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Principles and research methods: The authors adhered to fundamental social sciences principles in their research, analysis and conclusions. The principles of social science that relate to this article include Parsimony, Ethical Neutrality, Objectivity, and Determinism. They gathered data from the National Crime Victimization Survey on self-reported victims, which covered both the quantitative (about 2,000 cases) and qualitative (diverse samples) aspects of research. Since the authors were trying to focus on the psychological effect of the crime and the theory of its effect on behavioral patterns based on psychological trauma, they also adhered to sociological research guidelines, paying particular attention to age and racial demographics. The article analyzed the effects of the crime based on an understanding of the victim's past and challenges. The self-reported nature of the research samples implied consent, which supported objectivity and provided the authors a clear approach to their research question.

Research questions: The research question is made clear by the approach to the analysis of the data and the conclusion of the article. It thoroughly worked out the impact of the crime and how it affects the victims, first looking into the more common concerns, and then relating those to the main point of the research (its psychological effects). How financial loss affects the psyche of the victims, how their environment and social status affects them and why it affects them in this manner is all discussed in this article.

Data analysis and minority impact: As stated earlier the research covered both the quantitative and qualitative aspect with a sample of over 2,000, focused on an age limit but consisting of more concentrated demographics of race and financial status. This demonstrates an extensive research pattern covering diversity for a stronger foundation for hypothesis analysis. The diversity of the research sample gave the authors a chance to study and understand the challenges, concerns, and contributions of the more marginalized demographics within the sample. Concerns such as poor racial minorities' inability to effectively communicate theft are addressed, and a solution is postulated.

Concepts from class related to article:

The data used in the article were gathered from (NCVS), which relates to the strategies and research methods used by sociologists such as self-report surveys and interviews. **Human Factor:** the psychological consequences on victims include feelings of anger, shame, depression and isolation. Another relevant concept is **social engineering**, as these older adults, who are not tech-savvy, are more likely to be deceived into providing personal information to criminals. The article underscores the need for cybersecurity awareness and conscientiousness to reduce the risk of cyberattacks.

Contribution to society: Cybercrime is a significant problem in our current world, and this is particularly true for older individuals who may lack the technological or technical savvy of younger generations, making them more susceptible to these crimes. This article is very vital in understanding constraints of these individuals and for finding solutions to address them.

Conclusions: The article is a valuable information source, grounded in extensive research that effectively tackles the research question and addresses challenges faced by marginalized victims.

REFERENCE

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