# Provide a comment

*Provide a comment on a topic or particular question. There are no restrictions to the topics you choose to comment on, you may select just one, or comment on a number of topics of interest to you.*
*1. The digital economy*
*2. Enabling and supporting the digital economy*
*3. Building on our areas of competitive strength*
*4. Empowering all Australians through digital skills and inclusion*
*5. Submit a general comment*

## 1. The digital economy

*The term 'digital economy' describes the range of economic and social activities that are enabled by information and communications technologies. It includes activities like banking, buying and selling, and accessing education or entertainment using the internet and connected devices. The digital economy is not separate to the economy. It impacts all industries and business types, and influences the way we interact with each other every day.*
*We need to be ready, as an economy and a community, to respond to change and to grasp the opportunities of the digital economy.*

**How are advances in digital technology changing the way you work, your industry, and your community?**

I have personally had virtually paperless offices in my digital businesses for over 5 years due to cloud technology adoption that has delivered savings and operational efficiencies.

**What is your vision for an Australia that thrives in a digital economy? Where would you like to see Australia in five, 10 and 20 years' time?**

5 years: 50% Digital business transformation of Australian SMEs
10 years: 75% Digital business transformation of Australian SMEs
20 years: 100% Digital business transformation of Australian SMEs

**What is the role of government in achieving that vision?**

To provide digital business transformation subsidies, i.e. a rebate voucher program for digital training and resource development delivering inclusion, engagement and digital activation of Australian SME sector.

To provide a physical digital transformation hub in every town and suburb of Australia.

**What key disruptive technologies or business models do you see? What do you predict is on the horizon in five, 10, 20 years' time?**

Growth of productised services, i.e. 'What You See Is What You Get' professional, creative, technical, educational, etc, services purchased via Australian B2B marketplaces or company websites. For example, 300 word blog posts or SSL encryption for websites.

## 2. Enabling and supporting the digital economy

### Digital infrastructure
*The demand for digital infrastructure for data collection, storage, transmission and analysis is growing. To take part in the digital economy, and to drive innovation and productivity, Australians need access to quality, affordable and reliable communications services, as well as the underlying data, platforms and protocols that support our online activities.*

**What communication services, and underlying data, platforms and protocols, does Australia need to maximise the opportunities of the digital economy?**

Affordable fibre-to-the-premises and mobile broadband.

**What opportunities do we have to accelerate the development of technologies that will underpin Australia's digital economy?**

Without the fundamental digital infrastructure of widespread fibre-to-the-premises, I don't know. How does one push the boundaries of anything if they first don't experience the existing limits?

### Standards and regulation
*The advancement of digital technologies – such as cloud computing, the Internet of Things, autonomous systems, trusted data analytics, and the next generation of digital products, services and applications – present major challenges for governments, policy-makers, regulators, standards-setting bodies and industry.*

**What opportunities do we have in standards development and regulation to:**
• **enable digital entrepreneurship, innovation and trade?**

Pro-blockchain and cryptocurrency regulation.

• **mitigate the risks associated with digital disruption?**

Crowdfunding regulation for non-company entities enabling them to take greater risks in innovative market ideas.

**What digital standards do we need to ena Australian businesses to participate in global supply chains and maximise the opportunities of the digital economy?**

Simple, fast and easy-to-use application for 'proof-of-origin' in order to maximise Australia's premium brand.

## Trust, confidence and security

*Online engagement comes with risks associated with national security, cybercrime, data breaches and other types of malicious online activity. At an individual level, some citizens are particularly vulnerable to online threats, technology-facilitated violence and scams. Our ability to make the most of digital technologies depends on the extent to which Australians can safely and confidently interact online. At the core of this is trust in the companies, services, people and data we transact or communicate with. Community education and digital literacy is key.*

**What opportunities do we have to build trust and community confidence through resilience to cyber threats, online safety and privacy?**

Every town and suburb needs a physical digital transformation hub, the go-to place to learn what needs to be learned with the assistance of experts. The place where you can go to see, touch and use new technologies. It must be human-to-human enabled because the wealth of free information on the internet has not converted the late adopter and laggard population. Anecdotally, if computer stores/departments didn't exist in for the last 25 years there simply wouldn't be a computer in nearly every home and business. It was the human support that got consumers over the line.

**What roles should government, business and individuals play in protecting the community in a digital economy?**

The government should inform of threats, business should enable the solutions and individuals should execute upon them and share the knowledge with others.

**What integrity and privacy measures do we need to ensure consumers can protect their data?**

Implement a national digital ID platform built on immutable blockchain technologies.

**What are barriers for business, particularly small business, in adopting cyber security and privacy practices?**

Fear of change.
Digital illiteracy.
Exacerbated perceptions of expense.
Apathy.
Ignorance.

**What integrity measures do the Australian Government and the private sector need to take to ensure business-consumer transactions are secure?**

Blockchain.


## 3. Building on our areas of competitive strength

*Adoption and use of digital technologies can be a significant driver of economic growth. Digitally mature businesses tend to be more productive and competitive than those that are less digitally mature. This capability can be a significant source of growth at a time when we need productivity growth to improve.*


**What is holding Australian businesses back in terms of benefiting from digital technologies?**

Lack of affordable, trustworthy and gradual digital business service provision.


**What would help Australian businesses to embrace digital technologies?**

Australians implicitly trust plumbers and electricians because they know they are qualified via an apprenticeship. Create digital apprenticeships. The Web and Software-as-a-Service industry has grown to the extent that qualification in digital verticals is now possible. Businesses just want their problems solved by people they trust, whether it is a blocked drain or deployment of a new automated marketing email software.


**What efforts are you or your organisation making to respond to digital transformation? Why?**

As the immediate past president of the Margaret River CCI, (and now volunteer Digital Economy Officer) we lobbied on behalf of the community for 2 years to secure a NBN fibre-to-the-node rollout because the NBN neglected to plan for it.

In collaboration with local/state government and community, we established a main street free public Wi-Fi network to collect foot traffic data, raise awareness of digital marketing and to provide a public service to residents and visitors.

We facilitate digital business courses and workshops for CCI members to advance digital transformation.

We advocate for digital business transformation regularly at a local and state level directly to government and industry groups.

All of this is delivered on a volunteer basis and much more could be achieved if digital business transformation grant funding was available for incorporated associations.

**What opportunities do we have to use digital technologies to improve linkages into export markets and global supply chains?**

We have the opportunity to support the development of a yet unrealised 'Australian Made, Owned & Grown' online marketplace to rival the Alibaba and Amazon groups. Not only would it enable Australian's to buy local, it would enable the world to buy our local.

**What opportunities do small and medium-sized businesses have to embrace digital innovation to drive customer value, improve their services and unlock their potential?**

SMEs have access to thousands of software-as-a-service companies that can assist in growing their businesses, so there is no excuse not to seize the opportunities.

**What are the key new growth industries that Australia should be tapping into? In what technologies and sectors should Australian businesses take the lead, and where should we be a 'fast follower' of international trends?**

Blockchain, blockchain and blockchain. The emergence of the decentralised internet is disrupting the disrupters.

## 4. Empowering all Australians through digital skills and inclusion

*As digital technology changes the way we live, it impacts our society through disruption to workforces and industries, and our social relationships and cultural practices. There are good opportunities to use technology to improve access and outcomes in education, health and social inclusion. But those who could most benefit are at risk of being left behind.*

**What opportunities do we have to equip Australians with the skills they need for the digital economy, today's jobs, and jobs of the future?**

There are many but I will make a point of the following. Put touch typing in the Australian Education Curriculum because it is shameful that it is not. You can either have a worker population of digital consumers or digital creators. Value is generated from the latter and deficiency the former. Digital economy productivity begins at the keyboard and it will continue for a long time yet.

**What opportunities do we have to bridge the 'digital divide' and make the most of the benefits that digital technologies present for social inclusion?**

With decades of internet technology experience, I believe the only solution is for every town and suburb to have a physical digital transformation hub. Think of it with the same principles as a public library, but for the 21st century. Without a one-stop learning shop, the government is deluded in believing it can advance an entire society via screens.

**What opportunities do we have to ensure digital technology has a positive impact on the cultural practices and social relationships of Australians?**

To provide more funding for culture, sports, clubs and groups in regional Australia. Technology gives humans a quick feel good hit, but community and relationships provide the long-term feel good. Regional Australia is neglected in probably every measure government funding support and opportunity, so please fix it.


## 5. General comment

*Do you have a comment that doesn't fit in the previous questions? Use the space below for your comment.*

Australia has the capability to build a nation of digital doers which could deliver prosperity for all, so please do it.