

Straits Times, 26 Mar 2019, Hey mum, don't spread that fake news
(<https://www.straitstimes.com/tech/hey-mum-dont-spread-that-fake-news>)

SINGAPORE - Whenever Madam Christina Yeo, 65, wants to forward a news article to her contacts via WhatsApp, she would verify the story with her daughter first.

She started doing this after she had sent them at least a few fake news articles on the messaging app before.

Her marketing manager daughter Annabel Lim, 31, told The Straits Times: "Some of the most memorable stories included one that announced Lee Kuan Yew's death well before he died and one that said that if you sent the message to x number of people, you would win free NTUC FairPrice vouchers.

"I scolded my mum, so she's much more careful now. She didn't mean to spread fake news, of course, but the problem was that she couldn't tell the difference."

Madam Yeo, who works as a management support officer in a polytechnic, is among the many senior folk who fall prey to digital threats.

While it is a sweeping statement to say that seniors are less tech-savvy, the fact that they are not digital natives - persons who interact with digital technology from an early age - often makes them more susceptible to tech-related threats.

Besides online falsehoods, such threats also include revealing crucial personal data, and Internet and text message scams.

According to figures from the Singapore Police Force (SPF), persons aged 65 and older here were cheated of \$88,000 in loan scams between January and September last year, a huge jump from the \$4,700 that seniors lost to such scams during the same period the previous year.

The victims typically get SMS or WhatsApp messages that offer them loan services and are instructed later to transfer money as a deposit before the loan can be disbursed.

Ms Tess Lim, a senior lecturer at Ngee Ann Polytechnic's school of film and media studies, said: "Senior citizens who are fairly new to smartphones and social media may be more vulnerable to cyber- threats."

The rise of fake news is of particular concern, given the large-scale damage it can cause. Starting from last July, WhatsApp users in India - the app's largest market - were allowed to forward messages to only five individuals or groups at a time, a move that will soon be rolled out for users across the rest of the world.

In Singapore, the Government is working on drafting new laws based on a report submitted to Parliament by a select committee convened to study the issue of fake news. The report emphasised the need for a multi-pronged approach and highlighted legislative and non-legislative measures.

Last November, the SPF launched an anti-scam programme specifically for seniors. Minister for Manpower and Second Minister for Home Affairs Josephine Teo, who was at the programme launch

event, said of seniors: "As more of them are trying their hands at technology such as (the use of) smartphones and social media, more has to be done to make sure they don't fall prey to online scams."

The vulnerability that seniors face in the digital age also has to do with the fact that they often have a much smaller and limited social network, said communication and technology professor Lim Sun Sun of the Singapore University of Technology and Design.

Prof Lim, who is also a Nominated Member of Parliament and a member of the Media Literacy Council, which aims to educate the public on cyber-wellness, said: "When you think about kids or working adults, we are often part of entities larger than ourselves. And these entities often include authoritative voices who have competency levels and expertise that we can tap.

"For example, a student can go to a teacher, or I can go to a colleague who is an expert in a certain field, if and when I come across certain news or e-mails that are suspect. For seniors, who have much smaller social networks, they won't have that. That makes it harder for them to verify facts."

The number of cyber-threats may continue to grow, given the fact that more seniors are accessing the Internet than before.

Based on the annual survey on Infocomm Usage in Households and by Individuals for last year, released by the Infocomm Media Development Authority (IMDA), there was a big increase in the Internet usage among people aged 60 and above - from 30 per cent in 2016 to 55 per cent last year.

The good news is that there is plenty of help available for seniors to learn how to better protect themselves in the digital space.

As Singapore moves ahead in its effort to be a Smart Nation - the country's plan for digital transformation - a number of organisations have launched programmes to guide seniors in this realm.

For example, seniors can access plenty of information and easy-to-follow tutorials from the Media Literacy Council, a group of members from the private and public sectors which aims to educate the public on media literacy and cyber-wellness.

Over at People's Association, seniors can sign up for courses at community centres under the Seniors For Smart Nation label, which are IT-related classes to help them learn the basics as well as safe use of digital technology. Participants can often use their SkillsFuture credits to offset their course fees.

IMDA has also consistently updated and added to its Silver Infocomm Initiative, which was first launched in 2007. This provides seniors access to affordable training and resources to help them navigate the digital landscape safely. To date, the initiative has benefited more than 290,000 seniors.

Besides workshops and classes that teach older folk digital skills and safety, one component of the initiative is the Silver Infocomm Wellness Ambassadors (Siwas) programme, which appoints tech-savvy seniors to help and inspire their peers to adopt technology safely.

Retiree Victor Lim, who used to handle technological medical equipment in the health sector, is 69 years old and has been a Siwa for the past year.

He told The Straits Times: "Among my family and friends, even those two decades younger than me, I am the tech consultant.

"I don't know how many times I have helped people reformat their computers after they have clicked on suspicious links and got Trojans."

Trojans are malware designed to spy on a victim's computer or to access data.

Mr Lim added that seniors such as himself often wish to stay connected and not get left behind in the ever-changing digital landscape.

"Seniors can definitely do it - it's just a matter of whether they are doing it safely. I hope that seniors always ask questions because only when they do that, can they spot warning signs that they may not have noticed before. If all else fails, just come to me," he said with a laugh.

HOW TO PROTECT YOURSELF FAKE NEWS

- Before forwarding or re-posting a news story, check the source. Is it a reputable and established source, such as a well-established newspaper? Or does it look like a blog post that could have been written by anyone?
- Search the story and see if the same news was reported by multiple credible sources.
- Check the language. Is it full of grammatical errors or spelling mistakes?
- Check the story against fact-checking websites such as Snopes and TruthOrFiction, which debunk popular misinformation.
- Once you have established that the story is fake, inform the person who sent it to you to stop him from sharing it.

PERSONAL DATA

- Important personal data such as one's NRIC or bank account details can be unknowingly revealed through e-mail phishing, which is when the sender tricks you into doing so through a misleading e-mail
- Common phishing tactics include telling you that a late distant relative has left you a fortune and requires your bank account details to get the process going, or pretending to be a trusted organisation, such as a government agency, asking you for your data
- Check the e-mail address. Does it look like an official or a personal one?
- E-mails that look official but do not address you by name may also be suspicious.
- Do not click on links in e-mails or download attachments unless you trust the source.

- Know that no bank or e-mail service provider would ask you for your password or account information through an e-mail.

ONLINE SCAMS

- Learn about the different types of online scams. These range from loan to love scams.
- Loan scams are those in which the scammer sends a message, such as through WhatsApp, claiming to be a licensed moneylender. He tells you to transfer money as a deposit before you can get a loan, but disappears after taking the money.
- Do not reply to the message and engage the sender. If you choose to reply and suspect it is a loan scam, make a police report.
- In love scams, the scammer befriends you, such as through a dating app or through social media, on the pretext of dating. After gaining your trust, the scammer asks you for money to solve a purported personal problem.
- A red flag in a love scam is if the relationship moves very quickly and the other party starts asking you for money. The scammer is also usually reluctant to meet face to face.
- Do not share personal information, including photos, with a person you have met online, but not in person, in case he uses it to blackmail you later.

Source: Media Literacy Council, The National Crime Prevention Council