



## SEPTEMBER NEWS

Profitable Printing Solutions For Your Business

# **Keep Me Posted**

#### **By Simone Cariss**

I have been following the 'Keep Me Posted' campaign for a little while.

Keep Me Posted AU (KMP) is a partnership of representatives from charities, consumer groups, industry and political representatives who believe that it is every consumer's right to choose, free of charge, how they are contacted by banks, utility companies and other service providers. Digital, paper or other.

I'm sure most of you would have considered from a business perspective and personal perspective where you sit on the paper bill versus electronic bill debate. I know I have. But have you really considered fully your own position on the matter?

#### **Scammers**

Scams are a big reason why I prefer all official correspondence via post.

I check my emails at various times of the day and often on my phone. Bills are one thing I make sure I only action at home as I want to ensure that the bill is legit and so I check that it is correct. That's hard to do on a palm size screen.

I also get loads of bogus emails asking me for money. I can usually spot them a mile away but they are getting craftier and smarter. If you're not a digital native, differentiating the real from the scam is sometimes a bit tricky.

#### **In Business**

For obvious business reasons. We prefer print. Whilst we don't directly print for the big banks or telcos or utility companies it obviously has a big impact on overall print volumes and that does affect us. But they're self-serving reasons.

#### At Home

At home we have reluctantly, just a few months ago, gone to electronic bills – due to the fees. Sometimes up to **\$2.50** per bill! We can tell you right now it does not cost that much (we





### In This Issue

- Email cost me \$69.39.
- Why paper bills are winners.
  (17 Reasons why paper bills are better)
- How to spot a dangerous motorist

should know). But that's what they charge up to. Add that up over the year across all your bills and it makes me think twice about sticking with the paper bills.

BUT it's not as expensive as not getting our 'pay on time' discount because the bill got lost in the mountains of emails in my inbox. That cost me **\$69.39** this month because I was 1 day late sifting through my emails on my desktop.

Needless to say I'm going back to paper because that's too hefty a price to pay. And you know how they chased me up??? You bet, they sent me a paper bill. So for them they are double handling which is costing them time and money.

We can afford to pay for those paper bills. It's annoying but we can afford it.

Whilst I initially started following this campaign for self-serving reasons it soon became obvious why many people outside the printing industry were up in arms about it too.

Check out some of KMP Fast Facts on the middle page spread. You might reconsider too.



## **Keep Me Posted Fast Facts**



#### Australia Has High Costs for Internet Access

The World Economic Forum's scoring of ICT capability ranks Australia at just 76 out of 143 countries in terms of fixed broadband affordability. Australia still lags well behind many countries including Vietnam, UK, USA, South Africa, Russia, India, Japan, France and China among many others.

Source: World Economic Forum, The Global Information Technology Report 2015

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#### **Limited Internet Access**

In Australia, about 30% of the population lives in rural areas. Despite many policy interventions, Australia's rural areas continue to be at a significant digital disadvantage.

Source: Walton, P (2013), A Digital Inclusion: Empowering all Australians, Australian Journal of Telecommunications and the Digital Economy.

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#### **Impacting the Most Vulnerable**

Research into disadvantage in Australia indicates, low internet access is correlated strongly to low family income, disability, long term unemployment and unemployment.

Source: Vinson et al 2015

Not	Everyone	Can	Af
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#### ford Home Internet

A recent survey identified that a high number of Australians were not internet users because they could not afford to, with almost 50% stating that they did not have home internet due to affordability.

Source: Acoss, Staying Connected: Digital Divide, 2016



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#### The Digital Divide Deepens

A significant number of disadvantaged people in Australia struggle to have or access the skills, tools or resources needed to digitally engage. Commentators predict that even as the digital divide narrows, for many the 'divide' is getting deeper.

Source: Walton, P et. al. (2013)A digital inclusion: Empowering all Australians, Australian Journal of Telecommunications and the Digital Economy



#### **Online Fraud is a Major Issue in Australia**

1 in 5 Australians have had their personal information misused and 10% have experienced it in the past year through using online services such as internet banking.

Source: Australian Institute of Criminology, 2013, Identity crime and misuse in Australia



#### **Ulterior Motives**

83% of consumers agree that the main reasons companies want to shift to electronic delivery, is to save money not to be environmentally responsible.

Source: Two Sides and Toluna. 2016

Keep Me Posted | Fast Facts

keepmeposted.org.au

#### **Sustainable Communication**

In a multimedia world, responsibly sourced paper and print may be the most sustainable way to communicate. Alternative media such as Digital also has an environmental impact.

Source: Two Sides, 2015

#### **Digital Exclusion**

Digital exclusion is a significant problem in Australia. The ability to navigate and adapt to constant changes in digital technologies is essential before all Australians can confidently replace their reliance on traditional transaction channels.

Source: Digital Government Transformation, Deloitte Access economics (2015)

#### **Consumer's Want Choice**

84% of consumers do not like it when companies take away their right to choose how they are communicated with.

Source: Keep Me Posted UK, Opinium, 2013



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#### Low Income Families Suffer

With low income families unable to view online accounts, debts and missed payments can become a real issue. Access to the internet falls to just 57% for households with an income less than \$40,000.

Source: Australian Communications Consumer Action Network (2015)

#### Is Digital Always More Efficient?

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59% of customers in a recent survey who received an invoice via e-mail had to be sent a reminder, while only 29% of customers receiving the invoice via mail required a follow-up message.

Source: Direct Mail vs. E-Billing, KMP AU, 2016

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Greenwashing

Over 95% of greener products commit greenwashing, with paper products especially suffering from unsubstantiated and vague claims, especially from those trying to promote electronic services over paper-based communications.

Source: Terrachoice, The Sins of Greenwashing, 2015.

#### **Household Paper Recycling**

Paper is recycled more than any other household item. 95% of Australian Households recycle / reuse their paper products.

Source: ABS, 2012, Forestry and Fishing



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#### The growing e-Waste Problem

The amount of electronic products discarded globally has sky rocketed with 20-50 million tonnes generated every year. Australians are among the highest users of technology and e-waste is now the fastest growing component of the municipal waste stream.

Source: Greenpeace, The e-waste Problem, 2013. ABS, 2013

#### What the Experts Say



'I can tell you I don't use online banking. I don't think it's secure. No system is impenetrable, even banking systems'

Source: Dr. Clare Sullivan, Identity Crime Expert and law lecturer at University of South Australia

#### **Comparing Environmental Impact**

Reading a newspaper can consume 20% less carbon than viewing news online. If you read the news for more than 30 minutes, it's more environmentally friendly to read it from a newspaper.

Source: The Swedish Royal Institute for Technology, 2012

## Love Our New Flyers!

We love working with local businesses like AB Corporate Fitness – especially when they give us a shout out on social media. Local businesses often get special treatment with jobs commonly delivered by Blair in person. It's just part of the service.



We think your flyers turned out ACE too AB Corporate Fitness.

# Bumper Sticker Chuckles

Some bumper sticker messages are inspiring and motivational. Others, not so much. Steer clear of cars sporting these affirmations:

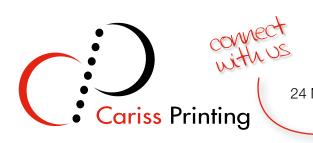
- I assume full responsibility for my actions, except the ones that are someone else's fault.
- My intuition nearly makes up for my lack of good judgment.
- Joan of Arc heard voices, too.
- I'm just grateful that I am not as judgmental as all those selfrighteous people around me.

- Why suffer in silence while I can still moan, whimper, and complain?
- Forgiveness is cheaper than a lawsuit. But not nearly as gratifying.
- I am at one with my multiple personalities.
- I find humour in my everyday life by looking for people I can laugh at.



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