

Submission to the Inquiry into Combatting Crime as a Service

From: [REDACTED]

Date: 7/09/2025

Re: Submission to the Parliamentary Joint Committee on Law Enforcement

Introduction

I am a concerned Australian who has observed how rapidly crime is evolving, particularly with the rise of online and technology-driven methods. From scams and ransomware to cryptocurrency fraud and cyber-enabled extortion, it feels like criminal activity is moving faster than the protections and resources available to ordinary Australians.

I am writing to contribute my perspective on how these "Crime as a Service" models are affecting communities, small businesses, and individuals, and to suggest ways that law enforcement and policymakers can better respond.

(a) Nature and impact of technology-driven crimes

Technology has made crime more accessible, scalable, and anonymous. Malware, ransomware, phishing, and crypto-enabled scams can be bought or rented online, allowing people with limited technical knowledge to commit serious offenses.

- Cryptocurrency has created a layer of anonymity that makes tracking and prosecuting offenders extremely difficult.
- The speed and sophistication of these crimes leave victims vulnerable, often before law enforcement can intervene.

These developments are changing the criminal landscape - not just online, but in everyday life.

(b) Impact on Australians

Technology-driven crime impacts Australians of all ages and backgrounds, but particularly:

- Small business owners: ransomware or online scams can cost thousands and sometimes put a business out of operation.
- Older Australians: often targeted by scams due to less familiarity with online threats.
- General public: increased anxiety and loss of trust in online services and financial systems.

The emotional, financial, and social consequences are significant, and can ripple across

communities.

(c) Challenges and opportunities for Australian law enforcement

Challenges:

- Rapidly evolving technology and criminal methods.
- Cross-border crime where perpetrators operate offshore.
- Limited technical resources and personnel trained in cybercrime.

Opportunities:

- Enhanced training and technical expertise for officers.
- Public education campaigns to help Australians recognize and avoid scams.
- Partnerships with technology companies and financial institutions to detect and prevent crime.

(d) Legislative, regulatory, and policy frameworks

Current frameworks are struggling to keep pace with these crimes. Legislation often lags behind technology, leaving gaps in enforcement and protection. Updating laws to address cryptocurrency, online marketplaces for illegal services, and emerging technologies is critical.

(e) International approaches

Other countries are investing heavily in cybercrime units, public awareness campaigns, and international collaboration. Australia could benefit from adopting similar approaches, including:

- Real-time intelligence sharing with international law enforcement.
- Coordinated takedowns of online marketplaces and ransomware networks.
- Strengthened penalties and clear regulations for crypto-related crime.

Recommendations

- Increase resources and training for law enforcement in technology-driven crime.
- Implement public education campaigns targeting vulnerable groups, including small businesses and older Australians.
- Close legislative gaps around cryptocurrencies, online marketplaces, and emerging technologies.
- Support international collaboration to track and prosecute cross-border criminal activity.
- Encourage partnerships between law enforcement, tech companies, and financial institutions to prevent and respond to crime.

Closing

"Crime as a Service" is not just a technical problem - it is a social problem affecting individuals, families, and communities across Australia. Australians need stronger protections, better support, and faster law enforcement responses to keep pace with these evolving threats.

I urge the Committee to consider not just the technical aspects of these crimes, but their real-world impact on everyday Australians, and to make recommendations that strengthen both prevention and enforcement.

Sincerely,

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