

# HARI PRASAD JOSYULA, MBA

Address 56 Jared Blvd, Kendall Park, NJ 08824  
Email [jhprasad@outlook.com](mailto:jhprasad@outlook.com)  
Phone Number +1 612 413 7246  
LinkedIn [www.linkedin.com/in/harij](http://www.linkedin.com/in/harij)  
Google Scholar <https://scholar.google.com/citations?user=n88bVlgAAAAJ&hl=en>

**Summary** FinTech Product Transformation Expert and Senior Product Analyst with 15+ years of progressive professional experience as Business Techno Functional solution architect across Banking, Asset and Wealth Management, Financial Services, Regulatory Compliance & Reporting, Logistics & Supply Chain domains

**Research Interests**

- ✓ Artificial Intelligence in Banking – AML, Fraud and Risk Management
- ✓ Generative Artificial Intelligence for Operational Efficiency in Banking and Financial Services
- ✓ Open Banking, Blockchain and Cryptocurrencies
- ✓ Central Bank Digital Currencies
- ✓ Embedded Payments, Programmable Payments
- ✓ Asset & Wealth Management Technologies
- ✓ Regulatory Technologies
- ✓ Financial Risk Management
- ✓ Product, Program, Portfolio Management

**Education** Master of Business Administration (MBA) – Finance, 2008 – 2010  
Suffolk University, Boston, MA, GPA – 3.727/4

Master of Sciences (MS) – Physical Sciences, 2003 – 2005  
Andhra University, Visakhapatnam, AP, India

Bachelor of Sciences (BS) – Physical Sciences, 1999 – 2003  
Nagarjuna University, Guntur, AP, India

**Certifications**

1. Certified Scrum Product Owner (CSPO),
2. SAFe Scrum Master,
3. Celonis Process Analyst – Process Mining;
4. Certified Scrum Master (CSM),
5. Agile Certified Practitioner (ACP),
6. ITIL Service Management,
7. Scrum Fundamentals Certified

**Professional Experience**

- Lead Product Analyst  
Dow Jones 09/2023 – Till Date
  
- Senior Product Analyst  
VLS Systems/US Bank 11/2022 – 08/2023
  
- Principal Consultant  
Cognizant Technology Solutions 02/2010 – 12/2022
  - Ameriprise Financial
  - Royal Bank of Canada
  - US Bank
  - UPS
  - Morgan Stanley
  - Northern Trust
  - J. P. Morgan Chase
  - Cargill
  - Caterpillar

**Patents**

1. Internet of Things Based Financial Data Managing Device In Bank Patent 399121-001; The Patent Office, Government of India
2. Artificial Intelligence Device for Analyzing Financial Data Patent 6324352; Intellectual Property Office, UK
3. Artificial Intelligence Based System for Dynamic Updates In Cloud Environments Patent 202024100424; The Patent Office, Germany
4. FinovateAI: Pioneering ERP and AI Convergence in Finance Patent 202411003964, The Patent Office, Government of India

**Memberships**

1. IPMA USA - VP, Board of Directors
2. Sigma Xi - Full Member (Member ID # 20239993654)
3. IEEE - Senior Member (Member ID # 99804647)
4. ThrowsFellow Member
5. British Computer Society (BCS) - Professional member (Member ID # 995137826)

**Journal Reviewer**

1. Organization, Technology and Management in Construction: an International Journal
2. International Journal of Project Management
3. European Project Management Journal
4. Sarcouncil Journal of Economics and Business Management
5. Journal of Emerging Technologies and Innovative Research
6. 2024 IEEE World Conference on Applied Intelligence and Computing
7. Archives of Advanced Engineering Science
8. Completed 2 Book Reviews

**Books Authored**

1. The Digital Dilemma Balancing Technology and Humanity
2. Data Dynamo Harnessing the Power Of Big Data
3. Essentials of Financial Markets and Services: A Comprehensive Guide from Theory to Practice
4. Transforming Remittances with AI Technology: Redefining Cross-Border Financial Flows

**Book Chapters**

1. Corporate Finance and Risk Management
2. Banking Sector Reforms and Financial Stability
3. Digital Transformation in Banking Services
4. Risk Management in Banking Operations

**Peer Reviewed Publications**

Total Articles Published: 14

Articles Under Review in Editorial Office: 3

Total Citations Received: 127

H-Index: 8

**2024**

1. **Josyula, H. P.** (2024). The role of the ISO 20022 messaging standard in improving payment transactions utilising participants' data. Journal of Payments Strategy & Systems, 18 (2)
2. Rawat, P., Muthulakshmi, R., **Josyula, H. P.**, Kataria, A., & Landge, S. R. (2024). Consumer perception and adoption of digital payment methods: A study on trust and security concerns. Educational Administration: Theory and Practice, 30(4), 6022-6029. <https://doi.org/10.53555/kuey.v30i4.2334>
3. **Josyula, H. P.**, Reddi, L. T., Parate, S., & Rajagopal, A. (2024). A review on security and privacy considerations in programmable payments. International Journal of Intelligent Systems and Applications in Engineering, 12(9s), 256-263.
4. **Josyula, H. P.** (2024). Predictive financial insights with generative AI: Unveiling future trends from historical data. Journal of Emerging Technologies and Innovative Research, 11(1), 354-360. <http://doi.one/10.1729/Journal.37637>
5. Godbole, M., & **Josyula, H. P.** (2024). Navigating the future: A comprehensive analysis of AI, ML, ERP, and Oracle integration in financial digital transformation. International Journal of Computer Engineering and Technology (IJCET), 15(1), 61-70. Retrieved from <https://iaeme.com/Home/issue/IJCET?Volume=15&Issue=1>
6. Gunturu, S. R., Godbole, M., & **Josyula, H. P.** (2024). FinTech-automatic payment process in the ERP system. International

Journal of Computer Trends and Technology, 72(1), 99-103.  
<https://doi.org/10.14445/22312803/IJCTT-V7211P116>

7. Agrawal, S. S., Rose, N., & PrabhuSahai, K., **Josyula, H. P.** (2024). The FinTech revolution: AI's role in disrupting traditional banking and financial services. *Decision Making: Applications in Management and Engineering*, 7(1), 243-256.
8. Petare, D. P. A., **Josyula, H. P.**, Landge, S. R., Gatala, S. K. K., & Gunturu, S. R. (2024). Central bank digital currencies: Exploring the future of money and banking. *Migration Letters*, 21(7), 640-651.
9. IEEE Conference – March 15-16, 2024
  - Assessing the Role of AI in Developing Knowledge-Based Financial Decisions
  - Exploring the Use of Artificial Intelligence for Automated Compliant Transaction Processing
  - Leveraging AI and ML to Automate Financial Predictions and Recommendations
10. IPMA Research Conference – April 19 – 21, 2024
  - Revolutionizing Project Management in the Fintech Landscape: Industry 5.0 Integration for Sustainability, Resilience, and Ethical Excellence

## **2023**

1. Parate, S., **Josyula, H. P.**, & Reddi, L. T. (2023). Digital identity verification: Transforming KYC processes in banking through advanced technology and enhanced security measures. *International Research Journal of Modernization in Engineering Technology and Science*, 5(9), 128-137.  
<https://doi.org/10.56726/IRJMETS44476>
2. **Josyula, H. P.** (2023). Unraveling the adoption drivers of fintech in India: An empirical analysis. *International Journal of Computer Trends and Technology*, 71(12), 49-55.  
<https://doi.org/10.14445/22312803/IJCTT-V71112P109>
3. **Josyula, H. P.**, Vishnubhotla, D., & Onyando, P. O. (2023). Is artificial intelligence an efficient technology for financial fraud risk management? *International Journal of Managerial Studies and Research*, 11(6), 11-16. <https://doi.org/10.20431/2349-0349.1106002>
4. **Josyula, H. P.** (2023). The impact of regulatory reforms on bank profitability: Evidence from post-financial crisis era. *European Economics Letters*, 13(5), 2018-2027.  
<https://doi.org/10.52783/eel.v14i1.1232>
5. Josyula, H. P., Patel, K., Bhanushali, A., Landge, S. R., & Mittal, S. (2023). A review on data visualization for exploratory data

analysis. Journal of Data Acquisition and Processing, 38(4), 487-494. <https://doi.org/10.5281/zenodo.777730>

## **2022**

1. **Josyula, H. P.** (2022). Ensuring security and compliance in money movement tools: Addressing fraud risk and regulatory requirements. International Research Journal of Modernization in Engineering Technology and Science, 4(6), 4600-4606. <https://doi.org/10.56726/IRJMETS26056>
2. **Josyula, H. P.** (2022). Risk management strategies in global banking: A comparative study. Tec Empresarial, 17(2), 386-399.

## **2021**

1. **Josyula, H. P.** (2021). The role of FinTech in shaping the future of banking services. The International Journal of Interdisciplinary Organizational Studies, 16(1), 187-201.

## **Conference Presentations**

IEEE Conference – March 15-16, 2024

- Assessing the Role of AI in Developing Knowledge-Based Financial Decisions
- Exploring the Use of Artificial Intelligence for Automated Compliant Transaction Processing
- Leveraging AI and ML to Automate Financial Predictions and Recommendations

IPMA Research Conference – April 19 – 21, 2024

- Revolutionizing Project Management in the Fintech Landscape: Industry 5.0 Integration for Sustainability, Resilience, and Ethical Excellence

## **Seminar Talks**

FinTech Incubator Challenge - University of Seattle, Tacoma

<https://sites.uw.edu/mcba/speaker1-hari-prasad-josyula/>

<https://www.soundcu.com/events-workshops/uw-fintech-pitch-speaker-series-april2/>

<https://www.einpresswire.com/article/701462769/issip-announces-2024-excellence-in-service-innovation-awards-for-impact-to-business-society-and-to-innovation>

## **Other Accomplishments**

- Mentor with 2000+ mentorship minutes, mentees from 4 different countries - <https://adplist.org/mentors/hari-josyula>
- Judge for Globe Awards
- Judge for Codie Awards
- GeCCo 2024 Assessor/Judge
- Judge for Edison Awards

## Awards & Honors

1. Globe Awards 2024 Winner
2. IPMA Global Research Awards Winner 2024  
<https://awards.ipma.world/news/ipma-global-research-awards-gala-2024/>
3. Global Recognition Award  
<https://markets.businessinsider.com/news/stocks/hari-prasad-josyula-receives-the-2024-global-recognition-award-1032958366>
4. Leader Award  
<https://www.theceo.in/press-release/bizox-media-network-organizes-leaders-awards-top-50-leaders-of-india-2024-felicited-top-companies-individuals>
5. GL Award  
<https://glawards.org/hari-prasad-josyula-a-visionary-fintech-strategist-and-pioneer/>

## News & Media Coverage

1. <https://timesofindia.indiatimes.com/business/india-business/josyula-gets-patent-for-iot-data-managing-device/articleshow/107005187.cms>
2. <https://www.msn.com/en-gb/money/technology/a-unifying-look-at-digital-currencies-and-central-bank-digital-currencies-cbdc-disruption-transformation-and-the-future-of-finance/ar-BB1lhKK2>
3. <https://techbullion.com/hari-prasad-josyula-the-product-management-expert-innovating-tomorrows-fintech/>
4. <https://markets.businessinsider.com/news/stocks/hari-prasad-josyula-receives-the-2024-global-recognition-award-1032958366>
5. <https://www.benzinga.com/pressreleases/24/03/37514425/hari-prasad-josyula-introduces-ai-based-device-as-patent-holder-revolutionizing-financial-data-anal>
6. <https://www.digitaljournal.com/tech-science/the-future-of-finance-fintechs-transformation-of-payments-currency-and-ai/article#ixzz8Uw4kyZXT>
7. <https://www.cuinsight.com/press-release/sound-credit-union-and-uw-tacomamilgard-school-announce-uw-wide-fintech-pitch/>
8. <https://www.dowjones.com/press-room/dow-jones-risk-compliance-deploys-generative-ai-to-transform-due-diligence/>