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Fintech curricula: a survey of IS, accounting, and finance department chairs

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Abstract

The demand for students educated in Financial Technology (FinTech) has increased as the industry has rapidly expanded since the "Fintech Revolution" in 2017. Universities are working to expand the number of courses and programs that will prepare students to handle the emergence of this new technology. Currently, there is little consensus about which subjects should be taught and which departments should be involved. A widely-accepted standardized curriculum for Fintech does not yet exist. This study sought to better understand the current state of Fintech curricula at universities. This study includes a review of the established literature in this area and a quantitative analysis of survey data. Department chairs in IS, Accounting and Finance departments at AACSB-accredited colleges were surveyed and results revealed that most universities did not offer undergraduate or graduate Fintech courses despite 95% of respondents reporting that they believed students had an interest in Fintech courses and 98.6% of respondents believing that employers had an interest in students educated in Fintech. Further results show that most Fintech classes are taught by the Finance departments at these colleges, followed by Information Systems departments. Despite high interest in Fintech courses, there is a lack of supply of these courses and suboptimal participation of the teaching of these courses by IS departments.

Keywords: fintech, financial technology

Introduction

In academia, identifying a standard fintech curriculum has proved difficult as some people view the topic of Fintech as banking apps that allow for money movement and loan applications, others as trading apps (such as Robinhood), and finally some look at it as purely cryptocurrency and its associated apps (Irrera, 2017). One of the troubles that educators have with integrating Fintech into their curriculum is deciding what should and what should not be taught when it comes to the large subject of Fintech. "There is no ready-made teaching material that you can put together," Antoninette Schoar, a professor of finance at MIT Sloan, said in an interview. "You have to try your own curriculum or develop real life cases" (Irrera, 2017). Schools such as Stanford, Georgetown, New York University, Columbia, and the University of Pennsylvania introduced Fintech courses in 2015 and have continued teaching classes in Fintech based on

student interest (Irrera, 2017). Moving forward, expanding the subject of Fintech into other schools more seamlessly will have to be accomplished by more clearly defining what a Fintech curriculum should entail.

Literature Review

It is clear that the demand for students educated in Fintech is expanding. It is said that 2017 started the "Fintech revolution" (Gomber, 2018, p. 3). In the same study, Gomber showed that during the fourth quarter of 2017, 1,537 companies in 64 countries had cumulatively received 80.4 billion US dollars in venture capital funding and Fintech innovation start-up activities (Gomber, 2018, p. 3). This demonstrates the large amount of growth present in the Fintech market. With this figure being demonstrative of the market in 2017, it is clear by the current 2023 fiscal year the demand for it will have vastly grown even more. What is also interesting is the comparison of this figure to other start-ups' capital formation amounts. The only industries that have surpassed Fintech start-ups in capital formation is in transportation technology at 95 billion (Gomber, 2018, p. 3). This is followed by energy technology at 58.9 billion and retail technology at 54.5 billion. (Gomber, 2018, p. 3). Seeing as Fintech start-ups come in second by no small number, there is great importance in greatly expanding the teaching of students in Fintech.

Many new Fintech technologies are emerging and are embedding deeper in society, creating a greater need for students to enter the workforce to help capitalize on this reality. In addition, it is evident that blockchain technology (a common and important concept in Fintech) is expanding into the infrastructure of many existing web applications and processes (Gomber, 2018, p. 4). With the expansion of this technology, cybersecurity becomes a bigger risk to financial service firms, which means that there needs to be an ample supply of people skilled in this industry to facilitate its growth (Gomber, 2018, p. 7).

Technologies such as cryptography and digital signatures are essential for the expansion of the blockchain, one of Fintech's most promising frontiers (Kursh, 2016, p. 11). There have also been trends in which public cloud services have "dominated" the industry and how AI's application in the financial sector has multiplied rapidly (Gomber, 2018. p. 4). One of the great aspects of Fintech is that the term spans over many different emerging technologies and industries, creating a cross functional need in the market for candidates who study the entire discipline. With Fintech being regarded as "one of the largest growth industries in the world of finance and technology", there is evidence that an expansion and refinement of the current education of students in Fintech is important (Kursh, 2016, p. 1).

One of the main dichotomies in the teaching of Fintech in academia is the emphasis on the financial aspect of Fintech versus the technological/information system side (Hendershott, 2021, p. 12). Education in Fintech requires both the study of the technological side of Fintech and practical core finance concepts. There are many existing programs that allow this cross-discipline curriculum (Hendershott, 2021, p. 14). Many of these programs offer classes that include common finance subjects such as risk assessment, wealth trading and common technology classes such as programming and database (to name a few) (Hendershott, 2021, p. 14). However, what is missing in many of these universities is the study of the application of information systems in Fintech (Hendershott, 2021, p. 14). This is largely due to a small number of IS departments collaborating in the teaching of the Fintech curriculum (Hendershott, 2021, p. 14).

There is also a contrast between courses being offered that provide a broad overview of Fintech concepts and trends and more specialized classes that examine one aspect such as Bitcoin or cryptocurrency (Hendershott, 2021, p. 12). There is an argument that today there is a lack of emphasis on micro-finance classes which help students understand many Fintech theories (Liu 818). While most academic settings have a blend between the two types of classes as far as specificity, there are some universities that offer

more specialized programs (Kursh, 2016, p. 11). For example, data analytics application in Fintech or the study of cryptocurrency, blockchain and Bitcoin (Kursh, 2016 p. 11). There are also numerous universities that offer certificate programs that allow the learner to dive deep into one of Fintech's many subject areas such as those just mentioned (Hendershott, 2021, p. 12). Though there is some question as to how much value that these certificates can give students without prior knowledge about technology and finance topics.

Since there are so many specific subject areas in Fintech, there are also universities that have Fintech clubs in which students are able to collaborate and share their knowledge of specific areas (Hendershott, 2021, p. 12). In addition, the students "supplement" their learning by attending seminars, attending networking events and participating in internship opportunities (Hendershott, 2021, p. 12). Students are creating these clubs in order to expand their Fintech education sometimes in lieu of courses that will teach them this information. Many universities are working with students to provide opportunities to learn broadly about Fintech and then to provide specific classes and other opportunities to dive deeper into subject areas that may be of interest to them.

Fintech is currently being taught at the undergraduate level and the graduate level at many universities. A study examined the courses of 20 universities and classified the 249 classes that it examined into 6 subject areas (Al Hudithi, 2021, p. 637). The subject areas included Fintech, Technology, Finance, Analytics, RegTech and Others (Al Hudithi, 2021, p. 637). What is important to note is the cross-disciplinary nature of the courses offered including classes that usually pertain to specific majors such as finance, information systems and data science.

Some common Fintech classes that are being taught at a wide range of universities include "intelligence and machine learning, blockchain and cryptocurrency, cybersecurity and cryptography, and big data analytics." (Hendershott 2021, p. 14). These courses are typically offered after foundational courses are completed (often a graduate level-degree). The foundational graduate level courses taught include "programming, database, mathematics, statistics, and data visualization" (Hendershott, 2021, p. 14). These foundational courses allow students to fully understand and apply these foundational concepts to more specific Fintech core classes.

Looking at the research it is apparent that students must understand blockchain first and the importance behind it to begin to understand Fintech, crypto and the applications that run on a blockchain. Understanding blockchain alone would cover peer to peer networks, programming, and economics specifically "crypto-economics" or "tokonomics", cyber security engineering and software development (Karkkainen, 2018, p. 13).

Another issue that arises is the need to differentiate between bitcoin, blockchain and Fintech. These words are used as synonyms, and in our research, this made it harder to narrow down what was taught about Fintech, not just bitcoin or blockchain. Those that understand these subjects understand they are independent and not synonyms but would agree they are in the same genre. "When looking at the limited existing curriculum offering on Fintech, a lot of the current emphasis is on describing Fintech as a phenomenon, rather than involving the 'hard' core of skills needed in the two domains of finance/business and ICT" (Karkkainen, 2018, p. 10).

Throughout the research, the simplest answer to what is important to be taught for Fintech to better educate students is a good mixture of the two-degree programs of finance and computer science/information systems. For one to have a leg up in the industry they need to have a working knowledge of both, not just an in-depth knowledge of one. Many necessary skills can be developed further while doing the job if you have a general knowledge of both programs.

"To boost Singapore as a Fintech hub, 5 local polytechnics have partnered with FIdor, a leading digital banking group to launch a Fintech education curriculum plus internships for selected students at Fintech startups." (Shino, 2022, p. 16). What seems to be working in the schools that are teaching Fintech is an open-source class that is paired with a local Fintech company that shares skills needed and missing along with global discussions.

Many universities are also looking into ways to track the classes and discussions made by students to give them credit and trackability for all skills and knowledge, as the old way of learning in just a classroom setting is rapidly changing. "Finally, it is obvious that any curriculum will be condemned to continuous adaptation because blockchain technology is changing in an ongoing way" (Dettling, 2018, p. 213).

Education is directed by the industries that employ the students with the needed skills. Knowing what skills are needed in the current environment is the key to building a good curriculum. However, when it comes to Fintech, narrowing down an exact curriculum is proving to be more difficult. The biggest reason for this difficulty is because the interpretation of "Fintech" is different for everyone but is also proving to be of utmost importance as this new industry is growing at a rapid pace and there are significant skill gaps (Karkkainen, 2018, p. 3).

Because of this the university system is losing its respect and employers as well as students are looking elsewhere to learn the needed skills. Places like the meta-university (that was MIT president Chuck Vest's dream) and others are gaining ground with students (Tapscott, 2017, p. 18). Sites like Udemy and Coursera offer skilled classes and certificate programs without having to go through a degree program. These sites are also offering opportunities for colleges with less funding and in-house resources to offer Fintech curriculum.

The need for universities to embrace a new way of teaching is now. The days of "I'm a professor, and I have the knowledge. Get ready; here it comes are changing. Your goal is to take this data into your short-term memory so that you can recall it to me when I test you" are over (Tapscott, 2017, p. 10). The purpose of higher education is not about skills or knowledge. What counts these days is the capacity to learn throughout life; to research, analyze, synthesize, contextualize, and critically evaluate information; to apply research in solving problems; and to collaborate and communicate" are what are important to the new students and growing Fintech industry (Tapscott, 2017, p. 10).

"Fintech is a field that can benefit from the development of multi-disciplinary skills." (Karkkainen, 2018, p. 4). "The design of Fintech applications requires both an understanding of finance and high-level technical skills, e.g., in big-data management (Karkkainen, 2018, p. 8). This signifies that a mix of a finance degree and a good understanding of programming skills and data analysis are a good starting point for what is missing in the Fintech industry.

Many prospective employees usually possess expertise in one field or the other (either they are skilled in finance and understand the rules and regulations of such or they know how to program, code, and analyze data but know nothing about finance). The need for a candidate to have both has become paramount in Fintech recruiting.

To close the skills gap that is currently present in the Fintech industry a need for information exchange between colleges, Fintech industries and regulatory agencies are needed. Fintech companies and regulators need to offer internships and have open discussions with college boards to discuss the current trends and what is working and missing to adjust curriculum as needed (Karkkainen, 2018, p. 8).

Methodology

Based on the continued increase in use of financial technology (and subsequent demand for students educated in financial technology), we developed the following research questions:

- What is the level of interest among faculty, employers, and students regarding Fintech education?
- Which topics concerning Fintech should and are being taught?
- Which departments are most commonly teaching Fintech courses?

This study employed a quantitative approach of conducting a survey of the IS, Accounting and Finance department chairs at over 300 AACSB colleges. We first identified the AACSB colleges of business. We then went to their website and found the chair of the IS department or where the IS department was housed. If the department did not exist, we then went to accounting and finance to find the chair there.

This survey was approved by the IRB and is accessible in Appendix I. This research has set out to answer the questions about the state of Fintech in academia: what is being taught, which departments are involved, what is the overall level of interest in the subject and which classes should be taught and how should they be taught?

In a more condensed manner, the survey sought to analyze what is currently being taught, and what should be taught about Fintech in academia. The purpose is to examine the current state in order to improve and expand the way in which Fintech is being taught in an academic setting.

Results

In this section we will be investigating the results of our findings concerning our IRB approved survey of IS, Accounting and Finance departments. We will be investigating the state of Fintech in colleges and looking into the answers to several questions listed below:

- What percentage of colleges offer Fintech courses in their undergraduate and graduate programs?
- What is the level of interest among faculty, employers and students regarding Fintech education?
- Which topics concerning Fintech should and are being taught?
- Which departments are most commonly teaching Fintech courses?

Table 1 demonstrates the results of a survey question inquiring about the existence of Fintech in undergraduate and graduate programs at colleges. The results demonstrated that 55.2% responded that their undergraduate program did not offer Fintech Courses (Table 1).

An even smaller number of respondents answered that their graduate program did not offer Fintech courses at a rate of 62.1% (Table 2). One could conclude that while roughly half of schools surveyed do not offer Fintech courses for their undergraduate program, the majority do not offer courses for their graduate programs.

Table 1: Response by Undergrad Graduate

Program Type	Response	Frequency	Percent
Undergraduate	No	32	55.2
	Yes	26	44.8
	Total:	**58**	**100.0**
Graduate	No	36	62.1
	Yes	22	37.9
	Total:	**58**	**100.0**

Table 2 demonstrates the results of respondents when asked what departments have teachers that teach Fintech Course, the most statistically significant responses were Finance, Information Systems and Accounting in said order. There were 40 respondents that had teachers from the Finance department teach Fintech classes, 24 respondents that had teachers from the Information Systems department teach Fintech classes and 6 respondents that had teachers from the accounting department teach Fintech classes.

Percentages indicate that 69% of respondents had teachers from the Finance department teach Fintech classes, 41.4% of respondents that had teachers from the Information Systems department teach Fintech classes and 10.3% of respondents that had teachers from the accounting department teach Fintech classes. (Tables 3-5) In descending order among operations, management and marketing departments there were only 4 respondents that indicated that their school had teachers from any of these departments teach Fintech classes.

Table 2: Response by Department

Department/Major	Response	Frequency	Percent
Finance	No	18	31.0
	Yes	40	69.0
	Total:	**58**	**100.0**
Information Systems	No	34	58.6
	Yes	24	41.4
	Total:	**58**	**100.0**
Accounting	No	52	89.7
	Yes	6	10.3
	Total:	**58**	**100.0**

Table 3 exemplifies respondents who were asked to state the level of perceived interest among undergraduate students, graduate students and employers in Fintech Courses. The mode between undergraduate students, graduate students and employers was some interest in Fintech courses. Among undergraduate students, 66.7% of responses were either some interest or high interest for undergraduate students, 67.9% for graduate students and 74% for employers.

The results indicate that respondents perceive that the majority of graduate and undergraduate students have some to a high level of interest in Fintech courses and an equal level of interest between the two groups. Employers had the highest amount of perceived interest, about 7% more respondents indicated a level of interest between some and high interest.

Table 3: Perceived Interest by Graduates or Undergraduates

Specified Party	Response	Frequency	Percent
Undergraduate	No Interest	1	1.8
	Little Interest	18	31.6
	Some Interest	23	40.4
	High Interest	15	26.3
	Total:	**57**	**100.0**
Graduate	No Interest	3	5.4
	Little Interest	15	26.8
	Some Interest	24	42.9
	High Interest	14	25.0
	Total	**56**	**100.0**
Employer	No Interest	1	1.7
	Little Interest	14	24.1
	Some Interest	29	50.0
	High Interest	14	24.1
	Total:	**58**	**100.0**

Table 4 demonstrates the results of respondents who were asked to indicate which Fintech courses were being taught at their institution. The above figure illustrates in descending order the most commonly taught classes. The top four most commonly taught classes are financial analytics (48.3%), ERP Accounting Software (46.6%), Blockchain (43.1%) and Crypto (32.8%). The least commonly taught topic as a full course is Digital Banking (10.3%).

Table 4: Types of Courses Taught

Topic Name	Offered as Full Courses
Financial Analytics	**Frequency**: 28 **Percent**: 48.3%
ERP Accounting Software	**Frequency**: 27 **Percent**: 46.6%
Blockchain	**Frequency**: 25 **Percent**: 43.1%
Crypto	**Frequency**: 19 **Percent**: 32.8%
Financial Software	**Frequency**: 17 **Percent**: 29.3%
Financial Security	**Frequency**: 11 **Percent**: 19%
Payment Methods	**Frequency**: 10 **Percent**: 17.2%
Digital Banking	**Frequency**: 6 **Percent**: 10.3%

In our research respondents were asked to answer the amount of coverage that each of eight topics should receive in a Fintech program and Table 5 demonstrates the results. Financial analytics was the most common course to have extensive coverage indicated as the response (41.4%) followed by Financial Security (30.8%) and Blockchain (30.2%).

The table above is sorted in descending order based on the number of responses received for each topic for extensive courage. Additionally, when sorting based upon the percentage of responses that were moderate to high coverage, financial analytics again came in first (79.3%) followed by Financial Security (68.7%), Payment methods (62.10%), Blockchain (56.60%) and Crypto (51.70%).

Table 5: Topic Coverage

Topic Name	No Coverage	Little Coverage	Moderate Coverage	Extensive Coverage
Financial Analytics	0%	10.3%	37.9%	41.4%
Financial Security	6.9%	17.2%	37.9%	30.8%
Blockchain	3.4%	24.1%	26.4%	30.2%
Payment Methods	3.4%	24.1%	41.4%	20.7%
ERP Accounting Software	12.1%	34.5%	27.6%	17.2%
Crypto	1.7%	37.9%	34.5%	17.2%
Financial Software	6.9%	34.5%	32.8%	17.2%
Digital Banking	3.4%	36.2%	32.8%	15.5%

Conclusion

The research clearly indicates Fintech's rapid growth on a worldwide scale. Current global job markets have dictated the necessity for college graduates to have at a minimum, some exposure to the variety of Fintech's numerous subject matters. This in turn is the driving force sparking renewed interest and necessity that universities with qualified faculty add such content to make their programs more attractive, not only from the universities perspective to attract and retain students, but from a practical job placement standpoint since employers indicate this need. While our research demonstrates the above, there is a disconnect with many universities that have no immediate plans to add Fintech to their curriculum. This situation may ultimately lead to a shortage of qualified students/professionals with the necessary financial and technology skill sets to function in this fast-paced industry. It is incumbent on the universities to understand these needs and begin implementing aggressive Fintech curriculums across all business degrees.

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Appendix I Survey Questions

We are attempting to understand the degree to which fintech is taught in business schools and in business curricula. Please help us understand the extent to which fintech is taught at your school. Our goal is to share this information widely. We are happy to share the results with you.

1. **Please check all that apply to your business school.**
We offer fintech courses for our undergraduate students.
We offer fintech courses to graduate students.
We plan to add additional fintech courses for our undergraduate students.
We plan to add additional fintech courses for our graduate students.
We have a formal fintech program (e.g., major, minor, certificate) for our undergraduate students.
We have a formal fintech program (e.g., major, minor, certificate) for our graduate students.
We plan to develop a formal fintech program (e.g., major, minor, certificate) for our undergraduate students.
We plan to develop a formal fintech program (e.g., major, minor, certificate) for our graduate students.

2. **In your business school, fintech topics are taught from professors from which department/s? (Check all that apply.)**
Finance
Accounting
Information Systems
Marketing
Management
Operations / Supply Chain
Other (please specify)

3. **What do you think is the level of undergraduate student interest in fintech coursework?**
No interest
Little interest
Some interest
High interest

4. **What do you think is the level of graduate student interest in fintech coursework?**
No interest
Little interest
Some interest
High interest
Question Title

5. **What do you think is the level of interest from employers in your students having expertise in fintech?**
No interest
Little interest
Some interest
High interest

6. **Which of the following fintech topics are offered as full courses in your business school?**
Cryptocurrency and digital cash
Blockchain
Financial software
Financial security
Payment methods (i.e., payments tech, payments security, payments processing)
ERP / accounting software
Digital banking
Financial data analytics
Other (add as many as you'd like)

7. **In a fintech program offered by a business school, how much coverage should the following topics have?**

	No coverage	A little coverage	A moderate amount of coverage	Extensive coverage
Cryptocurrency and digital cash	Cryptocurrency and digital cash No coverage	Cryptocurrency and digital cash A little coverage	Cryptocurrency and digital cash A moderate amount of coverage	Cryptocurrency and digital cash Extensive coverage
Blockchain	Blockchain No coverage	Blockchain A little coverage	Blockchain A moderate amount of coverage	Blockchain Extensive coverage
Financial software	Financial software No coverage	Financial software A little coverage	Financial software A moderate amount of coverage	Financial software Extensive coverage
Financial security	Financial security No coverage	Financial security A little coverage	Financial security A moderate amount of coverage	Financial security Extensive coverage
Payment methods (i.e., payments tech, payments security, payments processing)	Payment methods (i.e., payments tech, payments security, payments processing) No coverage	Payment methods (i.e., payments tech, payments security, payments processing) A little coverage	Payment methods (i.e., payments tech, payments security, payments processing) A moderate amount of coverage	Payment methods (i.e., payments tech, payments security, payments processing) Extensive coverage
ERP / accounting software	ERP / accounting software No coverage	ERP / accounting software A little coverage	ERP / accounting software A moderate amount of coverage	ERP / accounting software Extensive coverage
Digital banking	Digital banking No coverage	Digital banking A little coverage	Digital banking A moderate amount of coverage	Digital banking Extensive coverage
Financial data analytics	Financial data analytics No coverage	Financial data analytics A little coverage	Financial data analytics A moderate amount of coverage	Financial data analytics Extensive coverage

8. **What else is your school doing in terms of fintech that is not captured here? (If you have a webpage you share with students about fintech, please share it with us.)**