

Article Review #1

Self-Control: A Must Have Online

Principles of the Social Sciences

This article utilized empirical research, surveying 2,558 individuals categorized into younger and older age groups. Insights from psychology and sociology were used to compare and contrast human behavior under various environmental factors and social structures. No details of surveyed individuals were provided to maintain participants' privacy.

The Big Question

What, if any, differences exist among risk and protective factors between the situational and individual characteristics of younger and older victims when it comes to online fraud (Parti, 2022)?

Research, Data, and Analysis

Dozens of relatable studies are referenced and utilized in the formation of the research question. Surveys include different scam scenarios and risk factors - impulsivity, education, and community. Logistic regression is used to compile the scored sample survey group data into tables for review.

Course Concept Relatability

Social science research methods from module three are present throughout the article. Multiple methods are combined to develop a well rounded explanation of the factors involved.

Module four's victim precipitation is essentially what this article is about. Aspects of different groups' thoughts, patterns, and behaviors influence their likelihood of victimization. Multiple times throughout it is mentioned that being successfully targeted leads to a person having a higher chance of being selected again (Balleisen, 2018).

Motives covered in module five are primarily for money as far as the article indicates. Some scammers could have multiple reasons or just find it entertaining to outsmart others. The study on reinforcement sensitivity referenced in the same module had similar findings - online time being unrelated to likelihood of offense.

Marginalized Groups

Senior citizens have not been as immersed in the technologies of computers and internet for the majority of their lives (Parker & Davey, 2014). The FBI found in 2020 that roughly 28% of fraud losses (about \$1 billion) were attributed to victims over 60. (IC3, 2020).

Overall Contribution

Along with the data generated through surveys, this article poses several questions for future researchers to answer. Some are to clarify specific findings and others are to fill in the gaps identified in the findings. How can employers better train employees to be resistant to common methods? Shouldn't reporting lead to lower rates of victimization and how to ensure this?

Conclusion

Low-self control was the greatest indicator of likelihood of being scammed (Parti, 2022). This was true even more so in the older age group. While scams involving a loved one in need were able to transcend this requirement. Surprisingly, higher levels of education made people more likely to be victims among the younger group.

References

Parti, K. (2022). "Elder Scam" Risk Profiles: Individual and Situational Factors of Younger and Older Age Groups' Fraud Victimization. *International Journal of Cybersecurity Intelligence & Cybercrime*: 5(3), 20-40.

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"Elder Scam" Risk Profiles:

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<https://vc.bridgew.edu/cgi/viewcontent.cgi?article=1117&context=ijcic>