

Cyber Crime and its Impact on Elderly – A Sociological Analysis about the Digital Scam against Elderly

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Abstract

Back Ground of Study:

The elderly are considered one of the revered groups in our community. The contribution of the elderly to society is innumerable in terms of moral values, etiquette, disciplined life, and so on. The disintegration of the joint family system, establishment of the nuclear family, migration of children, and the ideology of individualism are factors that have reversed the condition of the elderly. This change has promoted domestic violence, emotional abuse, ignorance, and cheating. In recent days, they have been targeted by technical scammers. Phishing activities against the elderly are increasing through social media, phones, mail, and chats. Consequently, they are experiencing more insecure living conditions in their recent days. With this view, the researcher has chosen this title to expose the connection between digital scams and the elderly.

Purpose of the study: To present the condition of the cyber crimes against elderly along with its impacts.

Objectives:

- *To study the role of the social media in the elderly day to day life*
- *To find the ways and means of penetration of cyber crime among elderly*
- *To bring out the consequences of cyber crime issues among the elderly*
- *To explain the strategies and coping mechanism to get away from cyber crime actions*

Methods and Sampling:

Secondary sources were used in this study. To determine the role and negative impact of cybercrime among the elderly, a content analysis method was adopted. In this format, social media posts from various online sources regarding cyber crime against the elderly were collected. A six-month period of social media information was used for this study. A descriptive method was used to explain this research study.

Results:

The results show that lonely elderly people were the main targets of cyber criminals. Elderly people who have retired from decent government and private jobs are threatened and emotionally blackmailed by the culprits. They regularly use the format of digital arrest, drugs through courier services, bank officials, and the judiciary and police department names. The elderly were emotionally controlled and instructed not to reveal this cyber crime to their family members. Lack of technical awareness, social connection, and weak cyber laws are associated with the promotion of cybercrimes. The police, judiciary, and media channels are responsible for solving this matter.

Future Scope:

This research urges the government administration to enact appropriate senior-related policies. Research on the relationship between family members and senior citizens and social capital connections should be promoted to reduce this kind of cybercrime.

Keywords: Cyber Crime, Elderly, Digital Arrest, Emotional Issues, Scam.

Introduction

Aging is a term which implies many dysfunctional mechanisms in the biological, physical, and psychological aspects. This stage reverses biological functioning. The aging period is considered to be full of wisdom and experience. Senior members of the society and family held powerful positions in those days. Their experience, values, decision-making powers, and control over others bring lot of accumulate authority in the hands of the elderly.

Property issues, temple festivals, village developmental activities, disputes, and quarrels within family and society were easily handled by the experienced people so called elderly. Not only in the family, they also enjoyed a reputed status in the civil administration and the position of advisor to the administrator. Hence, the ageing period was the golden one for the elderly in the previous social circumstances.

Elderly Position after LPG Era

The concepts of liberalisation, privatisation, and globalisation were introduced in our country in 1991. It has offered many drastic changes in the economic and social positions. In the past, the position of the elderly was prime, and gradually, the position is getting down due to the penetration of modernisation values. The unpredictable effects of globalisation have brought many changes to our social structure, paving the way for its ideology in every single home. The powerful position of the elderly worsened due to their economic dependence and weakening physical condition. The changes in the elderly's leading family role are also reflected in society. They used to face cyclic patterns in their respect and caring. Familial rejections and their accumulation provide negative social responses to the elderly. In rural areas, geographical factors also influence the livelihood of rural people, especially the rural elderly. Failure of agriculture in rural areas, migration of earning children, and prolonged diseases are indirectly associated with the backwardness of the elderly during their aging.

Effects of Industrialization and Modernization among Elderly

Youngster migration in the family is inevitable in contemporary times. The establishment of multinational companies has created many employment opportunities for young people, including uneducated youth. These changes have caused many structural fractures in the existing social system. The disintegration of the joint family system, emergence of the nuclear family, abandonment of parents, and roaming of the elderly have become prevalent concepts. The concept of old-age homes was also established after the industrialisation era.

Parents and the elderly used to have the issue of empty nest syndrome. Many psychological crises, stress, anxiety, and feelings of insecurity have occurred in the minds of the elderly. Both rural and urban elderly people have these kinds of experiences while dwelling in nuclear families. Interestingly the changes after industrialization and modernization era though giving lot of changes in the social structure,

Social Media usage by Elderly

Mass media developments are awful, covering all age groups. To avoid this, the elderly try to create new relationships on social media. The use of social media is a boon for the elderly who have minimum technical knowledge and application. In the initial stage of launching touch mobiles and a variety of social media, it was said that it may be tough for the elderly and illiterate to handle these kinds of things. However, the advancement of technical varieties has attracted all groups. In particular, the elderly used to handle the phone very effectively for their day-to-day purposes. Banking, video calling with neighbours, chatting with their sons and daughters, streaming online films, and paying bills are being done by the elderly.

Through the above-mentioned social media, the elderly used to get some kind of social connections, and it made them feel that there is no distance, even though family members are away. However, none of the elderly people knew that they were being monitored by the technology. Digital threats, cyber bullying, digital arrest, and cyber financial scams are new types of crimes that are easily used by culprits against the elderly in the recent days. The consequences of this kind of cybercrime are severe, and it may lead to physiological and psychological impacts on the elderly. Recently, cybercrimes against the elderly have increased. The elderly are unaware of modern technical cheating techniques, making them prime targets.

Problems of Elderly through the Cyber Crimes

Social engineering techniques make the elderly vulnerable. As a result, they can become bait and may lose their financial resources. This creates a condition of low self-esteem, a less worthy attitude, shame on one's own, and a lower level of social connections.

Due to cyber-attacks, the psychological and physiological conditions of the elderly face a reverse situation. This may have unprecedented impacts on health and psychological well-being.

Incidents of Cyber Crime in India

After the Covid pandemic period the number of Internet users increased, especially among senior citizens (John,2022). The increase in the number of elderly Internet users indirectly encourages fraudulent attitudes and cyber scammers. In India, cybercrime incidents are gradually increasing. Although there are efforts to curb it, due to the technological loopholes, scammers and culprits use different ways to cheat the public. In India, the National Crime Records Bureau (2022) released the number of cyber-crime incidents. In 2018, there were 27,248 crimes, whereas in 2022, there were 65,893 crimes. Cyber crimes in India have more than doubled. Especially the cyber crime against elderly had been increased by 86 Per cent from 2020 to 2022. The Supreme Court of India also indicated that nearly 3000 crores of money belonging to the elderly has been scammed through cyber crimes (Nov 2025). It is also assumed that digital payment fraud will increase in the range of Rs 1.2 lakhs by 2026.

According to a Coimbatore city police report, there were 9,960 cyber crime complaints in Tamil Nadu in 2024. Of these, 7,779 were related to financial fraud, phishing, fake links and social engineering scams. Out of the Rs. 87 crore scams, only Rs.7.65 crores were recovered. The techniques of KYC verification and using the female voice to create emotional attachment techniques were also used against the elderly (Chattopadhyay, 2024)

Review of Literature

NabatArfi and ShaliniAgarwal (2014) involved a research on “A study on level of knowledge regarding cyber crime among elderly residing in homes and old age homes”, in this study the purposive sampling method was used along with 120 respondents. A well-structured and pre-tested interview schedule was used in this study. Low levels of digital knowledge were found among the elderly. This situation enriches the activity of cybercriminals against the

elderly, as stated by the researcher. Awareness and good connections with family members may act as barriers to cyber or digital crimes.

Aditi and Gowtham (2023) conducted a study titled “Cyber crime and senior citizens in India—A comparative study of legal frameworks within cyberspace globally”, in which they exposed the condition of cybercriminal activities against senior citizens in India. The conclusion of the research shows that Indian cyber laws are complex, and their enactment is very limited. These actions indirectly promote digital criminal activities against the elderly. This study suggests that a special cyber court should be established to deal with cyber crime cases alone. It may reduce the level of negative actions and also provide the fastest support to victims.

Sherine Raj (2023) in her study stated that the senior citizens are highly vulnerable by clicking a link of the cyber fraudsters. The researcher emphasised that they were facing mental health issues due to cyber and digital crimes. The amount which was cheated from the elderly was mostly for the purpose of medical or any emergencies. This makes them financially vulnerable during their old age, the researcher added. In addition, the cases of senior citizens are not seriously considered by the authorities. This study suggests that conducting awareness programs and severe actions against the culprit may save the elderly from digital crimes. It is also noted that the Help Age India NGO conducts digital safety training for older adults to curb cybercriminal actions against them.

Havers B et al. (2024) revealed the condition of cyber crime against older adults in their study “Cyber Victimization among older adults: A probability sample survey in England and Wales” The Crime Survey of England and Wales (CSEW) is the largest source of crime research. The total number of samples in the survey was 35069, of this 9491 were in the age category of 64-75 and 75+. This research shows that the victimisation percentage of cyber crime among the age group of 65-74 and 75+ were 5.2 and 2.7 per cent, respectively. Within that, the financial losses were 38 and 69 percent, respectively. Interestingly, there was more repeated victimisation against the age group of 75+. This is closely associated with the attitude of the elderly,

who are not ready to disclose their loss due to shame or victim blaming. This makes them feel targeted. The victims were previously closely associated with professional and managerial occupations.

Lazarus, et al., (2025) did a research “Cyber crime against senior citizens” based on the digital crime against elderly. The study revealed that cyber criminals take advantage of the cognitive decline of the elderly. Under these conditions, the frauds they used to throw various fake schemes towards the elderly may have ranged from investment to romance scams. Senior citizens who are less ICT aware are victims of cybercrimes.

The literature shows that the study findings are connected with low digital literacy, non-implementation of laws, promotion of mental health issues, and non-disclosure of financial losses due to shame by the elderly. However, the least number of studies have been conducted on the impact of these crimes on the elderly. Hence, the researcher has chosen this study to reveal the various impacts of these types of crimes.

Methodology

To find the role and negative impact of cyber crime among the elderly, the content analysis method has been adopted. Content analysis is a systematic study that has been used to elucidate information about cyber crime issues among the elderly. In this format, social media posts from various net sources regarding cyber crimes against the elderly were collected. The past six months of social media information were used for this study. A descriptive research design was used to explain this study.

Tool used for Study

This research study used secondary sources. Social media information about cybercrimes and financial frauds was collected and used in this study. Apart from government reports, police reports and various statistics regarding cybercrimes have been used.

Studies Related with the Cyber Crimes

A 65 year of senior citizen from Tirupati lost 80 lakhs rupees in November 2025 through a digital crime. He received a phone call from individuals

identifying themselves as CBI officers. They ordered him to provide information related to the money laundering case. The victim did not have any connection with that, but they threatened him in the name of government officials and also ordered him to stay at home because of digital arrest. They forced him to give them money to escape from the money laundering case. Under no circumstances did he give his consent and sent the amount of 80 lakhs rupees through various accounts which were provided by the digital criminals. Later, he assumed that it may have been a scam, and approached the police. The police filed a case against and arrested eight persons with inter-state cyber crime links.

A retired bank employee from Mumbai approached the police, stating that he lost his money through a digital crime. The victim received WhatsApp and Video calls from the fraudsters in September 2025, and they informed him that he was under digital arrest in connection with a money laundering case. The culprits showed fake documents and identity cards of IPS and National Investigation officers. The scammer forced him to deposit money into a bank account to get away from the case. Without any option, he sent the money worth 50 lakhs rupees. The victim had doubts and approached the police, who recovered 30 lakhs rupees and arrested two persons connected with this case.

Sixty four year of retired engineering professor was targeted by cyber criminals and lost nearly three crores in September 2025. She received a call from someone who identified himself as a cyber data protection officer from the police station. The fraudster told her that she had a connection with funding terrorism. He asked her to appear before an officer through video calling to follow the digital arrest proceedings. The victim transferred the amount through six transactions as per the instructions of the culprits to be released from this case. After making a continuous demand for money, she approached the police. She then realised the role of the scammers.

In November 2025 a sixty eighty year senior citizen from Kerala lost his one and half crores rupees through digital scamming. He had a WhatsApp video call with fraudsters who enquired about the connection between the banned political parties

and the victim. The victim was also threatened that he was on the list of terrorist supporters by the government in the past several years. Next, a man introduced himself as a senior enforcement officer to the victim. He convinced him to deposit all the money from various bank accounts into a particular account. He assured that it would be refunded after the verification process. The victim believed him and transferred the amount to the account. Later, he realised that the amount was being scammed by the fraudsters.

In October 2025 a seventy three year women senior citizen made a complaint about digital scamming which consumed nearly three crores. The digital scammer approached her and told her that she was connected to the trafficking and murder of children. He then urged the senior citizen to pay money to remove the name in the above case. He sent all the documents relating to the case, and finally, she threatened that if he did not cooperate, he would be arrested. She paid the amount to the bank account mentioned by the fraudster. Finally, she learned about the money scam and approached the police to recover it.

Findings

- The victims were psychologically threatened by the scammer, and they had the condition of disengagement, as stated by Cummings and Henry. This condition was properly used by cybercriminals.
- The cyber criminals used to select the targets those who are retired from professional service as well as elite family
- They emotionally controlled the senior citizens through using family fame as well as their social status and also instructed them not to approach their family members about this issue.
- Threat of digital arrest was the main scam perpetrated by cyber criminals. They have received money. Cybercriminals have created fake police and judiciary functions to obtain money from the elderly.
- The senior citizens cognitive decline condition was properly used by the cyber culprits
- Both male and female senior citizens are prime targets for cyber criminals. They used video calling to control the targets.

Suggestion

Separate campaign schedules should be formed to curb cyber crimes against the elderly by state and central governments. It may be associated with various stakeholders, such as pensioners associations, non-governmental organisations, and senior citizens forums.

Public rallies, fixing posters in the main place about cyber-attacks, sensitisation programs, and dissemination of digital knowledge may be connected with the gradual decrease in cyber crimes against the elderly.

Heavy financial transactions from elderly accounts may be immediately monitored by bank officials. If they find any suspect, they may inform their family members or nominees to understand the real situation and stop further economic loss.

Inculcate the practice of using physical banking rather than net or technical banking among the elderly. It provides good physical mobility and social relations for the elderly. This promotes active aging and improvement in their cognitive level.

Conclusion

The use of technology by the elderly makes them active during their aging period. When physical mobility is reduced, they become active users of social media, but at the same time, it has some negative results too. Scammers use techniques from human psychology, cognitive dysfunction, and social engineering to deceive the elderly. Making fake romance calls, creating fake links, gift vouchers, and lottery winning information create an enthusiastic attitude among the elderly and eventually end with financial and emotional fraud. The effects of cybercrimes lead to physiological deterioration and psychological disorders. Aging was considered the golden era in those days, but now it is considered easy bait to attain something. The role of family members is inevitable in this coping mechanism, and the emotional attachment between elderly parents and their children significantly diminishes abusive practices. Their social networks, community participation, and peer group connections determine the level of impact.

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