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**LOLO AND LOLA VS. FRAUD:
THE CASE OF SENIOR CITIZENS OF PAGSANJAN, LAGUNA
FIGHTING BACK AGAINST THE 'SCAMDEMIC'**

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11 November 2024

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Acceptance Page:

This paper prepared by MONIKA TARRA V. QUISMUNDO with the title: **Lola and Lola vs. Fraud: The Case of Senior Citizens of Pagsanjan, Laguna Fighting Back Against the 'Scamdemic'** is hereby accepted by the Faculty of Information and Communication Studies, U.P. Open University, in partial fulfillment of the requirements for the degree Program.

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Biographical Sketch

Monika Tarra V. Quismundo is a communications professional with rich experience in journalism and corporate communications, spending a total 20 years to date between the two fields. Anywhere life takes her, Tarra's ultimate goal remains constant: that is to use the power of words to educate, inspire and make a difference.

A cum laude graduate in Journalism from the University of the Philippines Diliman, Tarra started her career as a reporter at the Philippine Daily Inquirer, the newspaper that also gave her a scholarship in her last two years in college. There, she covered various beats, starting out in crime and local government, and later moving on to aviation, education, foreign affairs and politics. She spent 14 years in the Inquirer, experiencing the newspaper's transition into a multimedia publication. It was her most prolific years as a reporter, producing exclusive stories, features and wall-to-wall breaking news coverage.

Her digital journalism training eventually led her to ABS-CBN News, where she was invited to take on the role of Deputy Editor in 2017. There, she helped manage the then leading news website, ABS-CBNNews.com, overseeing reporters and social media writers, supervising day-to-day website operations, and supporting news planning. Her time in ABS-CBN News was the most challenging, as she was there at the time of the government-led shutdown of its broadcast business. This event changed ABS-CBN corporation forever.

It also changed Tarra's views about her life and career. The repressive environment journalists experienced under the Duterte Regime led her to reevaluate her life's purpose. And as serendipity would have it, an opportunity then came that made her rethink her

career path and consider a bold change. After 18 years in journalism, Tarra decided to take the leap.

In January 2022, Tarra moved to the corporate world, taking on the role of Public Relations Manager at Globe, the Philippines' leading telecommunications company and digital solutions platform. There, she leads the editorial effort across the core business and its portfolio companies, making sure Globe's message of creating a Globe of Good resonates across various audiences. She also handles communication strategy for major campaigns on policy, brand value and reputation building.

In 2024, Tarra received a promotion to Senior Public Relations Manager, starting to take on a bigger role in Communications Strategy for Globe's brands and portfolio companies.

Apart from her full-time role, Tarra is also an educator. She has served as a journalism and communications lecturer at the Asian Institute of Journalism in Quezon City and First City Providential College in Bulacan. She has also been invited to deliver lectures on writing across the country and abroad.

Tarra also formerly hosted a radio show and podcast aimed at fighting fake news and promoting media literacy.

And while she mostly communicates through the written word, Tarra also tells stories through song. She is a singer and songwriter who performs in company events and benefit concerts.

As of this writing, Tarra is also crossing a milestone as she prepares to be wed to the love of her life.

Acknowledgement

To God, whose infinite power never ceases to bless me with the strength, tenacity, intelligence, and endurance to take on any challenge;

To my *Tatay*, Edwin M. Quismundo, who molded me into person that I am, blessed me with a thirst for knowledge and flair for words, and continues to serve as my inspiration and guide from the Heavens;

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To the elderly of Pagsanjan, Laguna, who gave their time, energy and insights for this study;

To my MDC classmates, especially Aleia Garcia, who was always ready to give clarity and encouragement during the times I almost gave up;

And to the scammers of the world, whose many attempts to disrupt my life gave me the motivation to initiate this study,

Thank you, from the bottom of my heart.

Dedication

This labor of love is dedicated to my Nanay and Brent's "Wow," Ma. Teresa V. Quismundo, who is the chief inspiration for all my efforts to protect senior citizens against scams. This study is a symbol of my commitment to find ways to spare the vulnerable elderly from cybercriminals.

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ABSTRACT

Digital technology continues to evolve, making day-to-day tasks faster and easier. Yet with such rapid evolution has come many risks, as criminals continue to find innovative ways to defraud unwitting victims. This leaves end users at risk, especially senior citizens— a sector especially vulnerable due to scant digital skills.

This narrative inquiry looked at how senior citizens in Pagsanjan, Laguna guard against scams, the extent of their knowledge about the risks, and what they believe could help them better discern scam content. This fills a research gap on how Filipino seniors deal with scams and what support they need for better protection.

This study examined the experience of six senior citizens, each of whom have had their own brush with fraud, from near misses to actual victimization. It found that the subject seniors have gained self-taught tactics to protect themselves through exposure to news and social media, personal experience, and warnings from reputable organizations and their peers.

But while they expressed confidence that they could protect themselves against fraudsters, they believe the elderly need proper support. This could be delivered in two ways: learning sessions mounted by the government with the help of relevant organizations; and peer guidance.

Keywords: narrative inquiry, content analysis, senior citizens, fraud, scamdemic

Chapter I

INTRODUCTION

Rationale and Background of the Study

In 2021, a 60-year-old retired Filipina medical professional thought she had found real love in a foreigner she met online. The man, an attractive guy who in pictures appeared roughly her age and sweetly called her “my wife” in their text exchanges, showered her with love, even sending her a rich package with \$700,000 supposedly stashed inside. The catch: she had to pay insurance, taxes, and other fees to claim the package (GMA News, 2021).

But the woman never saw a single dollar of the supposed windfall. Instead, she was the one who had to pay P570,000 for supposed claim fees. In the end, her lover turned out to be fake, and the package was just a ruse. The man she had been talking to was, in fact, a young Nigerian guy who lived in Cavite. He did not send her any package with a stash of cash. In truth, it was a modus operandi, a love scam targeting financially capable elderly women. In the process, the scammer stole from the Filipina senior over half a million pesos in retirement money.

This story, captured in a 2021 news report, is just one of the many incidents—including scores of unreported cases—of fraud that target vulnerable senior citizens. In February 2023, the Department of Social Welfare and Development released a press statement warning the public of yet another modus operandi targeting the elderly, this

time unsolicited texts telling seniors about the release of their social pension to get their personal details (GMA, 2023).

There are many other iterations, with clever scammers constantly preying on senior citizens who are technologically challenged but drawn to engage with strangers online and via Short Message Service (SMS or text messages) as they long for connection in their sunset years.

Scams worsened during the pandemic, so much so that the term “scamdemic” was coined to describe the explosion of rackets designed to deceive people, no matter the age, out of their money (Nikkei Asia, 2022).

I have experienced the handiwork of scammers myself. On the one hand, I’ve received plenty of smishing and spoofed messages from various anonymous sources pretending to offer lucrative prizes for contests that I did not join or else warn of failed transactions I did not engage in.

Scammers have also been using several of my photos which they took from my Facebook page back in 2022 to pretend to be representatives from Globe Telecom, my current employer. Using my photo with various names– from Christina Dela Cruz to Arrat Suproc (reverse of Tarra Corpus)– these scammers reach out to Globe customers via Facebook messenger offering to supposedly solve their account problems. But the reality is they just want to gain access to their accounts or else charge fees for supposed customer support– something that Globe renders for free. I’ve reported this incident to our fraud team and Facebook many times, and several scam profiles have been taken down. Yet the scammers just keep resurrecting using new Facebook accounts with my

photo. To this day, friends would alert me on these scam accounts they would coincidentally come across.

I have also seen how scammers have attempted to dupe people close to me, including senior members of my family who have received phishing texts or scam chats online. Indeed, this systematic deception has especially targeted the elderly, for they are known to have some money saved and are vulnerable, yearning for connection due to loneliness, according to Eva Velasquez, president and CEO of US non-profit Identity Theft Resource Center (Forbes, 2022).

In the Philippines, an estimated P2 billion was lost to fraud from 2019 to 2021, including two years of the pandemic, according to the Bangko Sentral ng Pilipinas, citing reported cases of bank-related hacking and phishing (Philippine Daily Inquirer, 2022). This excludes cases that were never reported.

In Senate Resolution No. 470 filed in February 2023, Sen. Risa Hontiveros moved for a legislative inquiry into the proliferation of bank-related scams and fraud victimizing senior citizens. The resolution cited how bank-related fraud and scams “disproportionately affect senior citizens who are targeted because of their accumulated savings and unawareness of the different methods used by perpetrators,” using information from the US National Council on Aging (NCOA).

In its report, the NCOA said scams targeting older adults were increasing, with seniors targeted as fraudsters believe the elderly have money and bank, although even low-income seniors face the same risk. While there is no parallel data specific to seniors and fraud in the Philippines, Hontiveros’ move is quite telling of how grave the situation

is in the country. Sen. Jinggoy Estrada also filed Senate Bill No. 671 or the “Senior Citizens’ Fraud Education Act,” which seeks to protect seniors from scams.

One telling incident is the scam that takes advantage of the registration forms of the Philippines’ National Commission of Senior Citizens (NCSC) itself (Jamisola, 2022). In a warning released by the NCSC in September 2022, its Chairman Franklin Quijano ordered an investigation into scammers selling printed NCSC data forms to the elderly in the Caraga Administrative Region (CAR). The NCSC registration form is available on the commission’s website and accessible for free. Used to build the country’s senior citizen database, the form— which aims to get detailed information from Filipino seniors covering their living situation, skills set, and health status, among others— is also provided as a hardcopy for free to the elderly in remote areas. But to entice their would-be victims to pay about P120.00 to P130.00 for each set of the registration form, scammers tell their targets that submission is necessary to get more financial aid or “ayuda” from the government.

Citing the frequency of reports of fraud involving the elderly as victims, Estrada said there had been “continuing proliferation of online crimes which increased at the height of the COVID-19 pandemic, targeting mostly retired elderly citizens.” Even without empirical data, given the lack of a comprehensive national survey, lawmakers believe there has been a rise in scam cases targeting seniors.

But here lies the research gap. There are many incidents of seniors falling victims to scams reported in the news, but they just come one by one. There is no single source of verifiable data on the total number of cases in a year specific to seniors. Despite the

obvious urgency to take action, there has also been no existing literature looking at how the elderly in the Philippines handle scams, how fraud impacts their well-being, and what communication interventions have yet to be done to support them.

Relevant studies in other parts of the world have found seniors especially vulnerable to online scams, largely due to age-related factors such as cognitive decline, lack of knowledge about fraud prevention, poor skills on cyber security and social isolation. A 2023 Chicago study (Lei et al, 2021) found that the elderly subjects were more likely to fall for cases of fraud by impersonation, where scammers pretend to come from reputable government agencies or financial institutions— a tactic also commonly used in the Philippines.

A study (Kemp & Pérez, 2023) among European senior citizens also found that the elderly were “more likely to be victimized by fraud in general,” particularly as most financial transactions have moved online following the pandemic.

A study (Kemp & Pérez, 2023) that analyzed 12 existing literature covering over 41,000 senior citizens also found the prevalence of financial fraud among US seniors were a common problem, causing harm on the mental and physical health of victims.

In the Philippines, there is a glaring lack of academic studies on how online fraud affects Filipino senior citizens, even while government agencies and officials have raised the alarm on their distinct vulnerability.

As the elderly are especially at risk for fraud while targeted measures remain absent, how do they deal with scams? This study examined the experience of senior

citizens with fraud through the eyes of six seniors in Pagsanjan, Laguna, a third-class municipality and tourist town south of Manila where several among the elderly have experienced fraud attempts or have fallen victim to scammers.

Through a narrative inquiry, this study looked at communication gaps in how seniors are protected against scams and what else could be done proactively to better shield them against fraudsters.

Statement of the Problem

Whether in legislative filings or studies and reports reviewed for this paper, little or none has focused on the experience of senior citizens with scams. There is a dearth in literature on how the elderly discern a credible SMS from a scam text, whether or not they receive public scam warnings, how they respond to such warnings, or if these translate to positive change in behavior.

This qualitative study, therefore, examined how seniors navigate the online world amid the prevalence of fraud, and what they find to be credible and effective ways to warn them against scams.

While scams victimize people across all ages, this study zeroed in on senior citizens given recent alarm that policy makers have raised over how the elderly are being targeted by scammers because of their several vulnerabilities, particularly their handicap in using new tech. This study sought to fill a gap in research on how to proactively support seniors through communication so that they could be better protected against scams.

This study sought to answer the following questions:

1. How do senior citizens make sense of online fraud and protect themselves against scam attempts?
2. What communication sources helped them learn these self-protection skills?
3. What kinds of communication interventions can help them better protect themselves against scams?

Through in-depth conversations with the senior interviewees, this study documented their experience with scams in a bid to understand who they primarily rely on the most whenever they needed protection.

Objectives of the Study

The following are the objectives of this study:

- Examine how senior citizens make sense of online fraud in order to protect themselves.
- Find out the skills they use for self-defense and how they learned these skills.
- Explore communication interventions that could be adopted by relevant sectors, including policy-makers, to give seniors proactive support so that they could be better protected against online fraud.

Significance of the Study

There is currently a gap in research about senior citizens and fraud in the Philippines, particularly from a communication lens. This study, thus, aims to provide baseline information on how senior citizens deal with scam warnings and the methods that promote vigilance, enable self-protection, and help minimize victimization.

Finding out communication gaps on scam protection for seniors is critical in guiding communication strategies and campaigns on online safety for the elderly, including entities such as government agencies, banks, telecommunications companies, social media platforms, and the media, among others. Insights from this study may serve as guidance for these organizations in crafting fraud warnings geared towards senior citizens, so that efforts have better chances of being effective rather than going to waste.

If these organizations are able to proactively support senior citizens against scams, they could exercise better online safety practices to protect themselves from fraudsters.

Results of this study may also be used as reference in the crafting of a local ordinance that could provide better safety nets and support for senior citizens amid the prevalence of fraud.

Scope and Limitations of the Study

This study set out to determine current online safety practices of senior citizens in Pagsanjan, Laguna through a qualitative approach. It focuses on the experience of six senior citizens, each of whom have their own experiences in dealing with scammers they encounter online.

The research was limited to finding out what skills they use to defend themselves against fraud, where they learned these skills, and how relevant organizations and/or government agencies could help better shield them against scams through filling communication gaps in this area.

Geographically, the research focused on the elderly in the town of Pagsanjan.

Given the qualitative nature of this study, it was not designed to come up with conclusions about seniors that represent the entire elderly population in the Philippines. It also did not intend to determine the number of senior citizens who have been exposed to or victimized by scams and fraud in the Philippines, even while this is an existing information gap.

This research was also not aimed at cataloging existing communication materials aimed at protecting seniors against fraud, but rather checked the seniors' sources of information about and warnings against fraud.

Chapter II

REVIEW OF RELATED LITERATURE

In the age of social media and hyperconnectivity, fraud has gone hi-tech. Scammers, arguably some of the world's most ingenious users of ICT tools, abound around the world, preying on Internet users and their vulnerabilities. It is a global phenomenon that costs trillions of dollars in lost earnings and savings annually, not to mention the immeasurable heartbreak, shame and mental turmoil among victims, which no one can put a price on. In 2022, fraud cost the global economy about US\$5.38 trillion, or 6.4% of the world's GDP, with a staggering 80% "cyber-enabled," according to a report by technology company Onfido (2022). Meanwhile, many of the shadowy figures behind the evolving scam methods go scot-free, just moving on to the next victim under another assumed identity.

These scammers could target just about anyone. Of special vulnerability, however, are the elderly, as global studies referenced below show. In the Philippines, there is much to be known about the landscape of fraud, particularly the ones that target the elderly. It also remains a question why seniors continue to fall for scams despite repeated warnings online and in the media.

The Elderly Landscape in the Philippines

In the Philippines, an estimated 86.7 million people have access to the Internet, (Statista, 2021). The same figure holds for mobile device penetration, showing that most Filipinos accessed the internet through their phones. There is no data particular to

seniors, but these figures reflect the ubiquity of both mobile phones and internet access in the country.

As of the 2022 report of the Philippine Statistics Authority, 8.5 percent of the country's household population or about 9.22 million are 60 and above in 2020, higher than 5 years earlier at 7.53 million. A study by the Philippine Institute for Development Studies, meanwhile, showed that Filipino elderly had poor digital literacy skills. The study sought to find out digital literacy levels in the Philippines as checked against six ICT indicators under the United Nations Sustainable Development Goals: (1) using basic arithmetic formula in a spreadsheet; (2) using copy and paste tools to duplicate or move information within a document; (3) sending emails with attached files; (4) Creating electronic presentations with presentation software; (5) Finding, downloading, installing and configuring software, and; (6) transferring files between a computer and other devices. The 2021 report showed that Filipinos 65 and up, along with those between 10 and 14, had the lowest digital literacy levels among Filipino age groups. Among the seniors, only about 18 percent have at least one ICT skill identified in the SDG indicator, which may be problematic given the disproportionately wide access to connectivity and ICT devices, such as mobile phones

Given these data points, it can be gleaned that there may be a gap in seniors' access to digital devices and their practice to safely use such devices. A US study (Brashier & Shacter, 2021) found that older adults find it hard to detect misinformation as they have poor capability to spot lies and deception. They are also more likely to share misinformation. Based on these gaps and the dangers seniors may face online, seniors'

use of mobile phones to connect is not bad per se. In fact, studies have established that mobile phone use is good for the elderly.

Mobile devices may be helpful in improving the quality of life of older adults (Tsai et al., 2017). Seniors who use mobile phones (both 2G or basic phones and smartphones) have better life satisfaction and better mental health (Sagong et al, 2022). Filipino seniors also believe it is important to own smartphones at 76.67% and see these devices as a useful communication tool at 63.33% (Trinidad & Castillon, 2022). But the same study found that while the elderly enjoy using the smartphones' call and text features, "few of them even mentioned" other communication apps such as Facetime, iMessage and even Viber. Trinidad and Castillon said their findings show that the Filipino elderly are "not very interested in the unique features of smartphones," citing complexities in user experience such as difficulties in using apps, short battery life, slow operating system, and even too many advertisements.

The same study found that the elderly respondents used their phones mainly for communication such as call, text and chat apps, and not for other use cases such as video streaming and games (Trinidad & Castillon, 2022).

Talking about senior citizens' digital pain points, Chinese-led multinational technology company Tencent cited how senior citizens find technology interfaces overwhelming and complex, and also faced challenges because of design issues such as small font sizes, too many icons and confusing menus (Tencent, 2021).

American seniors who use smart devices feel such complications too and even think they are "too old to learn" (Martinez, 2017).

Senior citizens in the Philippines have parallel experiences. The Filipino elderly use online platforms to communicate, access entertainment content (including games), and get their news and information (Bautista & Galon, 2014). Through social media, they can also participate in political campaigns and civic activities remotely. This participation serves to empower seniors at a time when their voice may have become marginalized and when they may feel neglected.

According to the study, seniors are aware that information on social media pages are unfiltered and that some may be untrue. Still, they found it difficult to distinguish credible news from fake ones. They also had challenges with the interface of Facebook, arguably among the most popular social media platforms in the world. The seniors had a problem with too many icons on the Meta platform.

It has been established that seniors may be slow to learn new technologies given their cognitive challenges (Chen & Chan, 2014) and circumstances associated with aging (Fletcher & Jensen, 2015). This gets even more difficult for them as the complexity of a device increases (Ziefle & Bay, 2005). The Philippine study (Bautista & Galon, 2014) cited the importance of an “enabling environment,” including communities and families, in helping seniors navigate the digital world. It said seniors who belong to supportive communities or families that guide them on using social media “are more tech-savvy.”

Another factor is ageism. In her study, McDonough (2016) found that negative ageism on internet use, where older people feel prejudiced about digital learning. Digital ageism, she said, leads to pessimism on whether or not they will succeed in digital adoption, and even trigger “feelings of discomfort with, and mistrust of, the internet.”

Techie Senior Citizens and Retirees Philippines (Techie Seniors PH), an organization that promotes elderly digitalization through training and wellness programs, pointed out that while digital ageism is a major factor in inhibiting the digitalization of adults,

Given their exposure to social media platforms and use of mobile devices, seniors have become targets of fraudsters.

Seniors and Scams

NCOA, citing data from the Federal Bureau of Investigation, said there were 92,371 reported cases of fraud in the United States, with \$1.7 billion in losses in 2021 (NCOA, 2021). In 2022, the total cost of fraud affecting Americans aged 60 to 69 was lower yet still sizable at \$836 million, the highest among all age groups (NCOA, 2023). Meanwhile, the toll of fraud on the general US population was at an astronomical \$8.8 billion in 2022, an increase of 44% from the previous year (O'Brien, 2023).

There is currently a lack of data on fraud incidents affecting Filipino seniors and its economic toll, but the urgency to address reported incidents is apparent.

At least two senators, Senators Nancy Binay and Jinggoy Estrada, have filed bills seeking to protect seniors against scams. Under Binay's Senate Bill No. 1367, the Senior Citizens' Fraud Education Act, the government shall regularly release information and warnings against fraud and how to report complaints, specifically addressed to senior citizens, their families, and their caregivers. Meanwhile, Estrada's Senate Bill No. 671, which carries the same title as Binay's, aims to create an interagency body that shall

regularly provide information against fraud to seniors, their families, and caregivers. The two measures have yet to be passed.

There are several types of scams that victimize seniors, according to a piece by the Manila Bulletin. There's the love scam, where scammers develop a relationship with a lonely elder person to milk them of their money; the account failure scam, where the elderly receive branded but fake emails asking them to update their account information to prevent being locked out; the Nigerian scam, where fraudsters ask for help in moving large amounts of money; and the grandparent scam, where scammers pose as an elderly person's grandchild and requests cash.

Philippine PI, a private investigation firm, meanwhile, said senior citizens "are extremely vulnerable to fraud" because they have available funds and life savings, and may be feeling lonely, socially isolated, or else neglected by their families. Several studies also found that seniors' susceptibility to fraud is linked to age-related changes in memory retention (Jacoby & Rhodes, 2006; Grady & Craik, 2000) and cognitive ability (Judges, 2017; Vishwanath et al., 2011; Han et al., 2015, 2016). The study was, however, clear that while seniors are indeed susceptible to fraud, there is no proof that they are more vulnerable than other age groups.

A 2023 study looked at the vulnerability of adults to fraudsters impersonating government organizations. The 2023 study, which covered the Chicago metropolitan area in the United States, involved an experiment where the researchers created materials for a fictitious US government agency, the US Retirement Protection Task Force, which supposedly "handles important government files essential to social security and Medicare

benefits” (Lei et al, 2023). Study participants, which included seniors mostly living in retirement homes and communities, were told that the agency was getting in touch with them to verify some “unusual activity on their file,” a ploy for the researchers to start asking participants for their personal information, similar to how fraudsters do it.

Participants received messages three ways: via snail mail, email and a phone call by a live agent. The mailer “claimed that the agency had made multiple attempts to contact the individual about a possible breach of their account” and that they needed to confirm their information. Emails sent to them contained the same information. And on the third phase, a live agent called the participants warning them of suspicious activity in their account and that they needed to verify some data.

Researchers found “alarming” results after the experiment, with 16% of participants engaging with the fictitious live agent “without skepticism.” About 12% meanwhile “willingly shared personal information,” and 5% “provided the last four digits of their Social Security number.

The study said that these numbers, while appearing small on a sample size level, are in fact “astounding and suggest that a very large number of older adults are at risk of victimization, far exceeding findings previously observed in survey data.” They said the results are still even likely “on the low side” given that they used a fictitious government agency no one had ever heard of. Meanwhile, “fraudsters create more compelling scams by impersonating real government agencies and organizations.”

This study reflects how fraud by impersonation could easily victimize seniors, owing to their “varying levels of cognition, financial literacy and scam awareness (Lei et

al, 2023). It found “powerful evidence that many more older adults than currently recognized, including many without cognitive impairment, actively engage with potentially fraudulent pitches and are at risk of victimization and the deleterious health and financial consequences that result.”

This points to how easily senior citizens fall for fraud when scammers use the names of reputable organizations, including government agencies. There is a similar tactic in the Philippines, where fraudsters would pretend to be reaching out to their targets in the guise of known brands or agencies. One particular incident is the case of fraudsters that used the name of the National Commission of Senior Citizens to sell data forms to the elderly to illegally collect fees for senior citizens’ registration on the agency’s website, which is completely free (Jamisola, 2022).

Another study that explored the vulnerability of senior citizens to fraud found several factors that make seniors especially vulnerable to fraud, among them “cognitive decline, emotional regulation, motivational changes, overly trusting nature, psychological vulnerability, social isolation, risk-taking, and a lack of knowledge and information regarding fraud prevention (Shao et al, 2019).

A related 2021 study looked at cybercrime risks among older adults through a realist review, analyzing 52 literature references. Its findings echoed the above study, citing the following as factors in why older adults fall victim to financial cybercrime, saying “social isolation, cognitive, physical and mental health problems; wealth status, limited cyber security skills or awareness, societal attitudes and content of scams led to victimisation (Burton et al, 2021).

A 2017 study (Burnes et al, 2017) on fraud victimization among older adults in the United States looked at 12 studies covering 41,711 individuals to measure the prevalence of such incidents in the elderly population. It found that the scams were a “common problem” as it affects about 1 in every 18 cognitive intact, community-dwelling older adults every year. Such victimization proves harmful to the elderly, leading to “shortened survival, hospitalization, and poor physical and mental health.”

Similar to studies cited above, it found that seniors are distinctly to scams because of their vulnerabilities, including the decline in cognitive functions, which linked to “poor decision-making, reduced financial literacy, and greater susceptibility to scams.” The study further said “older adults are more likely to have financial resources than are their younger counterparts, and this, in combination with the higher prevalence of cognitive, functional, and health impairments, renders them uniquely susceptible to fraud and scams.”

Such findings are echoed by a study that looked at scam vulnerability among different age groups in Europe (Kemp & Pérez, 2023). It found that, if variables for frequency of internet use and online purchasing are held constant, “senior citizens are found to be more likely to be victimized for fraud in general,” particularly in the post-pandemic era when most transactions have gone digital. Quite aligned with the cited study above on fraud by impersonation in the US, the Europe-based study found that identity deception, such as “tech support scams” also impact European seniors, with fraudsters designing such attacks specifically for older targets.

An interesting finding of the study is how older adults are “more likely to suffer all non-financial impacts” of fraud victimization they measured, including “anger, embarrassment, and negative effects on their physical health.”

Such finding is linked to a 2021 study (Segal et al, 2019) in Israel on elderly’s perceptions and experiences on consumer fraud. Through interviews with 16 subjects on their experience with fraud, the study found an interesting theme emerge: self-blame, shame and fear.

As one interviewee shared, “It was a moment of absence of mind, I lost my self-control... I felt like an idiot. I felt like: How come I gave in? Why didn’t I put down the phone after telling her I don’t need it once, two, three times? I should have disconnected the phone. I wasn’t blaming her, I was blaming myself.”

These feelings “reveal the effects of ageism on older consumers’ behavior,” as seniors are often victim-blamed after falling for fraud. These feelings of self-blame and shame in turn affect the seniors’ “ability to stand up for their rights, exacerbated by seniors’ lack of awareness about agencies or groups that could help them.

As shown by research in different parts of the world, senior citizens are known to be especially vulnerable to scams due to a confluence of factors related to their advanced age. In the Philippines, while online fraud has become a common crime, there is a dearth in academic studies relevant to seniors and fraud victimization, particularly from a communications lens. This study hopes to fill this gap.

To explore this phenomenon, this research used narrative inquiry as its theoretical lens, as this was most effective in understanding the stories of the participant seniors and making sense of both their knowledge and experience. Connelly and Clandinin (1990) described humans as “storytelling organisms who, individually and collectively, lead storied lives.” Through narrative inquiry, this research was able to take a closer look into the individual stories of the participants, giving space for substantial conversations where insights, contexts, memories, biases and personal histories were unraveled.

Narrative inquiry is more than just a method; it’s a phenomenon itself, as Caine et al. (2013) put it. The study said the narrative inquiry entails both “ontological and epistemological commitments,” thus relates to both the study of being and of knowledge. It seeks to understand the whys and hows of human stories— narratives that quantitative studies, by design, cannot uncover.

Through narrative inquiry, a researcher is able to immerse into the experiences of the research participants, able to see parallelisms, divergence points and patterns in their stories. There is relative freedom in the manner by which a researcher is able to organize the stories while at the same time systematically finding themes within them— the process of meaning-making. This translates the participants’ experiences into coherent stories where readers could cull insights and lessons.

Chapter III

METHODOLOGY

Research Design

As earlier expounded, this study used narrative inquiry as its qualitative method to understand how six randomly selected seniors from Pagsanjan, Laguna handle fraud and defend themselves against scam. Through in-depth interviews, the study examines their personal experience with scams, how they responded to scam attempts, what made them respond the way they did, and what previous experiences shaped their attitudes and actions towards scams. This paper also looks at what the seniors think they and other elderly members of the community need to better protect themselves against scams.

This method was chosen to give the author a chance to get a more detailed view of how seniors handle scams, as opposed to a survey, where there is no chance to do followup questions.

Unlike in a survey where respondents must choose from a fixed set of responses, a narrative inquiry, primarily through a face-to-face interview, allowed the researcher to establish rapport that made the conversations more relaxed, open and free-flowing, lending greater authenticity and credibility to the process. This, thus, helped the researcher delve deeper into the experience of interviewees and make followup questions on key points they shared.

Locale of the Study

This study was conducted among six randomly selected senior citizens from the town of Pagsanjan, Laguna. The town was listed to have a total population of 44,327 as

of the 2020 census (Rappler, 2022). Out of the total number of residents, 3,808, or about 9% of the total population were 60 and above as of 2015 (PhilAtlas, 2023).

The town, which draws much of its livelihood from its rivers through tourism and related services, is ranked 45th among Third and Fourth Class Municipalities in the Philippines, based on the Cities and Municipalities Competitiveness Index. This annual ranking of Philippine cities and municipalities was developed by the National Competitiveness Council through the Regional Competitiveness Committees (RCCs) under the Department of Trade and Industry, with support from the American aid arm, the United States Agency for International Development (CMCI, 2022).

Respondents of the Study

Respondents of the study were 6 randomly selected residents of Pagsanjan, Laguna who are 60 years old and above.

Data Gathering Procedure

The respondents were interviewed face to face in their neighborhood in Pagsanjan, Laguna. The first three were interviewed together as it was their request. The fourth interviewee was interviewed by himself, and the last two were interviewed together in their home.

Research Instrument

In this thesis, the face-to-face interview was used as the primary research instrument to gather in-depth insights into the behaviors and attitudes of the subject senior citizens towards scam texts and calls. This qualitative method was chosen for its ability

to provide rich and detailed data that enabled the research to unravel the nuanced ways in which seniors had learned to identify and respond to fraudulent schemes, guided by principles of the Communication Accommodation and Social Learning theories.

Through in-depth interviews, the study explored the senior subjects' personal experiences with scams, how they handled them, where they learned how to protect themselves, and what they believe needs to be done to better protect seniors from fraud.

Interview Design

The interview was held in a semi-structured manner, which allowed flexibility for followup questions while ensuring that all pre-planned questions were covered. The semi-structured format combines the benefits of structured interviews—where specific questions guide the conversation—and unstructured interviews, which allow for exploration of unanticipated topics that may arise during the discussion.

Data Analysis

In this part of the research, the interview responses were analyzed using Coding, a method of data analysis for qualitative research that “reduces large amounts of empirical material and makes it readily accessible for analysis, while at the same time increasing the quality of the analysis and findings” (Linneberg & Korsgaard, 2019).

In particular, Inductive Coding was employed for this paper, as it has proven to be most appropriate for the data collected. Linneberg & Korsgaard described this approach to be “relevant when doing an exploratory study or when no theoretical concepts are immediately available to help you grasp the phenomenon being studied.” Through this

method, phrases and terms used by participants were coded to find themes and patterns that could give insights into how seniors deal with scams and how they could be better protected against fraudsters.

Ethical Considerations

In the conduct of this research, established tenets of ethical considerations were followed.

1. Voluntary Participation

The research only interviewed senior citizens who were willing to take part in the study.

2. Informed Consent

The research provided adequate information about the study and its purpose. A document was also provided where participants signified their informed consent to take part in the study.

3. Use of Appropriate Language

The study, including the research instrument, used only appropriate language and veer away from offensive or discriminatory words.

4. Identification

The study asked the respondents if they were willing to be identified in the study.

5. Attribution

This study rightfully acknowledged authors of works cited in the paper.

6. Objectivity

Results of the study were analyzed and discussed with utmost objectivity.

Chapter IV

RESULTS AND DISCUSSION

For this study, six senior citizens were selected for face-to-face interviews between March and June 2024. They belong to the same neighborhood in Pagsanjan, Laguna and know each other.

While they belong to the same age group, that is 60 and above, they have different personal and socio-economic backgrounds. The group includes four female and two male interviewees.

The table below shows their details.

Table 1.

Interview Participants

Name	Age	Gender	Educational Attainment	Occupation
Participant 1 (P1)	67	Female	High School	Housewife
Participant 2 (P2)	66	Female	Vocational Course	Seamstress/ Self-employed
Participant 3 (P3)	72	Female	Management Undergraduate	Documents Processing
Participant 4 (P4)	66	Male	High school	Retired Driver
Participant 5 (P5)	63	Female	High school	Retired OFW
Participant 6 (P6)	64	Male	High School	Retired shoemaker

Information Consumption Habits

Among the seniors, a majority sourced news and information from both television and social media platform Facebook. They watch mainly entertainment shows and the evening news on free TV and use Facebook on a daily basis. Of the six, only P2 does not watch TV and only consumes videos on Facebook through her tablet or mobile phone.

All the interviewees use Facebook Messenger as their chief means of communication, utilizing the platform for both chats and video calls. They either have WiFi or data connectivity. None of them use other chat apps or social media apps.

Knowledge About Scams

All six interviewees are aware of and have been exposed to scams in various degrees. As P5 shared, she knows about those who get scammed “sa online selling, online dating.” She said she has read about scammers both online and on TV.

P6 has a similar experience, saying “*Balita naman na maraming scammer eh.*” P2 also said she’s aware of the prevalence of scams online but knows how to discern. “*Di ako mapaniwalain. ‘Pag sinabing... may mag-notice sa’yo na nanalo ka sa ganon, ba’t naman ako maniniwala?’*”

This is similar to EV’s response to scams online. “It’s too good to be true *kaya minsan sinasabi ko na lang na scammer!*”

“*Ang tanong palagi, bakit mamimigay ng ganto? Anong kapalit?*” she said.

For P4, the source of information matters, saying if a post comes from a source he believes is not credible, he would readily dismiss the information as untrue.

Scam Warnings

Amid the prevalence of scams online, the interview subjects said they have received warnings against the various fraud methods that cybercriminals employ. All of them have seen news reports about scam incidents, which mostly are delivered in Filipino.

Others have also seen how Facebook users themselves flag fraudulent or fake content on the Newsfeed. In a way, it's a form of "peer review," where the seniors believe the take of other ordinary netizens like themselves.

"Minsan sa comment comment lang. Halimbawa may (post), ta's may magcomment na 'yan o fake news yan," said P5. P1 seconded this saying *"May nagpo-post 'nako 'wag kayo maniwala 'diyan."* Both said that once they see such comments to a post with certain claims, they readily believe that it's fake.

Pressed further why they think this way, P5 said: *"Kasi 'pag may mga nag-post sa Facebook na ganyan, nagtitingin kami sa mga comments. Makikita mo don mga comments ng mga netizens na o fake news 'yan, ganyan ganyan. 'Yung naano na, nila na-experience na nila, 'yung ganyan."*

Another form of warning that emerged to be highly effective among seniors are text advisories that legitimate sources such as banks, network providers, the National Telecommunications Commission, and other known brands send directly to mobile users.

These text advisories include both English and Tagalog warnings crafted in simple language. All six interview subjects cited receiving these text advisories.

Six Stories of Scam Encounters

Interestingly, all interview subjects have experienced scams one way or another. Their encounters are documented in the succeeding stories.

I. The Promo ‘Winner’

P6 thought luck finally struck in July 2023 when he “won” a Facebook contest. A former shoemaker and souvenir vendor, P6 has been used to making his own money and has always been entrepreneurial. But as he advanced his age, his children has taken on the role of the family’s providers, especially since he has just recovered from an illness. Still, P6 finds every opportunity he gets to make his own money.

And so when he stumbled upon the Facebook contest, he grabbed the opportunity. The post showed actress and host Mariel Padilla supposedly announcing a bicycle and cash giveaway for those who would comment on her video.

“Pag ikaw ang napili eh bibigyan ka, mananalo ka ng isang bisikleta, ganon,” he said.

Believing it was a legitimate post by Padilla, P6 left a comment on the post, and immediately got a call.

“Eh di nag-comment ako. Eh si Mariel eh, maniniwala ka. Di ok na, nag-comment ako, binaba ko na ung celfone ko. Wala pang dalawang minuto, may tumawag saakin na ako daw eh napili,” he said.

In the call, a male voice on the other end of the land bombarded him with questions: what was his real name? His cell phone number? Did he have GCash? And then the clincher: the man said he just won P10,000.

“Ngayon sabi sa’kin, “may malapit bang GCash dyan?” “O sige ho pumunta kayo sa GCash at wag nyong papatayin ang celfone para namo-monitor daw ako. ‘Wag nyong ipagsasabi at baka may manghingi pa ng balato. Eh ang sabi ko swerte ata ako,” said P6.

He then went to a nearby sari-sari store, owned by a friend. But, instead of being told to cash out his supposed winnings, P6 was instructed to cash in. In the whirlwind of it all, he said, he got confused.

“Eh di nawala sa isip ko na ang cash-out pala, ako padadalan. Ako ang tatanggap. Eh nalilito na. Naano ka na. “Bilisan nyo at marami pang winner.” Minamadali. “Mag-cash in kayo diyes mil.” Eh mabuti na lang ‘yung GCash (ng tindahan) lilimang libo ang pera. Tapos nagsasalita siya sa celfone, “Sige pwede na ‘yan, pwede na ‘yan, maghanap na lang kayo isa pang tindahan para mahustong P10,000,” said P6.

He said the scammer also made it appear that he cared. *“Maganda ang kanyang paliwanag, ‘yung malasakit na alam na ako’y nagme-maintenance (medicine). ‘Yung*

perang makukuha niyo ho eh bili niyo agad ng maintenance. Alam na 'pag senior tiyak na may maintenance."

Asked why he did not immediately think it strange that he was being asked to send money instead of receiving his supposed winnings, P6. *"Hindi ko naisip 'yon kasi, saka bomba siya ng bomba, usap siya ng usap. Ngayon 'yun namang nag-G-GCash komo kilala ako, 'di na ako muna hinanapan ng pera."* Besides, he said, the man told him that Padilla would supposedly pay him back.

As he looked for another store to borrow money from for a cash-in, he ran into his teen granddaughter, who was looking for him after learning that he was out looking for GCash service after winning a contest online.

"Sabi niya "Tay ano daw at nag-G-GCash cash-in kayo eh mukhang scam 'yan," sabi ganon. Bakit kayo mananalo?" he said.

This made him snap back to reality, and off he ran to the first store he went to for a cash-in. But then the money was already gone: *"Nung binabawi ko na 'yung pera, two minutes lang wala na. Nakuha na agad ng scammer. Na-cash out na."*

The scam did not end there. He said the sari-sari store clerk who had sent the money to the scammer on his behalf soon received a call claiming he was a cop and P6's supposed relative accusing him of being the scammer.

As he realized he had really been scammed, P6 said: *"Siyempre nanlalambot ako, p*****a galit na galit ako. T*****g 'yan."* He said his wife got mad at him for falling for

the scam. His granddaughter then immediately destroyed his SIM to prevent any further complications.

The next problem they had to tackle was paying back the store for the lost P5,000 in cash. For this, he used his granddaughter's tuition money.

After the incident, P6 said he became extra careful. He cited one more attempt, a Facebook account with a female profile picture who messaged him after he liked her post. He said he just randomly came across the post about war heroics, and he just clicked like as a form of support. Soon after, he got a message from the poster.

“Ang banat sa akin tulungan ko daw na madala ‘yung pera dito. Ibig sabihin ‘yung pera nila doon di pwede dalhin sa Amerika. Dito nya daw dadalhin at dito sya magbi-business ‘pag natapos na ‘yung giyera. Tapos may picture pa, daming pera talaga,” he said.

But he already knew it was all a lie. Still, he politely declined the chatter and said “Find someone *na lang*.”

“Eh alam ko na. Sino ba namang magbibigay sa’yo ng milyon-milyong pera eh ang dami namang bansang... may tutulong ba sa Amerikanong sundalo don,” he said.

Asked why he has shifted his attitude towards such messages online, AV said: *“Siyempre maisip mo rin eh. Sinong tangang tao magbibigay ng pera na wala kang kahirap-hirap? Bibigyan ka ng ganung pera.”*

II. The Reluctant ‘Winner’: Part 1

P4, a retired driver and part-time upholsterer, said he would often receive messages saying he had won a contest. But he was cautious enough not to fall for the ruse. Even while he no longer has a regular source of income, he knew better than rely on supposed offers of instant cash online.

He specifically cited one time where he received a text message from someone saying he was a lawyer. The prize: a whopping P350,000.

“... [M]arami akong natanggap na ganyan, ‘yung tumama ako. Marami, abogado pa nga daw. Di ko inaano ‘yon kasi wala naman akong sinasalihang promo eh, paano ako tumama. Di ko na ine-entertain ‘yon ‘pag nabasa ko,” he said.

MS said he has long been distrustful of information he sees online as he often sees news reports about scam tactics, which have been key in his self-learning about fraud. He exercises the same level of vigilance when it comes to supposed cures he sees online.

“Pagka ganon, ‘di ko na siya binabasa. Kasi ‘pag gamot, punta ako sa doktor. Hindi ‘yung makikinig ka eto mas mabisang gamot, lampas na (sa scroll) ‘yon. Di ko ine-entertain ‘yung mga ganyan.”

He has one simple guiding principle when it comes to unsolicited messages with enticing offers.

“Alam mong hindi totoo kasi... Kung ‘yung mga sumasali nga hindi nanalo, ako pa,” he said.

III. The Reluctant ‘Winner’: Part 2

P1, a housewife, has also encountered similar scam attempts. One time, she received a text claiming she won P150,000.

“Nanalo daw ako. Eh tapos nung ano, tinatanong niya ako kung taga saan ako ganito. Tapos humihingi siya ng pang-load. Loadan daw ‘yung kanyang... “eto number ko” ganon,” she said.

The sender said she should first send a P300 load so she could get the prize at the nearest Palawan Pawnshop.

“Nag-text lang, sabi nanalo nga ako. Tapos sabi niya kunin ko daw sa Palawan Pawnshop,” P1 said.

P1 said she hadn’t joined any contest and so she knew it was all fake. The person did not know her name and appears to have just tried texting a random number. *“Parang siguro gustong ma-loadan lang siya. Gusto lang niya ng load,”* P1 said of the scammer’s motive.

She said she just blocked the number for it to stop. P1 has seen enough stories about scams in the news for her to fall for such a text message. She knows of peers, too, who have been scammed online, hence has been cautious in engaging with strangers.

IV. The Love Scam Buster

P3, a single mother who does freelance work as a documents processor, has, meanwhile, fended off attempts by love scammers.

P3, is an avid user of Facebook, often on the app to stay updated on the latest news and posts from her friends, to promote her son's business.

"Unang-una 'di ba 'yung Facebook, lalo na kung nagso-solo ka, parang stay connected ka, pero 'di ka naman ano na sa friend mo. Parang nakita mo lang na nag-ano (update) siya. Tapos para sa mga kliyente ba, mabilis transaction sa messenger," she said.

But EQ also knows that the platform is rife with scams, and many have been duped. *"Yes, madaming natatanga, nabobobo, naniniwala. So susunod na lang na sasabihin 'nawalan ako ng 2 milyon, nabudol ako',"* she said.

That's why she's wise enough to know when an offer is fake.

"It's too good to be true kaya minsan sinasabi ko na lang na scammer!" she said.

EQ has also been extra vigilant much of her life. She said it's not easy for her to trust anyone as her trust has been broken many times, even by some distant relatives never returned money she had lent them.

EQ uses the same vigilance whenever someone strikes up a conversation with her on Facebook messenger on the premise of establishing romantic relations. One particular account that added herp showed the profile photo of a man, but the account was empty, she said: *"No records, no friends to show."*

"Eh magha-hi, di ba halimbawa tinry ko (sumagot), ano ba tong mga ganto at hanggang saan ba makakarating 'yung ganon. Ba mamaya sasabihin nagtatrabaho siya"

sa offshore ganto, pero nasa ganon, di sya maka-withdraw (ng pera), “pwede bang padalhan mo ako?” Aba! Sa akin pa hihingi!” said EQ.

V. The Distrustful Dame

P2, a self-employed seamstress, learned her lesson about scammers decades back, even before Facebook was even conceived.

P2 used to have a dress shop in the late ‘90s where she sold ready-to-wear goods and also accepted made-to-order clothes. It was located along the national road in Pagsanjan, hence was easily accessible.

Her shop would usually receive clients from different parts of Laguna and others just passing by town. Among those clients, two scammers succeeded and taking her money.

One incident involved the classic sleight of hand, where she lost P1,000. It was the first time she opened on New Year’s Day just to change it up; she was usually closed every first day of the year. That day, two foreigners came in looking for wedding souvenirs.

“Eh kagustuhan ko naman na may buena mano ng New Year, eh di pinagbigyan ko. Eh di ba tayo ‘pag New Year merong P1,000, merong P500, aba nagulat ako nasa harap ko na ‘yung dalawang mama. Tapos nagulat ako, P500 niya ‘yung binayad eh, tapos hinawakan pa ‘yung P1,000 ko. Tapos ung P500 ko nakuha na pala niya,” P2 said.

Another incident involved a woman and a man who pretended to buy some items and have a wedding gown custom-made. The woman asked to try on some clothes but did not want to use the fitting room. Instead, she just tried the clothes near her. The woman also bought a child's shirt.

“Siguro para makita ‘yung lalagyan ko ng pera. Sinuklian ko pa,” P2 said.

But apparently, the two were just scoping her space. By some expert trick, the woman managed to get her purse hidden somewhere close to her.

“Hanggang sa pag-alis niya, sabi niya ‘yung bag niya parang bumigat. Naalala ko agad ‘yung bag ko. Hanap-hanap ako, wala na,” said P2.

Her purse had P2,000 in cash, her keys, and all her IDs.

She later retrieved her purse at a store where the thief struck next. The criminal left it largely intact, but took all the cash. The pair had done the same in the next store, pretending to buy something then later taking the clerk's valuables.

These experiences left an indelible mark in P2.

“Oo, wala na akong tiwala sa tao. Kumbaga alam ko nang maraming manloloko.”

This is why, she said, she is extra cautious in dealing with strangers and information she sees online.

VI. The Observant Ex-OFW

P5, a former OFW, is well-versed about fraud. Through what she sees in the news and warnings she receives via SMS and online, she has learned many lessons about scams that empowered her to play with scammers herself.

About three years ago, P5 met a South Asian man online. At first, she said, she and another friend gamely chatted with the man, asking him what kind of job he had and other details about himself.

“Di china-chat namin ‘no. Anong trabaho? Sabi siya daw ay photographer. Sabi ko ah... Inaalok ako ng trabaho. Sabi ko anong trabaho? “Ivi-video lang kita, five minutes na video.” Sabing ganun sa akin. Sabi ko anong video? “Ipapakita mo lang ‘yung boobs mo.” Sabi pa namin sabihin mo walang boobs, only nipple,” she said.

At that point, she said, she already knew she was talking to a scammer. She and her friend just played along and toyed with the guy.

She said the man offered US\$100 to expose herself on video: *“Natapos na rin kasi siguro nalaman niya hindi niya ako maloloko. Kasi sabi niya, sabi ko nga wala akong boobs, only nipple. Baka daw may kakilala ako na pupuwede na papayag, suswelduhan daw niya sa five-minute video. Eh wala naman akong alam.”*

P5 said her son was also scammed on Facebook by an online seller who asked for his details to complete their transaction. But it turns out, the supposed seller just wanted to hack into her son’s Facebook page.

“Na-hack na. Hindi na niya nagamit. Tapos ginagamit nung nag-hack ‘yung account niya, pinaltan ng pangalan. Pinaltan na rin ang picture niya. Pero ‘yung mga naka-post don, kung ano naka-post sa sa Facebook, ‘yun ang nakalagay don,” P5 said.

She said the hacker used her son’s account to also dupe others”: *“Pinangloloko , nagbebenta ng kung ano-ano tapos ‘yung account nya ginagamit. Kaya nga sabi na ‘pag ganyan ‘wag magbibigay ng personal details kasi dun naha-hack eh.”*

Based on the interviews, it is clear that the seniors have varied levels of capabilities when it comes to detecting scam SMS and calls, and protecting themselves against these threats. And while there’s more that they could learn, whether by formal training or peer guidance, they carry a certain pride in having awareness and knowledge about online fraud and their ability to protect themselves against scams. It’s also notable that, as they related their personal experience with scammers, none of them referred to any weakness or vulnerability that they may have— including those well-articulated in cited studies involving seniors.

They also did not acknowledge proactively seeking help from younger members of the family. In the case of P6, he did not tell anyone in the family that he supposedly “won” a promo, until one of his grandchildren heard of it and told him it was a scam. What emerged was that the seniors would rather confide with their peers— their fellow seniors who have become their close friends. This comes as striking to me, as it could be interpreted as the seniors’ way of asserting self-reliance despite their advanced age. It merits noting the phrases *“ako lang”* or *“sa akin lang,”* which several of them repeatedly

said when asked how they knew they should not click SMS links or give their information to anonymous text senders.

Even as they bear a certain pride in having their own respective levels of knowledge about scams, all of them said there are other seniors within their community who are not as well-versed about fraud or else are easy to dupe– another notable narrative they shared with me. In their own words, some of their peers could be vulnerable to scams for lack of common sense– falling for texts on how to collect their supposed winnings even while they did not join any contest- or else want more than what they already have. In the words of one of the participants, “*naghangad sila.*” This still ties to that certain senior pride that the participants exude: that they’re the ones who know, but the others within their senior community don’t.

This ties to why they also expressed openness to undergoing formal training on how to prevent fraud victimization and protect themselves against scam attempts, a desire that speaks of their sense of community so that more of their peers will be equipped to fight fraud.

Anatomy of Scams

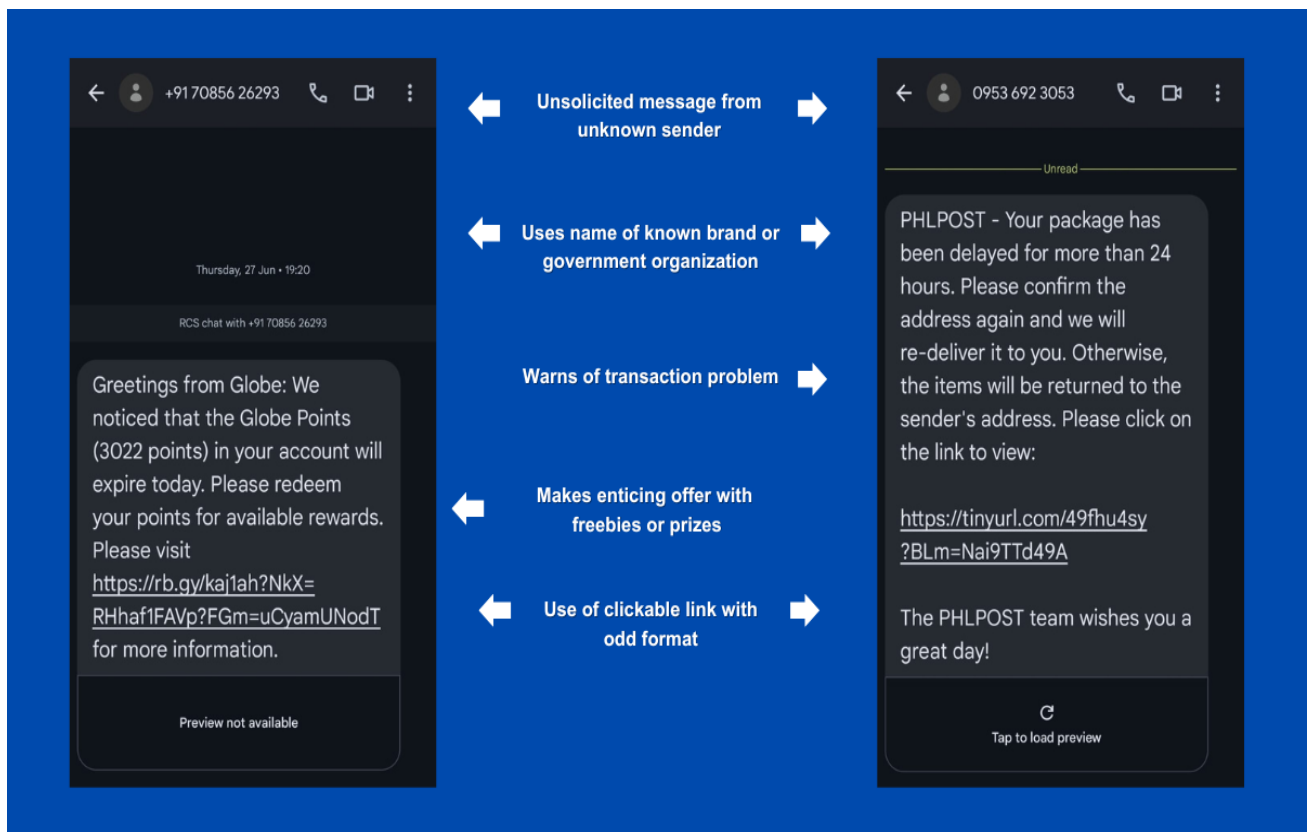
Analyzing the participants’ stories, it could be gleaned that there is a method to fraud. The art of duping is not random; there’s design to it. And because there are observable and replicated patterns, there’s a way to detect scams and even anticipate the next move of scammers.

Here are common formats of scams as experienced by the participants.

Text Scams

Figure 1.

There's an observable pattern in text scams.



There are telltale signs that come with text messages from scammers, as the senior participants shared.

First, scam texts usually come from anonymous sources. These messages are unsolicited, come at random times, and come from unknown mobile numbers.

Second, scammers use names of trusted organizations and brands in their text messages to add a semblance of credibility. As shown in Chart 2, scammers mimic text advisories from well-known brands, for instance telecommunications company Globe, to readily catch the attention of their targets. Scammers also use names of government agencies— in the case of the above, the Philippine Postal Corporation— to try and appear to be legitimate.

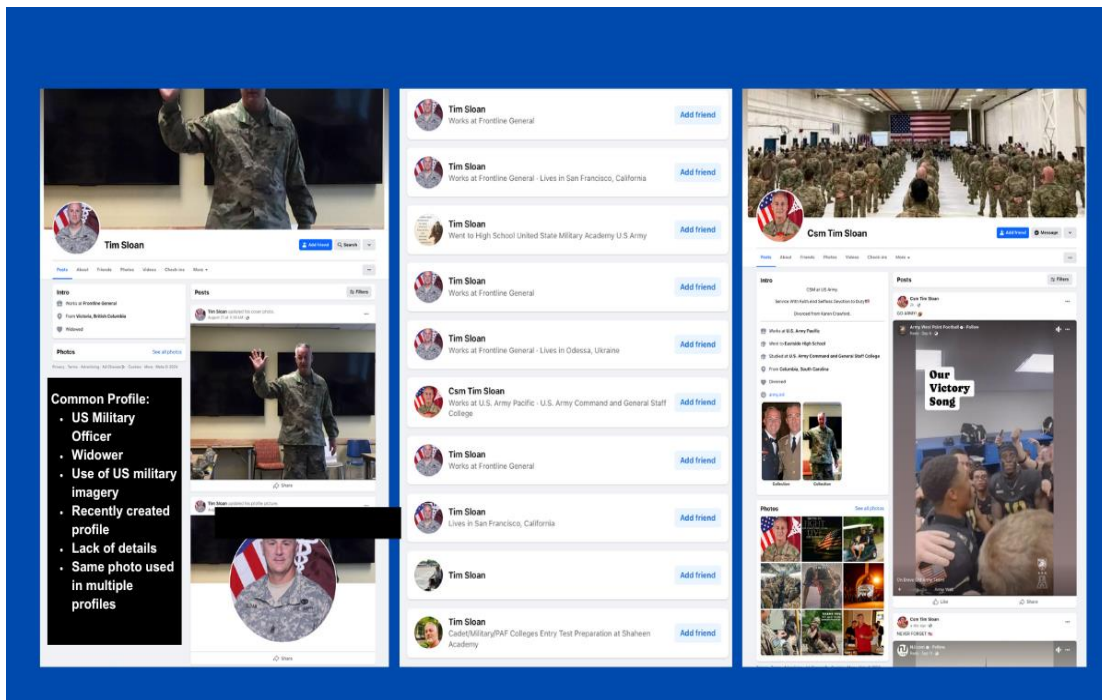
Per the participants' experience, the content of text scams also have two ways to catch attention: 1. making an enticing offer and; 2. warning of a transaction problem. In the first case, a common fraud method is to send messages that promise instant prizes or freebies to their targets, whetting their appetite for gifts that are supposedly in store. In the case of fake warnings, fraudsters try to stir fear among recipients, claiming that their transaction had been compromised in the hopes of prompting immediate action on the part of the would-be victim.

And finally, scam messages usually contain links that appear nonsensical and garbled. These links usually direct targets to a website where their personal information would be requested— data that fraudsters would then use to hack into their victims' accounts, from social media pages to online banking profiles.

Romance Scams

Figure 2:

Love scammers usually use US military imagery to lure victims. (Facebook screenshot)



Romance scammers are, meanwhile, known to have their own go-tos when it comes to creating fake profiles to net victims.

First off, many romance scammers use stolen photos of senior US military officers supposedly deployed outside the US mainland. The profiles also often state that they are widowed or divorced, readily establishing their singlehood. These fake profiles are often just recently created and have scant details. A simple search will also reveal that, as shown in the middle screenshot, the same photo has been used over and over again to create multiple profiles under similar names.

As EQ shared, owners of these scam profiles also have an established pattern in terms of luring a victim. First, they would add the target as a friend and strike up a conversation. They would attempt to develop a friendship on the premise of looking for a life partner, sharing sad stories about their overseas deployment. They would then quickly proceed to saying they are trying to move funds but have a hard time because of restrictions in their supposed military base. Soon after, they would ask their target to process their money off-shore, during which the victim would have to shell out her own money. Whether or not their target bites the bait determines what follows next.

Data Analysis

In the interviews, it's clear that despite differences in educational attainment, employment status, and exposure to mass and social media, the seniors are well aware of the existence of scams and exercise a level of discernment.

Through inductive coding, the interviews were analyzed to find patterns that emerge from the way they related their personal experiences. The following themes stood out based on their responses: **PAGKATUTO, PAG-IINGAT, PAGKUKULANG, and PAG-AGAPAY.**

I. PAGKATUTO

All six respondents showed different means and levels of **pagkatuto** or learning about online scams through the following:

- First-hand experience, where they themselves either fell for scams or encountered attempts. This bred in them a sense of distrust for what they see online.
- Fraud warnings via news reports and text advisories on fraud that they receive from reputable sources
- Learning from the assessment of other social media users who leave scam warnings on posts via comments

Part of the seniors' pagkatuto is learning from their own experience with scams. In the case of P6, he learned the hard way that he should not believe everything he sees online nor bite every offer he comes across on Facebook.

“Nung bandang huli ba ako na. ‘Ba nadali na ako eh,” P6 said, relating how he no longer fell into the trap of scammers after his experience with the fake Mariel Padilla video.

An important element of learning is distrust, which has built up in them following their experience with fraud. P2 crystallized this in reference to her previous experience with fraud: *“Wala na akong tiwala sa tao.... Kumbaga alam ko nang maraming manloloko.”*

Another crucial source of knowledge for the seniors are news reports, which they find highly credible, and warnings they receive directly from service providers such as their telcos and banks, and government agencies such as the National Telecommunications Commission (NTC). The known authority and credibility of these information sources are important factors in making the senior subjects believe them.

These warnings also taught the seniors to avoid clicking links from unsolicited SMS, which usually lead to malicious sites.

As P5 put it: *“Kasi syempre ‘pag nabasa mo ‘yon, galing talaga sa network provider mo, ‘wag ka nang mag-aano. Kahit sa mga bangko, nagse-send sila sa iyo ng mga warning na ganyan. Wag basta-basta magbubukas ng mga links. Hindi sila nagpapadala ng ganyan.”*

Another important source of knowledge for the seniors are warnings from peers. P5 and P1 said comments pointing to fake news and fraud that they see on Facebook helped them build their own discernment.

“Kasi ‘pag may mga nag-post sa Facebook na ganyan, nagtitingin kami sa mga comments. Makikita mo don mga comments ng mga netizens na o fake news ‘yan, ganyan-ganyan. ‘Yung naano na nila, naexperience na nila, ‘yung ganyan. Sa comments lang din,” P5 said.

II. PAG-IINGAT

All these altogether– first-hand experience, news reports and text warnings, and learnings from peers– all helped them develop their skills necessary for this next theme that emerged: PAGINGAT.

This striking pattern was observed in the way the subjects responded when asked how they learned to identify scam attempts. *“Sa sarili ko lang,”* several of them said. They said none of them have undergone any formal learning on how to protect themselves

from scams. Neither have they proactively sought the assistance of more technologically-adept relatives and friends to teach them about scams.

This points to a phenomenon of Self-Taught Discernment among the senior subjects. Their stories showed that they learn as they go when it comes to learning about hazards in the digital space. This self-learning is neither deliberate nor organized. Instead, they pick up lessons here and there from the information they see on TV and social media, or from their own experience or that of people they know.

Through this process of discernment, the subjects learned all about emerging dangers online, including malicious links and deep fakes.

P5 put it best: *“May magse-send no, anniversary ng Jollibee, Mcdonald’s, bubuksan mo ‘yung link, hihingi sila ng personal details. Eh di bibigay mo ‘yung pangalan mo. Pero ‘pag nanghingi na sila ng ibang detalye na personal talaga, ‘wag mo nang itutuloy. Kasi ano yan, hackers na ‘yan. Scam na ‘yan.”*

“Kung manghihingi ng personal details sa akin, bakit manghihingi?” she said.

“Wag kang maniniwala sa mga ganyan. Sa sarili mo na lang. Kailangan sa sarili mo eh aware ka sa mga ganyan,” P5 added.

And when it comes to love scammers, she said: *“Pag mga ganyan na bago pa lang eh nagsasabi na agad sayo ‘I love you,’ ay nako hindi kapani-paniwala ‘yan.”*

On her own, she has also learned on her own how to block undesirable Facebook accounts through exploring the platform: *“Kapipindot kapipindot mo lang.”*

The seniors are also aware that voices could now be faked by technology based on news reports and the experience of people they know. P1 shared one incident where someone she knows sent money to a scammer who pretended to be her son through faking the latter's voice.

"Eh ngayon 'yung pagsasalita kasi parang 'yung anak niya. Nakuhanan siya," she said.

P2, meanwhile, knows that scammers use images of famous people, banking on their credibility to defraud others.

"Si [Manny] Pacquiao ipo-post, 'o magbibigay ng ganito, i-message lang na ganito." Eh pwede namang lalagayan lang ng picture ni Pacquiao 'yon tapos sasabihin magbibigay lang ng ganitong halaga," she said.

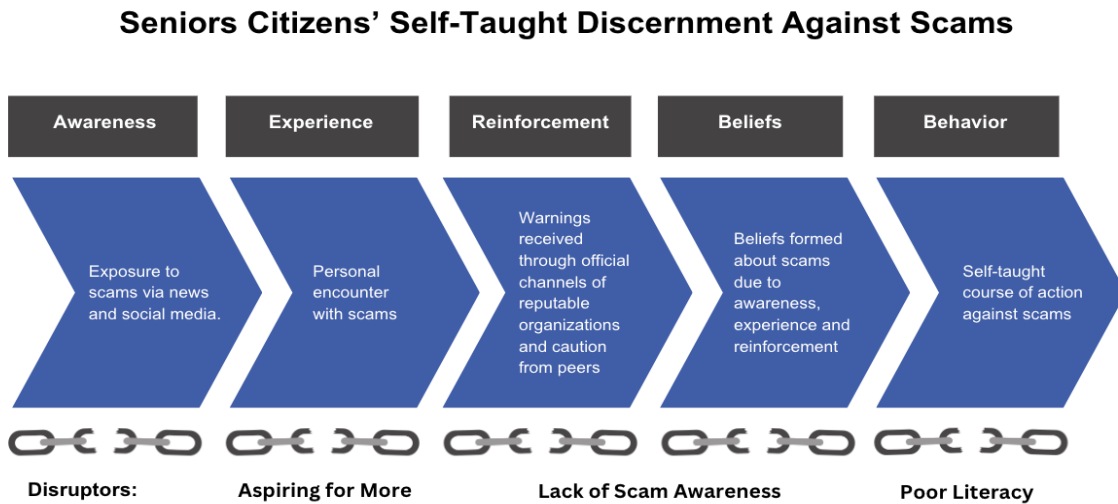
P6 has become so careful to the point that he nearly missed out on the distribution of government aid because he was doubtful of the information he got. *"Bibigyan daw kami ng ayuda ng DSWD. Huling huli na, sabi 'totoo pumunta ka ron sa Areza.' Buti umabot pa ako."*

Insights gleaned from the interviews showed how even without formal training or deliberate capacity-building among them, the subject seniors have built Self-Taught Discernment against scams.

As shown in the diagram, we can see how this occurs in five stages, based on testimonials from the seniors interviewed.

Figure 3.

Senior citizens' self-taught discernment against scams.



The first phase is awareness, where the seniors passively get to know about scams through their exposure to news and social media posts about scams. This is the basest form of learning they get.

Second, they themselves personally experience scams. It's either they encounter an attempt or else fall victim to scams.

Third comes the reinforcement, where news reports and their personal experience are affirmed by the official fraud advisories they receive from reputable sources, among them the National Telecommunications Commission, banks and telcos, which several of the interviewees cited. The perils of certain posts also get reinforced by warnings from their peers, which they find credible due to personal affinity.

Awareness, Experience and Reinforcement then form their Beliefs about scams—how it happens, how to detect, how to respond. These beliefs ultimately predict their behavior towards scams: whether they ignore or engage, block or delete.

Based on the interviews, meanwhile, disruptors could also negatively impact behavior. This leads to the next theme that emerged from the interviews.

III. PAGKUKULANG

While many seniors like the participants already know how to protect themselves, the subjects believe others are still ill-equipped when it comes to fraud. These constitute pagkukulang, or what the seniors lack that make them fall for scams. There are two main components under this theme.

1. Paghahangad

There are people who just want to make an easy buck. P4 said this is why people get blinded by shiny offers of making fast cash.

“Naghahangad sila. Lalo ‘yung nago-offer ng mga budol-budol. Kaya nakukuhanan sila ng pera ah. May pera sila pero gusto nilang mas kumita pa ing pera nila. Kaya kumakagat sila sa mga budol-budol ah.”

He added that those who already have money are the ones who tend to be easier to dupe.

“Kasi isasapalaran nila ‘yung pera nila para lumaki. Kasi biglang malaki ang tubo. Tignan mo ‘yung pyramiding. Eto lang pero mo, sa isang linggo tutubo ka ng

malaki. Bibigyan ka sa una ng tubo kasi common sense. Kung malaki ang kita niyan, bakit kami eh isasama mo pa? Eh di ako na lang nakakaalam niyan. Pera ko na lang bakit isasali ka pa nila,” P4 said.

P6, meanwhile, learned the lesson the hard way after falling for a scam. *“Unang-una ‘wag kang maghahangad ng biglaang pera.”*

2. Poor literacy and awareness about scams.

P4 said there are some seniors he knows who have not seen or heard of fraud cases. *“Wala silang actual na nakikita,”* he said.

Thus, they do not have base knowledge on scams and can't tell which offers are real and which ones are fraudulent.

P1 and P2, meanwhile, believe that there are seniors who simply do not have the capacity to discern and comprehend the nature of scams and the many warnings against them.

As P1 put it, *“walang aral.”* P2 put it bluntly, saying: *“Tanga, madaling maniwala, ganon.”* They believe there are seniors fall for scams simply because they cannot comprehend the nature of scams and the warnings against them.

IV. PAG-AGAPAY

The final theme that emerged from the interviews is pag-agapay, or the need for seniors to get support so that they could get better protected against scams. This support can be delivered in two ways:

1. Formal training

P6 said the topic of scams should be included in regular meetings among senior citizen organizations. He cited how senior citizens in Pagsanjan's barangays would meet monthly but conversations during those meetings are all about senior citizen benefits.

"Kailangan 'pag mag-meeting, isama 'yon sa agenda, isama 'yung lesson na ganto, warning. Sa madali't sabi, kasi wala eh. Ang pinagmimiting ng senior di binabanggit 'yon. Magiging [tungkol sa] ayuda ang laging ano [topic], 'yun lang. Wala ako natandaan na naging topic agenda 'yung mag-ingat kayo sa scam," he said.

P4 said such a forum should be done per barangay so that the seniors will clearly understand the lessons. He said if there are too many attendees in one seminar, it would be difficult to convey the lessons.

Meanwhile, EQ and P2 said if such a forum *or seminar would be held, organizers should offer a carrot for them to attend.*

"Malaking tulong 'yan sa gustong tulungan ang sarili. Pero 'yung iba ang tanong pagkakaperahan ba 'yan?" said EQ, adding that not all seniors may grab such learning opportunity.

"Sa dinig ko, pupunta sila kapag meron silang pakinabang... giveaway, may mapupurat," said P2.

2. Peer support

The seniors believe peer support could also serve as a way to help protect more seniors against fraud.

“Kasi bakit ka maniniwala? Magtanong ka muna sa mga kasama mo. Kung di ka sigurado, magtanong muna. ‘Wag ka munang gagawa ng kung ano,” said P5.

P2, meanwhile, said: *“Siguro pwedeng ano, ‘yung sa kapwa senior, sasabihin ‘wag ka na diyan, loko lang ‘yan, ‘di ‘yan totoo.”*

Helping Seniors Fight the Scamdemic

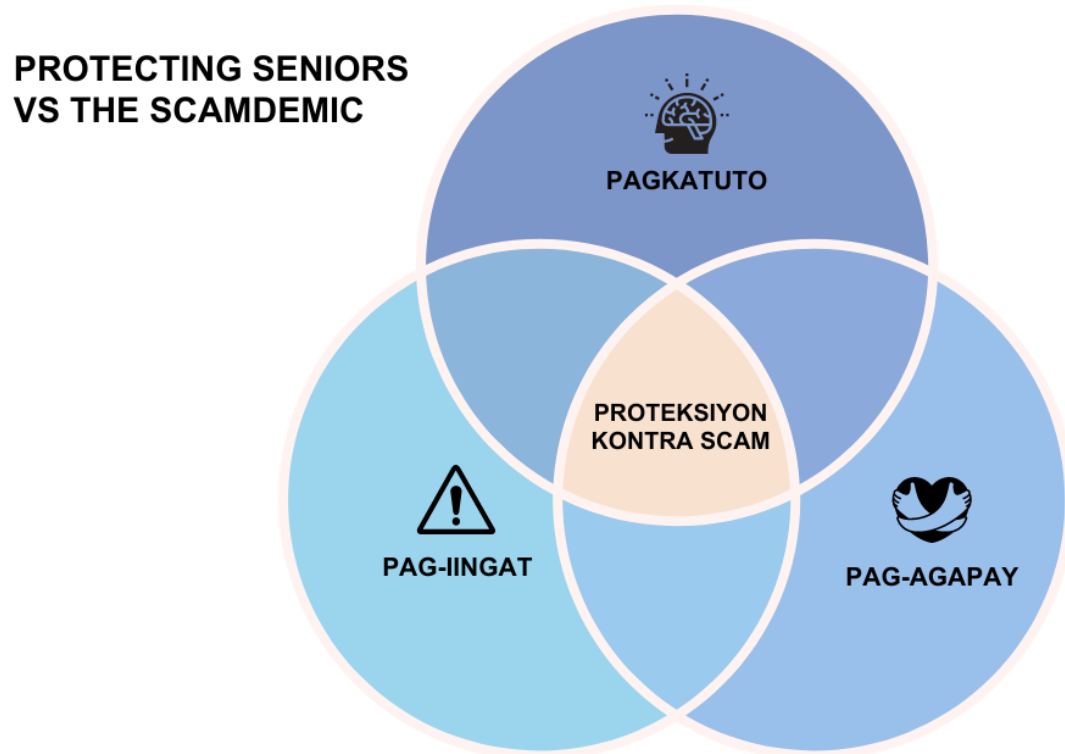
Based on the interviews, it is clear that seniors have the capability to protect themselves against scams. They gained this skill through the combination of several elements: learning through personal experience, information they get from news and social media, fraud warnings from reputable sources, and caution from peers.

Yet the interviews also showed that they continue to be targeted, with scammers constantly preying on the seniors because of their perceived vulnerabilities. The senior participants cited how their peers have fallen victim despite prevalent warnings and cautionary cases. There is, thus, a need to focus on the gaps, as can be gleaned from the themes that emerged.

To help address this, there should be focus on supporting seniors to address the identified Pagkukulang and, therefore, achieve holistic protection against scams.

Figure 4.

Framework for Holistic Scam Protection for Seniors



As can be seen in the diagram, three elements should come together to ensure senior citizens' protection against scams, echoing the themes that emerged from the interviews:

1. PAGKATUTO

Seniors should be supported with various interventions so that they would be able to adequately learn about fraud risks that lurk online, evolving methods that scammers employ to prey on victims, and how they could protect themselves. As shown in the experience of the Pagsanjan seniors, most of whom have been able

to protect themselves against scam attempts, it is important that seniors get the opportunity to learn about online fraud. This Pagkatuto should be comprehensive, including through the following modes:

- Fraud warnings from reputable sources, including government agencies and service providers such as telecommunications companies and banks
- Formal cybersecurity training facilitated by relevant government agencies, private sector organizations or NGOs
- Self-initiated learning using readily available resources online

2. PAG-IINGAT

Pag-iingat is all about seniors' personal vigilance against scams using the knowledge they build from Pagkatuto. This calls for Self-Taught Discernment, as demonstrated by the subject seniors who have demonstrated a strong personal capacity to protect themselves against fraud.

3. PAG-AGAPAY

To ensure that the seniors don't go by the wayside, there is a need for Pag-agapay— peer and community support that will help reinforce their learnings from Pagkatuto and remind them to always exercise Pag-iingat. As the senior participants had shared, it is crucial to both receive and give peer support so that seniors can be better protected against fraud.

Chapter V

SUMMARY, CONCLUSIONS, AND RECOMMENDATIONS

Summary

This study showed that despite the perception that the elderly are inept when it comes to digital skills, the Pagsanjan senior citizens interviewed are not at all helpless against scams. They have built a mode of self-defense, combining the knowledge they pick up from the news and social media, their own experience, and warnings from reputable organizations and their peers, to protect themselves against fraudsters. As the term coined in this study goes, the seniors have gained Pagkatuto or Self-Taught Discernment against fraud, showing their capacity to learn on their own.

The study showed, too, that scams are so widespread, all of the interview subjects have experienced fraud to varying degrees. Yet even in the face of this constant threat, the subject seniors showed confidence that they could handle it on their own.

Notably, none of them proactively expressed the need for help for themselves to be able to discern. The phrase “*sa sarili ko lang*” in the context of how they learned to protect themselves is very telling, as it asserts their undiminished ability to rely on themselves when it comes to fraud protection. There was no sense of helplessness. Instead, they showed a strong spirit of vigilance. In a way, it’s an assertion of their vitality even at their age.

Still, they see the need to provide scam awareness sessions to seniors who may not have the same capacity to help themselves. This could be delivered by way of a formal seminar organized by senior citizens’ associations in barangays, and through peer

support, where seniors can help give advice to their fellow elderly on what to watch out for when it comes to fraud.

Conclusions

This study showed how seniors are able to protect themselves against prevalent scams through a Self-Taught Discernment, protective behavior that stems from various sources. They do this by exercising personal vigilance, including ignoring unsolicited SMS, refusing to engage with strangers online, and blocking mobile numbers or social media accounts that they believe are linked to fraud,

They built these self-defense skills without formal training, bringing together on their own lessons they picked up from various sources. These include personal encounters with fraudsters, stories about scam incidents and warnings from the news and social media, and reinforcement of these lessons via fraud warnings from government agencies, reputable organizations, and their peers.

As knowledge about fraud is not universal among all seniors, the interview also found for three elements to come together so that the elderly would be empowered to protect themselves against scams. These include:

- PAGKATUTO- learning through formal training via government agencies, relevant private sector organizations, and NGOs; and sustained fraud warnings from reputable sources in news and social media.
- PAG-IINGAT- personal vigilance against scams through lessons they learn through Pagkatuto; and

- PAG-AGAPAY- the caring support of peers and their communities to ensure that they never let down their guard.

Once these three elements are present, senior citizens will be armed with the knowledge, skills and support they need to achieve holistic protection against fraud.

Recommendations

This study showed that while the subject seniors are already capable to protect themselves against fraud, they believe there is a need to protect their community in a systematic way, as not everyone is as capable as themselves to detect and deflect scam attempts.

Guided by the Framework for Holistic Scam Protection for Seniors above, there is a need to provide the elderly of Pagsanjan proactive and focused training and support so that they will all have the opportunity to better equip themselves against scams.

Adopting the recommendations of seniors themselves, these interventions should strengthen scam awareness among the elderly and provide them an opportunity to support each other in a more systematic way.

Thus, this study recommends the following modes of support:

1. Senior Citizen Scam Awareness and Prevention Seminars

The Municipal Government of Pagsanjan shall mandate the Office of Senior Citizens Affairs to include scam awareness and prevention as a key topic in regular barangay level meetings of senior citizens' associations. To actualize this, the local government unit (LGU) may seek the help of experts from both the national

government and the private sector to provide senior-friendly materials or resource speakers that the senior associations may use for their respective sessions.

The LGU could touch base with national government agencies such as the National Telecommunications Commission and the National Privacy Commission who could provide the necessary training tools and resources.

Support could also come from industry players involved in the business of data and information, among them telecommunications firms and banks, who could share their expertise when it comes to fraud detection, prevention and protection.

2. Guided Peer Support Groups

The LGU, through the OSCA, should also initiate the creation of guided peer support groups, whether online or in person, which will serve as a platform for sustained and reinforced fraud and cybersecurity education, as well as a channel for seniors to confirm or flag suspicious information they encounter. These Peer Support Groups could come in the form of Facebook Chat Groups, where seniors can virtually continue their conversations even after their monthly association meetings.

These support groups should be monitored by OSCA officials so they could also provide necessary guidance. The local OSCA could also use these chat groups as a platform to amplify scam advisories or warnings issued by government agencies or brands, or to share their own fraud warnings.

In all, the Pagsanjan LGU must play a proactive role in protecting vulnerable senior citizens against scams. As much as the LGU provides medical and socio-economic support in the form of medicine rations and *ayuda* to Pagsanjan seniors, it should also provide education-based interventions for seniors amid the persistent threat of fraud.

The consequences of fraud victimization could take a heavy toll. It could harm anyone, no matter the age, physically, financially and mentally. These effects might be worse among seniors given their vulnerabilities. Thus, even while there are seniors who already know how to help themselves through self-taught discernment, the LGU should play a proactive role in delivering systematic interventions for scam protection. This should be an extension of public services that they provide seniors. Through deliberate support, the LGU can help the elderly of Pagsanjan conquer scams and equip them into full-fledged digital citizens who are able to enjoy the benefits of new technology safely and confidently.

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APPENDICES

APPENDIX A

INTERVIEW GUIDE QUESTIONS

The interview followed the following structure:

Baselining

Here, the researcher asked questions that sought to establish interviewees' primary sources of news and information and social media use.

This section asked the following questions:

- What is your primary source of news and information?
- What social media platforms do you use?
- What do you use them for?

The next section dealt with their knowledge about and experience with scams.

Deep Dive

Here, the interview delved into what seniors know about online fraud and their experience with scams.

The following questions were asked in this part of the interview:

- Do you know about scams and fraud online?
- Where do you often see them?

- What do you do whenever you see scam content online or receive texts or calls that appear to be fraudulent?
- How do you know whether a text, call or social media message is a scam or not?
- How did you handle the scam offer?
- Have you fallen victim to a scam? Please share your experience.
- Have you ever received or seen fraud warnings online or via text?
- How did these warnings help you? Were they effective?
- What lessons did you learn from your encounter with scams?

The last section looked at their perceptions about how other seniors handle scams and what they think could be done to better protect their peers from online fraud.

The Resolution

In this section, seniors were asked about the kind of intervention that they need so that more seniors could be spared from fraud.

Here, the following questions were asked:

- Do you know other seniors who have been scammed?
- Why do you think did they fall for scams?
- What kind of intervention do you think will help seniors better understand the nature of scams and, thus, help them protect themselves?

APPENDIX B

Interview 1

March 28, 2024

Pagsanjan, Laguna

Interviewees:

Participant 1

Participant 4

Participant 5

Q: Ano ho ang pangunahing pinagkukuhan niyo ng balita? TV ba? Facebook? Radyo?

P1: TV

P5: TV talaga saka Facebook. Kung ano 'yung nakapost.

P4: Mga maritess. Basta no. 1 'yan. Daig non ang TV.

Q: Lahat kayo may Facebook?

All: Oo:

Q: Tapos gaano kayo kadalas gumagamit?

P1: Maghapon eh gamit ng gamit.

Q: Nakaka-data kayo?

P5: Naka-data kami.

Q: Ano pong gamit niyo ung naka-promo? "yung pwede isang linggo?"

P5: Oo.

Q: Hindi naman siya masyadong mabigat sa inyo na nagloload parati para maka-data?

P5: Hindi naman. Pag may pera, may pang-load.

Q: Pag nagfefacebook kayo, 'yung kita ang picture?

P5: Hindi. Kasama na 'yon sa data.

Q: Matipid 'yon?

P5: oo

P1: lahat lahat meron na don. May video, may text.

Q: Nakakapag videocall kayo?

P1: Oo nakakapagvideocall

Q: Bihasa kayo sa paggamit ng FB?

P1, TS: oo

Q: Bukod sa Facebook, May ginagamit pa kayong iba halimbawa Viber, Whatsapp?

P5: A wala na. Facebook at Messenger lang.

Q: Tapos alam nyo ang nature ng scam. Nature ng scam?

P5: Oo alam namin

Q: Anong naririnig rinig nyo tungkol sa scam?

P5: Mga naiiscam sa online selling, online dating.

P1: Saka sasabihin ano nanalo ka sa ganon. Pati pautang. Kunwari pangalan po ninyo nanalo kayo ng ganon.

Q: san nakakuha non?

P5: Sa numbers.

Q: may kakilala kayong nascam?

P1: Ah wala pa.

P5: Napapanood lang sa mga news.

Q: Di ba ang dami dami, kung sino sino nagpopost, kung sino sino ang nag-vvlog.

Kunwari nagbabalita pero di nyo alam kung totoo, paano nyo po dinedecide kung alin don 'yung kapani-paniwala o hindi?

P1: Syempre sa vlog nakikita mo naman 'yon eh, napapanood mo naman 'yon.

Syempre totoo ung pinupuntahan nila ung tao.

Q: Kayo po ate, halimbawa ung mga gamot sa covid...

P5: Ako hindi ako mapagpaniwala dyan eh. Hindi ako mapagpaniwala sa mga ganyan

Q: Bakit nyo po nasabi?

P5: wala syempre maraming scammer eh. Maraming hackers. 'yung ganon. Di ako maloloko ng mga yan.

P4: Dapat mabasa mo na 'yon. Kung totoo man o hindi, lalo't ang papadala sayo si pareng roy? Kasi lagi ako pinapadalhan ako ni pareng roy.

Q: Alam n'yong hindi totoo?

P4: Maaring totoo, maaaring hindi, basta mabasa mo lang siya. Si ano pala ganon daw. Di totoo yan.

P5: maraming nagpapadala ng mga links, di kami nagoopen kami ng mga ganyan. Kasi mga links kalimitan scammer yan.

Q: Mabuti alam nyo 'yon, marami talaga hindi alam.

P5: Kung napindot mo man ang link, kung nanghihingi na ng personal details wag mo nang ibibigay, alam mo na 'yon.

Q: san nyo po nalaman yang ganyang pagiingat.

P5: Sa sarili ki lang. Kung manghihingi ng personal details sa akin, bakit manghihingi ?

Alam ko nang magaan 'yon.

Q: Dati po ba kahit nung wala pang mga celfone, ung mga old school na scam, may nagattempt sa inyo?

P5: ah wala.

Q: pero parang ganun din ito eh no.

P5: oo nabubudol.

Q: Kuya Maning ikaw, pag may nakita ka na information sa Facebook, kunwari video, walang mukha. Nagsabi lang bagong gamot gamot sa TB. Sayo ba kapani-paniwala 'yon or ano ung tinitignan mo para madetermine mo if totoo sya o hindi

P4: Hindi ko na siya, pagka ganon, di ko na sya binabasa. Kasi pag gamot, puunta ako sa doctor. Hindi 'yung makikinig ka eto mas mabisang gamot, lampas na 'yon. Di ko ineentertain ung mga ganyan.

Q: may nakita na ho ba kayong warnings? Whether sa TV or Facebook na warning, fake news ito. Or warning scammer ito. May nakita na kayong ganon?

P5: Minsan sa comment comment lang. Halmbawa may ano, (post), tas magcocomment yan - o fake news yan.

P1: May nagpopost- nako wag kayo maniwala jan.

Q: Tao rin hindi government or awtoridad?

P1: Hindi hindi.

Q: Ah kapwa tayo din?

P1: oo

Q: pag ganon naniniwala kayo na fake?

P1, TS: Oo.

P5: Kasi pag may mga naapost sa Facebook na ganyan, nagtitingin kami sa mga comments. Makikita mo don mga comments ng mga netizens na o fake news yan ganyan ganyan. Ung naano na nila naexperience na nila, ung ganyan. Sa comments lang din.

Q: pero wala kayong nakikitang warning halimbawa mula sa Globe, DOH.

P5: Ah kasi ung mga ano natin, Globe, Smart, nagpapadala sa atin ng text na wag kayong maniniwala sa mga ganyan.

Q: nakakatulong sa inyo 'yon?

P5: Oo naman. Kasi syempre pag nabasa mo 'yon, galing talaga sa network provider mo, wag ka nang mag-aano. Kahit sa mga bangko, nagsesend sila sa iyo ng mga warning na ganyan/ Wag basta basta magbubukas ng mga links. Hindi sila nagpapadala ng ganyan/

Q: sa tingin nyo sapat na 'yon? Na maniwala ayo na wag talagang.

P1: Oo, di kami naniniwala don.

P5: wag ka talagang magbubukas ng mga links na hindi mo kilala ung mga ano. Kasi dun sila nakuha ng mga ano.

P1: Meron ung mga nagbebenta ng mga alahas- alahas eh di ba ung mga ano, pag pumindo ka na agad don eh tuloy tuloy na 'yon kailangan kunin mo na 'yon.

P5: Si ren-ren na iscam jan ah. Nahack ung kanyang Facebook account. Kasi inaano sya online selling, may nagbebenta sa kanya. Eh di nagkasundo sila. "yon hiningi na ung detalye nya, a'yun nahack.

Q: So wala talagang binebenta?

P5: wala, kunwari lang.

Q: Anong nangyari sa account nya?

P5: Na-hack na. Hindi na nya nagamit. Tapos ginagamit nung naghack ung account niya, pinaltan ng pangalan. Pinaltan na rin ang picture nya. Pero ung mga nakapost don, kung ano nakapost sa sa Facebook, un ang nakalagay don.

Q: Anong ginagawa ng scammer sa account nya?

P5: Pinangloloko, nagbebenta ng kung ano ano tapos ung account nya ginagamit. Kaya nga sabi na pag ganyan wag magbibigay ng personal details kasi dun nahahack eh. Naiscam siya.

Q: Ikaw may kilala ka bang naiscam na?

P1: Ako wala pa.

Q: Pero kayo sa sarili niyo nagiingat na rin kayo.

P1: Oo.

P4: Saka ung pinapadalhan ka ng message na tumama ka sa ganon,

P5: May magsesend no anniversary ng jollibee, mcdonald's, bubuksan mo ung link, hihingi sila ng personal details. Eh di bibigay mo ung pangalan mo. Pero pag nanghingi na sila ng ibang detalye na personal talaga, wag mo nang itutuloy. Kasi ano yan, hackers na yan. Scam na yan.

Q: Sa tingin nyo, kayo may kaalaman kayo pero bakit kaya ung ibang senior madaling maloko?

P1: Wala kasi silang aral.

P4: Naghahangad sila. Lalo ung nagooffer ng mga budol budol. Kaya nakukuhanan sila ng pera ah. May pera sila pero gusto nilang mas kumita pa ing pera nila. Kaya kumakagat sila sa mga budo budol ah.

P5: Di ba sabi magbigay ka ng ganyan, lalaki, magkakatubo ka ng ganyan kalaki.

P4: "yung may pera ang madaling maloko. Kasi isasapalaran nila ung pera nila para lumaki. Kasi biglang malaki ang tubo. Tignan mo ung pyramiding. Eto lang pero mo, sa isang linggo tutubo ka ng malaki. Bibigyan ka sa una ng tubo Kasi common sense.

Kung malaki ang kita nyan, bakit kami eh isasama mo pa. Eh di ako na lang nakakaalam nyan. Pera ko na lang bakit isasali ka pa nila.

P1: "yung mga walang aral, kalimitan "yun din ang madaling maloko. Kasi syempre hindi, kumbaga sa ano eh di na masyadong abot.

P4: Meron may aral din. Nakita mo ung kasama sa buong kapitolyo sa opisina naming buo , lahat 'yon naloko ng iscam. (Pyramiding). Sinabihan ko na sila scam yan, hindi naniwala sa akin. Kasi napanood ko sa tv eh.

P1: kasi yang mga walang aral pati ung mga may gamot gamot madali silang bumili eh.

Q: Parang ung umuso nung covid mga dahon dahon.

P4: 'yung mga dahon dahol pwede pa siguro. Mga herbal eh. Ung mga wala kang makukuha sa ... mga gamot na binebenta.

Q: Bukod dun sa mga pinapadala ng mga network, ano sa inyo ung pinaka-epektibong paraan para mapagwarningan ung mga senior na ito scam ito, o wag kayo maniwala dito.

P5: Wag kang maniniwala sa mga ganyan. Sa sarili mo na lang. Kailangan sa sarili mo eh aware ka sa mga ganyan

Q: Sa tingin nyo ba hindi kailangan dagdagan halimbawa gobyerno, PNP, kailangan ba nilang anuhin o kakilala nyo ang magsabi sa inyo.

P1: "yung iba siguro kailangan yan na umasa sa gobyerno kung ano marinig nila, susundin na lang nila.

Q: Sa mga kasenior nyo, kasi kayo mukhang marunong eh. Sa tingin nyo sila, merong mga taong kailangan ng tulong na eto peke, ito scam?

P5: Sasabihan mo na wag kayo basta-basta naniniwala sa scam.

P4: Hindi, pati dito, ang senior, hindi naman ganyan kaano sa mga apps na inaano nila.

Ang senior dito busy lang sa afam. Yan lang ang kanilang pinagkakaabalahan.

Q: Aba maraming account na akala mo totoong afam pero hindi.

P1: 'yun marami 'yon.

P4: Dun lang sila maloloko.

Q: May kilala kayong ganon?

P5: Basta sa ganyan may magmemessage sayo, Hi, afam, sabi widow. Ganon. Ay naku.

P4: 50/50 naman ung mga ganyan kung totoo o hindi.

P1: May mababasa kang “Wuwi ako ng Pilipinas, naghahanap ako ng asawa.”

Q: Marami akong kilala na ganon eh. 'yun nga afam tapos puti ung picture pero ung totoo nigerian...

P4: Pag nainlab ka sa kanila, bibigay mo nga [details] tapos ihahack na.

P5: Tapos sila pa manghihingi ng pera.

P4: Pag nanghingi ng pera, alam mong scam na 'yon.

P5: Pag mga ganyan na bago pa lang eh nagsasabi na agad sayo I love you, ay nako hindi kapani-paniwala yan.

P1: may foreigner na send friend request sayo pero di ko binubuksan. Hindi ko pinapatulan eh.

P4: Meron gusto siya makita naka-bold.

P5: Oo sabi ay, meron nag-friend request sa akin no. Eh di chinachat ko pa. Nagchchat kami. Sabi anong trabaho mo?

Q: Taga-saan 'yon? Puti?

P5: Hindi, hindi sya puti. Parang mga kung pakistan ganyan. Di chinachat namin no. anong trabaho? Sabi sya daw ay photographer. Sabi ko ah... Inaalok ako ng trabaho. Sabi ko anong trabaho? "Ivivideo lang kita, 5 minutes na video." sabing ganun sa akin. Sabi ko anong video? "Ipapakita mo lang 'yung boobs mo." Sabi pa namin sabihin mo walang boobs, only nipple.

Q: Kailan yan?

P5: Matagal na.

Q: Sa tingin niyo tunay siyang, siya 'yon?

P5: Hindi, hindi kami... Basta nakikipaglokohan lang din kami. Kaya sabi niya magpadala , ang bayad eh dollars eh, 5 minutes lang. Sabi ko ay, tapos nanghingi sya ng account ipapadala daw don ung pera.

Q: Magkano daw ipapadala sayo?

P5: Aba kung ano ba, hundred dollars? Basta ganon. Eh di naman ako nagbibigay ng ano eh. Sabi ko nga ko maning ibigay mo nga number mo, sa iyo ipapadala.

Q: paano natapos, paano natigil?

P5: Hindi ko na inano in-entertain uli.

Q: Pero nagmemessage pa rin sya?

P5: Natapos na rin kasi siguro nalaman niya hindi nya ako maloloko. Kasi sabi nya, sabi ko nga wala akong boobs, only nipple. Baka daw may kakilala ako na pupuwede na papayag, suswelduhan daw niya sa 5-minute video. Eh wala naman akong alam.

Q: Kailan yan?

P5: Matagal na. Siguro mga 3 years ago.

Q: Ano ung kinekvento ni Kuya Larry kay Ate Chit?

P1: Nanalo daw ako. Eh tapos nung ano, tinatanong niya ako kung taga saan ako ganito. Tapos humihingi siya ng pang-load. Loadan daw ung kanyang,eto number ko ganon.

Q: Mga magkano daw?

P1: Mga 300. Eh tapos sabi ko, magkano nga premyo non tay? (Larry: P150,000)

P1: Eh sabi ko...

Q: pero wala kang sinalihang contest di ba?

P1: Wala. Tapos di sa Palawan. Eh tapos nung ano hindi ko na rin inentertain siya.

Q: Ano 'yun tumawag muna?

P1: Nagtext lang, sabi nanalo nga ako. Tapos sabi niya kunin ko daw sa Palawan pawnshop.

Q: Pero alam ang pangalan mo?

P1: Hindi. Number lang.

Q: Ahh sumusubok lang.

P1: Tapos eh sabi (lalaki) bago ko daw kunin eh loadan ko daw muna ng ano. Nung hindi ko na inteentertain, sabi niya ano, magload na raw ako sa kanya para makuha ko na 'yung pera kasi kung hindi ko daw loloadan siya eh di ko daw makukuha 'yung pera. Hindi ko na siya inentertain.

Q: Bakit sya tumawag sa inyo?

P1: Kasi "yung mga tanong lang sa akin kaya ko sinasagot ko siya. Pero di naman ako nakikipag-ano sa kanya.

Q: Binigay niyo ung pangalan niyo?

P1: Hindi. Parang siguro gustong maloadan lang siya. Gusto lang niya ng load.

Q: Binlock nyo?

P1: Oo

P1: Block the number.

Q: Pati sa Facebook marunong kayo magblock?

P1, TS: Oo.

Q: Ano 'yun natutunan niyo lang on your own o may nagturo sa inyo?

P5: Kapipindot kapipindot mo lang.

P4: Hindi ako marunong niyan. Basta ako ung celfone ginagamit ko lang pantawag dun sa boss ko.

Q: Pero may Facebook kayo?

P4: Nanonood, tinitignan ko lang 'yung ano... Hindi ako masyado ano dyan, minsan lang. Pero marami akong natanggap na ganyan, 'yung tumama ako. Marami, abogado pa nga daw.

Q: Ano ung abogado daw?

P4: Siya daw si attorney ganto, tumama daw ako ng 350,000. Kung gusto ko raw maclaim eh tawagan siya.

Q: Anong ginawa niyo?

P4: Di ko inaano 'yon kasi wala naman akong sinasalihang promo eh paano ako tumama. Di ko na ine-entertain 'yon pag nabasa ko...

Q: Tas 'yon sa sarili nyo lang din? Na hindi totoo yan.

P4: Oo. Alam mong hindi totoo kasi...Kung 'yung mga sumasali nga hindi nanalo, ako pa.

P1: Si Russel, ung nanay niya kasi bihasang nagpapadala ng load kay Russel.

Pinapasa lang ni May. Eh ngayon 'yung pagsasalita kasi parang 'yung anak niya nagsasalita. Nakuhanan siya.

P4: Ah nagagaya na ngayon ang boses.

Q: Oh yeah alam niyo 'yun? Pati mukha.

P4: Binalita sa TV. Nakita mo nga 'yung isang munti na siyang maloko na nadisgrasya daw ung anak niya. Di ba kinekwento sa TV, maigi na lamang nakatawag agad sa kanya 'yung anak niya bago siya... may dala na siyang pera.

Q: So "yung paglalabas ng mga balitang ganon nakakatulong?

P5, P1: Oo.

Q: "yung mga babala sa TV saka mga direktang text ni Globe. Epektibo 'yon sa tingin niyo?

P5: Oo effective 'yon.

Q: Kayo sa tingin niyo, 'yung mga kasama n'yong ibang senior, makakatulong ba kng bibigyan sila ng training halimbawa paano gumamit ng FB, paano tamang makaiwas ...

P4: Majority ung parang mahina nag pickup sa ganyan.

P5: madali silang maniwala.

P1: Maraming may celfone pero hindi sila marunong gumamit ng Facebook, puro call.

Q: May kilala ba kayong hindi ganito ung screen, ung kalahati lang, hindi smartphone.

P4: Si Boy.

P5: Oo meron, call and text lang. 'yung ibang ano meron silang smartphone, at merong silang call and text. Minsan 2 ang celfone eh. Pang call and text ung isa, ung isa pang social media.

P1: Si selda di marunong sa touch screen, kaya ginagamit nya lagi 'yung walang picture.call and text lang.

Q: Kung magkakaran halimbawa ng forum, tuturuan kayo, makakatulong kaya 'yon sa inyo

P4: Kasi magkakaran kami senoir, may meeting kami

P1: 16 barangays meron yan, kanya kanyang meetings ng senior. Barangay uno meeting namin 3rd Saturday of the month. Tapos pupunta sa barangay.

P4: Per barangay medyo maiintindiahn ka ng tao. Sa barangay 300 plus na kami.

P1: Maigi actual.

P5: Maalam, marunong kaya lang mapaniwalain sila.

P4: Pag nakakita sa celfone ng ganon, tignan muna kung totoo o hindi para hindi kayo naloloko. Sana magkaron sila ng idea na ganon. Kasi marami ding mahina sa ganon, hindi pa aware.

Q: sa tingin nyo bukod sa nanggahaman o mahina, sa tingin nyo dahil hindi sila nakakakita ng balita?

P4: Walang actual silang nakikita

P5: "yun nga lang eh pag nakakita sila o sabi sa celfone eh ganyan eh sabi approved na raw ung ayuda. Kaya sabi wag maniniwala kasi fake news pag jan nakita.

P1: Mga nababasa nila sa Youtube, facebook nakikita nila

P5: Tulad sa lumban nagbigay na raw ayuda senior, bakit dito di pa! May nabasa sa facebook kami nakakkuha na.

P4: Majority siguro ng mga senior natin

P5: Halos lahat may celfone na eh.

Q: Facebook talaga pangunahin. Anjan din kasi ang mga fake, mga scam.

P5: O sabi sa facebook ganyan ganyan, approved na daw ganyan. Wag kayong maniniwala hanggat hindi biniigyan tayo, hindi yan totoo. Pag ibinigay na, totoo yan

Q: Last question ko: ano ang pinakamagandang depensa ng senior laban sa scam?

P5: Wag ka maniniwala.

P4: Kasi bakit ka maniniwala? Magtanong ka muna sa mga kasama mo. Kung di ka sigurado, magtanong muna. Wag ka munang gagwa ng kung ano.

P5: Kailangan talaga ano ung IQ mo. Sa saril mo. Ingatan mo.

P4: Halimbawa nagpadala sayo ng “Tumama ka” iisip mo, may taya ba ako don? May tanong ka kaagad.

P5: Eh hindi naman ako nataya doon.

P4: Ako sa umaga balita, sa umaga. TV. Tapos sa gabi, balita pa rin umaga't hapon.

Q: Kayo ba mahilig pa rin manood ng balita?

P5: Oo balita lang talaga.

P4: Kasi dyan sinasabi ang mga scam.

APPENDIX C

Interview 2

March 29, 2024

Pagsanjan, Laguna

Interviewee:

PARTICIPANT 6

Intro: So 'yung pinagaaralan ko mga senior kasi target ng scam. Kasi ung iba may pera sa retirement, ung iba naman madaling maloko.

P6: Oo target talaga. Madaling maniwala.

Q: Ano ung pangunahing piangkukunan ng balita?

P6: TV syempre TV, tapos minsan sa FB

Q: Pero number 1 TV, sa balita?

P6: TV oo.

Q: Gaano ka ka-active sa facebook?

P6: Mga 8. Hindi masyado. 8 o 7 out of 10.

Q: Paano ginagamit ng facebook?

P6: Wala, mga nanonood ng mga tik tok video , mga mahilig ako sa magagandang lugar. Vlog.

Q: May sariling acct?

P6: Meron.

Q: Gumagamit ka rin ng messenger?

P6: Oo.

Q: Nakakuha ka rin dito ng balita?

P6: Oo sa facebook

Q: Pero anong mas pinaniniwalaan mo?

P6: 'yung sa TV.

Q: Tapos aware po kayo sa mga scammer?

P6: Oo aware, balita naman na maraming scammer eh.

Q: Nakakakita ka ba ng mga warning tungkol sa scam. Halimbawa mismo galing sa Globe?

P6: "yung sa bangko.

Q: Nakuha mo via text?

P6: Sa Facebook. Di ba ang bangko nagaano na wag magbibigay ng mga ganon, PIN number. Wag kayong... Kasi kung san sila nagbibigay ng warning, nakikita ko.

Q: Sa tingin mo 'yung ganong warning, sapat naman 'yon?

P6: Oo effective.

Q: San ka nakakuha ng mga scam na text? Halimbawa panalo ka ng ganyan, pindutin ang link.

P6: Sa ano ko nakuha 'yon, sa post ni Mariel, asawa ni Senador Robin. May FB sya na maraming bisiklete na. Pag ikaw ang napili eh bibigyan ka, mananalo ka ng isang bisikleta ganon.

Q: Paano ka sasali?

P6: Magcocomment ka na sana po manalo ako ganon.

Q: Pero "yung nakita mong page na 'yon paniwala kang kay Mariel talaga?

P6: Hindi kasi mukha ni Mariel siya mismo. Tapos may nagsabi sa akin 'yung post na 'yon eh matagal na 'yon. Bago pa ata magelection 'yon. Eh nung akoy maiscam, July na tapos na.

Q: Pero dun nagumpisa ung scam? Paano?

P6: Oo. Ganto 'yon di kasesearch ko, nagpopost si mariel na maraming bisikleta nasa likuran nya. Na mananalo ka basta magcomment ka lang. Eh di nagcomment ako. Eh si mariel eh, maniniwala ka. Di ok na nagcomment ako binaba ko na ung celfone ko. Wala pang dalawang minuto, may tumwag saakin na ako daw eh napili.

Q: 'yung oras na 'yon tumawag talaga?

P6: oo Tumawag.

Q: Babae o lalaki?

P6: Lalaki.

Q: O anong sabi?

P6: 'Di tinanong 'yung aking ano pangalan, anong pangalan nyo ung tunay, anong celfone number? May GCash kayo Sabi ko meron. Eh di sabi wag n'yong ibaba ang

celfone nyo at.. Nanganganupo pa ako eh. Nanalo raw ako ng 10,000. Sa GCash. Binigay ko number ko. 'yun pala andun a ung GCash, nabasa na nila ung FB ko. ngayon sabi sakín may malapit bang GCash dyan. O sige ho pumunta kayo sa GCash at wag n'yong papatayin ang celfone para namomonitor daw ako. Wag n'yong ipagsasabi at baka may manghingi pa ng balato. Ko eh ang sabi ko swerte ata ako. Tapos pagdating ko dun sa GCash.

Q: Ano 'yon tindahan?

P6: Tindahan. Ang banat sakín mag-cash in kayo. Cash in sa pangalan ko. Eh di nawala sa isip ko na ang cash out pala ako padadalan. Ako ang tatanggap. Eh nalilito na. Naano ka na. Bllisan nyo at marami pang winner. Minamadali. Mag cash in kayo diyès mil. Eh mabuti na lang ung GCash lilimang libo ang pera. Tapos nagsasalita sya sa celfone, sige pwede na yanm pwede na yan, maghanap na lang kayo isa pang tindahan para mahustong 10 thousand.

Q: Pero nung panahon na 'yon tito andy hindi ka nagtaka bakít ako ang magcacash in?

P6: Hindi ko naisip 'yon kasi, saka bomba sya ng bomba usap sya ng usap. ngayon 'yun namang nagGGCash komo kilala ako, di na ako muna hinananapan ng pera.

Q: So ginamit pera nya?

P6: Oo. Tapos habang nagccashin, nagpoprocess, sabi ng sabi na babayaran ho yan ni mariel, tatawagan ho kayo ni mariel ngayon yan sa nagggcash. Eh di sa madali't sabi 5 lubo lang naiGCash at naghahanap pa ako ng tindahan. Hanggat sa nasalubong ko 'yung apo ko. Sabi "Tay ano daw at nagGGcash cash-in kayo eh mukhang scam yan, sabi ganon. Bakit kayo mananalo. Eh sabi eh nanalo raw ako napili ako ni mariel ganto ganto. Tapos bumalik ako dun sa nagGGCash. sabi tito andy, 'yung ano sa inyo iscam yan. Nung binabawi ko ung pera two minutes lang wala na. Nakuha na agad ng scammer. Nacash out na. DI wala na.

Q: Tapos tumawag pa sayo?

P6: Hindi ganto eh, eto mabigat. Pagkatapos kong , wala na di ba, wala na nakuha na. Ang sabi sakin nung nagGGcash, may tumawag daw sa kanya pamangkin ko raw na pulis at sya pa parang pinagbibintangan na nagiiscam. Eh tuso 'yung nagggcash alam na ah scam ito. AH pulis ho kayo eh di punta ako sa munisipyo intayin nyo ako jan. O kaya pumunta kayo sa barangay dito tayo magusap. Mabilis 2 mins lang wala na ung pera. Tapos 2 mins lang balak na iscamin naman sya. Basta galit daw sa kanya at ako daw ay iniscam.

Q:Ah binaligtad nya ung tintera daw ung scammer

P6: Galit daw at ako daw eh tiyuhin nya raw ako. Eh alam na ng nagggcash.

Q: Anong naramdaman nyo nung narealize nyo na naloko kayo?

P6: Aba eh di galit na galit ung asawa ko at nagpapaniwala daw ako sa ganon.

Q: Pero ikaw?

P6: Eh syempre nanlalambot ako , putangna galit na galit ako. Tanginang yan. Tapos ung Mariz, 'yun pangalan nya. Di ba pag ikaw eh naggcash, pangalan nung tumanggap. Mariz. Kaya tanda ko eh. Kaya lang ung aking sim card sinira ng apo ko. Kasi alam na lahat eh. Lahat ng detalye ko alam na. Sabi tay uulitin yan baka idamay pa kami. Ganon. Eh syempre sina Glzelle, sina ano, dadamay damay lahat. Sinira, kung hindi hanggang ngayon andn pa pangalan nung nakatanggap ng pera. O eh ano pan gagawin mo, pag tinawagan mo . Eh di tinawagan ko scammer ka, scammer ka. Wala nang nareply.

Q: Anong nangyari dun sa tindahan? 'yung pera

P6: Binayaran ko. 5,000.

Q: Di naman nagalit ung tindahan?

P6: Galit dun sa nang-scam, saka kilala naman ako eh .kasi kung di ako kilala di sya magca-cash in.

Q: So pag binabalikan mo tito andy, sabi mo kasi sabi nila o magpadala ka. Parang naguluhan ka na.

P6: Saka maganda ang kanyang paliwanag, 'yung malasakit na -alam na akoy nagmemaintenance. 'yung perang makukuha nyo ho eh bili nyo agad ng maintenance, ganto.

Q: Kunwari nagke-care.

P6: Oo nagkecare. Saka bakit alam na akoy nagmemaintenance. Eh syempre senior. Alam na pag senior tiyak may maintenance na.

Q: First time ba 'yon na nascam ka?

P6: Hindi, first time 'yon kaya lang maraming sumunod . meron pa raw, Amerkano pa raw na nasa gyera. EH di ganto papadalhan ka ng pera...

Q: Inadd ka sa facebook?

P6: Hindi di ba merong ganun ung nagookay, like like. ngayon, isang beses may nagchat saakin si ganon daw, halimbawa si Smith, babae.

Q: Chinachat ka kahit di kayo friends?

P6: Oo di ako nasagot.

Q: Pero di kayo frineds?

P6: hindi.ang banat pa sakin tulungan ko daw na madala ung pera dito. Ibig sabihn ung pera nila don di pwede dalhin sa amerika. Dito nya daw ddalhin at dito sya magbibusiness pag natapos na ung gyera. Tapos may pictyre pa daming pera talaga.

Q: anong reaction mo don?

P6: Eh alam ko na. Sabi ko find someone na lang.

Q: Kung baga sinusubukan.

P6: Sabi ko ako'y ordinary person di ko kailangan ng ganyan... Di 'yung sasabiing scammer ka. Bastat ako eh sorry.

Q:Pano mo nalaman na scam 'yon?

P6: Nung huli na, alin, "yung Amerikano? Eh alam ko na. Sino ba namang magbibigay sayo ng mil'yon mil'yong pera eh ang dami namang bansang, syempre di ba daming bansang, syempre , may tutulong ba sa amerikanong sundalo don. Ikaw di mo ba naano 'yon? Ang tanong agad nyan sila, kung ikaw ay may business.

Q: pero sabi mo marami pa?

P6: Marami oo. Babae. Basta halimbawa nakapost ung mukha ng amerikana sa Facebook. Pag ikaw ay naglike, kasi syempre gyera, kunwari sila eh nasa field. Mga mukhang hero ganon, maglalike ako. Mga kinabukasan lang may message na. Naga-add friend na.

Q: Pero inaaccept mo?

P6: Hindi na simula non.

Q: bakit sa tingin mo sa pagkakataong ito nagiingat ka na?

P6: Syempre maisip mo rin eh. Sinong tangang tao magbibigay ng pera na wala kang kahirap hirap. Blbigyan ka ng ganung pera.

Q: sa ano tito andy, sa sariling desis'yon mo na 'yon ? walang nagsabi sayo na ah wag kang maniwala jan.

P6: nung bandang huli ba ako na. Ba nadali na ako eh.

Q: so ibig sabihin after nung mascam ka, dun ka namulat?

P6: oo. Pati ung , mga nanalo ka ng ganto. Maski ung mga send ng mga kaeskwela ko.

Q: Pero ung nangyari sayo last year, at that time aware ka na na may mga nagiscam?

P6: Hindi pa masyado. Hindi ko alam na ganon ang paraan nila.

Q: Pero naririnig rinig mo?

P6: Ang aware ko ung pag ang account number mo ay nakuha ng bangko.

Q: Dun ka may alam kasi 'yun ung nakikita mong warning siguro?

P6: Saka sinong di maniniwala non? Sinangkalan, ginamit nil si Mariel.

Q: pero nakita mo ung account di pala kay mariel 'yon?

P6: Talagang video. Ang sabi pa sakín eh wag n'yong papatayin nyo cellphone nyo at myamya tatawagan na kayo ni maam mariel. Maniniwala ka talaga. Nung dumating na sina reagan narining siguro nya usapan. Sabi bilisan nyo ho at marami pang winner. Narinig siguro sabi ni jaz na tay naiscam na kayo. Ok na ok na sabi.

Q: anong pinakamalaking lesson na natutunan nyo don?

P6: Wag kang basta basta. Unang una wag kang maghahangad ng biglaang pera.

Q: ngayon paano ka nagiingat sa paggamit ng Facebook? May mga nakikita ka pang mga scam?

P6: Marami pa. Hanggang ngayon meron pa eh, tatawag sa akin sa messenger, magtetext nanalo pa rin. Panalo ko eh 2,000 dollars.

Q: Anong ginawa mo?

P6: Wala na. Saka ngayon text na lang sa FB. Di ko na binibigay number ko kahit kanino. Sa notification na lang dun ko nakikita na nalalo daw ako. Your phone number has won.

Q: pero hindi ka na pumapatol?

P6: Ah hindi na. Kahit pa sabihing ano... Eh tama naman ung kay kumander eh. Sinong magbibigay sa'yong siraulo wala kang kahirap hirap?

Q: So ngayon pagiingat mo kumbaga sa sarili mo?

P6: Alam ko na eh. Kahit pinapanood ko tinitignan ko, di nako nagcocomment. Di ba un ngang natalo kami, bibigyan daw ayuda ng dswd. HUling huli na. Totoo pumunta ka ron sa Areza. Buti umabot pa ako.

Q: Ano kaya sa tingin mo tito andy ang makakatulong sa senior na maiwasan mabiktima ng scam?

P6: Kailangan pag magmeeting isama 'yon sa agenda, isama ung lesson. Na ganto warning. Sa madalit sabi, kasi wala eh. Ang pinagmimiting ng senior di binabanggit 'yon. Magiging ayuda etc. Ang laging ano, 'yun lang, wala ako natandaan na naging topic agenda ung magingat kayo sa iscam. Hihingi ng pera sa inyo, mananalò kayo bibigyan kayo ng pera.

APPENDIX D

Interview 3

June 16, 2024

Pagsanjan, Laguna

Interviewees:

Participant 2

Participant 3

Q: Saan ang pinagkukunan ng balita madalas?

P2: Ako sa celfone na kasi hindi na ako nakakaTV

Q: May finafloow ka na news webssite?

P2: Kung ano lang ang lumabas, di na ako nagfofollow ng mga news...

Q: Pero alam mo kung totoo 'yon?

P2: Maano naman ako, di ako paniwalain, pag sinabing may magnotice sayo na nanalo sa ganon, ba't naman ako maniniwala

Q: Hindi 'yung mga balita, halimbawa gamot daw sa diabetes...

P2: 'yun naniniwala din ako don pero takot din akong gawin.

Q: Pero di mo alam pinanggalingan?

P2: Ang alam ko lang na totoo ung matandang dahon-dahon. Pero ung sa iba hindi.

Q: Ikaw Neney saan ang i'yong main source of information?

P3: Pag may time, sa TV, pag wala, sa FB News. Nagfo-follow ako ng ABS-CBN News.

Q: Babalik ako sa question ko kanina. Sa dami ng mga fake news di ba, naririnig nyo 'yon sa mga fake news, may nakikita kayo ba personally na kapani-paniwala ba ito? Mukhang scam ito.

P3: Yes, madaming natatanga, nabobobo, naniniwala. So susunod na lang na sasabihin ha nawalan ako ng 2 mil'yon nabudol ako.

Q: Saan mo nakikita yan? Sa mga storya?

P3: Sa Facebook

Q: Pero ikaw personally, kung may makita kang information kunwari sumali ka dito, namimigay si Bong Revilla ng 5 million pesos. Click mo ang link na ito. Paano mo nalalaman, dinidiscern, kung totoo 'yon o hindi?

P3 It's too good to be true kaya minsan sinasabi ko na lang na scammer!

P2: Ganun din ako. Hindi ako naniniwala agad.

Q: Saan nanggangaling 'yon? Pano niyo, kumbaga paano nyo sa sarili nyo nalaman na ay ito pwedeng scam ito, ay ito totoo ito. Anong pinagbabasihan niyo?

P3: Lagi na lang ano, ang tanong palagi bakit mamimigay ng ganto? Anong kapalit?

Q:Kumbaga ay common sense.

P2: Si Pacquiao ipopost, o magbibigay ng ganito, imessage lang na ganito. Eh pwede namang lalagayan lang ng picture ni Pacquiao 'yon tapos sasabihin magbibigay lang ng ganitong halaga.

Q: Ah alam mo "yun kunwari kukunin ung picture iedit lang.

P2: oo.

Q: Saan mo natutunan 'yon?

P2: Sarili ko lang. Alam kong nanloloko.

Q: Ikaw nene, "yung mga ganun edited lang.

P3: Hindi ba nauso na ung AI. So 'yung meron namang nagbigay ng impormas'yong na pag magsalita na parang hindi sabay, alam mo na [fake] 'yong.

Q: Napanood mo 'yong... Pero sa kabila nung fact na maraming scam, maraming loko sa FB, ginagamit nyo pa rin?

P3: 'yung facebook? Yes.

Q: Bakit ginagamit nyo pa rin kahit marami dong scam?

P3: Kailangan eh. Marami namang notification doon na totoo. 'yung sa newsfeed mga ganon.

Q: San mo ba sya mainly ginagamit ang social media, ang facebook? Halimbawa, to stay connected? Para sa negosyo? O para mas up to date ka?

P3: Unang una di ba ung Facebook, lalo na kung nagsosolo ka, parang stay connected ka, pero di ka naman ano na sa friend mo. Parang nakita mo lang na nag-ano sya. Tapos para sa mga kliyente ba, mabilis transaction sa messenger.

Q: Ikaw Nay, bakit ka gumagamit pa rin ng FB kahit maraming manloloko don?

P2: Sa akin minsan nalilibang ako halimbawa may nadaanan akong ang galing kumanta, ung mga bata ba na navideohan lang tapos inupload dahil ang galing. 'yon natutuwa ako sa ganon. Ung parang nalilibang ako. Tapos ung mga pagkain, mga menu ganon. Tapos halimbawa ung mga luto-luto, tapos minsan ginagamit ko Facebook, Pinterest ginagamit ko rin. Tapos pag meron akong nadaanan na mga batang cute, 'yun naliilbang ako don. Kasi hindi naman kami tanga.

Q: Susunod na tanong ko sa history nyo ba, nakaranas na ba kayo na naloko kayo at anong lesson ang nakuha niyo don?

P2: Ako 'yung sa pagsha-shop ko, naloko ako 'yung kunyari bibili tapos nahahawakan pa nga ung pera ko eh. Sasabihin ay wala akong 500, 1,000 lang. New Year tas lagi akong sarado sa Modista. Ginawa ko nung NEw Year na 'yon nagbukas ako at maiba naman. Aba eh pumasok ang dalawang arabyanong mukhang bumbay. Nagtaka ako lalaki bibili ng souvenir sa wedding gown. 'yung mga giveaway. Eh kagustuhan ko naman na may buena mano new year. Eh di pinagbigyan ko. Eh di ba tayo mag new year merong 1,000, merong 500, aba nagulat ako nasa harap ko na ung dalawang mama. Tapos nagulat ako , 500 nya ung binayad eh, tapos hinawakan pa 'yung 1000 ko. Tapos ung 500 ko nakuha na pala nya. 'yung 1,000 kinuha nya, ang nakuha nya ung 500. Kung 1,000 pala ung hawak nya 1,000 ang makukuha nya.

Meron din bagong bukas 'yung shop may pumasok na bibili daw babae, magpapatahi ng pangkasal. Tas ang dami kong paninda non, tingin tingin damit ng bata. Isang lalaki

isang babae, ung babae nagfitting pa ng damit. Nagtataka ako bakit nagfitting, ayaw nya magfitting sa dressing room, dun sya sa labas. EH ung bag ko non, kakabukas lang namin. Bag kong maliit nasa malaking bag, mga lalagyan ng mga tabas ganon. Bigla kasi silang silang pumasok. Isip isip ko naman di naman nya siguro isiping may bag ako don. Aba nagtataka ako bakit sa labas nagfitting. Tapos bumili pa ng tshirt ng bata siguro para makita ung pera, lalagyan, dalawa sila eh. Sinuklian ko pa. Tapos, pero ang kinuha nya basta ung bag ko. Tas eh ang kasunduan magpapatahi magdedeposit, kukuha sa bangko hahabol daw magaalas-tres na. Hanggang sa pagalis nya, sabi nya don sa bag nya ang bigat, ginanun nya ung bag nya parang bumigat. Naalala ko agad 'yung bag ko, hanap hanap ako, wala na.

Q: Anong nakuha?

P2: Ano kaunti lang mga 2,000 ganon. Tapos mga susi lahat lahat. Ah nagaaral ka sa union na 'yon. Tas meron pa syang sinabi kaya si tarra pinuntahan ko sa school kasi kinuha nya lahat ng nasa bag ko. Baka lokohin si Tarra pinapasundo ka. Punta ako sa Union. Eh di mga ilang araw may tumawag sa akin ung bag ko daw nasa kanilang tindahan, sa palengke, bilihan ng pang-anak sa kasal, panregalo naman ang punta nung Ale. Ang alibi sa akin magaanak sa kasal. Ang alibi naman sa kanya, magaanak na sa kasal, bibiling regalo. Nagtaka daw sya bakit ang mga tinuturong gamit na bibilhin ay ung mga nasa taas. Kumbaga aakyat sya, tatalikod sya. Nakuha rin daw bag nya. Tapos sabi daw nya, ah babalik 'yon kasi 'yun ung bag. Ung bag kong maliit iniwan sa kanya. Kaya niya ako natawagan. Ang kinuha lang naman nya pera, lahat ng pera.

'yung susi hindi. Tapos lahat lahat ng... 'yung wallet lang na maliit ang kinuha, 'yung bagong bili kong coin purse na ang cute cute. Basta nasa union ka pinuntahan kita at sabi ko pag may nagsabing pinapasundo kita wag kang sasama. Sinama na kita pauwi.

Kasi nung bagong bukas 'yon, may panakip kaming toldang malaki kasi ang init init talaga. Kaya gusto ko non sarado talaga ung shop. Ang gusto ko ung huli kong shop, sarado talaga.

Q: Anong naging lesson mo don?

P2: Ah nagingat na ako. Hindi nako naghaharang kahit ang init kasi hindi nga kita ng mga tao kung anong nangyayari sa loob.

Q: 'yung lesson mo na 'yon dala mo ba hanggang ngayon?

P2: Oo wala na akong tiwala sa tao.

Q: Kahit sa social media?

P2: Kumbaga alam ko nang maraming manloloko.

Q: Ikaw nene? Meron ka bang karanasan sa ganyan?

P3: Mga kamag-anak pa (laughs). Tapos sasabihin pa sayo may pruwera ba sya na may utang ako sa kanya? Tapos I learned not to trust anymore.

Q: Di ba dati may nakekwento ka may naga-add sayo mga general, mga foreigner.

P3: Oo. Tapos pag titingn ko ung profile, pag no information, no ano, sabi ko ah wala to. Pero pag ano, no records, no [friends to] show, tapos wala man lang identity. Noon 'yon, pero ngayon wala na. "Mukha mo," tinatagalog ko nga eh.

Q: Ah nagcha-chat sayo, di mo na sinsagot. Bakit? Pano mo nalaman na scam 'yon?

P3: eh maghihi, di ba halimbawa tinry ko, ano ba tong mga ganto at hanggang saan ba makakarating 'yung ganon. Ba mamaya sasabihin nagttrabaho sya sa offshore ganto, pero nya nasa ganon, di sya makawithdraw, pwede bang padalhan mo ako? Aba! Sa akin pa hihingi? 'yung mga ganon di ba?

Q: Mga after ilang days ng chat 'yon?

P3: Siguro mga ano dalawang araw.

Q: ilang beses mo naranasan 'yung ganon?

P3: Isa lang.

Q: Ano ung picture? Amerikano ganyan?

P3: British parang ganon

Q: Hindi kayo nagcall?

P3: Hindi. Chat lang.

P2: Dati naman may nag-friend request saakin, tinignan ko lang naman, ano ung nag-friend request totoo ba to. Tas tinignan ko kung sino mga friend nya. Ang kaibigan eh kapatid ni Vicky ung lalaki. Di ko naman 'yun pinansin, tinignan ko lang kung totoo ba to, bakit gusto ako ifriend. Di ba sila mahilig mag-partner. Di ba ung mga kapatid foreigner ang asawa. Tinignan ko lang kung bakit ako ifriend nito. Baka naman inaano ako ifriend lang. Di naman ako papatol. Tinignan ko ang dami naman (laman ng profile). Kaya lang bakit ako di naman ako naghahanap.

Q: May kilala ba kayo personally na nascam online?

P2: Si Tito Andy lang.

P3: Si carol ata nascam.

P2: Si tita analy tinatry tawagan.

Q: Ano sa tingin n'yong dahilan bakit sila nascam? Kahit marami nang information di ba may mga warnings, papadala ung bangko, mga warnings sa balita, na wag maniniwala.

P2: Ang sa aking pakaintindi ko ay tanga, madaling maniwala, ganon. Engot.

P3: Siguro may nag-convince, tama yan tama yan, hanggang sa pare-pareho silang naiscam.

Q: Meron ba kayong narereceive o nakikita sa balita o text na warning na wag kayo maniniwala.

P3: Palagi meron. Sa NTC.

P2: Di ba lumalabas 'yon, Basta ang daming ganon may warning.

Q: So nakakatulong 'yon?

P2: Oo. DI ba maski sa, ung sa text.

Q: Di ba kayong mga senior, kayo mismo marunong kayo dahil sa sa sarili n'yong experience, sarili n'yong pagkatuto, nakikinig sa mga warning, pero may mga senior din na hindi marunong pa. Ano sa tingin nyo kailangan para mas maraming senior ung makapag-self-protection laban sa mga scammer.

P2: Siguro pwedeng ano, ung sa kapwa senior. Sasabihin na ay wag ka na dyan, loko lang yan 'di 'yan totoo.

P3: Siguro maglabas ng maraming impormasyon tungkol sa mga scam, mga babala ba. Kasi 'yun ung mga, lalo na ung mga ay opportunity na ito mga ganyan. UNG mga sinasakyan ung ganon. Malay mo ung bente ko maging kwarenta.

Q: Makakatulong kaya ung mga seminar? Mga grupo grupo ng seniors?

P3: malaking tulong yan sa gustong tulungan ang sarili. Pero ung iba ang tanong pagkakaperahan ba yan. Which is talagang, mga ano mas gusto nila oras nila, meron sasabihing sila na, di na kesa may matutunna.

P2: Sa mga dinig ko dito, pupunta sila kapag meron silang pakinabang. Giveaway, may mapupurat.

P3: Di lahat ng senior iga-grab 'yon.

Q: Kung may raffle?

P3: Pwede rin.

APPENDIX E

DATA ANALYSIS: INDUCTIVE CODING

INTERVIEW QUOTES	CODES	THEMES
<p>“Oo alam namin”</p> <p>“Mga naiiscam sa online selling, online dating.”</p> <p>“Saka sasabihin ano nanalo ka sa ganon. Pati pautang. Kunwari pangalan po ninyo nanalo kayo ng ganon.”</p> <p>“Pag nainlab ka sa kanila, bibigay mo nga [details] tapos ihahack na.”</p> <p>“Tapos sila pa manghihingi ng pera.”</p> <p>“Pag nanghingi ng pera, alam mong scam na 'yon.”</p> <p>“Pag mga ganyan na bago pa lang eh nagsasabi na agad sayo I love you, ay nako hindi kapani-paniwala ‘yan.”</p> <p>“Ah nagagaya na ngayon ang boses.”</p> <p>“Binalita sa TV. Nakita mo nga 'yung isang muntik na siyang maloko na nadisgrasya daw ung anak niya. Di ba kinekwento sa TV, maigi na lamang nakatawag agad sa kanya 'yung anak niya bago siya... may dala na siyang pera.”</p> <p>“Ang aware ko ung pag ang account number mo ay nakuha ng bangko.”</p> <p>“Si Pacquiao ipopost, o magbibigay ng ganito, imessage lang na ganito. Eh pwede namang lalagayan lang ng picture ni Pacquiao 'yon tapos sasabihin magbibigay lang ng ganitong halaga.”</p> <p>Hindi ba nauso na ung AI. So 'yung meron namang nagbigay ng impormas'yon na pag</p>	<p>Knowledge about scams</p>	<p>PAGKATUTO</p>

<p>magsalita na parang hindi sabay, alam mo na [fake] 'yon.”</p> <p>“Kasi hindi naman kami tanga.”</p>		
<p>“Ako hindi ako mapagpaniwala dyan eh. Hindi ako mapagpaniwala sa mga ganyan.”</p> <p>“Wala syempre maraming scammer eh. Maraming hackers. 'yung ganon. Di ako maloloko ng mga yan.”</p> <p>“Maaring totoo, maaaring hindi, basta mabasa mo lang siya. Si ano pala ganon daw. Di totoo yan.”</p> <p>“Basta sa ganyan may magmemessage sayo, Hi, afam, sabi widow. Ganon. Ay naku.”</p> <p>“May foreigner na send friend request sayo pero di ko binubuksan. Hindi ko pinapatulan eh.”</p> <p>“Hindi ko na inano in-entertain uli.”</p> <p>“Hindi. Parang siguro gustong maloadan lang siya. Gusto lang niya ng load.”</p> <p>“Block the number.”</p> <p>“Di ko inaano 'yon kasi wala naman akong sinasalihang promo eh paano ako tumama. Di ko na ine-entertain 'yon pag nabasa ko...”</p>	<p>Distrust</p>	<p>PAGKATUTO</p>
<p>“Meron ung mga nagbebenta ng mga alahas-alahas eh di ba ung mga ano, pag pumindot ka na agad don eh tuloy tuloy na 'yon kailangan kunin mo na 'yon.”</p> <p>“Si ren-ren na iscam jan ah. Nahack ung</p>	<p>Fraud experience</p>	<p>PAGKATUTO</p>

kanyang Facebook account. Kasi inaano sya online selling, may nagbebenta sa kanya. Eh di nagkasundo sila. “yon hiningi na ung detalye nya, a'yun nahack.”

“Pinangloloko, nagbebenta ng kung ano ano tapos ung account nya ginagamit. Kaya nga sabi na pag ganyan wag magbibigay ng personal details kasi dun nahahack eh. Naiscam siya.”

“Saka ung pinapadalhan ka ng message na tumama ka sa ganon.”

“May magse-send no anniversary ng jollibee, mcdonald’s, bubuksan mo ung link, hihingi sila ng personal details. Eh di bibigay mo ung pangalan mo. Pero pag nanghingi na sila ng ibang detalye na personal talaga, wag mo nang itutuloy. Kasi ano yan, hackers na yan. Scam na yan.”

“Hindi, hindi sya puti. Parang mga kung pakistan ganyan. Di chinachat namin no. anong trabaho? Sabi sya daw ay photographer. Sabi ko ah... Inaalok ako ng trabaho. Sabi ko anong trabaho? “Ivideo lang kita, 5 minutes na video.” sabing ganun sa akin. Sabi ko anong video? “Ipapakita mo lang 'yung boobs mo.” Sabi pa namin sabihin mo walang boobs, only nipple.”

“Basta nakikipaglokohan lang din kami. Kaya sabi niya magpadala , ang bayad eh dollars eh, 5 minutes lang. Sabi ko ay, tapos nanghingi sya ng account ipapadala daw don ung pera.”

“Natapos na rin kasi siguro nalaman niya hindi nya ako maloloko. Kasi sabi nya, sabi ko nga wala akong boobs, only nipple. Baka daw may kakilala ako na pupuwede na papayag, suswelduhan daw niya sa 5-minute video. Eh wala naman akong alam.”

“Nanalo daw ako. Eh tapos nung ano, tinatanong niya ako kung taga saan ako ganito. Tapos humihingi siya ng pang-load. Loadan daw ung kanyang,eto number ko ganon.”

“Wala. Tapos di sa Palawan. Eh tapos nung ano hindi ko na rin inentertain siya.”

“Nagtext lang, sabi nanalo nga ako. Tapos sabi niya kunin ko daw sa Palawan pawnshop.”

“Tapos eh sabi (lalaki) bago ko daw kunin eh loadan ko daw muna ng ano. Nung hindi ko na inteentertain, sabi niya ano, magload na raw ako sa kanya para makuha ko na 'yung pera kasi kung hindi ko daw loloadan siya eh di ko daw makukuha 'yung pera. Hindi ko na siya inentertain.”

“Pero marami akong natanggap na ganyan, 'yung tumama ako. Marami, abogado pa nga daw.”

“Siya daw si attorney ganto, tumama daw ako ng 350,000. Kung gusto ko raw maclaim eh tawagan siya.”

“Sa ano ko nakuha 'yon, sa post ni Mariel, asawa ni Senador Robin. May FB sya na maraming bisiklete na. Pag ikaw ang napili eh bibigyan ka, mananalo ka ng isang bisikleta ganon. Oo. Ganto 'yon di kasesearch ko, nagpopost si mariel na maraming bisikleta nasa likuran nya. Na mananalo ka basta magcomment ka lang. Eh di nagcomment ako. Eh si mariel eh, maniniwala ka. Di ok na nagcomment ako binaba ko na ung celfone ko. Wala pang dalawang minuto, may tumwag sakín na ako daw eh napili.”

“Ang banat sakín mag-cash in kayo. Cash in sa pangalan ko. Eh di nawala sa isip ko na ang cash out pala ako padadalan. Ako ang

tatanggap. Eh nalilito na. Naano ka na. Bllisan nyo at marami pang winner. Minamadali. Mag cash in kayo diyees mil. Eh mabuti na lang ung GCash lilimang libo ang pera. Tapos nagsasalita sya sa celfone, sige pwede na yanm pwede na yan, maghanap na lang kayo isa pang tindahan para mahustong 10 thousand.”

“Hindi ko naisip 'yon kasi, saka bomba sya ng bomba usap sya ng usap. ngayon 'yun namang nagGGCash komo kilala ako, di na ako muna hinananapan ng pera.”

“Oo. Tapos habang nagccashin, nagpoprocess, sabi ng sabi na babayaran ho yan ni mariel, tatawagan ho kayo ni mariel ngayon yan sa nagggcash. Eh di sa madali't sabi 5 lubo lang naiGCash at naghahanap pa ako ng tindahan. Hanggat sa nasalubong ko 'yung apo ko.”

“Hindi ganto eh, eto mabigat. Pagkatapos kong , wala na di ba, wala na nakuha na. Ang sabi sakin nung nagGGcash, may tumawag daw sa kanya pamangkin ko raw na pulis at sya pa parang pinagbibintangan na nagiscam. Eh tuso 'yung nagggcash alam na ah scam ito. AH pulis ho kayo eh di punta ako sa munisipyo intayin nyo ako jan. O kaya pumunta kayo sa barangay dito tayo magusap. Mabilis 2 mins lang wala na ung pera. Tapos 2 mins lang balak na iscamin naman sya. Basta galit daw sa kanya at ako daw ay iniscam.”

“Eh syempre nanlalambot ako , putangna galit na galit ako. Tanginang yan. Tapos ung Mariz, 'yun pangalan nya. Di ba pag ikaw eh naggcash, pangalan nung tumanggap. Mariz. Kaya tanda ko eh. Kaya lang ung aking sim card sinira ng apo ko. Kasi alam na lahat eh. Lahat ng detalye ko alam na. Sabi tay uulitin yan baka idamay pa kami.”

“Saka maganda ang kanyang paliwanag, 'yung malasakit na -alam na akoy nagme-

maintenance. 'Yung perang makukuha nyo ho eh bili nyo agad ng maintenance, ganto."

"Oo nagkecare. Saka bakit alam na akoy nagmaintenance. Eh syempre senior. Alam na pag senior tiyak may maintenance na."

"Hindi di ba merong ganun ung nagookay, like like. ngayon, isang beses may nagchat sakín si ganon daw, halimbawa si Smith, babae."

"Hindi.ang banat pa sakín tulungan ko daw na madala ung pera dito. Ibig sabihin ung pera nila don di pwede dalhin sa amerika. Dito nya daw ddalhin at dito sya magbusiness pag natapos na ung giyera. Tapos may picture pa daming pera talaga."

"Nung huli na, alin, "yung Amerikano? Eh alam ko na. Sino ba namang magbibigay sayo ng mil'yong mil'yong pera eh ang dami namang bansang, syempre di ba daming bansang, syempre, may tutulong ba sa amerikanong sundalo don. Ikaw di mo ba naano 'yon? Ang tanong agad nyan sila, kung ikaw ay may business."

"Saka sinong di maniniwala non? Sinangkalan, ginamit nil si Mariel."

"Talagang video. Ang sabi pa sakín eh 'wag n'yong papatayin celfone nyo at maya-maya tatawagan na kayo ni Maam Mariel. Maniniwala ka talaga. Nung dumating na sina reagan narirning siguro nya usapan. Sabi bilisan niyo ho at marami pang winner."

"Marami pa. Hanggang ngayon meron pa eh, tatawag sa akin sa messenger, magtext nanalo pa rin. Panalo ko eh 2,000 dollars."

"Ako 'yung sa pagsha-shop ko, naloko ako 'yung kunyari bibili tapos nahahawakan pa nga ung pera ko eh. Sasabihin ay wala akong 500, 1,000 lang. New Year tas lagi akong sarado sa Modista. Ginawa ko nung

NEw Year na 'yon nagbukas ako at maiba naman. Aba eh pumasok ang dalawang arabyanong mukhang bumbay. Nagtaka ako lalaki bibili ng souvenir sa wedding gown. 'yung mga giveaway. Eh kagustuhan ko naman na may buena mano new year. Eh di pinagbigyan ko. Eh di ba tayo mag new year merong 1,000, merong 500, aba nagulat ako nasa harap ko na ung dalawang mama. Tapos nagulat ako , 500 nya ung binayad eh, tapos hinawakan pa 'yung 1000 ko. Tapos ung 500 ko nakuha na pala nya. 'yung 1,000 kinuha nya, ang nakuha nya ung 500. Kung 1,000 pala ung hawak nya 1,000 ang makukuha nya.

Meron din bagong bukas 'yung shop may pumasok na bibili daw babae, magpapatahi ng pangkasal. Tas ang dami kong paninda non, tingin tingin damit ng bata. Isang lalaki isang babae, ung babae nagfitting pa ng damit. Nagtataka ako bakit nagfitting, ayaw nya magfitting sa dressing room, dun sya sa labas. EH ung bag ko non, kakabukas lang namin. Bag kong maliit nasa malaking bag, mga lalagyan ng mga tabas ganon. Bigla kasi silang silang pumasok. Isip isip ko naman di naman nya siguro isiping may bag ako don. Aba nagtataka ako bakit sa labas nagfi-fitting.

Tapos bumili pa ng tshirt ng bata siguro para makita ung pera, lalagyan, dalawa sila eh. Sinuklian ko pa. Tapos, pero ang kinuha nya basta ung bag ko. Tas eh ang kasunduan magpapatahi magdedeposit, kukuha sa bangko hahabol daw magaalas-tres na. Hanggang sa pagalis nya, sabi nya don sa bag nya ang bigat, ginanun nya ung bag nya parang bumigat. Naalala ko agad 'yung bag ko, hanap hanap ako, wala na.”

“Eh maghihi, di ba halimbawa tinry ko, ano ba tong mga ganto at hanggang saan ba makakarating 'yung ganon. Ba mamaya sasabihin nagtatrabaho sya sa offshore

<p>ganto, pera niya nasa ganon, di sya makawithdraw, “pwede bang padalhan mo ako?” Aba! Sa akin pa hihingi? 'yung mga ganon di ba?</p>		
<p>“Minsan sa comment comment lang. Halimbawa may ano, (post), tas magcocomment yan - o fake news yan.</p> <p>“Kasi pag may mga naapost sa Facebook na ganyan, nagtitingin kami sa mga comments. Makikita mo don mga comments ng mga netizens na o fake news yan ganyan ganyan. Ung naano na nila naexperience na nila, ung ganyan. Sa comments lang din.”</p> <p>“O sabi sa facebook ganyan ganyan, approved na daw ganyan. Wag kayong maniniwala hanggat hindi biniigyan tayo, hindi yan totoo. Pag ibinigay na, totoo yan.”</p> <p>“Halimbawa nagpadala sayo ng “Tumama ka” iisip mo, may taya ba ako don? May tanong ka kaagad.”</p>	<p>Learning from Peers</p>	<p>PAGKATUTO</p>
<p>“Ah kasi ung mga ano natin, Globe, Smart, nagpapadala sa atin ng text na wag kayong maniniwala sa mga ganyan.”</p> <p>“Oo naman. Kasi syempre pag nabasa mo 'yon, galing talaga sa network provider mo, wag ka nang mag-aano. Kahit sa mga bangko, nagsesend sila sa iyo ng mga warning na ganyan. Wag basta basta magbubukas ng mga links. Hindi sila nagpapadala ng ganyan.”</p> <p>“Wag ka talagang magbubukas ng mga links na hindi mo kilala ung mga ano. Kasi dun sila nakuha ng mga ano.”</p> <p>“Oo effective “yon.”</p> <p>“Yung sa bangko.”</p>	<p>Credible Warnings</p>	<p>PAGKATUTO</p>

<p>“Sa Facebook. Di ba ang bangko nagaano na wag magbibigay ng mga ganon, PIN number. Wag kayong... Kasi kung san sila nagbibigay ng warning, nakikita ko.”</p> <p>“Oo effective.”</p> <p>“Palagi meron. Sa NTC.”</p> <p>“Di ba lumalabas 'yon, Basta ang daming ganon may warning.”</p> <p>“Oo. Di ba maski sa, 'yung sa text.”</p>		
<p>“Kung napindot mo man ang link, kung nanghihingi na ng personal details wag mo nang ibibigay, alam mo na 'yon.”</p> <p>“Sa sarili ko lang. Kung manghihingi ng personal details sa akin, bakit manghihingi ? Alam ko nang magaanano 'yon.”</p> <p>“Hindi ko na siya, pagka ganon, di ko na sya binabasa. Kasi pag gamot, puunta ako sa doctor. Hindi 'yung makikinig ka eto mas mabisang gamot, lampas na 'yon. Di ko ine-entertain ung mga ganyan.”</p> <p>“Wag kang maniniwala sa mga ganyan. Sa sarili mo na lang. Kailangan sa sarili mo eh aware ka sa mga ganyan.”</p> <p>“Kasi 'yung mga tanong lang sa akin kaya ko sinasagot ko siya. Pero di naman ako nakikipag-ano sa kanya.”</p> <p>“Oo. Alam mong hindi totoo kasi...Kung 'yung mga sumasali nga hindi nanalo, ako pa.”</p> <p>“Sarili ko lang. Alam kong nanloloko.”</p>	<p>Personal Caution</p>	<p>PAG-IINGAT</p>
<p>“Wag kang basta basta. Unang una wag kang maghahangad ng biglaang pera.”</p>	<p>Lessons from Scams</p>	<p>PAGKADALA</p>

<p>“Nung bandang huli ba ako na. Ba nadali na ako eh.”</p> <p>“Di ko na binibigay number ko kahit kanino.”</p> <p>“Ah hindi na. Kahit pa sabihing ano... Eh tama naman ung kay kumander eh. Sinong magbibigay sa'yong siraulo wala kang kahirap hirap?”</p> <p>“Ah nagingat na ako. Hindi nako naghaharang kahit ang init kasi hindi nga kita ng mga tao kung anong nangyayari sa loob.”</p> <p>“Kumbaga alam ko nang maraming manloloko.”</p>		
<p>“Majority ung parang mahina nag pickup sa ganyan.”</p> <p>“Madali silang maniwala.”</p> <p>“Maraming may celfone pero hindi sila marunong gumamit ng Facebook, puro call.”</p> <p>“May nagpopost- nako wag kayo maniwala jan.”</p> <p>“Yung mga walang aral, kalimitan “yun din ang madaling maloko. Kasi syempre hindi, kumbaga sa ano eh di na masyadong abot.”</p> <p>“Meron may aral din. Nakita mo ung kasama sa buong kapitolyo sa opisina naming buo , lahat 'yon naloko ng iscam. (Pyramiding). Sinabihan ko na sila scam yan, hindi naniwala sa akin. Kasi napanood ko sa TV eh.”</p> <p>“Maalam, marunong kaya lang mapaniwalain sila.”</p> <p>“Yun nga lang eh pag nakakita sila o sabi sa celfone eh ganyan eh sabi approved na raw ung ayuda. Kaya sabi wag maniniwala kasi fake news pag jan nakita.”</p>	<p>Poor Digital Skills</p>	<p>PAGKUKULANG</p>

<p>“Mga nababasa nila sa Youtube, facebook nakikita nila.”</p> <p>“Oo target talaga. Madaling maniwala.”</p> <p>“Hindi pa masyado. Hindi ko alam na ganon ang paraan nila.”</p> <p>“Ang sa aking pakaintindi ko ay tanga, madaling maniwala, ganon. Engot.”</p> <p>“Siguro may nag-convince, tama yan tama yan, hanggang sa pare-pareho silang naiscam.”</p>		
<p>“Naghahangad sila. Lalo ung nagooffer ng mga budol budol. Kaya nakukuhanan sila ng pera ah. May pera sila pero gusto nilang mas kumita pa ing pera nila. Kaya kumakagat sila sa mga budo budol ah.”</p> <p>“Yung may pera ang madaling maloko. Kasi isasapalaran nila ung pera nila para lumaki. Kasi biglang malaki ang tubo. Tignan mo ung pyramiding. Eto lang pero mo, sa isang linggo tutubo ka ng malaki. Bibigyan ka sa una ng tubo Kasi common sense. Kung malaki ang kita nyan, bakit kami eh isasama mo pa. Eh di ako na lang nakakaalam nyan. Pera ko na lang bakit isasali ka pa nila.”</p> <p>“Yes, madaming natatanga, nabobobo, naniniwala. So susunod na lang na sasabihin ha nawalan ako ng 2 milyon nabudol ako.”</p>	<p>Falling for Fraud</p>	<p>PAGHAHANGAD</p>
<p>“Sasabihan mo na wag kayo basta-basta naniniwala sa scam.”</p> <p>“Pag nakakita sa celfone ng ganon, tignan muna kung totoo o hindi para hindi kayo naloloko. Sana magkaron sila ng idea na ganon. Kasi marami ding mahina sa ganon, hindi pa aware.”</p>	<p>Peer Support</p>	<p>PAG-AGAPAY</p>

<p>“Walang actual silang nakikita.”</p> <p>“Kasi bakit ka maniniwala? Magtanong ka muna sa mga kasama mo. Kung di ka sigurado, magtanong muna. Wag ka munang gagwa ng kung ano.”</p> <p>“Siguro pwedeng ano, ung sa kapwa senior. Sasabihin na ay wag ka na dyan, loko lang yan ‘di ‘yan totoo.</p>		
<p>“Kailangan pag magmeeting isama 'yon sa agenda, isama ung lesson. Na ganto warning. Sa madalit sabi, kasi wala eh. Ang pinagmimiting ng senior di binabanggit 'yon. Magiging ayuda etc. Ang laging ano, 'yun lang, wala ako natandaan na naging topic agenda ung magingat kayo sa iscam. Hihingi ng pera sa inyo, mananalo kayo bibigyan kayo ng pera.”</p> <p>“Per barangay medyo maiintindihan ka ng tao. Sa barangay 300 plus na kami.”</p> <p>“Maigi actual.”</p> <p>“Siguro maglabas ng maraming impormasyon tungkol sa mga scam, mga babala ba. Kasi 'yun ung mga, lalo na ung mga ay opportunity na ito mga ganyan. UNG mga sinasakyan ung ganon. Malay mo ung bente ko maging kwarantana.”</p> <p>“Malaking tulong yan sa gustong tulongan ang sarili. Pero ung iba ang tanong pagkakaperahan ba yan. Which is talagang, mga ano mas gusto nila oras nila, meron sasabihing sila na, di na kesa may matutunan.”</p> <p>“Sa mga dinig ko dito, pupunta sila kapag meron silang pakinabang. Giveaway, may mapupurat.”</p>	<p>Formal learning</p>	<p>PAG-AGAPAY</p>

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