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## ECOSYSTEM APPROACH TO DIGITALIZATION OF PASSENGER PUBLIC TRANSPORT

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«Mobility as a Service»

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The relevance of the topic is due to the fact that in order to meet the needs of consumers of public transport services against the backdrop of an increase in the use of personal vehicles, the traditional public transport sector must introduce new digital solutions for operational and financial processes. Research objectives: 1) assess the state and identify the problems of digitalization of public passenger transport; 2) to substantiate the directions for the inclusion of passenger public transport in the ecosystem of the digital economy. The novelty of the study lies in the fact that for the sustainable development of payment services in the concept of «Mobility as a Service» in public transport, elements of an ecosystem approach are proposed that will accelerate the digital transformation of the industry and ensure the seamlessness of fare systems.

In the field of passenger public transport, a general decrease in demand for passenger transportation in the most mass segments (with the exception of taxis), a decrease in payment turnover and a reduction in investment programs of carriers for digitalization was revealed, which is explained by the isolation regime for consumers in large cities and a decrease in business activity. Positive processes were noted that indicate qualitative changes in the field of passenger transport: the popularization of non-cash (contactless) payment, the expansion of the functions of transport cards. It is concluded that it is necessary not only to overcome the localization of transport card systems within the territories, but also the functional limitations of transport cards. The strategy for the digital transformation of the transport industry of the Russian Federation actually involves the creation of an intra-country passenger transport ecosystem, but its integration into a higher-order ecosystem or compatibility with other consumer ecosystems is not included in the strategy. The article proposes directions for the entry of existing automated transport systems into ecosystems of a higher order on the basis of collaboration, displacement, absorption.

Directions for the innovative development of payment services and train payment systems on public transport are proposed: 1) integration of automated fare payment systems into a single system of state and municipal services; 2) inclusion in the automated system of payment for passenger transport services of all intracity and intercity carriers of all types of transport; 3) transport roaming / mutual integration of systems; 4) introduction of differentiated payment for travel by zones; 5) expanding the range of payment instruments; 6) fiscalization of services of transport companies, including fiscalization through cloud cash desks, fiscalization service for rolled products, provision of an online fiscal receipt; 7) transition to a fully automated train payment system.

*Keywords:* ecosystems, digital economy, digital innovations, public transport, transport services, payment on public transport, payments

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(Google, Apple, Facebook, Amazon .). McKinsey, 2025 . 30 % (60 . ) [19].

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