

DAVID URBANO

Chief Growth Officer | Digital Banking | Fintech Leader

EXECUTIVE PROFILE

David Urbano is the Chief Growth & Digital Sales Officer at **imagin**, CaixaBank’s mobile-only bank, leading the strategy that has scaled the platform to over **4 million users**, making it Spain’s most awarded digital banking app.

With over **20 years transforming digital banking**, he founded imaginBank in 2016, pioneering Spain’s first 100% mobile bank. His expertise spans Growth Strategy, User Acquisition, Product-Led Growth, and Digital Transformation, building bridges between traditional banking trust and fintech innovation.

PROFESSIONAL EXPERIENCE

Executive Positions

Role	Company	Period	Location
Chief Growth & Digital Sales Officer	imagin (CaixaBank)	2024 - Present	Barcelona
Director of imaginBank Mobile Banking and Digital Networks	imagin (CaixaBank)	2016 - 2020	Barcelona
Director Mobile Banking	CaixaBank	2012 - 2016	Barcelona
Director	e-laCaixa (CaixaBank)	2008 - 2010	Barcelona

Chief Growth & Digital Sales Officer — imagin (CaixaBank)

2024 - Present

Leading imagin’s growth engine with full P&L ownership across Product, Marketing, and Performance teams. Reporting directly to CEO, driving the strategy to consolidate imagin as Spain’s leading digital bank for young users.

Key responsibilities: - Full ownership of Growth strategy: acquisition, activation, retention, revenue - Leadership of 50+ professionals across Product, Marketing & Performance - Digital Sales

strategy across all channels (app, web, partnerships) - Data-driven decision making with advanced analytics and AI personalization

Key achievements (2024-present): | Metric | Result | |——|——| | User growth | Scaled from 3.5M to 4M+ active users (+14% YoY) | | AI engagement | +23% engagement through AI-powered personalization | | CAC reduction | -18% Customer Acquisition Cost | | NPS Score | 72 (vs. industry average of 45) | | 12-month retention | 89% |

Tech stack & methodologies: Product-Led Growth | OKRs | Agile/Scrum | Data Analytics | Marketing Automation | A/B Testing | Attribution Modeling | AI/ML Personalization

Director of imaginBank — imagin (CaixaBank)

2016 - 2020

Founded and scaled Spain's first mobile-only bank from concept to market leadership. Led the full go-to-market strategy, product development, and team building for CaixaBank's most ambitious digital venture.

The challenge: Create a 100% digital bank that would attract young users who had never considered traditional banking—competing against emerging fintechs while leveraging CaixaBank's trust and infrastructure.

Key achievements: | Achievement | Detail | |———|———| | User growth | 0 to 2M+ users in 4 years (organic growth-led strategy) | | App Store ranking | #1 Mobile Banking App in Spain (App Store & Google Play) | | Celent Award | Model Bank Award for Innovation | | Global Finance | "Best Digital Bank" nomination | | Team building | Built founding team from 0 to 30+ specialists |

Innovations introduced: - First Spanish bank with 100% mobile onboarding (5-minute account opening) - Pioneered biometric authentication in Spanish banking - Launched gamification features for financial education - Integrated lifestyle services beyond traditional banking

Press coverage: Featured in El País, La Vanguardia, Expansión as a case study for digital banking transformation.

Mobile Banking and Digital Networks Director — CaixaBank

2012 - 2016

Led the mobile banking division during the critical smartphone adoption era, building the foundation that would later become imaginBank.

Key achievements: - Launched CaixaBank's first native mobile banking apps (iOS & Android) - Pioneered mobile payments integration before Apple Pay existed in Spain - Built digital networks strategy connecting physical and digital channels - Grew mobile banking users from early adopters to mainstream adoption

This role gave me the conviction that mobile would become the primary banking channel—a thesis I later executed with imaginBank.

Mobile Banking Director — e-laCaixa (CaixaBank)

2008 - 2010

Early pioneer of mobile banking at CaixaBank during the pre-smartphone era. Laid the groundwork for mobile-first banking strategy.

Key achievements: - Developed first mobile banking services for feature phones - Created business case for mobile banking investment - Established mobile as strategic channel within the organization

AWARDS AND RECOGNITION

Award	Year	Granted by
Celent Model Bank Award for Innovation	2018	Celent
Best Mobile Banking App in Spain	Multiple years	App Store & Google Play
Best Digital Bank Nomination	2019	Global Finance Magazine

KEY COMPETENCIES

Growth & Marketing

- Growth Strategy
- User Acquisition
- Retention Marketing
- Product-Led Growth
- Performance Marketing
- Brand Strategy
- Customer Experience (CX)

Digital Banking & Fintech

- Mobile Banking
- Neobanking
- Digital Payments
- Open Banking
- Fintech
- Digital Transformation

Leadership & Management

- P&L Management
- Cross-functional Team Leadership
- Strategic Planning
- OKRs

Technology & Data

- Data-Driven Marketing
 - Marketing Automation
 - AI in Banking
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THOUGHT LEADERSHIP

Vision

“The future of banking isn’t about branches or apps—it’s about embedding financial services into the moments that matter to young people: their first job, studying abroad, becoming financially independent. Banking should be invisible, instant, and empowering.”

Speaking & Advisory

Available for: - Speaking engagements on digital banking & fintech innovation - Advisory roles for fintech startups and digital transformation - Conversations about the future of Gen Z finance

CONTACT

Email

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Digital Profiles

Platform	Profile
LinkedIn	linkedin.com/in/davidurbano
Twitter (X)	@davidurbano
Web	davidurbano.me
