# Securing the Elderly in the Digital Age

*By Fatima Mustafa and Hamad Khatir*

## SYNOPSIS

*Addressing the critical need to safeguard the elderly in the digital age requires a concerted effort from all community sectors. This initiative emphasises the importance of community collaboration, accessible technology, and comprehensive cybercrime education. By engaging global stakeholders, training the banking sector, and fostering technological resilience, we can ensure a secure and inclusive digital environment for our elderly population.*

## COMMENTARY

Technology is a double-edged sword: it can greatly improve one's quality of life or be used by malevolent people to destroy one's livelihood. Older folks often tend to find it difficult to develop technological literacy. As a result, they are disproportionately susceptible to scams and identity theft. An estimated S$12.76 billion is defrauded from the elderly each year all over the world.

There is thus a need to increase the familiarity of seniors with the technology and to enhance their digital security. Achieving this objective requires empathy and community outreach. Stakeholders, including law enforcement agencies, community organisations, banks, tech companies, families, and caregivers, are needed to implement recommendations aimed at promoting the digital well-being of our elderly.

To bring attention to this security challenge, the Secure Communities Forum, United Arab Emirates, and Thye Hua Kwan Moral Charities, Singapore, organised a panel discussion on the subject at the World Aging Festival in Singapore, which took place on May 8, 2024.

The panel identified several challenges facing the elderly. In particular, they noted the frequent lack of digital literacy skills amongst them, and the stigma they felt about

being scammed, leading many of them to avoid seeking assistance. In addition, the elderly may not be up to date with the latest methods used by scammers, and this lack of awareness can be exploited.

The most effective way of securing a community or any part of it is for the entire community ecosystem to collaborate as it takes a village to empower our seniors to use technology competently and safely. To this end, we have selected some best practices for securing our elderly in the digital age.

## Accessible Technology

Not all technology is the same, particularly in regard to accessibility and usability. An elderly person's support network can help to promote the use of accessible apps, as well as alter device and app settings to increase their ease of use.

For example, using fingerprint scanning for sensitive online functions such as banking or reviewing medical records can be a more accessible alternative to typing a username and password, which may be forgotten and are often difficult to change.

Another example is prioritising apps that provide strong colour contrast and alternative text to explain the purpose and content of images. Using accessibility settings such as these can increase resilience, independence, and self-confidence in using technology.

## Training the Banking Sector

Law enforcement in any jurisdiction can engage with bankers and the elderly to increase the understanding of customer-facing bank staff on body language and facial cues as these could indicate that an elderly client is being scammed.

Bank staff should also be vigilant when large amounts are being withdrawn by seniors; a sign frequently associated with scams. Since banks do develop applications for their clients' use, bankers can also work closely with app developers to maximise the digital safeguards they have to reduce fraud.

For example, apps may have a dialogue box that warns users about scams if they try to transfer more than a certain sum in a day. They may also have special mechanisms in apps for reporting fraud to the police. Thus, there should be communication and feedback between law enforcement agencies, banking institutions, caregivers, families, and the elderly about mechanisms designed to protect their savings.

## Educating – Awareness and Prevention

Law enforcement agencies should engage directly with the elderly on cybercrime education. This includes education about online scams including examples of scams that target the elderly.

Educational programmes should also include methods of detecting scams, how seniors can optimally protect themselves from falling victim, and who they should consult if they suspect an interaction or transaction to be fraudulent.

It could be prudent for the authorities to engage the elderly in the design of these educational programmes. Beyond talks, other means such hands-on experience, bite-sized learning, and peer support are considerations in the design of such programmes.

**Experiencing the Fun Side of Technology**

The fear of technology among the elderly can be obstructive if it hampers them in performing core functions, such as banking, online shopping and communicating with family. Thus, the purpose of any community outreach should be to dispel this fear and to encourage the elderly to engage with technology, besides developing their resilience to cyber criminals.

When mastered or used properly, technology can improve the quality of life. For example, fitness and social programmes such as those on tai chi, gym training, dancing, etc., can help the elderly to get more out of life, improve their mobility and balance, and foster community building.

**Conclusion**

As our lives become increasingly interwoven with technology, it is critical that community outreach organisations contribute in developing technological competence among our elderly. The burden of protecting the vulnerable in our population cannot fall solely on caregivers; it should be based on a "many helping hands" approach where stakeholders, including law enforcement and local services such as financial institutions, collaborate to enhance resilience to cybercrime. Securing our elderly is a crucial and often overlooked aspect of community building. In the digital age, we must foster a safer world for this cherished demographic.

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