IGNACIO ARIEL DEL MONTE

Adress: Department of Economics – University of Alcalá

Colegio de Mínimos, Plaza de la Victoria, 2, 28802, Alcalá de Henares, Madrid, Spain

Tel: +34691168799

Email: Ignacio.monte@uah.es

Academic Position

Autonomous University of Madrid – since September 2025
Research Assistant - Faculty of Economics – Economics Department - **uam.es/**

My research focuses on economic analysis, database management, empirical modeling, and blockchain market dynamics. I use and develop AI-based tools to automate economic analyses, process large amounts of data from decentralized finance (DeFi) protocols and evaluate financial risks in emerging digital markets.

University of Alcalá – June 2024 – July 2025
Research Assistant - Faculty of Economics, Business and Tourism Science – Economics Department - **uah.es**

Conducting research on innovative projects in Crypto-economics and AI for the Department of Economics at University of Alcalá. The program initially began in 2022 and was resumed in 2022/2023 after a temporary pause.

Education

International PhD Candidate in Decentralized Economics	University of Alcalá, Spain	2027 (est.)

Advisor: Phd. Juan J., de Lucio (Economics) / Phd. Miguel A., Sicilia Urban (Blockchain)

Lightning Network for Bitcoin Certification	Libreria de Satoshi, Internet	2023
Data Science Certification	Argentina Data Science Institute, Argentina	2024
Python Certification	National Technological University, Argentina	2023
Executive Program – Innovation Startup Nation	Startup Nation Israel scholarship, Israel	2021

Winner of a Fellowship Innovation Experience - Startup Nation Israel scholarship

Blockchain Disruptive Technologies Certification	University of Massachusetts Institute of Technology, United States	2021
Digital Product Manager Certification	University of Virginia, United States	2020

M.A. in Marketing	Monterrey Institute of Technology and Higher Education, Mexico	2014
M.A. in Finance & Economics	Universidad Torcuato Di Tella, School of Business, Argentina	2012
Specialization Corporate Finance & Management Financial	University of Belgrano, Argentina	2010
Information Systems Engineer	National Technological University, Argentina	2009

Affiliated Researcher

University of Alcalá – since June 2024
Trained researcher - [Intelligence, innovation, internet and information (I4)](#)

Through the University of Alcala as a doctoral thesis for Research on the risk of impermanent loss in the different types of Automated Market Makers, identification of generalities, particularities. Additionally, Data Science tools such as AI Deep Learning will be used to mitigate it.

National Technological University (Argentina) – since April 2023
Trained researcher – PID9957

Contribute to the knowledge of the current state of the matter of the use of blockchain for the validation of documentation and develop studies and research related to Sovereign Identity and blockchain that allow the acceptance of these digital documents in the university environment within the National Technological University of Argentina.

Awards and Achievements

ENFIELD Project - grant winner with project Comparing explainable AI in distributed markets: IL Risk in AMM	2025
ETH Argentina Product Manager - prize winner with PRODEFI project	2023

Working Progress

Current understanding of impermanent loss risk in amms, joint with Juan de Lucio and Miguel Angel Sicilia, in Journal Blockchain: Research and Applications (JCR: Q1), https://doi.org/10.1016/j.bcra.2025.100360

Impermanent Loss Mitigation and Gas Fee Reduction through Transaction Grouping Strategies in Uniswap V4, joint with Juan de Lucio and Miguel Angel Sicilia, work in progress.

Impermanent Loss and Volatility Indexes Effects, joint with Juan de Lucio and Miguel Angel Sicilia, work in progress.

Can LLM AI mitigate the risk of impermanent loss for a liquidity provider?, joint with Juan de Lucio and Miguel Angel Sicilia, work in progress.

Long-term behavior of a liquidity provider in Decentralized Exchanges, joint with Juan de Lucio and Miguel Angel Sicilia, work in progress.

Comparing explainable AI in distributed markets: IL Risk in AMM, joint with Juan de Lucio and Miguel Angel Sicilia, work in progress.

Professional Dissertations

2025	"Summer school Human-Centric ICT for Industry 5.0" - University of Pisa, Pisa, Italy.
2025	"Workshop: AI and the Humanities: What Does It Mean to Be Human in the Age of Technology? – EUGLOH", University of Zsegev, Zsegev, Hungary.
2024	"Meet up: Financial Education Workshop with Cryptocurrencies" - Provincial University of Administration Technology and Trades - UPATecO, Salta, Argentina.
2023	Blockchain for document certification – Science and Technology Conference 2023, Bs As, Argentina.
2022	ETH Global in Mexico such as ETH Product Mentor, Mexico City, Mexico.
2022	Practical workshop - Cryptocurrencies and blockchain business case in Mexico, LATAM Forum: Leaders' Meeting on Digital Security and Data Protection, Mexico City, Mexico.
2022	Crypto payments a success story in Latin America, Mexican Institute of Finance Executives

Entrepreneurship Experience

RUPTECH – since 2022
Co- Founder & Product Fintech Developer

Crypto-FinTech Product Labs with a multifaceted team ready to provide realistic products and roadmaps in fields such as Payments, Fintech, Blockchain, Cryptocurrencies, Metaverse, DeFi, Artificial Intelligence, Machine Learning products in business, technological, legal and tax fields in LATAM.

Professional Experience

Grupo Salinas - Grupo Elektra - 2021 – 2022
Chief Cryptocurrencies Product – **www.elektra.com.mx**

Entering the first Crypto Product (purchase cryptopayment) of Grupo Elektra in the cryptocurrencies market. Lead the interdisciplinary team of product managers, marketing, research, legal, financial, IT team for the assembly of the business model, development, productive start-up and improvements of cryptocurrency and blockchain products.
Collaborated with internal and external stakeholders to define strategic initiatives and prioritize features and enhancements to create product strategy roadmaps, ensuring efficient feature rollouts and on-time enhancement deliverables, while quickly adapting to changes in an extremely fast-paced environment.

Grupo Salinas – LoMsy - 2020 – 2021
Chief Product Officer - **www.fraternitas.io**

Taking ownership over loMsy installment loans products part of Purpose Financial Grupo Salinas in Texas, United States part of the group. Experienced financial and technology leader managing a $10M+ portfolio,

specializing in lending platforms, AI-driven automation, and customer-centric models. Expertise in developing digital onboarding solutions (App/Web/ChatBot) and optimizing backend financial systems. Proven success in implementing AI-powered collection automation, reducing past-due accounts, and driving revenue growth of over 15%.

Grupo Salinas - March 2020 – July 2022
Innovation's Director in FinTech Investments – **www.fraternitas.io**

Chief of Innovation Office – US-Mexico Lab FinTech, Grupo Elektra S.A.B de C.V (ELEKTRA.MX)
Led innovation initiatives in remittances, cross-border payments, loans, and data-driven financial products. Collaborated closely with C-level stakeholders to develop and drive the strategic vision, fostering innovation and technological advancements in financial services.

CREDIFOM - 2019 – 2020
Chief Operations Officers & Chief Commercial Officer –**www.credifom.com.mx**

Chief Commercial Officer (Interim) – Led the sales strategy for simple payroll-deductible loans, achieving a placement of $2.5 million USD within five months, with a 50% monthly growth rate and a target to exceed $10 million USD by 2020. Managed the Operations area overseeing loan placements, leading a 12-person team.
Product Owner – Digital Loan Onboarding – Spearheaded the development and implementation of a digital onboarding process for loans, ensuring full compliance with Mexican regulations.
Manager of Leasing Proposals & Projects – Oversaw a $30 million USD portfolio, coordinating all operational areas and leading a 10-person team to optimize project execution and administration.

CGR Seguros y Fianzas – 2017-2019
Partner & Chief Commercial Officer – https://cgrseguros.mx/

As a Partner and Chief Commercial Officer at CGR Seguros y Fianzas, a leading brokerage insurance and surety bonds firm, I played a key role in business development, client acquisition, and market expansion in Mexico. I was responsible for structuring and executing commercial strategies, fostering key partnerships, and optimizing sales operations.
I also led the development of CGR Plus, the first InsurTech product designed to combine health insurance, entertainment, and essential services into a membership model tailored for Generation Z in Mexico.

Management Solutions - 2012 – 2016
Manager **- www.managementsolutions.com/en**

As a Manager at Management Solutions, I led strategic and operational consulting projects for top financial institutions across Mexico, Argentina, Spain, and Panama. My role focused on customer strategy, finance, credit, market, and operational risk management, helping clients optimize financial operations and regulatory compliance.

Proficio Investment S.B S.A - 2011 – 2012
Financial Advisor – Market Trader - https://proficioinvestment.com/

At Proficio Investment S.B S.A, I specialized in the commercialization of financial assets in local and international markets. My responsibilities included evaluating investment opportunities, analyzing financial instruments, and executing market transactions. Additionally, I played a key role in the public debt placement for Chubut Province, Argentina, contributing to the structuring and execution of financial operations.
Work Reference: PhD. Eduardo Ganapolsky, CEO Proficio S.A | Email: eganapolsky@proficio.biz

Lumina Americas S.A (Ex – J.P. Morgan Company) - 2011 – 2011
Financial Functional Analyst - https://www.luminaamericas.com/es/

As a Financial Functional Analyst at Lumina Americas S.A, I was responsible for the creation, control, and analysis of financial instruments used in both standardized and non-standardized markets. My role also involved conducting market research and financial analysis to support risk assessment, investment decision-making, and financial planning. By leveraging data-driven insights, I contributed to improving market positioning and financial product optimization.

Lenguages

Spanish (Native).

English proficiency (B2/C1 certified), with a focus on research and technical writing.