Exploring Your Graduate Degree Options

University of South Florida | Muma College of Business

MBA with Finance Concentration vs. MS in Artificial Intelligence in Business

	MBA + Finance	MS in AI in Business
Purpose	Develop broad business leadership and financial decision-making skills.	Lead AI adoption or build and integrate AI solutions.
Best fit	Future general managers, finance leaders and executives.	Future AI, innovation and digital transformation leaders.
Time to complete	Approx. 1–2 years full-time; 2–3 part-time.	Approx. 12–16 months, depending on pathway.
Online experience	Asynchronous coursework; greater scheduling flexibility.	Digital Transformation: live online weekend classes.
Estimated online tuition	$24,750–$32,702	$21,900 (Digital Transformation)

Two AI pathways

Digital Transformation: Business strategy, governance, adoption and change management. Designed for working professionals; no prior coding experience required.

Enterprise Integration: More technical, full-time campus pathway emphasizing AI development, machine learning and systems integration.

The central question

Do you want to lead an organization broadly, or specialize in leading technology-driven change? Both are viable, but the degree should support your intended leadership role.

What each path offers

Compare the opportunities and trade-offs beyond graduation.

Consideration	MBA + Finance	MS in AI
Career flexibility	Broad: finance, operations, strategy, consulting and general management.	Strong across industries, but more focused on technology and transformation.
Earning potential	High, especially in financial and executive leadership.	High, especially in specialized technical and AI leadership roles.
Future demand	Durable business needs; routine financial tasks face automation.	Growing adoption creates opportunities, but roles and tools evolve quickly.
Work-life balance	Often predictable in corporate or government roles; investment banking can be demanding.	Governance and internal strategy can be balanced; startups, consulting and deployments can be demanding.
Learning longevity	Core financial and management principles are relatively durable.	Strategy, governance and evaluation endure; specific tools and techniques can age quickly.
Degree track record	Established credential and alumni network.	New program; limited graduate outcome history.

Potential leadership destinations

MBA: Finance manager, director of finance, operations director, VP of finance, CFO or COO.

AI: AI program manager, AI governance lead, director of digital transformation, VP of AI strategy or chief AI officer.

Money and quality of life

Both paths can lead to six-figure careers. Neither guarantees higher pay or better hours. Employer culture, industry, experience, seniority and on-call expectations matter more than the degree alone.

Picture your future work

Explore the responsibilities you might enjoy in either direction.

Area	MBA + Finance	AI in Business & Digital Transformation
Daily work	Analyze financial results, plan budgets, evaluate investments and recommend business strategies.	Evaluate AI tools, plan adoption, assess business value and recommend technology strategies.
Policy & governance	Develop financial controls, spending policies and reporting standards; oversee financial compliance.	Develop responsible AI guidelines, oversight processes and risk controls; support AI compliance.
Risk management	Assess financial exposure, investment risks and operational trade-offs.	Assess AI reliability, privacy, security and implementation risks.
Leadership	Guide finance or cross-functional teams, allocate resources and support organizational growth.	Guide AI initiatives or cross-functional teams, coordinate adoption and support organizational change.
Complementary skills	Explore AI governance, automation, financial technology and digital transformation.	Explore budgeting, financial analysis, corporate strategy and general management.

Explore what matters to you

Which responsibilities sound most engaging? What kinds of policies, teams or initiatives would you enjoy leading? You may find that your interests overlap across both paths.

Research both career paths

Compare real job descriptions for finance managers, business strategy managers, AI governance managers and digital transformation managers. Look at required experience, compensation, work arrangements and daily responsibilities. Job titles are illustrative, not guaranteed outcomes.

Build for the long term

A practical approach for an aspiring leader in an AI-driven world.

Two meaningful ways to grow

You can build broad business and finance expertise while continuing to learn about AI, or develop specialized AI leadership skills while strengthening your business knowledge. Both are worthwhile possibilities. Give yourself time to explore what feels right for your goals, interests and lifestyle.

What to consider before enrolling

Leadership: What kinds of teams, projects or business decisions would you enjoy leading?

Career fit: Which courses build on your experience and help you develop skills you want to gain?

Long-term growth: How does each program prepare you to adapt to changes in your industry?

Investment: What costs, tuition assistance and time commitments fit your circumstances?

Quality of life: Which class schedule and potential career responsibilities fit your lifestyle?

Next steps: Explore course descriptions, admission requirements and available student support. What else would help you feel comfortable deciding?

Explore the programs

USF Professional MBA

USF Online MBA

USF graduate business programs (AI and Fintech)

U.S. Bureau of Labor Statistics career outlook

Planning note: Program details and tuition are estimates from the prior discussion, not independently reverified for this guide. Confirm current requirements, costs and schedules with USF. Career comparisons are qualitative judgments, not graduate outcome data.