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Cyber security analysis of internet banking in emerging countries: User and bank perspectives

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Abstract

Internet banking has become one of the fastest and easiest way of banking. The threat of cyber security attacks set a great challenge for the Internet banking and electronic commerce (E-commerce) industries. In this paper, we first analyse in detail the cyber security of Internet Banking in three emerging countries and then propose a novel model to reduce the cyber security risk to bridge the gap between banks and customers. The proposed model is based on results of surveys conducted on Internet banking in Saudi Arabia, Pakistan, and India. The survey focused on users' practices in Internet banking. The questions were based on user knowledge of cyber security and awareness of common threats in Internet Banking. The results of this study based on 1044 Internet banking users and 92 Internet banking websites shows there is an emerging gap between banks expectation and user actions. The proposed model bridges the gap by increasing the responsibility of banks to reduce cyber security risks for users. © 2017 IEEE.

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