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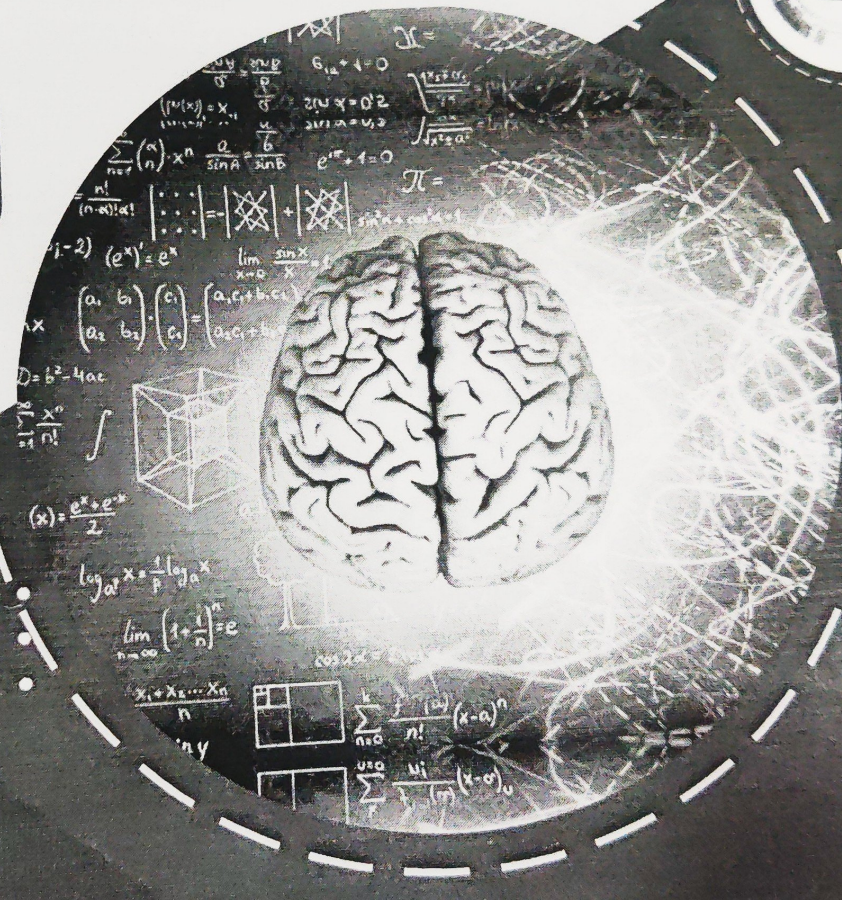


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**EDITOR-IN-CHIEF**  
**Dr. (Mrs.) Anjum Ara M. K. Ahmad**



- 18 **Cybersecurity in Banks**  
**Ruksar Khan** 70-73
- 19 Demonetization Impact on Small Scale Businesses in Mumbai City: A Study  
*Mohammed Sadiq Hasan, Mohammad Khalil Ahmad, Anjum Ara Ahmad* 74-76
- 20 Dynamics persuading the transition from customary TV to OTT podia in India  
*Hemal Vora* 77-81
- 21 **E-CRM in Business**  
**Tehseen Shaikh** 82-84
- 22 Effects and Impact of Online Education on Students: An Overview  
*Hemchandra Narsingrao Deshmukh* 85-88
- 23 Electronic Customer Relationship Management  
*Namrata Chaurasiya, Bhavana Patil* 89-91
- 24 Emerging Human Resource Management Trends Implemented by MSEDCL  
*Ravindra Padme, Rashmi Sharma* 92-97
- 25 Emerging Trends & Issues of Women Entrepreneurs in India  
*Anisha Naziruddin Yadgiri* 98-101
- 26 Gender Balance at Work Place: Women Empowerment  
*Durgesh Nandini Agrawal, Chanchala Pawar* 102-105
- 27 Impact of an Online Education on Commerce (BCom) Stream Students with reference to practical subjects  
*Suresh R. Dharane, Trushna V. Kandalkar* 106-109
- 28 Impact of GST on Digital Advertisement  
*Shaikh Kainat, Abhishek Anil Dongardive* 110-116
- 29 **Impact of online Education on students**  
**Shahida Shakil Shaikh** 117-119
- 30 Investment in equity mutual funds and bonds in India  
*Nehal Anil Pradhan* 120-123
- 31 Investment Pattern of Generation Y: An Analysis of Retirement Planning  
*Saritha Crasta, Akshith Kumar* 124-129
- 32 Marketing and Financing of Small Scale Industry in Mysore  
*Mamatha KR* 130-133
- 33 Neuromarketing - Deciphering the Consumer Buying Decisions  
*Mahalakshmi. N* 134-139
- 34 Neuromarketing- the science of consumer decision  
*Sunita Sherifani* 140-142
- 35 Online education System in India Challenges & Opportunities  
*Suresh Sudam Dunde* 143-146
- 36 Recent Trends in GST Collection in India During Pandemic Period  
*Mohd Yusuf Kafeel Farooqui, Mariya Mushtauqe Karbhari* 147-151
- 37 Stress Management: A Study of College Teachers with Reference to Navi Mumbai  
*Mohammed Khalil Ahmed, Sunita Charanjit Saini* 152-155
- 38 **Takaful: An Islamic insurance tool as compared to Conventional Insurance**  
**Mohammad Khalil Ahmad** 156-162



## Cyber Securities in Bank

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### Abstract

Cybersecurity is the practice of protecting electronic systems like computers etc. and data from malicious attacks. It is also called Information technology security or electronic information security. Cybersecurity means the body of technologies and practices designed to protect networks, devices etc. from attack, damage from any unauthorized access. Cybersecurity encompasses a broad range of practices, tools and concepts related closely to those of information and operational technology (OT) security. Cybersecurity is distinctive in its inclusion of the offensive use of information technology to attack adversaries.

**Keywords:** CyberSecurity, Information and Operational Security, cyber Crime, Digital banking.

### Introduction

The primary purpose of Cybersecurity in digital banking is to protect the customer's assets. As people go cashless, more and more activities or transactions are done online. People use their digital money like credit cards and debit cards for transactions which require to be protected under Cybersecurity. Cybercrimes in digital banking not only affects the customer, but it also affects the banks while they attempt to recover the data. The banks may require spending a considerable amount of money to recover the data or information.

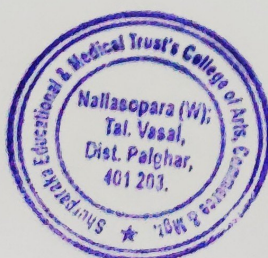
A strong Cybersecurity is a must for banks as data breaches may make it tough to trust financial institutions. It may cause severe problems for banks. Cybersecurity in digital

banking ensures that your sensitive data is safe and secure, which if revealed, could cause a lot of problems like fraud. One's data can be easily breached if it is not protected under Cybersecurity. It may cause substantial financial loss to a person and mental stress in a case where cybercrime occurs.

### Objective

The objective of this research is to understand the need for cybersecurity in DigitalBanking, Threats and Challenges born by banks in digital transactions along with its possible solutions. The impact of India's cybercrime on banks and lastly the policies that should be implemented to achieve stability and security in online transactions. Finally, this study provides potential future related study needs.

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