



Turning AI adoption into AI advantage



Nearly four years after ChatGPT helped bring generative AI into widespread use, the results are in – and they’re mixed. Some organisations are seeing meaningful gains: faster insight, improved service, reduced friction and capacity redirected to higher value work. Others are finding that despite widespread use, the anticipated return on investment has been harder to realise. And some continue to face workforce resistance – recent data from KPMG’s Quarterly Pulse survey reveals 31% of respondents identify employee adoption as one of their top challenges for AI strategy over the next 12 months.¹

When KPMG released its *Driving AI adoption: empowering people to change*² paper in early 2025, it focused attention on the central role of people in enabling AI to deliver a return on investment. At the time, leaders were grappling with scepticism, mistrust and, in some cases, fear. Since then, the widespread integration of AI into daily life has reshaped the challenge, shifting the conversation from whether to act, to how quickly and confidently value can be realised.

Attention is now turning to adoption quality and its role in unlocking value at pace. When leaders actively shape how AI is used in day-to-day work, investment is far more likely to translate into repeatable results that scale with confidence, rather than stalling in isolated wins. The differentiator is no longer whether organisations are using AI, but whether that use is reliable, trusted and embedded in how work actually gets done. The question facing leaders has shifted from access to impact, as value increasingly depends on adoption quality rather than tool availability and becomes a critical enabler of speed, trust and durable return.

¹ KPMG, [Global AI Quarterly Pulse Survey](#), March 2026

² KPMG Australia, [Driving AI adoption: empowering people to change](#), January 2025

AI adoption: the picture today

AI use is now common across Australian workplaces. Sixty-five percent of Australian employees report using AI at work (up from 36% in 2022).³ This rapid uptake reflects how quickly experimentation has turned into everyday use, with many organisations already operating at meaningful scale. At the same time, almost half admit to using AI in non-compliant or other inappropriate ways and more than half report having made mistakes in their work due to relying on AI output without sufficient verification.⁴

These patterns do not reflect resistance or lack of effort. They point instead to uneven adoption quality, where unclear expectations, decision rights and checks shift risk from the system into individual judgement. The result is confident looking output that still requires rework, creates downstream risk or erodes trust – slowing progress just as organisations are seeking to move faster and scale what works.

At board level, similar dynamics appear. Many organisations are yet to integrate AI into strategy and only a minority of company directors (19%) believe that freed capacity is being reinvested productively.⁵ Consistent with this, studies continue to show that AI initiatives stall after proof of concept where business value is unclear, controls are underdeveloped or the organisation is not ready to absorb the change.^{6,7} As AI capabilities become more autonomous and agentic, the gap between activity and value becomes more consequential, with both the upside and the cost of missteps amplifying. Our recent KPMG Global AI Quarterly Pulse Survey found that, while 79% of leaders identify AI as a top investment priority even amid economic uncertainty, realising return on that investment through

scaling use cases is proving to be more difficult.⁸ Organisations are now recognising the need to integrate AI into their main operations or their investments may fall short of delivering value across the enterprise.

Taken together, the evidence points to a clear conclusion. The differentiator in realising value from AI is no longer just about access to tools or willingness to experiment. It is the way AI is integrated into decision-making, workflows and accountability.

What this means for organisations and their leadership teams

As identified in *Driving AI adoption: empowering people to change*,⁹ encouraging AI use matters: be clear on the ‘why’ (see the breakout box below), build trust by involving employees, train the workforce, and create safe opportunities to experiment and learn. And in the intervening period, we’ve learnt that there is more that organisations can do to optimise AI adoption; continuing the momentum and converting it into repeatable value, helping to ensure a return on investment. The organisations realising the greatest value are investing in adoption quality. They equip leaders to role-model sound judgement alongside curiosity, experimentation and learning from failure, creating the psychological safety required for staff to try, learn and adapt. They invest in learning that builds confidence and shared expectations over time. They embed practical habits such as verification and disclosure into everyday work, so good practice becomes visible and repeatable. And they progressively redesign roles, workflows and decision points so AI supports how work actually happens, rather than being layered onto existing routines.

Taken together, these shifts reflect a deeper change. As AI becomes more capable and investment in autonomous and agentic solutions increases, results depend less on tool availability and more on how reliably AI is integrated into judgement, accountability and everyday work. In this context, normalising curiosity and disciplined experimentation alongside trust and accountability becomes a critical enabler of driving rapid value at scale.

Think of previous industrial shifts: early adopters in car manufacturing often introduced automated machinery into traditional assembly lines without redesigning surrounding processes. Workers waited for machines. Machines waited for inputs. Errors still flowed downstream. Value only emerged when the line was re-engineered around what automation did best, with new roles, quality gates and handoffs.

AI behaves in a similar way. Adding tools to existing ways of working preserves old constraints and shifts risk into the gaps between written policy and everyday behaviour. Early benefits often appear at the level of individual productivity, but stall when teams and functions are not aligned. This becomes more pronounced as AI systems take on more autonomous and agentic roles, operating across tasks and processes rather than isolated steps. Value appears when adoption quality is deliberately shaped – redesigning workflows around AI’s strengths, positioning human judgement where it matters most, and embedding practices such as verification and disclosure into everyday work. Done well, this can deliver step changes in quality, speed and confidence, allowing performance to scale from individuals to teams and across the enterprise.

5 KPMG, [Boardroom view on GenAI adoption](#), KPMG Global Board Leadership Centre network, 2025

6 Chandrasekaran, A., [Why 50% of GenAI Projects Fail – And How to Beat the Odds](#), Gartner, 26 January 2026

7 Gartner, [Gartner Predicts Over 40% of Agentic AI Projects Will Be Cancelled by End of 2027](#), press release, 25 June 2025

8 KPMG, [Global AI Quarterly Pulse Survey](#), March 2026

9 KPMG Australia, [Driving AI adoption: empowering people to change](#), January 2025

Clarifying the 'why'

In our last paper, we highlighted the Productivity Commission's finding that AI has the potential to address some of Australia's most enduring productivity challenges, including slow service sector productivity growth. In fact, AI is expected to enable more efficient use of the existing workforce, particularly in areas where there are skill and labour gaps.¹⁰

A more recent report from Jobs and Skills Australia (JSA) in 2025, as part of the Generative AI Capacity Study, found that in the near term, AI is more likely to augment rather than replace most work, with only 4% of Australia's workforce in occupations with high automation exposure. JSA's analysis, based on the capabilities of GPT-4 in late 2025, indicated that large-scale job displacement is not occurring in Australia and the most significant employment effects are not expected for at least a decade.¹¹

Start fast, learn forward

That kind of transformation can sound large and daunting, particularly because it is rarely linear and never complete. Redesigning work around AI is not a one-time event but an ongoing learning process, shaped by experimentation, feedback and adjustment over time. For many leaders, this raises a concern about risk versus speed – even though moving faster does not necessarily mean taking on more risk. The risk is trying to do everything at once – or waiting for certainty before acting. Leaders who make progress tend to start fast, learn forward and build confidence through small, contained moves that demonstrate improvement and create shared understanding that can then be amplified.

The four evolutions that follow reflect this reality. They offer practical ways to improve adoption quality incrementally, providing a repeatable path to move early, learn safely and scale with confidence. Together, they create the conditions for AI investment to deliver repeatable returns without slowing momentum or ambition.

¹⁰ Australian Government | Productivity Commission, [Senate Select Committee on Adopting Artificial Intelligence \(AI\): Productivity Commission submission](#), May 2024

¹¹ Australian Government | Department of Industry, Science and Resources, [Australian Government response: Senate Select Committee on Adopting Artificial Intelligence \(AI\) report](#), 1 April 2026.



**Evolution 1**

Support leaders to role-model trustworthy AI use

Leaders have a multiplier effect because they influence many. And often in organisations, it's the leaders who are in the demographic that won't naturally adopt AI. An investment in building their confidence, their ability to model the effective use of AI and their change leadership skills will have clear payoff in terms of quality adoption of AI.

**Evolution 2**

Provide practical support to redesign work

Formalise 'AI Enablement Teams' to support leaders to make actual and sustained changes to work practices, job roles and organisational structures.

**Evolution 3**

Design training that creates sustained behaviour change not just technology upskilling

Invest in learning that builds metacognitive skills as well as how to use the tools and use contemporary learning design to maximise impact.

**Evolution 4**

Turn enterprise policy into everyday practice

Build communities of practice to support the formation of habits.

Evolution 1. Support leaders to role-model trustworthy AI use

Leaders play a decisive role in shaping how AI is used day to day because they are the ones closest to their teams, influencing their day-to-day behaviours. Evidence is mounting that the relationship between leaders and their team members has a significantly positive impact on effective AI adoption, particularly where leaders have the skills to foster intrinsic motivation through paying attention to autonomy, relatedness and competence.¹² Leaders in many organisations are also in the demographic that is not digital native and therefore may have less confidence in their ability to use AI (see the callout box below). And yet, with their disproportionate impact on influencing the behaviour of their team, with the right support, they have the ability to not only effectively articulate why AI matters and what it will be used for, but to model how it is explored, tested and refined in practice.

They influence adoption quality through the signals they send about judgement, scrutiny and responsibility.

When leaders are open about how they use AI and what they check, scrutiny becomes real, confidence rises, and responsibility becomes visible in everyday work. Simple statements such as 'AI drafted this and here is how I verified it' or 'I explored options with AI and made the decision myself' create shared expectations about responsibility.

These small, everyday signals also build psychological safety. When leaders are transparent about their own use, errors are treated as part of learning, and questions are welcomed, issues surface earlier and can be addressed before they scale. Over time, this creates faster learning and higher-quality outcomes without relying on enforcement.

Practical implication

Leaders have a multiplier effect because they influence many. And often in organisations, it's the leaders who are in the demographic that won't naturally adopt AI. An investment in building their confidence, their ability to model the effective use of AI through curiosity and experimentation, and their change leadership skills will have clear payoff in terms of quality adoption of AI.

¹² Hart, G., [Leader-Member Exchange, Responsible Artificial Intelligence, And Self-Determination Theory: An Integrative Review Of Leadership, Autonomy, And Motivation In AI-Augmented Workplaces](#), Scientific Bulletin, Vol. 30, Issue 2, December 2025.



KPMG's AI for Leaders program

Through six practical modules, leaders gain the insight and tools to connect innovation with measurable outcomes and to give their personnel the confidence to use AI to deliver outcomes and to innovate.

Module 1

AI For Organisational Capability

Build confidence in AI basics and understand its organisational potential.

Module 2

Leading With AI

Drive AI strategy, select the right opportunities, and lead through change.

Module 3

Trust & Responsibility

Navigate AI risks and embed responsible governance.

Module 4

AI Adoption

Embed AI literacy, accelerate adoption, and deliver measurable value.

Module 5

AI Innovation

Identify opportunities, foster innovation, and measure success.

Module 6

Return on Investment

A detailed consideration of how to define and deliver ROI for AI projects.

KPMG can tailor these high-quality materials for your context, provide the modules for you to host on your own Learning Management System (LMS) or support you to access publicly available learning modules. **Click here** for more information about how KPMG delivers AI learning that equips leaders with the confidence to harness AI's value, build trust, and scale impact across the enterprise.

Segmenting the workforce for AI adoption

In our own AI-adoption journey, we have seen that there are three broad categories of different elements of the workforce that come from a different starting point. These broad categories are:

Digital natives: often (but not always) Gen Z and millennials for whom using AI is just common sense.

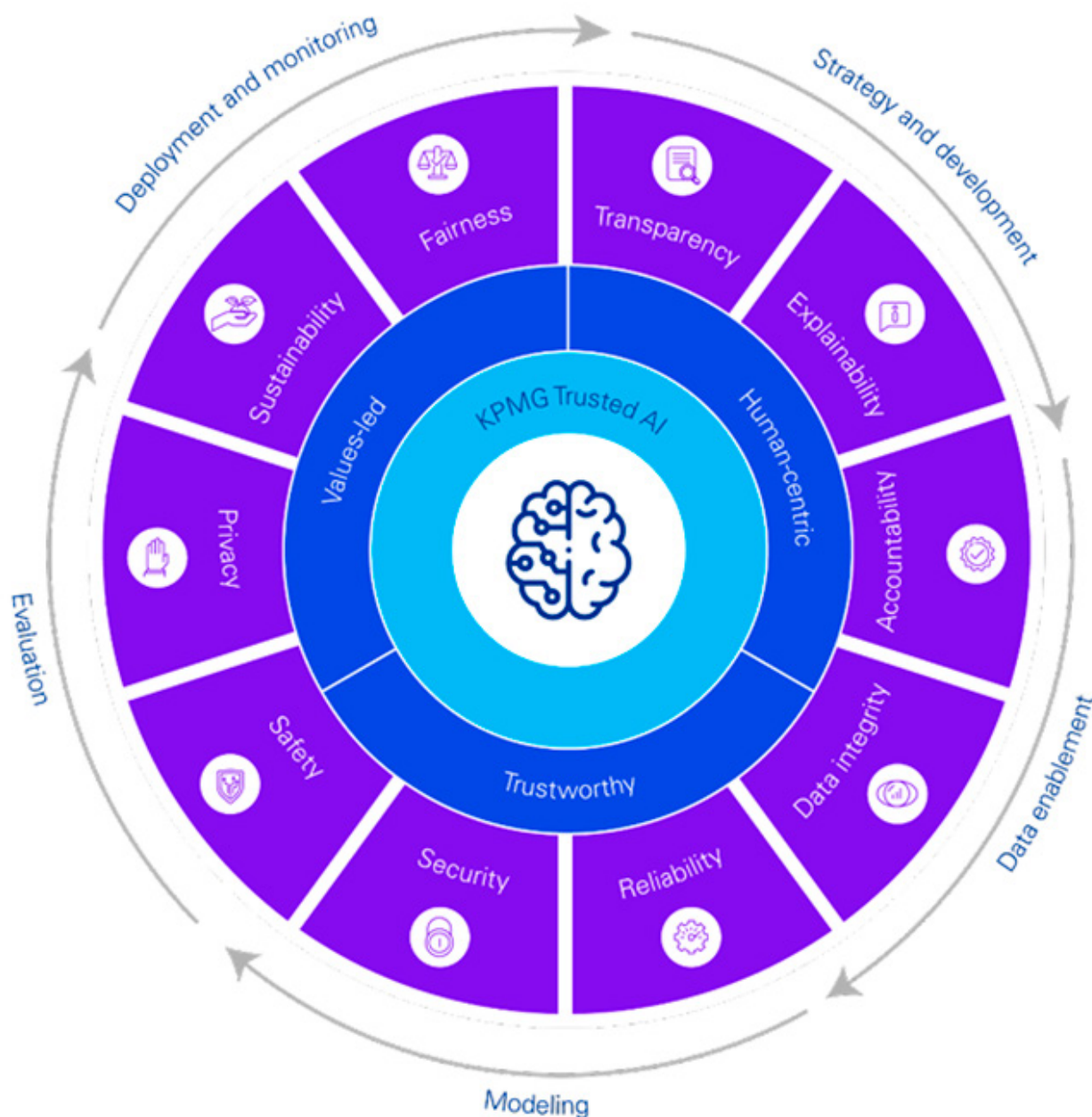
C-suite: can see the commercial sense and want to adopt.

'The ones in the middle': not digital natives and likely lacking in confidence to use it and time to invest in exploring. And yet they are the ones most influential on the behaviour of their teams.

KPMG's Trusted AI Framework

At KPMG, leaders bring the organisation's Trusted AI Framework to life through visible role-modelling in everyday work. They are explicit about when AI has informed their thinking, where human judgement sits, and how outputs are reviewed before being shared or used in decisions. This clarity makes accountability tangible and builds confidence across teams. Practices such as verification, transparency and human oversight are not treated as abstract principles. They are embedded into normal workflows, reviews and decision points.

Over time, these signals compound. Teams become clearer on what good looks like, issues surface earlier, and AI-supported decisions move faster with less rework. Leaders are able to stand behind outcomes with confidence, supported by enterprise-grade controls, including ISO-certified AI governance, that reinforce trust in practice rather than policy alone.



Evolution 2. Provide practical support to redesign work

Many organisations have moved quickly to put AI into use, often through central rollouts of tools. These early deployments have enabled rapid experimentation and local productivity gains. Increasingly there is a recognition in behavioural science that changes to the systems in which people operate are as important, if not more important than influencing individual motivations.¹³

The shift here is from launching tools, to actively supporting leaders to embed high-quality adoption where work actually happens. This is critical as AI becomes more agentic and plays a more active role in shaping how work flows – coordinating tasks, prompting actions and operating with more independence alongside human judgement. This can be achieved by formalising leader support through a network of multidisciplinary AI Enablement Teams, operating across functions and business units to:

- identify the existing use of AI in the team and the potential AI opportunities
- identify the ones that will deliver the most value and work out how to measure that value
- facilitate the process of defining how the processes will work when AI is adopted in the manner identified
- specify the ways that effort will be redirected to higher-value tasks
- design new or revised roles and structures to support effective human–AI teaming
- project-manage the entire process
- share learnings with the broader AI Enablement community to support widespread, conscious and consistent adoption across the enterprise.

Regularly checking on whether the value is being delivered supports leader decision-making about what to scale up and what isn't delivering value and should be dampened. Strong project management capabilities are critical for these AI Enablement Teams to track value and amplify those experiments that are working, while dampening those that don't work, with discipline.

Walking a process end to end reveals where AI adds value, where human judgement remains critical, and where unclear decision rights, checks or incentives undermine quality. This clarity becomes increasingly important where AI is playing a more active role in coordinating work across roles or teams. Even small pilots become valuable when they clarify what must shift for AI-enabled work to be reliable.

As this pattern develops, experimentation becomes a mechanism for shaping adoption quality. Each initiative tests not just a use case, but the conditions required for repeatable performance, including who decides, how outputs are checked, how issues are surfaced and how value is owned. Progress is judged less by activity and more by whether better outcomes are appearing consistently in practice.

The AI Enablement Teams, comprised of small teams of technology, change and workforce and organisational design practitioners, are underpinned by strong project management skills. The teams bring together the leaders and the people doing the work to facilitate the identification of where AI will help, where judgement remains essential, how verification will work and what happens when something goes wrong. Critically, it helps leaders to take concrete, practical steps to embed the use of AI and adjust job roles, workflows and processes.

Critically, these teams are part of a network of teams collaborating with each other to amplify successes, dampen failures and share learnings to support enterprise scaling.

Practical implication

Formalise AI Enablement Teams to support leaders to make actual and sustained changes to work practices, job roles and organisational structures that enable coordinated, enterprise-wide human–AI collaboration.

¹³ For example, McAnally & Hagger (2024), SDT and workplace outcomes: conceptual review, Burke et al. (2024), Self determination research: current and future directions.

KPMG Mystro

AI Enablement Teams have the opportunity to use KPMG Mystro to fast-track analysis of AI opportunities, changes in job roles, processes and capabilities required.

Orchestrate your human + AI workforce with KPMG Mystro

Mystro enables AI-driven analysis and activation across human and digital labour, allowing organisations to rapidly model their total workforce, including both human and digital employees. By improving visibility of your total workforce, Mystro helps you reimagine, realise, and reinvent the workforce to unlock growth.

Normalise and optimise human and digital work across the organisation

KPMG Mystro uses 3 billion labour market data points across 15,000 roles to deconstruct human and digital labour into tasks and activities. You can see who's doing what, where it's being done, and what it costs, then spot the AI opportunities that matter most. That's how you find savings, efficiency, and better outcomes, without guessing.



Evolution 3. Design training that creates sustained behaviour change not just technology upskilling

Training the workforce in using the new technologies remains an essential foundation, especially given the rapid and continual emergence of new tools. And training impact depends on whether learning is designed around real outcomes rather than the use of tools alone. Effective learning develops metacognitive skills: judgement about when AI should be used, how its outputs should be assessed, and how AI-supported decisions can be explained and justified to others. Our Global AI Quarterly Pulse Survey showed concern over employee skill gaps as a barrier to ROI (as reported by 62% of respondents vs 25% last quarter), meaning that upskilling the current workforce has emerged as a key priority for 87% of leaders. And for entry-level employees, the most sought-after skills are adaptability and continuous learning, according to 83% of leaders surveyed – a major shift from the previous focus on technical programming skills.¹⁴ For leaders, these skills are increasingly essential to keeping up with the speed at which AI capabilities, risks and expectations are evolving. This type of learning supports adoption quality because it helps people act with confidence and consistency in real situations, not just follow instructions or replicate examples.

Learning design and delivery matters as much as content. Learning that connects to real roles, reflects actual decisions people face, and is easy to apply in the flow of work is more likely to translate into everyday behaviour. Multimodal approaches, short practice cycles and opportunities to reflect on use in context help reinforce sound judgement over time. This allows leaders and teams to adapt their practices as conditions change, rather than relying on static guidance.

Learning as a lever for change: KPMG's AI Academy

At KPMG, AI capability uplift is treated as an ongoing change journey rather than a single training program. Learning blends in-person sessions, digital modules, practical exercises and peer discussion, aligned to the decisions leaders actually face. Communities and recognition help make progress visible, while regular refresh cycles keep content current as tools and risks evolve.

What makes it work

- **Multimodal learning:** a blend of in-person sessions, online modules, practical exercises, videos and case studies so learning is engaging and sustained.
- **Grounded in real leadership needs:** focused on the decisions leaders actually face (value, trust, adoption), not generic tool demos.
- **Champions and community:** make learning social and enable leaders to share real-life examples, compare approaches, and solve practical problems as they arise.
- **Recognition that drives participation:** digital badges and credentials to motivate engagement and make progress visible.
- **Kept current on purpose:** regular governance/review cycles to refresh content as tools, risks and practices evolve.

When learning is reinforced through repetition, feedback and social observation, good practice becomes more visible and more likely to spread, reducing reliance on individual discretion and lowering the risk of inconsistent outcomes.¹⁵

Over time, learning designed this way does more than uplift capability. It creates shared language, clearer expectations and a common understanding of what good AI-supported work looks like. Leaders can have more productive conversations about quality and value, teams can challenge outputs constructively, and issues are surfaced earlier while they are easier to address. In this sense, learning is not a separate

enablement activity but a core mechanism through which adoption quality improves and business value becomes more reliable as AI ways of working continue to change.

Practical implication

Invest in learning that builds metacognitive skills as well as how to use the tools so leaders can keep pace with change and scale value, using contemporary learning design to maximise impact.

¹⁴ KPMG, *Global AI Quarterly Pulse Survey*, March 2026

¹⁵ See for example Okorley, E. N. A., Mensah, J. V., & Amoah Mensah, A. (2024). Social learning theory outcomes and organizational performance: evidence from telecom firms. *Journal of Management and Governance* and Elbawab, R. (2024). Linking organisational learning, performance, and sustainable performance. *Humanities and Social Sciences Communications*, 11, 626.

Evolution 4. Turn enterprise policy into everyday practice

Policies set intent and boundaries, establishing enterprise-level guardrails for responsible AI use. Adoption quality is realised through everyday behaviour, which requires translating those policies into clear, shared expectations for how work is actually done and making those expectations visible in practice.

This translation happens through simple habits embedded in the normal rhythm of work. Practices such as verifying sources before sharing, disclosing where AI has been used, and constructively challenging outputs before decisions are made, help turn abstract guidance into something people can apply consistently. Far from slowing work down, these habits reduce friction by making expectations clearer and decisions easier to progress.

In many organisations, this can be supported through mechanisms such as communities of practice, where teams share examples, compare approaches and surface challenges, allowing shared judgement to develop through observation and reinforcement rather than instruction alone. Communities of practice support employee's agency as well as developing competence and relationships, all important elements of motivating people to change their behaviour.¹⁶

As these behaviours become familiar, the effect is tangible. Teams spend less time debating whether AI is allowed and more time assessing whether the output meets the expected standard – decision cycles shorten as confidence increases and fewer issues need to be revisited later. The volume of polished but unverified work that creates rework later begins to fall, trust in AI-supported outcomes improves, and issues surface earlier while they are

Five behaviours to embed

One way organisations make enterprise-level policy real is by being explicit about the everyday behaviours they expect to see in practice. Rather than assuming guidance will be interpreted consistently, leaders can clarify expectations by naming a small set of behaviours that show what good AI-supported work looks like in day-to-day decisions, reviews and handoffs. These examples help people understand not just what is allowed, but how to use AI well in the flow of their work.

1. Check it before you share it

Treat AI output as a draft. Check key claims against trusted sources, data, or the case record before it's shared or used to make a decision.

2. Disclose when you've used AI

Make AI involvement visible (what was generated, what was edited, and what was verified) so others can assess confidence and trace decisions.

3. Keep it in the safe lane

Use approved tools and channels and don't paste confidential or client data into public AI sites. If you wouldn't email it externally, don't prompt it.

4. Challenge the output (not the person)

Pause and ask one more question – what's missing, what would change the answer, what are alternatives? Healthy scepticism without blame helps improve the output.

5. Learn out loud

When something works well, share the approach and ideas around to support innovation in AI use. When something's wrong, capture it and share the lesson. Fix the pattern, not just the one document.

Used consistently, behaviours like these turn abstract policy into practical guidance that people can apply in real-world settings.

still easy to address. Small artefacts, such as worked examples (short notes explaining how an output was checked) or simple mechanisms to flag uncertainty, reinforce these habits and make quality easier to sustain. Over time, policy moves from being a set of rules to a shared way of working.

Practical implication

Build communities of practice to support the formation of habits that enable faster, more confident decisions at scale.

¹⁶ For example, McAnally & Hagger (2024), SDT and workplace outcomes: conceptual review, Burke et al. (2024), Self determination research: current and future directions.

Adoption, evolved

Generative AI has normalised use at work, while practice quality and enterprise value have lagged behind. As AI capabilities become more autonomous and agentic, both the upside and the consequences of uneven adoption increase. The lesson is consistent. Value does not come from tools alone, or from experimentation in isolation. It comes from deliberately shaping how AI is used across everyday work so momentum can be sustained and value realised with confidence.

Organisations that realise value treat adoption as a people and organisation challenge. They focus on adoption quality alongside performance and risk; not as a brake on ambition, rather as a way to unlock speed and scale, redesigning work so AI supports reliable execution while humans retain responsibility for judgement, verification and accountability. Investment in leadership capability, learning and practical support helps reinforce these expectations, and change is scaled when evidence shows that redesigned ways of working are delivering results.

Progress does not require certainty or a finished target state. Transformation in this space is continuous, with value built through small, contained moves that are tested, refined and expanded over time. When adoption quality improves, the change is often visible long before it appears in formal metrics. Leaders notice fewer second-guessing loops, clearer conversations about confidence in outputs, and less rework caused by polished but unverified work. Decisions move faster not because scrutiny has dropped, but because judgement, checks and accountability are better positioned in the flow of work. These signals are often the earliest indicators that AI is starting to deliver sustained enterprise value, not just isolated gains.

The four evolutions outlined here provide a practical way to start now. Together, they help organisations move from using AI to using it well, building confidence, capability and return as the technology and the work continue to evolve.

How KPMG can help

KPMG Australia has deep experience supporting organisations through workforce change, technology adoption and complex transformation. We work with leaders to design AI-adoption approaches that fit how work is actually done and the outcomes the organisation is seeking to achieve – particularly in environments where the speed of change is outpacing existing capability.

We work across technology, workforce and governance to ensure AI solutions are legitimate, trusted and value focused. This includes building leadership capability, redesigning work, and embedding the habits and systems required for AI to deliver value at scale. Through our AI Learning offering, we strengthen leadership capability by developing the judgement, confidence and behaviours required to use AI well in day to day work. In addition, we help organisations translate that capability into impact by designing and implementing AI Enablement Teams that support end to end work redesign and scaling.

We stay engaged beyond initial rollout. Through hands-on support, shared learning and ongoing insight, we help organisations scale what works, adapt what does not and build confidence as AI capabilities evolve. Whether an organisation is taking its first steps or moving toward repeatable transformation, we help translate AI ambition into sustained results.

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