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The finance sector's role in the future of mobility

Australian Finance Industry Association

2025

Deloitte Access Economics

The **Australian Finance Industry Association (AFIA)** is the peak body representing the finance industry in Australia. One of AFIA's key priorities is to champion a sustainable and timely transition to net-zero. The report recommends **ten priority policy positions** to champion a sustainable and timely transition to net-zero. This infographic summarises the findings in the full report, available to read in full here.

Australian transition context

3rd

Transport is Australia's third largest source of greenhouse gas emissions

16%

EVs are set to grow from 1% of total passenger vehicles in 2024 to 16% in 2034, representing 2.8 million vehicles

beyond this, transport is facing systemic changes in terms of ownership models, its role in electricity markets and mode choice

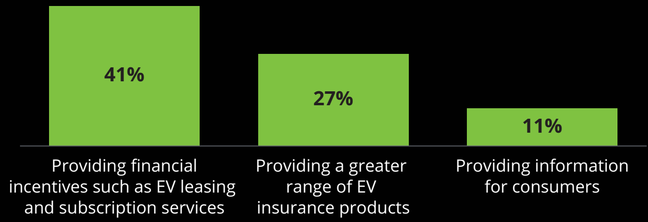
Net Zero Mandates Timeline

- TAS
- ACT, VIC
- National, NSW, WA, SA, QLD

The role of the finance industry

1 The finance industry is a **vital enabler** of the consumer in facilitating flexible opportunities for alternative vehicle ownership models

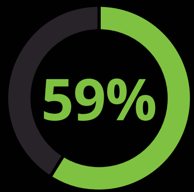
Consumer perspectives on key roles the finance industry can play in supporting Net Zero transport transition:



Infrastructure challenges

2 Clear ambition for **interoperability of EV charging** across the country

3 A government enabled system for consumers to access **live charging information**



of low emissions vehicle holders cited **limited charging stations with compatible EV plugs** as a top 5 challenge associated with owning or leasing a low emissions vehicle.

Finance and incentives

4 **Extend access** to government incentives and grants

5 **A modern payments platform** enabling commercial drivers to expense EV charging

Actions consumers would like the Government to explore:

Integration with other products

6 Government should work with airport authorities and industry to put in place fast **EV charging infrastructure at airport precincts**

7 Further trialing and expansion of policies to support the **integration of public transport**

> *"Onsite charging infrastructure is necessary, but investment is challenging due to high costs and unstable rental contracts"*
>
> – AFIA member organisation

Government policies

8 Put in place a nationwide, consistent policy framework to facilitate transition and remove barriers for **interstate fleet operators**

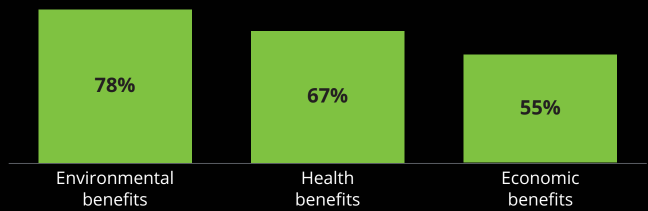
9 Streamlined planning approval processes to support electrification upgrades and enable **Vehicle to Grid technologies** and fleet charging capabilities

> *"If a truck is travelling interstate, it is difficult to charge due to different systems across states. There is a need for states to give up some jurisdiction."*
>
> – AFIA member organisation

Technological advancements and future trends

10 Further funding to explore **innovative fast charging infrastructure** and technologies

Top chosen perceived benefits of adopting sustainable transport, according to consumers:



The role of the finance industry in supporting Australia's transition to sustainable transport

Deloitte Access Economics was engaged by AFIA to prepare a research report that provides an authoritative view on **the role the finance industry can play** in the transition to sustainable transport, as well as identifying the key challenges and effective policies for supporting Australia's ambitious sustainable transport goals.

The report recommends **ten priority policy positions**, triangulated across three data workstreams:

Research Report

- **AFIA member engagement**
- **Comparator Jurisdiction review**
- **Public survey**

28 AFIA members interviewed

Industry workshops were conducted with AFIA members to examine the role of finance industry players in supporting Australia's transition.

627 citizens surveyed

A **public survey** of Australian consumers was undertaken to understand attitudes towards sustainable transport.

Literature and global policy review

A literature and policy review investigated latest academic research and global policies facilitating the sustainable mobility transition.

The recommendations in this report reflect Deloitte Access Economics' views of appropriate actions given discussions with AFIA members, community survey results and the literature and policy review, while also taking into account AFIA's purpose and goals with respect to sustainable transport. These results should be taken within the context of the broader public report, available here.

Survey insights

We asked **627 Australian consumers** about their views on sustainable transport, incorporating a variety of perspectives:

627 consumers surveyed

State	Consumer type	Demographic
Respondents were representative of the population in terms of state location	60% vehicle holders, 30% low emissions/ EV and 10% non-vehicle holders	50/50 gender split as well as considering different age cohorts

The consumer survey provided nuanced insights into how Australians are feeling about the country's transition to sustainable mobility. Our survey included 40 questions encompassing experiences with low-emissions transport, perspectives on current policy incentives and future trends:

- Surveyed consumers responded that providing financial incentives is the key role both government and finance institutions can play in supporting transition, indicating a strong need for collaboration.
- EV and Non-EV holders behave similarly when it comes to overnight parking, with 90% using a garage or driveway. This signals an opportunity to consider consumer behaviours in smart charging design.
- 3 of the top 5 challenges associated with uptake of low-emissions vehicles relate to charging access including limited availability of public charging, length of time taken to recharge and incompatible EV plugs.

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