



MS-FINTECH

DIGITAL FINANCIAL TECHNOLOGIES



**KENNESAW STATE
UNIVERSITY**

COLES COLLEGE OF BUSINESS
*Department of Information Systems
and Security*

FROM THE DIRECTOR



Since 2019, Georgia has been building its reputation in three main areas: 1) its championship baseball and soccer teams, 2) its thriving film and television business, and 3) **its exploding financial technology (fintech) industry.** If you didn't know about No. 3, it's time you changed that.

The market for fintech is forecasted to reach \$161.2 billion by 2026, with an expected compound annual growth rate of 8.7 percent from 2021 to 2026. Georgia is very much at the epicenter of fintech. **Over 70 percent of all U.S. electronic transactions are handled by Georgia-based payment processing firms.** Speaking strictly about numbers, the state is home to more than 200 fintech companies that generate an annual revenue of over \$72 billion. Equifax, Global Payments, Fiserv, FIS Global, and NCR are just some of the fintech businesses operating in Georgia.

The **Master of Science in Digital Financial Technologies** places special emphasis on **hands-on learning** in each course and involves several key industry players. By collaborating with companies like Unqork, UL Solutions, and U.S. Bank/Elavon, you'll tackle real industry problems by designing, developing, and building your own high-quality solutions. By pushing forward into the emerging fintech industry – specifically in the area of digital payments – this program is actively working to address the skill gap that exists in that market.

Fintech may be exploding around the world, but Georgia is definitely one of the hotspots. Thanks to our proximity to a major fintech hub in Atlanta, our increasing number of students learning to be tomorrow's fintech leaders, and our growing body of academic research on the subject, this program aims to play a major role in fintech's future in Georgia and beyond.

Who knows, in a few years Georgia could be known more for digital payments than for peaches. That's the goal, anyway!

I hope to personally welcome you in our program in the future.

Sincerely,

Dr. Nick Suppiah

Fintech Program Interim Director
Professor of Information Systems





The KSU MS-FINTECH ADVANTAGES

THRIVE IN THE CHANGING PAYMENT LANDSCAPE WITH AN MS-FINTECH DEGREE

New technologies like mobile wallet platforms, cryptocurrencies, and online payment gateways have fundamentally changed the way businesses and consumers conduct transactions. At the forefront of that change is **Kennesaw State University's fully-online Master of Science in Digital Financial Technologies**, the first graduate fintech degree in Georgia.

BE PART OF THE DIGITAL PAYMENT REVOLUTION

Fintech is a broad term encompassing all technologies designed to improve or automate banking and financial processes. Kennesaw State's **MS-Fintech degree** specializes in digital payments, or non-cash transactions like credit and debit cards, PayPal, Apple Pay, and other similar platforms. The degree **will prepare you for careers in all avenues of digital payments** from transaction processing and information security to fraud analysis and legal compliance.

START A CAREER IN 'TRANSACTION ALLEY'

Metro Atlanta has emerged as a global hub for digital payment processing. The Georgia Department of Economic Development reports that 118 billion digital transactions – or 70 percent of the total global volume – are processed by Georgia companies, giving the state the nickname “**transaction alley**.” With more than **42,000 Georgians already employed in fintech**, and an estimated **5,000 jobs added in 2024** alone—Kennesaw State's MS-Fintech is uniquely positioned to help you find opportunities and help fill the digital payment talent gap.

A BROAD SKILL SET

The MS-Fintech program is designed to give you the **diverse range of academic and professional skills needed** to succeed in the digital payments space. **If you are looking to make a career change**, or you have experience in accounting, finance, information technology, or information systems, you can explore positions in digital payment technology, app development, fraud prevention, data analytics, and compliance.

INDUSTRY ACCESS

Major players in the digital payments space like U.S. Bank/Elavon, Truist, FIS Global, and more have significant presences in metro Atlanta. In fact, more than 200 fintech companies in Georgia have a combined revenue of more than \$72 billion. Not only do these businesses represent potential career paths for MS-Fintech graduates, but many take an active role in KSU's program through working with leadership to develop the curriculum and hosting experiential learning opportunities for students.

REAL SALARY GROWTH

As the fintech industry experiences explosive growth in Georgia and around the world, businesses are competing for the top talent. **Salaries for key digital payments roles can range from \$60,000 per year to more than \$150,000 per year** (see sidebar). In addition, some fields expect to see as much as 17 percent growth during the next ten years.

SALARY POTENTIAL FOR DIGITAL PAYMENTS PROFESSIONALS

The following data compiled from the US Bureau of Labor Statistics and ZipRecruiter reveals the value of a graduate degree in digital financial technologies.

◆ **Blockchain Developer**
Average Salary: **\$111,845**
National Expected Job Growth from 2023 to 2033: 17%

◆ **Product Manager**
Average Salary: **\$158,433**
National Expected Job Growth from 2023 to 2033: 17%

◆ **Compliance Officer**
Average Salary: **\$98,346**
National Expected Job Growth from 2023 to 2033: 5%

FACULTY SPOTLIGHTS

Nick Suppiah, Ph.D.

Fintech Program Interim Director
Professor of Information Systems

Dr. Nick Suppiah has nearly 30 years of experience in the digital payments industry, having worked with leading fintech companies like **Elavon, FIS, and WorldPay**. His expertise spans **payment processing, product management, regulatory compliance, database administration** and more. As an academic, Dr. Suppiah has developed innovative courses with the **Georgia Fintech Academy**, represented Kennesaw State University at major events like **Money20/20** and **Fintech South**, and forged key industry partnerships within Atlanta's fintech community.



Solomon Negash, Ph.D.

Professor of Information Systems
Executive Director, MADLab Center

Dr. Solomon Negash is a professor of **Information Systems** and certified project management professional. A true global citizen who delights in exploring diverse cultures and who has visited more than 85 countries, he brings with him 20 years of industry experience and 21 years in academia. Dr. Negash's research focuses on **classroom technology and information and communications technology** for development and he teaches **project management, fintech, and blockchain**. He is the founding executive director of Kennesaw State's fintech program and co-Director of the Modular Agile Deployment (MAD) Lab.



“I wanted to get a degree that would help me enhance my current career and introduce me to the theoretical and operational aspects of these new financial technologies...[The faculty are] providing us with innovative changes and assignments that apply to real-world scenarios and market-oriented case studies.”

— **Devendar Bukya**
MS-Fintech Alumnus
SAP FICO Consultant
The Principal Consulting



The Degree of Tomorrow, **THE OPPORTUNITY OF TODAY**

As the payment industry continues to innovate, it is important that degree options match that innovation. Kennesaw State's MS-Fintech program is structured to accommodate the intense demands placed on your time and considers your diverse educational and professional background.

100% ONLINE

Whether you are a working professional looking to advance in fintech or new to the field and looking for a career change, online classes offer convenience and flexibility. With fully online, asynchronous classes, you can complete coursework when it's convenient for you. In addition, the program has three entry points during the year, and can be completed in as little as 18 months. By combining the accessibility of online classes with the speed of an accelerated program, you can prepare for a new career without disrupting your life.

NO GRE REQUIREMENT

There is no GRE or GMAT requirement for applicants. The digital payments sector is an emerging industry that attracts talent from a wide variety of backgrounds, including computer science, data analytics, and accounting, just to name a few. In addition, many of the key technical, financial, and compliance concepts in digital payments are

being redefined daily. As a result, the MS-Fintech program recognizes that your undergraduate academic performance and your relevant professional experience are the most important factors in granting admission.

EMERGING INDUSTRY, ESTABLISHED FACULTY EXPERTS

While digital financial technologies represent a new industry with many of the leading businesses and technologies emerging in only the last decade, the faculty leading Kennesaw State's MS-Fintech program are recognized experts in fields at the heart of the financial technology sector. Program faculty have real-world experience and have conducted impactful research in key concepts like mobile software development, service-oriented architecture, information systems, and legal and ethical implications of technology.



EXPANDING Your Career Potential

Unlock a world of exciting and lucrative career opportunities with an MS-Fintech degree, which will give direct access to the dynamic fintech business community and prepare you for an ever-growing array of roles.

LIMITLESS CAREER PATHS

Financial technology firms need talent to fill a wide variety of roles ranging from software development and data security to accounting and human resources. A Master of Science in Digital Financial Technologies degree teaches skills related to **blockchain, crypto-currencies, cybersecurity, artificial intelligence, and machine learning**. These skills open the doors to digital payment technology, app development, fraud prevention, data analytics, and compliance.

HANDS-ON LEARNING

Kennesaw State University has forged close relationships with members of the Atlanta fintech community to ensure that the MS-Fintech program includes **mentorship and hands-on learning opportunities**. You will work directly with corporate partners to solve real-world problems using actual client data. In addition, the program hosts fintech-specific career fairs to help you identify new possibilities. Fintech firms Kennesaw State has partnered with include Visa, Square, FIS, Invesco, Truist, and more.



“ Fintech is not just for business and computer science students. The financial sector is heavily regulated. Every decision has policies, laws, and legal ramifications to consider, and you don’t have to be a technology person to excel in those areas. ”

— Dr. Nick Suppiah
Chair, Coles MS-Fintech Program

The MS-Fintech CURRICULUM

Coursework in the Master of Science in Digital Financial Technologies program provides an overview of the key concepts driving today's digital payments landscape and gives you the opportunity to drill down into additional topics based on your professional goals.

CORE COURSES

21 credit hours covering the core principles of digital financial technology:

- ▶ Payments Processing in Fintech
- ▶ Payments Security and Assurance
- ▶ Emerging Fintech Payments Technologies
- ▶ Compliance and Policies in Fintech Payments
- ▶ Experiential Learning in Fintech Payments
- ▶ Blockchain Technology in Payments
- ▶ Business Intelligence - Traditional and Big Data Analysis

ELECTIVES

Three elective courses totaling nine hours. These courses introduce specific disciplines within digital payments:

- ▶ Blockchain for Business
- ▶ Fintech Payments for the Unbanked
- ▶ Information Systems Development Methods and Technologies
- ▶ Advanced IT Project Management
- ▶ Machine Learning Technology in Fintech
- ▶ Any 6000, 7000, or 8000 level FIS course

FINTECH GRADUATE CERTIFICATE

If you are earning a graduate degree in another field, Kennesaw State also offers a fintech graduate certificate. Businesses need to leverage technology to create and offer better banking, lending, payments, insurance, and investment services. These courses will help you **understand disruptions in the fintech industry** by focusing on the digital payments sector. You will learn to create an action plan to foster digital payments innovation in your organization. You will also learn how fintech can help reach untapped markets, reduce costs, create economies of scale, and improve customer experience.

CERTIFICATE COURSE OVERVIEW

To earn the certificate in fintech, students complete the required 12 hours of coursework:

- ▶ Payments Processing in Fintech
- ▶ Payments Security and Assurance
- ▶ Emerging Fintech Payments Technologies
- ▶ Experiential Learning in Fintech Payments

YOUR NEXT STEPS

- 1 **Reserve** your seat at our next information session
- 2 **Apply** for the MS-Fintech Program
- 3 **Contact Us** directly to learn how the MS-Fintech program can help you achieve your career goals

KSU MS-FINTECH PROGRAM



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