

# Understanding Latinamericans to design a local flavour DeFi platform

Diego Mazo

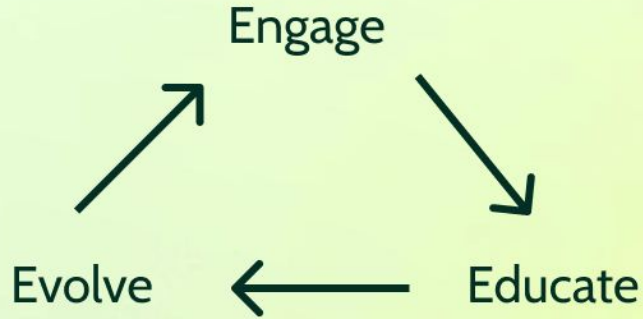
Tropykus



How do we understand  
Latinamericans?



Community driven research



**Engaging** > recruiting  
**Cocreating value** > extracting value  
Growing together in the long term

## Tropykus User Dive: Engage - Educate - Evolve

Our research is embedded in our **community** dynamics.

We have our **Tropykus Builders** (lead users, beta testers and contributors) an group of motivated members with **exclusive benefits**.

**+1400 Latinamericans** interacting in our community.

We cultivate **long term relationships** to improve their personal finances.



# 5 learnings to build Web3 personal finances in Latinamerica



**Convenience eats  
decentralization  
for breakfast.**

Average people seek for  
obvious benefits

DeFi benefits are not  
understood instantly,  
it requires a process.

Decentralization must be  
invisible

My local currency is  
**the enemy** due to  
devaluation.

USD is my **store of  
value** for the future.

Hardcore to existing  
mental models with USD



We “kill” for  
dollars.  
And we do not  
want to spend  
them.



Before learning  
about Web3, we  
need to learn  
how to save  
money.

Saving is **not a common habit** in Latam.

When saving is not taught, **abusive** loans are the only option.

Start paying your debts, then it is time to save.

Loans are hard to get  
and even harder **to pay**.

Interest rates are  
rather **high** in banks  
and credit history is  
an big obstacle.

**Urgency** is not your  
ally when getting a  
loan.



**Conscious  
decisions create  
healthier  
personal finance.**





**Trust is a  
scarce resource  
in Latam.**

Scams are frequent

Governments do not  
protect people's rights

Banks take advantage of  
its privileged position



We believe that  
**better personal finances**  
can be built in Latam



Friendly reminder:

We are here for the **impact**,  
not for the technology.



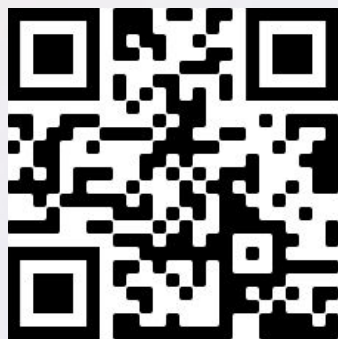
¡Gracias!

Join our community!

Diego Mazo



@dmazorosete



Tropykus



@tropykus