



Telstra Submission

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**TELTRA CORPORATION LIMITED SUBMISSION TO THE PARLIAMENTARY JOINT SELECT COMMITTEE
ON CYBER-SAFETY: INQUIRY INTO THE CYBER-SAFETY OF SENIOR AUSTRALIANS**

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Introduction

Telstra welcomes the opportunity to provide this submission in response to the Joint Select Committee on Cyber-safety's *Inquiry into Cyber-safety for Senior Australians*. Telstra and the broader telecommunications industry are key stakeholders in regard to the issues raised in the paper and Telstra is keen to provide its views on how we can contribute to achieving cyber-safety awareness amongst older users of the internet.

Telstra agrees that addressing cyber-safety is a responsibility that is shared amongst many different bodies, including government, not-for-profit (NFP) organisations, industry and the end-users engaged in online activities. It is therefore important that all sectors work together to achieve a safe digital future for senior Australians.

As Australia's largest Internet Service Provider (ISP), Telstra has already undertaken important initiatives to help create awareness of cyber-safety amongst senior Australians, and to raise its customers' awareness of the issue. Telstra has a long-standing commitment to making the online experience safe for its customers and their families – regardless of their age or circumstances. We believe we are at the forefront of information sharing on cyber-safety issues, and promoting the steps our customers can take to make online activities safe and secure.

Positive attitudes towards the internet decline with age. While three-quarters of 14 to 19-year-olds enjoy going online to receive and send emails to friends only 48 per cent of 60 to 69-year-olds do so, decreasing to just 33 per cent of those aged over 70 years¹. There's a clear opportunity to help older Australians more confidently engage the internet.

Telstra also believes that old Australians may not be adequately aware of the risks of interacting online and using the internet. Telstra advocates for an increased structured and coordinated public education campaign that will enable this sector to better identify the risks of undertaking online transactions.

Telstra is already working hard to address some of these issues by running the *Telstra Connected Seniors* program which helps older Australians learn more about technology, and how to engage more safely and securely online. The program offers individual self teach guides, fun interactive workshops, and also offers eligible community groups with the opportunity of funding to run successful training courses around technology.

In addition to the *Telstra Connected Seniors* program, Telstra advocates that public education is an important tool in protecting consumers from cyber crime and teach cyber-safety. Telstra believes a taskforce approach is needed to help drive a campaign of cyber-safety education and awareness amongst older Australians is an essential element of any effective strategy to improve the nation's ability to manage cyber-safety.

¹ ACMA, Australia and the Digital Economy: Report 1: Trust and Confidence, http://www.acma.gov.au/webwr/aba/about/recruitment/trust_and_confidence_aust_in_digital_economy.pdf

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Telstra understands that a confident technology user enhances digital inclusion, along with other aspects such as affordability, awareness and skills. Telstra is working towards an even stronger focus on digital inclusion in 2012 that will continue to include cyber-safety as a core component.

This submission sets out Telstra's position on cyber-safety amongst older Australians and additionally, the submission sets out Telstra's answers to the questions raised in this paper, which is set out below, and Telstra looks forward to further engagement with the government and other interested stakeholders on these matters.

The nature, prevalence and level of cyber-safety risks and threats experienced by senior Australians

In recent years, engaging online has become an important tool for everyday living, with many people using the internet for a wide range of purposes, including communicating with friends and family, to sourcing information and transacting online. The internet facilitates enhanced communication amongst older Australians, especially those who face barriers such as mobility or other impediments that would otherwise make communication and other activities only made possible by the internet, a reality.

It would appear that Australia's aging population is using social networking sites to improve their social wellbeing². Social media such as instant messaging, Facebook and Twitter has given Australians from all walks of life a feeling of being more connected to loved ones, family and friends regardless of the tyranny of distance, density of population and the remote and less densely populated areas of Australia.

However, while the internet offers a broad range of positive benefits to be enjoyed and experienced by older Australians, there remain a number of risks and threats associated to engaging online. Overall, Australians perceive the internet as having a positive impact on their life; however various sources identify particular concerns amongst older Australians about internet use, ability to keep up with technological changes, security and competencies in using the internet.³ These include lack of trust, awareness about securing personal information and frauds and scams.

While older Australians are progressively adopting new technologies, there are concerns about cyber-safety amongst this cohort that is having a direct impact on attitudes and confidence to use technology, and is an ever present inhibitor to digital inclusion. Additionally, while there is a broad range of research to suggest perceptions of inhibitors and barriers preventing older Australians from engaging online, more research needs to be commissioned by government to understand the prevalence and nature of cyber-safety amongst this demographic.

² ACMA, Australia and the Digital Economy: Report 1: Trust and Confidence, http://www.acma.gov.au/webwr/aba/about/recruitment/trust_and_confidence_aust_in_digital_economy.pdf

³ ACMA, Use of digital media and communications by senior Australians, 2009, http://www.acma.gov.au/webwr/_assets/main/lib310665/use_of_dmc_by_older_australians.pdf

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Impact and implications of those risks and threats on access and use of information and communication technologies by senior Australians

Internet users need to be empowered to exercise reasonable care and to take responsibility for their online activities through a holistic approach to online behaviour and cyber-safety.

The internet is becoming an integral part of the day-to-day lives of senior Australians. Access to information and entertainment, financial services, shopping online and communicating with people all over the world has never been easier. However, as with every aspect of what we do, there can be risks – and the online world is no exception.

When it comes to using the internet, users of any age need to know how to stay safe online at all times. The lack of adequate skills and training can result in a negative online engagement amongst older Australians, and can discourage online participation. For example, the participation of older people in the online shopping market and e-banking will inevitably expand with increased Internet training for older users, wider accessibility and more easy-to-use applications. However, some older people may avoid online shopping and transacting online because of concerns about information security.

A lack of understanding, ICT skills and awareness of cyber-safety risks contribute to a negative experience and perception of the internet amongst older Australians, thus impacting on the uptake of online engagement, and to lack of participation in the digital economy.

Telstra advocates inclusion amongst all sectors, and has been actively promoting digital inclusion in Australia since at least 2002 with the advent of its *Access for Everyone* programs that seek to ensure people remain connected. With rapid changes to communications services over the last few years to include mobile and broadband services, means that digital inclusion has become even more relevant to enabling all Australians to participate in the growing digital economy. This also includes access to government services such as income support, education and health care, gaining the benefits of online shopping and staying connected with family and friends across vast distances.

Telstra advocates inclusion in the digital economy amongst all sectors, and to develop an effective digital citizen, Telstra believes:

- a holistic approach to cyber-safety is required to empower all Australians to exercise reasonable care and responsibility in their online activities;
- the notion that cyber-safety is a shared responsibility– it's up to everyone to be responsible for making sure what happens in the online world is safe and secure;
- the key components of this holistic approach include education, legislative protections, law enforcement, international co-operation, appropriate products and parental supervision;
- a smart, ethical and socially aware online experience requires individuals to adopt responsible online behaviours; and effective education and awareness programs are needed by whole of government to establish a broad sense of inclusion, responsibility and community to drive the change in online behaviour.

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Adequacy and effectiveness of current government and industry initiatives to respond to those threats, including education initiatives aimed at senior Australians

The level of skill in using the internet underpins consumers understanding of the risks of undertaking particular activities online and will also affect the sources of information they seek out to protect themselves online.

Telstra recognises that new technology, such as the internet, will significantly enrich the lives of older Australians and enhance productivity. Unfortunately many seniors believe using it is all too hard, as found by the latest report released by the National Seniors Productive Ageing Centre⁴

Telstra wants to ensure older Australians are equipped with the knowledge and skills to help senior Australians feel like they can control their own online risks and have the confidence to use and embrace the latest technology.

The *Telstra Connected Seniors* program is well placed to address these risks amongst older Australians, with training events and training material that include information on how to explore the internet more safely.

What has become apparent to organisations and service providers that deliver technology products, services and customer solutions to seniors, is that despite the range of psychographic differences across the demographic layers of the senior segment, there are two primary sub-segments, in terms of technology adoption. They are the 'Baby Boomers', moving into retirement with a range of technology skills and capability, and 'Veterans' who have far fewer and less developed technological skills. There is also a strong Regional /Metro divide, with aging seniors in regional areas far less likely to be, and to become, technically capable⁵. As an outcome of a considerable body of Telstra's own research to further understand the growing needs of older Australians and its aging customer base, Telstra established the *Telstra Connected Seniors* program in 2007⁶. A core driver of the program was to bridge the emerging 'digital divide' experienced by many older Australians (and customers) who felt alienated by the technological change, especially those in regional Australia.

⁴ National Seniors Productive Ageing Centre Report, 2011

⁵ Telstra: Safe & Respected segment audience analysis 2007 to 2009, Project Super Nova DDB Research 2007, Telstra Social trends Analysis for S&R , Consumer Analytics Group, 2007

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In 2010/11, the program:

- Provided 53 Telstra Connected Seniors grants totalling \$448,302 (46 local grants of \$5k and under to the value of \$182,765, and seven state grants of \$50k and under to the value of \$265,537). This resulted in a demonstrated change in senior's behaviour, with a measurable (7.2 %) increase in confidence and usage.
- Trained more than 62,000 older Australians -28,000 through face-to-face training and 34,000 through self teach DVDs loaned through libraries across Australia.
- Hosted 33 large-scale, local training events across Queensland, South Australia and New South Wales (Sunshine Coast, Adelaide, Port Pirie, Whyalla, Port Lincoln, Armidale, Tamworth, Sydney, the Gold Coast, Lismore, Port Macquarie, Tweed Heads), working closely with the local Telstra Country Wide teams

In 2011 /12 the *Telstra Connected Seniors* program is committed to:

- Delivering face to face seniors training to more than 22,000 seniors nationally, featuring cyber-safety as a key topic
- Driving more than 30 large scale training events nationally, aligned to coincide with each states Seniors Week
- Developing cyber-safety educational material, self teach videos and other collateral, for the *Telstra Connected Seniors* website, and to be included in an Internet Training DVD to be available on YouTube, the Telstra Website and available for loan through more than 1,000 libraries nationally
- Delivering Internet and cyber-safety face-to-face training sessions in all NBN enabled release sites nationally

Additionally, the *Telstra Connected Seniors* program is tailored to help older Australians learn how to make the most of new technology. The program offers individual self teach guides, fun interactive workshops, and also offers eligible community groups and non-profit organisations with the opportunity to apply for funding (up to \$50,000) to run training courses around technology.

While there is increasing awareness that the internet could provide the convenience of email, health advice, online shopping, bill-paying, banking and keeping in touch with family, friends, news and events in their community, there continues to be barriers to engage online experienced by older Australians. The research indicates that a significant portion of older Australians are deterred by the perceived fear of accessing the internet, the lack of knowledge and skills, confusion about technology and worries about the cyber-safety when engaging online. This view is also supported by *Telstra Segment Customer Insights*.

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Furthermore, Telstra has appointed an *Internet Trust and Safety Officer* who is responsible for education awareness and representation of Telstra's efforts to enhance the value of its customers' online experience. This person's role is to work with governments, NFP organisations, industry and individuals to promote a safer online environment.

Telstra is also focused on developing products for older Australians, and has designed a mobile device to cater for customers who were or are specifically looking for basic functionality – and mobile phones which is simple and easy to use. The *Telstra EasyTouch Discovery* phone has been tailor made to strict and exacting specifications, which were developed following the consultation and inputs of seniors, senior organisations and other organisations that focus on customers with hearing and other impairments.

First introduced into the market in December, 2008, the handset has since gone through three stages of development and improvement, with the current model being the *Easy Touch 3*, with features including large buttons, an easy to read screen, simplified menu and interface, and adapted to meet senior and hearing impaired Australians.

What are the best practice safeguards and any possible changes to Australian law, policy or practice that will strengthen the cybersafety of senior Australians.

There is an opportunity for the private sector to assist government to develop the policies needed to assist industry, not-for-profits, and consumers in developing a coordinated education, implementation and awareness campaign to reduce the risks to senior Australians of cyber-safety threats.

Telstra believes that the most effective measure at building and maintaining confidence is by making older Australians aware of how they can protect themselves against cyber-safety risks. These strategies will invariably involve a combination of technical solution, education and changes in human behaviour. To properly execute this strategy, major cyber-safety stakeholders (government, industry and users) need to work together to leverage the aggregate knowledge and skill of each participant.

Focusing on the positives that technology brings to people's lives while remaining aware of these risks is an important step to enabling older Australians to achieve the most value from the internet. This could be achieved through a partnership between government and industry where industry assistance could be harnessed to deliver cyber-safety and more broadly, ICT training through the government's *Digital Economy Strategy*.

Public education is also an important tool in protecting older Australians online. Telstra believes a taskforce approach is needed to help drive a campaign of cyber-safety and security education and awareness in the Australian community including older Australians. This taskforce would be an essential element of any effective strategy to improve the nation's ability to manage cyber-safety across different sections of the community.

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Conclusion

Telstra agrees that addressing cyber-safety is a responsibility that is shared amongst many different bodies, including government, not-for-profit organisations, industry and the end-users engaged in online activities. It is therefore important that all sectors work together to achieve a safe digital future for senior Australians.

Telstra acknowledges the risks faced by older Australians using the internet, and to address this, Telstra has already undertaken important initiatives to help create awareness of cyber-safety amongst senior Australians through the *Telstra Connected Seniors* program created to help older Australians learn more about technology, and how to engage safely and securely online.

Telstra believes that the most effective measure at building and maintaining confidence in the online environment is by ensuring older Australians are equipped with the right tools that will enable them to protect themselves against the risks associated with the use of technology, and this could be achieved by a coordinated public education program.

To properly execute this strategy government, industry, not-for-profit organisations and consumers need to work together and share responsibility by adopting a taskforce approach to leverage the aggregate knowledge and skill of each participant.