

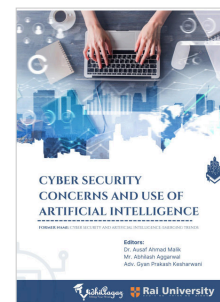
CHAPTER 3

Empowering Elderly Individuals: The Role of Digital Media in Cybercrime

Naina Chudasama

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EMPOWERING ELDERLY INDIVIDUALS: THE ROLE OF DIGITAL MEDIA IN CYBERCRIME

Naina Chudasama⁴

ABSTRACT

The research delves into the crucial realm of digital literacy and cybercrime awareness among older people, shedding light on their engagement with technology and susceptibility to online threats. Against the backdrop of a rapidly aging global population, where one in six individuals will be aged 60 or above by 2050, the study assumes paramount importance in addressing the evolving needs and challenges faced by elderly individuals. This study delves into the awareness and literacy levels regarding digital media and cybercrimes among elderly individuals. Employing a survey methodology, data was collected from a sample of elderly respondents through a questionnaire format through Google forms from 3 cities (namely Ahmadabad , Dhagandhra , Bhavnagar) of Gujarat which ranks 3rd in India for cyber crime and one call every 4 minute made for reporting cyber crime focusing on their digital media usage, awareness of cybercrimes, and comprehension of cyber security measures. The findings uncover a notable paradox. Despite a significant proportion of elderly individuals (66%) frequently utilizing digital platforms, particularly for financial transactions, their proficiency in digital literacy remains low, with only 6% rating themselves highly proficient. While there is a growing acknowledgment of the importance of social media (88% recognize its significance for connection and information), awareness of newer digital media formats is lacking. Of particular concern is the inadequate awareness of cybercrimes, with 40% of respondents reporting limited or no awareness, despite a considerable number falling victim to fraudulent activities. Moreover, there is a concerning lack of understanding regarding cyber security measures, with 60% unaware of concepts such as malware and cookies, and 50% lacking awareness of bank privacy policies. The study underscores the urgent need for targeted educational initiatives tailored to the elderly demographic to bridge the digital literacy gap and enable safe navigation of the digital landscape.

Keywords: Elderly population, Digital literacy ,Cybercrimes awareness, Cyber security measures and targeted educational programs.

INTRODUCTION

The research delves into the crucial realm of digital literacy and cybercrime awareness among older people, shedding light on their engagement with technology and susceptibility to online threats. Against the backdrop of a rapidly aging global population, where one in six individuals will be aged 60 or above by 2050, the study assumes paramount importance in addressing the evolving needs and challenges faced by elderly individuals (United Nations, 2020).

The central question guiding this research revolves around understanding the extent of digital literacy and cybercrime awareness among older people, given their increasing reliance on digital platforms for various activities. In light of this, the research problem centers on identifying the gaps in knowledge and awareness concerning digital media and cybersecurity measures among the elderly demographic.

The main idea of this thesis is that we need to create education and awareness programs specifically

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for the elderly to boost their digital literacy and protect them from cybercrimes. By providing them with the right knowledge and resources, we can help elderly people safely use technology and avoid online dangers.

This research is necessary because it addresses critical social challenges related to digital inclusion and cyber security for older people. By promoting cyber literacy among older individuals, we can create a more secure and equitable digital environment for everyone. Furthermore, this research is relevant to the legal landscape because it emphasizes the importance of protecting the privacy and help them live a dignified living in an increasingly digital world.

“Be prudent, be sceptical, be alert while navigating the digital world!”

THE NEED

Elderly People

“Globally 1 in 6 people in the world will be aged 60 years or over. The population aged 60 years and over will increase from 1 billion in 2020 to 1.4 billion by 2050. The number of persons aged 80 years or older is expected to triple between 2020 and 2050 to reach 426 million.”

In India In the Year 2050 ,one in every five Indian will be a senior citizen. The Ministry of Social Justice and Empowerment has projected that the Indian Elder population will grow from 110 million to 320 million, which as a percentage of population is 8% to 19%. the statistical data follows similar trends. 10.7% of the total population is aged 60 and above, and the numbers are only rising. The life expectancy after the age of 60 is another 18.8 years - a clear indicator that modern medicine and facilities are now enabling people to live longer

A small percentage of the senior citizen population in India live alone (4.9%), while the majority of the elderly population live with their children (71%). 42.5% of senior citizens in India receive pensions and 23.1% are still active in the job market. 70.8% of the older population reside in rural India, with 29.2% .

Ageing, a natural process, brings forth a host of challenges including declining physical health, shrinking social circles, and heightened feelings of loneliness, anxiety, and stress. Alterations in sleep patterns and appetite, coupled with a waning interest in daily activities, further contribute to the overall decline in both physical and mental well-being. For senior citizens, these challenges encompass both health-related issues exacerbated by age and societal discrimination based on ageism. Health ailments such as hearing loss, vision impairment, lower back pain, and falls are prevalent among the elderly, with data indicating a concerning increase in these conditions, particularly among those aged 90 and above. Concurrently, ageism persists as a pervasive issue, with a significant portion of society exhibiting discriminatory attitudes toward older individuals.

Ageism, characterized by discriminatory actions and stereotypes rooted in age, perpetuates the misconception that older individuals are inherently incapable or unsuitable for certain tasks or opportunities. This bias is detrimental not only in social settings but also in the workforce, where older

workers often face unjust treatment and economic repercussions. Contrary to stereotypes, diversity in age, like diversity in race and gender, fosters a more inclusive and productive work environment.

As longevity becomes a defining aspect of human progress, with projections indicating a substantial increase in the elderly population by 2050, it is crucial to recognize the value and potential of older individuals. Despite the prevalence of age bias fueled by capitalist and urbanized societies, addressing ageism and embracing the diverse contributions of older individuals is essential for societal advancement. Being urban dwellers.

Fig. 2.2. Map of countries showing countries classified as low, moderate or high in ageist attitudes



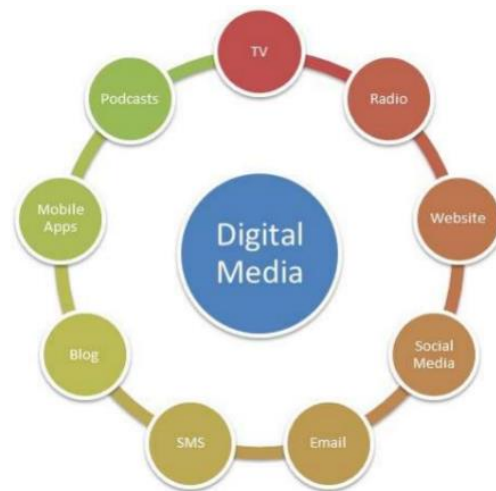
Digital media, transmitted through digital cables or satellites using binary signals, encompasses various forms of content like videos, articles, music, and more, accessible via devices such as computers and smartphones. It gained prominence in the latter half of the 20th century, with the internet's expansion into American households in the 1990s marking a key shift from analog to digital communication. Digital media continues to evolve rapidly, with increasing integration of AI and holographic technologies.

In India, by January 2023, there were 692 million internet users, with rural users slightly outnumbering urban ones. Internet penetration reached 48.7% of the population, and the number of users is projected to rise to 900 million by 2025. Cheaper data plans and widespread smartphone availability have driven this growth, fueling activities like online shopping and social media use, which in turn have contributed to societal and economic improvements.

Previous Study Shows the following:

As per symbiosis school findings 82% senior citizens are the users of digital devices. 75% are graduate in post graduate degree holders and 25% of school level educated. 97% users have said that they you

social media to you social media friend for friends and family and entertainment 97% users have said that they use digital devices for social media , friend and family and entertainment purposes. Out of best statistics 60% users are in aware about data mining cookies. Most of the users used bank transfer. 74% of the senior citizens with patience wait for help. 77% lle people use families help when having any problem while using the technology cal devices 10% you ask for friends help 11 to 12% ask for Google help and 1.77 people don't approach anyone. 3 in 5 seniors citizens feel independent when the use digital devices and one in three senior citizen feels relevant when the use digital devices. 69% are willing to use digital devices and digital literacy.



AGEISM – A UNSEEN BIAS

Ageing, a natural process, brings forth a host of challenges including declining physical health, shrinking social circles, and heightened feelings of loneliness, anxiety, and stress. Alterations in sleep patterns and appetite, coupled with a waning interest in daily activities, further contribute to the overall decline in both physical and mental well-being.

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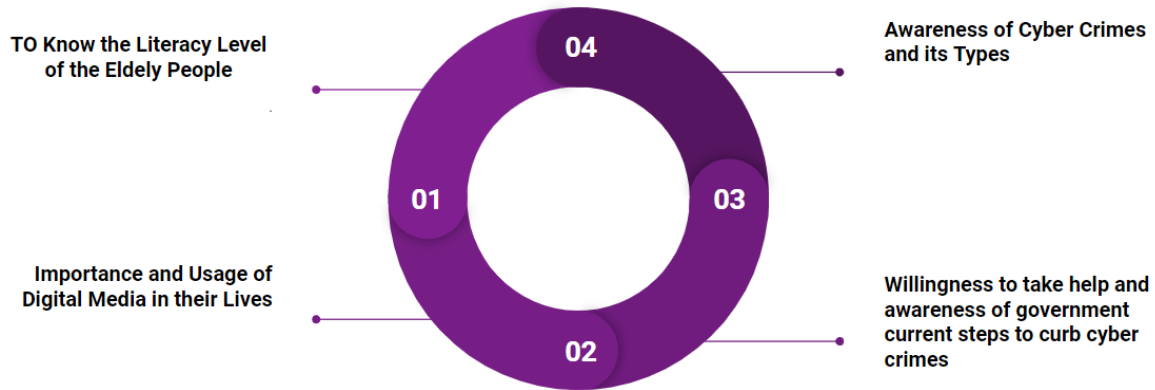
As longevity becomes a defining aspect of human progress, with projections indicating a substantial increase in the elderly population by 2050, it is crucial to recognize the value and potential of older individuals. Despite the prevalence of age bias fueled by capitalist and urbanized societies, addressing ageism and embracing the diverse contributions of older individuals is essential for societal advancement.

RESEARCH OBJECTIVES

- To understand the Digital Literacy of the elderly people
- The use of Digital Media and its other forms by them
- The awareness of Cybercrime amongst them

- The Willingness to learn Technology
- The Willingness amongst elderly people to approach the Officials for help .

KEY AREAS OF FOCUS



Demography

For the purpose of equal understanding of digital and Cyber crime awareness among elderly people Gujrat was Chosen By 2036, 15% of Gujarat's population will comprise elderly people. And it has 82 % population has digital literacy .A data tabled in Lok Sabha earlier this week indicated that Gujaratis lost or could not access Rs 156 crore due to financial cyber frauds in 2023. It was the highest amount frozen in cyber frauds for any Indian state -- 17% of the total amount under lien (frozen/ suspended by the bank or financial institution) across India. Gujarat died 121701 calls me to 1930 the national cyber crime helpline in 2023 making 333 calls daily or one call every 4 minute which made Gujarat rank 3 in India.

3 Areas were Chosen which provide an overview and in guiest the findings for the research objectives

- Ahmedabad – Urban , Metropolitan City of Gujarat
- Bagnagar – It is the Developing city of Gujarat
- Dhangadhra – Taluka and Under developed area of Gujarat .

STATE TOPS			Source: LS data
State	Complaints	Lien (in Rs cr)	
Gujarat	1,21,701	156	
Maharashtra	1,25,153	103	
Karnataka	64,301	73	
Tamil Nadu	59,547	69	
Uttar Pradesh	1,97,546	59	
Andhra Pradesh	33,505	47	

RESEARCH METHODOLOGY

The Research Methodology was Quantitative Research which consisted of primary research which

included drawing the questionnaire, piloting it and then rolling it out to the larger audience for their response. The desk research helped in identify key-areas surrounding digital literacy, Cyber crime Awareness, Ability to ask for help and usage among senior citizens. The kick-off meeting for the Research project was on 3rd April, 2024 and the outline of the objectives of the primary research was done.

The initial part focused on two main activities, developing a questionnaire to collect primary data from Senior Citizen on digital literacy via Google forms and desk research to understand more about the research topic from secondary sources like publications from government sources, newspapers, journals & international organizations

The pilot Google form was prepared and shared .The form was further tweaked to incorporate all inputs and the final questionnaire was released on 5th April, 2024.

The Google Forms questionnaire aims to assess Senior Citizens' digital literacy and awareness of cybercrime.It also aimed to understand the Knowledge of Cyber crime , their most used form of transaction and other demographic indicators.

Within 10 days the research had 50 Responses which led to the following findings .

The Research From and Findings can be Classified into 4 Parts

- A. General Data of the Responders including their mode and Source of Income
- B. The Awareness and Importance of Digital Media
- C. The Awareness and Literacy of Cyber Crimes
- D. Current preventive Measures

A. General Data of the Responders including their mode and Source of Income

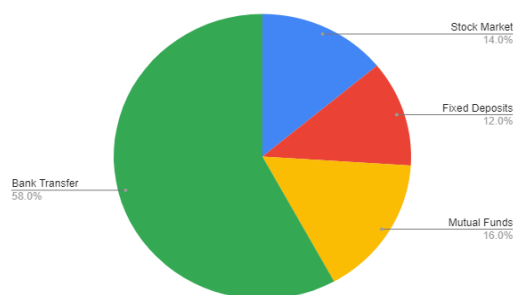
The research included responses from a gender-balanced sample, consisting of 52% males and 48% females, with a total of 50 participants. According to the National Elderly Policy, individuals aged 60 and above are classified as elderly, and thus, the minimum age in the study was set at 60 years.

The age distribution of participants is as follows:

No.	Age	Ratio
1	60-70	48%
2	70-80	28%
3	80-90	20%
4	90 & Above	4 %

Regarding sources of income, 30% of respondents rely on pensions, and another 30% derive income from interest. Dividends account for 14% of income, while 16% of participants are still employed. Additionally, 2% earn through freelancing or consulting, and 8% reported being unemployed. This

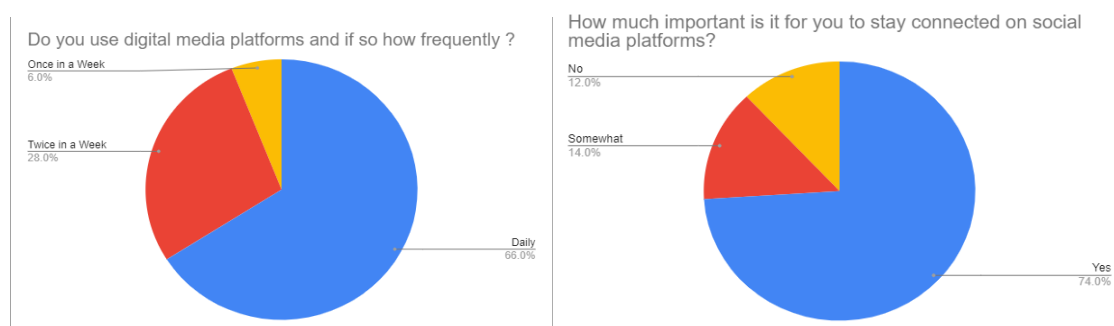
detailed breakdown offers insights into the financial dynamics of the elderly population included in the study.



B. The Awareness and Importance of Digital Media

Elderly individuals show a clear preference for certain financial transaction methods, with 58% primarily using bank transfers. Other methods include mutual funds, which account for 16% of their transactions, followed by 14% in the stock market, and 12% in fixed deposits. This reflects a cautious yet balanced approach to financial management, with a focus on stability and moderate risk.

In terms of digital media usage, a significant 66% of elderly participants access digital platforms daily, while 28% engage with these platforms twice a week, and 6% use them once a week. This indicates a growing reliance on digital tools for various activities, highlighting the increasing integration of technology into their daily lives. However, when it comes to digital literacy, the responses show a broad spectrum. While 54% of the elderly consider their digital literacy to be average, only 12% rated themselves as having good digital skills. On the other hand, 28% of respondents reported having very poor digital literacy, and just 6% felt they were highly proficient in using digital platforms. This disparity points to the varying levels of comfort and competence with technology among the elderly population.



When assessing their ability to use digital newspapers, the proficiency gap becomes more evident. Only 10% of the elderly reported being proficient in this area, while 32% felt somewhat competent. A small percentage, 6%, were unsure about their abilities. However, the majority—52%—admitted to having no digital literacy related to newspapers. This highlights a significant gap in their ability to access and engage with news through digital platforms, underscoring the need for targeted efforts to improve their digital media skills.

C. The Awareness and Literacy of Cyber Crimes

Cyber Fraud Awareness and Experiences Among the Elderly

A significant portion of elderly individuals, either personally or through family members, have experienced cyber fraud, with 48% of respondents reporting such incidents, while 52% indicated they had not encountered any form of cyber fraud. This highlights the growing vulnerability of the elderly population to online threats.

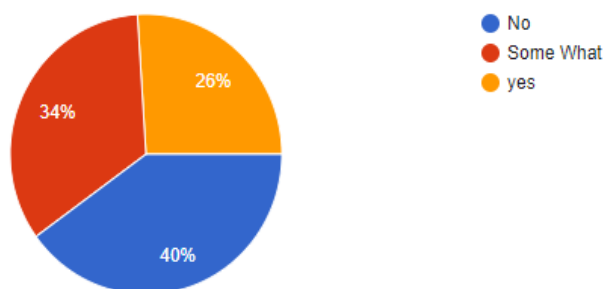
When it comes to their awareness of cyber fraud, the responses show varied levels of understanding. Only 26% of elderly participants are fully aware of cyber fraud risks, while 34% possess partial awareness. However, a concerning 40% of respondents admitted to having no awareness at all, emphasizing the need for greater education and protection against online scams.

Similarly, the elderly demonstrate limited knowledge about malware and cookies, two common elements in online security breaches. And merely 12% of respondents reported being aware of these threats, with 28% somewhat familiar with them. Alarming, 60% of the participants had no awareness of malware and cookies, underscoring their exposure to potential cyber risks.

Further concerns arise regarding the elderly's understanding of banks' privacy conditions, an essential aspect of protecting financial information online. None of the participants 0% were fully aware of these privacy terms, while 8% had a partial understanding. A significant 42% were uncertain about these conditions, and 50% admitted to having no awareness. This gap in knowledge could make them more susceptible to fraud in financial transactions.

The emotional impact of cyber fraud is also notable. 20% of elderly victims reported feeling ashamed of being defrauded online, while 38% were unsure of their feelings, and 42% stated they did not feel ashamed. Furthermore, when asked about self-blame, 52% of respondents admitted to blaming themselves for falling victim to cyber fraud, while 48% did not attribute the fault to themselves. This suggests that beyond financial loss, cyber fraud also takes an emotional toll on the elderly, affecting their sense of confidence and security online.

These findings highlight the urgent need for targeted initiatives to raise awareness about cyber fraud and enhance the digital literacy of elderly individuals, thereby equipping them to navigate the digital world more safely and confidently.



D. Current preventive Measures

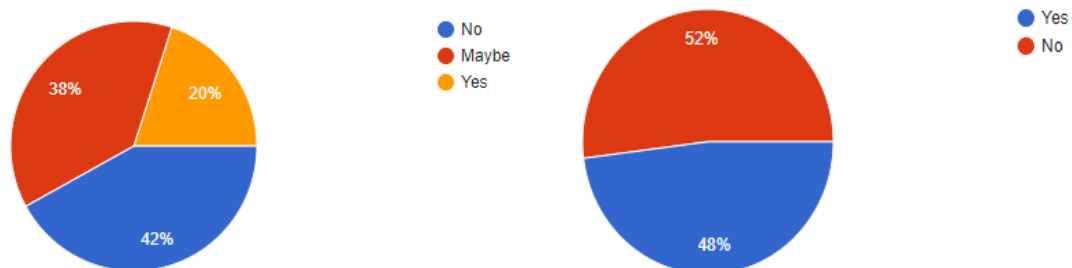
Elderly individuals exhibit a notable willingness to seek assistance from government and police services in case of cyber issues, with 72% expressing readiness to approach these authorities. However, 18% remain uncertain about seeking help, and 10% would not consider reaching out for assistance. This indicates a generally positive attitude towards involving official channels for support, but a small portion still hesitates to do so.

When it comes to awareness of specific resources, 56% of the elderly are aware of the cyber cell within the police force, a key resource for addressing cybercrime. On the other hand, 44% are unfamiliar with this service, reflecting a gap in knowledge that could hinder timely reporting and intervention in cyber fraud cases.

Awareness initiatives conducted by banks to educate elderly individuals about cyber safety have yielded mixed results. 44% of respondents are aware of these initiatives, with 10% being aware but choosing not to engage with them. Unfortunately, a significant 46% have no awareness of such efforts. This suggests that, while some outreach is effective, there is still a large portion of the elderly population that remains uninformed, making them more vulnerable to online threats.

Moreover, community discussions on cyber security are strikingly low. Only 2% of elderly individuals actively engage in conversations about cyber safety, while 22% are aware of such discussions but do not participate. A substantial 76% have never engaged in any discussions related to cyber security, highlighting a major disconnect in communal efforts to address and share knowledge about online safety. This lack of engagement underscores the need for better community-based initiatives to raise awareness and encourage dialogue among the elderly about the importance of cyber security.

These findings reveal both the willingness and gaps among elderly individuals in seeking help and participating in cyber security education. More focused outreach efforts and increased community engagement are essential to ensure that this vulnerable demographic is better equipped to handle the challenges of the digital world.



ANALYSIS

Digital Literacy and Cybercrime Awareness Among the Elderly Population

The research findings on the digital media usage, literacy, and awareness of cybercrimes among elderly individuals offer crucial insights into their interaction with technology and their vulnerability to online

risks. As the digital landscape continues to expand, understanding how elderly individuals engage with these technologies, their awareness levels, and the challenges they face becomes vital for developing targeted strategies to protect them from cybercrime. This analysis highlights the key findings from the study, focusing on the financial independence of the elderly, their usage of digital platforms, and the gaps in cybercrime awareness.

Age and Income Diversity

The research encompasses a wide range of elderly individuals, predominantly within the 60–70 age bracket, aligning with the definition of elderly according to the National Elderly Policy. This diverse age distribution provides a comprehensive view of how different segments of the elderly population interact with technology. Financial independence emerges as a significant theme in the study, with pension and interest income being the two primary sources of income for 60% of the respondents. This indicates a degree of financial security among elderly individuals, making them active participants in financial transactions, often conducted digitally.

Despite this financial independence, many elderly people remain vulnerable to cyber threats, given their regular engagement with online banking and other financial platforms. This connection between financial independence and the use of digital platforms underscores the need for heightened awareness and education on cyber threats that target financial activities.

Digital Media Usage and Literacy

The research reveals a relatively high rate of digital media usage among the elderly. 66% of respondents reported using digital platforms daily, particularly for financial transactions such as bank transfers , which account for 58% of their online activities. This indicates that a significant portion of the elderly population is reliant on digital platforms to manage their finances, reflecting a growing trend of elderly individuals embracing technology for essential activities. Additionally, 16% of respondents prefer using digital platforms for mutual funds , followed by 14% for stock market transactions, further demonstrating the role of digital media in their financial management.

However, while the usage of digital platforms is high, the overall digital literacy among the elderly remains a concern. Only 6% of respondents rated their digital literacy as "very high," indicating that despite frequent use, most elderly individuals struggle with navigating digital platforms. 54% of the elderly rated their digital literacy as average, while 28% considered their skills to be very poor. This disparity between usage and proficiency points to a crucial gap that needs to be addressed.

The research also shows a growing recognition of the importance of social media, with 88% of respondents acknowledging its relevance for staying connected. However, despite this awareness, there is a lack of understanding of newer forms of digital media, such as digital newspapers, with only 10% of respondents feeling proficient in accessing news digitally. This gap highlights that while elderly individuals may use technology for specific purposes, their knowledge of other useful digital resources is limited.

Cybercrime Awareness and Vulnerability

The most alarming findings from the research relate to the elderly's awareness of cybercrime and their vulnerability to online threats. While 26% of respondents demonstrated some level of awareness about cyber fraud targeting the elderly, a staggering 40% admitted to having limited or no knowledge of such threats. Despite 48% of respondents or their family members having been victims of cyber fraud, the lack of awareness regarding the risks of cybercrime is significant. Moreover, many elderly individuals tend to blame themselves for falling victim to online scams, with 52% expressing feelings of self-blame. This emotional toll, coupled with the lack of awareness, indicates a deep-seated issue that needs to be addressed through education and support mechanisms.

Awareness of cyber security measures is also worryingly low. 60% of respondents were unaware of basic online security concepts such as malware and cookies, essential tools for safeguarding against cyber threats. Similarly, only 8% of respondents had any awareness of bank privacy policies, and 50% admitted to being completely unaware of these crucial terms. This lack of knowledge leaves elderly individuals particularly susceptible to various forms of cybercrime, including credit card fraud and internet banking scams.

Preventive Measures and Community Engagement

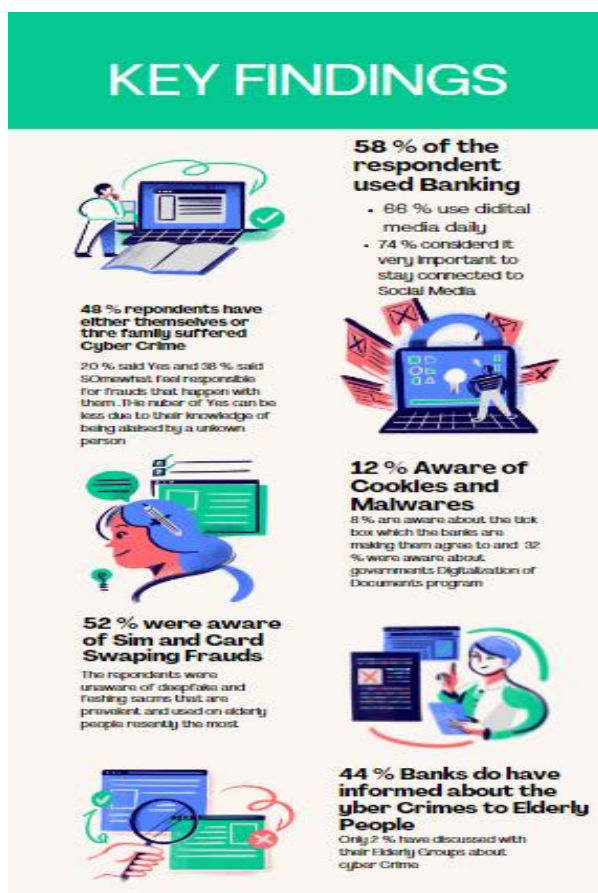
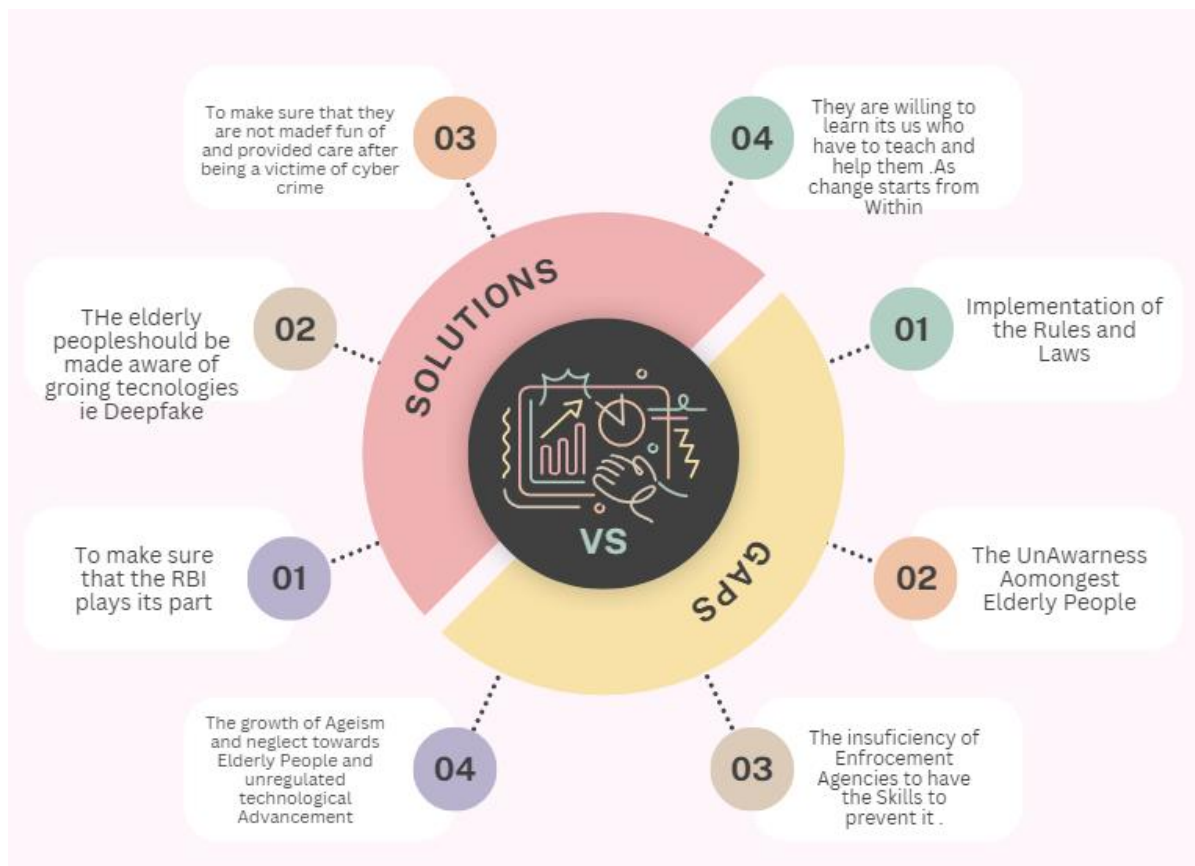
While the research shows some awareness of preventive measures, particularly from banks' initiatives aimed at educating elderly individuals about cyber threats, engagement with these initiatives remains limited. 44% of respondents were aware of such programs, yet many do not actively participate or utilize them. Moreover, community discussions about cyber security are minimal, with only 2% of respondents actively engaging in these conversations. 76% reported never discussing cyber security, further highlighting the isolation of elderly individuals from critical conversations about online safety. This lack of communal support exacerbates their vulnerability, as many elderly individuals may not know where to turn for help or advice when faced with online threats.

RESENT STEPS BY GOVERNMENT AND COURTS

Kerala Government has decided to amend the Police Act to include intimidation, defamation, or insulting of any person through social media as an offence punishable with imprisonment of term upto five years and/or upto 10,000/- fine. The Kerala Cabinet has also decided to recommend to the Governor to promulgate an ordinance in this regard. A new Section 118A will be added to the Kerala police Act.

The Madras High Court on Thursday allowed Internet Freedom Foundation(IFF) to intervene in the petitions which seek directions to link Aadhaar with social media accounts. The IFF opposes interlinking of Aadhaar and social media profiles on the ground that it will result in vesting unbridled power on social media companies over the lives of users, resulting in infringement of privacy. Antony Clement Rubin v. Union of India & Ors (W.P. No. 20774/2018) and Janani Krishnamurthy v. Union of India (W.P. No. 20214/2018).

THE WAY FORWARD



CONCLUSION

The research highlights a clear digital divide among the elderly. While many seniors engage with digital platforms daily, especially for financial activities, their overall digital literacy remains low, with only 6% rating themselves highly proficient. Despite recognizing the importance of social media (with 88% acknowledging its significance), their knowledge of newer forms of digital media, such as e-papers, remains limited.

More concerning is the lack of awareness around cybercrime, with 40% of elderly respondents having limited or no knowledge of online threats, despite many falling victim to fraud. The understanding of essential cybersecurity measures, such as malware and cookies, is also lacking, with 60% unaware of these risks. Additionally, 50% are unfamiliar with their banks' privacy policies, further exposing them to vulnerabilities in financial transactions.

These findings emphasize an urgent need for tailored educational programs focused on improving the digital literacy of seniors. Such programs should equip them with the necessary skills to safely navigate digital platforms, protect their personal information, and reduce their risk of cybercrime. By addressing these gaps, elderly individuals can fully benefit from technology while safeguarding themselves from online threats.
