

Keep Me Posted Fast Facts



THE CONSUMER'S
RIGHT TO CHOOSE

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Impacting the Most Vulnerable

Some of Australia's most vulnerable are impacted by the digital divide, with low-income, people aged 65+, people who didn't complete secondary school, and those with disabilities the most digitally excluded.

Source: Australian Digital Inclusion Index, 2021

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Skills are Lacking

Digital ability (which considers attitudes, basic skills and activities) is an important area for attention with policymakers, businesses, educators and community groups interested in improving digital inclusion.

Source: Roy Morgan, Digital inclusion improving across Australia, but digital divide widens, 2018

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Mobiles are Used to Manage Finances

9.6% of Australians have mobile-only access to the internet. This is often linked to socio-economic factors including low income, unemployment, and low levels of education. In 2021, single persons (22.65%), and public housing renters (25.12%) were overrepresented in their reliance on mobile-only access.

Source: Australian Digital Inclusion Index, 2021

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Indigenous Communities are Hit The Hardest

First Nations people are among the most digitally excluded. First Nations people are 7.9 points below the national average ADII score for digital inclusion. Source: Australian Digital Inclusion Index 2020)

Source: Australian Digital Inclusion Index, 2018-2020

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The Digital Divide Remains

More than 2.5 million Australians do not use the internet, with almost 1 million Australians not having an in-home internet connection.

Source: Australian Digital Inclusion Index 2020; Australian Communication and Media Authority 2021

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Australia Has Poor Digital Readiness

Australia performs poorly for digital readiness when compared to other countries, ranking 34th out of 100 countries, behind Myanmar and Bulgaria.

Source: Inclusive Internet Index Measuring Success, 2022

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Debunking Misinformation About Paper

The representation that using less paper will 'save trees' is misinformation. The spread of deforestation in Australia is primarily due to urbanisation, mixed-purpose agriculture, and mining. 83.4% of wood is harvested from planted forests of which 76% are privately owned tree farms planted mainly for commercial use. These farms are essential for the transition to a green economy and well-managed planted forests are a vital element in the global forestry mix.

Source: Two Sides Australia, Common Forestry Myths Debunked 2018-2022

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Consumers Misled by Greenwashing Behaviour

Greenwashing is the use of unsubstantiated claims to deceive consumers into believing that a company's products are environmentally friendly. Greenwashing is rampant, with an audit by the ACCC finding 57% of analysed businesses promoting concerning claims about environmental credentials. Paper products are being significantly impacted by greenwashing behaviour, particularly from those trying to promote electronic communications over paper.

Source: Australian Consumer & Competition Commission, 2023

Online Scams are a Major Issue in Australia

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Research commissioned by the ACCC shows that 96 per cent of the population was exposed to a scam in the five years to 2021. In 2022, 54.6% of scams were from digital sources in contrast to 0.65%. It is for this reason that many Australians are reluctant to put their trust in online services.

Source: Australian Consumer & Competition Commission, 2022

The Growing E-Waste Problem

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Discarded electronic devices are becoming a colossal problem, with e-waste posing significant risks to human health and the environment. Australians are among the world's top producers of e-waste, contributing 21.7kg of waste per person each year. This is expected to grow to 23kg by 2030.

Source: Electronics Hub, 2021; Department of Water and Environmental Regulation, 2023

The Divide Between Metro and Regional Remains

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Regional areas record an Index score of 67.4, 3.6 points less than the national average, and 5.5 points less than Metropolitan areas, indicating a disparity in access to reliable, quality, connectivity.

Source: Australian Digital Inclusion Index, 2021

The Elderly at Risk

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Australians above the age of 65, are among the most digitally excluded, and the most likely to be victims of a scam, with the age group reporting the highest instances of financial loss from scams totalling \$87.4 million in 2022.

Source: Australian Consumer & Competition Commission, 2022



Australians Left Behind

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The rapid adoption of digital communications by banks, utility companies and the government has left many Australians at a social and financial disadvantage. 30% of citizens feel left behind in the new tech-savvy world finding it difficult to navigate government services. 46% believe the increased range of channels makes the process of accessing government services more confusing than ever.

Source: PWC Australia's Citizen Survey, 2022

Paper-Based Communications Improve Financial Literacy

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A range of studies have proven that reading via print leads to higher levels of comprehension than reading through digital mediums. Research by London Economics found that consumers who received paper bank statements were better able to understand their financial information, and made better financial decisions than those who received digital statements.

Source: London Economics, 2014

Australia Has High Costs for Internet Access

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Australia ranks last on entry-level fixed-broadband affordability out of the 36 Organisation for Economic Co-operation and Development countries.

Source: AAP, 2022

Rural and Remote Communities Behind

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In Australia, 28% of residents live outside of the greater capital city areas. Australia's rural and remote areas lag almost 4% behind in digital inclusion measures.

Source: Australian Institute of Health and Wellbeing, 2021



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Digital Skills Necessary

Digital exclusion is a significant problem in Australia. However, digital access is only one factor in the overall problem. Skills to navigate and adapt to constant changes in digital technologies are essential before all Australians can confidently replace their reliance on traditional transaction channels.

Source: Digital Government Transformation, Deloitte Access Economics, 2015

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Affordability is a Challenge

14% of Australians would need to pay more than 10% of their household income to secure quality, reliable connectivity, and this number jumps to 67% among the lowest income quintile. 50% of low-income families struggle to pay for internet access.

Source: Australian Digital Inclusion Index, 2021 & Good Things Foundation, 2021

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Comparing Environmental Impact

The majority of consumers assume that digital communications are environmentally friendly. However, the environmental impacts of digital are often overlooked. A study by the Shift Project found that the world's collective digital carbon footprint accounted for nearly 3.7% of all greenhouse emissions, comparable to aviation industry emission levels. The paper, pulp and printing sector contributed just 0.8% of the world's total greenhouse gas emissions.

Source: The Shift Project, 2019; Navigant, 2019

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Consumers Want Choice

74 per cent of people believe that consumers should have the right to choose how they receive communications (printed or electronically) from financial organisations and service providers

Source: Toluna, 2021

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Consumers Cynical of the Push for Digital

49% of consumers believe that organisations promoting digital communications as better for the environment do so to save on cost rather than environmental concern.

Source: Toluna, 2021

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What The Experts Say

"I can tell you I don't use online banking. I don't think it's secure. No system is impenetrable, even banking systems."

Source: Dr. Clare Sullivan, Identity Crime Expert and Law Lecturer at University of South Australia

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Social Responsibility

70% of consumers believe it's important for brands to take a public stand on social and political issues. Businesses can show consumers that they care by being inclusive towards those needing paper statements and developing their own programs to help customer build their digital skills.

Source: Sprout Social, 2019

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Lowest Income Quintile Missing Out

With low-income families unable to view online accounts, debts and missed payments can become a real issue. Australians in the lowest-income quintile were 12 points below the national average in access to the internet, and 18 points below in digital ability.

Source: Australian Digital Inclusion Index, 2021