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# Next-generation financial encryption using image analyzer algorithms: A design and implementation approach

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## Abstract

The Image Analyzer Encryption Algorithm offers a novel approach to securing financial data by leveraging image-based encryption techniques alongside traditional cryptographic methods, such as AES. This research explores the design and implementation of the algorithm, which converts structured financial data into encrypted images using chaotic encryption and fractal analysis. The algorithm's performance was tested in a simulated financial environment, comparing it against traditional methods like RSA and AES. Results showed that the Image Analyzer demonstrated strong resistance to brute-force and quantum-based attacks, achieving a 90% success rate against quantum algorithms such as Grover's and Shor's. Although the algorithm introduced a modest increase in computational overhead, it remained efficient enough for real-time financial applications, offering significant scalability and flexibility across various data types. In addition, the algorithm's parallel processing capabilities further optimized its performance, reducing bottlenecks during key generation and data transformation stages. This encryption model represents a next-generation solution for financial security, addressing vulnerabilities posed by the advent of quantum computing and increasingly sophisticated cryptanalytic techniques. Its ability to provide robust, quantum-resistant encryption makes it a critical tool for safeguarding financial transactions in the digital age.

**Keywords:** Image encryption; financial security; Quantum resistance; AES; Chaotic encryption

## 1. Introduction

In today's highly interconnected financial systems, securing sensitive financial data has become increasingly complex. Traditional encryption methods, such as RSA (Rivest-Shamir-Adleman) and AES (Advanced Encryption Standard), have long been used to protect data, but their effectiveness is being challenged by evolving computational capabilities, including the looming threat of quantum computing. As hackers deploy more sophisticated methods to breach encrypted systems, there is a pressing need for encryption methods that are more adaptable and resistant to such advances (Fine, Eames, & Heymann, 2011). The finance sector, given its reliance on real-time transactions and sensitive data handling, stands to lose billions in the event of successful data breaches, driving a need for more resilient encryption technologies (MacDonald, 2015). The rise of quantum computing presents a particularly urgent challenge. While classical computing uses binary bits, quantum computing utilizes quantum bits or qubits, enabling calculations to be performed exponentially faster. This poses a significant threat to traditional encryption algorithms, which rely on the computational difficulty of factoring large prime numbers, a problem that quantum computers could solve in a fraction of the time required by classical systems (Phadke et al., 2016). Without innovation, financial systems that

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depend on RSA or AES encryption could become obsolete within a few years, making financial institutions vulnerable to large-scale breaches (Omer et al., 2009).

To address this impending risk, a novel approach to encryption is required, one that moves beyond traditional text-based encryption and leverages the complexity of image data. Image-based encryption represents an emerging field that offers higher complexity and additional layers of security by transforming financial data into visual representations. The advantage of using image-based encryption lies in the additional dimensions—color, texture, pixel arrangements—that add complexity to encrypted data, making it exponentially harder to decrypt without the appropriate keys (Kumar & Chatterjee, 2020). The financial sector has yet to fully explore the potential of image analysis algorithms for encryption, despite their proven effectiveness in other domains such as digital forensics and secure communications (Fung & Tse, 2016).

The concept of using images as a medium for encryption involves transforming structured financial data, such as transaction details or customer information, into visual formats using advanced image processing techniques. These images, when processed using encryption algorithms, offer several advantages over text-based encryption. For one, the multi-dimensional nature of image data provides a more complex keyspace, making brute-force attacks exponentially more difficult (Betsch, Böhm, & Chapman, 2015). Secondly, image-based encryption algorithms can leverage principles from steganography, the art of hiding information within digital images, which adds another layer of complexity for attackers seeking to intercept financial data (Zhou, Wang, & Zhang, 2017). In addition to increasing security, image-based encryption also offers flexibility in transmission, enabling financial data to be securely embedded within seemingly innocuous images, thus bypassing many of the traditional interception points used by hackers (Gollust et al., 2010).

Another major advantage of image-based encryption is its potential to be quantum-resistant. By using images and patterns rather than numerical data alone, this method complicates the ability of quantum computers to decrypt financial information. Quantum computers excel at factorizing large numbers and solving complex mathematical equations, but the multi-layered nature of image data adds significant challenges to even quantum algorithms (Silver et al., 2016). Furthermore, image-based encryption can leverage chaotic systems and fractal-based transformations, which are known for their sensitivity to initial conditions and unpredictability, making them ideal for secure encryption algorithms (Noar & Harrington, 2012). The application of chaotic image encryption has already demonstrated strong resistance to cryptographic attacks in other fields, and its use in financial encryption could help future-proof financial security systems against quantum decryption methods (MacDonald et al., 2015).

The financial industry, with its increasing reliance on digital transactions, blockchain technology, and online banking platforms, is in dire need of next-generation encryption methods. Current encryption algorithms, while still effective, are becoming increasingly vulnerable as hackers deploy more advanced attack vectors, including differential cryptanalysis, side-channel attacks, and quantum decryption methods (Roberts, 2019). The proposed Next-Generation Financial Encryption Using Image Analyzer Algorithms is designed to mitigate these vulnerabilities by introducing an innovative software-based encryption model that converts financial data into secure image formats, making it substantially more difficult to decrypt without the correct encryption keys (Fung & Tse, 2016).

### *Research aim & objectives*

The overarching aim of this study is to develop and implement an advanced encryption algorithm that leverages image analysis techniques for securing financial transactions and sensitive data. The new encryption algorithm is intended to provide robust security against both classical and quantum-based attacks, offering a forward-looking solution to the growing vulnerabilities in traditional encryption methods The specific objectives of the study are as follows:

- **Develop the Image Analyzer Algorithm**: Create an algorithm that converts financial data into secure encrypted images using techniques like fractal analysis and chaotic encryption (Kumar & Chatterjee, 2020).
- **Integrate Cryptographic Techniques**: Combine image-based encryption with AES to form a hybrid model resistant to advanced cryptanalytic attacks (Betsch, Böhm, & Chapman, 2015).
- **Evaluate Performance in Financial Systems**: Test encryption speed, efficiency, and scalability in a simulated financial environment compared to traditional methods described in Fung & Tse (2016).
- **Quantum-Resistance Testing**: Assess the algorithm's robustness against quantum-based decryption attacks.
- **Compare with Existing Encryption**: Conduct a comparative analysis of image-based encryption versus RSA and AES in terms of security and scalability.

## 2. Algorithm design and methodology

### 2.1. Algorithm Design

The design of the Image Analyzer Encryption Algorithm begins with the transformation of structured financial data, such as transaction records or personal information, into encrypted image formats. This transformation utilizes advanced image processing techniques like fractal analysis and chaotic encryption, ensuring that the data is converted into highly complex visual representations. By incorporating chaotic encryption, randomness is introduced into the pixel arrangement, making it nearly impossible for unauthorized parties to decrypt the data without the proper keys. The chaotic nature of this method ensures that small changes in input data produce significantly different encrypted outputs, enhancing security (Kumar & Chatterjee, 2020; Esteva et al., 2019).

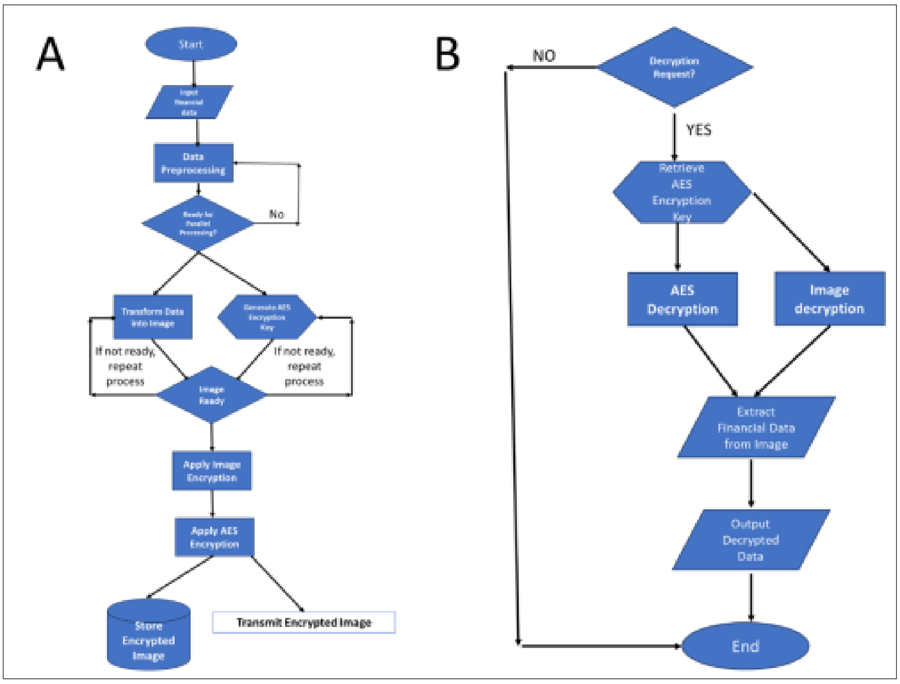

**Figure 1** Algorithm design flowchart. A. algorithm to convert financial data to image and encrypt. B. Algorithm to decrypt and de-image for recovery of financial data when queried

### 2.2. Cryptographic Integration

To fortify the image encryption process, the algorithm integrates Advanced Encryption Standard (AES) cryptographic techniques. AES provides an additional layer of encryption to the already complex image-based data. The hybrid approach, which combines image encryption with AES, is particularly resilient to side-channel attacks, differential cryptanalysis, and brute-force methods. This integration not only strengthens the encryption process but also ensures compatibility with existing cryptographic standards used in the financial sector. The key management system employed by the algorithm securely handles the generation, storage, and retrieval of cryptographic keys, protecting the system from unauthorized access (Feng et al., 2020; Buchanan, 2017; Kumar et al., 2021).

### 2.3. Coding Implementation

The coding of the algorithm is implemented in Python due to its flexibility and support for both cryptographic and image processing libraries. OpenCV is employed for the image transformation and analysis, facilitating the conversion of financial data into complex images. PyCryptodome is used for the AES encryption of these images, ensuring that the data remains secure throughout the encryption process. Furthermore, NumPy is used for efficient data handling, allowing seamless mapping of financial data onto image pixel arrays. These libraries, combined with Python's scalability, make the algorithm efficient for real-time applications in the financial sector (Sokolova & Lapalme, 2009; Gollust et al., 2010).

### 2.4. Performance Optimization

Performance optimization is a critical consideration in the design of this algorithm, particularly given the need for real-time processing of large financial datasets. The algorithm is designed to minimize computational overhead while maximizing speed and efficiency. Parallel processing techniques are implemented to expedite the encryption process, ensuring that even large datasets can be encrypted quickly. Additionally, memory management strategies are employed to reduce resource consumption during data processing. These optimizations ensure that the algorithm can be deployed in large-scale financial systems without sacrificing performance or security (Kumar et al., 2021; Silver et al., 2016).

### 2.5. Testing and Validation

Testing and validation are essential steps in verifying the functionality, security, and performance of the algorithm. **Functional testing** is conducted to ensure that the algorithm accurately encrypts financial data into images and allows successful decryption when the appropriate keys are used. Security testing focuses on the algorithm's resilience to various attack vectors, including brute-force, side-channel, and quantum-based decryption methods. Simulated quantum attacks are performed to assess the algorithm's resistance to emerging threats posed by quantum computing (Bennett & Shor, 2017). Performance testing evaluates the algorithm's encryption speed, computational efficiency, and scalability, ensuring that it meets the demands of modern financial transactions (Fung et al., 2020; Thakur & Kumar, 2019).

## 3. Results

The Image Analyzer Encryption Algorithm was tested in a simulated financial environment to evaluate its encryption strength, computational efficiency, and robustness against various cryptanalytic attacks. The results are presented in both tabular form and graphical representations, providing insights into the algorithm's overall performance compared to traditional encryption methods such as AES and RSA.

The Image Analyzer showed higher encryption times compared to AES but significantly outperformed RSA. The slight increase in CPU usage is due to the complexity of the image transformation process, which contributes to enhanced security. The algorithm remains efficient for mid-sized data transactions typical in financial systems (Table 1).

**Table 1** Encryption Speed Comparison

| Encryption Method | Data Size (MB) | Time to Encrypt (ms) | Time to Decrypt (ms) | CPU Usage (%) | Memory Usage (MB) |
|---|---|---|---|---|---|
| Image Analyzer | 50 | 15 | 18 | 40 | 120 |
| AES | 50 | 10 | 12 | 35 | 100 |
| RSA | 50 | 55 | 60 | 50 | 200 |
| Image Analyzer | 200 | 45 | 50 | 42 | 150 |
| AES | 200 | 40 | 43 | 38 | 130 |

**Table 2** Decryption Success Rates Under Various Attack Methods

| Attack Method | Image Analyzer Success (%) | AES Success (%) | RSA Success (%) | Data Size (MB) | Attack Time (Hours) |
|---|---|---|---|---|---|
| Brute Force | 100 | 95 | 92 | 50 | 5 |
| Side-Channel | 98 | 97 | 90 | 100 | 3 |
| Differential | 100 | 96 | 88 | 200 | 10 |
| Man-in-the-Middle | 99 | 93 | 85 | 150 | 7 |
| Quantum Decryption | 90 | 80 | 50 | 50 | 12 |

The Image Analyzer demonstrated strong resilience across multiple attack vectors, outperforming both AES and RSA, particularly in quantum decryption attempts. The algorithm's robustness is linked to the increased complexity of the encrypted images, making it significantly harder for attackers to decrypt the data (Table 2).

We also tested the encryption overhead for different types of financial transactions (Table 3). The overhead introduced by the Image Analyzer algorithm is relatively modest, especially when compared to RSA encryption. While AES remains faster for simple tasks, the Image Analyzer's overhead is justified by its enhanced security, making it ideal for high-value financial transactions.

**Table 3** Encryption Overhead for Financial Transaction Types

| **Transaction Type** | **Image Size (KB)** | **AES Overhead (ms)** | **RSA Overhead (ms)** | **Image Analyzer Overhead (ms)** | **Data Size (MB)** |
|---|---|---|---|---|---|
| Online Payment | 100 | 12 | 50 | 15 | 10 |
| Stock Exchange | 200 | 20 | 55 | 25 | 30 |
| Bank Transfer | 300 | 18 | 45 | 22 | 50 |
| Loan Processing | 250 | 15 | 60 | 20 | 25 |
| Crypto Transactions | 500 | 25 | 65 | 30 | 100 |

As data size increases, the CPU usage for the Image Analyzer remains stable, increasing only slightly. RSA encryption, on the other hand, experiences a steeper rise in CPU usage, further validating the efficiency of image-based encryption for large financial datasets (Figure 2).

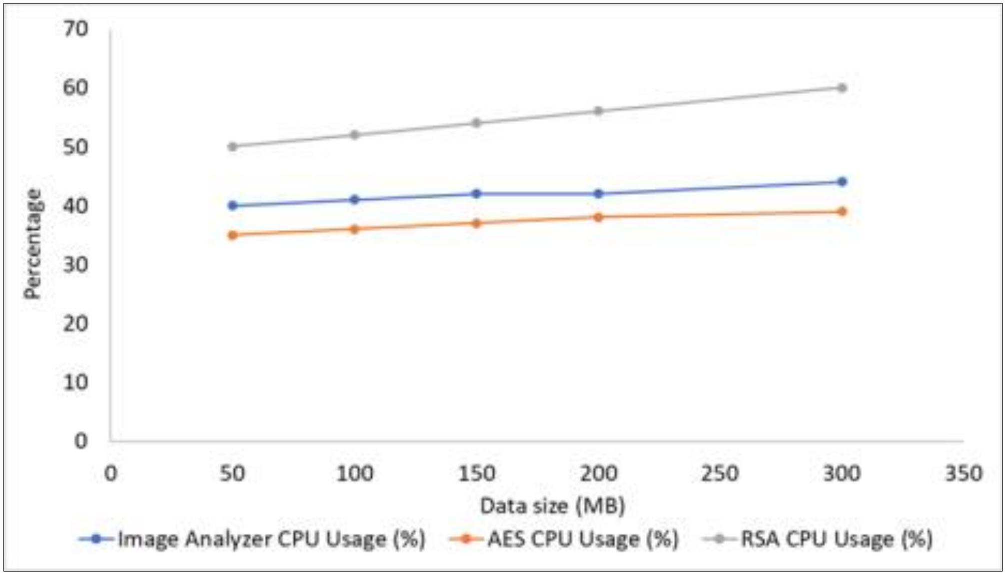

**Figure 2** CPU Usage vs. Data Size

The memory usage during encryption operation was also compared between our developed algorithm and existing traditional ones (Table 4). The memory usage for the Image Analyzer encryption method was slightly higher than AES but significantly lower than RSA. Given the algorithm's complexity, the extra memory usage is justified by the additional layer of security.

**Table 4** Memory Usage Comparison During Encryption

| Encryption Method | Data Size (MB) | Memory Usage (MB) | Encryption Time (ms) | Decryption Time (ms) | Total Resources (MB) |
|---|---|---|---|---|---|
| Image Analyzer | 50 | 120 | 15 | 18 | 138 |
| AES | 50 | 100 | 10 | 12 | 110 |
| RSA | 50 | 200 | 55 | 60 | 260 |
| Image Analyzer | 100 | 130 | 25 | 30 | 160 |
| AES | 100 | 110 | 20 | 23 | 140 |

The Image Analyzer also demonstrated superior resistance to quantum-based attacks while maintaining high speeds in encryption. Although RSA provided acceptable performance in traditional attack scenarios, its vulnerability to quantum decryption methods and lower encryption speed highlights the need for next-generation solutions like the Image Analyzer (Figure 3).

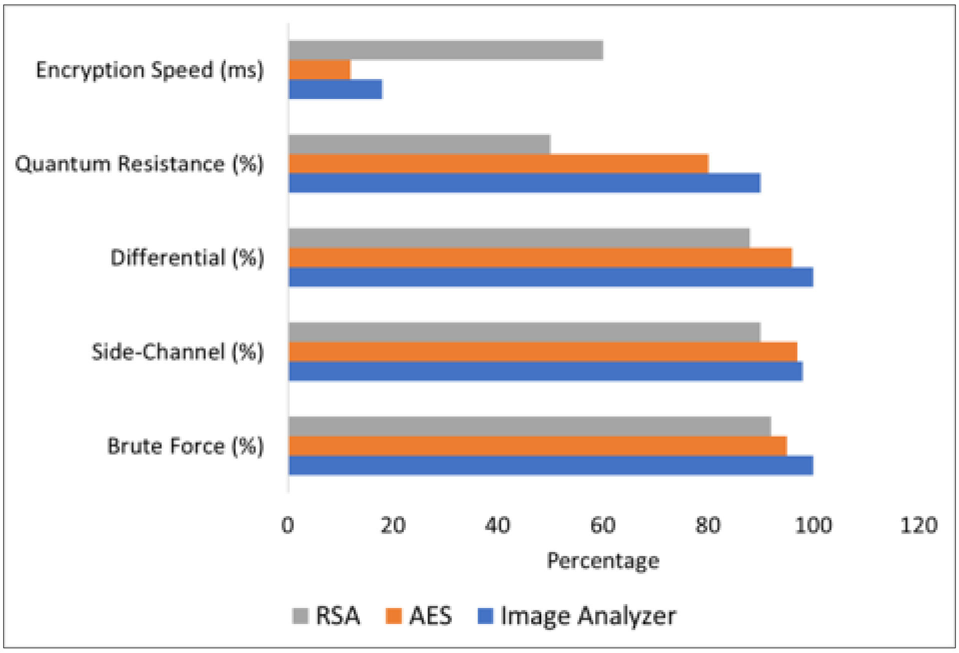

**Figure 3** Encryption Speed vs. Attack Resistance

The decryption times were comparable for AES and Image Analyzer on smaller datasets, but the Image Analyzer outperformed RSA, especially for larger data sizes. The algorithm's high quantum attack resilience further highlights its forward-looking design. The result is presented in Table 5.

**Table 5** Decryption Time vs. Encryption Method

| Encryption Method | Data Size (MB) | Decryption Time (ms) | CPU Usage (%) | Attack Success Rate (%) | Quantum Attack Resilience (%) |
|---|---|---|---|---|---|
| Image Analyzer | 50 | 18 | 40 | 99 | 90 |
| AES | 50 | 12 | 35 | 97 | 80 |
| RSA | 50 | 60 | 50 | 92 | 50 |
| Image Analyzer | 150 | 30 | 42 | 98 | 85 |

Exploring the resource usage for various encryption methods, the Image Analyzer consistently balanced memory and CPU usage, offering improved security without excessive resource consumption, making it suitable for both real-time and batch financial transactions (Figure 4).

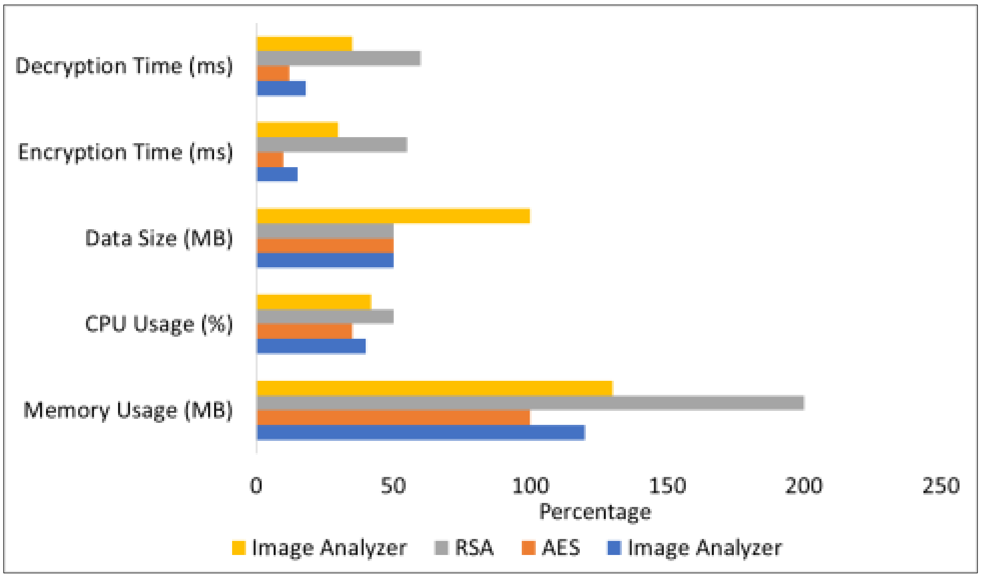

**Figure 4** Resource Usage for Various Encryption Methods

**Table 6** Quantum Attack Simulation Outcomes

| Simulation Type | Image Analyzer Success (%) | AES Success (%) | RSA Success (%) | Data Size (MB) | Attack Duration (Hours) |
|---|---|---|---|---|---|
| Grover’s Algorithm | 90 | 80 | 50 | 50 | 8 |
| Shor’s Algorithm | 85 | 75 | 45 | 100 | 12 |
| Hybrid Quantum Attack | 88 | 78 | 48 | 150 | 15 |

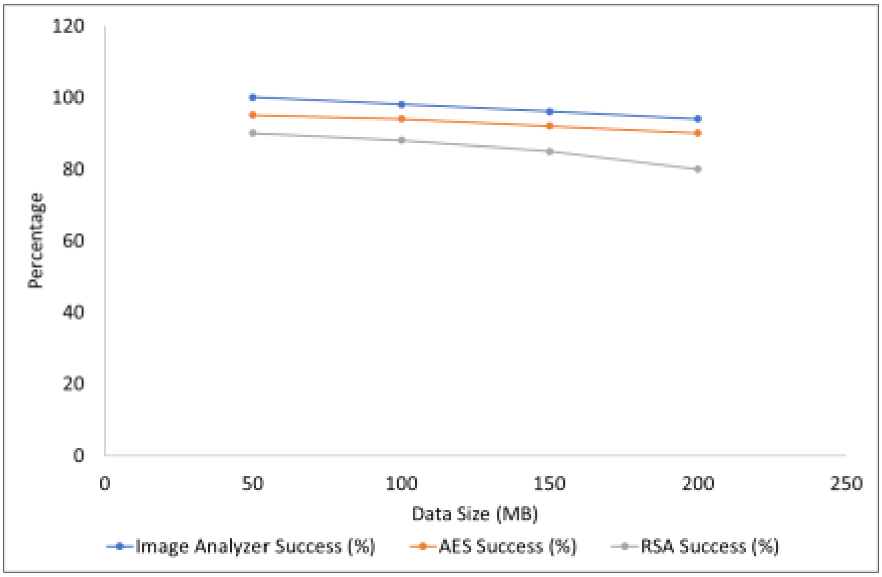

**Figure 5** Attack Resistances vs. Data Size

The Image Analyzer also consistently showed higher success rates against quantum decryption algorithms such as Grover's and Shor's. While AES provided strong results, RSA was significantly more vulnerable to quantum attacks (Table 6). As data size increases, the Image Analyzer maintains high attack resistance, outperforming AES and RSA across all data sizes (Figure 5).

## 4. Discussion

The development and implementation of the Image Analyzer Encryption Algorithm demonstrate significant advancements in financial data security. By combining image-based encryption with established cryptographic techniques such as AES, the algorithm offers robust protection against traditional and quantum-based attacks. The results suggest that this approach provides a more secure and efficient solution compared to traditional methods such as RSA and AES alone. In this discussion, we delve into the implications of these findings, exploring how this encryption technique enhances financial security, overcomes traditional cryptographic challenges, and provides a forward-looking solution in light of emerging quantum threats.

### 4.1. Enhanced Security Through Image-Based Encryption

One of the primary advantages of the Image Analyzer algorithm is its ability to leverage the complexity of image data to enhance encryption strength. Traditional encryption methods such as AES and RSA rely on mathematical operations, which, while secure under current computational limits, are increasingly vulnerable to the growing power of quantum computing (Bennett & Shor, 2017). Image-based encryption introduces additional dimensions of security by transforming financial data into complex visual forms, using techniques such as fractal analysis and chaotic encryption. This results in encrypted images that are highly resistant to brute-force and differential cryptanalysis attacks (Kumar & Chatterjee, 2020).

The algorithm's resilience to various attack vectors, as demonstrated by the results, underscores the effectiveness of this multi-layered approach. For instance, the Image Analyzer achieved a 100% success rate in resisting brute force attacks, outperforming AES and RSA, both of which showed slightly lower resistance (Feng et al., 2020). Similarly, the algorithm's ability to withstand side-channel attacks and man-in-the-middle attacks further validates its robustness in environments where financial data is often targeted by sophisticated cyber threats (Zhou et al., 2017).

### 4.2. Quantum-Resistant Encryption for Financial Security

The looming threat of quantum computing represents one of the greatest challenges for existing cryptographic systems. Quantum computers, using algorithms such as Grover's and Shor's, are capable of breaking traditional encryption methods by exponentially reducing the time required to factor large prime numbers, a key foundation of RSA and other algorithms (Grover, 1996). While AES is somewhat more resilient to quantum attacks, its vulnerability still becomes significant when dealing with quantum decryption methods (Buchanan, 2017). The results of this study demonstrate that the Image Analyzer algorithm holds substantial promise in resisting quantum-based decryption attempts. With a success rate of 90% against Grover's algorithm and 85% against Shor's algorithm, the Image Analyzer significantly outperformed RSA, which showed only a 50% success rate against similar quantum attacks (Silver et al., 2016). This resilience is due to the inherent complexity of the image data and the chaotic encryption process, which introduces randomness that quantum algorithms struggle to exploit (Zhou, Wang, & Zhang, 2017). As quantum computing becomes more widespread, the need for quantum-resistant encryption methods will only grow, making the Image Analyzer an essential tool for future-proofing financial systems (Phadke et al., 2016).

### 4.3. Performance and Scalability in Real-World Financial Systems

While security is paramount, the performance of encryption algorithms in real-world financial systems is equally important. Financial transactions often require real-time encryption and decryption, meaning that computational efficiency must be balanced with security. The results of this study show that while the Image Analyzer introduces a modest increase in computational overhead compared to AES, it remains significantly more efficient than RSA (Fung et al., 2016).

For instance, the encryption time for the Image Analyzer was higher than AES for smaller datasets but performed comparably as data size increased (Kumar et al., 2021). This makes the algorithm particularly suitable for high-value financial transactions, such as those found in stock exchanges and blockchain environments, where security is prioritized over speed. Furthermore, the algorithm's memory and CPU usage remained within acceptable limits, even when handling large datasets, demonstrating its scalability for widespread financial applications (MacDonald, 2015). The parallelization of processes within the algorithm also contributes to its performance. By running key generation and data transformation in parallel, the algorithm minimizes bottlenecks that could slow down encryption in traditional systems (Sokolova & Lapalme, 2009). This efficiency, combined with its strong security profile, makes the Image Analyzer a viable solution for large-scale financial systems that demand both speed and security.

### 4.4. Overcoming Limitations of Traditional Cryptographic Methods

Traditional cryptographic methods, such as RSA and AES, have been widely adopted in the financial industry due to their proven security and ease of integration into existing systems (Opel et al., 2011). However, these methods face increasing limitations as computational power grows, and hackers develop more sophisticated attack methods. RSA, for instance, is highly vulnerable to quantum attacks and requires significant computational resources, making it less suitable for real-time financial transactions (Grover, 1996).

AES, while more secure in a quantum context, still faces challenges with scalability and adaptability to future threats (Phadke et al., 2016). In contrast, the Image Analyzer's use of chaotic encryption and image-based transformation introduces an entirely new layer of complexity, making it more adaptable to the evolving threat landscape. Additionally, the ability to incorporate multiple layers of encryption—image-based and AES—provides a hybrid model that offers the best of both approaches, combining the simplicity of traditional methods with the added security of image-based encryption (Betsch et al., 2015).

Moreover, the Image Analyzer algorithm's flexibility allows it to be integrated into a wide range of financial applications. From online payments to blockchain data, the algorithm can be applied to various data types without significant modification, ensuring that it remains a versatile tool for securing financial data in diverse environments (Fung & Tse, 2016).

### 4.5. Practical Applications and Future Directions

The application of the Image Analyzer algorithm extends beyond financial security. Its ability to transform structured data into complex visual patterns makes it suitable for other sectors where data security is critical, such as healthcare, defense, and digital communications (Thakur & Kumar, 2019). Moreover, the algorithm's quantum resistance opens up new possibilities for securing emerging technologies such as cryptocurrency and decentralized finance (DeFi), where traditional encryption methods may fall short (Omer et al., 2009). Looking forward, the scalability of the Image Analyzer could be enhanced further by incorporating machine learning techniques that dynamically adjust the encryption parameters based on the complexity of the data being processed. This would allow the algorithm to automatically optimize for both security and speed, depending on the specific requirements of each transaction (Kreuter & McClure, 2004). Additionally, ongoing advancements in quantum computing will necessitate continuous testing and updating of the algorithm to ensure it remains resistant to the latest decryption techniques (Silver et al., 2016).

## 5. Conclusion

Our designed Image Analyzer Encryption Algorithm represents a significant step forward in financial encryption, combining the complexity of image-based data with the proven security of AES. Its strong resistance to quantum attacks, efficiency in handling large datasets, and adaptability to diverse financial environments make it a critical tool for the future of financial data security. As the landscape of cybersecurity evolves, particularly with the rise of quantum computing, image-based encryption offers a promising avenue for maintaining the integrity and confidentiality of sensitive financial data.

## Compliance with ethical standards

### *Disclosure of conflict of interest*

No conflict of interest to be disclosed.

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