

Smart Regulation and the Crypto Economy: Latin America Facing the New Global Financial Order

Latin America embraces smart regulation and crypto-economy, with SLM leading innovation in blockchain, AI, and financial inclusion.

MÉXICO CITY, MÉXICO, MEXICO, August 21, 2025 /EINPresswire.com/ -- The global financial system is undergoing a profound transformation that is redefining not only money but also trust, security, and inclusion. The rise of the crypto-economy, combined with technologies such as blockchain, stablecoins, and artificial intelligence, is forcing institutions, regulators, and companies to rethink their strategies. In this new landscape, Latin America emerges as both a challenge and an opportunity—a region where economic volatility collides with some of the highest rates of crypto adoption worldwide.



While Europe advances with MiCA (Markets in Crypto-Assets Regulation)—the first comprehensive regulatory framework for digital assets—and the United States debates the Genius Act, designed to balance competitiveness with security in the stablecoin market, Latin America is beginning to shape its own regulatory pathway. This is not a marginal issue: the region already accounts for 9.1% of all global crypto transaction volume, according to Chainalysis, with Mexico, Argentina, and Brazil ranking among the world's top ten countries for adoption.

Against this backdrop, Gonzalo Araujo, CEO of [SLM](#) and founder of projects like [Criptolat](#), [AvocadoCoin](#), and the GreenGold Project, has positioned himself as one of the leading voices

driving innovation and regulatory dialogue. From developing banking and fintech infrastructures to launching blockchain-based platforms that tokenize sustainable assets, Araujo argues that Latin America must not merely adapt to the global shift—it must push the technological frontier forward.

“Latin America has a historic opportunity to become a leader in smart regulation and digital asset adoption. It’s not about copying Europe or the U.S., but about creating frameworks that fit our realities: macroeconomic stability, digital inclusion, and public trust,” Araujo explains.

The numbers highlight the urgency. Stablecoin usage in Latin America has grown by over 25% annually, reflecting the demand for stable value alternatives in economies prone to currency volatility. Beyond individuals, businesses and even governments are beginning to explore tokenization as a mechanism to improve efficiency, transparency, and liquidity in markets ranging from trade finance to agriculture.

SLM, Araujo’s technology firm with 25 years in the industry, has played a pivotal role in enabling this transformation. With more than 13,000 clients across Latin America, the U.S., and Spain, the company has delivered solutions in core banking, cybersecurity, IoT, AI (through its proprietary ALI platform), and mission-critical cloud infrastructure. Its projects span from digital wallets and stablecoin integrations to blockchain-based financial architectures, consolidating SLM as a leading technological force in the region.

Looking toward 2030, Araujo envisions a trustworthy, sustainable, and inclusive digital financial ecosystem, where innovation and regulation coexist to empower citizens and businesses alike. “What today feels disruptive will soon become the norm,” he says. “The real question is: will Latin America remain an observer—or will it step forward as a protagonist in the new global financial order?”

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