

# DAVID URBANO

Chief Growth Officer | Digital Banking | Fintech Leader

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## 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.

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## PROFESSIONAL EXPERIENCE

### Executive Positions

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

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### 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

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### 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.

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### 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.

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## 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

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## AWARDS AND RECOGNITION

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

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## 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

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## **CONTACT**

### **Email**

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### **Digital Profiles**

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