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Australian Communications Consumer Action Network (ACCAN)

ACCAN Communications Consumer Congress

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ANDREW WILLIAMS: We will kick back off. We might have a few late comers but in the interests of time and I know a number of people have probably got to rush to the airport. Welcome to the final session of what has been a really good day. Thanks to everybody so far. I think this session follows quite neatly with the one that Gareth facilitated a short while ago about risk and resilience. We are here to have a conversation around the future of regional communications and I am joined on stage - I will let them introduce themselves as it comes to their turn to talk, but just briefly as everybody knows, we have Professor Julian Thomas who is ACCAN's Chairperson. I think he is also wearing his RMIT hat here today as well. We have Sally Brindal, the Federal Communications Portfolio Leader for ICPA and she will tell us what all that means in a minute. On her right we have Chris Young, the General Manager for Rural Affairs of the National Farmers Federation. On his right, a lady who many of us in the room may already know, that is Jennifer Medway, the Manager for the Regional Tech Hub.

The format, not surprisingly, each of them will have a few minutes to give us an overview of regional coms from their individual perspectives and then we will kick into some questions and finish around 3.45, 3.50. Just to kick us off and set the scene, I will hand over to Julian.

JULIAN THOMAS: Thanks, Andrew. Great to be part of this conversation, building on so much of what we have been talking about all through this Congress. I thought I would talk about some of the research that we have been doing in this area, so not speaking from an ACCAN point of view, but as part of the team at RMIT and as part of our centre, research centre, where we have been developing the Australian Digital Inclusion Index for some time and doing some research around that, which is intended to give us a robust measure of digital inclusion across Australia and over

time. It does provide a useful measure of some of the digital inequalities that we find when we look at regional Australia.

I just wanted to start the conversation off by making a few general points about the issue, thinking about the data that has come out of both our recent - our 2023 Digital Inclusion Index report and the web site that we've developed about that and definitely encourage people to take a closer look at the dashboards on that web site, if you are interested in delving into the data around regional Australia.

Talking a little bit about that work but also some work that we have also been fortunate to do with Telstra and many other partner organisations over the last few years, a project called Mapping the Digital Gap which has focused on understanding digital inclusion and the strategies needed to improve it in 10 remote first nations communities. Those things together I think do give us some more detail and perhaps the kind of clearest picture we have had about where things stand.

Just a few general points that do come out of that research. There is a lot of other things and I encourage people to look further if you're interested. To begin, I suppose at an aggregate level, what the data seems to be telling us is that there continues to be a significant gap between metropolitan Australia and regional Australia, in terms of access to the Internet and telecommunications services, to related devices and infrastructure. There's a gap, a significant gap in terms of the affordability of services and a significant gap in terms of digital ability across populations in metropolitan versus populations in regional Australia. That gap has been something we've seen in the work going back to the first report that we did for the Digital Inclusion Index back in 2016. It's interesting that we are finding that gap narrowing over time, but as I say, still a significant one. That is a key point about it.

I think the other key point is, as I have been already trying to

suggest, it's not just about infrastructure and it's not just about access to data or related issues. There is also a significant gap, especially when we look at measures of digital ability, what people can do online, what their capabilities are, what their level of confidence is, so clearly these are closely related problems but multidimensional problems and challenging problems when we think about the metro regional digital divide, we're not just thinking about a divide defined by physical geography, it is also one which is shaped by human geography. That is the first point about it.

The second point that I wanted to make is that, I think the other factor is that the ongoing stratification of the Internet and the digital economy in Australia that we see coming through the longitudinal data has a particular impact in regional Australia because of those human and social characteristics of regional Australia, where we find - of course not everywhere, but generally speaking, an older population, a population with lower incomes and a population which is on the whole less educated than the metro population, or the population as a whole.

One of the things that has been concerning us that comes through the data is that the gaps between what we could call richer and poorer Australia and we can map that onto regional and metro Australia, the gaps are, in some areas, increasing, so while digital inclusion at an aggregate level is improving across the country and our measures show that consistently since 2016, what we find is that if, for example, we look at the lower income household quintiles, which are disproportionately in regional Australia, we find, for example, levels of digital ability declining, whereas when we look at the higher income households digital ability is improving, is increasing. So the gaps are increasing. That stratification, therefore, we think has a particular impact in regional Australia. We can see that play out in various ways.

Another one of the things that we saw with our 2023 Digital

Inclusion Index results was that measures of affordability were improving, that prices had declined during the pandemic, in particular. We know they have gone up a bit since, but they declined in that period. However, we could see that for lower income Australians, older Australians and people on Social Security benefits and others, they were continuing to pay more than 5% of their income on Internet services, so still feeling the pressure, despite the overall improvement. That improvement, therefore, wasn't being equally distributed or shared. That's the sort of second point, I suppose, about the effects on regional Australia of that stratification of the digital economy in Australia.

The third one I wanted to say something about really comes out of the work that we have done with Telstra colleagues and others that this mapping the digital gap project, looking at first nations communities and that is worth mentioning, because this is the first detailed study of digital inclusion across remote first nations communities in Australia. It gives us a robust picture, we think, of where we are right now and you would be aware of the fact that among the government's Closing the Gap targets, is target 17, where the target is digital inclusion, equity in digital inclusion between first nations and mainstream Australia by 2026. The evidence is that we are a fair way away from that and when we look at those remote communities, you find very substantial gaps between where we are, not just in metro Australia and those communities where the gaps are enormous, but also between other regional Australian communities and those first nations remote communities. That remains a very significant challenge. Again, it's not only about access, it's not only about infrastructure, it's a multidimensional problem, as I think it is right across the board, when we are talking about the regional metro digital divide, a complex and multidimensional problem which really needs to address all these aspects of digital exclusion. One notable feature of people in those

communities is that we find that a very substantial proportion of them are mobile-only users of the Internet, and that's closely associated with high levels of digital exclusion. I will leave it there but that is a starting point, just those three points. Thanks.

ANDREW WILLIAMS: Thanks, Julian. We will hand over to Sally to give us her perspective from the Isolated Children's Parents' Association.

SALLY BRINDAL: Thanks, Andrew. Our organisation advocates for equitable educational opportunities and outcomes for all geographically isolated children, whether that's through distance education, small rural schools, the boarding school environment or following a tertiary or training pathway. One of our key mantras is connectivity is key and when we make reference to the term of them being geographically isolated, we are actually referring to anybody outside of the metropolitan footprint, whether that's regional, rural or remote, but it is really important to remember that each of those three communities have quite significant differences within themselves.

I can't deny that communications in the rural and remote areas has come a very long way in the last 5-10 years and the introduction of LEO satellites is opening up - or potentially can open up new opportunities and provide increase choice for the members of our communities in these isolated areas, both in terms of telephony and the telephone access. We have to remember that the LEOS are another satellite and we cannot have members relying solely on satellite as their only forms of communications.

The issues that come with satellites, and if these satellites are not operating, it means that our families and our students are left without any form of communication at all. There are some other technologies, and

alternative voice services out there that are being investigated but they rely on mobile access and it has to be remembered that there have been some very great statistics about what percentage of the population is covered by mobile coverage, but there are still a huge amount of people out there living in the rural and remote communities that do not have any mobile access. We still have members within our organisation that rely on the copper landline, or the HCRC land lines which are known as radio telephones. If you don't know what an HCRC is, traditionally your copper landline has copper wires that go from the exchange to everybody's premises but for the radio phones, they are connected to the exchange by towers that emit radio waves and then there is a cable that goes from the tower that is on each property, into their own homes.

Where there is no mobile coverage, once the members leave their homes, they have no other form of communication, other than the old style twoway radios. You have got to remember, some of these properties are hundreds of thousands of acres and so, to be left stranded with no communications presents a massive safety issue as well as an impact on children's education.

The emphasis for the need of two sources of communication that are independent of each other is imperative to people that are living in the regional and remote locations. The reality is that for a lot of these families, throughout the course of the day, to go about your business or the children's education, you quite often have to switch between technologies, because, at some point or other, one is not working and the landline provides a really important source of communications with distanced education teachers when the satellite systems are down and so helping to prevent that education is not disrupted.

The reliability of new emerging technologies is something that is really important to the rural and remote communities. Sky Muster has

already proven that it has its vulnerabilities and it is unreliable due to weather and environmental events that happen out in the rural and remote areas. For example, heavy rainfall, extreme heat or extreme dust events even. Our organisation itself has members that are impacted by this. We cover the whole of Australia, we have members from each state and we meet monthly via Zoom meetings. We have even had occasions where a counsellor has had to call in on her radio phone for the four hour Zoom meeting because the satellite system is not working.

I myself have recently signed up to a LEO service for my Internet. I did my research prior to doing this and I discovered that there are a number of satisfied customers but there are also unsatisfied customers. For some the system operates perfectly, for others it is problematic and fickle. Unfortunately, I am in the second category. I have had it for two months and I have had it working for a total of one month during that time, probably. I am grateful for the fact that it is not my sole source of communication.

The other thing when we consider now technologies and new resources is they need to be tested where they are going to be used. It is no good testing their reliability, durability and quality in either urban or outer urban areas. They need to be tested out in the bush, where these families are relying on them as their form of communication. Not only that, they need to be fit for purpose but they need to be maintained as well. We still have families that live in areas of Queensland that due to extended rain periods and cloud cover, their communications were problematic. The landlines went down, the mobile became non-operational with batteries that power equipment not receiving enough sun to remain charged. For the majority of the whole term, their child had little to no contact with their distance education teacher and could only attend online lessons sporadically. The Internet would work

one day but it wouldn't work the next day. They didn't have a mobile phone to hot spot either because they didn't get mobile coverage in their area. You can see the real importance of not relying on one sole system within the environments.

Something else we have advocated for for a long time in relation to our Internet access is the speed, the quality, the capabilities and the cost. Voiceover Internet protocol is already being utilised in some instances. We have Wi-Fi calling and other online platforms but the call quality remains a major issue. For years we have been paying more to access smaller data plans at lower speeds. Sky Muster has come a long way in bringing enhancement through their satellite services and it has brought these more in line with urban counterparts. The free installation of the Sky Muster service has been pivotal in the affordability for rural and remote families to take up this alternative service. Sometimes out in the bush, costs can be a prohibitive factor, when you need to switch a service and the use of LEO satellites has been a classic example of where there has been a major benefit to our transient families. We have families in rural and remote Australia that do not spend most of their time in their main residence, they are travelling week by week, as mustering contractors or fencing contractors and they are on the move throughout the Australian outback the whole time and we have advocated for a long time to have some form of affordable Internet access for those families. Prior to the LEOSat technology, some of these families were spending tens of thousands of dollars of their own personal money to be connected. Plus the ongoing data costs that some of them were paying \$700 per month. But, unfortunately, there is no subsidy that has gone with accessing the hardware to these new LEO satellite technologies and, like there has been for the families that have been accessing the Sky Muster products, it would be really great to see some assistance for our families

in that area.

One other barrier to accessing digital technologies that has been spoken about quite a bit today is power. Today's modern digital technologies, be it mobile or Internet, very often require power to the premises. We often have to have a Smart antenna, or we have to have cell fire equipment and if there is a power outage, which let's be honest is quite frequent in the remote areas, those services can't be relied upon. Many families do have their own self-generators on the properties but these aren't run 24 hours a day. It hasn't been determined whether a lot of these new voice services that are going to replace the Next G wireless link or the HCRC radio, whether the power backup will be supplied, or whether that will be the customer's responsibility. None of these items work without power. If telcos aren't going to take the responsibility for any form of power supply or backup service, then perhaps they need to look to developing services and continue to maintain services that don't actually require power.

If we as customers are expected to move to alternative services, power for these services need to be provided by the supplier, so that we can assure that those services work all the time. HCRCs and copper landlines continue to work when there are lengthy power outages and the HCRC services are actually fitted with solar charged batteries which are maintained by Telstra and this should be the minimum benchmark for any replacement. It is not just the education of our children out in the rural and remote areas that are effected by connectivity. We also have to consider their health because health and education is intrinsically linked. The child's education can be severely impacted if they have a health condition that remains undiagnosed or untreated. Students with developmental difficulties often require frequent and timely consultations and these can be enabled via telehealth, negating the requirement to

travel massive distances to be able to have face to face meetings. Some specialist consultations, for example speech pathology, can be satisfactorily delivered using telehealth services, where the technology is available, but the connectivity needs to be of a sufficient quality to constitute a purposeful consultation.

We have a mum of a 4-year-old whose child has a stutter and speech impediments and she had to travel 971km one way to Darwin for hearing tests and to have initial speech therapist consultations. The rest of her appointments have been done over Zoom to save the massive travel, however, the mum reports that the Zoom is OK, but it certainly made it harder with the delay to be able to fully show mouth positioning and specific sounds.

The impact when communications aren't working is massive out in the rural areas. But it also is massive in regional areas and remote areas. When communication services aren't working, if children at boarding school, how can they contact their parents and vice versa? We have had families when children have had issues at school and the school have rung a mobile number but that family has no mobile service outside of the home and they have gone all day and they come back late in the evening to find that the phone has a message and that poor child has been suffering at school because they haven't been able to speak to their parents.

Rural and remote schools right across Australia are for many communities the hub and it is a place where people gather in an emergency. Some schools are actually so isolated that they are the desired location to house defibrillator machines because they are the go to point in the crisis. Many of these schools do not have mobile service to ensure adequate medical advice is received in an emergency situation. They cannot rely solely on one form of communication. School buses are

unable to contact parents if their children - if the school bus route has had to change on the way home and they may be earlier with their children to drop them off. They need to be able to contact parents to let them know their little Johnny will be at the end of the lane 30 minutes early. School lessons are interrupted, children miss out on valuable education learning. We're not actually asking for anything more than anybody else has. We just want to stay connected. Thank you. (APPLAUSE)

ANDREW WILLIAMS: Thanks, very much, Sally. Great points raised there. I will hand over to Chris and then Jen to give your perspectives from the NFF and the Regional Tech Hub. Great incites from the tech hub would be fantastic, Jen.

CHRIS YOUNG: Good afternoon, everyone. Chris Young from the National Farmers Federation. Giving my opening remarks, I fear I might be accused of direct plagiarism of Sally because you raised a number of the pertinent points. As our aim would suggest, the NFF, we are the peak body for producers across the country. It is an important point and Sally touched on it, is we represent a certain cohort of the regional community and it's very much not a homogeneous community metro versus regional, there are a range of different cohorts within that. An example that we often use is the RRR distinction, regional, rural and remote, where we see distinct challenges but often some unique challenges as well across those cohorts, but, then again, that is not the only way that we see the cohort spliced, be it people that live in town versus the different challenges of the members that I represent, being farmers.

Broadly speaking, so connectivity and regional communications has been on our agenda for a decade, 12 years and over that time it has certainly evolved to point where we have a stand alone policy committee

dedicated to telecommunications connectivity which really emphasises the importance that the farmers of the country place on telecommunications. I absolutely concur with the point around in that period, we have seen significant advancements. We should have seen that but I think it's also right to acknowledge that, be that through the NBN or through the private market, bringing better services to market. When we talk about, particularly for my members, the challenges and the challenges absolutely still exist, we are right in pointing out where we have come.

Broadly speaking, when we think at the NFF around connectivity, we generally pool it into two different areas. There is immense crossover and it is very much an oversimplified way to do it but nonetheless the one we use in the primary connectivity challenges, so that is often the household, the social, the educational and the health connectivity that is required to deliver those services, and education was one that was mentioned by Sally, which is absolutely pertinent and the challenges are very real, not just for people in regional areas, but definitely people in remote areas.

We then also talk about - and we focus on the opportunity of connectivity for the businesses of farmers. We very much see our next wave of productivity, and we are coming from a sector where productivity has largely flatlined, coming from the opportunities that connectivity and telecommunications underpin, things such as digital agriculture ag-tech and I speak to that, not just from a business lobby point of view, but for the fact that those productivity gains strengthen the businesses which strengthen the regional communities, those businesses are members of those communities and connectivity plays a role in their ability to be the bedrock of the economy of a social nature of those communities.

So that is how we have broadly split it up. What is our role in this space? We do not - and I certainly do not pretend to be a deep technical

expert on telecommunications. Our policy committees are made up of farmers, their day jobs are farmers but they come together to communicate those lived experiences, as well as the opportunity set to decision-makers, be they politicians, bureaucrats, be they the telecommunications industry and we do that through a number of ways. We work with organisations such as the ICPA, through the RRRCC, the Regional Rural and Remote Communications Centre that have a common interest around the primary connectivity challenges and opportunities and then, as I mentioned, we also progress connectivity as it relates to the farm business.

In terms of where our advocacy is focused, we have often, and historically focus around pushing for continued, often public investment in regional infrastructure, where there is a market failure, where we're not seeing the private telcos see it as economically feasible to deliver what has historically been terrestrial, hard infrastructure often around the mobile network. We still maintain that but we have started to look at broader areas and I will let Jen speak on this, because she will do it much better than I, areas such as connectivity literacy, digital literacy. If we can upskill, particularly our members on their connectivity literacy, we see that as probably the most useful way to allow them to be at the forefront, to take up what might be the next wave of technology and I know LEOS is something we are looking at on this panel. Through the good work of the RTH, we can try and control that, to some extent. Not only bring them up on their current connective requirements but try and skill the people in our regional communities to best engage with the connectivity opportunities and overcome the challenges going forward.

Just on LEOS, as with most of my points, Sally has covered it better than I, we see them in the mix. We have a number of members who see the opportunity. They represent one technology or a variant on one

technology to deliver connectivity services, where one service often doesn't hit the requirements that people in regional areas need, particularly around that underlying access to connectivity, so I hear all the time member experiences that some of the good, some of the bad around some of the new LEO offerings and we welcome investment and competition in the regional market but it's one service among a range of mix of technologies that often for those different cohorts that I mentioned before, different technologies, be it the copper line for some of our more remote members through to some of the inner regionals for whom the satellite, or they might be on the fixed wireless network, provides the services that they need.

In wrapping up, just on the USO which is another point we with looking to discuss today. We often talk about the how of the USO but I remind myself of the why - why do we want the USO? Often it is because we have families out there who rely on connectivity to educate themselves, their children, the children of their employees to ensure that they have access to health services when themselves or their children require it and they are two pretty important things. I don't think that can be denied wherever you live, that is why we place an importance on making sure that some of the baseline primary connectivity services are accessible and reliable and help fulfil that function. That is me, Andrew.

ANDREW WILLIAMS: Thanks, very much. That connectivity literacy topic is a perfect segue to hand over to Jen. That was a concept or a term that came out of the 2021 regional telecommunications review and I don't think there is anybody better than Jen to talk us through that.

JENNIFER MEDWAY: Thank you so much for having me here. Can I do a time check, he is worried I will keep talking forever. Please give me - I

think we are working on a wink or tap to finish up.

ANDREW WILLIAMS: You have six minutes.

JENNIFER MEDWAY: Thank you for having me here. I have considered this topic deeply because I sit on a couple of different fences and I will talk about connectivity literacy. I joined the role 18 months ago or thereabouts. Since I joined, nothing has stayed the same. I am sure that was happening before I got there but one of the things that is interesting for me is we have had the advent of NBN services, a range of new things happening there, we have had Starlink that has entered the market or taken the larger chunk of that market. We have had announcements from Optus recently and their partnership with Starlink looking at this stage 2024 being able to send text messages via LEO satellites. We have Telstra making announcements with OneWeb as well as Starlink. If you have an iPhone 14 now, you can connect up with a text message to the LEO sats as well.

There has been other range of the conversation around connectivity literacy which has been fabulous. Before everything was lumped into digital literacy, that is what we talked about and thank you so much for that wonderful overview, professor, in terms of the ADII. We need to start to unpack that more because if we stick up at digital literacy level we are mixing fundamental points. When we look at connectivity literacy, it doesn't go on geographic lines, it doesn't go on education lines, it doesn't go on how much money you do or don't make, the average person cannot tell you, or will tell you very little about Internet or mobile.

I will give you a good sense of that. 76% of people cannot tell you who their RSP is. They do not know who they are paying their Internet to. I think that is a completely interesting space to be trying to work in at the

Regional Tech Hub because, on the flip side of that, the average house has 22-24 connected devices. If we are talking about 22 connected devices and someone can't tell you what their Internet plan, or they can't tell you who they are paying their Internet to, that is a scary space. On the flip side, we are talking about handsets to satellites, a thousand different options now available to people. We are talking about fixed wireless improvements, we are talking about the RCP program, where we are rolling out new infrastructure upgrades. The problem that we face every day at the Regional Tech Hub is connectivity literacy gaps and that is a really hard challenge to overcome and something that we spend a lot of time working with people, so since we started in December 2020, we have worked with 150,000 Australians, so anyone that lives or works in regional, rural and remote Australia is in our remit. Basically everybody, and with that group, the most - the need is so basic.

When I went on a few tours to look at the natural disaster zones and understand what was happening and that fabulous conversation we had earlier about the challenges around battery back-ups and other things are real, I thought we were going into the communities to have that conversation around what resilience have they got in their system? What battery back-ups do they have? What kind of mobile and Internet plans do they have? The reality was that the challenge is so much more basic and I don't mean that in a condescending way, it is "I can't get connected. I am using my mobile broadband to stream Netflix off a Smart TV. I am running my EFTPOS point of sale machinery on 3G connection that we know is shutting down and I don't know how to check if it is 3G or not". The most basic and fundamental questions are the questions that we get 99% of the time, not "How do I connect up to this new thing in the sky?"

My point is the new things that are coming are fabulous, most

people want to turn their phone on and it work, that is what they want. They don't know how to do other bits around that which is fine. When I first came in, the things I was doing wrong, my team - I didn't get sacked early on, that was nice I am the manager, so that was hard but, having said that, there was basic things, like I had my router on the ground next to the fridge. We know Wi-Fi won't travel through white goods. I didn't know this at the time. There are some fundamental gaps in peoples' awareness around how they can and can't interact with the phone and Internet.

Wi-Fi calling has been an amazing breakthrough. I don't get phone reception around my house. I have to have a cell fire system. The minute I leave my front gate, there is no reception for me to drive into town which is 20km away. All the things that Sally and others were talking about are absolutely real, but there are options and choices these days. That is the key bit that we need to be getting through. For as little as \$129 I can put an antenna on my car that will allow me to get reception definitely along the 20km that I have done it. They need to have that confidence if they are going to make that investment, because some of these things cost a lot of money.

Hopefully I am getting close to the end but the couple of things I would like to leave people with is technology improvements are fabulous. They are exactly what the panel has said. They will be a fantastic infill or technology to add into the mix but it is the mix we need, the resilience in the system that we need but if we are going to get the most out of these systems, we can't just look at the infrastructure, we need to understand some of the barriers around connectivity literacy and how people are engaging or not with the technologies, but absolutely fabulous to have more in the mix and giving people more options.

ANDREW WILLIAMS: Thank you, Jen and thank you to the panel. We have a few minutes for questions but one thing that came up yesterday, which I think - and you touched on it, Jen, was the upcoming 3D cut-off. I recall we had a conversation some months ago and there was something like 72, 3G EFTPOS terminals in Tumut alone that the proprietors had no idea were 3D. Has that situation improved, or how much work, particularly with some of the telcos in the room, what needs to be done?

JENNIFER MEDWAY: Could I be clear for everyone that doesn't know, it is all networks. It is not just Telstra. Optus is later and Vodafone is earlier than the June 2024 cut-off. A couple of things to note that I didn't know initially, it won't just be switched off. They have to provide 4G equivalent and the government has to be happy with that before they shut that off. Having spent time with Telstra recently, more specifically and Optus, they can tell where the 3G systems are, they have got the numbers and they can tell. The thing is - this is me - who has received a little note from Telstra and not opened it and gone straight into the bin? That is some of the challenges. There are some baked in people and scenarios that are playing out where there are challenges that they may go missing.

Things like health devices is a big one. A lot of those are running off 3G. It shocks me how many businesses are running their point of sale off mobile broadband. It blows my mind. I was on ABC radio in Canberra the other day and they were ripping into me because Majura Park, it is a huge big concrete building near the airport and they were yelling about the fact that they didn't use their EFTPOS machine in the middle of Majura Park. I was like you are in a concrete building using your mobile broadband. They didn't want to hear that, they yelled back at me. That was fun.

The short answer is, yes, there are baked in challenges around that.

The telcos are doing a huge amount of work to engage with those people that do have the systems and I think it is going to be a little bit like the digital analogue changeover. There will be a huge rush at the end. If you think about it at your own house, look at things like - if you are on farm, a lot of the telemetry is 3G only enabled. A lot of people have 4G turned off because back in the day when it came in, 3G was considered to be a more stable technology.

ANDREW WILLIAMS: We have time for a couple of questions. Alexi?

>> Thanks for being the voice of region for small businesses in regional areas. That is awesome, thank you. A question for Jen and Chris please. You talked about engagement and getting that information out there and that can be a lot about trying to get people to make the change. What has worked, in terms of engaging - I guess I am putting my small business hat on and saying what has worked to get small businesses, farmers to understand how to make the change? Just so others in the room who do engagement can learn from that.

JENNIFER MEDWAY: I can tell you what didn't work and that is we tried to go to the groups that looked after business, whether it is councils or small business chambers and we just aren't getting that reach out from those groups. Pounding the pavement is so sad for me because I have a fully national remit, but that is the change. We go to a lot of tours and we go to a lot of businesses and we have to have that conversation. Similar to farmers, one farmer only listens to other farmers and I am a fifth generation farmer, I can say that. It is about getting into the networks. It is a challenge and we are not the only ones facing that. The opportunity to get out and speak to people is where we think is making the biggest

difference. It is like the pointy end of the needle, how to get to everybody and how to find them? The telcos, as much as we love to bash them, they do a good job in terms of getting out. They have a lot of people on the ground. We work with all - I don't know how many regional people you have got? Telstra have the same and Optus slightly less. They are out and about having conversations, as opposed to sitting there, and so many people want to talk about the problem rather than fix it. If there is a person in your region, encourage people to reach out to them, because they are a wealth of knowledge and they are underutilised because they do a fabulous job. It is tricky.

CHRIS YOUNG: Other than concurring with Jen, it is a challenge. Through our industry networks, we are working with the telcos to try and upskill our memberships and make sure the people in our membership who then engage with many thousands of producers understand the issue, so they can pass it onto their members and it is then having as many people in those regional communities understanding, if we pick this specific issue, a network shutdown, when they have the organic conversations, they can influence the people around them, so that is what we are trying to do.

ANDREW WILLIAMS: Wendy and then David and that will be it.

>> Wendy Hick, independent ACCAN member. I want to thank you for the work that you are doing in this space. It is really important and it is important to keep the messages out there. I wanted to ask, we talk a lot about connectivity literacy and how much it's needed out in the bush but also do you ever see it getting to the point that it is not up to the individual people living out there to know so much about their individual service? Jen, you mentioned 76% don't know their provider. I would

argue that a lot of people in the cities don't know their providers. They don't have as many different services they have to navigate. Things just work for them. In the regional, rural and remote, there are so many different combinations. Are we ever going to get past the step that there will be something that people can get on with their day, like power, water, plug it in, turn it on and it will work without having to know if they are on a satellite system, how does it connect, how do I make it run and what devices will work? Is it the Wi-Fi router or the timber in my house? What can we do so it doesn't always fall on those individuals and we have to deal with thousands of them to teach them, how do we get services to where they don't need to do that step?

JENNIFER MEDWAY: I will start. Quickly, yes, it would be lovely. I don't know how the power turns onto my house, it just does. The problem is there is no white saviour coming in on the Internet and connectivity front. People will have to manage their own connectivity but I completely agree that is beyond a lot of people. Our service - quick plug, sorry Andrew - that is what our whole service is there to do. Ring us up, we give you all the information. It is free and independent. Without you having to go to 50 web sites trying to understand the complex language. A report will end up in your inbox and someone will answer those questions on the other end of the phone. It still requires you to take those steps, that is the problem.

ANDREW WILLIAMS: David, a final one.

>> A thousand questions could be asked but just one. In relation to EFTPOS machines and IAT devices, I am pretty sure that the telcos didn't sell any of those to the consumers, so why do we think it is the telcos'

responsibility to be talking to the customers about the fact that the devices aren't going to work, as opposed to the person who is actually providing the service, e.g. the bank?

JENNIFER MEDWAY: I don't know that I said it was all the telcos there. The telcos are working with the service, the banks are proactively trying to spread that word. They are talking to health care providers, the ag-tech providers. The problem is it has to come from the telcos and to those groups but it also needs to filter out because they know who they are. I have answered that badly. Everyone involved in the puzzle has some responsibility for educating people.

ANDREW WILLIAMS: Unfortunately, we have to leave it there and like just about every conversation we have had today, they could keep going. Please join me in thanking the panel for their contribution.