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Protecting older consumers in the digital age: a commentary on ChatGPT, helplines and the way to prevent accessible fraud

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ABSTRACT

Older people are often targeted by fraudsters due to their unique characteristics and vulnerabilities. Being a victim of exploitation can lead to negative emotional and financial consequences. The purpose of this commentary is to present ChatGPT's potential to provide accessible information and support, helping older consumers protect themselves when confronted with exploitation, address the limitations of ChatGPT and propose solutions to overcome these limitations. Integrating tailored human and technological solutions, such as helplines, AI chatbots, and involving older adults in development, is crucial. By providing adequate training and support, the goal of ensuring accessibility for all users can be achieved.

KEYWORDS

Artificial intelligence; ChatGPT; consumer fraud; older consumer

Introduction

Artificial intelligence (AI) is a field of research and development focused on enabling computer systems to perform tasks that traditionally require human intelligence (Hu, 2023). It encompasses various techniques, including Machine Learning and NLP-Neuro Linguistic Programming, such as Chat-GPT. Launched on November 30, 2022, by OpenAI, Chat-GPT (Generative Pre-trained Transformer) is an advanced conversational model designed to generate text that is indistinguishable from human writing (Jürgen et al., 2023). Using prompt engineering, users can engage in seemingly natural and intuitive conversations with ChatGPT by feeding it specific inputs, such as prompts, questions, or queries (Tangermann, 2023). The accessibility of ChatGPT has revolutionized the field of AI, allowing more people to benefit from advanced language models and significantly impacting society and everyday life (Hu, 2023).

This purpose of this commentary is to highlight how ChatGPT, can serve as a primary source of assistance for older people who have fallen victim to consumer exploitation. It explores the potential response

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options that ChatGPT can provide to older consumers, address the limitations of ChatGPT and propose solutions to overcome these limitations.

The influence of artificial intelligence on older people

Artificial intelligence (AI) plays a significant role in assisting older adults with various aspects of their daily lives. Within the field of health and medicine, this technology is utilized to deliver personalized healthcare information, encompassing exercise and dietary recommendations, as well as reminders for appointments and medications (Huang et al., 2023; Ma et al., 2023). Moreover, AI-driven systems can provide virtual assistance by aiding in appointment scheduling and offering medical advice. In addition, AI has the potential to alleviate depression and loneliness, enhance social integration, bolster cognitive functioning during sleep, monitor health status, and improve cognitive performance among older adults (Ma et al., 2023). Furthermore, machine learning algorithms have the potential to identify instances of elder abuse within nursing homes and healthcare facilities (Rosen et al., 2019).

Artificial intelligence may also have the potential to aid older consumers in the prevention of fraud. A study carried out by Kumar et al. (2018) sought to investigate the feasibility of employing learning techniques and machine learning to enhance the identification of fraudulent activities targeting elderly customers within a financial establishment. The study drew upon an analysis of business data encompassing more than 5 million customers aged 70 and above, gathered over a span of 18 months. By leveraging machine learning techniques, the findings suggest that models can significantly enhance the detection of suspicious behavior exhibited by older individuals in financial institutions. As such, through personalization and logical adaptation to the specific needs of older adults, artificial intelligence holds promise in safeguarding them against falling victim to consumer fraud.

ChatGPT is an emerging field of study that has received limited attention in relation to its impact on the lives of older people. A small number of research investigations have been carried out thus far. For instance, Huang et al. (2023) conducted a study to explore the capacity of ChatGPT to detect mutations associated with Alzheimer's disease, as well as its ability to provide reliable information regarding the affliction. Additionally, Alessa and Al-Khalifa (2023) conducted a study to investigate the potential of conversation-based ChatGPT in mitigating feelings of loneliness and anxiety among older adults. To the best of our knowledge, no further studies have been conducted to date regarding the potential benefits of ChatGPT in assisting older people.

The characteristics of consumer exploitation and the potential of ChatGPT to assist older people

Older people are frequently targeted by scammers in the realm of consumerism. This targeting is intentional, exploiting the unique characteristics of older people, such as diminished physical and cognitive abilities, as well as social systems that hinder their ability to cope with consumer harm (Cross, 2016; Deem, 2000; Deem, 2000; Dessin, 2003; Mph, 2000; Segal et al., 2019). As the number of older people in society continues to rise, so too does the number of older consumers who fall victim to fraud (Malks et al., 2003). Being exploited can result in a loss of trust in others and have detrimental effects on an individual's physical health (Kemp & Pérez, 2023). Moreover, it can erode confidence in one's own financial abilities, the loss of trust in humans and the capacity to make informed decisions about one's own life (Mph, 2000; Jackson & Hafemeister, 2011; Phelan, 2020).

Consumer exploitation causes older people to experience self-blame, shame, and a sense of incompetence, as well as a fear that their vulnerabilities will be exposed to their families (Jackson & Hafemeister, 2011; Segal et al., 2019; Wallace & Roberson, 2015). These concerns act as barriers that discourage them from seeking help and reflect the phenomenon of ageism, wherein older people are held responsible by their family members for falling victim to consumer exploitation (Cross, 2016; Deevy et al., 2012; Dessin, 2003, Malks et al., 2003; Mph, 2000; Segal et al., 2019; Yoon el al., 2005).

As a result, the ChatGPT website may prove suitable for those who find comfort in seeking advice and assistance from an anonymous source in addressing consumer fraud. ChatGPT can also function as a basic and easily accessible primary information resource. This can aid and motivate older consumers to be vigilant and safeguard themselves against consumer exploitation. Additionally, ChatGPT has the potential to provide emotional support to older individuals by lending a listening ear and alleviating feelings of loneliness and shame (Alessa & Al-Khalifa, 2023). Combining emotional support with practical assistance is crucial in empowering victims of consumer fraud among the older population to assert their rights (Kircanski et al., 2016; Segal et al., 2019).

Conclusion

Despite technological advancements, the full potential of ChatGPT in assisting older people managing consumer fraud remains to be fully understood and determined. In order to effectively and comprehensively address consumer exploitation among older people, a range of supplementary solutions, both human and technological, need to be integrated. These solutions should be accessible and tailored to the unique characteristics of this population.Therefore, we recommend that alongside

the digital interface, older people have access to more traditional communication channels such as telephone helplines staffed by professionals. Helpline professionals can provide guidance to older adults on utilizing artificial intelligence tools to their advantage by assisting them in contacting ChatGPT and guiding them in implementing the chat's suggestions. This approach has dual benefits – older individuals gain knowledge about artificial intelligence while also receiving support in implementing the chat's responses.Furthermore, an AI-based chatbot can be developed to help older person avoid consumer exploitation in the future. The ChatGPT-based chatbot can be trained to identify suspicious offers and provide older consumers with helpful advice and information. It can also be utilized to detect signs of fraud and notify the older people. The chatbot can additionally offer older people a list of trusted and reliable service providers. Moreover, the chatbot can swiftly and accurately identify suspicious language patterns and alert users when a conversation takes an alarming turn. This proactive approach would aid in identifying potential scams or fraudulent offers before they become problematic. Lastly, involving older people at all stages of chatbot research and development is crucial to ensure the creation of an unbiased and ethical system that supports older individuals and prevents their exclusion from the technological advancements meant to assist them (Chu, Nyrup, et al., 2022; Piñeiro-Martín et al., 2023).Certainly, it is important to acknowledge the limitations of an artificial intelligence tool. Firstly, ChatGPT may exhibit ageist attitudes toward these users, potentially exacerbating their feelings of self-blame (Chu, Leslie, et al., 2022; Piñeiro-Martín et al., 2023). Therefore, continuous evaluation and refinement of the system are crucial to ensure fairness and accuracy in customer interactions. Secondly, ChatGPT requires a certain level of digital literacy, which may be lacking among older people (Oh et al., 2021). As a result, ChatGPT may not be accessible to all users. To ensure universal accessibility, it is essential to provide adequate training and support to older people. This training can encompass basic computer skills, internet navigation, and guidance on utilizing AI-powered technologies like ChatGPT. Additionally, community organizations and senior centers can play a vital role in offering ongoing support and assistance to older individuals as they navigate the digital landscape.

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Data availability statement

Data and materials supporting the results or analyses presented in their paper available from the corresponding author upon reasonable request, provided that they do not compromise the identity of the study participants

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