarked on a journey of modernization to remain relevant in an increasingly digital economy. Digital innovations, such as online account management, mobile applications, and integration with digital payment platforms, have revolutionized traditional operations, improving efficiency and accessibility. These advancements have made Post Office Savings Schemes more user-friendly and appealing to a broader audience, particularly tech-savvy younger generations. Innovation has been considered as a pivotal driver of economic growth and social welfare. The role of innovation extends far beyond the development of new products and services, it influences the very structure of economies, enhances productivity, and addresses some of the most pressing challenges of society (Balan, 2020). Digital transformation is reshaping industries, post offices stand at a critical juncture.

Historically known for solely providing mail and parcel delivery services, post offices now have a unique opportunity to reinvent themselves as digital hubs, offering many services that cater to modern consumers' needs. Through Digitalization, Software Group empowers post offices to become the digital backbone of the economy. By transforming into digital hubs, post offices can launch new sustainable revenue streams and enable digital payments, e-commerce, and remittance services. This evolution positions post offices as central players in the economic landscape, driving social and financial inclusion while supporting a diverse array of services that benefit the broader community. One of the primary advantages of digitizing postal services is the potential for financial inclusion. In many developing countries, a significant portion of the population remains unbanked or underbanked. Traditional banking infrastructure often does not reach rural or underserved areas. Post offices, with their extensive networks, can bridge this gap by enabling services like agency banking, mobile money solutions, and remittances, making financial services accessible to a broader population. Strategic visions can include reaching millions of individuals, particularly targeting youth and women. This focus on financial inclusion is not just a social good but also a driver of economic development. By facilitating transactions and financial services, post offices can stimulate local economies and provide a foundation for sustainable growth (Uchenna Innocent Nnaomah et.al, 2024)

Traditional institutions are now transforming their services to meet the changing behaviour of individuals. Post offices are emerging as a critical player in the financial ecosystem. Digital innovations have become an important in modernizing post office schemes. Digital transformations in post office savings scheme refers to the implementation of technology into various postal financial services. Digital advancements such as Core Banking Systems (CBS), mobile banking, online portals, India Post Payments Bank (IPPB), Aadhaar-enabled services, and UPI-based transactions, post offices have improved customer convenience, operational efficiency, and financial inclusion. These innovations have improved the financial services provided by post offices to the rural and urban population.

2.0 Review of Literature

The promotion of mobile money and digital payment systems, particularly in regions where traditional banking infrastructure is scant, has proven to be a significant leap towards achieving financial inclusion. These platforms have enabled access to essential financial services for populations that were previously marginalized, highlighting the power of technology in bridging financial divides. The global pursuit of financial inclusion, facilitated by digital banking, represents not just an economic imperative but a moral one, aiming to ensure that everyone, regardless of their socio-economic status, has access to the financial tools necessary for empowerment and prosperity (Blagojević.M, et.al, 2022).

Digital financial technology is identified as potential catalyst that can help accelerate economic growth in developing regions. Usage of digital financial technology gained access to basic financial services in rural and urban areas which improve their standards of living. Financial inclusion will improve the economy by improving revenue generation (Duncun Hine, 2000). Post offices played a pivotal role in advancing financial inclusion. It is expected that in the near future Indian post will give a new dimension to the process of financial inclusion and reach an extra mileage in the field of financial inclusion (Karanam Kavitha et.al, 2023). Digital transformation is an inevitable trend and banks need to adapt to survive in the increasingly competitive market. Young customers with the help of digital banking services can access more services with flexibility and convenience. Social influence has a positive and the greatest impact on the intention of young customers to use digital banking services (Navatha, 2022).

3.0 Objectives of the Study

The objectives of the study are:

- To study the digital innovations in postal sector.
- To explore the impact of digital innovations in post office schemes.

4.0 Research Methodology

This paper employs a conceptual research methodology to explore the role of digital innovations in transforming post office schemes. The research is based on secondary data sources and focused on existing literature, annual reports, and articles to identify the role of digital innovations in post office schemes. The analysis is entirely based on secondary sources include official publications from India post, reports from India Post Payments Bank, and articles from academic journals.

5.0 Conceptual Framework

Digital transformation is a certain trend and banks are necessary to adopt this transformation to sustain in competitive market. By implementing digital services attracted the younger customers to access the services with more flexibility and convenience. Customers support the digital banking services to use the financial services in a efficient way (Ngoc Anh Tran, 2021). Post offices played a crucial role in enhancing the savings habit of the public especially in the rural area. With its wide network Post offices acted as a key driver for financial inclusion. Financial inclusion is the process of ensuring the weaker sections of the society to access the financial products and services at an accessible price in a fair and transparent manner (Anisha U et.al, 2023).

Digital financial technology was a potential catalyst that accelerate the economic growth in developing countries. By adopting the digital financial technology, Post office investors in rural areas were gained the knowledge of accessing the financial services to improve their standard of living. Financial inclusion was also improved the economy by improving revenue generation (Arnesh Telukdarie et.al, 2023). Post offices are now implementing technological advancements to remain relevant and competitive. Post offices are now leveraging digital innovations to transform their operations, enhance customer experience, and expand their service packages. These innovations range from online platforms and advanced logistics systems powered by artificial intelligence, block chain technology, and the Internet of Things (IoT). The adoption of digital initiatives has enabled post offices to provide rapid, reliable, and accessible services, bridging the gap between urban and rural populations. The have become integral to e-commerce logistics, financial inclusion e-governance, providing a optimal integration of traditional values and modern convenience. This transformation not only caters to the changing demands of tech-savvy customers but also strengthens the role of post offices as key contributors to the digital economy.

5.1 Post office as a tool for financial inclusion

India Post is an postal system in India under the Ministry of communications. Post office played an important role in country's economic growth. India post is the world's widely distributed postal system with 1,64,987 Post Offices. Post offices provided variety of services like Mail delivery, Savings schemes, Life insurance, Parcel services, Citizen centric services etc. To meet the challenges of new digital environment Post offices are continuously upgrading its technology to providing services to the investors. Under IT modernization project, all the post offices are computerized and digitized with introduction of Core Banking Services (CBS), Core Insurance Solution (CIS) to facilitate customers to do transactions from any post office across the country. Government has also invested Rs 5,700 crore in IT infrastructure to modernize all the post offices for financial services provided to the investors.

These transformations of post offices underscores the government's commitment to inclusivity. India Post will be transformed into a large public logistics organisation marking a significant shift in the role of one of India's oldest institutions.

Through IPPB channel the postal department provides various financial services especially to people in rural and underbanked areas. Post offices are the formal financial institution for providing financial services to all types of people in rural and underbanked regions. IPPB was also played a pivotal role in providing digital banking services to all pilgrims at Mahakumbh 2025. Mahakumbh was the largest spiritual gathering in which IPPB had established their services of Devotees to access essential financial support like Cash Withdrawal from any of their Aadhaar linked Bank Account through IPPB's Aadhaar ATM (AePS) service without disruption by reaching at their precise location. IPPB was also benefited the local vendors, small businesses, and service providers at Mahakumbh by initiating them to accept digital payments through its DakPay QR Cards. This effort fosters a cashless ecosystem, reducing dependency on cash and enhancing overall efficiency in transactions.

Table 1: Postal Network at Glance

Particulars	Number
Postal circles	23
Postal Regions	54
Postal Divisions	469
Rural post offices	1,49,164
Urban post offices	15,823
Total post offices	1,64,987

Source: Annual Report of Post office (2024-2025)

From the Table 1 it is clear that total number of post offices in India post is estimated as 1,64,987. The number of post offices are still increasing.

5.2 Digital innovations in Indian Postal Sector

Digital innovations in post offices are transforming traditional postal services by integrating advanced technologies and offering enhanced convenience, efficiency, and accessibility for customers. The Digital Innovations of Indian Postal Sector are

5.3 Digital payment solution

Post offices, traditionally known for their extensive role in communication and financial services, are undergoing a transformative shift with the adoption of digital payment solutions.

Postal sectors are embracing innovation to enhance accessibility, efficiency, and convenience for their investors. By implementing digital payment systems, post offices are bridging the gap between traditional services and modern economic needs. From mobile applications and internet banking to Unified Payment Interfaces (UPI) and digital wallets, post offices now offer a range of secure and user-friendly solutions. These advancements not only simplify transactions for customers but also position post offices as key players in promoting financial inclusion, especially in rural and under served areas. Digital payment solutions in post offices reflect a larger dedication to staying relevant in a fast-paced, digitally connected world. They empower customers to access services anytime, anywhere, while strengthening the role of post offices in fostering a cashless economy and supporting national digital transformation goals. India Post Payment Bank (IPPB) offers a digital payment system namely “Dakpay” to the post office investors. This payment system is widely used by investors for money transfers, bill payments and other financial services.

Table 2: Digital Payment Solution

Year	Policy Holders of IPPB channel (in Lakhs)
April 2024	5,96,323
May 2024	6,00,551
June 2024	6,43,195
July 2024	6,33,285
August 2024	6,47,470
September 2024	6,08,078
October 2024	6,77,769
November 2024	6,69,982
December 2024	6,90,439

Source: Annual Report of Post office (2024-2025)

From the Table 2 it is clear that the Policy holders of IPPB channel is increasing in number. Hence it is evident that the postal investors are highly using IPPB channel for their financial services.

5.4 E-Governance services

Post offices have evolved their traditional roles to become strategic centers for delivering e-governance services. Leveraging their extensive network and accessibility, especially in rural and remote areas, post offices are serving a critical function in bridging the gap between government services and citizens. Through digital transformation, they have become key enablers of efficient, transparent, and citizen-centric governance. Through e-

governance services, post offices reaffirm their commitment to serving as vital interactions for communities while adapting to the demands of a modern, connected world. India Post is leveraging e-governance to provide a services such as e-payment, Aadhar enrolment and updation and e-postal. E-Governance services of post office are passport seva kendras, Aadhar updation and Enrollment, Passenger Reservation system, Retail post, KYC Document verification, common services etc.

Table 3: E-Governance services

Duration	PO-COCs	Transactions	Amount
January 2024 - Dec 2024	1,43,513	5,68,141	61.85

Source: Annual Report of Post office (2024-2025)

From the Table:3 it is clear that the number of post office common service centre is 1,43,513. Common services are useful for services like Passport Seva, Aadhar Enrolment and Updation, Indian Post Passenger Reservation, KYC Document verification, and Physical Verification of Prime Minister's Employment Generation Programme.

5.5 Parcel and logistics management

The rapid growth of e-commerce and global trade, parcel and logistics management has become a cornerstone of modern postal services. Post offices are evolving to meet the increasing demand for efficient, reliable, and technology-driven parcel delivery solutions. By incorporating advanced technologies such as GPS tracking, automation, and data analytics, post offices are enhancing their logistics capabilities to ensure timely and accurate Speed post deliveries. This transformation allows the post offices to serve as a significant players in the supply chain, providing last-mile delivery services and catering to diverse customer needs, from small local parcels to international shipments.

E-commerce has created a significant opportunity for post offices to extend their services like Courier, Express, and Parcel services. Speed post was started by postal department for timely delivery of letters and parcels across India. Delivery of speed post articles are tracked online by using 13 digits speed post article number on India. Speed post article can be also tracked by using the mobile app "Post Info". Department of posts and Indian railways were collaborated to introduce a logistics solution called "Rail Post Gati Shakti Express Cargo Service". 190 parcel hubs are initialized for secure processing of parcels. Nodal delivery centres are established for the delivery of parcels through Two and Four-wheeler vehicles.

Table 4 shows the number of nodal delivery centres for parcel in India post. These parcel services are highly beneficial to postal investors.

Table 4: Parcel Services

Type of City	Number of Nodal Delivery centres for parcel
Tier -I	73
Tier - II	103
Tier - III	57

Source: Annual Report of Post office (2024-2025)

5.6 Online savings and investment platforms

The rise of digital technology has restructured financial services, making them more accessible and convenient for individuals across all demographics. Post offices traditionally recognized for their reliable savings schemes and investment options are now leveraging this digital transformation through online savings and investment platforms. These platforms support investors to manage their financial portfolios with ease and offering features such as account access, fund transfers, and investment tracking from the comfort of their homes. By integrating technology into their operations, post offices are catering to the evolving needs of tech-savvy customers while maintaining their commitment to financial inclusion. Post office savings Bank (POSB) was introduced by Department of Posts for fully online and Anytime Anywhere banking using mobile Internet Banking and ATM to Postal investors. Electronic Clearing Service (ECS) facility are provided for post Office Savings Bank account holders to get the maturity and interest payments directly in their bank accounts. Investors can also view their balance enquiry through online e-Passbook facility. From the Table 5 it is clear that number of accounts in post office are still increasing in number.

Table 5: Online Savings and Investment Platforms

Name of the scheme	Number of accounts
Savings Accounts	7,50,63,197
RD Accounts	12,02,64,896
TD Accounts	2,32,26,635
MIS Accounts	90,48,116
PPF Accounts	46,16,494
SCSS Accounts	38,99,879
SSA Accounts	3,23,13,330
Total	26,84,32,547

Source: Annual Report of Post office 2024-2025

5.7 AI and chatbots

Artificial Intelligence (AI) and chatbots are transforming the way organizations interact with customers, providing personalized, efficient, and 24/7 support. Post offices are

now embracing these technologies to enhance customer engagement and streamline operations. AI-powered chatbots enable users to access information, resolve queries, and complete transactions effortlessly, creating a seamless and user-friendly experience. By integrating AI, post offices can analyze customer behaviour, predict financial needs, and offered tailored solutions, ensuring higher satisfaction. The postal department are also implementing digital customer relationship management portal for post office investors for raising queries and complaints. The department are also engaged in solving the grievances based on social media raised by customers.

Table 6: AI and Chatbot

Year	Grievances Received	Grievances Resolved	% of Settlement
01.01.2024 - 31.12.2024	9,72,908	9,57,663	98.4%

Source: Annual Report of Post office 2024-2025

From the Table 6 it is clear that Grievances received by the customer was 9,72,908 and 9,57,663 of them are solved. Postal investors can raise their problems and complaints through chatbots.

5.8 Smart post offices

The concept of smart post offices are re-transforming traditional postal services with integrating modern technology to deliver enhanced convenience, efficiency, and sustainability. These modernized opportunity leverage innovations such as self-service kiosks, digital lockers, automated sorting systems, and real-time tracking to meet the evolving needs of customers in a fast-paced, digital world. Smart post offices offer a integration of traditional values and technological advancements, ensuring accessibility for all demographics, including underserved rural populations. From cashless transactions and online account management to eco-friendly logistics and automated customer service, these post offices redefine operational excellence while fostering greater customer satisfaction. The Postal department has initiated the Self-booking kiosks for documents and parcels to provide 24X7 convenience for postal customers. 30 Self-Booking Kiosks deployed at 29 cities across the country which the customers can conveniently utilize at any point of time.

5.9 Blockchain technology for transparency

Blockchain technology is shifting the way organizations provide security, transparency, and trust in their operations. Blockchain offers an immutable ledger that records transactions and data with unparalleled accuracy and accountability. This kind of technology is a paradigm shift, particularly in areas like financial services, logistics, and record

management. Post offices can enlarge transparency in money transfers, streamline supply chain processes, and safeguard sensitive customer profile by adopting blockchain technology. This technology also provide real-time tracking and verification ensures trust and reliability, especially in international logistics and financial transactions. Implementing the blockchain technology not only modernizes the operations of post offices but also reinforces their role as trusted institutions. It positions them as leaders in innovation while fostering greater confidence among customers and stakeholders.

5.10 Hybrid communication solutions

Hybrid communication solutions transverse the gap between traditional and digital communication methods, offering a seamless blend of physical and virtual services. In the advancing landscape of postal services, these solutions enable post offices to cater to diverse customer needs by integrating technologies that convert physical mail into digital formats. By implementing hybrid communication systems, post offices make possible secure document delivery, digital archiving, and multi-channel correspondence, ensuring accessibility and convenience for individuals and businesses. Such innovations are particularly beneficial for government services, legal communications, and enterprises requiring a mix of physical and electronic interactions. Hybrid communication solutions employ post offices as modern service providers, capable of adapting to the digital age while maintaining the reliability and personal touch of traditional services. This approaches not only enhances operational efficiency but also strengthens the connection between post offices and their customers in an increasingly connected world.

5.11 Green and sustainable practices

Organization across sectors are now adopting green and sustainable practices to minimize their ecological impact. By implementing eco-friendly initiatives, post offices contribute to reducing carbon emissions, conserving resources, and promoting sustainable development. Post offices adopted green practices that include the use of electric delivery vehicles, adoption of paperless transactions, implementation of energy-efficient technologies, and deployment of eco-friendly packaging materials. These practices align with global sustainability goals as well as reduce operational costs and build a positive brand image. The Postal Department was initiated an attention to installation of Solar power and Rain water harvesting system for constructing new office buildings.

To enhance the infrastructure of post offices the department was initiated the post office buildings at vacant plot of post office land with the facilities of Toilets, Ramps and Counters. In World Environment Day 2025, the Impact4Nutrition (I4N) Madhya Pradesh Secretariat in collaboration with India Post organized plantation drives at two locations in Bhopal: the India Post R.S. Nagar Sub Office and Dak Bhawan. These green initiatives not

only symbolized environmental action but also emphasized the crucial link between a healthy planet and healthy people.

5.12 Impact of digital innovations in post office schemes

Digital innovations have significantly shifted the operations and functions of post office schemes by making them more efficient, accessible, and customer-centric. These digitalization have modernized traditional services that enabling post offices to cater to the needs of a digitally connected society while maintaining their relevance in the rapidly evolving financial and communication landscape.

- Digital inclusion through internet-enabled services benefits the rural and deprived populations.
- Automation in operations reduces the delays and errors in sorting and tracking.
- Digital innovations provide post offices schemes even to rural areas by encouraging individuals those who are lack in financial services.
- Investors are allowed to access their postal savings schemes through online platforms and mobile apps from anywhere, reducing the need for physical visits.
- Digital services like UPI and Internet banking increase the speed the payment transactions and reduce the manual handling.
- Paperless transactions and automated system reduces the operational cost and environmental impact.
- Personalized services, chatbots, and AI-powered virtual assistants improve customer experience by offering tailored solutions and 24/7 support.
- Digital reminders of post office schemes enhances the investor's participation effectively.
- Merging with government platforms post offices offered essential services of citizens like Aadhaar updates, passport processing, and bill payments more effectively.
- Simplified account opening and processing encouraged broader customer participation in post office schemes.
- Blockchain technology and AI analytics enhance the security and transparency of transactions which provide trust among the investors.
- Advanced logistics and parcel management systems in post office operations facilitate e-commerce partnerships, expanding the scope of postal services.
- Digital innovations in post offices reduce the reliance on paper-based processes, contributing to environmental conservation.
- Electric vehicles and energy-efficient infrastructure in post offices support eco-friendly operations.

5.13 Role of digital innovations in post office schemes for fiscal landscape

Digital innovations have transformed post office schemes as a vital instrument for shaping country's fiscal landscape. By leveraging advanced technologies, post offices have improved its accessibility, operational efficiency, and financial inclusivity, enabling them to mobilize public savings effectively and support government fiscal objectives. The inclusion of digital platform has enhanced processes, reduced operational costs, and fostered transparency, making these schemes more appealing to a diverse population, including underserved rural populations. This strengthens the nation's economic framework and also promotes equitable financial participation, ensuring that the benefits of economic growth are widely distributed. By facilitating efficient resource allocation and contributing to fiscal deficit management, digital innovations in post office schemes play a critical role in building a sustainable and resilient economy. As technology continues to evolve, the potential for post offices to drive economic growth and inclusivity will only expand, solidifying their position as key pillars of the fiscal landscape.

5.14 SWOT analysis for post office schemes

Table 7: SWOT Analysis

S (Strength)	W (Weakness)	O (Opportunity)	T (Threats)
Offering high trust and safety of capital.	Returns are lower than other investments.	Digitalization will attract younger investors.	Higher competition from private sector banks.
Extensive network in rural and remote areas.	Limited accessing services.	Leveraging financial inclusion in remote areas.	Inflation may sometimes affect the fixed returns.
Offers diverse range of postal schemes.	Lower awareness in urban areas due to the initialization of other investments.	Tax exemptions can increase the investors' participation.	Government policies may decrease the attractiveness of postal investors.
Offers tax benefits.	Lack of flexibility in postal schemes.		Younger investors are not preferring these schemes due to their change in preferences.
Fixed and predictable returns.			

Source: Prepared by the author

6.0 Conclusion

Digital innovations have revolutionized the operations and relevance of post office schemes enabling the investors to provide the evolving financial needs of a digitally driven

society. By implementing the modern technologies in post office schemes have transformed traditional services into modern approach of financial inclusion, communication, and e-commerce support. These technologies have accessibility, efficiency, and transparency, empowering both urban and rural communities with seamless services. These advancements have also improved the integration of sustainable practices and digital solutions positions post offices as forward-thinking institutions, aligning with global goals of sustainability and digital empowerment. Post office schemes continue to evolve, the adoption of digital innovations ensures their continued relevance and reinforces their role as trusted and indispensable service providers in a rapidly changing world.

This paper explored the role of digital innovations in post office schemes. From this study it is clear that post offices are undergoing innovations in their financial services. These digital innovations attract the postal investors for better accessibility and convenience. These advancements enhanced the customer satisfaction as well as strengthened the role of post offices in promoting financial inclusion in rural underbanked areas. By providing convenient financial services Post offices are evolving from traditional services to modern financial hubs. Digital advancements are still continuing in postal services leads to further innovation in areas such as AI-based customer service, blockchain for security, and expanded fintech partnerships.

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