I know the reference to the reviews is something that we'll be talking about for the next two days. Ladies and gentlemen, I will move to our next session, because I'm keen to get you to morning tea on time. Our keynote speaker is, of course, coming to us via technology. This is an audience that will be completely comfortable with that. You'd be wear that, in March 2017, it was World Consumer Rights Day. This year, the focus was on Building a Digital World that consumers can trust. That's what our keynote speaker, Amanda Long, will be talking about. Before we turn to that, I'd like to welcome Teresa Corbin, the CEO, to introduce this segment. Please make her welcome.

(APPLAUSE)

TERESA CORBIN: Good morning, everybody. Thank you for coming to our conference. I'm just going to say two things. The first is that ACCAN is a member of Consumers International. It's an organisation that has many, many different consumer organisations around the world and our board increasingly recognises we can't just try and advocate for change in Australia, we are working in a global marketplace and we need to have influence overseas. One of those that I can give as an example is that we were able to influence the standards on mobile banking without even attending a meeting outside of Australia. That's been something that Consumers International helped us facilitate. I'm very glad that, although Amanda couldn't be here in person, she will be presenting today for us so thank you.

JULIE McCROSSIN: Thanks a lot. Big round of applause. That was the most swift presentation we have seen. Have a look at this moment on digital trust.

(2 MINUTES LOST)

AMANDA LONG: It's great to see such broad representation of different stakeholders in attendance. This year's theme presents so many different questions about connected consumers and their relationship with the digital world. Today, I would like to talk about why building trust is so important if we are to unlock the opportunities that the connected world can offer consumers. The prize - if we can build a digital world that everyone can trust - is clear. In Africa, 1 million hand pumps supply 200 million rural water users. One-third of hand pumps are thought to be broken at any one time. The introduction of a small hand pump in Kenya with sensors that could detect faults and get fixes done quickly led to a 10-fold reduction in problems. In the UK, doctors are trialling the use of internet-linked technology to help them pick up signs of changes and behaviour for patients with dementia. Sensors attached to kettles, fridges and even beds can give vital early clues as to how someone's doing. Are they making tea as usual? Are they eating food from the fridge? Picking up and acting on these signs can help people stay well and reduce hospital admissions. These stories show why it's so important that we talk together about how we can achieve this kind of success for everyone, no matter where they live or who they are. According to Deloitte, connecting the rest of the world's population to the internet would mean an increase in economic activity that could generate $2.2 trillion in additional GDP. For those in higher income countries where the online population can reach upwards of 90%, there is still much to gain if we can go forward to the next step of what digital really has to offer. But none of this could can happen without trust. Or can it? Well, we can push on through the way that we have been, aware of the problems, finding fixes and patches as we go along. We can continue to convince ourselves that mass uptake and satisfaction with service quality is the same as satisfaction with business models, corporate practice, and ethics. We can imagine that the size and momentum of digital practice is so big, so unstoppable, that we can ignore the clear signals from consumers about what this world can feel like at the receiving end. But to not properly address these warning signs, we'd really be missing a trick, missing an opportunity to co-design better services and make the system inclusive for everyone. It would be missing the key point that, despite the enthusiasm and appreciation of what digital interconnectivity can do, it brings both positives and negatives. Let's briefly look at the paradox of connection. The beauty of so much that digital has given us is that it's all connected. We can connect in ways that we would not have dreamed possible even a generation ago. The downside of so much that is digital is that it's all connected. When everyday things like payments mess up, or updates slow down a device, or when uncanny decisions are made about us based on our habits, it erodes our faith in the other amazing things that we can do with digital. Low consumer trust is not conducive to building growth and to creating opportunities. When we're tracked online and bombarded with advertising, it makes us reluctant to share other types of data that could better shape transport systems, better healthcare. When businesses tell us they're compliant, that ticking a box doesn't make us feel confident, when women are threatened or stalked online, it can make them withdraw from public discourse. When it feels impossible to keep your children safe online, we might be fearful of letting them explore and develop the skills they need to succeed in a digital world. Maybe part of the problem is that we too often describe a digital world only in terms of numbers - how fast it is, how many billions connected devices there are. But we need to start thinking not just about how much we could grow, but how we could grow. We must start listening to ordinary people - people as consumers, as citizens, and as representatives of future generations. If technology is going to increasingly integrate into people's lives, it's no longer enough to say it will bring convenience or save money. It has to offer more than that - more than just a transaction. We shouldn't just think about simple transactional trust - the nuts and bolts of a transaction between a business and a consumer, or consumers and consumers. Instead, we must think more roundly about trust in the whole experience. Reflecting on the purpose, listening to people, and thinking about their whole experience online. This could all too easily be dismissed as stifling innovation or progress. It's not. In fact, it's the definition of progress. In a situation where technology is rapidly breaking through previously issued limitations and disrupting economies and society more widely, to progress means to bring people along on the journey. So who do we trust to build a better digital world? The fact is, it's up to all of us. No single entity can reassure trust. Over the past year, our focus has been on bringing global attention to key issues facing consumers in the digital world. For World Consumer Rights Day 2017, our better digital world campaign brought together more than 130 consumer organisations in 92 countries. Our social media campaign reached 9 million people, and it also attracted significant attention from the global media. On World Consumer Rights Day, we also co-hosted the first ever G20 Consumer Summit in Berlin, Germany. We presented a set of recommendations to the G20 on behalf of the consumer movement that called for the G20 to take action in a number of areas important to consumer trust in a digital economy. In July, we were delighted to see that the G20 leaders' declaration recommended that "trust in digital technologies requires effective consumer protection, and that privacy, data protection, security, access and inclusion and E-commerce are all key areas that need to be addressed if we are to build consumer trust in a digital world." Our achievement at the G20 summit have given us a platform to build on this work, and we're already working with the Argentinean government ahead of them taking over the presidency to see how we can take the G20 forward in 2018. Later this month, we'll be hosting a working group on making cross-order E-commerce work for consumers at the World Trade Organization public forum in Geneva. The event will showcase discussions and views from consumer organisations, governing bodies, and a private sector. E-commerce will also be the theme of next year's World Consumer Rights Day. We look forward to working with our members across the world to ensure that campaign messages reach as many people as possible in 2018. On the topic of connected consumers, we're working with the European consumer association, the European standards organisation, and the international testing body, on assessment of nine principles for securing consumer trust in the Internet of Things. These principles will form the basis from which specific recommendations in terms of policy, standards, testing and business practice will be developed. By working together, we can all build a better digital world that works for everyone. Thank you for listening, and have a great conference.

(APPLAUSE)

JULIE McCROSSIN: I feel she achieved being compelling without being physically present. Would you agree? Let's give her another round of applause.

(APPLAUSE)

Can I just ask - is Xavier O'Halloran here? Xavier, I'm going to hurtle towards you. Why don't you hurtle towards me? He's from Choice, a member of Consumers International. We're running a bit late, because we started late. Just quickly - explain what Choice is to the uninitiated, and what are you doing connected to what Amanda's just outlined?

(LAUGHTER)

I hold it close to your mouth for volume purposes.

XAVIER O'HALLORAN: Choice is a consumer organisation that has been around for a long time. It started out looking at reviewing products and things like that. Lots of safety and consumer goods. I think reflecting on what Amanda just said - it's interesting, the nature of trust and how it's created for consumers. I think looking at where I work now, more in financial services, the nature of that trust is somewhat insane, if you think about transacting online - you're sharing a lot of personal details, putting it into a computer, and hoping that you don't get defrauded at the end of it. What's underlying all that is strong consumer protection. There's protections there to make sure that, if you are defrauded, you are refunded. I think that's a learning right throughout - I'm looking at the way people engage online. If we're really going to trust things like the Internet of Things and connectivity, then we need these strong protections as well, and reliable internet services. That's going to be the underlying thing - to make sure consumers actually engage and use these services into the future. If your medical services that are interconnected don't work and your entertainment system fails and your Uber doesn't show up because of the underlying reliability of the internet can't be trusted, then we've got a failed market.

JULIE McCROSSIN: We have people at all different levels here - students and people who play a sophisticated role within this world. If I could come... I experience what Amanda Long said as an international call for action for co-design and in-game. For trust to have any meaning going forward. I suppose I'm interested in what we will be doing in the Australian context to be part of that international movement, and specifically, is Choice planning anything along those lines?

XAVIER O'HALLORAN: Choice is looking at - the key areas around reform to the Australian consumer board at the moment. There's a number of things in that around product safety, making sure consumers understand consumer guarantees, and they're easy to access. At the moment, we've got these great rights, and they're fully understood in terms of how they apply to telecommunications services, in particular. If they can be made better, stronger, and more adaptable to a digital world, that's the kind of thing Choice will be focusing on.

JULIE McCROSSIN: Finally, because I'm an outsider in this world, the reference to the review that the minister just referred to - is that important, what he's just said?

XAVIER O'HALLORAN: Yeah, definitely. Universal service obligation has been a fundamental part of telecommunications in Australia. Going on from that, I think there's a lot more room and scope to look at what "reliable services" mean as well - the customer guarantee has not been brought into the 21st century and is not dealing with reliable internet connections. I know a lot of people in this room are concerned about that. There's a lot of work there that needs to happen. The default reaction from industry is sometimes that, you know, this is more red tape, and we want to avoid further regulation. But I think if you want to create a trusted environment for consumers to interact, you really need to be aligning with consumers and talking about what appropriate consumer protections are.

JULIE McCROSSIN: Thank you so much. Would you give him a round of applause?

(APPLAUSE)

Is Cecily Michaels here? I'll come halfway to you because it's always good to get people to wiggle in their chairs over a 2-day conference. Can you introduce yourself and, in a nutshell, tell people what you do?

CECILY MICHAELS: I'm Cecily Michaels. I lead an organisation called Leep. We do digital inclusion, powered by volunteers. We support anyone.

JULIE McCROSSIN: I was part of an event that you held - I think it was in Blacktown, from memory - which was focusing on, I guess - some people with disabilities, but some people just from socially deprived backgrounds. And how can they have digital literacy? If it's co-design, it must be co-design for all, not just for the elite few. Just - tell us a little about the work you're doing to try and build that digital literacy to close the divide that the minister made reference to.

CECILY MICHAELS: Yes. We were grateful the minister is aware of the divide, and those population groups, and it's great that they're focusing on older Australians, and he did mention all the other groups - like you say, socioeconomically disadvantaged, the unemployed, people with disability. If you look in our lab, where we offer free digital mentoring on any day there could be at least 50% to 75% of people there with a disability. We don't actually advertise - it's word-of-mouth - and it's amazing how people find these things. We're offering 1 on One mentoring for the volunteer, and it's where they're at. We've got some data on what are the requests for information. It's mostly around communication through Skype or email or photographs. Only 3% want to access government services or shop online because of the trust issue. And also, I think you have to ask about how accessible are those particular sites. There is a long way to go in actually taking these people from being just where they want to be to where they need to be. Otherwise, they're going to be further disadvantaged and further left behind. That's what we don't want.

JULIE McCROSSIN: Thank you. I'm partly just alerting you to Cecily so, if you have an interest in this work, you can speak to her. Give her a round of applause as well.

(APPLAUSE)

Our next speaker is John Chambers from Telstra. Before I introduce him, we're going to enter the connected house. Have a look at Kirobo...

>> If you ever dreamed of having your own robot baby best friend, Toyota has the buddy to make your dreams come true. Say hello to Kirobo Mini, a 4-inch tall robot that can engage in Kensington Palace conversations. The idea was to create a robot that could be a companion for humans. It's not quite advanced enough to be called artificial intelligence, and it may not be practical, but he sure excels in cuteness...!

JULIE McCROSSIN: Sorry, I was having human communication when I could have been watching a robot on the screen. You didn't give a clap to give me a warning that it was finished!

(APPLAUSE)

Just the incidental exercise of all kinds - even with the hands - will reduce your weight and extend your life span, as evidence of this... I used to find those things spooky and Japanese. I know that might be slightly racist. But I don't anymore. I am very - I have a 92-year-old mother and I'm deeply in touch with the psychic loneliness of isolation, and how damaging it is. I now look at those toys and think they'll be useful to some people. I don't know if that's a sign of mental deterioration in myself...

(LAUGHTER)