



Youth Trading: Considerations on Expectations, Interests, Risks, and Assessments for Designing a Training Program

Gustavo García C.

ggarcia@ucab.edu.ve

ORCID: [0009-0008-5705-8883](https://orcid.org/0009-0008-5705-8883)

Doctor in Social Sciences and Vice-Rector of Administrative Affairs
of Universidad Católica Andrés Bello (UCAB), Venezuela.

Aníbal Garrido

agarrido@ucab.edu.ve

Chemical Engineer and Director of the Blockchain, Crypto, and
Trading Academy of Universidad Católica Andrés Bello
(UCAB), Venezuela.

Nicolás Vázquez

High school student and intern at the Blockchain, Cypto, and Trading
Academy of Universidad Católica Andrés Bello (UCAB), Venezuela.

Alejandro Vázquez

High school student and intern at the Blockchain, Cypto, and Trading
Academy of Universidad Católica Andrés Bello (UCAB), Venezuela.

Abstract

The general purpose of this work is to understand the set of aspects related to expectations, assessments, and challenges associated with young people's involvement in trading activities through digital media. The goal is to define some general guidelines for the design of a training program on the subject, considering it a vitally important aspect to guarantee its proper use, avoiding ethical risks or losses of various kinds. To this end, the work considers different approaches: review of a set of empirical background information, development of an exploratory study on the use of banking services and digital wallets by young university students, development of an exploratory study on the interests and expectations regarding trading education programs among young high school students, and the identification and characterization of some trading training programs specifically aimed at young people.

Keywords: Trading, youth, financial training, digital banking, financial literacy.

Trading para jóvenes: aspectos a considerar (expectativas, intereses, riesgos y evaluación) en el diseño de un programa formativo

Resumen

Este trabajo tiene como propósito general comprender el conjunto de aspectos relacionados con expectativas, valoraciones y retos relacionados con el involucramiento de los jóvenes en actividades de *trading* a través de medios digitales, teniendo como objetivo final la definición de algunas orientaciones generales para el diseño de un programa de formación en la materia, por considerarlo un aspecto de vital importancia para garantizar un uso adecuado, evitando riesgos de naturaleza ética o pérdidas de diversa naturaleza. Para ello el trabajo considera diferentes formas de aproximación: revisión de un conjunto de antecedentes de naturaleza empírica, desarrollo de un estudio exploratorio sobre el uso de servicios bancarios y *wallets* digitales por parte de jóvenes universitarios, desarrollo de un estudio exploratorio sobre intereses y expectativas con respecto a programas de educación en trading en jóvenes estudiantes de bachillerato y la identificación y caracterización de algunos programas formativos en trading dirigidos especialmente a los jóvenes.

Palabras clave: Trading, jóvenes, entrenamiento financiero, banca digital, alfabetización financiera.

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ANÍBAL GARRIDO
NICOLÁS VÁZQUEZ
ALEJANDRO VÁZQUEZ

INTRODUCTION AND OBJECTIVES

Since 2023, Universidad Católica Andrés Bello in Venezuela has identified the need to structure a training program on blockchain, trading and crypto assets. Success hinges on gathering data about youth expectations and interests, in addition to covering relevant aspects to mitigate fear, uncertainty, and doubt related to knowledge gaps and ethical deviations in this training proposal.

The final objective is to define the guidelines for developing a trading curriculum tailored to the youth demographic. To achieve this, we used four distinct research paradigms:

- Review of select empirical studies.
- Identification and characterization of trading education programs offered within Venezuela or for Venezuelan nationals.
- Research the interplay between banking service access and digital wallet adoption among university students.
- Analysis of interests and expectations regarding trading education within a sample of high school students in Venezuela.

REVIEW OF PRIOR ART

Matias (2023) presented a paper at the National Congress of Labor Studies of the Argentine Association of Specialists in Labor Studies, recognizing trading, particularly cryptocurrency trading, as a burgeoning career path, especially among young people. This growth is attributed to technological innovations and the emergence of accessible platforms. Historically, financial asset investment was limited to licensed professional stock traders. However, technology has democratized participation for retail investors and traders. With the rise of blockchain, crypto assets gained popularity, fueled by their digital and decentralized nature. Similarly, Londoño (2023), in a study on the impact of trading on university students at Corporacion Universitaria Minuto de Dios COA Bello, concluded that students engaged in trading experience improved quality of life and income streams compared to their non-trading peers.

Falaiye *et al.* (2024) highlight the inclusive impact of these emerging technologies, dismantling historical barriers to financial services. Digital banking, wallets, and blockchain technologies have become instrumental in extending these services to underserved populations. However, they also underscore persistent challenges, notably data security, regulatory frameworks, and user education. These authors emphasize education as a tool for individual empowerment, enabling informed decision-making and secure utilization of technological tools.

Laverde and Martinez (2019), following a study of 300 university students in Bogota (Colombia) from socioeconomic strata 4, 5, and 6, conclude that attracting young individuals to the financial sector is crucial. This entails developing products and services tailored to their needs, including microloans, high-yield savings accounts, and

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low-fee payment and collection solutions. This reality highlights the need to enhance communication strategies and design effective formulas to capture youth interest, moving away from traditional physical branches. These findings suggest that education, delivered through appropriate formats and in partnership with educational institutions, represents a prime avenue for accessing these markets.

Vanegas and Marin (2023), addressing the challenges of youth unemployment, the need for young people to generate income, and the lack of higher education, which creates a high-risk scenario, conducted a study based on a literature review and a survey of students from the Economics program at La Gran Colombia University (first to sixth semester). The study's conclusions, as articulated by Vanegas and Marin, suggest that individuals with limited prior investment knowledge must prioritize due diligence and acquire a comprehensive understanding of inherent risks and security measures, while concurrently exercising discernment in platform selection for trading activities.

Aguilar, Palacio, Garay, and Cazares (2023), following a review of theoretical information and surveys of 102 individuals, emphasize the need to mitigate risks associated with capital and social capital loss, given the increasing participation of young people in speculative activities aimed at rapid financial gains. This necessitates educational processes that foster healthy practices and behaviors. The authors highlight that “it’s crucial to recognize that financial decisions are influenced by psychological factors on a personal level, sociological factors on a social level (...) and financial literacy on an economic and market level.” They argue that leveraging the benefits of these emerging technologies requires acquiring financial knowledge, sound financial habits, and risk management skills. They conclude with specific recommendations:

- “Be cognizant of the risks associated with online speculative gaming and financial activities.
- Acquire relevant technological skills (...) alongside crucial socio-emotional competencies in the digital age.
- Prioritize ethical and sound practices in technology utilization.”

CHARACTERIZATION OF BLOCKCHAIN, CRYPTO, AND TRADING EDUCATION PROGRAMS GLOBALLY AND WITHIN VENEZUELA

An exhaustive review was conducted on 46 diverse education programs in Venezuela¹, with the following general characteristics:

¹ The rationale behind including Venezuelan programs is the understanding that the proposed curriculum should incorporate some in-person sessions, considering the user demographics. We are also considering fully online programs, but those specifically tailored (from various locales) to the Venezuelan audience. The reference list will not include the electronic addresses of the responsible institutions, but these can be easily located via any search engine.

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- 33 options are short-term study programs (2 to 40 hours), and 13 are long-term (+40 hours). These offerings are distributed across 14 institutions, primarily academies or institutes. Four of these institutions have partnerships with private or public universities:
 - Tecnología Financiera (partnerships with the Universidad Metropolitana [UNIMET]), Xiuniversity (partnership with the Universidad Central de Venezuela [UCV]), Fulfaro Trading Group (partnership with the Universidad de Oriente), TECH Venezuela (partnership with the Universidad Tecnológica del Centro [UNTEC]).
- A mere three short-term programs, within the Tecnología Financiera and UNIMET partnership, are uniquely structured for adolescents. The remaining programs do not specify entry profile requirements; thus, they are assumed to be for the public in this review.
- Two programs are entirely in-person, 25 are online, and 19 offer hybrid in-person and online learning formats.
- A concentration of hybrid program delivery is observed among institutions based in Caracas: Altamira, El Rosal, Los Palos Grandes, and Universidad Metropolitana.
- Customer experience is significantly compromised by suboptimal service delivery, evidenced by challenges in information acquisition, the provision of dated materials, and delayed communication regarding current product offerings.
- Regarding information sources about institutional offerings:
 - Institutions generally have poor informational resources: outdated, unintuitive, or visually unappealing websites, and inactive social media accounts.
 - Their current information is predominantly available through Instagram.
 - Telephone support is nonexistent. WhatsApp contact is somewhat reliable.

A review of the academic components and curriculum of these offerings yields the following observations:

- The curriculum of trading programs encompasses topics like:
 - Basic finance concepts.
 - Basic investment concepts.
 - Cryptocurrencies and trading.
 - Basic and/or advanced trading practices.
 - Study and use of brokers (e.g., for FOREX).
 - Study of national or foreign stock exchanges.
 - Complementary content (AI, Power BI, Python, or other office or online tools).
 - Complementary content (personal skills, aptitudes).
- While courses are generally highly specialized, some exhibit a blended topical structure.
- From our sample, Tecnología Financiera and TECH Venezuela (entirely online) are the most significant providers of diverse educational programs, with G-Talent and Trader Academy also holding considerable weight.
- Tecnología Financiera, Fulfaro, UNIMET, and Xiuniversity are Diploma providers. TECH Venezuela distinguishes itself with master's degrees and specializations in trading and crypto assets, and UNIMET also offers a Capital Market Master's Degree.

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- Trader Academy and Wkpital offer distinct mentorship programs, contrasting with other institutions that either include mentorship within broader trading courses or provide free educational resources like courses, eBooks, and learning materials.

Table 1. List of Programs (Course Name, Hours, Duration, Target Audience, and Responsible Institution)

NAME	Hours	Duration	Target Audience	INSTITUTION
Trading, Finance, and Economics for Adolescents	40	Short	Youth	Tecnología Financiera
Adolescent Trading Pack	40	Short	Youth	Tecnología Financiera
After School	6	Short	Youth	Tecnología Financiera
Advanced AI for Investment and Trading Diploma	72	Long	General	Tecnología Financiera
Financial Engineering Diploma	160	Long	General	Tecnología Financiera
Investment and Trading Diploma	136	Long	General	Tecnología Financiera
The Stock Market for Absolute Beginners	8	Short	General	Tecnología Financiera
Crypto Pack for Absolute Beginners	24	Short	General	Tecnología Financiera
Trading Pack	24	Short	General	Tecnología Financiera
Venezuelan Stock Markets for Absolute Beginners	8	Short	General	Tecnología Financiera
Financial Markets & Investment Instruments	8	Short	General	Tecnología Financiera
Trading Course: Forex and Futures Market	40	Short	General	Avila Traders
Personal Finance and International Capital Market Investments & Imports	16	Short	General	Avila Traders
Wealth Builder: Learn to Invest in the US Stock Market	20	Short	General	Invertir Now Institute
How to Invest in Cryptocurrencies?	8	Short	General	Mi Curso Integral
How to Trade Forex?	8	Short	General	Mi Curso Integral
How to Formulate and Evaluate Investment Projects?	8	Short	General	Mi Curso Integral
Advanced Trading Techniques: Decision-Making Indicators	8	Short	General	Mi Curso Integral
Caracas Trader PRO	48	Long	General	Fulfaro Trading Group
Stock Market Diploma	288	Long	General	UNIMET
360° View of the Venezuelan Stock Market and the Caracas Stock Exchange	8	Short	General	UNIMET
Investments in the Stock Market and Crypto Assets	16	Short	General	UNIMET
Capital Market Master's Degree	3terms	Long	General	UNIMET
Binance for Absolute Beginners	4	Short	General	G-talent
FOREX Trading: From Zero to Expert Level	4	Short	General	G-talent
FOREX for Beginners: Trading First Steps	2	Short	General	G-talent
Trading Without Indicators: Binary Options	4	Short	General	G-talent
Binary Options Trading: From Zero to Advanced Level	4	Short	General	G-talent
Application of Analysis Tools for Stock Market Investment	5	Short	General	G-talent
Blockchain Technology: Learn to Invest in Bitcoin	4	Short	General	G-talent
Trading Diploma	108	Long	General	Xiuniversity
Comprehensive Trading Program	80	Long	General	Trader Academy
Cryptocurrency Course	40	Short	General	Trader Academy
Trading Course	80	Long	General	Trader Academy
Investment Course	20	Short	General	Trader Academy
Blockchain Course	20	Short	General	Trader Academy
Forex Course	20	Short	General	Trader Academy
Personalized Trading Tutoring	1yr	Long	General	Wkpital
META PRO FUNDAMENTALS	16	Short	General	EDUtrade
Algorithmic Trading with Python and R	14	Short	General	NobleProg
TRAINING PROGRAMS: CRYPTO ASSETS (8 courses)	12	Short	General	Universal Instituto Financial Iuris
TRAINING PROGRAMS: FOREIGN EXCHANGE MARKET (FOREX) (8 courses)	12	Short	General	Universal Instituto Financial Iuris

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TRAINING PROGRAMS: STOCK MARKETS (STOCK EXCHANGE) (8 courses)	12	Short	General	Universal Instituto Financial Iuris
Trading Specialization	450	Long	General	TECH Venezuela
Cryptocurrency Master's Degree	1500	Long	General	TECH Venezuela
Forex Trading Master's Degree	1500	Long	General	TECH Venezuela

A PRELIMINARY STUDY: ACCESS TO BANKING SERVICES AND DIGITAL WALLET USAGE AMONG YOUNG STUDENTS AT UNIVERSIDAD CATÓLICA ANDRÉS BELLO

In 2023, Universidad Católica Andrés Bello conducted a study to explore money management habits, digital wallet adoption, and bank account usage of its young students. The fieldwork took place between November 2022 and February 2023. The methodology involved a qualitative phase with 14 focus groups and a quantitative phase surveying 591 young students at the university. The quantitative survey revealed a gender distribution of 52.6% male and 47.4% female respondents. Socioeconomic backgrounds were as follows: 27.2% from strata A/B, 64.6% from stratum C, and 7.6% from stratum D. Regarding financial tool usage, 94.1% had national bank accounts, and 70.7% utilized digital wallets.

The study's key findings were as follows:

- Youth adapt their financial tool usage to immediate, unavoidable pressures, constantly battling inflation and devaluation with diverse currencies. Traditional banking is viewed as a limited, short-term fix.
- The allure of rapid profit and investment dominates young people's financial tool selection, overshadowing traditional banking's perceived prestige.
- The principal categories of their expenditures encompass sustenance, consumables, and educational outlays, including tuition fees and ancillary academic expenses.
- Although a significant proportion of students possess digital wallets, their practical application for daily transactions is limited by a lack of operational familiarity. The adoption of these digital wallets is still in its nascent stages. Young people are experimenting with various combinations of financial instruments.
- The paramount feature of digital wallets is security, with dual foreign and domestic bank backing significantly boosting perceived reliability and attractiveness.
- The most attractive feature of traditional banking for this demographic is the option to maintain foreign currency accounts, both within and outside the country.
- Young consumers value straightforward financial operations and processes; a feature absent in traditional banking. Their prioritization of payment methodologies is predicated upon attributes of flexibility and security, rather than adherence to conventional banking structures. Functional ease is critical (low requirements, quick processing, accessible tools).
- Strategic reorientation, focused on novel engagement strategies, is crucial for reconciling banking services with the youth demographic. Suggested tactics include creating innovative learning and development spaces for better tool utilization and establishing partnerships to boost youth productivity and financial literacy while providing traditional banking services.

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- Educational programs should begin with personal finance management and business plan development, ideally delivered through a diploma format (in-person, hybrid, or online).
- Young people seek a ‘partner’ to bolster their productive endeavors, not just a source for payments and occasional loans. Therefore, productivity-enhancing tools and ROI-focused services are more attractive than those limited to transactional functions.

A SECOND STUDY: EXPLORATION OF DEMANDS AND EXPECTATIONS REGARDING TRAINING AND TECHNOLOGIES RELATED TO FINANCIAL ASSETS AMONG YOUNG HIGH SCHOOL SENIORS IN VENEZUELA

To assess high school student’s understanding of and interest in financial asset training, Universidad Católica Andrés Bello’s Blockchain, Trading, and Crypto Academy conducted a study in 2024. They surveyed 59 strategically chosen students, aged 14-18, from top-tier Venezuelan schools.

The study’s key findings were as follows:

- Despite the varied nature of the training, 29% of respondents had prior exposure to trading or financial markets, demonstrating a notable early interest. The Instituto de Estudios Superiores de Administración (IESA) and Tecnología Financiera were the most referenced training providers.
- With half of the student body spending under 5 hours per week on training, courses, or educational activities, program design needs to prioritize conciseness and rapid implementation, even though interest in these programs is present.
- Two-thirds of the young respondents reported being banked, and less than a third indicated using a digital wallet (29%), with Wally (35%) and Zinli (18%) being the most prevalent.
- Among the young respondents, 34% reported using financial investment platforms, with Trading View, Investopedia, and Binance being the most common. Notably, 80% of these users invested with real money, predominantly their savings.
- Approximately 40% of respondents reported having no financial role models. Roughly 20% cited parents, uncles, or grandparents as idols, 14% mentioned Elon Musk, and 10% Warren Buffet. A plausible inference can be drawn regarding a knowledge deficit concerning contemporary trends and influential actors within the financial asset domain, thereby presenting a salient pedagogical opportunity for education and discovery, particularly considering their developmental stage, characterized by critical identity formation, the acquisition of professional role models, and ethical maturation.
- A near-universal expression of a desire for enhanced knowledge acquisition on the subject matter was observed among the respondents.
- For course attendance, respondents favor a hybrid learning model (42%) over traditional in-person classes (32%). Weekend schedules (51%) also see a slight preference over weekday options (42%).
- Regarding motivation for course enrollment, the primary drivers were financial gain (46%) and career opportunities within the financial sector (44%).

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- Respondents highlighted study and research (79%) and patience (66%) as key to financial investment success, but curiously, they overlooked networking's significance, revealing a potential area for educational intervention.
- These young people are primarily interested in financial asset investment analysis, with a striking disinterest in entrepreneurial training within the same field. This indicates a perception of the sector as focused on rapid, individual gains, rather than long-term networking or business ventures.

AS A CONCLUSION: EDUCATIONAL PROGRAM PROPOSALS FOR YOUNG LEARNERS

A set of premises and design specifications for a trading program, tailored to youth between the ages of 14 and 17, are proposed, predicated upon the synthesized findings of the studies.

The following general premises need to be considered:

- The necessity of providing introductory information that clarifies general concepts related to the financial and investment world should not be underestimated.
- The curriculum must incorporate a rigorous examination of investment ethics and security protocols, with particular emphasis on the protection of personal data and the maintenance of transaction integrity.
- Achieving sustained youth engagement requires a curriculum focused on authentic learning experiences, including detailed platform recommendations with a comparative evaluation of their benefit/limitation profiles, and the integration of real-world capital application (within controlled parameters) instead of solely simulated exercises.
- A hybrid learning model, incorporating both in-person and online components, is recommended, with in-person sessions emphasizing teamwork, gamification, and the development of a peer-to-peer young trader community.
- Ideally, the teaching staff should feature young traders who can act as positive role models for aspiring investors.
- To accommodate students' weekday academic schedules, in-person sessions should predominantly occur on Saturdays.

Objectives, Entry Profile, and Exit Profile:

A program welcomes high school and university students who wish to explore financial markets and crypto assets through practical, real-portfolio experience. It requires no prior expertise, just a keen interest in trading and digital asset investments.

Participants will acquire expertise in market analysis, risk management, financial decision-making, and trading tool utilization, all while cultivating a responsible approach and robust investment strategies. A collaborative Trading Club will be formed to create a community of practices dedicated to the exchange of knowledge and experiential insights.

The Youth Trading Program, designed to address specific requirements and expectations of young learners, provides a holistic pedagogical approach to investments and financial markets. This approach synthesizes theoretical

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ANÍBAL GARRIDO
NICOLÁS VÁZQUEZ
ALEJANDRO VÁZQUEZ

knowledge with experiential application, covering market dynamics, financial security measures, and capital management methodologies, and prioritizes the early development of practical portfolio management skills. Upon completion of the course, participants will be able to:

- Comprehend the fundamental concepts of trading and financial markets.
- Identify investment opportunities and apply trading strategies.
- Manage risk and capital in their trading operations.
- Utilize trading tools and platforms responsibly.
- Develop a robust financial and investment mindset.

Proposed Program Curriculum:

The Program should include the following modules:

Module 1: Introduction to Trading and Financial Markets

- Basic concepts of trading and financial markets.
- Key players in the financial market.
- Types of assets and markets.
- Traditional and crypto assets markets.
- Trading and investment in Venezuela.
- Practical activity: Exploring the crypto market on CoinMarketCap.

Module 2: Creating an Investment Portfolio

- Opening an account on trading platforms.
- Criteria for selecting digital and traditional assets.
- Building a balanced portfolio.
- Practical activity: Creating an investment portfolio with market simulation.

Module 3: Basic Trading Strategies

- Trading styles and types of positions.
- Introduction to technical analysis: Price actions, technical indicators and oscillators.
- Practical activity: Executing a demo trade.

Module 4: Investment Security and Responsible Trading

- Money and risk management in trading.

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- Trading psychology: discipline and emotional control.
- Cybersecurity and fund protection.
- Practical activity: Evaluating secure platforms and setting-up authentication.

Module 5: Real-Time Trading and Performance Evaluation

- Live trading with simulated capital.
- Performance analysis and feedback.
- Reflection on common mistakes and successes in trading.
- Practical activity: Real-time trading performance analysis in traditional and crypto assets markets.

Module 6: Building a Trading Community

- Creation of the Youth Trading Club to share knowledge and experience.
- Using forums and social media as learning tools.
- Offering mentorship and support in developing trading strategies.

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NICOLÁS VÁZQUEZ
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