
Risks Associated with Threats Related to Disruptive Technologies in the Current Financial Systems Context

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Abstract

The subject of the study is the analysis of the risks associated with threats generated by disruptive technologies in the context of current financial information systems of the entities. The phenomenon of cybercrime, facilitated by the development of Artificial Intelligence, Deep Learning and the disruptive frequency of security incidents represents the foundation of this paper. The aim of the article is to integrate, compare and investigate the impact of disruptive technologies, current security risks and incidents, and to design measures in order to manage risk. The results of this paper highlight Advanced Persistent Threats (APTs), malware, ransomware, sabotage of external actors, third-party threats in the top 5 most common security incidents. The paper acknowledges the complexity of digitization and transposes a practical model of risk management. The paper contributes to informing stakeholders about the forced penetration of hackers into victims' devices, under the pretext of COVID-19.

Key words: risks associated with the financial system; cyber threats; disruptive technologies; current information systems; Artificial Intelligence impact; Deep Learning impact; COVID-19

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