

Co-Creation Analysis Business Virtual Account Product

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Abstract

The growth in technology is become fast as the industry reveal bank 4.0, with the company transaction frequency on e-channel decrease significantly based on annual report release, company need something new with the newest technology. Co-creation be the solution to reach new business strategy and create seamless transaction. The purpose of this study is to analyze co-creation in the company division and with third party to develop virtual account as a new business strategy. The method is used is descriptive qualitative with in-depth interview and internal business corporate document. The result of this research is a definitive differentiation of four factors co-creation. To conclude, this research suggests the company to analyze their focus on lack in company co-creation and condition to increase transaction frequency on e-channel with the stronger co-creation with customer to create strong digitalization business.

Keywords

Co-creation, Virtual Account, Business Strategy, Digital Transformation

Biographies

Margo Gunatama is a student at Faculty of Economics and Business, Telkom University, Indonesia. He graduated Bachelor from Telkom University in 2018, obtained his S.Kom (Information System, Faculty of Industrial Engineering). He has published and present 1 research about lack of data in a pharmacy company.

Dodie Tricahyono is a lecturer and researcher of Telkom University since 1995 (STMB/IM Telkom). Born in March 8, 1967, he has the competence in the field of Strategic management, Innovative Corporate Culture, Platform Strategy & Business Model, and Operation & Service Management. After completing his undergraduate program of Planology Engineering, Bandung Institute of Technology (1992), he had worked as a Junior Consultant at Telkom Project 4 – PT Konetel Sarana Guna, Bandung (1993-1994). And being a lecturer, Dodie took the Master of Management (MM), FEB of Telkom University, Indonesia (1995). Fluent in English, Malay and Sundanese, Dodie had held several structural positions in Tel-U including the head of undergraduate program of Business Management of Telecommunications and Information Technology (MBTI), Director Secretary of PPM and Manager of Student Affairs. The dean of the Faculty of Economics and Business (FEB), Telkom University, since 2014, Dodie completed his doctoral studies from School of Management, University of Science, Malaysia (2014) and acted as an active reviewer in a number of international journals as well as the active speaker in many conferences.

Dian Indiyati is a lecturer at Telkom University. She earned outstanding lecturer from Universitas Jenderal Ahmad Yani (UNJANI), Bandung in 2016. She has published journal and conference papers. She is members of International Association of Organizational Innovation (IAOI) and Internasional Social Science Business Research Network (SSBRN).