Rabobank is one of the banks in Netherlands that faced the 2008 financial crisis that shook the globe economy. Rabobank Corporate Netherlands is a strategy that was aimed at using the Smartphone as an engine of Bottom-line growth in the company. The case study provides detailed illustrations on the strategies laid to turn Smartphone into the intended technology a success. It presents Michael Dooijes who is the head of the Strategy and Innovation in the company. Together with him are six talented professional colleagues of the panel to help steer the disruptive technology into a reality. This paper provides detailed analysis of Rabobank and its dynamics.

Rabobank corporate had major strengths that may help to take advantage of existing opportunities in the mobile space. The strengths include the Rabobank corporate clear goal to be one of the best Dutch Player for mobile payments. Equally, the corporate has clearly stated objectives and strategic plans for the company. The manager in charge of Strategy and Innovation in this bank was aware of the disruptive technologies. Thus, the impact of these technologies did not shake their industry as well as their moves. The availability of the Smartphone that they had intended to accomplish their missions facilitated success in the industry. The existence of talented professionals who were six in numbers who were ready to ensure the disruptive technology was a success in the company. Advanced knowledge of the global market as elaborated by Gertjan who understood the mobile market
was a critical step. Equally, the coincidence of the needs of Rabobank and Gertjan to explore the mobile market was also a strength. Establishment of models that would assist in evaluating the global market for the establishment of the disruptive technology was a vital step highlighting strengths. Michael Doijies had explored the market for about twenty years that made him confident of the perceived outcomes in the market.

There were weaknesses that hinder the capacity of Rabobank to take advantage of existing opportunities in the mobile space. First, the financial crisis had interfered with the global market and shook the financial status of the Rabobank equally. The emergence of a different paradigm in the financial services needed reconsideration. Considering a Smartphone for the market was a new idea that accounted for business risks whose productivity had not established. The pessimistic perception of the professionals who were to steer the innovative process seemed a blow. Persuading and convincing them became a challenge and a drawback to the innovation process. The ideas seemed attractive. However, it was too broad to tackle as intended.

There are benefits that the current initiatives have brought. The bank has a slogan that has been beneficial to its services. This slogan is “to let people and business to participate in the economy as free and equal agents.” This slogan has proved instrumental in earning the business accrued benefits in its service delivery. It is widespread with more than 892 local branches as a bank. Equally, the bank has a dense network in Netherlands with about 2956 cash dispensing machines. The bank is also exploring online and telephone services to make their consumers more comfortable. The bank due to its extensive service provision dominates the financial market and has the capability to provide various kinds of services.
Similarly, there are challenges that the current initiatives have faced. For instance, it has no specific established model used in the trade market. There is no brand for the mobile payment in Rabobank. Therefore, no influential image is depicted in the services provided. There is no well-defined partnership in the business. However, it incorporates several partnership models depending on the market being explored. There is need to establish an appropriate and relevant partnership for its business within the mobile services operation. For instance, the utilization of an App based model partnership with Google or PayPal would be an appropriate move. Rabobank should establish a value proposition on its choice of customers depending on the segments. This issue has been a huge challenge in exploring and determining the targeted customers for its services.

To promote and expand the reach of Rabobank, the creation of several local and international branches is essential. Exploring new markets like utilization of online services and telephone services are a necessity to reach potential virtual customers. This strategy makes the business global reaching clients in remote regions. Establishment of revenue models will results into high profits. These profits realized will be instrumental in financing exploration of new markets in the global economy. Lastly, Rabobank should partner with other stakeholders who might be helpful in the industry. As the communication industry, for instance, Smartphone industry for mobile banking is vital partners in expanding and promoting the market. A relevant partnership model is essential in exploring the consumer market For instance, bank-centric model is important in African countries. These channels are beneficial in achieving the goals and objectives of this bank.

For the bank to achieve its mission and set objectives, it has to clearly state its
strategic moves in the mobile payment and services. This process would establish the bottom line of the Rabobank corporate intended moves. The major players in the mobile payments platforms that would offer a better deal include the NTT DoCoMo of Japan and the M-Pesa in Kenya. These mobile payments platforms have registered successful moves in their market. Thus, partnerships involving these two mobile payments are valuable. Equally, the ISIS, Google Wallet and the Square in the United States are examples potential mobile users that can maximize the bank’s opportunity to explore the mobile services for the Dutch corporate customers. Potential merchants include global companies like Starbucks, Coca-cola and OfficeMax are some of the best chances to explore the mobile services in the Dutch market. This is possible due to the large market covered by these merchants. To ensure profitability, the Rabobank should establish a structured partnership. To establish this, Vodafone and Telefonica-02 has partnered with Deutsche Telekom to explore the mobile payment market in Germany. This collective approach maximizes the profitability of the step taken by the company.

Rabobank proposition in the global market within the mobile payments would be first the determination of the targeted consumers in the market. Perfect evaluation of the market targeted customers would determine the persuasion skills to explore the market. This strategy enhances a profitable adoption of the technology amongst the customers. Therefore, Rabobank should establish a value based proposition on different customers. This process will lead to the decision on the corporate customers for its activities. This concept establishes the profitable move within the mobile payment.

Due to ignorance and understatement of objectives in the current landscape of mobile payments and services Rabobank might face challenges in the future.
For instance, there is need to establish the security that these forms of mobile payments would yield in the future. This is vital to protect the image and reputation of the company in the long run. Therefore, despite the fact that this form of disruptive technology is one of the best there is the need to determine its security state. Failure to establish the security extent will lead to future drawbacks. The Rabobank company is exploring a different technology with expertise establish by different personnel. It would be prudent for the company to verify the technology and establish what it involves to acquire foundational moves in the market. Research shows that mobile payments will be the most preferred means of transaction in the business. Therefore it will be advisable to understand the requirements of the technology to avoid technical disruption in the future. This form of disruptive technology involves interaction. Thus, there is need to develop security strategies for its users. Rabobank needs to establish critical decisions on the best models for partnership. The current random partnership process without clear standards based processes will lead to losses that were not intended. The bank equally needs to establish the best Partnership models that would lead to the accomplishment of their dreams. For instance, the Bank Centric approach in African has been fruitful showing future success in the market. However, Rabobank is not only in Africa. Therefore, there is also need to re-evaluate partnership trends in the global market regarding partnership establishment. The company equally needs to make a decision on whether the company will utilize the B2B/push approach or the B/2C pull approach. This strategy will be beneficial in accessing the market for the company’s services.

Based on the strategic decisions presented the bank should employ the use information based model for as the revenue model. This model would allow for the success of Rabobank. An information-based model is essential for future
prediction unlike other models based on the present activities. Similarly, the model provides B2B customers the ability to explore the intelligence services on consumers’ expenditure behavior. This model will ensure Rabobank has what it needs to put the market under control. Despite it being a costly model to establish, it will control the merchant's movements to meet consumers’ demands and needs in the market.