Technology
by PageGroup

FINTECH AT LATAM

Opportunities and challenges regarding IT talent

Technology

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The search for technology talent in fintech's has more than doubled by 2022. This represents a major challenge for the entire market. Finding the ideal profiles and with the diversity needed for the development of an organization leads companies to create more efficient recruitment solutions and better loyalty strategies.

Remote work models and more flexible labor relations accompanied by new management methodologies are already part of the daily life of companies seeking to increase their competitiveness and attractiveness.

At PageGroup we also seek to find the best integrated service solutions that allow fintech and technology professionals to work with a common purpose.

In this eBook, we seek to bring information to both professionals and companies so that they can make the best decisions to reach their potential.

JOÃO NUNES
Managing Director - Head of Strategic Markets LATAM

LATAM Fintech Thermometer

A new global financial ecosystem is being shaped and the banking industry is changing quickly. How is the impact on Latin America? The **Fintech** sector (finance + technology) is not only demanding new IT talent, but also aims to solve urgent problems in the region, such as **financial inclusion,** since almost 50% of the population is excluded from the financial system.[1]

2021 closed with record figures for Fintech investment in the region, exceeding US$15.7 billion and tripling that reached in 2019.

FINTECHS LEAD THE UNICORN RANKING

2,482
Fintechs in LATAM

22,6%
of the total worldwide

112%
sector growth since 2018

[1] IDB *(2022). Fintech in LATAM.*

DANIEL CAMACHO
Director - Colombia

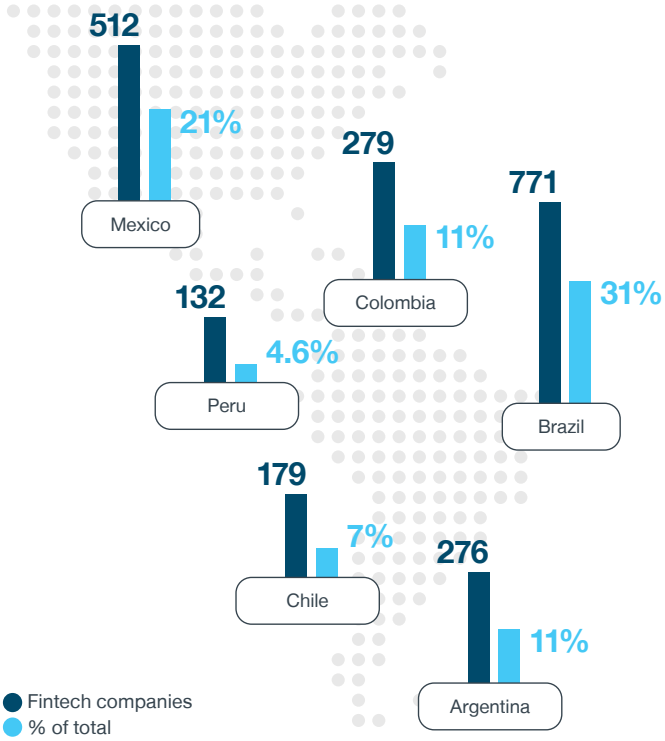
"Undoubtedly, the sector that is growing the most among startups in terms of recruitment is Fintech. Due to the low level of banking penetration in Latin America, this type of company has found a niche to generate advantages and value for all its B2B and B2C clients.

In terms of talent acquisition, they have found an ally in specialized companies such as PageGroup. The fact that a company is dedicated solely and exclusively to one type of activity brings a different level of efficiency."

Market composition

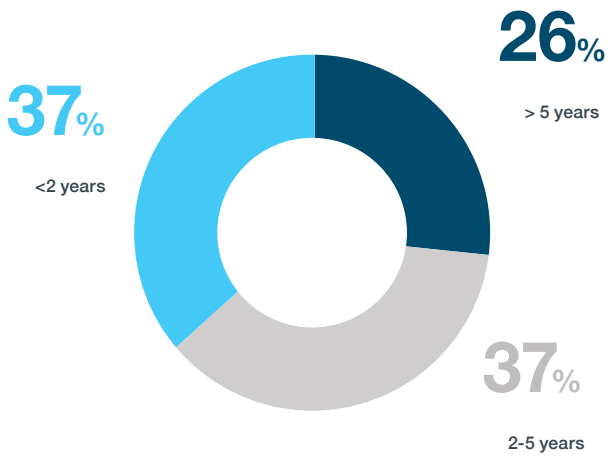
The geographic distribution of these companies is linked to the size of the economies and their level of regulatory progress. Therefore, the largest economies in the region, ie, **Brazil and Mexico account for more than half of all fintech firms in Latin America.**[2]

Meanwhile, **Peru** is positioned as the leader of the emerging group but experiencing a high growth rate, which has increased 69% (2017 - 2021).



[2] *IDB*

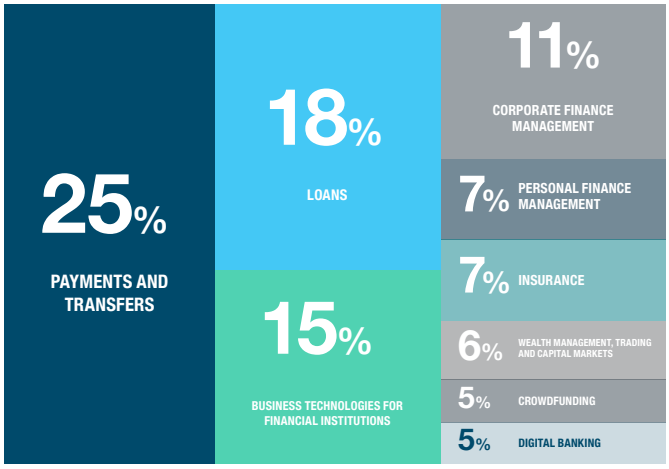
AN EMERGING SECTOR



Only 26% of fintech companies have been operating for more than 5 years. Thus, most are still in the process of scaling up and consolidating.

MADE IN LATAM SOLUTIONS

Fintech is an umbrella concept. Companies in this industry are not dedicated to 'fintech' but offer different types of services. IT professionals are key to the success of these solutions. In Latin America, the segments are distributed as follows:



The fintech boom

The isolation caused by the **COVID-19 pandemic** accelerated the use of new payment solutions and the digitalization of the banking and financial system, engaging more users of fintech platforms and attracting the attention of investors.

LATAM investment ranking

Fintech Unicorns[3]

1. Nubank (Brazil)
2. Local (Uruguay)
3. Ualá (Argentina)
4. Bitso (Mexico)
5. Cloudwalk (Brazil)
6. Jeeves (Mexico)
7. Clip (Mexico)
8. Creditas (Brazil)
9. Konfío (Mexico)
10. Clara (Mexico)
11. EBANX (Mexico)

Major investors

1. SoftBank (Japan)
2. Kaszek (Brazil)
3. Monashees (LATAM)
4. General Atlantic (EEUU)
5. Jaguar Ventures (Mexico)

Along with this boom, many people discovered the **time and money savings** of not having to travel to branch offices, especially those who live in regions far from urban centers.

During this unprecedented context, in a few weeks, what was expected to take years to materialize, demonstrated the great **flexibility** of the sector to respond to market urgencies and its potential to solve the problems of financial exclusion in the region.

The sector also caught the attention of IT professionals by guaranteeing them greater freedom and innovation, that their opinions and ideas are considered and that cutting-edge tools such as blockchain are used. In this way, they distanced themselves from traditional financial companies, where decisions are made more at the front line of management and professionals feel they are merely executors.

[3] *Startupeable*

PAOLA DÍAZ
Manager - Chile

> **Their disruptive approach and less rigid internal structures, where people can propose and incorporate new technologies, has enabled them to redefine the way they interact with their users, understanding their needs to deliver better solutions and more agile services.**

What changes did the boom bring?

SMEs financing was facilitated.

Digital payments helped reduce transaction costs and avoid abusive fees of traditional companies, generating cashless processes and avoiding contact.

Proven ease of generating **useful customer data**.

Boosted liquidity with more flexibility and efficiency.

Innovative ways of **analyzing credit risk** and consolidating itself as a more viable option for people with no credit history and who find it difficult to obtain regular loans.

ELIO VIGNOLO FOY
Senior Manager - Peru

> The main challenge for fintech companies seeking to operate in different countries is to become established, due to the rigidity of the regulatory framework. If they are already operating, they face a low level of banking penetration and the challenge of making their business model known through an offer that generates trust and credibility among consumers.

LATAM market challenges

[4] IDB

TO SCALE, THE FINTECH SECTOR NEEDS TALENT TO MAKE IT HAPPEN

LUANA CASTRO
Executive Manager - Brazil

> The scaling requirement is a major challenge for talent acquisition as top performers are literally cherry-picking projects and inflating salaries. In this sense, working in partnership with an agency that knows the market and can map candidates is increasingly wise.

These Fintech companies are pioneers in applying the "High trust, high performance" methodology, giving space to the hiring of nomadic profiles and with varied locations. The hiring process is 100% virtual in 80% of the fintech companies with presence in LATAM. For this reason, they tend to be agile in communication and presentation of candidates; very oriented to 70/30 weighting between skills and technical knowledge; and, finally, assertive in the consideration of candidates, prioritizing quality versus quantity of evaluated profiles.

The fluidity of communication (search status, feedback, etc.) together with the number of instances are differential and interesting factors compared to traditional financial companies. A good practice that the rest of the sectors could take from Fintech is the single interview as a panel, where all decision makers participate, and the

candidate is challenged in his or her capacity for adaptability, influence and decision making.

In the technology market it is important to have an agile process, where the candidate's technical capacity and adaptation to the company's culture can be evaluated in the shortest possible time.

However, more and more companies are omitting technical tests. This ensures keeping candidates more engaged and reducing the risk of losing talent with more agile processes.

RONALD SILVA
Executive Manager - Mexico

> Generally, the selection process for fintech companies is a priority for leaders and human resources, unlike the financial sector, which only involves HR and has great difficulty coordinating agendas with key stakeholders.

NICOLÁS CANTINI
Executive Manager - Argentina

> When the candidate is the right one, the process usually takes no more than 2 weeks. In the fintech industry, players are used to the cannibalism of the market, so being open to making counteroffers in a final offer is to be expected.

Compensation and benefits
STRATEGIES

Companies, regardless the sector, have had to change their talent attraction and management strategies, given the high demand and aggressive offers that exist in the market and the interest of foreign companies in hiring Latin American profiles through the home office modality, which favors them at a cost level (talent at a lower income vs. profiles from their own countries).

As we can see, the percentage of 'Attract and retain talent' is considerably low compared to the other challenges. Fintech companies stand out for prioritizing the results and well-being of their employees.

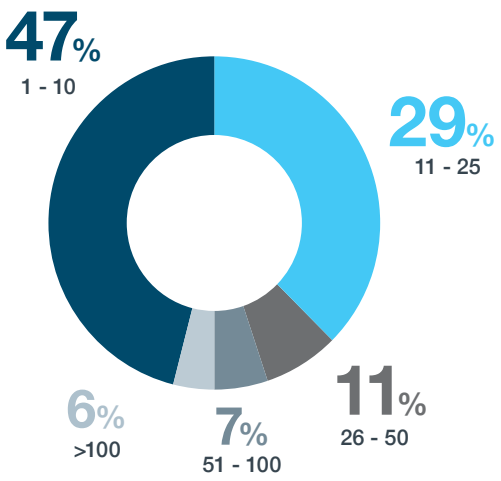
This policy is reflected in each of the benefits they propose, which can be summarized as:

- **Salary in local currency and in dollars and/or cryptocurrencies**
- **Stock Option**
- **Lunch refund**
- **Referral bonus**
- **Unlimited paid time off**
- **Remote and asynchronous work**
- **Volunteer days**
- **Subsidized child, adult, and pet care**
- **Extended maternity and paternity leave**
- **Medical coverage and gym discounts**
- **Language training and courses**

Although these strategies were designed to attract IT profiles, the rest of the staff has also benefited, catching the attention of all types of professionals and positioning companies in the sector in the labor market.

HUMAN CAPITAL: cutting-edge profiles

The challenge of scaling is mirrored in turn by the number of employees in the fintech sector: 47% do not exceed 10 employees, but the prospects for growth are very promising.



Assembling and training a team of experts with knowledge and ideas in the IT field is extremely important and fintech's know this. Opportunities for professionals such as computer and telecom engineers, physicists and mathematicians are growing rapidly, as is job training in leadership, programming, cybersecurity, artificial intelligence, robotics, and big data.

Hybrid profiles

In technology, the complex thing is to make things simple. Paradoxically, designing simple products is more difficult than creating complex products. For this reason, companies are increasingly looking for hybrid profiles, such as Product + Design, since knowing how to discover and interpret user experiences is what makes it possible to create easy and attractive digital products for the greatest number of people to use them.

At the same time, Cybersecurity + Data specialists are essential to face security threats. Digitalization means greater vulnerability and exposure to cyber-attacks, which represents a latent threat for all companies, considering that every 10.9 seconds there is a successful ransomware attack on an organization. At the same time, the commitment of fintech workers is key to report suspicious activities and thus prevent crimes or money laundering.

An interdisciplinary challenge

In addition to this challenge common to all companies, fintech's face one of the most important challenges: to generate trust among their users so that they adopt their solutions with the same level of confidence with which they share their information in a traditional financial institution. This requires collaborative work schemes between different areas, such as development, operations, support, and marketing, among others.

THE MOST REQUESTED PROFILES in the Fintech sector [5]

FULL-STACK DEVELOPER
LATAM

36,838 Professionals

7% Women | **93%** Men

3,020 Job posts

1 year median tenure

	PROFESSIONALS	JOB POSTS
Brazil	15,287 +2%	417
Argentina	6,160 +7%	216
Mexico	4,636 -3%	475
Colombia	2,842 +5%	316
Chile	2,125 -2%	141
Peru	986 -0%	62

FASTEST GROWING SKILLS AMONG THIS TALENT

REST	84%
.NET Core	72%
Spring Boot	72%
Microservices	62%
TypeScript	47%

SCRUM MASTER
LATAM

10,475 Professionals

42% Women | **58%** Men

628 Job posts

1,3 years median tenure

	PROFESSIONALS	JOB POSTS
Brazil	4,521 +12%	206
Argentina	1,691 +9%	138
Mexico	1,123 +7%	78
Colombia	1,021 +17%	103
Chile	751 +11%	40
Peru	433 +7%	20

FASTEST GROWING SKILLS AMONG THIS TALENT

Credit	92%
Finance	44%
Kanban	36%
HR	34%
JIRA	32%

[5] *Most demanded IT positions at Technology by PageGroup in Latin America. The data is gathered from reports generated by LinkedIn Talent Insights.*

THE MOST REQUESTED PROFILES in the Fintech sector

MOBILE ENGINEERS / DEVELOPERS
LATAM

6,091 Professionals

8% Women | **92%** Men

734 Job posts

1 año median tenure

	PROFESSIONALS	JOB POSTS
Brazil	3.219 +11%	222
Argentina	835 +1%	116
Mexico	515 +11%	49
Colombia	448 +3%	96
Chile	176 +3%	32
Peru	162 -9%	18

FASTEST GROWING SKILLS AMONG THIS TALENT

Flutter	50%
Kotlin	38%
React Native	34%
Swift (Programming Language)	12%
Unity	10%

SOFTWARE ARCHITECT
LATAM

6,689 Professionals

5% Women | **95%** Men

391 Job posts

2,2 years median tenure

	PROFESSIONALS	JOB POSTS
Brazil	2,851 +3%	157
Argentina	755 0%	28
Mexico	1200 -1%	48
Colombia	706 -4%	63
Chile	342 -9%	28
Peru	229 0%	28

FASTEST GROWING SKILLS AMONG THIS TALENT

.NET Core	40%
Microservices	32%
Kubernetes	25%
Amazon Web Services (AWS)	20%
Microsoft Azure	19%

BLOCKCHAIN

more than just cryptocurrencies

Among the skills most required after by companies in the sector (and most difficult to obtain) is knowledge of blockchain technology, which is no longer identified exclusively with cryptocurrencies and has become a solution not only for fintech's, but also for making tenders and elections transparent, for smart contracts, monitoring and tracking supply chains, and others.

Similarly, crypto profiles are also in high demand. Cryptocurrencies are presented as a strong alternative to the economic instability present in the Latin American context, as a savings and investment option.

Buenos Aires is the city with the second largest virtual currency ecosystem in the world, an index that was reflected in the unexpected visit of Vitalik Buterin, the creator of Ethereum and a reference in the world of cryptocurrencies.

The open banking revolution

Banking has been characterized, since its early days, by its high level of concentration. This, in turn, has led to low competition for each currency held by its customers and a lack of knowledge of consumers' history with other banking institutions.

In the 5 main Latin American markets (Brazil, Mexico, Colombia, Argentina, and Chile), 5 commercial banks dominate about 70% of credit and deposit activity.

Fintech's, by incorporating technology and creating new products and business models, are pressuring traditional players, i.e., banks, to rethink their competitive strategies. Some companies are denying access to infrastructure, becoming one of the main obstacles for fintech's. Initiatives such as *sandbox*[6] are demonstrating the region's capacity for dialogue, fostering collaboration between associations in the region, regulatory agencies, and business entities in the sector.

However, the perception of dialogue with regulators of the Fintech industry in LATAM indicates that there is still a long way to go.

34%
Strong openness to dialogue

58%
Weak openness to dialogue

8%
No openness to dialogue

The Fintech universe is not all about greater convenience and inclusion: it is estimated that countries that adopt the practice of financial data sharing could achieve up to 5% growth in GDP in 2030.[7]

This disruptive scenario is not a passing trend. Open banking is considered the future of the banking system. It is a new paradigm whose axis is the free flow of financial data, secure and with the consent of users. Its success depends mainly on application programming interfaces (APIs) and good data protection.

For this reason, expert profiles in APIs and cybersecurity are increasingly in demand not only by emerging fintech companies, but also by traditional banks.

[6] *Sandboxes are a tool for adapting the rhythm of financial innovation to the timing set by the regulatory framework. It is a delimited framework where new business models that do not fit into the current regulation or do not have a specific supervisor are tested.*

[7] United Nations (2021). The era of digital platforms and the development of data markets in a context of free competition.

FACING
the talent shortage

The IT talent shortage is 48% in Latin America. In this context, the Human Resources function is very important, not only because of the significant effort to attract talent, but also to take care of it and retain it. Also, internal training and the hiring of hybrid profiles emerge as an alternative to deal with the limited number of technology professionals.

According to UNESCO, women represent only 35% of those pursuing higher education studies in STEM (Science, Technology, Engineering and Mathematics).

Obviously, this translates into a low percentage of female hires. Regionally, the rate of women hired by Technology by PageGroup in 2021 was between 7% and 19%.

This is critical if we consider that[8]:

1. 35% of fintech companies in the region have been founded by women. Meanwhile, in the financial industry only 6% are part of the board of directors, negatively impacting the results of the companies. Those with gender diversity have a 25% better performance than those where executive positions are occupied only by men, according to Finnovista.

2. For every dollar of funding received, fintech's founded by women generate more than twice as much revenue as their male counterparts (78 cents vs. 31 cents).
Despite this, they tend to be underrepresented, both at the labor and leadership level, as well as in terms of end-clients. In LATAM, 75% of fintech companies have teams with less than 50% female participation.

3. Nearly half of Latin American women earn less than a minimum salary and 80% are not enrolled in a pension system. 304 million do not have access to a bank account and most control more than 80% of domestic expenses.

4. Financial institutions do not usually disaggregate their data according to gender. Women's digital behavior is almost unknown. There is an urgent need to collect female users' opinions on fintech products, boost their skills and confidence in themselves and in technical support teams. Communication and user experience are key to include more women in the industry.

[8] *IDB*

What is working in Fintech today in LATAM?

Breaking paradigms to change the status quo. Fintech companies have technology in their genes. Innovation stems from the conviction that there is a different way of doing and offering services.

Adapting to collaborative and multicultural environments, as teams may be located in different countries not only because companies operate in different countries, but also because they have had to expand their frontiers in the recruitment process by using workers residing abroad. Fluency in English is a must.

Knowing how to identify what can be solved with technology and what cannot. The programming language is not always that important. What makes the difference is having the developer's thinking, with which you can determine how to carry out a process in the most efficient and safe way.

Being customer-oriented, even if you don't work with the customer face-to-face. The priority is to make life easier and offer better products.

Having the courage to make mistakes and being ready for constant learning. Attitude kills knowledge, say industry leaders.

Being autonomous enough to adapt to flexible schedules and home office.

When we talk about Fintech, we talk about change. And change is in our DNA, since our purpose at PageGroup is change lives.

IT talent is undoubtedly one of the most demanded in the regional market, but it is also the one that rotates the most in all economic sectors. Technology advances, new solutions and needs emerge and behind them are always the technology professionals, the true specialists in making our lives easier and boosting our potential.

As we know, the only thing that is stable is change. Organizations find it difficult to flow with this phrase, which is more empirical than philosophical. PageGroup, as part of the Latin American talent ecosystem, is always attentive to change, because we understand that it is an opportunity to empower careers and companies.

SALARY GUIDES

TECH POSITIONS IN THE FINTECH SECTOR

ARGENTINA

Position	Minimum salary	Maximum salary
Director Software Architecture	$ 1,000,000 ARS	$ 1,200,000 ARS
Back-End Developer	$ 400,000 ARS	$ 550,000 ARS
Front-End Developer	$ 400,000 ARS	$ 550,000 ARS
Full-Stack Developer	$ 550,000 ARS	$ 650,000 ARS
Scrum Master	$ 350,000 ARS	$ 450,000 ARS
QA	$ 250,000 ARS	$ 300,000 ARS
UX/UI	$ 300,000 ARS	$ 350,000 ARS
Product Manager	$ 500,000 ARS	$ 650,000 ARS
Technical Lead	$ 700,000 ARS	$ 850,000 ARS
Data Engineer	$ 350,000 ARS	$ 5,000,000 ARS

IMPORTANT:
All salaries represent the average value of the labor market in Argentina and are expressed in Argentine currency (ARS).
- They are composed of two values, a minimum and a maximum and correspond to a basic gross monthly salary.
- The salary ranges and average salaries do not include variable compensation, stock options or other benefits. Also, these may vary according to the experience and knowledge of each profile.

BRAZIL

Position	Minimum salary	Maximum salary
Software Architecht	R$ 15,000,000	R$ 25,000,000
Product Manager	R$ 15,000,000	R$ 22,000,000
Software Engineer Manager	R$ 20,000,000	R$ 35,000,000
Software Engineer	R$ 12,000,000	R$ 20,000,000
Tech Lead	R$ 18,000,000	R$ 25,000,000
QA	R$ 13,000,000	R$ 6,000,000
UX/UI	R$ 10,000,000	R$ 20,000,000
Data Engineer	R$ 15,000,000	R$ 22,000,000
Mobile Developer	R$ 12,000,000	R$ 20,000,000
IOS Developer	R$ 12,000,000	R$ 20,000,000
Android Developer	R$ 12,000,000	R$ 20,000,000
Front-End Developer	R$ 12,000,000	R$ 20,000,000

IMPORTANT:
All salaries represent the average value of the labor market in Brazil and are expressed in Brazilian currency (BRL).
- They are composed of two values, a minimum and a maximum and correspond to a basic gross monthly salary.
- The salary ranges and average salaries do not include variable compensation, stock options or other benefits. Also, these may vary according to the experience and knowledge of each profile.

SALARY GUIDES

TECH POSITIONS IN THE FINTECH SECTOR

CHILE

Position	Minimum salary	Maximum salary
Project Manager	$2.5 MM CLP	$3.5 MM CLP
Product Owner	$2.8 MM CLP	$3.7 MM CLP
IOS/Android Engineer	$3.2 MM CLP	$4.0 MM CLP
Data Engineer/Data Science	$2.5 MM CLP	$3.5 MM CLP
IT Manager	$4.0 MM CLP	$5.0 MM CLP
Software Architect	$3.8 MM CLP	$4.5 MM CLP
Scrum Master	$3.6 MM CLP	$4.3 MM CLP
Full-Stack Developer	$2.8 MM CLP	$3.8 MM CLP
Front-End Developer	$2.4 MM CLP	$3.5 MM CLP
Back-End Developer	$2.2 MM CLP	$3.2 MM CLP
Project Manager	$2.5 MM CLP	$3.4 MM CLP
Head of Cybersecurity	$2.5 MM CLP	$3.5 MM CLP

IMPORTANT:
All salaries represent the average value of the labor market in Chile and are expressed in Chilean currency (CLP).
- They are composed of two values, a minimum and a maximum and correspond to a basic gross monthly salary.
- The salary ranges and average salaries do not include variable compensation, stock options or other benefits. Also, these may vary according to the experience and knowledge of each profile.

COLOMBIA

Position	Minimum salary	Maximum salary
Marketing Director	$ 20,000,000 COP	$ 25,000,000 COP
Director Software Architect	$ 20,000,000 COP	$ 25,000,000 COP
Back-End Developer	$ 15,000,000 COP	$ 25,000,000 COP
Front-End Developer	$ 15,000,000 COP	$ 25,000,000 COP
Scrum Master	$ 13,000,000 COP	$ 16,000,000 COP
QA	$ 13,000,000 COP	$ 16,000,000 COP
UX/UI	$ 15,000,000 COP	$ 20,000,000 COP
Product Manager	$ 20,000,000 COP	$ 25,000,000 COP
Technical Lead	$ 18,000,000 COP	$ 23,000,000 COP
Data Engineer	$ 10,000,000 COP	$ 15,000,000 COP
Mobile Developer	$ 18,000,000 COP	$ 20,000,000 COP
iOS Developer	$ 15,000,000 COP	$ 20,000,000 COP
Android Developer	$ 15,000,000 COP	$ 20,000,000 COP

IMPORTANT:
All salaries represent the average value of the labor market in Colombia and are expressed in Colombian currency (COP).
- They are composed of two values, a minimum and a maximum and correspond to a basic gross monthly salary.
- The salary ranges and average salaries do not include variable compensation, stock options or other benefits. Also, these may vary according to the experience and knowledge of each profile.

SALARY GUIDES

TECH POSITIONS IN THE FINTECH SECTOR

MEXICO

Position	Minimum salary	Maximum salary
Full-Stack Developer	$ 50,000 MXN	$ 140,000 MXN
QA	$ 60,000 MXN	$ 120,000 MXN
Scrum Master	$ 45,000 MXN	$ 80,000 MXN
Product Owner	$ 65,000 MXN	$ 120,000 MXN
Mobile Engineer	$ 60,000 MXN	$ 140,000 MXN

IMPORTANT:
All salaries represent the average value of the labor market in Mexico and are expressed in Mexican currency (MXN).
- They are composed of two values, a minimum and a maximum and correspond to a basic gross monthly salary.
- The salary ranges and average salaries are expressed do not include variable compensation, stock options or other benefits. Also, these may vary according to the experience and knowledge of each profile.

PANAMA

Position	Minimum salary	Maximum salary
Director Software Architecture	US$ 2,500	US$ 4,000
Back-End Developer	US$ 3,000	US$ 4,500
Front-End Developer	US$ 2,000	US$ 3,500
Full-Stack Developer	US$ 3,000	US$ 4,500
Scrum Master	US$ 2,000	US$ 3,000
UX/UI	US$ 4,000	US$ 5,000
Data Engineer	US$ 3,500	US$ 4,500
Mobile Developer	US$ 2,000	US$ 3,500
iOS Developer	US$ 2,000	US$ 3,500
QA	US$ 3,500	US$ 4,000
Android Developer	US$ 2,000	US$ 3,500

IMPORTANT:
All salaries represent the average value of the labor market in Panama and are expressed in dollars.
- They are composed of two values, a minimum and a maximum and correspond to a basic gross monthly salary.
- The salary ranges and average salaries do not include variable compensation, stock options or other benefits. Also, these may vary according to the experience and knowledge of each profile.

SALARY GUIDES

TECH POSITIONS IN THE FINTECH SECTOR

PERU

Position	Minimum salary	Maximum salary
Full-Stack Developer	S/ 5,000 PEN	S/ 13,000 PEN
QA	S/ 5,000 PEN	S/ 12,000 PEN
Product Owner	S/ 7,000 PEN	S/ 11,000 PEN
Mobile Engineer	S/ 5,000 PEN	S/ 12,000 PEN
Back-End Developer	S/ 5,000 PEN	S/ 13,000 PEN
Head of Product	S/ 8,000 PEN	S/ 12,000 PEN
Head of Growth	S/ 8,000 PEN	S/ 12,000 PEN
Head of Data & Analytics	S/ 14,000 PEN	S/ 17,000 PEN
Data & Analytics Manager	S/ 18,000 PEN	S/ 25,000 PEN
Head of IT	S/ 14,000 PEN	S/ 16,000 PEN
IT Manager	S/ 19,000 PEN	S/ 27,000 PEN
Senior Product Owner	S/ 12,000 PEN	S/ 17,000 PEN
Software Architecht	S/ 10,000 PEN	S/ 17,000 PEN
Agile Coach	S/ 14,000 PEN	S/ 19,000 PEN
Scrum Master	S/ 8,000 PEN	S/ 14,000 PEN

IMPORTANT:
All salaries represent the average value of the labor market in Peru and are expressed in Peruvian currency (PEN).
- They are composed of two values, a minimum and a maximum and correspond to a basic gross monthly salary.
- The salary ranges and average salaries do not include variable compensation, stock options or other benefits. Also, these may vary according to the experience and knowledge of each profile.

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