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**DIVERSIFICATION OF BEHAVIORAL STRATEGIES AMONG OLDER
ADULTS AMID THE PROLIFERATION OF TELEPHONE-BASED
CYBER FRAUD**

Abstract of the dissertation submitted for the degree of
Candidate of Sciences in Sociology

Academic Specialty 5.4.4. Social Structure, Social Institutions and Processes

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Relevance of the dissertation topic.

Amid the transformation of the information and network environment of contemporary society, the rapid growth of crimes committed using telephone communications and computer technologies has become one of the most significant social threats affecting the functioning of social institutions. The proliferation of telephone-based cyber fraud threatens the security of the Russian state, undermines the authority of government bodies and law-enforcement agencies, and disrupts citizens' everyday lives. Interdisciplinary research is required to elucidate the sociological aspects of the problem under study and provide empirical data for developing effective measures to combat fraud.

The relevance of the study lies in the need to resolve the contradiction between, on the one hand, recognition at the state and societal levels of the severe threat posed by the proliferation of telephone-based cyber fraud and, on the other, the lack of a conceptual framework for the diversification of older adults' behavioral strategies that could inform contemporary methods of detecting, investigating, stopping, and preventing cases of telephone-based cyber fraud that increase the vulnerability of this age cohort within the system of contemporary social-structural relations.

The purpose of the dissertation is, on the basis of quantitative and qualitative analysis, to identify the dynamics of the proliferation of telephone-based cyber fraud, the factors underlying diversification, and the types of behavioral strategies among older Russians, and to substantiate the choice of actors and priority areas for the targeted development of self-preservation behavior.

The main research objectives are:

- 1) to conceptualize the behavioral strategies of older adults as a sociological category;
- 2) to systematize scholarly approaches to the study of telephone-based cyber fraud as a new social phenomenon;
- 3) to identify trends in the proliferation of telephone-based cyber fraud targeting older Russians;

4) to reveal the factors underlying diversification and the types of behavioral strategies adopted by older Russians under the influence of telephone-based cyber fraudsters;

5) to identify the actors and priority areas for the targeted development of self-preservation behavioral strategies among older Russians.

The object of the study is the behavior of older adults.

The subject of the study comprises the factors, indicators, and actors involved in the diversification of older adults' behavioral strategies amid the proliferation of telephone-based cyber fraud.

Research hypothesis. The behavioral strategies of older adults are compensatory in nature and depend on the balance between access to protective resources and personal preparedness to respond to manipulative attempts by telephone-based cyber fraudsters. The most effective practices combine external support with individual awareness of the variety of cybercrime techniques. The dynamics and scale of the proliferation of telephone-based cyber fraud prompt older adults to adjust their financial and communication practices more actively; however, the result is diversification that includes the polarization of behavioral strategies, ranging from selective caution to a complete rejection of digital services.

The theoretical and methodological foundations of the dissertation consist of theories, concepts, approaches, and scholarly ideas that address the behavior of older adults in general and, in particular, the factors, indicators, and actors involved in the diversification of their behavioral strategies amid the proliferation of telephone-based cyber fraud: the theory of social action (M. Weber), which permits analysis of the meaningful nature of older adults' behavior; life-course theory (G. H. Elder), applied to analyze the behavioral characteristics of the older age cohort; structuration theory (A. Giddens), used to analyze the diversification of older adults' behavioral strategies under the influence of social structures; theories of interpersonal and institutional trust (N. Luhmann, F. Fukuyama, P. Sztompka), used to analyze the role of trust in and distrust of telephone interlocutors; the concept of digital vulnerability (J. Lusthaus, F. Varese), used to identify the risks of social and

financial losses; the concept of positive aging (M. E. Elyutina), which makes it possible to characterize citizens' capacity to adapt to the threat of telephone-based cyber fraud; and the concept of financially literate behavior (A. G. Tyurikov, D. A. Kunizheva), which facilitates analysis of the diversification of older adults' behavioral strategies. The methodological framework combines macro- and micro-level theories, enabling a comprehensive analysis of the problem, from individual behavioral strategies to institutional protection mechanisms.

The integrated use of interdisciplinary methodology and sociological research methods made it possible to examine the processes under study in detail, identify existing contradictions, and provide a comprehensive characterization of older adults' behavioral strategies as a complex social phenomenon. The empirical analysis employed quantitative methods (a questionnaire survey and media content analysis) and qualitative methods (in-depth interviews with experts).

The results of the empirical sociological studies were processed using SPSS for Windows 22 and PolyAnalyst big-data analytics software. The results were interpreted using frequency distributions, contingency tables, and correlation analysis.

Empirical evidence base of the study.

1. Official statistical data and materials from federal and regional authorities.
2. Results of nationwide studies.
3. Studies conducted with the author's direct participation.

Propositions submitted for defense and reflecting the scientific novelty of the study.

1. A conceptualization of older adults' behavioral strategies as a sociological category is proposed. Within this framework, these strategies are regarded as a set of stable ways of making decisions and taking action in managing social, material, financial, and communicative resources. It was established that, amid the proliferation of telephone-based cyber fraud, the diversification of these strategies is shaped by the interaction of institutional and group norms, the characteristics of generational socialization, and individual life experience. Existing understandings

of the communication and digital vulnerability of older adults were substantively expanded: it is determined not only by a lack of digital competence and a mismatch between established communication practices and the requirements of safe digital interaction, but also by the weakening protective function of social ties, persistent attitudes of trust toward official institutions, and the expanding use of telephone communications and digital services for communication and financial transactions. (Clause 17, "Age Cohorts in the System of Social-Structural Relations," Academic Specialty Profile 5.4.4, Social Structure, Social Institutions and Processes).

2. The advisability of combining classical theories and concepts (the life course, the embeddedness of socioeconomic relations in social institutions, socioeconomic formations, communicative action, structuration, and interpersonal and institutional trust) with newer concepts (digital vulnerability, positive aging, delayed aging, self-regulation of everyday life, behavior associated with cybervictimization, and financial literacy) for the study of telephone-based cyber fraud targeting older adults is substantiated. This combination made it possible to assess the scale and dynamics of this form of fraud and its destabilizing effect on people's established behavior. (Clause 17, "Age Cohorts in the System of Social-Structural Relations," Academic Specialty Profile 5.4.4, Social Structure, Social Institutions and Processes).

3. The following trends in the proliferation of telephone-based cyber fraud targeting older Russians were identified: (1) a sustained increase in the scale of crimes targeting this group amid a high level of underreporting and an expanding international dimension; (2) the digitalization of government, municipal, and commercial services coupled with relatively low digital literacy among the older generation; (3) an increase in the number of media reports on digital and telephone fraud, with temporary declines during the pandemic and the initial period of the special military operation; and (4) the adaptation of telephone-based cyber fraud scenarios to the lifestyles and gender characteristics of older adults. It was demonstrated that these trends should be taken into account when improving measures to prevent telephone-based cyber fraud. (Clause 17, "Age Cohorts in the

System of Social-Structural Relations," Academic Specialty Profile 5.4.4, Social Structure, Social Institutions and Processes).

4. The factors underlying the diversification of older Russians' behavioral strategies under the influence of telephone-based cyber fraudsters were identified and classified according to their degree of manageability: (1) predominantly manageable factors: the anonymity of telephone calls (which can be limited through legislation on caller ID spoofing, the blocking of international calls, and cooperation with telecommunications operators); low financial and digital literacy (which can be addressed through educational programs, public-service advertising, and training at centers for older adults); imperfect legislation (which can be remedied by adopting new laws that impose stricter penalties on fraudsters and strengthen victim protection); lack of awareness (which can be addressed through the mass media, social media, and information materials from banks and government agencies); and insufficient international cooperation (which can be improved through agreements between countries and the creation of joint cyber police units); (2) partially manageable factors: social engineering based on socio-psychological manipulation (the associated risks depend on public awareness and can be reduced through educational outreach and psychological support) and the widespread availability and leakage of data (which depend on state-level protection of personal data and corporate liability for data breaches); (3) predominantly unmanageable factors: technological progress (technological development is an objective process that cannot be prohibited, although access and oversight can be regulated) and socioeconomic hardship (the effects of crises and inflation can be mitigated through social support and financial counseling). The following types of behavioral strategies adopted by older Russians under the influence of telephone-based cyber fraudsters were identified: (1) highly prevalent strategies include passive-trusting behavior (unconditional trust in the fraudster) and anxious-impulsive behavior (action under the pressure of fear or panic caused by the blocking of a bank card or the prospect of arrest); (2) moderately prevalent strategies include avoidant behavior (complete refusal to speak by telephone with strangers or to use digital banking

services) and adaptive-learning behavior (interest in new fraud schemes and protection methods); and (3) low-prevalence strategies include rationally cautious behavior (verification of information and consultation with relatives and authorized officials) and delegating behavior (transfer of authority for processing documents and conducting transactions in a personal online account). (Clause 17, "Age Cohorts in the System of Social-Structural Relations," Academic Specialty Profile 5.4.4, Social Structure, Social Institutions and Processes).

5. The advisability of grouping older adults according to their degree of social vulnerability was demonstrated. For the "highly vulnerable" group, the priority actors involved in the targeted development of self-preservation behavioral strategies are the family, social services, residents' committees, and telecommunications operators; priority measures include developing technologies for immediate call blocking and introducing social patrols. For the "moderately vulnerable" group, the preferred actors are banks, civil-society organizations, and residents' committees; priority measures include developing hotlines and bank alerts and digitizing the work of law-enforcement personnel. For the "low vulnerability" group, the key actors are law-enforcement agencies, the mass media, educational institutions, and international organizations; priority measures include educating the public about fraud schemes and improving national legislation and international instruments. (Clause 17, "Age Cohorts in the System of Social-Structural Relations," Academic Specialty Profile 5.4.4, Social Structure, Social Institutions and Processes).

Compliance of the dissertation topic with the requirements of the Higher Attestation Commission's Academic Specialty Profile.

The study corresponds to Academic Specialty 5.4.4, Social Structure, Social Institutions and Processes, specifically Clause 17, "Age Cohorts in the System of Social-Structural Relations."

The reliability of the dissertation findings is ensured by the comprehensive analysis of methodological, theoretical, and statistical materials; the integrated use of quantitative and qualitative research methods (a questionnaire survey, interviews,

and media content analysis); and comparison with the results of applied studies conducted by sociologists in related fields.

Theoretical significance of the study findings.

The dissertation findings expand the field for further research into older adults' behavioral strategies as a sociological category and contribute to scientific knowledge of theoretical and methodological approaches to the study of telephone-based cyber fraud in general and older adults as a socially vulnerable population group in particular.

Scientific and practical significance of the study findings.

The author's conclusions and recommendations may be used in the development and implementation of social policy aimed at coordinating the work of Russian federal and municipal authorities, the mass media, businesses, civil-society organizations, and educational institutions whose responsibilities include protecting older Russians and training relevant professionals.


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