

# **Project Fraude**

## **Group 4-039**

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## **1 Abstract**

Project Fraude is an integrated one-stop repository for the elderly to combat fake news and scams, with multiple resources from our website, namely the website itself, pamphlet, blog and a quiz for convenient and easy reference.

## **2 Introduction**

### **2.1 Rationale**

With the advent of the Internet and social media, these platforms have turned into a breeding ground for scams and fake news, due to the ease and anonymity that can remove tracks of crime easily. In recent years, there has been a huge increase in the number of cases reported regarding scams and fake news, especially those targeted towards the elderly.

### **2.2 Objectives**

The main aim of our project is to

- To raise awareness on different types of fake news and scams among the elderly.
  - a. We hope to educate the elderly on how to identify fake news and what they should do to curb the spread of fake news.
  - b. We also hope to equip them with skills to not fall for scams

### **2.3 Target Audience**

Our main target audience is the elderly, aged 65 and above.

## 2.4 Proposed Resources

The resources for our project include:

- Website
  - Show information of scams and fake news
    - Consist of What is that specific scam, How to identify scams and What to do when encountering these scams
    - Identification and prevention of fake news are also covered in the website
- Pamphlet
  - Convenient, easy to use
    - It will be a big piece of paper that is folded up into a smaller hand-held booklet, just like a map
  - Summarised points of what to take note of for the more popular scams
    - They will still contain what to look out for and how to deal with these type of scams

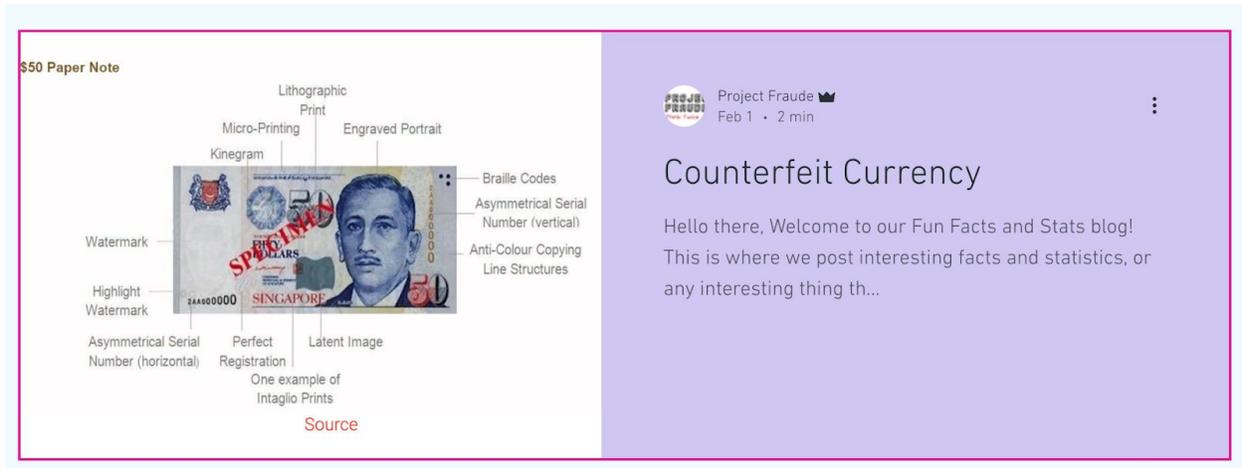
Portion of scam pamphlet:



- Blog

- Updates and interesting facts
  - They include different types of myths about scams and fake news that are happening
  - There are also interesting statistics on the scams on the rise and fake news

This is the thumbnail of one post on a fun fact where we taught them how to identify counterfeit currency:



- Quiz
  - To test the learning of the audience, also to boost interactivity amongst users

Note: Resources have a big, very readable font size

### **3 Review**

There are multiple news articles (some shown below) which are from well-known sources, and the latest article here was published in 2019. It is therefore evident that the elderly are a prime target of fake news and scams, all the more proving the need for our project.

## Spike in scam cases pushed up crime rate last year to highest in 9 years

**Review: Scams are on the rise, making up a large proportion of reported crimes, which coincides with the large amount of money lost from falling for scams**

Singapore

## 6 in 10 people in Singapore have received fake COVID-19 news, likely on social media: Survey

**Review: People taking advantage of the advent of social media, together with the rise of a pandemic, where people are often more flustered, and are very susceptible to spreading fake news**

## Public awareness the main strategy to protect elderly from online crimes: Ong Ye Kung

**Review: Minister Ong Ye Kung urges Singaporeans that the battle against spreading fake news, especially for the elderly, can only be won by educating them. Our project can therefore be able to provide information and aid in the teaching of the elderly.**

Advertisement

By Louisa Tang

07 Oct 2019 06:06AM  
(Updated: 07 Oct 2019 06:10AM)

Bookmark

Singapore

## The Big Read: Plump pickings for scammers? Trusting, unsuspecting Singaporeans need to raise their guard

**Review: There is a growing number of scam cases reported by the elderly, thus suggesting people do not know how to identify scams and protect themselves**

**Overall Review:** Many articles suggest how elderly easily fall for scams and spread fake news easily, thus suggesting they lack knowledge of countering them, where we can provide relevant information on how to counter scams and fake news to hopefully lower the numbers of cases reported.

We conducted research to check out the current resources available to combat this issue. However, we believe that there is much room for improvement.

### 1. Other resources are **lengthy/wordy**

- Sites like the FBI page are wordy, so people would not be so interested
- They also have a very small font, which would make it difficult for the elderly to read

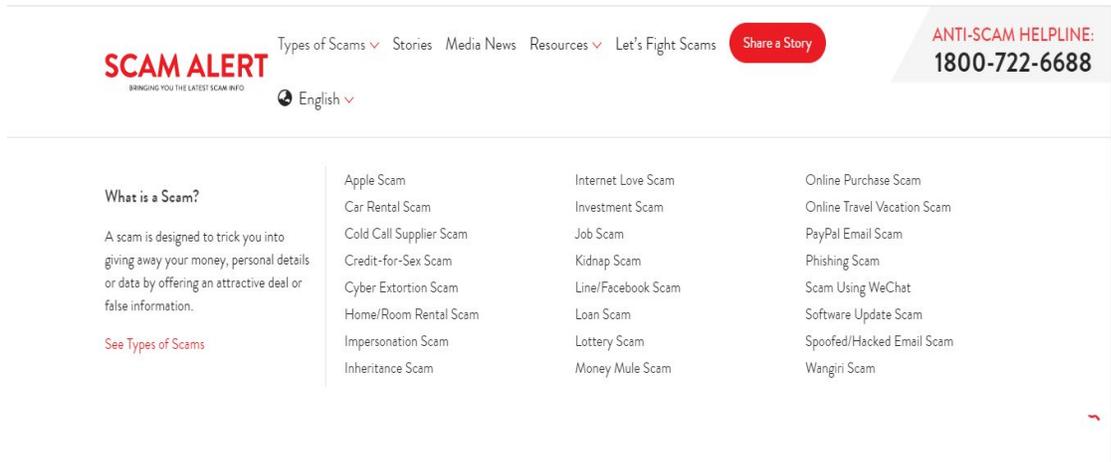
The screenshot shows the top navigation bar of the FBI website with the URL [SCAMS AND SAFETY > COMMON SCAMS AND CRIMES](#). The main heading is "Fraud Against Seniors". Below the heading, there is a paragraph: "The FBI's Common Fraud Schemes webpage provides tips on how you can protect yourself and your family from fraud. Senior citizens especially should be aware of fraud schemes for the following reasons:" followed by a bulleted list of reasons. The list includes: "Senior citizens are most likely to have a 'nest egg,' to own their home, and/or to have excellent credit—all of which make them attractive to con artists.", "People who grew up in the 1930s, 1940s, and 1950s were generally raised to be polite and trusting. Con artists exploit these traits, knowing that it is difficult or impossible for these individuals to say 'no' or just hang up the telephone.", "Older Americans are less likely to report a fraud because they don't know who to report it to, are too ashamed at having been scammed, or don't know they have been scammed. Elderly victims may not report crimes, for example, because they are concerned that relatives may think the victims no longer have the mental capacity to take care of their own financial affairs.", "When an elderly victim does report the crime, they often make poor witnesses. Con artists know the effects of age on memory, and they are counting on elderly victims not being able to supply enough detailed information to investigators. In addition, the victims' realization that they have been swindled may take weeks—or more likely, months—after contact with the fraudster. This extended time frame makes it even more difficult to remember details from the events.", "Senior citizens are more interested in and susceptible to products promising increased cognitive function, virility, physical conditioning, anti-cancer properties, and so on. In a country where new cures and vaccinations for old diseases have given every American hope for a long and fruitful life, it is not so unbelievable that the con artists' products can do what they claim."

Below the list, there is a sub-heading "Telemarketing Fraud for Seniors" and a paragraph: "If you are age 60 or older—and especially if you are an older woman living alone—you may be a special target of people who sell bogus products and services by telephone. Telemarketing scams often involve offers of free prizes, low-cost vitamins and health care products, and inexpensive vacations. For more information and tips to avoid these scams please visit the [Telemarketing Fraud webpage](#)."

At the bottom, there is a section "Additional Resources on Frauds Impacting Seniors:" with a bullet point: "Resources from the United States Senate Special Committee on Aging"

### 2. Other resources are not targeting a specific audience

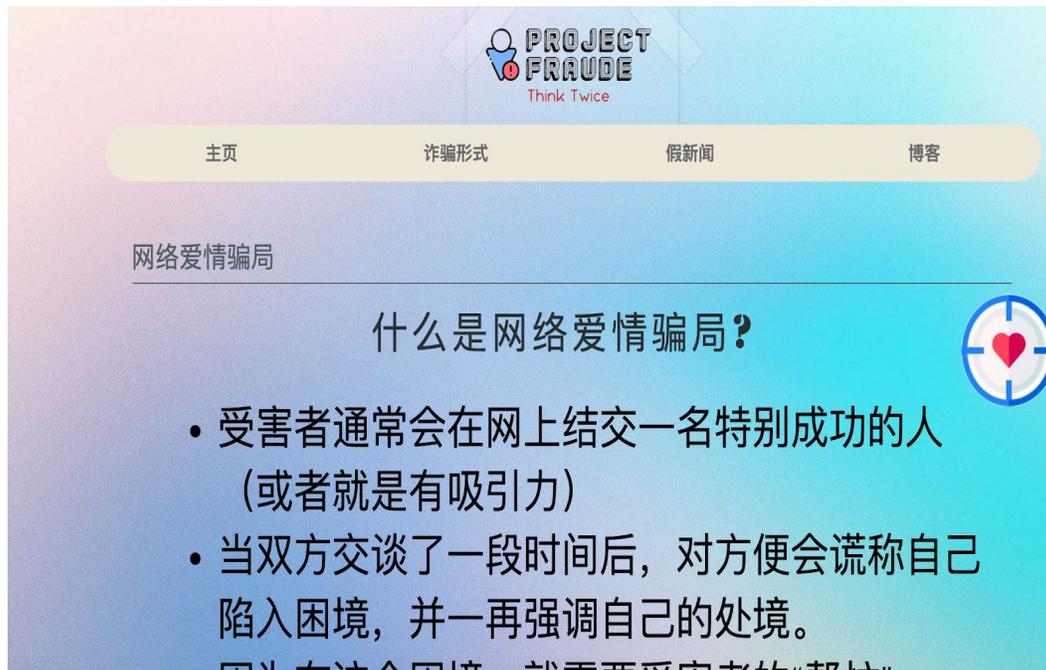
- We focus solely on the elderly, while others target people of all ages
- Our resources are much more relevant and can help to tackle issues faced by the elderly more specifically



### 3. Other resources provide limited information

- We focus on both scams and fake news, while others focus on either scams or fake news
- Our resources have Chinese translations done by us (not google translate) for the elderly who do not speak English, unlike other monolingual resources

Example of a translated portion on our website:



English version of above:



## **4 Methodology**

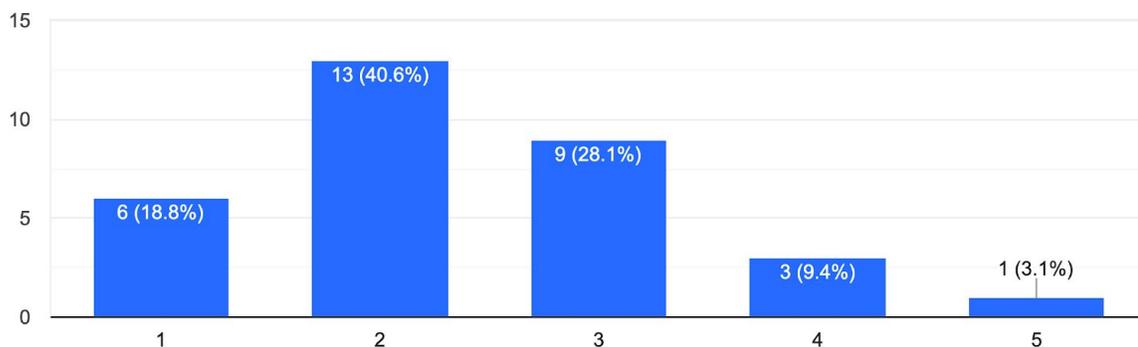
### **4.1 Needs Analysis**

We had designed a needs analysis to ascertain how well accepted our project was. We had sent this survey to our grandparents and some classmates' grandparents.

First of all, it was shown that the majority felt they were not too familiar with the different types of scams even so they could be vulnerable to them.

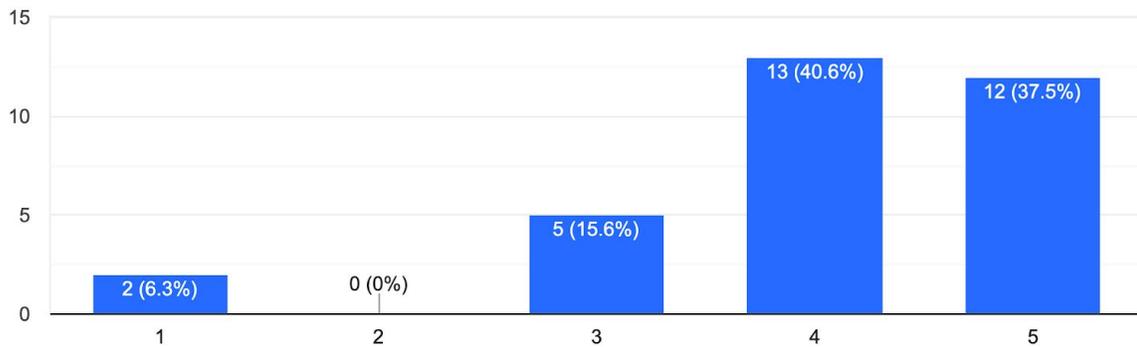
On a scale of 1 to 5, how many scams do you know?

32 responses



On a scale of 1 to 5, how often do you encounter scams?

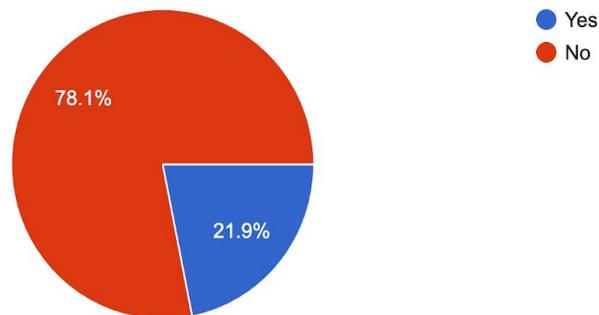
32 responses



- Many also indicated how they had come across scams multiple times, yet the results from the earlier question suggested that they lacked knowledge of these scams.
  - This can only mean that while they know of these scams, they only just heard of it, but do not understand the mechanics of the scam

Do you know how to identify fake news?

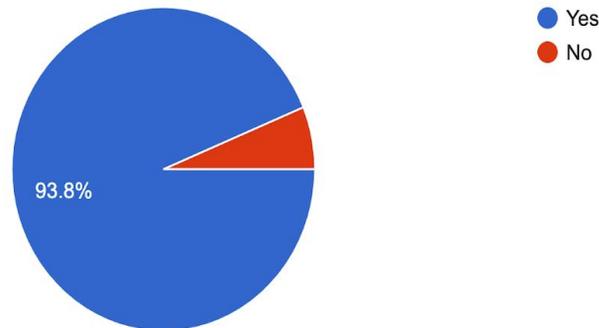
32 responses



- Again, the majority had suggested that they were not familiar with the idea of countering fake news.

Do you feel it is necessary for the elderly to know more about fake news/scams?

32 responses



- And almost all felt it was important for themselves to know this.

**It is therefore evident that our project would address the needs of our target audience**

#### **4.2 Design and Crafting of Resources**

To ensure that we provide top-notch resources, we have included content that is not only relevant to the idea of fake news and scams, but at the same time interesting and would be a resource that users would refer to regularly.

We had referred to a multitude of other resources on the Internet. One prominent resource referred to is Scam Alert, which, while very informative, was ultimately too cluttered with information, not to mention how their resources were not exclusive to the elderly, but in fact catered to the general public, which therefore makes our project all the more relevant and appealing to the elderly.

Another downside of current resources is that their content could be hard to understand. After many hours of research, we sieved out the key content which we believe would be beneficial to the overall understanding of the topics. We even broke down complex ideas on the Internet to something easy for the elderly to understand, along with personal translations so it makes sense to them.

To keep our package up to date, we did constant reviewing of our resources as well.

### **4.3 Pilot Test**



- Due to the pandemic, we were not able to meet any elderly from outside our families. Hence, we decided to show the resources that we had made to our own grandparents as a way of pilot testing our resources.
- The picture on the left shows one of our group members showing our resources to his grandmother. He showed her the translated website and explained to her what our project is about.
- The picture on the right shows a picture of the grandfather of another group member, who was also reading the translated pamphlets.

All our grandparents appreciated our resource package and were impressed by them.

### **5 Outcome and Discussion**

We believe that embarking on this project has been a successful journey, with an amazing outcome. Due to the pandemic, we had limited opportunities for pilot testing, but we still received excellent feedback.

Overall, we believe that our project has achieved its objectives, of successfully educating the elderly about fake news and scams and teaching them how to counter them.

While some might argue that our project had a small outreach, we had actually reached out to the Singapore Police Force. We initially had the idea of working with them to go door to door to promote our resources, but due to the pandemic, they could not render much assistance, so we decided to work with what we had.

We also planned to visit an old folks' home, but to minimize face to face interaction with the elderly because of Covid-19, we decided against it.

Should we continue to work on this project, and without the restrictions from the pandemic, we believe that executing our initial ideas would enable greater outreach of our project, and hence further accomplish our objectives.

## **6 Conclusion**

Over the course of the project work year, we have come to realise that while the journey sure was a rocky one, it was indeed very fruitful.

Amidst the Covid-19 pandemic, many restrictions further amplified any challenges we faced in our project.

From not being able to interact closely with the elderly at the old folks' home, to even having added inconvenience in meeting one another, there were many changes the pandemic brought about, hence we could not conduct our project as per normal. However, this also gave rise to our determination and our dedication to the project. We have grown to realise that adaptability is key in undertaking a difficult project.

There were setbacks, but we managed to generate solutions for our current situation (such as by using video conferencing), and proceeded from there.

This has also inculcated a growth mindset in us. Instead of seeing a setback as a failure, it is, rather, a sign for change, where we question ourselves whether there are better solutions to the issue posed.

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