

## **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 analyse 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 analyse 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.

**Keyword:** Co-creation, Virtual Account, Business Strategy, Digital Transformation