

ANGKOT+ BMOVE AS A TECHNOLOGY-BASED PUBLIC SERVICE INNOVATION MODEL FOR COLLABORATIVE FINANCING AND FINANCIAL GOVERNANCE IN URBAN TRANSPORTATION

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ABSTRACT

Urban congestion is not merely a technical transportation issue; it also reflects weaknesses in public service governance, limited financing capacity, low technological integration, declining public transport service quality, and the underutilization of alternative revenue models. This article aims to formulate Angkot+ BMove as a conceptual model of public service innovation based on technology, collaborative financing, non-fare revenue, and financial governance in urban transportation. This study employs a conceptual qualitative approach through a narrative literature review and public service business model analysis. The reviewed literature covers digital payment, smart mobility, paratransit modernization, public transport governance, corporate social responsibility, public-private partnership, non-fare revenue, and financial sustainability. The findings indicate that Angkot+ BMove can be positioned as a revitalization model for urban angkot as a form of paratransit that is not only oriented toward congestion mitigation, but also toward building a more efficient, accountable, collaborative, inclusive, and sustainable public service ecosystem. The model is constructed through four main pillars: service digitalization using electronic identity cards, NFC, mobile applications, and real-time tracking; collaborative financing through CSR, sponsorship, and private-sector partnerships; non-fare revenue development through vehicle advertising, stop advertising, interactive radio, application-based promotion, and MSME integration; and financial governance based on transparency, accountability, efficiency, fairness, and sustainability. The contribution of this article lies in developing an urban public transport service management model that integrates economic, technological, managerial, accounting, educational, and social dimensions.

Keywords: Angkot+ BMove, collaborative financing, financial governance, public service innovation, smart mobility

1. INTRODUCTION

Urban traffic congestion is one of the most strategic issues affecting economic productivity, environmental quality, mobility efficiency, and the quality of life of urban communities. In Bandung City, congestion is closely related to the growth of private vehicles, limited road capacity, dense economic activities, and the suboptimal quality of public transport services. *Angkutan kota*, commonly known as *angkot*, has historically served as one of the most familiar modes of urban public transportation in Indonesia. However, *angkot* currently faces major challenges because it is often perceived as less comfortable, poorly integrated, insufficiently digitalized, and unable to compete with the mobility preferences of modern urban society.

Urban transportation problems cannot be solved merely through road expansion or traffic regulation. From an urban management perspective, congestion is a systemic issue related to public service governance, community behavior, financing design, service quality, technology adoption, and coordination among stakeholders. Therefore, public transportation modernization should be understood as a public service management agenda rather than merely a technical vehicle procurement project.

Recent studies indicate that urban mobility systems need to move toward technological integration, data-driven management, sustainable financing, collaborative governance, and revenue diversification. Research on contactless digital payment in transportation systems shows that digital payment can strengthen service efficiency, although its implementation must be adjusted to social, economic, infrastructural, and digital literacy conditions (Mogaji & Nguyen, 2024). Similarly, studies on cashless payment in bus rapid transit systems show that transaction speed, safety, efficiency, digital literacy, user incentives, and infrastructure stability are important factors influencing the adoption of cashless transit payment (Aghisna et al., 2025).

In the Bandung context, the need for electronic card-based public transportation payment innovation has been highlighted by Narimawati et al. (2023), who found that Bandung residents require innovation that can simplify payment systems, improve convenience, accelerate transactions, and reduce dependence on cash. This finding strengthens the relevance of Angkot+ BMove, which proposes the use of electronic identity cards, NFC, mobile applications, real-time tracking, and digital payment systems as part of urban *angkot* revitalization.

Angkot+ BMove is proposed as an attempt to reinterpret *angkot* not as an obsolete mode of transportation to be eliminated, but as an urban mobility asset that can be revitalized through technological innovation, collaborative financing, non-fare revenue, and public service governance. The concept integrates electronic identity cards, NFC, mobile applications, real-time tracking, more comfortable vehicles, organized stops, introductory subsidies, advertising, sponsorship, interactive radio, application-based promotion, MSME integration, and digital financial recording. Through this model, *angkot* modernization is positioned not only as a transportation improvement initiative, but also as a multidimensional public service innovation.

Academically, Angkot+ BMove is relevant to management studies because it frames transportation as an object of strategic management, public service management, financial governance, technological innovation, behavioral change, and urban economic value creation. Economically, the model is linked to mobility efficiency, urban productivity, reduction of social costs caused by congestion, and strengthening of local economies through MSME integration and non-fare revenue. Technologically, it integrates electronic identity cards, NFC, mobile applications, GPS, and real-time tracking as instruments of service digitalization. From accounting and financial governance perspectives, the model offers CSR-based financing, digital revenue recording, sponsorship, revenue diversification, and fund management accountability. From educational and social science perspectives, Angkot+ BMove functions as an instrument for educating the public to build a more orderly, efficient, and sustainable mobility culture.

The novelty of this article lies in formulating an urban public service innovation model that integrates four main dimensions: service digitalization, collaborative financing, non-fare revenue, and financial governance. Unlike previous studies that tend to discuss digital payment, smart mobility, paratransit, CSR/PPP, or non-fare revenue separately, this article offers the Angkot+ BMove conceptual model as a framework for urban angkot revitalization based on technology and financial sustainability. Thus, the contribution of this article is not limited to transportation issues, but extends to the development of a public service management model that connects technological innovation, cross-sector collaboration, revenue diversification, and financial accountability.

Furthermore, Angkot+ BMove is positioned as an integrative model of modern angkot sustainability that not only incorporates digital payment and real-time tracking, but also combines collaborative financing, non-fare revenue, financial governance, public education, and MSME integration. This positioning strengthens the argument that angkot modernization should not be treated merely as vehicle renewal or application development, but as a comprehensive management model for creating efficient, accountable, inclusive, and sustainable urban mobility.

The research question of this article is: How can Angkot+ BMove be formulated as a technology-based public service innovation model for collaborative financing and financial governance in urban transportation? The objective of this study is to formulate Angkot+ BMove as a conceptual model of public service innovation that can strengthen urban transportation modernization through the integration of digital technology, collaborative financing, alternative revenue development, and accountable financial governance.



Source: Author's elaboration, 2026.

2. LITERATURE REVIEW

2.1 Public Service Innovation and Smart Urban Mobility

Public service innovation refers to the renewal of public service delivery to make it more effective, efficient, responsive, and oriented toward user needs. In urban transportation, innovation should not be limited to fleet expansion or vehicle improvement. It must also include payment systems, travel information, safety, comfort, accessibility, affordability, service integration, and financial sustainability.

Smart mobility places transportation within a socio-technical system involving technology, infrastructure, institutional actors, users, and governance. Kussl and Wald (2023) argue that smart mobility should not be understood as an isolated technological solution, but as a systemic transition requiring adjustments in road infrastructure, governance, and service design. In the context of Angkot+ BMove, mobile applications, NFC, and real-time tracking should therefore be embedded within a broader system that includes organized stops, routes, service frequency, financing, monitoring, and public education.

Pandyaswargo et al. (2025) found that service quality and mode characteristics influence commuter satisfaction with public transportation in Jakarta Smart City. Public transport operating on exclusive corridors tends to generate higher satisfaction than transport operating on regular roads, which is more vulnerable to congestion. This finding is important because minibus-based Angkot+ BMove would still operate on regular urban roads. Therefore, its success depends not only on vehicle renewal, but also on predictable headways, orderly stopping points, operational supervision, route data, and consistent service quality.

From a governance perspective, Burger (2025) suggests that smart, equitable, and sustainable urban mobility requires institutional values, behavioral change, equity, resource optimization, and inclusive actor engagement. This supports the positioning of Angkot+ BMove as a public service innovation model that connects technology, financing, governance, users, drivers, MSMEs, government, and the private sector within one urban mobility ecosystem.

2.2 Digital Payment, NFC, and Data-Driven Transport

Digitalization has become a crucial element in modern public transportation. Cashless payment systems through smart cards, mobile payment, NFC, and digital applications are not merely transaction instruments. They also support operational efficiency, revenue transparency, transaction recording, and service data collection.

Mogaji and Nguyen (2024) show that contactless digital payment in developing-country transportation systems requires alignment with infrastructure, social conditions, user trust, digital literacy, ease of use, and system readiness. This implies that the use of electronic identity cards and NFC in Angkot+ BMove must be supported by public socialization, user assistance, balance top-up integration, and user-friendly service design.

Aghisna et al. (2025), in their study of BRT Trans Jogja, found that cashless payment can strengthen smarter and more sustainable transportation systems. Their research highlights transaction speed, safety, efficiency, digital literacy, user incentives, and infrastructure stability as key factors influencing adoption. Similarly, Narimawati et al. (2023) found that Bandung residents require innovation in electronic card-based public transportation payment systems to simplify payment, accelerate transactions, improve convenience, and reduce dependence on cash.

From a public service management perspective, electronic identity cards and NFC should be understood not only as payment instruments, but also as accountability mechanisms. Digital payment enables automatic fare recording, reduces leakage from cash transactions, supports revenue audits, and provides travel data for evaluating routes, peak hours, stop locations, and fleet requirements. Thus, digital payment becomes the foundation for service efficiency and financial governance in Angkot+ BMove.

2.3 Angkot Modernization as Digital Paratransit

Angkot can be understood as part of paratransit, a flexible mode of public transportation that is close to the community and plays an important role in urban mobility, particularly in

developing countries. However, paratransit often faces problems such as irregular routes, weak service standards, cash-based transactions, competition among operators, limited integration, and insufficient operational data.

Firzan et al. (2025) explain that digitalization of minibus-based paratransit in developing countries faces challenges such as regulatory fragmentation, digital literacy gaps, and limited financing. Nevertheless, digital paratransit also creates opportunities to improve reliability, accessibility, integration, and service sustainability. This is relevant to Angkot+ BMove because the model does not eliminate angkot as a community-based mode, but revitalizes it into a more orderly, digitalized, measurable, and integrated service.

The modernization of informal transport in other developing contexts also provides important lessons. Zulueta et al. (2024), in their study of modern jeepneys in the Philippines, found that users' adoption intention is influenced by service quality, satisfaction, trust, safety, comfort, and social acceptance. This indicates that angkot modernization in Bandung should be implemented gradually and inclusively, considering drivers, existing operators, and community mobility habits.

Therefore, Angkot+ BMove can be formulated as a model for transforming conventional paratransit into a semi-formal public service system. The model preserves angkot's strength as a community-based mode while improving its weaknesses through organized stops, digital payment, mobile applications, real-time tracking, more comfortable vehicles, fixed-income drivers, and accountable governance.

2.4 Collaborative Financing through CSR, Sponsorship, and PPP

Public transportation modernization requires substantial financing. Fleet procurement, stop construction, digital devices, applications, payment systems, maintenance, driver training, and public education require significant financial support. Full dependence on government budgets is often insufficient, while increasing passenger fares may reduce public interest in using public transportation. Therefore, collaborative financing through CSR, sponsorship, private-sector partnerships, and public-private partnership schemes becomes relevant.

Wasil and Setiadi (2025) show that PPP can support sustainable and equitable transportation infrastructure development when supported by clear governance frameworks, transparent regulation, risk allocation, and investor trust. Judijanto et al. (2025) also show that green PPP and sustainable infrastructure bonds can influence the development of green transportation infrastructure in Indonesia. Although Angkot+ BMove is not specifically designed as an electric vehicle model, these studies strengthen the argument that public transport financing needs to be expanded through collaborative and sustainable instruments.

Navalersuph and Charoenngam (2021) show that transportation PPP governance in Thailand faces challenges related to policy, regulation, institutions, and stakeholder coordination. This finding serves as a warning that CSR and sponsorship in Angkot+ BMove should not be treated merely as financial assistance. They must be designed as collaborative

financing mechanisms with clear rules, transparent reporting, benefit accountability, risk control, and alignment with public service objectives.

In the Angkot+ BMove model, CSR can support fleet procurement, stop construction, digital devices, introductory subsidies, public campaigns, driver training, and user education. Sponsorship can be placed on vehicles, stops, applications, or specific service programs while maintaining public service ethics. This allows companies to contribute to urban problem-solving, while the government gains financing support and the community receives improved transport services.

2.5 Non-Fare Revenue and Financial Sustainability

Public transportation sustainability cannot rely solely on passenger fares. Excessively high fares may reduce demand, while excessively low fares may weaken operational sustainability. Therefore, non-fare revenue becomes an important strategy in modern public transportation management.

The OECD/ITF (2024) report identifies revenue performance as an important indicator of public transport funding, including the cost recovery ratio from fare and non-fare revenue relative to operating costs. The report emphasizes that public transportation requires sustainable and equitable funding to support access, service quality, and urban sustainability. C40 Cities (2025) also shows that non-fare revenue can be developed through commercial advertising, digital spaces, and the productive use of transport assets. The example of Transport for London indicates that commercial advertising contributed approximately ten percent of total revenue in 2022/2023.

Deng et al. (2023) emphasize that city bus systems must balance financial sustainability and social equity. Their study shows that a hybrid city bus model can help increase ridership, maintain financial sustainability, and strengthen equitable access. This finding is relevant to the proposed introductory zero-fare or subsidized-fare strategy in Angkot+ BMove. Free or discounted fares may be used to introduce behavioral change, but they require support from non-fare revenue, targeted subsidies, sponsorship, and operating cost governance.

In Angkot+ BMove, non-fare revenue can be developed through vehicle advertising, stop advertising, interactive radio, route sponsorship, MSME promotion, application advertising, city event collaboration, and aggregated transport data for planning while maintaining privacy principles. This revenue diversification allows fares to remain affordable while improving service quality and financial sustainability.

2.6 Financial Governance and Transport Service Accountability

Financial governance is critical in public transportation systems involving multiple actors and multiple revenue sources. Daimi and Rebai (2022) emphasize transparency and accountability in the sustainability governance framework of public transport companies in developing countries. Their study incorporates economic, environmental, institutional, and social dimensions in assessing public transport sustainability.

In the Bandung context, Asri, Kartini, and Hakim (2025) found that angkot governance still faces problems affecting public service quality and the fulfillment of community mobility rights. Their study highlights the importance of responsibility, transparency, responsiveness, fairness, equity, and public participation in angkot governance. Surahman, Nurasa, and Munajat (2025) also emphasize that integrated public transportation development in Bandung faces challenges related to coordination, infrastructure, private vehicle dominance, and the need for more holistic policy.

These findings reinforce the urgency of positioning Angkot+ BMove not only as a technological innovation, but also as a financial governance model. Revenue reporting, CSR fund separation, non-fare revenue auditing, route performance evaluation, fare transparency, service monitoring, and public participation are needed to ensure accountability. With strong financial governance, Angkot+ BMove can become an innovative, transparent, and accountable public service system.

Table 1. Main Literature Mapping

Article Pillar	Recent Literature Direction	Function for Angkot+ BMove
Payment digitalization	Cashless payment, contactless payment, NFC, smart card, digital wallet	Strengthens electronic identity card/NFC as payment, recording, and transaction efficiency instruments
Smart mobility	Real-time tracking, mobile applications, transport data, smart city	Strengthens Angkot+ BMove applications, GPS, travel data, and data-driven planning
Angkot/paratransit modernization	Informal transport, minibus-based paratransit, digital paratransit, modern jeepney	Strengthens angkot as a mode that can be revitalized rather than eliminated
Public service governance	Public service innovation, transport governance, transparency, accountability	Strengthens Angkot+ BMove as a public service model
Collaborative financing	CSR, PPP, green PPP, sustainable infrastructure finance	Strengthens private-sector collaboration and CSR as alternative financing sources
Non-fare revenue	Non-fare revenue, advertising, sponsorship, commercial space, naming rights	Strengthens vehicle advertising, stop advertising, interactive radio, application monetization, and sponsorship
Financial sustainability	Financial sustainability, subsidy, farebox decline, hybrid bus model	Strengthens the argument that fare revenue alone is insufficient to maintain public transport services

Source: Author's elaboration, 2026.

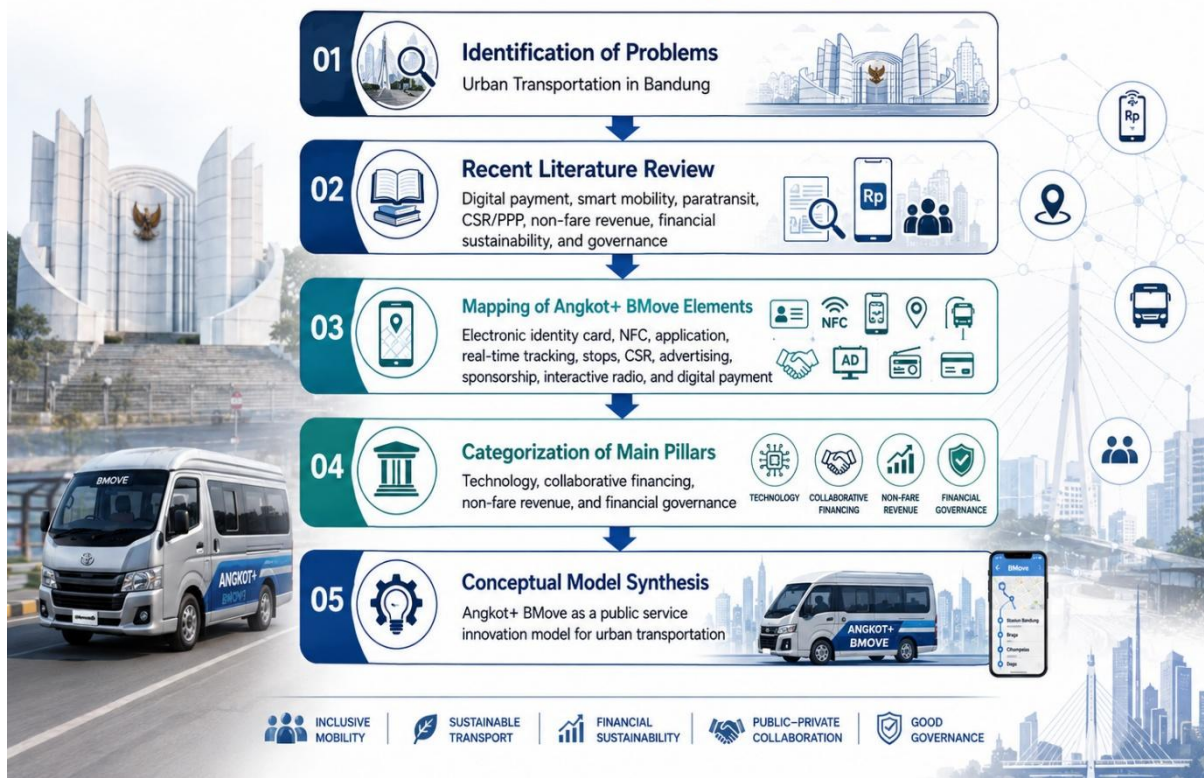
3. METHODS

This study employs a conceptual qualitative approach using a narrative literature review and public service business model analysis. This approach is selected because the article aims to formulate a conceptual model of Angkot+ BMove as a public service innovation rather than to test causal relationships among variables quantitatively.

The data sources in this study consist of two types. First, conceptual data derived from the Angkot+ BMove idea, including technological design, payment systems, operational models, stop integration, fare schemes, collaborative financing, CSR, sponsorship, interactive radio, and potential non-fare revenue. Second, literature data derived from recent studies on public service innovation, smart mobility, digital payment, paratransit, transport governance, CSR/PPP, non-fare revenue, and financial sustainability.

The analysis was conducted through four stages. First, identifying urban transportation problems and weaknesses of conventional angkot services. Second, mapping the key elements of Angkot+ BMove as a public transport innovation idea. Third, categorizing these elements into four main pillars: technology, collaborative financing, non-fare revenue, and financial governance. Fourth, synthesizing a conceptual model to formulate Angkot+ BMove as a public service innovation model for urban transportation.

Figure 2. Research Analysis Stages



Source: Author's elaboration, 2026.

4. RESULTS AND DISCUSSION

4.1 Multidisciplinary Position of Angkot+ BMove in Management Studies

The findings indicate that Angkot+ BMove has a strong multidisciplinary character and is highly relevant to management studies. The model positions urban transportation not merely as a technical issue, but as a public service management system involving strategy, technology, financing, accountability, user education, and behavioral change.

Table 2. Relevance of Angkot+ BMove to Multidisciplinary Management Studies

Field	Relevance in Angkot+ BMove
Economics	Urban mobility efficiency, reduction of congestion-related social costs, MSME integration, local economic strengthening, and productivity impact
Technology	Electronic identity card, NFC, mobile application, GPS, real-time tracking, travel data, and digital payment system
Management	Public service management, fleet operations, shift system, route management, service standards, and stakeholder collaboration
Accounting/Finance	CSR, sponsorship, non-fare revenue, digital recording, audit, reporting, and financial governance
Education	User education, digital transport literacy, behavioral change campaigns, and orderly stop-use culture
Social Science	Community behavior change, public trust, driver involvement, social inclusion, and public participation

Source: Author's elaboration, 2026.

Through this position, Angkot+ BMove can be understood as a public service innovation model that connects business, technology, and society. The business dimension appears in revenue diversification, sponsorship, CSR, and MSME collaboration. The technological dimension appears in digital payment, applications, and real-time tracking. The social dimension appears in mobility behavior change, driver involvement, public accessibility, and user education.

4.2 Research Gap and Novelty Position of Angkot+ BMove

The literature review shows several gaps that justify the novelty of this article. Studies on cashless transport mostly focus on BRT, rail, or large-scale systems, while the connection between electronic identity cards, NFC, and angkot financial governance remains limited. Smart mobility studies often discuss applications, GPS, and transport data, but their application to urban angkot or minibus-based systems is still underexplored. PPP and CSR studies generally focus on large infrastructure projects, while CSR models for city-scale angkot modernization receive limited attention. Similarly, non-fare revenue is more commonly discussed in MRT, LRT, terminals, and stations, while its application to stop-based, application-supported, and interactive radio-enabled angkot services remains rare.

Table 3. Research Gap and Position of Angkot+ BMove

Literature Area	General Findings	Research Gap	Position of Angkot+ BMove
Cashless transport	Many studies discuss cashless payment in BRT or rail systems	Few studies connect electronic identity card/NFC with angkot or paratransit financial governance	Offers electronic identity card/NFC as payment, recording, and accountability instruments

Literature Area	General Findings	Research Gap	Position of Angkot+ BMove
Smart mobility	Studies discuss applications, GPS, data, and smart city	Implementation in urban angkot/minibus systems remains limited	Positions angkot as part of smart urban mobility
Digital paratransit	Studies highlight paratransit digitalization in developing countries	Regulatory, digital literacy, financing, and governance gaps remain	Offers a technology- and collaboration-based angkot revitalization model
CSR/PPP	Studies discuss PPP in large-scale infrastructure	CSR for city-scale angkot modernization remains underexplored	Offers CSR for fleets, stops, applications, and introductory subsidies
Non-fare revenue	Often discussed in MRT/LRT/station contexts	Rarely applied to stop-based and application-supported angkot/minibus systems	Offers vehicle advertising, stops, interactive radio, applications, and sponsorship
Governance	Studies emphasize transparency and transport accountability	Few models integrate technology, financing, non-fare revenue, and financial governance	Offers an integrative model for urban public transport services

Source: Author's elaboration, 2026.

The main novelty of this article is the formulation of Angkot+ BMove as an integrative model for urban angkot revitalization that combines digital technology, collaborative financing, non-fare revenue, and financial governance to create efficient, accountable, and sustainable public transportation.

4.3 Angkot+ BMove as Urban Paratransit Transformation

Angkot+ BMove should not be understood merely as the replacement of old angkot vehicles with new ones. Rather, it represents a transformation from a conventional transportation mode into a more integrated public service ecosystem. This transformation covers payment systems, passenger boarding and alighting patterns, vehicle comfort, travel data, information systems, operational models, financing schemes, and revenue structures.

Conventional angkot services often operate through deposit-based systems, cash transactions, unregulated passenger boarding and alighting, limited operational data, and competition among drivers. Angkot+ BMove offers a different approach by integrating vehicles, stops, applications, digital payment, CSR, sponsorship, advertising, interactive radio, and financial governance into one service system.

1. Conventional Angkot

(Deposit-based system, cash transactions, irregular routes, random stops, limited data, and inconsistent service)



2. Paratransit Modernization

(Digital payment, organized stops, applications, measurable frequency, comfortable vehicles, and professional drivers)



3. Angkot+ BMove

(Technology-based public service, collaborative financing, non-fare revenue, and financial governance)



NFC Tap & Pay Mobile Application Real-time Tracking Analytics Dashboard



4. Urban Mobility Ecosystem

(Efficient, safe, comfortable, accountable, inclusive, and sustainable)



Integrated Network Smart Operations Green Mobility Data-driven Decisions Inclusive Access



Smart City Bandung

People-Centered

Sustainable Future

Better Mobility for All

Source: Author's elaboration, 2026.

This model emphasizes that angkot does not need to be eliminated from the urban mobility ecosystem. Instead, it can be revitalized into a digital paratransit mode that is more professional, comfortable, measurable, and aligned with the needs of modern cities.

4.4 Technology Pillar: Digitalization as the Basis of Efficiency and Accountability

The first pillar of Angkot+ BMove is technology. The integration of electronic identity cards, NFC, mobile applications, and real-time tracking enables public transportation to be

managed more efficiently. Cashless payment can reduce revenue leakage, accelerate transactions, and support financial recording. Mobile applications help users access route information, vehicle location, estimated arrival times, and balance top-up options. Meanwhile, travel data can support route evaluation, fleet planning, stop location analysis, and operating-hour adjustment.

Table 4. Technology Functions in Angkot+ BMove

Technology Component	Service Function	Management Function	Expected Impact
Electronic identity card	Identity and tap-payment instrument	User and transaction recording	Transaction efficiency and revenue accountability
NFC	Cashless payment	Automated payment recording	Reduced cash transactions and potential leakage
Mobile application	Route, balance, stop, and estimated arrival information	User data and service communication channel	Improved user experience
GPS/real-time tracking	Fleet position tracking	Operational monitoring and route evaluation	Improved service certainty
Travel data	Service usage history	Data-driven planning	Route, headway, and fleet requirement determination

Source: Author's elaboration, 2026.

Technology in Angkot+ BMove is not merely an additional facility. It becomes the foundation of data-driven transport management, allowing managers to make evidence-based decisions and improve operational efficiency, revenue transparency, and service quality.

4.5 Collaborative Financing Pillar: CSR, Sponsorship, and Private Partnerships

The second pillar is collaborative financing. Public transportation modernization requires substantial investment for fleet procurement, digital devices, stops, application systems, maintenance, driver training, and public education. Full dependence on government budgets may limit implementation, while increasing passenger fares may reduce public interest. Therefore, CSR, sponsorship, and private-sector partnerships can serve as alternative financing schemes.

In the Angkot+ BMove model, companies can support vehicles, stops, service subsidies, digital devices, or public transportation campaigns. In return, companies may receive ethical and measurable branding spaces on vehicles, stops, applications, routes, or campaign materials. This creates mutual benefits for government, companies, communities, drivers, and MSMEs.

Table 5. Collaborative Financing Model for Angkot+ BMove

Financing Source	Contribution Form	Service Benefit	Governance Note
Corporate CSR	Fleet support, stops, digital devices, introductory subsidies	Reduces fiscal burden and accelerates implementation	Must be recorded, reported, and audited

Financing Source	Contribution Form	Service Benefit	Governance Note
Sponsorship	Branding on vehicles, stops, applications, or routes	Adds financing sources	Must maintain public service ethics
Local government	Regulation, route integration, infrastructure support	Ensures legitimacy and sustainability	Requires cross-agency coordination
MSME partners	Advertising, product promotion, audio/digital collaboration	Strengthens local economy	Requires curation and content standards
Operator/manager	Fleet, application, driver, and financial management	Ensures daily operations	Requires SOPs and reporting systems

Source: Author's elaboration, 2026.

CSR in Angkot+ BMove should be positioned not as charity, but as a collaborative financing instrument with clear governance design, reporting, transparency, risk control, and alignment with public service objectives.

4.6 Non-Fare Revenue Pillar: Revenue Diversification for Financial Sustainability

The third pillar is non-fare revenue. Public transportation systems that rely only on passenger fares are financially vulnerable, especially when ridership is unstable or fares are kept affordable for accessibility reasons. Therefore, revenue diversification is essential for service sustainability.

Angkot+ BMove can develop non-fare revenue through vehicle advertising, stop advertising, interactive radio, mobile application monetization, route sponsorship, MSME promotion, city event collaboration, and aggregated data for planning while maintaining privacy. This positions public transportation not merely as a cost center, but also as a productive urban economic asset.

Table 6. Revenue Source Matrix of Angkot+ BMove

Revenue Type	Revenue Source	Implementation Example	Characteristics
Fare revenue	Passenger payment	Electronic identity card/NFC tap, flat fare, application balance	Directly sourced from service users
Visual non-fare revenue	Vehicle and stop advertising	Fleet branding, stop posters, LED boards	Does not directly burden passengers
Digital non-fare revenue	Mobile application	Promotional banners, vouchers, MSME integration	Based on digital ecosystem
Audio non-fare revenue	Interactive radio	Audio advertising, MSME promotion, public campaigns	Supports local creative economy
Collaborative revenue	CSR and sponsorship	Sponsored fleets, sponsored stops, service subsidies	Based on private-sector partnerships
Data-based revenue	Aggregated and anonymized data	Travel pattern analysis for city planning	Must protect privacy and data ethics

Source: Author's elaboration, 2026.

Non-fare revenue development must still consider public service ethics. Advertising and commercial cooperation should not disturb passenger comfort, create excessive brand dominance, or undermine the public interest orientation of transport services.

4.7 Financial Governance Pillar: Transparency as the Basis of Public Trust

The fourth pillar is financial governance. Angkot+ BMove involves multiple revenue and financing sources, including passenger fares, CSR, sponsorship, advertising, mobile applications, interactive radio, and MSME collaboration. Without proper governance, the model may create conflicts of interest, revenue leakage, and public distrust.

Financial governance in Angkot+ BMove can be designed around five principles: transparency, accountability, efficiency, fairness, and sustainability.

Table 7. Financial Governance Principles of Angkot+ BMove

Principle	Explanation
Transparency	All revenue and cost sources are openly recorded
Accountability	Each actor has clear responsibilities
Efficiency	Operational costs are controlled based on data
Fairness	Service benefits are distributed among passengers, drivers, government, partners, and communities
Sustainability	The financial model is able to maintain long-term service continuity

Source: Author's elaboration, 2026.

Figure 4. Financial Governance Flow of Angkot+ BMove



Source: Author's elaboration, 2026.

Financial governance in Angkot+ BMove is not limited to revenue recording. It also includes fund allocation, performance evaluation, audit, transparency, and public accountability. Fare revenue is recorded through digital payment systems, while non-fare revenue is recorded through cooperation contracts, advertising, sponsorship, CSR, or application-based revenue. Therefore, all financial flows can be evaluated periodically.

4.8 Integrative Model of Angkot+ BMove

Based on the synthesis of literature and Angkot+ BMove elements, the model can be formulated as an urban public transportation service innovation that connects technology, collaborative financing, non-fare revenue, and financial governance. It positions public transportation as an ecosystem that creates mobility, economic, social, educational, and governance value.

Figure 5. Integrative Model of Angkot+ BMove as Public Service Innovation



Source: Author's elaboration, 2026.

Table 8. Components of the Angkot+ BMove Conceptual Model

Component	Strategic Function	Expected Impact
Electronic identity card, NFC, and application technology	Digitalization of payment and service information	Efficiency, safety, and travel data
Collaborative financing	CSR, sponsorship, fleet support, stops, and technology	Reduced fiscal burden and accelerated implementation

Component	Strategic Function	Expected Impact
Non-fare revenue	Advertising, interactive radio, applications, sponsorship, stop branding	Financial sustainability without excessive fare increases
Financial governance	Recording, reporting, audit, revenue separation	Transparency, public trust, and operational efficiency
Public education	Socialization, digital literacy, orderly stop-use culture	Mobility behavior change
Socio-economic integration	MSMEs, drivers, communities, and citizens	Economic inclusion and social acceptance

Source: Author's elaboration, 2026.

The main strength of Angkot+ BMove lies in its ability to integrate transportation, economic, social, educational, and financial governance functions into one public service model. Therefore, Angkot+ BMove is relevant not only as a congestion mitigation strategy, but also as an urban transportation innovation management model that can be further developed through empirical research, financial feasibility studies, non-fare revenue simulations, and public policy studies.

5. CONCLUSION AND LIMITATION

Angkot+ BMove can be positioned as a technology-based public service innovation model for collaborative financing and financial governance in urban transportation. This concept does not merely offer a solution to congestion, but also presents a comprehensive framework for public transport modernization by integrating electronic identity cards, NFC, mobile applications, real-time tracking, comfortable vehicles, organized stops, CSR, sponsorship, non-fare revenue, advertising, interactive radio, and digital financial management. The main contribution of this article is the formulation of a conceptual model that connects digital technology, collaborative financing, non-fare revenue, and financial governance with public education and socio-economic integration. This model is relevant to economics, technology, management, accounting, education, and social science because it treats urban public transportation as a service ecosystem that produces mobility, economic, social, and governance value. Therefore, Angkot+ BMove can serve as a conceptual reference for local governments, transport managers, business actors, academics, and communities in designing urban public transportation systems that are more efficient, accountable, inclusive, adaptive, and sustainable. The limitation of this article lies in its conceptual nature, as it has not yet empirically tested the effectiveness of Angkot+ BMove through field data. Future research should conduct user surveys, interviews with angkot drivers, financial feasibility analyses, non-fare revenue simulations, willingness-to-use studies, cost-benefit analyses, and public policy studies involving local governments and transportation stakeholders. Further research may also examine public acceptance of electronic identity card/NFC-based payment, the effectiveness of mobile applications, advertising revenue potential, and the readiness of operators and drivers to implement the Angkot+ BMove model.

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