DAKOTA STATE UNIVERSITY

Bridging the Protection Gap: Innovative Approaches to Shield Older Adults from AI-Enhanced Scams

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BACKGROUND

Artificial Intelligence (AI) is rapidly advancing. Scammers have started using AI to enhance their fraudulent activities. Older adults have a growing population with increased vulnerabilities, considerable accumulated wealth, and limited protections making them prime targets for scammers.

OUR GOAL

Considering <u>future</u> AI-enhancements, explore the current defenses, identify gaps, and propose adjustments to improve defenses for older adults.
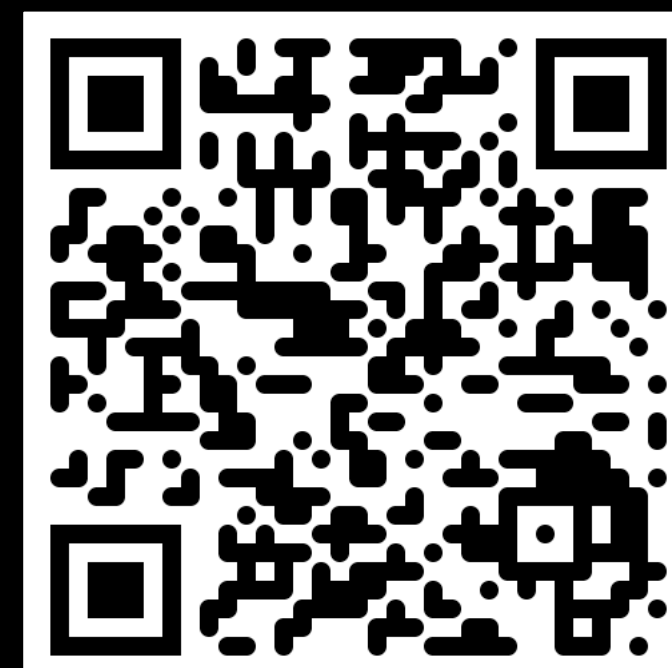
RESEARCH QUESTIONS

RQ1: What components are frequently found in scams targeting older adults?

RQ2: How will AI enhance these components?

RQ3: What defensive measures are needed against AI-enhanced scams targeting older adults?

FIVE-STAGE METHODOLOGY

1. Scam Anatomy: Analyzed 84 scams known to victimize older adults

2. AI-Enhancements: Identified potential AI improvements to scam components

3. Hypothetical Cases: Created two case studies (Tech Support and Romance scams)

4. Case Analysis: Explored gaps in current defenses

5. Recommendations: Proposed updated defensive measures

AI is making **scams harder to spot,** especially for **older adults.**

Adjustments are needed.

https://www.ldherrera.com/ai-powered-scams

AI-ENHANCEMENTS

DEFENSE GAPS

GAP1: Lack of connections to individuals who can provide elevated support

GAP2: Awareness focuses on self-protection while the ability to self-protect is compromised.

GAP3: Inadequate encouragement and guidance for reporting cybercrimes.

GAP4: Outdated, ineffective, or inaccessible detection systems.

RECOMMENDATIONS

1: Establish a 24-hour National Call Center connecting victims to those who provide elevated support with funding based on a percentage of annual losses in previous year. Data gathered from calls provides enlightenment on the threat landscape.

2: Following the lead of business and government, increase the focus on recovery rather than just prevention and detection.

CONCLUSION

This research anticipates future AI-enhanced threats and proposes proactive defensive measures to protect older adults from increasingly sophisticated scams. Even a 1% reduction in scam effectiveness could save millions of dollars from being lost to illicit activities.