Kuwait Journal of Software Design and Development
ISSN: 2984-7923
Vol. 1 No. 1 (2023)

Cybersecurity Frameworks for Cloud-Hosted Financial Applications

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Abstract
The use of cloud hosting is growing in popularity among managers. The hazards and threats are increased when the data is stored in the cloud. To optimise security and effectively manage risks, a robust security model is necessary. Cyber threats are efforts to get private information without authorisation, alter, or remove it, demand money from victims, or interfere with corporate operations. Identity theft, virus threats, online and email fraud, and bank fraud are all considered forms of cybercrime. This technique is used by both people and businesses to protect their digital systems, including data canters. Among the issues with traditional methods of network security are their incapacity to detect sophisticated and insider attacks, slow reaction times, and lack of scalability. These shortcomings show how research is needed to develop more comprehensive and effective security techniques to protect against the growing range of network threats. putting strong security measures in place to safeguard private information and guarantee business continuity. The design and optimisation of a thorough cybersecurity framework made especially for network applications are examined in this paper. The framework emphasises using best practices to safeguard applications, integrating cutting-edge security technology, and identifying and reducing security threats. This paper presents an artificial intelligence-based cyber security method for financial sector management (CS-FSM). Artificial intelligence is one of the strongest tools for mapping and preventing unforeseen hazards from consuming an organisation. The suggested method may be used to categorise and resolve cyberattack issues. Algorithms like the Enhanced Encryption Standard (EES) encrypt and decode data to guarantee the security of financial sector information. The K-Nearest Neighbour (KNN) algorithm generates predictions by learning from the training data. It is used in the banking industry to identify and thwart malware assaults. By strengthening cyber security systems' defences against cyberattacks, the suggested approach improves their performance. CS-FSM improves the ratios of attack avoidance (11.2%), risk reduction (13.2%), security of information (16.2%), scalability (17.2%), and data privacy (18.3%).
Keywords: - Cloud Hosting, K-Nearest Neighbour (KNN) Algorithm, Cybercrime, Cyber Threats, Tailored, Robust Security, Data Protection, Identity Theft, Digital Systems, Identification, Network Applications.

I. Introduction

Companies must use their current cybersecurity skills to manage the cyber risks associated with these technologies, even if they potentially provide exponential advantages [1, 2]. According to the report, these hazards cannot be adequately addressed by present capacities. The majority of survey participants also acknowledge the need of bolstering essential cybersecurity skills, such as supply chain or third-party management and privileged access management (PAM). Businesses must make sure they have considered and put in place the required risk management skills as they continue to depend more and more on modern technology. If not, they could discover that the hazards are greater than the advantages [2, 3].

Financial institutions need to focus more on the expanding field of emerging technologies, which promise to improve their operations by providing advantages like greater automation, scalability, and cost savings, in addition to figuring out how to best use and safeguard their current technologies [3, 5].

We polled businesses worldwide about the relevance of 10 developing technologies to their operations in order to get a better understanding of how institutions are addressing and prioritising new technologies [5, 6].

According to the survey's findings, financial services firms are not equitably examining all new technologies. Rather, they are focussing on those that they believe will be most useful to their companies and provide the most value, while taking into account their existing technical capabilities, their long-term business and tech objectives, and the possible regulatory effects [6, 7].

Financial services firms have transformed into technology-driven businesses in recent years. Their investment priorities demonstrate this tech-centric approach; in addition to adopting software technologies, they are giving

priority to investments in industrialising machine learning and artificial intelligence (AI) and scaling technology development, such as DevOps (software development and IT operations) [8, 9].

In addition, institutions are assessing each technology's present state of maturity in their strategies, taking into account both proven and untested use cases that might benefit their companies [8, 9]. Compared to some of the less relevant technologies, the most suitable ones were farther advanced in their maturity paths.

In the age of cloud computing, businesses are beginning to host their information assets, services, and apps on cloud platforms. The decision to switch from on-premises to cloud hosting has been assessed using:

- High availability of their services and systems; [9, 10],
- The organization's information asset will always be accessible from wherever; and
- An economical approach that assists in lowering the operating expenses of the company related to the ownership of information systems and assets.

Software as a Service (SaaS), Platform as a Service (PaaS), and Infrastructure as a Service (IaaS) are the three basic models on which cloud providers build their cloud services for businesses. The organisation may choose the model that best suits its needs and business strategy. Whereas PaaS offers platform services like databases and middleware, IaaS offers virtual infrastructures including hardware, network, and operating systems for IT services. On the other hand, SaaS offers applications and services with which end users may communicate [10, 13]. Cloud systems must be subject to strict security requirements in order to improve data protection from both internal and external threats. There are several hazards associated with moving information systems assets from on-premise systems to the new models, which might have a significant impact on the organization's operations. There is a significant chance that any organization's critical information assets might be lost, compromised, or breached due to increased cloud centralisation.

It is impossible to exaggerate how crucial a strong cybersecurity architecture is for safeguarding network applications. Applications are often the subject of cyberattacks that take advantage of flaws in their architecture, setup, or functionality, compromising private data and interfering with services. As a result, companies must put in place optimised security systems that not only handle current threats but also change to meet new cybersecurity concerns as they arise. The goal of this paper is to examine the essential elements and best practices required to create a network application cybersecurity architecture that is optimised [11]. It will cover the topics of risk assessment and management, threat detection and response, encryption and access control implementation, and ongoing security trend monitoring and adaption. In addition, this paper will discuss cutting-edge tactics like blockchain integration, AI-driven threat detection, and Zero Trust architectures, offering a thorough method for protecting network applications [13]. The ultimate goal is to provide organisations practical advice on how to improve their cybersecurity posture and create robust network applications that can survive contemporary cyberthreats.

1.1 Understanding the Cybersecurity Landscape for Network Applications

Cybersecurity risks are becoming more complicated and frequent as businesses depend more and more on network applications for essential functions. Threats to network applications may range from simple assaults to complex cybercrimes and state-sponsored espionage. Determining the prevalent threats, [11], the changing strategies of attackers, and the most often exploited vulnerabilities are all necessary to comprehend the cybersecurity environment for network applications. Typical Risks and Weaknesses in Network Applications Network applications are susceptible to a number of dangers by nature, some of which are unique to their operation and design [11,13], while others are a component of more general cybersecurity concerns. Among the most frequent dangers are:

- **SQL Injection Attacks:** These attacks take use of flaws in programs that process user input incorrectly. Attackers may get unauthorised access to databases, exfiltrate confidential data, or even alter or remove important data by inserting malicious SQL queries [15].
- **Cross-Site Scripting (XSS):** XSS attacks happen when hackers insert harmful scripts into online apps, which are then run-in gullible users' browsers. These scripts have the ability to distribute malware, deface websites, and steal session cookies [16].
- **Denial-of-Service (DoS) and Distributed Denial-of-Service (DDoS) Attacks:** A denial-of-service (DoS) attack aims to overload a network application or server with traffic, rendering it unusable for authorised users or causing

it to crash [16]. Multiple-source DDoS assaults are very harmful and have the potential to interrupt services extensively.

- **Man-in-the-Middle (MitM) Attacks:** An attacker intercepts and perhaps modifies two parties' communication in a MitM attack [19, 20]. This may result in data leaks, illegal access to private data, or changed application behaviours for network apps.
- **Data Breaches:** When private information is accessed without permission, usually due to flaws in network applications, this is known as a breach. Identity theft, monetary loss, and harm to one's reputation may result from data breaches.
- **Malware and Ransomware:** Network applications may be infected by malware, such as viruses, worms, trojans, and worms [20, 22], which can result in data theft, unauthorised access, or the interruption of program functions. One particular kind of virus that encrypts data and demands money to unlock it is called ransomware.

  Additionally, research has demonstrated the following impacts of reputational damage: a decline in the firm's worth, a decline in the stock market, a decline in operational performance, a decline in merger and acquisition activity, a loss of customers, and an increase in the cost of capital. This demonstrates the serious financial and reputational repercussions that financial organisations could experience after a hack.

  Although they provide layered security, traditional perimeter-based defences and the Défense-in-Depth strategy have proven inadequate in dealing with complex internal and external threats. These models may not adequately address attacks that have infiltrated network perimeters and often have difficulty dynamically adapting to shifting threat environments [22, 23].

  By moving the emphasis from conventional perimeter-based security to a more comprehensive and granular approach, the Zero Trust model has emerged as a potential security paradigm that might aid in resolving these issues. Based on the tenet of "never trust, always verify," the Zero Trust model advocates for constant user, device, and application verification prior to granting access to sensitive information and resources [23, 24]. This concept is being adopted by financial institutions because it has the ability to either completely eliminate or greatly reduce advanced persistent threat (APT) assaults. Financial institutions are especially concerned about APT assaults because they have the ability to cause significant financial losses as well as harm to their brand. By lowering the likelihood of such assaults, the Zero Trust approach helps protect the financial institution's assets and preserve client confidence. Because today's threats are always evolving, this model's more flexible and dynamic security posture is essential.

  One such technology that may provide a transparent and safe platform for information exchange in a Zero Trust setting is blockchain. By using consensus processes and smart contracts, it can filter out fake information and stop unauthenticated individuals from exchanging information. It ensures participant stimulation while maintaining fairness, data privacy while maintaining data trustworthiness, and anonymity while maintaining entity authentication [25]. Furthermore, in a Zero Trust architecture, blockchain can provide transaction security, user authentication, and access control.

1.2 Companies need strong foundational cybersecurity capabilities to counter cyber risks

Financial institutions fear that they are not allocating enough resources to the adoption of new technology and feel pressured to stay up with other organisations.

According to a poll, 57% of participants said that they were worried about staying up to date with new developments, particularly in terms of their expenditure on cybersecurity [26].

Although 31 percent of businesses acknowledge the need of having robust cybersecurity capabilities to reduce cyber threats, they lack confidence in their ability to do so. We asked organisations to identify their top security capabilities strengths and weaknesses across eight domains and several subdomains in order to get insight into how they prioritise and manage threats [23, 24].

Since many of the weaker skills they found are necessary for the effective development and implementation of the five technologies that the survey respondents are most interested in, they must be addressed right now:

- **Third-party and supply chain management:** As businesses continue to expand their use of emerging technologies in cloud computing and applied AI, which heavily rely on third-party services for such essential elements as computing, usage of data, model bias, [11], model usage, and security, third-party management is by far the biggest capability weakness—ranking first on the list for 65 percent of survey respondents. Financial services firms must improve their own security capabilities as they

depend more and more on outside services to prevent going over their risk tolerance and leaving their environments exposed to threats.

- **Metrics and reporting:** A significant percentage of study participants (41 percent) referred to their measurement and reporting capabilities as a key shortcoming, despite the fact that compliance is a crucial consideration for cybersecurity investment [13]. To demonstrate to regulators the strength of their security capabilities and to manage those skills, businesses need accurate, perceptive measurements and reporting (such as compliance with security requirements, risk metrics, and vulnerabilities monitoring). The significance of improved reports, transparency, and governance of cybersecurity risk has been emphasised by new rules including the US SEC Cyber Disclosure Rule4 and the Cyber Incidence Reports for Critical Infrastructure Act of 2022 (CIRCIA), as well as comparable laws throughout the globe.
- **Identity and access management (IAM) capabilities:** Regarding their IAM capabilities—more especially, the higher-risk PAM capability—the survey participants made similar assessments. Businesses are still having difficulty protecting accounts with high-risk access, even with investments in digital identities and a larger technological realm to guard.
- **The cloud:** The cloud increases the entire attack vector and digital environment that businesses need to protect. Organisations find it difficult to maintain digital identities, even as they embrace digital trust [16]. The cloud's readily scalable architecture and automated deployment may make data vulnerability more likely.

One potential paradigm for the future is using the Internet of Things (IoT) to innovate civilisation [2]. Banks must have a cyber-risk management plan to safeguard the funds of their customers [3]. The financial sector is a target for hackers and sophisticated persistent dangers because of its many different potential for profit, such as political and philosophical influence, thievery, forgeries, and intimidation [4]. According to the abstract, the suggested approach for this research is an AI-powered cyber security tactic that utilises the Enhanced Encryption Standard (EES) cypher and decryption algorithm together with the K-Nearest Neighbour (KNN) algorithm. By explaining the need for more thorough and efficient security solutions to stop the spread of network attacks using AI and data poisoning, the abstract supports this strategy. In addition to better classifying and addressing the issues related to cyberattacks, the suggested method is presented as a way to increase the efficiency, privacy, scalability, risk reduction, protection of information, and attack avoidance ratios of security systems for computers [13]. As a result, the explanation clarifies the justification for using the suggested approach as well as the potential benefits for financial sector management [13].

It may rapidly get out of hand when a customer's personal information is exposed. Because they keep sensitive data for their clients, banks and other financial organisations are thus more concerned about cybersecurity [5]. The most evident justification for cyber security in banking operations is the protection of client assets [6]. The use of physical credit scanners and online checkout pages is growing as more consumers choose not to pay with cash. As a result, consumers and other financial institutions no longer trust it [7]. To prevent hackers from accessing their private information and digital activities, banks use encryption software [8].

A computer security software protects computers from external threats, ensuring their legitimacy, dependability, and privacy are maintained. The capabilities of the network and the target server are at risk from a network intrusion. When an intrusion is detected by an intrusion detection system (IDS), a network administrator may react. The frequency of cyberattacks has coincided with a rise in internet distrust [11]. A Denial of Service (DoS) attack is a successful security assault. The term "security program" refers to a comprehensive set of techniques, policies, procedures, and tools created to protect sensitive data and critical infrastructure from unauthorised access, use, disclosure, modification, and destruction when discussing the possible effects of AI-based cyber security on the leadership ranks of the financial sector.

While cyber security is equally important, artificial intelligence is more difficult and employs more people. Artificial intelligence (AI) is becoming more and more important in cyber security. A few cybersecurity solutions that AI may be used for include spam filtering, identification of malware, fraud prevention, creditworthiness, and hacking incident forecasts. In the fight against cyberattacks, artificial intelligence (AI) is becoming more important; the industry is expected to expand at a compound annual growth rate. Look no farther than the Cyber Security in Financial industry Management (CS-FSM) strategy for efficient management of cyber security risks in the financial industry [11,12].

II. Related Work

Numerous studies have shown that protecting data, money, and other assets from hackers may avoid cyberattacks. This study, whose findings are outlined below, was carried out to close the gaps left by earlier research [13].

The information security management system (ISMS) in the area (Germany, [15], Austria, and Switzerland) and the current state of risk management techniques. Utilising risk management, operational data security, and an anonymous online poll targeting approach, the study collected data from 26 businesses. In order to accomplish data safety management objectives, the study looks at general processes, documentation artefacts, communication with stakeholders' patterns, tool categories, and collecting techniques utilised by enterprises.

2.1 The goal of the Cyber-Physical System (CPS)

Building an Internet of Things (IoT) infrastructure that may be used for research and instruction in a variety of CPS-IoT-related domains is the ecosystem task [16]. The major objective is to provide students and scholars access to genuine architecture so they may investigate its potential applications in the real world.

if and how investors' perceptions of a company's future bankruptcy risk are altered by the e-Xtensible Business Reporting Language (XBRL) requirement [29]. The objective is to have a better understanding of the economic impact of this significant disclosure law. The study finds that the predicted crash risk drops after XBRL deployment when the slope of the inferred volatile smile is used in place of ex-ante prediction of accident rates. Additionally, the study demonstrates that the impact is more severe for businesses with more opaque accounting, erratic results, and disparate analyst projections.

The paper states that the privacy, scalability, risk reduction, data security, and attack avoidance ratios of many existing ISMS, CPS-IoT, XBRL, DM, XAI, and CATRAM technologies need to be improved. The CS-FSM paradigm is thus recommended by this research, which might help the financial sector comply with laws pertaining to the protection of personal data. Table 1a Prior Results displays the research gap between Table 1b and state-of-the-art methods.

Table 1 (a) Research gap in previous findings.

Citation	Limitation		Features	Computation Type	Techniques
[23]	Computational	CPS	Techniques for Risk Management	ML	Techniques for managing information security risks.
[25]	yes	No	Practical applications of ashine learning in the fields of CPS and cybersecurity.	ML	Reinforcement, Unsupervised, and Supervised Learning.
[22]	yes	Yes	lowering the anticipated accident risk and offering guidance on data safety management.	Statistical	ISMS risk management techniques.
[12]	yes	Yes	The SOS Explorer tool resolves cybersecurity issues in banking.	Genetic Algorithms	GA using an assessor as a fitness function.
[20]	yes	Yes	System for risk assessment for duty security study of the economic effect of the XBRL requirement.	ML and DL	Adapting K-nearest neighbours, random forests, and boosting.

Table 2 (b) Previous Findings.

Ref.	Proposed Techniques	Advantages	Findings
[1]	ISMS risk management techniques.	Provide information on managing data safety.	Examined general procedures, documentation artifacts, stakeholder communication patterns, tool categories, and collection methods used by firms.
[22]	XBRL requirements' effects on the economy.	Assesses the impact on collision risk.	After XBRL is implemented, the estimated crash risk is seen to reduce.
[21]	Technique of insider risk analysis.	Classifies abnormal EEG signals by combining XAI and machine learning methods with EEG brainwave patterns.	Uses a five-electrode EEG equipment to provide an economical way to evaluate insider threat and suitability for employment.
[23]	Blockchain technology for defence against DDoS attacks.	Offers a safe, decentralised, and resilient DDoS mitigation architecture.	Investigated how blockchain technology can defend against DDoS assaults.
[20]	Reciprocal RFID identification (SecLAP) is a safe and lightweight technique.	Guarantees the protection of privacy and safety for IoT devices.	Ensures the security of both forward and reverse data flow and presents a unique technique that is resistant to a variety of assaults.

2.2 Cyber Security in Financial Sector Management (CS-FSM)

To protect a system, network, and technology against unauthorised access, cybersecurity is required. A business needs a specialised cybersecurity team to keep an eye on any cyberthreats and develop countermeasures in today's technologically sophisticated environment [11]. The key components of cybersecurity are shown in Figure 1 [13]. Secure payments, user privacy online, antivirus software, firewalls, mobile security, security padlocks, data protection, computer protection, and a particular worldwide shield are the essential components of cybersecurity.

Fig. 1 Crucial components of financial management cybersecurity. [14]

Fig. 2 AI in cybersecurity. [16]

With the use of artificial intelligence, the suggested approach, Cyber Security in Financial Sector Management (CS-FSM) [16,17], examines all invasions and enables people to decide when it is safe. If not, the entrance is stopped and the accessing personnel or control room are notified. The general systematics of the suggested system are shown in Figure 3 [13].

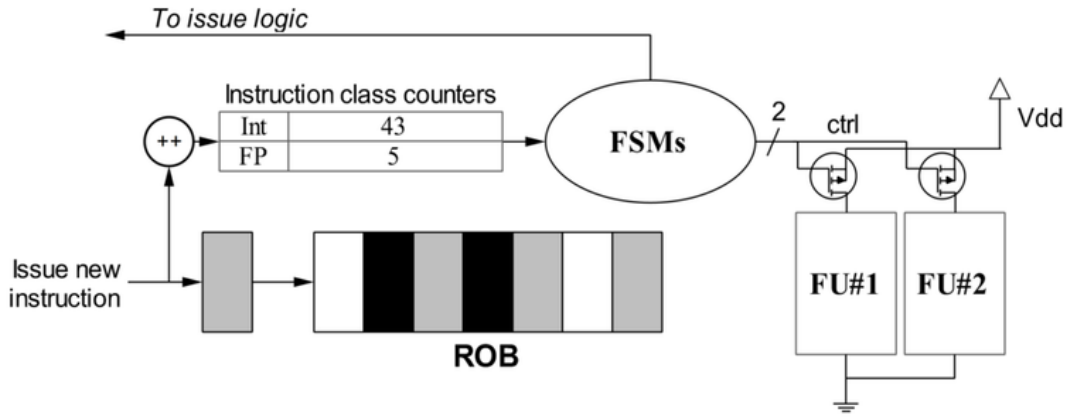

Fig. 3 The suggested CS-FSM model's architecture. [15]

2.3 Date Privacy and Risk Reduction Ratio

It uses the system's stored training data to provide predictions in real time. Since data is a valuable commodity on the Internet, data privacy is one method of protecting one's privacy [14]. Protecting our privacy requires knowing

who is seeing our online behaviour and what they intend to do with it [19, 20]. Preserving user privacy and data security go hand in hand.

$$log \frac{D_3(s \in range\ (N)|P)}{D_3(s \in range\ (N)|P')} \leq \in. \ldots\ldots\ldots\ldots\ldots 1$$

$$D_s(N) \underline{def} Sup \log \frac{D_s}{D_s} \frac{(s|r_1,p_k)}{D_s(s|r_1,p_k)}. \ldots\ldots\ldots 2$$

III. Experiments And Evaluation

This section presents experimental data based on the CS-FSM approach, and compares its classification performance with other methods that get comparable results. An Intel Core i7 PC running Windows 8 64-bit with 2.84 GHz and 64 GB of RAM was used for this experiment [16, 17]. After loading the Python 3 emulator, the security application was used to analyse the testing network's susceptibility data. The ArcGIS toolkit was used to collect the network structure data. The project's code was created by the researcher using Python [18, 19]. Approximately 250 thousand sets of assault and defensive methods were examined throughout the study. MATLAB 2018a was used to analyse and visualise the data.

Equation (2) is used to mathematically validate the data privacy ratio for the financial industry, as shown in Figure 6. Privacy, scalability, risk reduction, data protection, and attack avoidance are all improved by the cutting-edge CS-FSM approach to financial sector cyber security [19, 20]. Compared to conventional techniques, AI algorithms like EES and KNN may provide a more thorough understanding of cyber security [27, 28]. Compared to the current norm for cyber security measures in the banking sector, the suggested approach is a major improvement. The findings in Figure 6 confirm that the suggested strategy for improving cyber security in the banking sector is both innovative and workable [26].

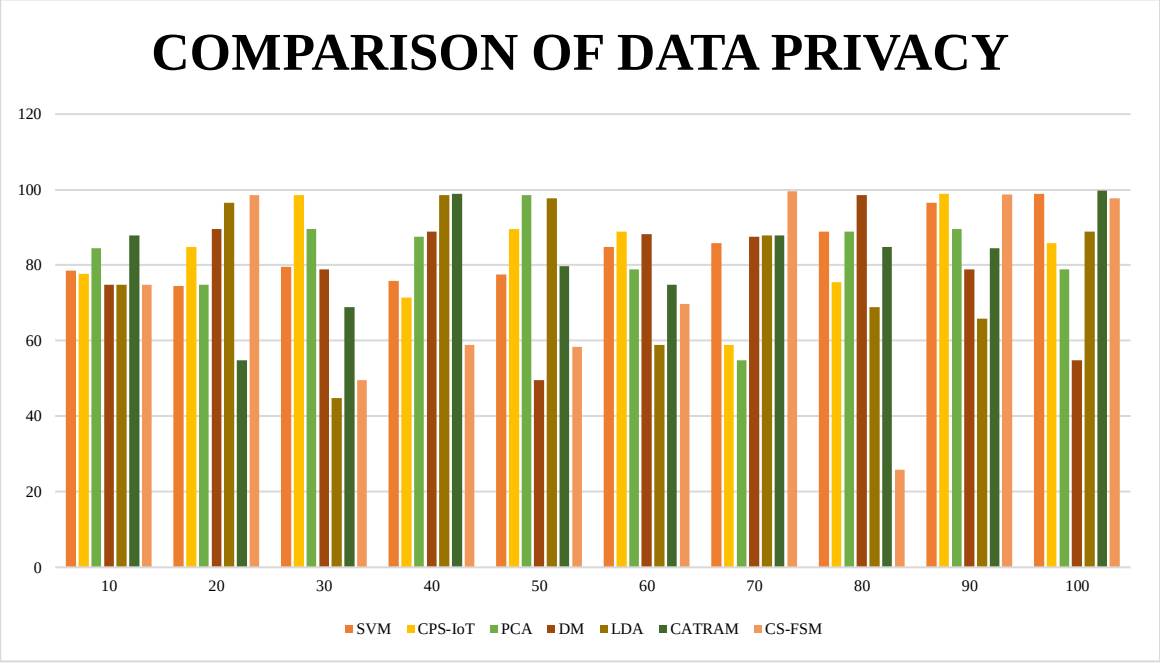

Fig. 4 Data privacy comparison. [20, 22]

The ability of a group to manage credit and fulfil financial commitments is referred to as financial risk. This risk category is influenced by currency fluctuations, stock and bond market volatility, [23], and other factors [26]. Table 2 displays the outcomes of the simulation for the suggested CS-FSM system. Equation (5) is used to compare the growth rate in risk reduction and the outcomes of the proposed CS-FSM systems simulation to those of current models [28, 29].

Table 2 Risk reduction ratio comparison.

Number of Customers	Various Techniques						
	SVM	CPS-IoT	PCA	DM	LDA	CATRAM	CS-FSM
10	78.6	77.7	84.5	74.8	74.8	87.9	74.8
20	74.5	84.9	74.9	89.5	96.5	54.9	98.5
30	79.5	98.6	89.6	78.9	44.8	68.9	49.6
40	75.9	71.5	87.6	88.9	98.6	98.9	58.9
50	77.5	89.6	98.6	49.5	97.8	79.8	58.4
60	84.9	88.9	78.9	88.2	58.9	74.9	69.8
70	85.9	58.9	54.9	87.6	87.9	87.8	99.5
80	88.9	75.5	88.9	98.6	68.9	84.9	25.9
90	96.6	98.9	89.6	78.9	65.9	84.5	98.8
100	98.9	85.9	78.9	54.9	88.9	99.8	97.8

IV. Conclusion

Among the numerous advantages of the proposed CS-FSM paradigm in which is driven by AI to transform cyber security in the financial industry, are enhanced privacy, scaling, risk reduction, safeguarding information, and attack avoidance. The study shows how successful the KNN algorithm and the Enhanced Encryption Standard (EES) are in anticipating and preventing breaches. There have been positive results in terms of risk reduction, privacy, and data security. This study demonstrates the need of integrating AI algorithms into cyber security solutions for the banking industry. 96.1% for data privacy, 97.2% for scaling, 98.7% for risk reduction, 95.4% for data protection, and 94.3% for attack avoidance are the system's analytical values. Future research should focus on how blockchain technology might be used to further enhance information security. Overall, this creative strategy is better than conventional cyber security practices and works well to increase online safety in the banking sector.

In the financial industry, CS-FSM offers a ground-breaking method of cyber security that enhances data protection, privacy, scalability, risk mitigation, and attack prevention. Using AI algorithms like EES and KNN provides a comprehensive view of cyber security that is absent from more traditional methods. When it comes to addressing cyber dangers in the banking industry, the suggested method is a significant improvement over the present cyber security procedures. The overall results and conclusions demonstrate the uniqueness and value of the suggested approach to enhancing cyber security in the banking industry.

However, this study has drawbacks, including a limited sample size and a restricted analytic emphasis. The practical implications and likely expenses of the suggested remedy are also briefly discussed in the paper. Despite this, the positive outcomes in data security, privacy, and risk reduction justify the effective integration of AI algorithms into banking sector cyber security systems.

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