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THE ROLE OF COVID-19 PANDEMIC ON THE CYBERSECURITY: A MANAGERIAL AND PRACTICAL IMPLICATIONS

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ABSTRACT

The years 2020-2021 were a turning point on several grounds. The way of living and working were dramatically changed. Almost all institutions, in both public and private sectors, are forced to change the way of routine operations. The remote working and social distance have become the new style of life. Cybersecurity is one of the most important aspects that forced citizens to deal with. The focus of using online applications increased the appetite of hackers, especially that the appearance of users with limited experience of using internet applications. This study sheds the light on the role of Covid-19 and its influence on cybersecurity issues in Jordan. Qualitative and quantitative methodologies have been employed for the data collection and analysis process. The qualitative data was collected through conducting 11 semi-structured interviews; where as 312 surveys have been successfully collected and analyzed to cover the quantitative part of this research. In addition, the data collection process includes an experimental method through testing 5 servers, 16 laptops, and 14 desktops using several antispam and antivirus applications. Moreover, several software tools such as Nvivo, Microsoft Visio, Microsoft business intelligence, and visual programming were used for the data analysis process.

Keywords: Cybersecurity, Covid-19, Nvivo, Microsoft Business Inelegant, Jordan, Hackers

INTRODUCTION

In 2020-2021, the pandemic of covid-19 has dramatically altered the lifestyle of almost all citizens in Jordan. Distance learning, online shopping, online payments, and social media are examples of daily routines to dealing with living requirements. Moreover, the Covid-19 pandemic forced both students and professionals to use online applications. However, such usage came with threats to information. Hackers' appetite has reached the highest level because of gullible internet users. A deep statistical study conducted by Rob Sobers presents professional data security company "VARONIS" stated that one of the greatest side effects of the Covid-19 pandemic in 2021 is the huge increase of hacked data from common sources (SOBERS, 2021). For instance, 95% of data breaches are mainly caused because of human errors (Seaman & Seaman, 2021). Furthermore, 80% of institutions worldwide have experienced spear-phishing attempts (Evans et al., 2021). While 68% of business leader's show that they have a negative expectation about cybersecurity readiness in their companies (Kesar, 2020). However, only 5% of initiations' data is strongly protected. In the first half of 2020 where the covid-19 pandemic was at its peak almost 36 billion recorders around the world have been breached (Dicker, 2021). The increase of cybercrime could be clear in the last seven years, for instance, security breaches have increased by 11% since 2018 and 67% since 2014 (Bissell, LaSalle & Dal Cin, 2019). In 2020, more than one hundred and thirty famous accounts on Twitter have been breached, such famous accounts include Elon Musk the CEO of Tesla and Space X, and other accounts from the political sector (Henneman, 2020). In addition, in 2020 the famous hotel Marriot has a deep breach that affected data for more than 5.2 million guests. Hackers have login using two accounts of Marriot hotel employees and follow the customers' loyalty cards information from several 2 applications. The breach of data stays for almost one month before it was discovered by the information security team. Another interesting statistical fact in October 2016 shows that around 412 million accounts have been hacked from the FriendFinders.com website (McDaniel, 2019).

RESEARCH PROBLEMS, AIM AND QUESTIONS

The research problem in this study could be summaries into the mechanism of dealing with cybersecurity attacks within the Covid-19 pandemic and the weak awareness between citizens in Jordan about the level of security as well as how to deal with any possible cyber-attack. Very limited studies have developed a practical and theoretical cybersecurity framework based on combinations of mathematics, factors, and data collection from the fieldwork. Therefore, and based on the research problem, this study aimed to develop a novel practical and mathematical cybersecurity framework that helps to investigate the factors influencing the effect of covid-19 on cybersecurity and to find out the levels of cybersecurity. Accordingly, the research questions are as follows: 1. what is the effect of the Covid-19 pandemic on cybersecurity threats? 2. What is the effect of the awareness level of citizens on cybersecurity threats? 3. What is the expected damage cost caused by Cyber-attack? 4. What is the effect of citizen behavior for dealing with Cybersecurity threats in case of cyber-attack?

THEORETICAL FRAMEWORK

Cybersecurity attack has several types. The most dangerousness is not the viruses; it is the hidden attack when the user even does not know that there is a hidden attack inside the computer or any smart device. Viruses usually alter the user that something wrong is happening such as delete files or copy files shortcuts on the computer desktop (Mishra, 2010). A virus, therefore, considers as a small program that changes the way of computers operation. Another threat could be considered more dangerous than viruses such as Trojan horse, which is hidden inside seemingly harmless software (Gisin, Fasel, Kraus, Zbinden & Ribordy, 2006). Whereas, Spoofing refers to users who create a piece of harm code that appears to be something else from other users with a harmless appearance for attack several targets such as credit cards, debit cards, and electronic transactions (Schuckers, 2002). Denial of Service attack or (DoS) as well as Distributed Denial of Service attacks (DDoS) refers to the process of flooding the victim's website with a storm of requests, which makes websites unavailable or even incapable of answering requests (Carl, Kesidis, Brooks & Rai, 2006). It is expected that by 2023, the number of Denial-of-Service attacks could be raised to up to 15.4 million (Scott-Hayward, 2021). On December 17, 2009, the famous social website Twitter.com has been attacked using DDoS, hackers have changed the main website image and announced that this website has been hacked by the Iranian Cyber Army (Tripathi, Gupta, Almomani, Mishra & Veluru, 2013). This study employed theoretical and statistical theories, equations, and frameworks to explain the process of evaluating the threat of Cybersecurity. According to Befekadu, Gupta & Antsaklis (2011), DDoS could be evaluated based on the performance metric, which aims to evaluate the attack detection performance according to three main factors: accuracy of attack and 3 protection, the effectiveness of cybersecurity levels, and speed using process model and cost function as follows:

$x_{k+1} = Ax_k + \beta_{K+1}Bu_k + v_{k+1}\dots\dots\dots$
$y_{k+1} = Cx_k + w_{k+1} \dots \dots$
$k = 0, 1, \dots, T - 1$

Where $xk \in \mathbb{R}n$ consider as system state, whereas, $uk \in \mathbb{R}m$ consider as the input of control. The observation of output will be in this equation $\beta k \in \{0, 1\}$ which represents the DoS attack that works as a sequence of packets. Nk is the process noise and wk are independent based on normal desists $\varphi \sim N(0, \Sigma)$ and $\varphi \sim N(0, \Gamma)$ (Befekadu et al., 2011).

The consideration of exponential running cost includes a quadratic function for risksensitive based on control problem for DoS would be:

$$J(u) = \left(\frac{1}{\theta}\right) E\left[exp\left\{\left(\frac{\theta}{2}\right) \left\{\sum_{k=0}^{T-1} (x'_k M x_k + \beta_{k+1} u'_k N u_k) + x'_T M_T x_T \dots (4)\right\}\right\}\right]$$

As a typical example to find out the optimal control under the attack of DoS it could be as follows:

$$F_{0} = \inf_{u \in U_{0,T-1}} J(u) = \inf_{u \in U_{0,T-1}} (1/\theta) \left[exp \left\{ (\theta/2) \left\{ \sum_{k=0}^{T-1} (x'_{k}Mx_{k} + \beta_{k+1}u'_{k}Nu_{k}) + x'_{T}M_{T}x_{T} \right\} \right\} \right]$$

Where to consider the main class of DoS attack as to Bernoulli packet fall because of jams on time *k* with probability βk Within attack model $ABer(\beta)$:

$$A_{Ber(\beta)} = B_k = \{\beta_0, \beta_1, \dots, \beta_T | P(\beta_k)\} = \overline{\beta}$$
$$k = 0, 1 \dots, T\}$$

MARKOV MODEL

A Markov chain can be defined as "is a stochastic model describing a sequence of possible events in which the probability of each event depends only on the state attained in the previous event. A countable infinite sequence, in which the chain moves state at discrete time steps, gives a discrete-time Markov chain (DTMC)" P.11 (Chasioti, 2020). This study has employed the Markov chain and other literature to explain the probabilistic of the cyber kill chain, which will be employed in the data analysis that focused on the risk assessment.



CYBER KILL CHAIN DIAGRAM SPACES (HOFFMANN, NAPIÓRKOWSKI, PROTASOWICKI, & STANIK, 2020)

Figure 1 represents the diagram of the cyber kill chain and its sequential process where S refers to spaces $S = \{S_1, S_2, ..., S_7\}$. The stochastic process in figure 1 is assumed as a behavior of cyber kill process where $\{X(t), \ge 0\}$, transaction rate assumed to be unchanged while Q transaction rate matrix is considered to be known:

$$\frac{d}{dt}P(t) = P(t).q$$

Where the equation represents the generation of \mathbf{Q} matrix and initial condition:

$$P(0) = [P_1(0), \dots, P_7(0)]$$

$$P_k(t) = P\{X(t) = S_k, t \ge 0\}(k = 1, \dots, 7)$$

As the rate of generating matrix \mathbf{Q} with process X(t) moves from space to space. This is defined as:

$$\lambda_{jk} = \lim_{\Delta t \to 0} \frac{P\{X(t + \Delta t) = k | X(t) = j\}}{\Delta t} \text{ for all } k \neq j, \text{ and } \lambda_{jj} = -\sum_{k \neq j}^{7} k = 1 \lambda_{jk} \lambda_{jk} = 1 \lambda_{jk} \lambda_{jk}$$

Risk (R) can be illustrated based on the below equation if we assume that $A=\{A_1, A_2..., A_7\}$, the risk score represented as R(t)=P(t). At

The matrix Q for the Markov model in process X(t) for cyber kill chain from S1, S2, to S7. The matrix will be as follows:

$\left[-\lambda_{11}\right]$	$\lambda_{\scriptscriptstyle 12}$	λ_{13}	0	0	0	0
0	$-\lambda_{22}$	λ_{23}	0	0	0	0
λ_{31}	0	$-\lambda_{33}$	λ_{34}	0	0	0
λ_{41}	0	0	$-\lambda_{\scriptscriptstyle 44}$	$\lambda_{\scriptscriptstyle 45}$		0
λ_{51}	0	0	0	$-\lambda_{55}$	λ_{56}	0
λ_{61}	0	0	0	0	$-\lambda$ 66	$\lambda_{\scriptscriptstyle 67}$
λ_{71}	0	0	0	0	0	$-\lambda_{77}$

Which presents the process of Q for the cyber kill chain process based on the Markov model.

RESEARCH PROPOSITION

Developing a practical and theoretical framework that considers the effect of Covid-19 on cybersecurity based on the fieldwork and previous literature would help to explanate the relations of hacking with the Covid-19 pandemic as well as improve the security levels.

RESEARCH METHODOLOGY AND MAIN RESULTS

This study used both qualitative and quantitative methodology for the data collection and analysis process. A total of 312 participants had successfully responded to the online survey. In addition, for qualitative data, 11 semi-structured interviews with experts in Cybersecurity have been conducted. Furthermore, an experimental method as a fieldwork technique has been employed through testing 5 servers, 16 laptops, and 14 desktops have been tested by the researcher after

taking full acceptance from their owner to make an anti-spam and anti-virus free test. The quantitative data results have been presented as frequencies, whereas qualitative data results were analyzed using *Nvivo* software. Table 1 presents the characteristics of participants in the survey, table 2 presents interviewee profiles coded with (Ix: I1-I16), and table 3 presents experimental method machines and testing results for Viruses and Spam after testing.

Table 1 CHARACTERISTICS OF PARTICIPANTS IN THE ONLINE SURVEY				
Characteristics	Categories	Total (n=312) N (%)		
Gender	Male	173(55.44%)		
Gender	Female	139 (44.56%)		
Governorate	North	97 (31.09%)		
	Middle	192(61.54%)		
	South	23 (07.37%)		
Age (years)	18-30	189 (60.57%)		
	31-45	77 (24.68%)		
	46-60	29 (9.30%)		
	>60	17 (5.45%)		
	Secondary school or less	96 (30.77%)		
Educational level	Diploma or bachelors	192 (61.54%)		
	High education (Master or Ph.D.)	24 (7.69%)		

Table 2 INTERVIEWEE PROFILES				
S.No	Code	Interviewee professional profile		
1	I1, I2, and I3.	IT security manager, Professor in Cybersecurity, Assistant professor in Information Systems		
2	I4, I5, and I6.	Project manager, senior technical engineer, and technical engineer.		
3	I7, I8, and I9.Assistant professor in InformatSystems, Professor in computer sc associate professor in computer sc			
4	I10, I11, and I12.	Associate professor in digital marketing, professor in information security, assistant professor in management information systems.		
5	I13, I14, I15, and I16.	Regional manager, financial manager, senior accountant, accountant.		

Table 3 A SAMPLE OF DATA FROM TESTED COMPUTERS						
Machine Threat type type		ThreatUserlevelawareness		Threat reason		
Dell server PowerEdge 200	Malware	Medium risk	Not aware	Web-Mentoring software		
Apple MacBook	Malware		Not aware	Free software from an unauthorized website		
HP laptop	Trojan	High risk	Aware	Hidden application		
HP Desktop	Bad boot sector	Medium risk	Aware	Hardware defect		
Dell server	Worm	High risk	Aware	Firewall breach		
IBM server Virus		High risk	Aware	From untrusted website		
Lenovo laptop	Trojan	Medium risk	Not aware	Free software installed		

COVID-19 PANDEMIC HAS A NEGATIVE INFLUENCE ON CYBERSECURITY THREATS AND BREACHES

According to the previous literature in this study as well as the results, which support the literature the Covid-19 pandemic has dramatically increased threats of Cybersecurity. 68% of participants in this study strongly believed that Covid-19 has a negative influence on Cybersecurity as it was increased threats. Whereas, 16% of participants argued that the increase of Cybersecurity threats is normal because it already has a positive relationship with time. 13% of participants believed that there is no relation between Covid-19 and Cybersecurity threats and 3% have no answer. Figure 2 presents participants' results from this study according to the relation between the effect of Covid-19 and Cybersecurity breaches.



FIGURE 2 THE INFLUENCE OF COVID-19 ON THE CYBERSECURITY BREACHES

An expert in Cybersecurity (Coded I3 in this study) from a large and well-known private institution, who participated in this study through semi-structured interview, stated that "According to our last data from our company research department, the Cybersecurity breaches increased dramatically for years 2016-2020. This considers as main concern and priority in our IT department. I will provide some facts with real numbers: in 2016 breaches increased to 27%, 2018 to 46%, 2019 to 52%, and 2020 to 66%. In my opinion, this is a disaster in Cybersecurity and we have to worry about it". Figure 3 summarized the statistical facts provided by participants I3 in the data collection process in this study through the semi-structured interview.

A financial manager (coded I4 in this study) from the same previous private institution added "We always increasing the financial budget for IT and Cybersecurity year after year. For example, we allocate 8% from our total budget in 2016, increased to 11% in 2017, 12% in 2018, and 16% in 2019, and the allocated budget in 2020 for IT and Cybersecurity jumped to 22%, our main problem is that we do not have any mathematical equation to calculate or even estimate the level of Cybersecurity program. It would be great if you could suggest one in your study!". Figure 4 summarized the statistical facts provided by participants I4 for the data collection process in this study through the semi-structured interview.



FIGURE 3 THE INCREASING OF CYBERSECURITY ATTACKS FROM 2016-2020



FIGURE 4 THE INCREASING OF CYBERSECURITY BUDGET FROM 2016-2020

According to the data provided by interviewees in this study as well as I4 participant suggestions, it could be argued that the Cybersecurity breaches have been increased from 2016-2020. In addition, we may use the following equation based on (Donaldson, Siegel, Williams, & Aslam, 2018) to explain the effectiveness of Cybersecurity systems for protecting against attack as follows:

Risk migration index=
$$\frac{\sqrt{0^2+0^2+0^2+0.5^2+0.5^2+0.5^2+0.5^2+0.5^2+1^2}}{\sqrt{10}}$$

 $\frac{1.73}{3.16} = 0.55$; Where number of attack sequence steps measurements=10

Functional area index= $\frac{\sqrt{0^2 + 0^2 + 0^2 + 0.5^2 + 0.5^2 + 0.5^2 + 0.5^2 + 0.5^2 + 1^2}}{\sqrt{10}}$

 $=\frac{1.73}{3.16} = 0.55$; Where number of attack sequence steps measurements=10

Security index = $\frac{\sqrt{\frac{0^2+0^2+0.5^2+0.5^2+1^2+0.5^2$

 $=\frac{3.32}{5.83}$ =0.57; where the number of security operations elements=34 Security index

Cybersecurity systems for protecting weight factor

$$\sqrt{0.55^2 + 0.70^2 + 0.57^2}$$

 $=\frac{1.11}{1.73}=0.64$; where the number of expert judgment indices=3;

all weighting factors=1; all value scales range from 0 to1.

Were risk migration index= 0.55, functional area index= 0.70, security index= 0.57, and it could be aggregated as a final Cyber security assessment index= 0.64 (value scale 0.0 to 1.0).

COVID-19 PANDEMIC HAS A POSITIVE INFLUENCE ON THE CYBERSECURITY AWARENESS

An awareness of Cybersecurity is one of the most important factors that influence breaches and attacks of both individuals and institutions. According to the results from this study, the pandemic of Covid-19 has a positive influence on the awareness level. Awareness considers as one of the most important factors with other factors that could improve the level of dealing with information technology (Al-Ramahi & Odeh, 2020; Odeh & Yousef, 2021; Odeh, 2020; Odeh, 2019). Based on the survey results from this study Figure 5 shows 46% of participants believed that Covid-19 improves the awareness level in dealing with Cybersecurity issues, while 34% stated that there is a negative influence as users in general preferred to avoid using information technology in general as a solution to avoid hackers and Cyber-attack. 11% of participants cannot find any relation between Cybersecurity awareness and the Covid-19 pandemic. Finally, 9% of participants do not know if there is an exact relation between these factors.



FIGURE 5 THE INFLUENCE OF COVID-19 ON THE CYBERSECURITY AWARENESS LEVEL

COVID-19 PANDEMIC HAS A NEGATIVE INFLUENCE ON THE CYBERSECURITY FINANCIAL IMPLICATIONS

Based on the data collected from this study it could be argued that the cost of information systems usage is connected with several factors such as cyber-attack and downtime. In most cases, downtime is caused by a cyber-attack. In 2020-2021 most individuals, as well as institutions, have relied heavily on the internet because of Covid-19, which enforce remote working. Individuals who worked remotely from home have in most cases using their computers. Therefore, the level of security is infected, especially when companies enable the access of internal servers and databases through the internet using the intranet. The financial perspectives in this study could be summarized into two parts: the downtime cost and the increase of financial allocations to improve the Cybersecurity level. According to a professional annual report provided by one of the participants in this study for a well-known company working in flying reservations, the cost of downtime could be negatively influencing the financial perspectives. The report stated that the total cost of finical allocation for 2020-2021 was 2.6 million US dollars for the 100% working hours with zero

downtime during the year. However, the total downtime in 2020 was 44.06 hours. The following equations could summarize the total losses as follows:

100% system W/H→ Downtime=0% (where, 365 days)......(1) 365 days=365×24 W/H 365 days=8760 Hours (0% W/H, Downtime). 100% system W/H→8760 H.....(2) When 33.4 H per year 0.38% system W/H →33.4 H.....(3) \$2600000→8760 H.....(4) Down time cost = (33.4*2600000\$)/8760Down time cost=\$9913.24.....(5)

According to the previous equation provided as a part of this study data reports, it could be argued that downtime may have a negative influence on the financial allocations. However, the survey shows that 68% of participants argued that Covid-19 has a negative influence on the Cybersecurity financial perspectives as it increasing the cost requires for downtime because of Cyber-attack as well as because of any other reasons which may cause a system failure. 14% of participants stated that it may have a positive influence, 12% believe that it has no influence, and 6% do not know. Figure 6 presents the influence of Covid-19 on the Cybersecurity financial implications from this study participants' view of point. Besides, based on the downtime equations, figure 7 shows the cost of downtime for 10 hours, 20 hours, 30 hours, and 40 hours with the percentage of such hours per year/total hours, where the financial allocation equals \$2.6 million.



FIGURE 6 THE INFLUENCE OF COVID-19 ON THE CYBERSECURITY FINANCIAL IMPLICATIONS



FIGURE 7 THE ANNUAL COST OF DOWNTIME/ HOURS

PROPOSED NOVEL CYBERSECURITY FRAMEWORK

According to the previous data collection and analysis, and based on the theoretical foundation, this study proposes a practical and theoretical Cybersecurity framework. The framework focus on the risk evolution technique using the Markov chain model as a theoretical foundation as well as cyber-kill chain diagram spaces (Donaldson et al., 2018). Figure 8 represents the proposed Cybersecurity evaluation model. The risk level started from 0-1 to present the cybersecurity level from a poor-excellent level. The level of Cybersecurity then has connected with spaces to improve the Cybersecurity level, which: reconnaissance, weaponization, delivery, exploitation, installation, command and control, and action on objectives. Such improvement of Cybersecurity through spaces considers as a repetitive process to achieve an excellent level of protection. Figures 9 and 10 present a sample of the practical draw application for the framework.



FIGURE 8 CYBERSECURITY EVALUATION FRAMEWORK BASED ON THE THEORETICAL FOUNDATION OF THIS STUDY



FIGURE 9 CYBERSECURITY EVALUATION FRAMEWORK PRACTICAL CODING SAMPLE 1



FIGURE 10 CYBERSECURITY EVALUATION FRAMEWORK PRACTICAL CODING SAMPLE 2

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CONCLUSION

This study investigated the role of Covid-19 on Cybersecurity from a managerial and practical view of point. The study employed the Markov model and evaluation model as a theoretical foundation. On one hand, the study argued that the pandemic of Covid-19 has a positive influence on cybersecurity awareness. On the other hand, the study shows that Covid-19 has a negative influence on both Cybersecurity threats and financial implications. Both inductive deductive research approaches have been employed. Therefore, the study used mixed-mode qualitative and quantitative methodological approaches. At the end of the study, and based on the theoretical foundation as well as the data collection and analysis results, a proposed Cybersecurity framework has been developed to help in improving and evaluating the Cybersecurity level. The Novel framework covered both managerial and practical perspectives. Further testing of the proposed Cybersecurity framework is required for future research.

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