MortarCAPS Submission to the Productivity Commission: Data and Digital in Education

Keeping the Human at the Centre of Productivity in an AI-Driven Future

Introduction

MortarCAPS welcomes the Productivity Commission's Harnessing Data and Digital Technology interim report and its recognition that digital transformation must translate into real, human-centred productivity gains.

We believe the key question is:
Can we call it productivity if it leaves people behind?

As AI accelerates, we risk measuring productivity purely in efficiency metrics—ignoring whether technology is amplifying human capability or eroding it. MortarCAPS proposes two national priorities to ensure people remain at the heart of the productivity equation:

1. The Holistic Capability Record (HCR) — a consent-driven, learner-owned digital record that recognises the full spectrum of an individual's capabilities.
2. The Open Education Scheme — a policy and technical framework enabling secure, standards-based portability of learner data across institutions, systems, and borders, modelled on the Consumer Data Right (CDR) and Open Banking.

1. The Holistic Capability Record (HCR)

The HCR is a comprehensive, AI-ready, consent-driven digital record that captures:
- Academic credentials (degrees, micro-credentials, certifications)
- Skills and competencies (formal, informal, and employer-verified, mapped to national and global taxonomies)
- Work-integrated learning (placements, internships, apprenticeships)
- Wellbeing and support engagement (where consented)
- Career advisory interactions and pathways
- Employer-issued endorsements and professional certifications

Key attributes of the HCR:
- Learner-controlled & CDR-aligned — the learner decides what is shared, with whom, for what purpose, and for how long. Consent can be revoked at any time.
- Interoperable — built on MortarCAPS, ensuring portability across institutions, employers, and borders.
- AI-aligned — machine-readable schema enables analytics, personalised learning, and national skills mapping.
- Trusted & verifiable — credentials are digitally signed, ensuring integrity and authenticity.

The HCR extends beyond traditional academic transcripts and micro-credentials by integrating wellbeing, career development, and employer-verified skills — providing a holistic, lifelong view of capability that supports workforce agility and productivity.

2. The Open Education Scheme

The Open Education Scheme applies the same principles as Open Banking to the education sector:
- Secure, encrypted data portability between verified systems using public key infrastructure.
- No central database — data flows directly between trusted parties, under learner consent.
- Government-backed frameworks for trust, access, and identity verification.
- Cross-sector reach — covering higher education, vocational training, professional learning, and lifelong learning contexts.

Benefits:
- For learners — frictionless mobility between institutions and into employment, control over personal learning data, and improved access to recognition of prior learning (RPL) and microcredentials.
- For government — real-time, standardised data for workforce planning, migration, and skills policy, while reducing reporting burden on institutions.
- For industry — verified skills data to accelerate hiring, workforce planning, and reskilling initiatives.

3. Alignment with the Productivity Commission's Vision

MortarCAPS supports the Commission's focus on productivity through better data, interoperability, and human-centred digital infrastructure.

Our initiatives directly address:
- Skills alignment with industry needs — embedding structured, machine-readable skills data into learner records.
- Learner mobility and equity — making credit transfer, RPL, and microcredential recognition automated, consistent, and inclusive.
- National productivity — linking learning to skills and employment data for evidence-based policy and workforce planning.
- Digital transformation — replacing fragmented, bespoke integrations with an open, vendor-funded standard.
- Privacy and trust — placing data ownership in the hands of the learner, supported by strong governance and CDR compliance.

4. Recommendations to Government

1. Endorse and embed the MCDS and HCR as the national data infrastructure for higher learning — ensuring sector-wide adoption across universities, VET providers, and other recognised training organisations. The foundation of tertiary harmonization.

2. Legislate and implement the Open Education Scheme under the CDR framework — giving learners legal ownership of their education and skills data, with portability and consent-based sharing.
3. Incentivise vendor alignment to the MCDS standard — enabling faster innovation, interoperability, and reduction of integration costs.
4. Integrate the HCR into national skills and workforce strategies — ensuring that policy decisions are based on real-time, verified capability data.
5. Support cross-border recognition — align with Canada, New Zealand, and other partners to make the HCR a model for global learner mobility.

In essence: The Holistic Capability Record and Open Education Scheme together form the trust, governance, and technical infrastructure for a productivity-centred, human-first, AI-ready future for Australian education. They offer a clear, actionable pathway for government to support lifelong learning, skills visibility, and workforce agility — while putting learners firmly in control of their data.

About MortarCAPS

The MortarCAPS Higher Learning Data Standard (MCDS) is the first unified Commonwealth data standard for higher learning, designed by the sector, built by the sector, and governed by the sector. With more than 70 contributing institutions across Australia, New Zealand, and Canada, MCDS delivers a globally aligned, vendor-funded, open data standard to enable interoperability, AI-readiness, and cross-border learner mobility.

Our purpose is to support a future where learners, institutions, employers, and government can exchange trusted data securely, seamlessly, and in real time — reducing cost, increasing productivity, and unlocking national skills potential.