



SUBMISSION TO THE PRODUCTIVITY COMMISSION CONSULTATION ON THE BUILDING A SKILLED AND ADAPTABLE WORKFORCE INTERIM REPORT

Australian Digital Inclusion Alliance
9 September, 2025

The Australian Digital Inclusion Alliance (ADIA) welcomes the opportunity to contribute to the Productivity Commission consultation on the *Building a Skilled and Adaptable Workforce Interim Report*.

ADIA is a shared initiative with over 500 business, government, academic and community organisations working together to accelerate action on digital inclusion. Our vision is to reduce the digital divide and enable greater social and economic participation for everyone in Australia, highlighting the national imperative for action and the value of initiatives across the key pillars of digital inclusion: access, affordability, and ability.

As digital transformation continues across society and the economy, and as the government looks to emerging technologies like Artificial Intelligence (AI) to bolster its economic growth agenda, there is a corresponding requirement to ensure that as many people as possible are equipped to participate. Indeed, with more than 6.6 million Australians currently considered digitally excluded¹, the rapid and far-reaching expansion of new technologies makes this an even more urgent consideration.

With so much of modern life dependent on digital engagement there is an obvious social equity obligation to ensure digital inclusion across the community. However, there is also an economic imperative, with the ability for more people to participate a key consideration for whether digital tools and AI capabilities will successfully drive positive economic outcomes.

Digital inclusion is a multifaceted challenge spanning all areas of social and economic disadvantage. Meanwhile, many digital tools offer great hope to deliver improved social and economic outcomes, and those who might benefit the most are often those who lack the capacity to engage. Australia is fortunate to be well served by a dynamic ecosystem working to address the multi-factor challenges of digital inclusion, however there are clear challenges with inefficiency, duplication, gaps in service delivery, and foregone potential.

ADIA has recently called for a national approach to digital inclusion, advocating for accountability and coordination at federal level to help overcome fragmentation across government and the community sector. We have also called for a fresh focus on digital ability, with actions to build digital skills and literacy across the community, helping all Australians to engage effectively in life learning and work.

We offer our paper, *A National Approach to Digital Inclusion*, as an appendix to this submission and believe it contains valuable insights to inform the Commission's ongoing work. It is also [available for download online](#), and we would welcome the opportunity to engage further on the relevant topics.

¹ Australian Digital Inclusion Index, 2023:
https://www.digitalinclusionindex.org.au/wp-content/uploads/2023/07/ADI-2023-Summary_FINAL-Remediated.pdf

We understand the background to the enquiries that the Commission has undertaken in response to the Government's five pillar productivity growth agenda. This work provides a strong contextual framing for many of the key issues and to identify priority reforms.

We are also cognisant of the focus of the *Building a Skilled and Adaptable Workforce Interim Report* on the education and training sectors, however, we believe there is a significant omission in not recognising the significant digital transformation underway across the economy and its impact on the current and emerging jobs and skills ecosystem.

More specifically, we believe there needs to be greater recognition of the challenges and opportunities of improved digital inclusion, and the need for digital skills and literacy at pre-foundation and foundational levels to help people engage more effectively in education, training and work, as well as general life.

It is notable that the interim report includes only a singular reference to the challenges of digital inclusion, when outlining risks associated with generative AI use in schools. This section correctly identifies that disadvantaged students are more likely to lack access to affordable and appropriate devices and internet services, therefore limiting their engagement with digital education tools. We are also pleased to see acknowledgement in this section that *"a national solution that accounts for differences in technological access is essential for equity."*

However, we submit that these same gaps, and the interrelated challenges around digital skills and literacy, are relevant across the spectrum of education, training, work and life contexts, and not only as risks in the effectiveness for generative AI in the classroom.

It is worth noting that 87% of jobs require some level of digital skills while 56% of roles are advertised online and 25% through social media. Indeed, digital skills have been recognised for some time as the fastest growing emerging skills requirement by employers, including for entry-level positions where things like basic device operations or social media may simply be 'part of the job'².

As such, the final report on building a skilled and adaptable workforce should have a more prominent regard to digital inclusion as a key consideration for government. We urge the Commission to consider how to present digital inclusion as a key input to a skilled and adaptable workforce and how it should be factored as a foundational piece in the government's broader productivity and AI capacity building agenda.

We offer these brief comments on specific elements of the interim report:

- The interim report notes the need for foundational skills, however is inconsistent in its recognition of digital competency as part of that suite. For example, digital competency is

² Australian Digital Inclusion Index, 2023:
https://www.digitalinclusionindex.org.au/wp-content/uploads/2023/07/ADII-2023-Summary_FINAL-Remediated.pdf

listed among numeracy and mathematics at page 7 but absent at page 5. We suggest consistently referring to digital competency when listing foundational skills.

- With regard to enhanced teacher resources to assist with foundational skills, this is a helpful suggestion, particularly in the area of digital competency. However, we urge the Commission to more fulsomely recognise that in order to be successful, tools designed to assist with digital competency require broader recognition and action to address digital inclusion (eg. access to affordable and appropriate devices and internet services). It should also be noted that any digital resources or tools should be designed to ensure compliance with relevant accessibility guidelines for both teachers and students.
- We agree with the statement that well implemented generative AI and other technologies have tremendous potential to support students who are falling behind, and the suggestion for a national approach to advanced educational technology. Again, we encourage the Commission to recognise improved digital inclusion (spanning access, affordability and ability/skills/literacy) as a necessary pre-condition to the effectiveness of these initiatives.
- We note a reference to *“transforming our economy towards net zero”* as a specific driver for the continued evolution of training and qualifications. We urge the inclusion of *“digital transformation across the economy”* in a similar vein, with an emphasis on the digital skills and literacy required to meet those needs, not just technical skills.
- There is scope in the report to elevate the need for improved digital capability across the community. A current reference to evolving technology inferring that Australians are *“more likely to need to understand and work with digital technologies such as AI”* at page 22 is written in the context of teachers. This capability should be central to the whole framing of this report and people across the community.
- We note existing report commentary around upskilling and worker mobility, the adaptability of workers and skills, and work-related training. Digital skills are essential in each of these contexts however there is a significant current challenge in the absence of a common language and framework to help educators, trainers, employers and workers understand current capabilities and next stages. We offer further commentary on a common language below and urge the Commission to recognise this in its work.

ADIA has consistently advocated for the adoption of a national common language on digital ability, a definition of digital literacy, and a minimum benchmark of the level of digital ability we aspire for all Australians to achieve. This work should reflect needs across digital connectivity, media and AI literacy, including with respect to issues around safety and confidence.

We note [DigComp](#) as an optimal framework for adoption by Australia, noting that work should be done to build pre-foundational categories of digital literacy, to provide on-ramps for people to begin

to build their capabilities across personal, educational and employment contexts. With regards to the adoption of a minimum benchmark for digital capability, we submit that this should align with the point at which a person can self-propel their learning given that technology and needs will continually change. It is possible that Jobs and Skills Australia's work on a National Skills Taxonomy, could provide a foundation for both these areas of work.

The Commission should also be aware of work in the digital inclusion sector to pilot a National Device Bank, where laptop computers and other devices are donated by business and government organisations for refurbishment and distribution to disadvantaged people. In the area of affordable internet, there is significant sector support for a Concessional Broadband Service to provide lower-income households access to services. ADIA is a strong supporter for both of these initiatives as currently being advocated and we believe they should be an early focus of a nationally coordinated approach to digital inclusion.

In general, we are pleased to see a skilled and adaptable workforce as a key focus of the five pillar productivity growth agenda, however we believe it is impossible to consider the full potential of this domain without factoring the broader challenges of digital inclusion and in particular, digital literacy. We believe this theme should be recognised in the final report and a broad recommendation to government to build digital inclusion as a foundation of its productivity agenda and emerging AI capability.

Thank you for the opportunity to contribute to this consultation. We look forward to further collaboration and engagement to advance opportunities to address digital inclusion in the context of the productivity agenda.

Yours faithfully,



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A National Approach to Digital Inclusion

June 2025

A Call for National Action

With so much of daily life dependent on effective online participation, most Australians would be shocked to learn that almost a quarter of the population struggles to join in the digital world.

Indeed, as hard as it is to imagine life without the empowerment and convenience of online services, it is conversely simple to consider the negative impact digital exclusion has on people's lives. Furthermore, while many digital tools offer great hope to deliver positive social and economic outcomes, those who might benefit the most are often those who lack the capacity to engage.

The Albanese Government is stamped with a proud mantra of 'no-one held back, no-one left behind', and meanwhile has a stated strategic goal to develop sovereign digital capability. To that end, digital inclusion would seem not only an obligation, but also a key opportunity and enabling foundation.

Australia is fortunate to be served by a dynamic ecosystem of not-for-profits, businesses, academic and community organisations, as well as government agencies working to address the multi-factor challenges of digital inclusion. But while there are many positive initiatives and demonstrated successes, the sector is highly fragmented and endures inefficiency, duplication, gaps in service delivery, and foregone potential.

6.6 million Australians are recognised as digitally excluded, and with a substantial potential economic benefit together with broader social impact on the table, it is time for a coordinated approach that elevates digital inclusion as a matter of national importance.

Together, we call on the Federal Government to back the capacity of all Australians to engage effectively in the online world. We call for accountability and coordination at a national level, ensuring people have the tools and skills to participate in life, learning and work, literacy to get and stay connected, to confidently embrace new tools and platforms, and to engage in a way that minimises harms and maximises potential.

We offer our constructive engagement to work with Government to make addressing digital inclusion a national priority. For digital capability to benefit all Australians.

This campaign is led by the Australian Digital Inclusion Alliance on behalf of its broad membership and with the endorsement of key sector advocates.

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Steps for Action

The Australian Government should work with the broad membership of the Australian Digital Inclusion Alliance and key stakeholders to develop a national approach to digital inclusion. We recommend three key areas of focus.

Establish accountability

- ☐ Establish cross-portfolio ministerial responsibility for digital inclusion.
- ☐ Create a sector advisory body.
- ☐ Set a national goal.
- ☐ Develop a national digital inclusion action plan.

Invest in coordination

- ☐ Map ecosystem, initiatives and opportunities.
- ☐ Resource sector capacity.
- ☐ Promote digital inclusion across government.
- ☐ Embed digital inclusion in digital government services..

Prioritise ability

- ☐ Get the data on digital skills and literacy.
- ☐ Implement a national language for digital ability, a definition of digital literacy and a minimum benchmark for the level of digital ability we aspire for every Australian to achieve.
- ☐ Reflect the national language and benchmark across government efforts and promote its adoption throughout wider work in this space.

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About ADIA

The Australian Digital Inclusion Alliance (ADIA) is a shared initiative with over 500 not-for-profits, businesses, academic and community organisations, and government agencies working together to accelerate action on digital inclusion.

Our member organisations conduct a variety of research and practical programs aimed at reducing the digital divide and enabling greater social and economic participation for all Australians.

Supported by Infoxchange, Telstra and Google, we work to enable collaboration and advocacy on key priorities for those organisations who work daily to advance progress on digital inclusion. Our work is guided by a governance and strategy committee - including representation from Infoxchange, Telstra, Google, Swinburne University of Technology, Good Things Australia, The Smith Family, the Australian Communications Consumer Action Network, Alannah & Madeline Foundation, The Inclusive Design Collective and Education Services Australia.

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Acknowledgements

This paper and ADIA's advocacy more broadly would not be possible without the support and hard work of many passionate contributors. This includes those who have worked for many years to raise the profile of digital inclusion and those engaged in the many research, policy and program initiatives already delivering positive outcomes for the community.

We are grateful to the many people and organisations who have directly assisted our work on this paper, including expert input and content reviews. Our aim has been to reflect the significant work already underway across the sector, while elevating the imperative for national action.

This call does not duplicate existing efforts but seeks to provide a collective view for the future. It is based on existing reports and research, acknowledging but not limited to the Australian Digital Inclusion Index, Mapping the Digital Gap, the First Nations Digital Inclusion Roadmap and the 2024 Regional Telecommunications Review.

Introduction

In 2025, three decades since Australians were first introduced to the internet, there remain few aspects of daily life that don't involve some form of digital engagement. From essential government services, day-to-day commerce and financial management, education, work, news and information, entertainment, communication, community engagement and so much more, the infrastructure that supports our effective participation in society and the economy is inherently digital in nature.

Inclusivity has been an aspiration for Australia's social contract for decades. It has informed policy across a spectrum of government responsibility and while disadvantage persists, the best initiatives and programs are coordinated to improve outcomes based on experience, foresight and understanding the challenges faced in the community.

Today, vital research and analysis, program design and implementation is conducted by a diverse range of organisations dedicated to improving digital inclusion outcomes. This includes major not-for-profits, businesses, academic and community organisations, and a wide variety of government agencies across federal, state and territory jurisdictions. However, while community networks exist, including through the Australian Digital Inclusion Alliance (ADIA), much great work is performed in isolation and without recognition of its potential.

While this dynamic mix of committed stakeholders reflects the multi-factor nature of digital inclusion and the value of targeted initiatives to meet specific community needs, it also helps describe a highly fragmented and siloed ecosystem where well-founded and professionally delivered programs utilising scarce resources are at risk of duplication and opportunities for widespread impact foregone. It exposes the absence of any coordinated national approach to digital inclusion with a goal and action plan to rally action for long-term improvement.

The Australian Digital Inclusion Index (ADII) provides a detailed measure of digital inclusion, highlighting critical barriers to how Australians can benefit from digital technologies. While there are some positive indicators for Australia's overall rate of digital inclusion over time, almost 24% of Australians remain either 'excluded' or 'highly excluded', with divides between capital cities and regions, a pronounced gap between First Nations and non-First Nations people, and lower levels of digital inclusion for a range of other disadvantaged cohorts¹.

That's almost a quarter of the population effectively left out of the digital world!

Studies show a strong correlation between digital inclusion and other factors of social and economic disadvantage, and the capacity for more effective digital participation to improve people's lives through new educational and employment opportunities, improved access to services, better community engagement, and so on.

We don't yet know the full economic potential of alleviating digital exclusion, however a conservative analysis estimates a near \$500 million national economic benefit that could be enabled by increasing digital participation for 'highly excluded' people². The figure would be far higher if the sample was broadened to 'excluded' people as well, and with the availability of additional relevant data.

In this paper, ADIA describes the current state of digital inclusion in Australia and why it matters. We describe the key pillars and note the significant weight of research on the imperative for action, while highlighting the fragmented nature of the sector. We outline some emerging international policy examples and provide a series of landscape reviews across key areas of policy including: Jobs and Skills, Government Service Delivery, Financial Digital Literacy, First Nations Peoples, People With Disability and Minimising Online Harms. Meanwhile, we recognise a range of important existing programs and note the need for continued support of key existing and proposed initiatives.

But approaching the problem in the same way as we have done to date won't be enough, and with this paper we call for coordinated national action on digital inclusion through three key recommendations for the Australian Government to catalyse more urgent, strategic and cohesive action:

1. Establish accountability 2. Invest in coordination 3. Prioritise ability

Together with stakeholders across the digital inclusion sector, we stand ready to work in partnership with government in the spirit of what the United Kingdom recently termed a 'shared endeavour', to deliver long-term systemic change to ensure Australians can all participate in, and benefit from, a modern digital society and economy.

We don't know all the questions, let alone the answers, but we do know that after three decades of digital life, rapid technology advancement and many calls for an elevated national strategy, there is a need to accelerate. The imperative is real and only becoming more urgent with continued digital transformation, complex technology migrations and the rapid emergence of Artificial Intelligence (AI) presenting new challenges in terms of online harms, misinformation and disinformation, labour market disruption and confidence in civil institutions.

While other nations now look to digital inclusion as a key priority, it is time for Australia to take the necessary steps to implement its own national approach based on accountability, coordination and action, providing leadership to enable better policy design and cross-sector implementation that delivers outcomes at scale.

We trust this paper is a useful resource in the development of that approach.

Rates of Digital Inclusion

Despite improvements in overall digital inclusion rates over time, the Australian Digital Inclusion Index (ADII)³ highlights significant challenges and gaps for certain cohorts, and varying performance in the key pillars of affordability, access and ability.

Nationally, our most recent digital inclusion index score is 73.2, however there is a considerable digital gap of 7.5 between First Nations and non-First Nations people, which increases significantly for those living in more remote locations⁴. Across the general population, while the gap continues to narrow, there is a persistent divide between capital cities and other parts of the country, with exclusion increasing the further people live from major centres.

The ADII estimates some 9.4% of the Australian population is ‘highly excluded’, and 14.2% remain digitally ‘excluded’. That’s about 24% of the population - more than 6.6 million people - lacking the resources to participate in contemporary social, economic, and civic life, with disproportionate representation from those who have a disability or live in public housing, haven’t completed secondary schooling or are over 75 years of age.

ADII figures highlight improvements in affordability (95 index score), albeit with the most recent survey results preceding the current cost-of-living crisis, as well as access (72 index score), however it notes that advances are uneven across society. Among the key pillars, digital ability lags with a national index score of just 64, with widening gaps between the employed and unemployed, and those with tertiary education compared to those who didn’t complete secondary school.

While not factored by the ADII, connectivity literacy - defined as the ability to be aware of, understand, select, and optimise connectivity options - is also a significant challenge for many people. There is a current gap in funding, information and understanding of the barriers and challenges around connectivity literacy, and while connectivity literacy has different demographic patterns to digital literacy we do know that, individuals facing challenges in both aspects experience compounded digital exclusion challenges.

There is also a notable correlation between measures of digital inclusion and media literacy, with research showing lower levels of media literacy for many of the cohorts more likely to be digitally excluded, such as older Australians, people with lower levels of education, people with disability, on low incomes and in regional areas⁵.

Further research has found that more than half of Australians don’t feel comfortable keeping up with technology changes and one in four need help. Certain parts of the community feel this more acutely, with almost three quarters (73%) of people with disability not feeling comfortable and 38% needing help; with First Nations people, women and older Australians all similarly impacted⁶. Reports also highlight that rural and remote people are more likely to be subjected to technology migrations, which are often complex and accompanied by significant challenges, often exacerbating connectivity literacy barriers and making it even more difficult for individuals to navigate new systems and technologies effectively.

These are important insights, highlighting a desire for people to gain new skills and literacy to support their effective engagement in the digital world. They also bring focus to affordability, with one in two respondents stating that cost-of-living increases have affected their ability to get online.

Digital Inclusion Index gaps (summary)

Category	Score
National Aggregate Index Score	73.2
Metro Australia	+1.6
Remote Australia	-3.2
Regional Australia	-3.4
Unemployed	-6.4
First Nations Peoples	-7.3
Public Housing Tenants	-11.6
People With Disability	-11.8
Age 65-74	-12.1
Incomplete secondary schooling	-16.9
Income <\$33,800	-18.5

Source: Measuring Australia’s Digital Divide, Australian Digital Inclusion Index, 2023: https://www.digitalinclusionindex.org.au/wp-content/uploads/2023/07/ADII-2023-Summary_FINAL-Remediated.pdf

Digital Inclusion Matters

Digital inclusion is increasingly essential for equitable access to education, employment, and social engagement, among many other aspects of civic and economic participation. Government services are increasingly digital, media and information is predominantly digital, while AI is creating new opportunities and raising new challenges in the way people engage with technology at home, school and work - all highlighting the importance of digital affordability, access, skills and literacy.

While the principles of digital inclusion may be anchored in equity and social good, empowering people to participate in contemporary society, the impact is also economic. Indeed, a recent study conservatively estimates a potential national economic contribution of nearly half a billion dollars through the increased digital participation of some excluded Australians across a range of activities.

The analysis calculated the combined economic benefit of reducing digital exclusion through appropriate training and financial support. It found that enabling 'highly excluded' people to advance from unemployed to employed status or to a more skilled job, to access volunteer work, to overcome social exclusion, to use telehealth, access myGov, access online retail and improve financial safety, would enable a national economic benefit of \$467.2 million annually⁷.

The analysis is conservative, and the potential benefit is likely far larger if expanded to include the full 6.6 million people covered by the combined 'highly excluded' and 'excluded' categories as defined by the ADII. And, it is reasonable to anticipate that additional activities - if data were available and included in the study - would increase the economic potential. This might include, but may not be limited to the ability to start a business, improved safety during emergencies, environmental benefits from reduced driving, reduced need for cash and trips to banks, and better education opportunities.

The Australian Government, like many across the country and the world, is investing strongly in the digitisation of public services. The currently stated goal of the government's 2030 digital vision⁸ is to use data and digital technologies to improve service delivery and decision-making, to achieve *"better outcomes for all people and business."*

As so much of the world goes digital, and expectations evolve accordingly, it makes sense for government services to head in this direction. According to research analysis, where digital public services are designed well, usage proves to be far higher. What makes a well-designed digital government service? When it is reliable, efficient, secure, and importantly, accessible in terms of the presentation, simplicity and usability.

Where good practice is followed and adoption accelerated, digitisation of public services could reduce government service costs by \$12 billion and save citizens 800 million hours over 10 years⁹. We contend the figure could be even higher if broader digital inclusion aspects were considered at the outset, including the tools and skills people need to effectively engage, while the spillover effects of advancing digital inclusion by leveraging digital government services may be even greater.

Digital exclusion doesn't exist in isolation and is shown to exacerbate other aspects of social and economic exclusion¹⁰, not limited to poorer educational outcomes, challenges for victims of family and domestic violence, job-seekers not being able to find meaningful employment, poorer access to essential services like telehealth, and increased isolation and lack of connection, especially for seniors and people with disabilities.

A recent study in NSW brought that exclusion into focus, with survey respondents reporting challenges engaging in basic tasks to get on with life. The survey found one in five people felt they lacked the necessary skills to perform important online tasks such as job searching, working, studying or accessing government services. And the issue was more pronounced among those aged 65+, from low-income households or whose highest education level is high school¹¹.

Despite the potential of digital technologies to generate significant life benefits, particular inclusion challenges exist for Australia's 5.5 million people with disability. While ensuring digital systems are accessible for people with diverse needs, ensuring appropriate skills training and literacy is also a key requirement to improve inclusion for people with disabilities.

Challenges also exist around the intersection of digital inclusion and financial inclusion. Banking services are increasingly online with a requisite level of digital access and capability needed to engage effectively with these fundamental services, while emerging financial products and services present risks, as well as opportunities that highlight the importance of digital financial literacy.

Research highlights the intersection between digital inclusion and media literacy, going to the need for people to analyse, as well as access, use and create media in the current and emerging environment¹². This linkage also reflects increasing concerns about misinformation, with associated issues around trust and even civic cohesion. At a basic level concerning financial security, 62% of Australians simply aren't confident in identifying an online scam, while 52% are worried scams are getting harder to spot¹³ while the progression towards online banking raises important questions about the confidence and skills people need to update their habits.

Meanwhile, online and social media has transformed the news media and information landscape in rapid time, with an evolving mix of media outlets and changing habits of how people consume content. While most Australians use several forms of media on a weekly basis, online sources have significantly grown in popularity.

Most Australians believe that a diverse range of media literacy abilities are relevant to their lives and they consider them to be important. Indeed, according to survey data¹⁴, while almost 90% of adults made a recent decision based on an online source, about half of respondents also reported recently encountering false or misleading information online.

Meanwhile, 70% of those who are familiar with how algorithms determine what content they see want to learn more about how they work and 80% of adults want the spread of misinformation to be addressed. Almost everyone (94%) who wants misinformation to be addressed agrees that people need to be taught how to identify misinformation.

These findings draw focus to the emerging challenges of AI, a set of technologies widely accepted to present significant positive opportunity and potential adverse effects. Indeed, the Australian Government is making substantial investments to manage the national AI opportunity, including initiatives such as standards and guidelines for safe and responsible development and use¹⁵ while various enquiries and policy discussions make note of the need for AI skills development to both protect and enable Australians in their engagement.

While a growing number of Australians have experienced using generative AI, they have also expressed reservations and a desire to learn more. Notably however, people with a higher confidence in their ability are far more likely to use AI, and therefore be more equipped to access the opportunities.

While AI highlights the importance of digital and media literacy as a means to harness emerging technology, there also remains a substantial opportunity to address very basic levels of digital inclusion to deliver meaningful impact. A notable example is the impact of digital inclusion on educational outcomes through the provision of laptop computers to disadvantaged school students. Surveyed before receiving a donated laptop, 84% of students indicated that they struggled to complete school work. Surveyed subsequently nine months later, 97% of students reported that the device had positively contributed to completing school work¹⁶.

Importantly, following their experience, nearly all students reported increased confidence in using technology, indicating that access to devices plays an important role in increasing digital skills and literacy. Furthermore, the majority of students said the experience had increased their skills across a range of measures including device operations, information navigation, digital communications and creative digital.

Digital inclusion is increasingly a key factor in employment, impacting the ability for people to enter and progress in the workforce. Almost 90% of jobs require some level of digital skills while more than half of all roles are advertised online¹⁷. Meanwhile, digital skills are recognised as the fastest growing emerging skills requirement¹⁸ for employers, including for entry-level positions where digital tasks such as basic device operations or social media management are ancillary to the main job description.

As the Australian Government's current digital strategy¹⁹ notes, there are considerable benefits to a more inclusive Australia where everyone has the same opportunity to participate - both socially and economically - and inclusion and accessibility should be embedded into the heart of everything the government does from a digital perspective. However, it is notable that this sentiment is expressed specifically with respect to the digitisation of government services, and not a broader consideration of affordability, access or ability to engage with such services or the extraordinary range of services, activities and functions that now require such consideration across society and the economy.

Furthermore, the presence of disconnected programs addressing or reliant on digital inclusion directly or indirectly across government portfolios including communications, finance, social services, education, health, industry, employment and skills, as well as various state and territory initiatives, provides implicit recognition of its far-reaching relevance.

With 6.6 million Australians recognised as digitally excluded, with a substantial potential economic benefit together with broader social impact on the table, it is time for a coordinated approach that elevates digital inclusion as a matter of national importance.



Pillars of Digital Inclusion

Digital inclusion is a complex multi-factor challenge best viewed through a combination of enablers: affordability, access and ability.

In simple terms, these pillars involve:

- Affordable availability of quality internet and appropriate devices.
- Access to the internet, devices and inclusively designed online content, that's readable and appropriate, including if people are differently abled or from culturally or linguistically diverse backgrounds.
- Ability, skills, literacy, knowledge and confidence to participate in the digital world.

As the ADII makes clear, there is increasing evidence that digital inequalities are both sequential and compounded, meaning these three dimensions must be understood and addressed together²⁰. Indeed, there is evidence that the provision of digital devices can have a flow-on impact in skills and confidence, while in the big picture, someone who develops new digital skills may be better positioned for improved employment and earning prospects, increasing their capacity to afford the tools to further advance digital engagement for themselves and those around them.

However, it is worth noting that while ADII scores continue to rise across the three pillars, scores for affordability (95) and access (72) continue to exceed ability, which lags with a score of 64.9 and notably, ability scores are in decline for people in the lowest income category and those over 75 years of age. The index highlights the interconnectedness of this dynamic, with people with high levels of digital inclusion noted to be seeing steady gains in their digital ability levels, while declines in ability for certain cohorts are compounding the challenges of digital exclusion.

Affordability

Improving the affordability of internet access and devices in the context of inflationary pressures and the cost of living crisis remains a key challenge. The ADII notes that internet affordability pressures remain pronounced for lower income Australians, including people with disability, public housing residents, those over 75 years old, those who are unemployed, and those living in remote parts of Australia, including First Nations peoples.

Indeed, the *Australian Attitudes to Getting Online* survey²¹ highlights how cost of living increases are impacting people's ability to get online. 2024 results showed that 49% are struggling to afford an appropriate internet connection or digital device, 3% higher than a year earlier. One in six Australians reported needing to choose between paying for digital connections or devices and other essential household costs such as food and housing, with disproportionate impact on First Nations people, people with disability and young people. Indeed, an estimated 1.6 million school students, including 400,000 high school students, lack access to a learning device (a laptop or desktop computer) at home²².

Regarding home internet services, it is worth noting the positive market response to the NBN School Student Broadband Initiative in delivering subsidised broadband to eligible households in recent years. However, it is also important to recognise the limitations of this program being capped at 30,000 subscribers, with funding only allocated to 2028 and eligibility restricted to only for new connections and families with school aged students rather than a wider cohort of people unable to afford internet services.

As digital services evolve and become ever more embedded in social, economic and cultural life, the capacity to afford a reliable, quality internet connection and the devices required for social participation has never been more critical. In this regard, ADIA is a strong supporter of initiatives to deliver both a Concessional Broadband Service²³ as well as National Device Bank²⁴, as currently being advocated and piloted in the sector and believes both of these initiatives should be an early focus of a nationally coordinated approach to digital inclusion.

Access

Accessibility refers to supporting everyone to get connected, stay connected and use the internet, including those living with disability, from culturally or linguistically diverse backgrounds, or with other needs posed by current barriers built into online technologies. These aspects include having access to devices and internet services, which is highly interlinked with affordability. It also covers the design of digital services and tools, ensuring they are accessible and functional for as many users as possible.

Key aspects underpinning digital design include ensuring websites are compliant with the latest web content accessibility guidelines, and standards, such as the Australian Standard AS EN 301 549 requirements suitable for public procurement of ICT products and services. The Disability Discrimination Act makes it unlawful to discriminate on the grounds of disability in many areas of public life, and it is notable that the Australian Human Rights Commission recently released updated guidance on creating digital products and services that comply with the act²⁵.

Internet accessibility in terms of coverage and availability has significantly improved in the past decade, including with fixed and mobile options. However, as we describe, substantial barriers still exist, particularly around affordability, while coverage issues remain in more remote areas.

Furthermore, it is important that people have requisite knowledge and skills to get connected and stay connected. There is a current gap in funding, information and understanding of the barriers and challenges that prevent people from effectively navigating connectivity choices and limited independent advice and assistance to help them learn about available technologies, providers and plans, how to optimise and troubleshoot connections or choosing equipment. At the very least, information should be standardised and consistent.

It is worth noting the important role of institutions, including public libraries in providing access to the internet and computers, with visitors spending more than 5.3 million hours using public access devices in the last annual reporting period²⁶. Libraries also provide significant and important resources in public W-Fi access and borrowable devices, along with the deep programming in digital, information, media and AI literacy, as well specific one on one assistance.

With respect to the Australian Government's current vision²⁷ to deliver connected public services, we commend the focus on ensuring all people can access and benefit from those services, including that all websites and services meet the latest web content accessibility guidelines, implementing the Digital Service Standard to embed best-practice service design and accessibility across the APS, and ensuring omni-channel service delivery to make digitally delivered services accessible by phone or face to face.

However, as we have noted previously and considering the intersectionality of digital exclusion, we urge the government to expand on the sentiment expressed in its strategy for government services to a more holistic approach to digital inclusion in general. There are obvious reasons and considerable benefits in making government services accessible online, however it stands to reason that to maximise the positive impact of these investments, government should

Ability

As we have stated, while there is substantial intersectionality between the three key pillars of digital inclusion, there is currently a significant opportunity for a concerted and coordinated focus on ability as a way to maximise impact on overall digital exclusion rates, and complement efforts in affordability and access. That is, ensuring people have skills to participate in life, learning and work, literacy to confidently embrace new tools and platforms, and to engage in a way that minimises harms and maximises potential.

Indeed, digital ability itself traverses significant territory, from connectivity literacy²⁸, right across a spectrum of skills, including basic and advanced operational skills, information navigation, social, creative and automation. Increasingly, digital ability is becoming intertwined with financial literacy and media literacy, including the ability to analyse and apply critical thinking when considering and engaging with online content and services to minimise harm. It also encompasses connectivity literacy - having the knowledge to get connected, stay connected, and effectively navigate digital technologies. We believe there is a significant need for additional research to better understand and set a target for levels of digital ability in the community, including the developing interface of digital literacy with media literacy and AI, including with respect to issues around safety and confidence.

As we have shown, Australians lack confidence with many online tasks, and have concerns about AI. Meanwhile, while it is worth noting that the government's National AI Capability Plan makes specific reference²⁹ to the need for AI skills and literacy uplift, while the Business Council of Australia has called for AI literacy to be embedded from the earliest stages of learning^{29-A}

We know that digital skills and literacy are foundational for good education, improved employment outcomes, and the associated health of our economy. This much is made clear with the inclusion of digital preparedness as a key measure in the Albanese government's Measuring What Matters Framework³⁰.

ADIA has long advocated for the recognition and implementation of a national common language around what it means to be digitally capable and we note the growing appreciation of this concept with key stakeholders including the Department of Employment and Workplace Relations and Jobs and Skills Australia. A common language for digital capability ensures consistency in assessing, teaching and developing digital skills, and helping individuals, educators, policymakers and organisations adapt to the evolving digital landscape. It also enables the setting of a benchmark for digital ability - an articulation of the minimum level of digital ability we aspire to for Australians. Regardless of where that benchmark is set, the common language should also incorporate the 'on-ramps' or early beginner levels of skills that people need to attain to begin their digital ability journey. And of course it is important that the common language be consistently updated to recognise the evolving nature of the digital environment, such as the arrival of AI. Where we previously welcomed the government's recognition of the Australian Digital Capability Framework (ADCF) as the basis for Australia's national common language on digital capability³¹, unfortunately the ADCF is now out of date, with no reference to AI related skills.

As a viable alternate, we believe that the European Commission-developed Digital Competence Framework for Citizens (DigComp)³² presents an optimal opportunity for Australia to implement a consistent approach to describing digital capability, combining the necessary knowledge, skills and attitudes to promote the confident, critical and responsible use of, and engagement with, digital technologies for learning, at work, and for participation in society.

As such, ADIA recommends DigComp be recognised as the foundation for Australia's common language for digital ability, skills and literacy, and we would welcome the opportunity to collaborate, with other key sector stakeholders, in how it is implemented for the local context, including how it informs a definition of digital literacy, the setting of a benchmark, design of training packages where generalist digital skills are needed, research into digital ability and embedding digital ability into the National Skills Taxonomy. Notably, DigComp is interoperable with the Skills Framework for the Information Age (SFIA), an internationally recognised framework for professional digital skills. SFIA has been endorsed by the Australian Government which provides a whole of country license for the framework's use. Combined, DigComp and SFIA provide common languages for foundational digital literacy and professional digital skills.

Furthermore, it is crucial now to consider the importance of media literacy as a key element of digital ability, factoring in the role of critical analysis in engaging with online services and

information. Among a number of suggestions, the Australian Media Literacy Alliance makes a key recommendation about the urgent need for media literacy education. It suggests that without intervention, emerging technologies are likely to widen existing gaps between those with a low and high level of confidence in their media ability, further exacerbating digital exclusion.

Equally important is the lack of data, research, information and training programs addressing connectivity literacy. Few organisations and individuals currently focussed on this challenge, funding and effort is required to develop targeted interventions and integrate connectivity literacy into broader digital inclusion strategies.

While there is certainly benefit in a targeted program for older people, the success of Be Connected does highlight the opportunity for similar programs that could also be delivered by community partners for different cohorts of digitally excluded people. For example, such an initiative may be effective for people in regional areas, where the ADII shows consistently lower inclusion scores than metropolitan areas.

We also acknowledge insightful findings of the First Nations Digital Inclusion Advisory Group on the effectiveness of digital mentor programs that provide direct support and guidance for people getting online and seeking to improve their digital skills and abilities³³. The announcement in the May 2024 Budget of funding to support these programs in remote communities was a positive and welcome response, however we agree with the Advisory Group's view about the potential for these programs to expand to other communities as well.

With respect to connectivity literacy, Better Internet for Rural, Regional and Remote Australia (BIRRR) and James Cook University have played a critical role in developing the concept but endure restricted funding and largely operate on a volunteer basis. Efforts such as Regional Tech Hub and Queensland's Regional Digital Development Officers, provide valuable support but also face significant limitations such as information gaps and resources to develop and deliver structured training modules.

Additionally, we recognise the valuable contributions of the 2024 Regional Telecommunications Independent Review Committee (RTIRC), including its recommendations to enhance connectivity literacy. These recommendations include a central resource for navigating connectivity options, identifying gaps, and supporting informed decision-making. The RTIRC also advocates for Connectivity Champions to provide consumer support through existing regional networks.



Global Policy Trends

A growing number of countries are centering accountability, coordination and action on digital inclusion at a national government level, recognising the value of equitable digital participation and an increasing urgency for intervention in light of AI and digitisation trends. The following examples may provide useful insight for the development of an Australian approach that can reflect international best-practice while being sensitive and responsive to unique local requirements.

United Kingdom

The recently announced UK Digital Inclusion Action Plan is timely inspiration for what could be possible in Australia, recognising the value of a 'shared endeavour' that brings together multiple elements of government in partnership with the diverse mix of organisations working in the field. The plan is notable for the designation of the Ministry for Science, Innovation and Technology as lead coordinating agency on digital inclusion, with a ministerial group spanning Health and Social Care, Education, Work and Pensions, and Housing, Communities and Local Government.

The UK strategy sets a coherent long-term vision and principles to ensure people have the access, skills and confidence to participate in, and benefit from, a modern digital society and economy. It recognises the value of a collaborative and evidence-based approach, as well as existing initiatives as foundational inspiration for new and expanded programs. Meanwhile, it envisages a phased implementation seeking long-term systemic change.

Key elements of the UK strategy that may be of value for the development of an Australian approach include:

- Establishing a Digital Inclusion Unit within government.
- Establishing a ministerial group.
- Establishing a Digital Inclusion Action Committee made up of national and local digital inclusion experts with the role to scrutinise, steer and help determine the government's approach to digital inclusion.

Singapore

Singapore's Ministry of Digital Development and Information (MDDI) plays a coordinating role together with its agencies, Infocomm Media Development Authority (IMDA) and National Library Board (NLB), to oversee and drive programs and initiatives that address digital inclusion. Digital access and skills/literacy are focus points for the policy, while digital inclusion is embedded into the design of government services. To incentivise action, a national report is published annually tracking the state of Singapore's 'digital society', including digital access and skills/literacy elements. It recommends initiatives for various sectors to work together in building a more digitally inclusive society.

The IMDA's DigitalAccess@Home (DigitalAccess) program highlights how proactive and targeted policies to address affordability also support the digital and lifestyle needs of lower-income households. The DigitalAccess program provides subsidised broadband, laptops and tablets to eligible low-income households.

Canada

Computers For Schools is a national program run out of Innovation, Science and Economic Development Canada and often referenced as a strong example of an effective model in the collection, refurbishment and distribution of devices for the use of people who need them. Donated surplus computers from public and private sector sources are refurbished and redistributed to schools, public libraries, not-for-profit organisations and Aboriginal communities throughout Canada. Launched in 1993, the program has distributed more than 2 million devices and demonstrated additional impact through providing over 8,500 youth internships.

The Canadian government administers the Connecting Families Initiative (CFI) which offers discounted internet services to eligible low-income Canadians. As of March 2023, 85,000 low-income households have benefited from this program. Telecommunications providers voluntarily participate in the initiative and the Canadian government sends eligibility letters to families, encouraging them to take part.

Finland

While Finland has relatively high digital skill levels across its population, its national roadmap for digital capability acknowledges the acquisition of adequate digital skills as a precondition not only for finding employment but also for participation and inclusion in society. It has set a 2030 target that at least 80% of its population have at least 'basic levels' of digital skills, broadly defined as the ability to use digital technology, communication tools and networks to find information, communicate with others and perform practical tasks.

Measures for the Finnish government to improve include the promotion of digital skills, media literacy and digital service use and participation skills (including critical literacy), developing indicators for media literacy and promoting public discussion of digital inclusion as an imperative. Finland's roadmap project is coordinated by the Ministry of Transport and Communications in cooperation with other ministries, industry, non-governmental, and academic organisations.

Italy

Italy's National Strategy for Digital Skills is a significant exercise in coordination. Led by the Ministry for Technological Innovation and Digital Transition, the strategy is underpinned by a the Italian Coalition for Digital Skills and Jobs, which pulls together national ministries with regional, provincial and municipal governments, as well as academic and research institutes, businesses, professionals, the national public broadcaster and other interested groups. At citizen level, initiatives aim to develop the digital skills needed to exercise citizenship rights and promote active participation in the nation's democracy.

United States of America

The US invested in addressing digital exclusion through the Affordable Connectivity Program (ACP) in 2021, providing a US\$30 monthly reduction in the cost of broadband and a one-time discount on an internet device for eligible households. The ACP received more than US\$14 billion in funding and supported more than 22 million households (almost 1 in 6 households) in accessing affordable internet. The ACP was estimated to have connected 4.6 million previously unconnected households and is estimated to have created over US\$16 billion of annual benefits to subscribers.

The ACP was discontinued in 2024, due to the exhaustion of its initial funding, resulting in an estimated 5 million broadband disconnects. Since then, some individual US states have pushed for legislative reforms to address digital inclusion affordability barriers. For example, the passage of the New York Affordable Broadband Act 2025 requires telecommunications providers operating in the state to offer a 25Mbps broadband service for US\$15/month to eligible low-income households. Other states are understood to be progressing similar reforms through state legislatures.

A Fragmented Sector

It is important to recognise the unique structure of the ecosystem addressing digital inclusion through research, advocacy and program delivery. An illustration of this is the 500 plus not-for-profits, businesses, academic and community organisations brought together by ADIA.

This membership conducts a wide variety of vital research and analysis, program design and implementation dedicated to improving digital inclusion outcomes. While ADIA plays an important role supporting a community network for these efforts, much great work is performed in isolation, without recognition of its potential and absent a common national goal other than the implicit social good of improving inclusion.

At a Federal level, programs addressing or reliant on digital inclusion exist across an array of portfolios including communications, finance, social services, education, health, industry, employment and skills, as well as various state and territory agencies..

In a sense, this disconnectedness is reflective of the multi-factor nature of digital exclusion, its close interrelation with other factors of disadvantage and capacity for improvements to have a positive impact on other social and economic outcomes, including health, education and employment. However, it also presents significant risks, including inefficiencies, duplication, gaps in service delivery, and lost potential for the extension of successful pilots or programs to different cohorts, areas of policy or jurisdictions.

This complexity is evident in an evaluation of Be Connected, a high-value and effective program building the digital ability of older Australians³⁴. In a review of 3,000+ program delivery partners, it identified 14 different categories of organisations directly involved, including libraries, community centres, aged care and health care facilities, training providers, cultural clubs, sports clubs, peak bodies, councils and adult education, each with different funding, organisational and community outreach models.

One ADIA member reports the experience of working on a co-design project with First Nations remote communities providing devices and supporting technology. It notes that there are often multiple stakeholders operating digital inclusion programs in the same communities. Where these organisations are well connected, this is a manageable and collaborative situation, however, there is anecdotal evidence of communities feeling fatigued with multiple stakeholders asking similar questions.

The device gap provides a good example of fragmentation through lack of a uniform approach. For example, well-intentioned efforts by businesses and organisations to support communities with refurbished devices during the Covid-19 pandemic were counterproductive due to a lack of distribution and tech support. This experience highlights the value of a unified approach to device sharing through a National Device Bank, as advocated and piloted by key ADIA members, which should be coordinated through a national approach.

The advanced work in piloting a National Device Bank also highlights fragmentation and lack of coordination at government level, with interest across the education, communications, industry and social services portfolios but no single department having responsibility or accountability. The result is inefficient and challenging in achieving outcomes.

Another ADIA member relates an experience developing and delivering a program with the family and domestic violence sector. The program involved significant consultation with more than 70 stakeholders, the development of key content and training workshops, and a hotline escalation service. Despite briefing relevant departments about the project, the initiative would be subsequently duplicated by government.

Fragmentation also results in great variation in how schools provide technology for classroom use and how digital skills are taught. This inconsistency is an issue across the country and has a significant impact on learning outcomes for low-income students. Meanwhile it is notable that libraries and community centres play a central role in

supporting families' digital inclusion, so this requires coordination as well. In 2020, ADIA conducted an analysis of digital inclusion frameworks, strategies and programs in Australia. It found no fewer than 65 different elements including 37 government initiatives across federal, state and territory jurisdictions, and 28 private and community sector programs. Notably it found multiple programs targeting the same groups with no coordination between. There is a notable persisting gap at a national level in mapping and analysing existing initiatives against known and emerging needs, and this should be a priority focus for a national approach.

Then as now, community and private sectors put substantial resources into increasing digital capabilities but each organisation is defining its own goals and aiming to address different things. For the sector as a whole, there are multiple efforts underway with no guidance from government on what the programs should aim to achieve at a national level. A clear, common focus would have a substantial impact on the efficacy of the programs while still supporting approaches tailored to different needs.

ADIA is not alone in recognising this imperative and indeed digital inclusion is becoming a broader consideration for industry. In January 2025 it was notable that the Australian Chamber of Commerce and Industry (ACCI) highlighted a national digital inclusion strategy as a part of a five-point plan to grow the economy, stating: *"Digital inclusion requires a national strategy, recognising the relevant skills for the economy of tomorrow, and providing training and education right through from formal childhood education to on-the-job training and ongoing learning opportunities."*

Meanwhile, digital industry advocacy group Digital Industry Group Inc (DIGI) recently stated: *"We encourage the Government to consider a more ambitious investment in the digital economy and Australians' related capabilities, including through investment in responsible artificial intelligence and nationwide digital literacy and skilling programs. Investments in these areas will be critical to Australia's future prosperity, competitiveness and enabling people to navigate digital environments safely."*

Where there is no national goal, strategy, accountability around digital inclusion, there are signs that the need for more formal coordination to overcome fragmentation is recognised by government, at least in inference.

For example, the Digital and Data Ministers Meeting, chaired by the Minister for Finance and including representatives from states, territories and New Zealand, hosts a Digital Inclusion National Coordination Group. Its terms of reference note a purpose to drive intergovernmental cooperation on smarter service delivery and improved policy outcomes for all Australians, but makes no specific reference to digital inclusion. An early 2025 meeting agreed near-term digital inclusion priorities including a national approach to reuse of government devices, building connectivity literacy and supporting the digital needs of victims and survivors of family and domestic violence.

Hosted by the Department for Communications, the First Nations Digital Inclusion Advisory Group (FNDIAG) has produced a vital roadmap for long-term improvements addressing the First Nations digital inclusion. This initiative provides a number of instructive pointers for a broader national approach, including its engaged coordinating secretariat, cross-sector engagement, investment in research and data to inform policy, the value of pilot programs that can be extended or provide learnings for more expansive initiatives, and the unifying force of a clear goal, in this case commitment to address Closing the Gap Target 17.

As a society we are indebted to the many researchers, not-for-profits and policy-makers who understand at a visceral level the impact of digital exclusion and work so hard to create positive impact. We appreciate the role of government and it is important to give credit to the many programs that are geared to address the key elements of digital inclusion.

However, the time has come for a national approach to digital inclusion, one based on accountability, coordination and action, bringing together stakeholders, investing in evidence, setting a national goal and establishing a national action plan that enables

cross-sector implementation with cohesion and scale.

A National Approach to Digital Inclusion

The Australian Government should work with the broad membership of ADIA and key digital inclusion stakeholders to develop a national approach to digital inclusion. This is a crucial development needed to increase the pace of improvements in digital inclusion across the board, but with particular emphasis on digital ability as the opportunities and challenges of AI become more pronounced.

Establish accountability

The government needs to establish cross-portfolio accountability for digital inclusion at ministerial level, tying together the efforts of multiple portfolios currently engaged around digital inclusion, including (but likely not limited to) communications, finance, government services, industry, social services, skills, education and finance portfolios. This cross-portfolio ministerial responsibility should own accountability for a national digital inclusion action plan, coordinated with sector stakeholders to inform, shape and effectively deliver policy initiatives.

Australia can take inspiration from the UK by establishing a local version of its digital inclusion expert advisory group, drawing on the knowledge and experience of stakeholders across the sector. This group should play a key role in establishing a definition and goal for digital inclusion, as well as the principles, action plan and policy to achieve it.

As such, our discussions indicate the high value of establishing a national target for digital inclusion, with goal-setting a key element for success in existing programs and an important factor underpinning initiatives in other countries. The target should be established in consultation with stakeholders, ensuring it is contextual, while it should set a long-term objective allowing for interim goals and measurable progress.

Finally, a national digital inclusion action plan should be developed in conjunction with sector stakeholders, ensuring it is founded in evidence and designed to enable efficient deployment of resources without duplication and with the most capacity for impact.

- ☐ Establish cross-portfolio ministerial responsibility for digital inclusion.
- ☐ Create a sector advisory body.
- ☐ Set a national goal.
- ☐ Develop a national digital inclusion action plan.

Invest in coordination

Recognising the widely disbursed and fragmented nature of the existing digital inclusion ecosystem, the new government accountability for digital inclusion should identify and include all potential stakeholders across the for-purpose and commercial sectors who are working in this space. It should undertake comprehensive research to map and analyse existing funding, programs and initiatives, across the key pillars of affordability, access and ability.

This research should recognise the interconnected nature of these challenges, identify gaps, overlaps, and inefficiencies in current efforts, providing clear evidence for the need for a coordinated national action plan. This work should recognise the and encourage also pull together federal, state and territory government efforts while supporting stronger collaboration. It should also look at ways to facilitate the appropriate sharing of data to support informed policy development and implementation.

Government should seek to create opportunities to embed digital inclusion in all areas of policy from education to infrastructure, from community and social services to everyday civic and societal participation. This work should also seek efficiencies with the potential to elevate impact, for example by linking programs addressing different elements of digital inclusion.

In embedding digital inclusion in the development and design of digital government policy and services, the ambition should extend beyond the accessibility of services themselves, to acknowledging that affordability and ability will also have a bearing on a person's capacity to effectively utilise the services they need.

- ☐ Map ecosystem, initiatives and opportunities.
- ☐ Resource sector capacity.
- ☐ Promote digital inclusion across government.
- ☐ Embed digital inclusion in digital government services.

Prioritise ability

Recognising the lagging status of digital ability as a key inclusion pillar, government should invest in a greater focus on the digital skills and literacy aspects of digital inclusion. This work should include adoption of a national common language on digital ability, a definition of digital literacy, and a minimum benchmark of the level of digital ability we aspire for all Australians to achieve. This work should reflect needs across digital connectivity, media and AI literacy, including with respect to issues around safety and confidence. ADIA believes DigComp to be an optimal framework for adoption by Australia.

The minimum benchmark for digital capability that is adopted should be at a level that enables individuals to self-propel their learning across personal, educational and employment contexts. This reflects the fact that technology will change over time and people should have the capacity to lift their level of ability without a need for significant intervention.

Government should reflect the national definition and benchmarking across digital skills programs throughout education, industry, and government, as well as the National Skills Taxonomy, with appropriate goals set in relevant jurisdictions.

- ☐ Get the data on digital skills and literacy.
- ☐ Implement a national language for digital ability, a definition of digital literacy and a minimum benchmark for the level of digital ability we aspire for every Australian to achieve.
- ☐ Reflect the national language and benchmark across government efforts and promote its adoption throughout wider work in this space.



Appendix: Selected Landscape Outlines

Government services

The Australian Government has a laudable goal to deliver simple, secure and connected public services for all people and business through world class data and digital capabilities. All things being equal, digital public services increase their utility, make life easier for citizens and achieve significant efficiencies for government.

Where good practice is followed and adoption accelerated, digitisation of public services could reduce government service costs by \$12 billion and save citizens 800 million hours over 10 years⁴¹. Where digital services are shown to be reliable, accessible, efficient and secure, citizen usage proves to be far higher, unlocking potential, while we contend that even great benefits would flow if digital inclusion was embedded in the design and delivery of services from the outset.

Further, it stands to reason that for digitally excluded people, digital public services remain

out of reach, even as these same people are often more likely to need access to government support. As such, it is worth considering how the effectiveness of digitisation could be further optimised by better coordinating efforts to lift digital inclusion across the community.

Efforts to upskill the public service to deliver accessible digital services are a positive development, however, it would make sense for the principles underpinning this investment to be applied on the demand side of this equation.

Trust and the perception of whether the government is working for the community in a positive way⁴² is another important consideration in the effectiveness of digital public services. For example, where every painful, time-wasting or out-of-reach interaction with government can lead to an erosion of trust, so to an efficient, accessible and rewarding digital interaction is an opportunity to enhance that dynamic.

First Nations peoples

First Nations Australians endure unique challenges related to digital inclusion, including poorer internet access, higher costs relative to income for internet access, and lower levels of digital ability. The result is a significant digital inclusion gap compared to non-First Nations people⁴³. Overall the gap is 7.5 and it is more pronounced for First Nations people living in remote (24.4 points) and very remote (25.3 points) locations, but prevalent regardless of location.

Digital inclusion is a crucial element to underpin action on Closing the Gap Outcome 17⁴⁴, which targets improvements for First Nations peoples to enjoy the economic and social opportunities of being online and using digital technologies.

A key recent development has been the delivery of the First Nations Digital Inclusion Roadmap, a vital contribution by the First Nations Digital Inclusion Advisory Group⁴⁵. The roadmap makes a number of important recommendations with a long-term focus, looking to foster sustained and ongoing progress towards closing the digital divide for First Nations people.

As an important supplementary project of the ADII, Mapping the Digital Gap⁴⁶ is a vital source of data and insights to inform and measure policy First Nations digital inclusion outcomes in this space and we welcome the ongoing funding support from the Federal Government and Telstra for this initiative. Its most recent

report noted the value of data collection to drive improvements, pointing to investment in remote community telecommunications infrastructure in recent years, including new mobile services and Wi-Fi networks.

We have been heartened by the initial response to the Advisory Group's roadmap report, and urge government to give high priority to the recommendations as a way to both address Outcome 17 in overcoming the inequality experienced by First Nations Australians while contributing to our broader national digital inclusion challenge. We encourage ongoing government support for the Advisory Group to continue to provide First Nations leadership as well as data collection to measure its progress.

We encourage a strong focus on aspects including improved data collection, expanding mobile and community Wi-Fi, a National Device Bank, more funding for digital and connectivity mentor programs, affordable pre-paid mobile and fixed broadband services, expanded online safety measures and an audit of communications services to ensure quality and reliability..

Appendix: Selected Landscape Outlines

People with disability

Australia's 5.5 million people with disability are among some of the most digitally excluded in the country with an overall ADII score of 61.4, a gap of 11.7 compared to the national average. This is despite the significant capacity for digital technologies to improve the lives and opportunity for people with disability, and the increasing prevalence of digital tools in everyday living.

Challenges remain for people with disability across all three pillars of digital inclusion, with particularly pronounced gaps for accessibility and ability. Earlier studies have noted the need for a robust whole-of-society commitment to ameliorating the known digital barriers people with disability currently face and ensure that our future digital society includes all Australians, including people with disability^{47-A}.

Ensuring people with disabilities have easy and equitable access to high quality, affordable digital technologies is recognised as a major opportunity for enhancing disability inclusion⁴⁷. Meanwhile, reviews of Australia's National Disability Insurance Scheme (NDIS) highlight the need for greater emphasis on digital technologies as a way to enhance participant supports and experience⁴⁸.

Government plays a key role to set the standard for the accessibility of digital services, including

for people with disability. This includes ensuring websites are compliant with the latest content accessibility guidelines, and standards, such as the Australian Standard AS EN 301 549 requirements suitable for public procurement of ICT products and services.

The Disability Discrimination Act makes it unlawful to discriminate on the grounds of disability in many areas of public life, and it is notable that the Australian Human Rights Commission recently released updated guidance on creating digital products and services that comply with the act⁴⁹.

While there are a range of mechanisms to support improved digital inclusion for people with disability, community engagement is essential to ensure relevant information is shared and programs are designed appropriately, including in recognition of the diversity of people with disabilities.

Digital training is noted as a key requirement to improve accessibility for people with disabilities⁵⁰. One notable current initiative in this space is Digital Champions, which has employed people with intellectual disability to educate community organisations and support workers on how they can best support people with intellectual disability to be confident and safe online.

Financial literacy

Digital financial services are rapidly becoming the norm, making digital literacy a vital enabler to help people make the transition, maintain safety and security, and get the most out of products and services.

Digital tools offer convenience but also pose risks for those without the necessary skills. Research highlights how effective financial decision-making in the digital age requires a combination of technical skills, financial knowledge, and the ability to assess online financial risks⁵¹. Many Australians lack confidence in identifying online fraud, leaving them at greater risk of cybercrime and predatory lending practices⁵².

People with limited financial and digital literacy are less likely to use digital banking, invest in financial products, or access credit safely. This contributes to economic inequality and financial exclusion, particularly among older Australians, low-income earners, and First Nations communities⁵³. Without financial knowledge, individuals may struggle with

budgeting, saving, and avoiding exploitative financial practices. Meanwhile, emerging business models demand higher levels of financial sophistication, potentially widening the literacy gap⁵⁴.

Businesses and individuals remain hesitant to engage with online financial tools⁵⁵ and building confidence in digital finance is key to participation. Australians often feel uncertain about online financial services due to concerns around security, complexity, and scams. This can be addressed through financial education programs, while digital mentorship initiatives equip people - particularly vulnerable groups - with the skills needed to navigate financial tools safely, reducing the risks of scams and misinformation⁵⁶.

For inclusive finance to be effective, financial and digital literacy must be integrated into policies and education programs⁵⁷. Greater coordination is needed to ensure best-practice approaches are implemented effectively across sectors, addressing gaps in financial digital literacy education and support⁵⁸.

Appendix: Selected Landscape Outlines

Jobs and skills

Digital skills and literacy are widely accepted as key enablers for gaining employment and transitioning through the workforce. 87% of jobs require some level of digital skills while 56% of roles are advertised online and 25% through social media³⁵.

Indeed, digital skills have been recognised for some time as the fastest growing emerging skills requirement by employers³⁶, including for entry-level positions where things like basic device operations or social media management may be simply 'part of the job'.

Further, 39% of working age Australians believe being able to use AI tools will increase their employment prospects, while 48% of small businesses believe being able to use AI tools will increase business efficiency³⁷. It is notable that when surveyed, more than half of young people expressed a desire for a job that uses advanced digital skills³⁸, meanwhile, NAPLAN reporting³⁹ shows that only 46% of Year 10 students attained the ICT proficiency standard and a further gap to students from lower socio economic groups.

Jobs and Skills Australia (JSA) notes the significance of foundation skills⁴⁰ - including the ability to read, write, and engage with technology - in the way they directly impact someone's economic and social wellbeing, and

underpin successful participation in society and community, education and training, and the workplace. JSA has noted an identifiable gap in digital skills capacity across the board, with disconnected programs across education, industry, and government.

ADIA has consistently advocated for the implementation of a common language and national benchmark to describe the digital skills needed in work, learning and life - a tool that would enable people (and employers and trainers) to identify digital skill levels and the actions needed to advance. This framework should take account of the generalist entry-level skills needed by the most digitally excluded cohorts, and ensure continued relevance as new technologies like AI emerge.

Offering significant opportunities for national productivity gains, as well as posing risks, AI is changing the game for digital inclusion. Currently, there is no recognition of digital and AI-related competencies as essential workforce skills, and there are inconsistencies in digital training programs and improving workforce readiness.

By establishing a cohesive, national approach, Australia should align disparate digital skills programs, bridging digital skill gaps and supporting full participation in the evolving digital economy.

Minimising online harms

From misinformation and disinformation, to offensive content, predators and scams, online harms consume the attention of Australians and policy-makers alike. And where we seek to minimise online harms, it is vital to also recognise the positive opportunities provided by technology and the reality that solutions must be balanced with allowing people to access those benefits.

Digital and media literacy is a key component in developing such a balanced approach, particularly as AI changes the dynamic of how we perceive trust online. The ability to critically analyse digital information and services, is also emerging as a crucial part of digital inclusion.

62% of Australians don't feel confident they could identify a scam online, and half are worried scams are becoming harder to spot⁵⁹. Meanwhile, almost 90% of adults made a recent decision based on an online source, and about half recently encountered false or misleading online information⁶⁰. The risks are laid bare.

Hearteningly, it appears that people are open to intervention and keen to understand how

to empower themselves to engage with knowledge and confidence. For example, 70% who are familiar with how algorithms decide what content they see also want to know more about them and 80% of adults want the spread of misinformation to be addressed. 94% of survey respondents who want misinformation to be addressed agree that people need to be taught how to identify misinformation. More than half want help to deal with scams and predators, identify trustworthy news, and identify and respond to misinformation.

Highlighting the gap in skills training, young people are most likely to learn online safety on their own, either by themselves or from the internet. Meanwhile, most young people attribute their online safety skills to personal experience⁶¹.

For these reasons and more, we raise the call for a coordinated approach across digital ability, making a linkage with media literacy to emphasise the delivery of key skills that empower people to engage appropriately and with confidence in the online environment.

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