



Governance
Institute
of Australia

Another
Good
Decision

ETHICS INDEX 2025

Tenth edition

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About Governance Institute of Australia

A national membership association, Governance Institute of Australia advocates for a community of **governance and risk management professionals**, equipping our members with the tools to drive better governance within their organisation.

We tailor our resources for members in the listed, unlisted and not-for-profit sectors, and ensure our member's voice is heard loudly.

As the **only Australian provider of chartered governance accreditation**, we offer a range of short courses, certificates, micro-credentials and postgraduate study through the **Governance Academy** to help further the knowledge and education of the fast-growing governance and risk management profession.

We run a strong program of thought leadership, research projects and news publications and draw upon our membership of the Chartered Governance Institute to monitor emerging global trends and challenges to ensure our members are prepared.

Our members know that governance is at the core of every organisation — and in these tumultuous times, that good governance is more important than ever before.

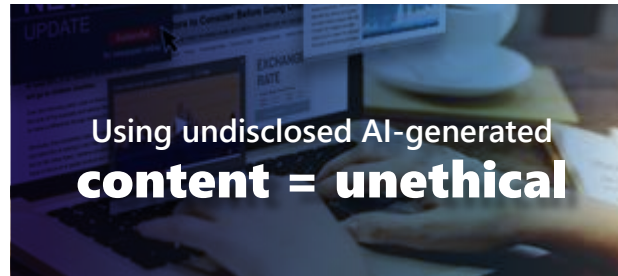
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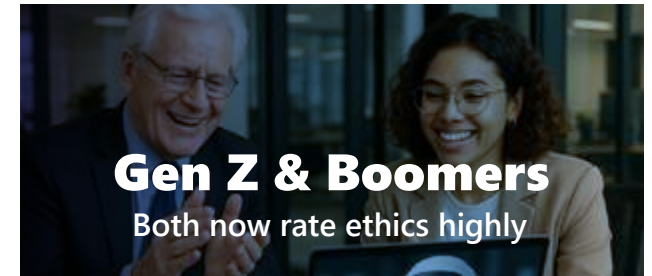
Highlights



92
Australians rate the importance of ethics at a record high*



Using undisclosed AI-generated **content = unethical**



Gen Z & Boomers
Both now rate ethics highly



AI replacing humans
in key decisions is seen as unethical



Gen Z
drivers of negative perceptions in corporate AI use



AI job impact and truth
Most concerning for Gen Z



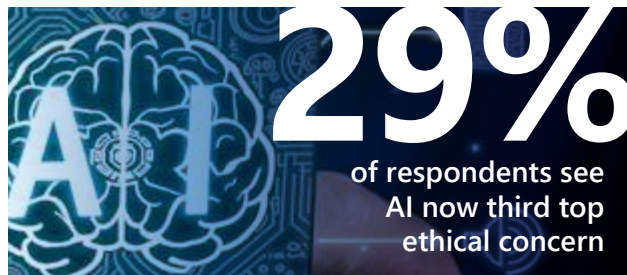
Embryo experimentation
nearly as ethically complex as AI



Most ethical:
Firefighters, nurses, paramedics



↑
Ethical perception of government rises



29%
of respondents see AI now third top ethical concern



Social media data collection
Universally unethical



Banking sector
at one of its lowest scores

*92 is calculated by subtracting the % of Australians who say ethics is "not important" from those who say it's "important" or "very important" to society, unlike the Ethics Index Score, which measures perceived ethical behaviour across sectors.

From the CEO



We're also seeing a shift in how people experience ethics in the digital world.

This year marks a decade of the Governance Institute's Ethics Index, and I'm proud to say it has never been more relevant.

Over the past ten years, we've seen ethics move from a compliance conversation to a capability imperative. In 2025, the importance Australians place on ethics has reached an all-time high of 92, yet the Ethics Index score remains unchanged at 43, widening the Ethics Expectation Deficit to a record -49. That gap tells us people care deeply about ethics, but they're not seeing it reflected in the world around them.

Nowhere is this more evident than in the public's response to Artificial Intelligence. AI has surged to become the third most pressing ethical challenge and is now ranked as the second most difficult future development to ethically navigate, just one point behind embryo experimentation. That's a remarkable comparison, and it signals just how serious the public is about the ethical risks of emerging technologies.

We're also seeing a shift in how people experience ethics in the digital world. A majority of Australians surveyed believe people portray themselves as more ethical online than they are in real life. For Gen Z in particular, navigating what's real, and what's performative, is becoming harder. In an age of misinformation, fake news, outrage algorithms, and AI-generated content, the line between authenticity and appearance is blurring.

And yet, it's not all dire. Our tenth year of the Ethics Index has seen not-for-profits rebound in ethical perception, returning to levels not seen since the height of the pandemic. As a not-for-profit ourselves, this is heartening. It shows that Australians still place trust in organisations that are purpose-driven and community-focused.

One of the standouts of this year's report is the generational trends, where previously we have seen separate between the generations, we're now seeing convergence. Gen Z and Baby Boomers, often seen as worlds apart, are now aligned in their ethical outlook. Both place high importance on ethics, and both express deep skepticism about institutional performance. That alignment is telling. It suggests that ethical leadership is no longer a niche expectation, it's a universal one.

As we reflect on ten years of data, one thing is abundantly clear, the ethical bar is rising. Australians are asking more of their leaders, their institutions, and their technologies. And rightly so.

At the Governance Institute, we remain committed to helping organisations meet that challenge with integrity, transparency, and purpose.

Katrina Horrobin
Chief Executive Officer
Governance Institute of Australia

What is the Ethics Index?

The Ethics Index is an annual nationwide survey now in its ninth year that examines perceptions of ethical issues and conduct in Australian society. The survey provides a snapshot of what Australians believe to be the most and least ethical occupations, organisations and sectors, plus the top ethical challenges of the future. It measures the population's overall view on how important ethics is to a well-functioning society, the view on the ethical importance of each of the broad sectors of society and the actual perception of ethical behaviour in those same sectors.

Who conducts the survey and when was it conducted?

The independent research is conducted by Ipsos on behalf of the Governance Institute of Australia and surveys 1000 people weighted according to age, gender and location so that it closely represents demographic makeup of the Australian adult population. This year's survey was conducted in July/August 2025.

Why measure Ethics?

Ethics is at the base of all decision-making and good governance is decision-making within a sound ethical framework. To know what ethical behaviour the population expects and whether that same audience believes that they are getting that level of behaviour means that the first necessary step must be to measure both and then report them.

How is the Ethics Index score calculated?

All base questions are asked on a scale of *Very Unethical, Somewhat Unethical, Neither Unethical or Ethical, Somewhat Ethical, Very Ethical and No Opinion*. The scale is important when it comes to applying the algorithm and then produces the net score. Topical questions do vary the scale and sometimes ask for choices or rankings but these answers do not form part of the Index calculations.

What is the Ethics Index score?

The Ethics Index Score is an analysis of data from the entire Ethics Index survey to quantify people's perception of the level of ethical behaviour in our society.

- **Overall Importance of Ethics score:** The proportion of respondents who viewed ethics as important or very important in society less those who viewed ethics as unimportant or very unimportant.
- **Ethics Expectation Deficit:** The gap between our expectations of how ethical something should be and how ethical we think something actually is. A smaller gap is an indicator that society is performing as we want/ expect it to.
- **Net score:** Percentage of responses rating somewhat ethical or very ethical minus percentage of responses rating somewhat unethical or very unethical.

Expert comments

As part of the Ethics Index 2025 launch, Governance Institute convened a diverse group of experts from governance, health, finance, Indigenous leadership and technology to explore the ethical tensions shaping Australia's future. The roundtable focused on the growing trust deficit in AI and autonomous decision-making, the role of oversight and regulation, and the shifting ethical expectations across generations.

Catherine Maxwell

General Manager, Policy and Advocacy, Governance Institute of Australia

Daniel Popovski

Senior Advisor, Policy and Advocacy, Governance Institute of Australia

Melissa King

Chief Executive Officer, Australian Veterinary Association

Dr Gemma Chuck

President, Australian Veterinary Association

Emily-Kate Byrne

Head of Public Affairs and Advocacy

Tim Trumper

Author, AI Game On

Aurelie Jacquet

Director, Ethical AI Consulting

Reg Chamberlain

Director, General Strategic

Nathan McIvor

Chief Executive Officer, Djarindjin Aboriginal Corporation

Chloe Shorten

Non-Executive Director, Governance & Trust



Autonomous decision-making

I was heartened to see that Lucy Poole, Deputy CEO of the Digital Transformation Agency, talked about the idea that governance in AI and new technology in government is a bit akin to racing cars. Brakes make you go faster, and having guardrails and rules actually help you get to the finish line sooner. So, this idea that having governance, guardrails and I guess some regulation gives people the confidence to accelerate, knowing that you can stop, knowing that there's something to stop you from doing silly things.

Reg Chamberlain, Director, General Strategic

The conversation on governance of AI is quite advanced now in Australia and overseas. I have helped shaped both Australian and international AI frameworks, including ISO 42001, an international standard that enables certification of organisations for the use of AI systems, to help organisations manage AI risks through the AI system lifecycle. When we discuss AI oversight, too often the concept of oversight is confused with the concepts of accountability. There is an important distinction to make here: Organisations remain accountable for the products and services they deliver with or without AI. As they are accountable, these organisations need to ensure they have in place the appropriate level of oversight required for their use cases. It is not a one-size fit all, the type of oversight that organisations need to implement needs to be tailored to the use cases and its associated risks.

Aurelie Jacquet, Director, Ethical AI Consulting

On average, around 100 people tragically die each day in car accidents in the United States. Each is a catastrophe for families and friends, yet as a society we are largely numb to it, it rarely makes the news. If the number rises to 110 or falls to 90 in a day, who notices? By contrast, when a self-driving car is involved in a fatality, it dominates the headlines. Is that because the technology is new, or because we don't yet understand how a machine makes decisions without a human at the wheel? The reality is that human error remains the primary cause of accidents, and on a per-kilometre basis, self-driving cars already have lower error rates than human drivers. Meanwhile, there are companies overseas that have gone further, appointing AI systems as directors with formal voting rights, Deep Knowledge Ventures did so as far back as 2014. How widely this expands remains to be seen. But one issue is clear: you can't put an AI in the witness box, and you can't cross-examine it. Not yet, anyway. That's why responsibility must ultimately return to humans. However advanced the technology becomes, our legal system is designed to hold people, not machines, to account.

Tim Trumper, AI Game On

Expert comments

Ethics, trust and regulation

The voluntary AI standards have been instrumental in positioning governments' policy position, but again, I think very crucially, we don't see the uptake. What we've identified and what we are trying to progress on our end through Governance Institute is how do we simplify it for those that don't necessarily have a tech background, don't necessarily understand where to start? Did the AI machine make a fair assessment? Was it accountable? Was it transparent? And is it explainable? Because they're some of the questions that are asked and triggered by the public when things go wrong.

Daniel Popovski, Senior Advisor, Policy and Advocacy, Governance Institute of Australia

So, having that, I guess some of those regulations, you can have all the rules and regulations, but ultimately boards have got to stop and say, well, if things go wrong, how is this going to look? We need some overarching principles. If we're going to go down this path, when things go wrong, how are we going to deal with it? How can we prevent as much as possible things going wrong?

Reg Chamberlain, Director, General Strategic



Big Tech, virtue signalling and online ethics

Australia today is largely an AI taker, not a maker. The tools millions of Australians rely on are designed and governed overseas. Yet when Australian companies deploy them, they are responsible for the impact on customers and society. Strong ethical standards inside your organisation are essential, but they do not insulate you from accountability. If your AI causes harm, you will answer for it here. The greater competitive risk, however, is moving too slowly, you can lose to rivals who are more AI-enabled and may not even be subject to Australian laws.

Don't wait for imported technology to arrive with 'better angels' embedded. Australian companies must own their use cases and ensure they work within our legal frameworks and ethical standards. Corporate law already provides powerful levers for AI governance, and directors must understand which laws apply to their existing use of AI. The real test for governance today is whether the organisation can align AI with both high performance and high principles, because both will determine who wins in the long run.

Tim Trumper, Author, AI Game On

What I'm finding frustrating is this binary argument at the moment about regulation versus innovation. And that industry are saying don't regulate us because it's going to stifle innovation.... of course nothing could be further from the truth when it comes to financial services or healthcare... which are highly regulated. The trust we get from patients or financial advice consumers owes a lot to the safety that good regulation provides

Chloe Shorten, Non-Executive Director, Governance & Trust

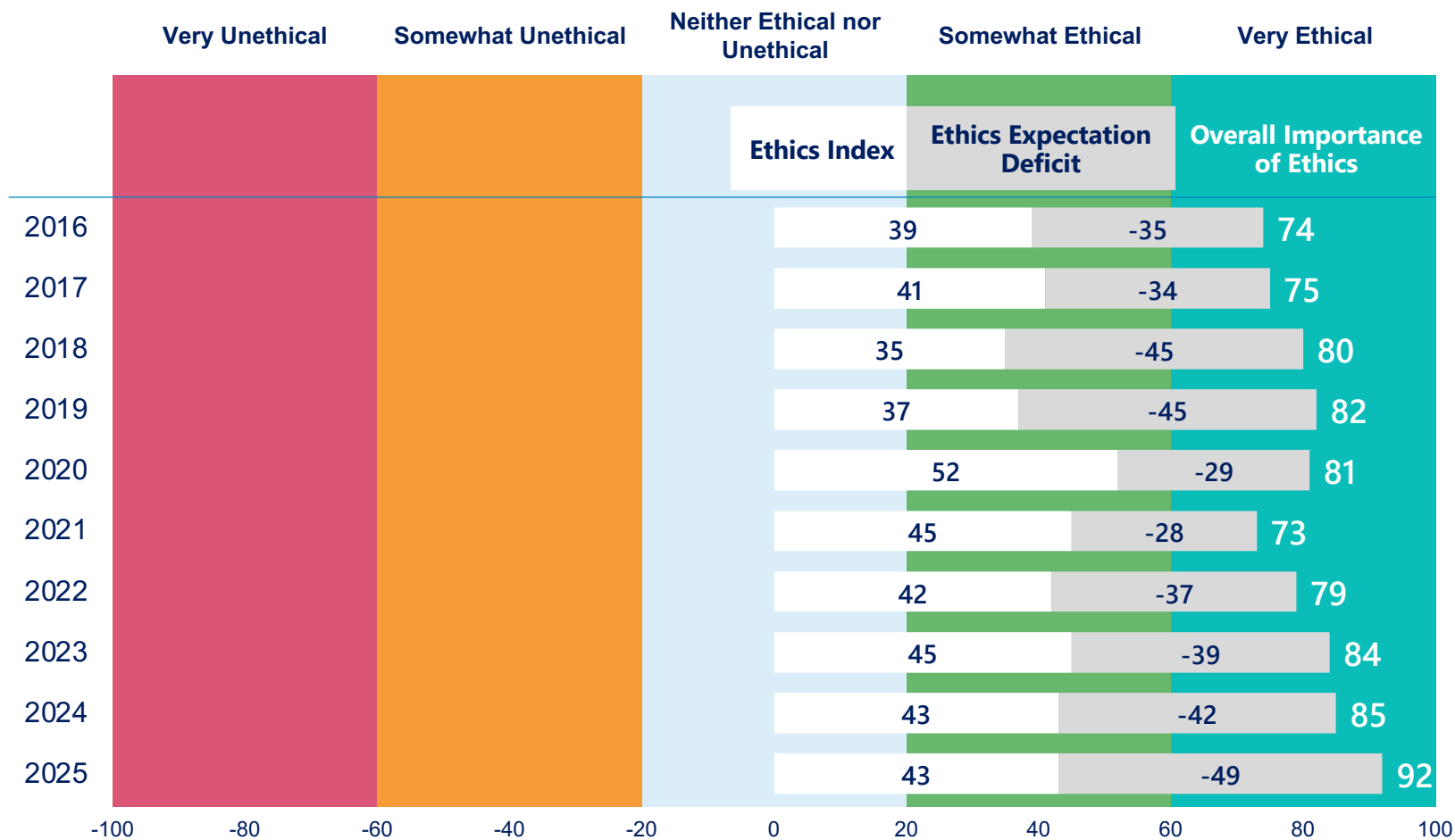
Ethics in focus



Ethics Index 2025

Ethics Index – Ten-year trends (Overall Ethics Index 2025: 43)

In 2025, the Ethics Index remains stable at 43, consistent with 2024. However, the overall Importance of Ethics has raised to another all-time high. This also shows that the importance has also widened the Ethics Expectation Deficit to -49. Leading to a further gap between the importance of Ethics in society across the board sectors.

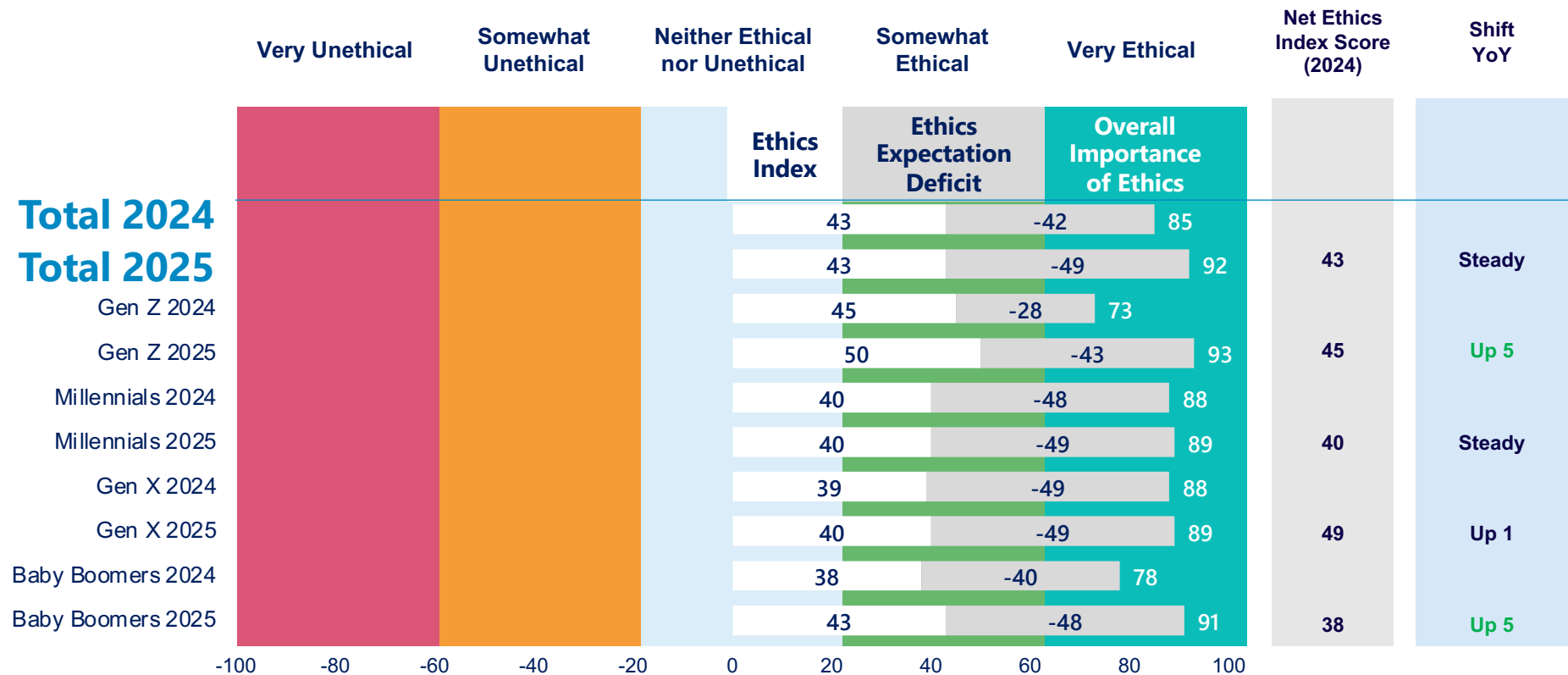


Ethics Index 2025 (Overall Ethics Index 2025: 43)

Gen Z ranked the highest for Ethics Index with a score at 50 (up 5 points), but the Importance of Ethics also increased showing that the expectation Deficit has widened to -43.

Millennials and Gen X remains steadily with the Ethics Index score at 40 & 39 with minimum movement for Deficit and Overall Importance.

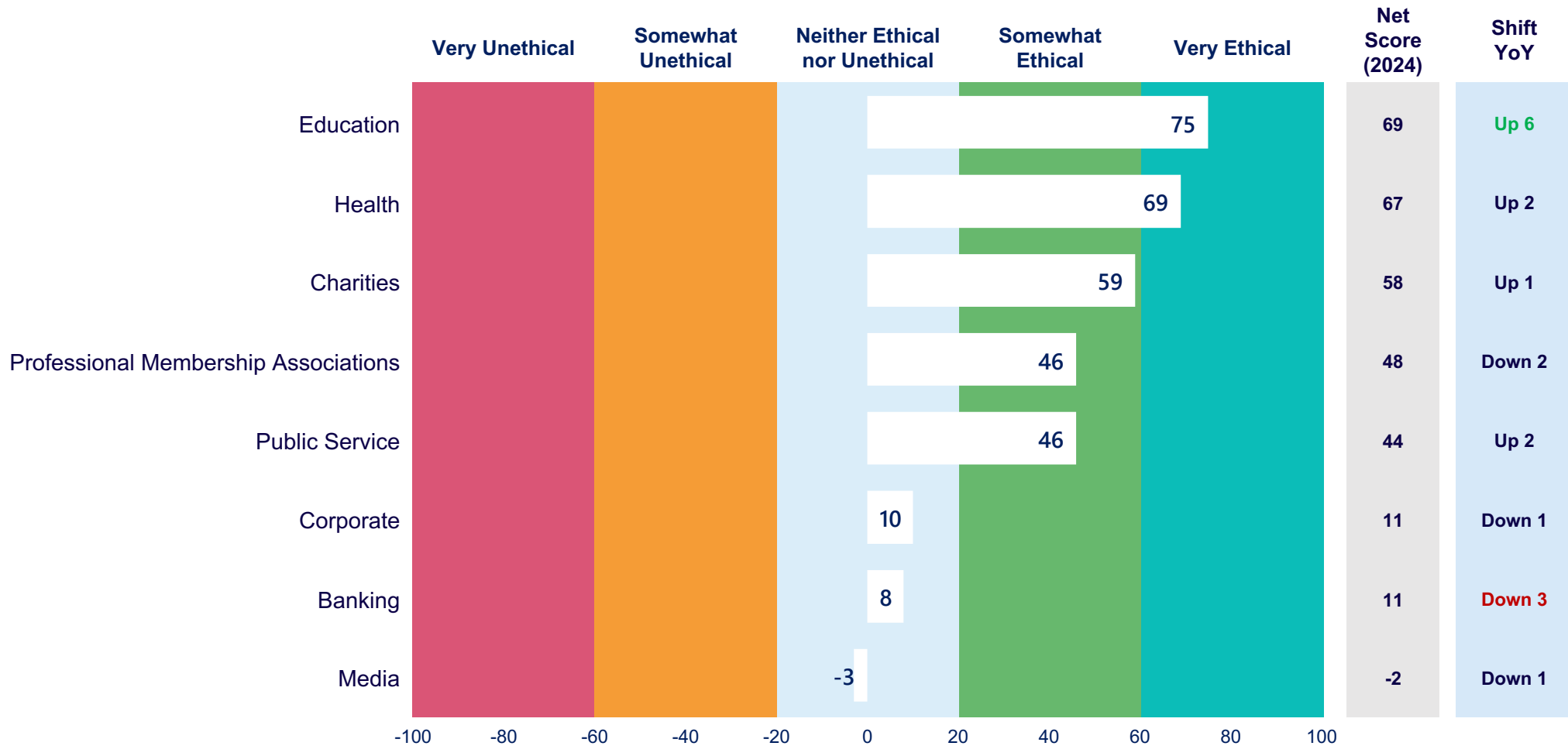
Baby Boomers recorded a strong improvement in 2025, with their Ethics Index score rising five points to 43, and the Overall Importance has increased to 91, leading it to widen the Deficit.



Ethics Index 2025 (Overall Ethics Index 2025: 43)

Some sectors are showing a positive shift compared to 2024 - the highest YoY movement coming in Education with an Index score of 75 (Up 6) whilst others fall, most notably Banking with an Index score of 8 (Down 3).

Sectors (NET score)



Topical questions

(No index weighting)

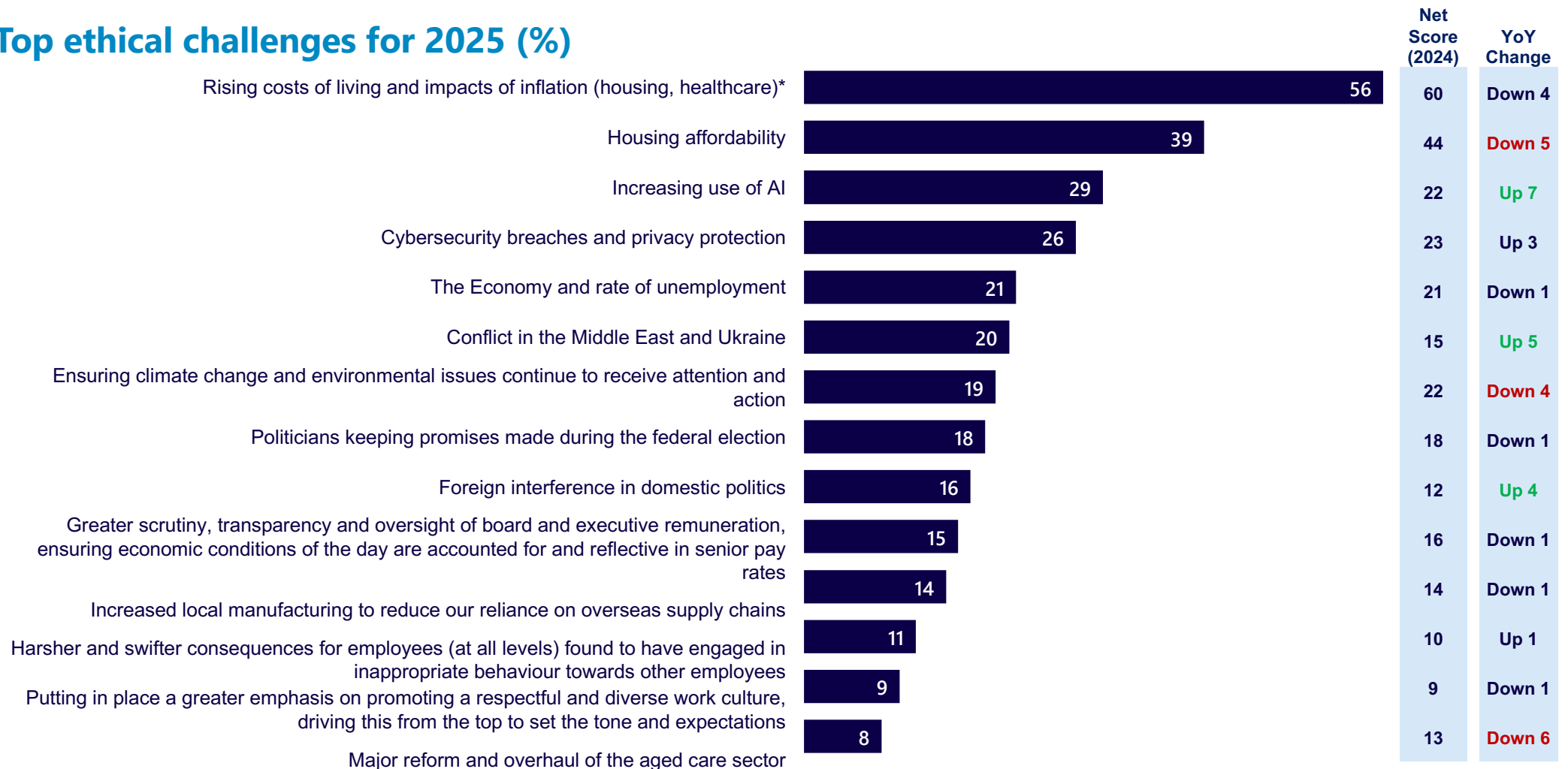
Ethics Index 2025



Topical questions

In 2025, the top 5 ethical challenges are the cost of living, housing affordability, AI use, cybersecurity, and the economy. While concerns about the cost of living and housing have lessened since 2024, ethical issues around AI and cybersecurity have intensified, with the percentage feeling AI is a top an ethical challenge rising significantly by +7 points to 29%, signalling growing unease with the technology's impact.

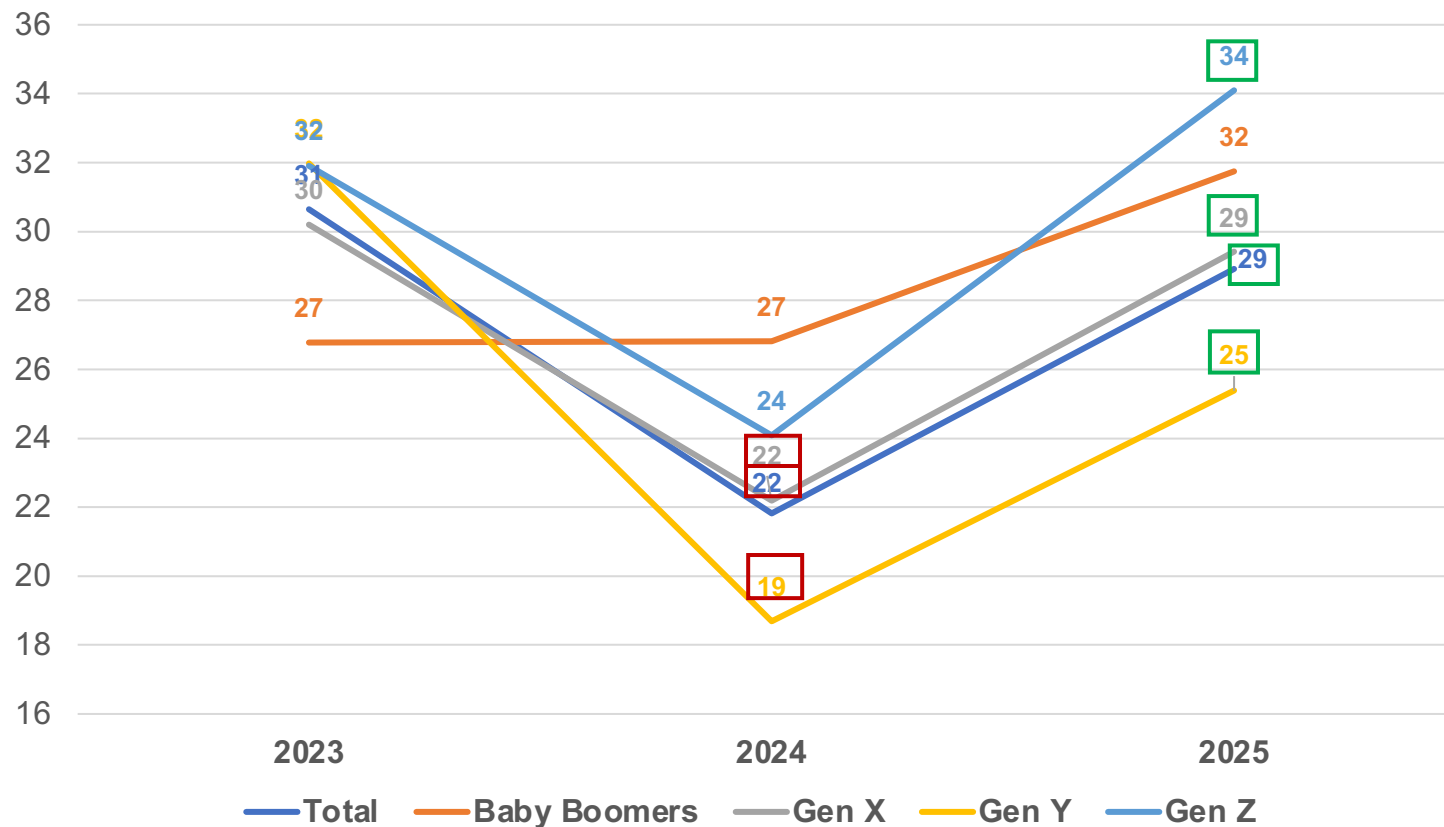
Top ethical challenges for 2025 (%)



AI as a challenge spotlight

With the return of AI as a top 3 challenge, it is interesting to see that this sentiment is marginally led by Gen Z (potentially counter to expectations given the usage, adoption and familiarity trends typically seen with this generation cohort).

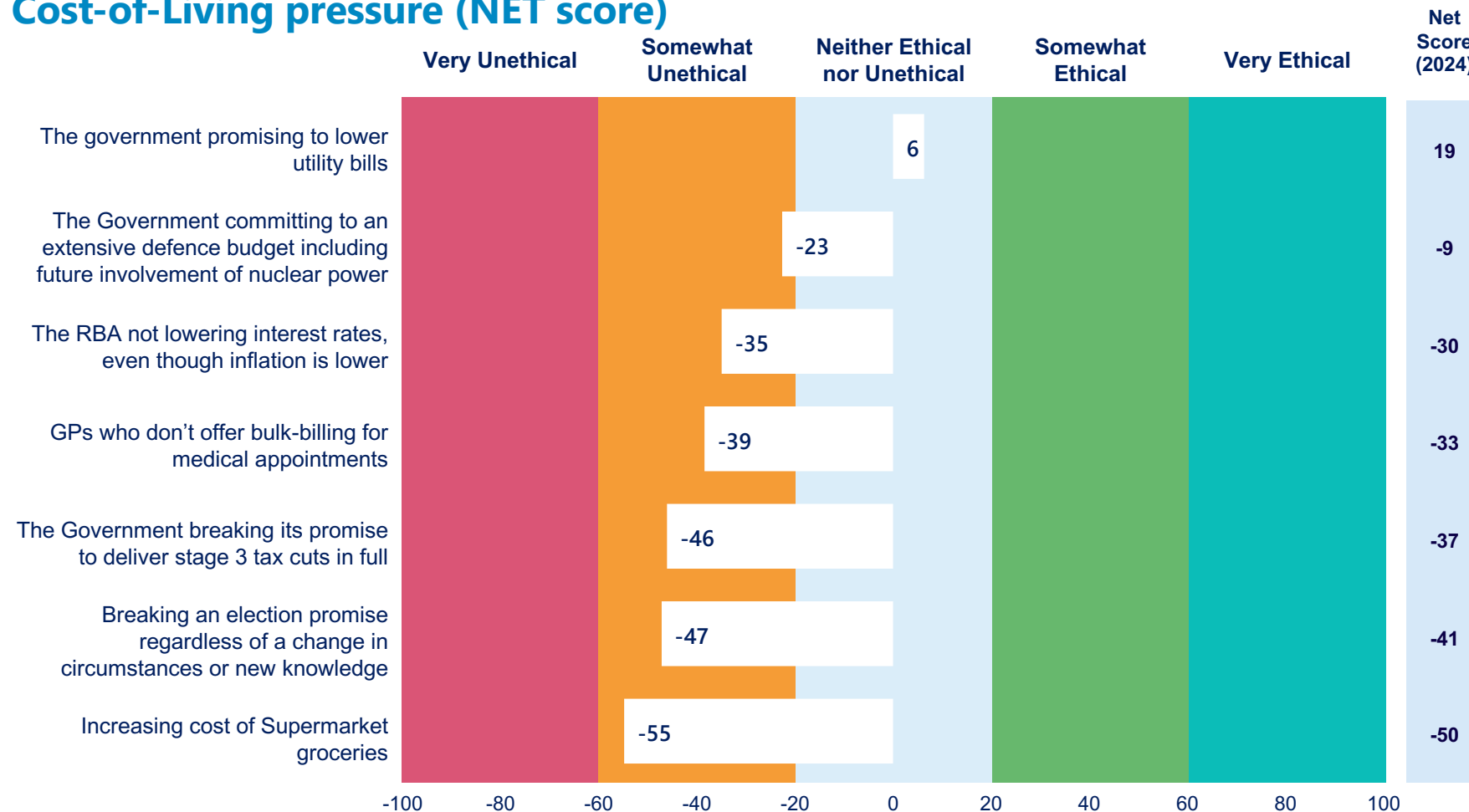
Increasing Use of AI as a Top 3 Challenge (by generation)



2025 Topical questions

In 2025, cost-of-living pressures are the primary driver of ethical perception, with the rising cost of supermarket groceries still viewed as the most unethical issue for Australians (and increasingly so). Public trust in key institutions is also severely strained, represented by deep dissatisfaction with broken election promises and RBA's decision to not lowering interest rates despite easing in inflation – however the commitment of funds to defence and nuclear power in this macro economic environment shows the most notable growth (+14 vs 2024)

Cost-of-Living pressure (NET score)



2025 Topical questions

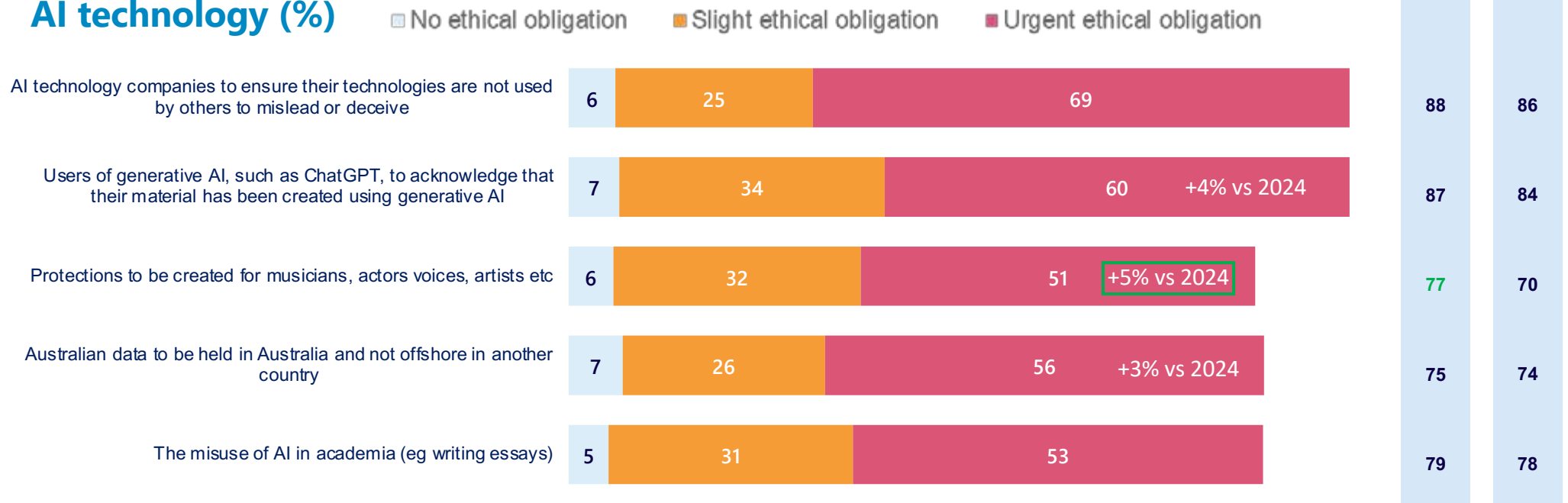
The demand for AI tech companies to prevent their platforms from being used for deception remains the top concern. This is closely followed by a stronger call for transparency, requiring AI users to acknowledge when generative AI has been used to create content.

A notable new development is the surging concern for protecting creative professionals' rights, showing +7% growth overall as an obligation – with the proportion thinking it is an Urgent obligation rising significantly too.

Data breaches (%)



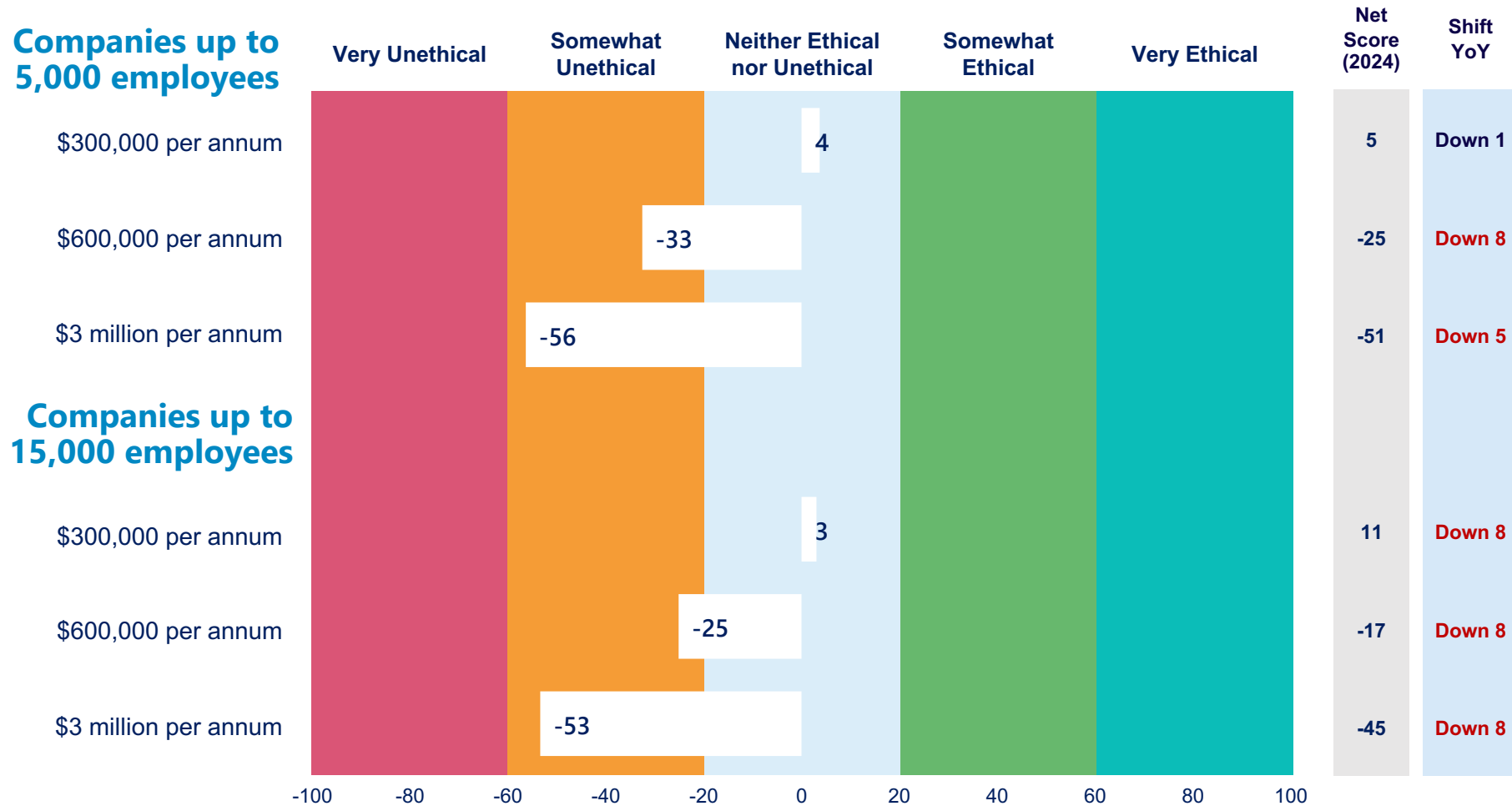
AI technology (%)



Topical questions

The net score for the perceived ethicality of CEO pay has declined across company sizes. Among larger company, the \$3 million per annum category saw the largest YoY drop (Down 8), while the \$300,000 per annum bracket remains neutral for both company sizes.

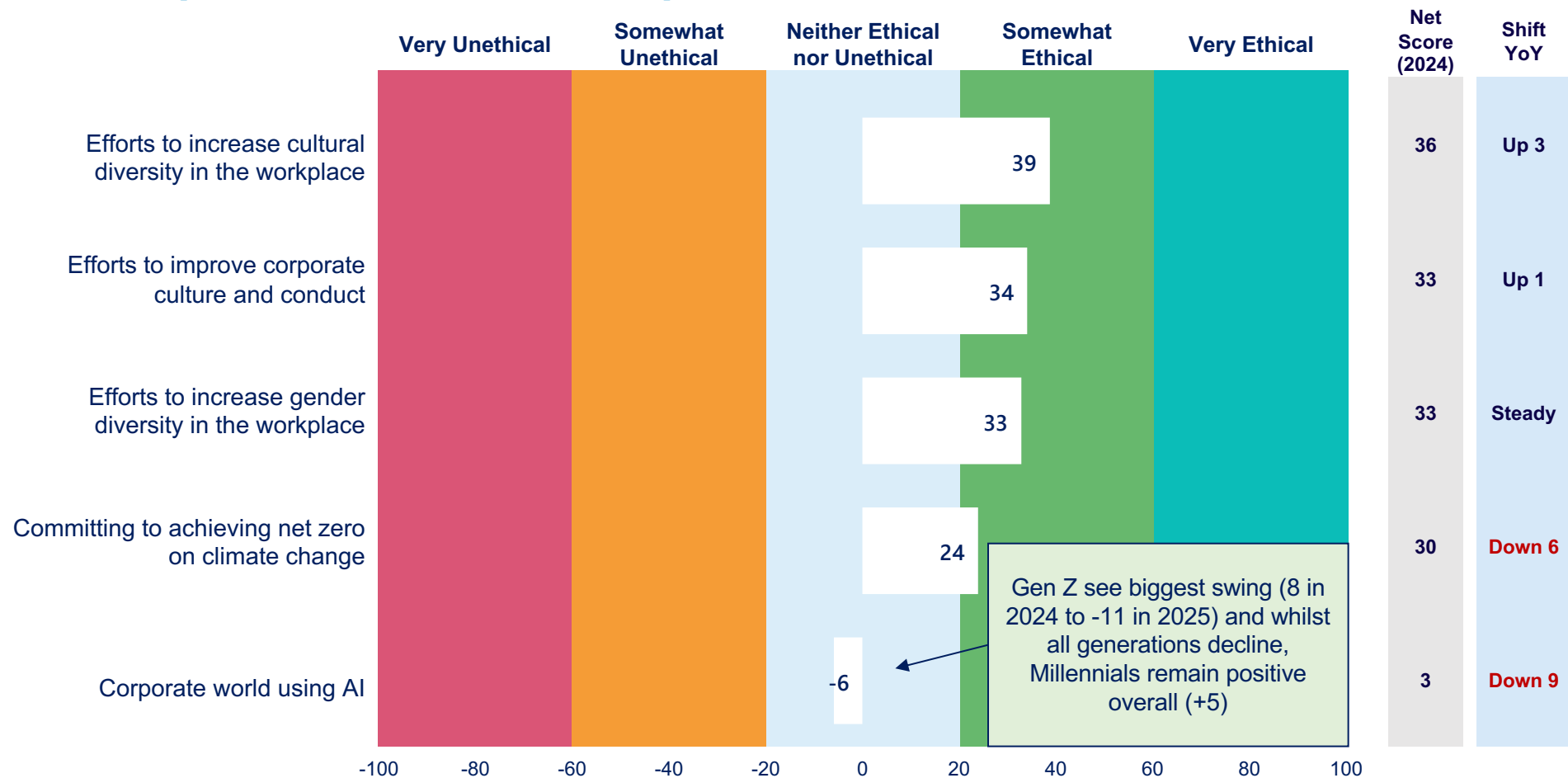
Ethicality of CEO pay levels (NET score)



Topical questions

While the public increasingly views corporate efforts to promote cultural diversity and improving workplace conduct as ethically positive, there is growing scepticism about corporate responses to major technological and environmental challenges. The perceived ethics of corporate net zero commitments and – most notably – the use of artificial intelligence have fallen sharply. The integration of AI in the business world is now viewed negatively overall, revealing a significant values gap with certain generations (Gen Z being the highest shift).

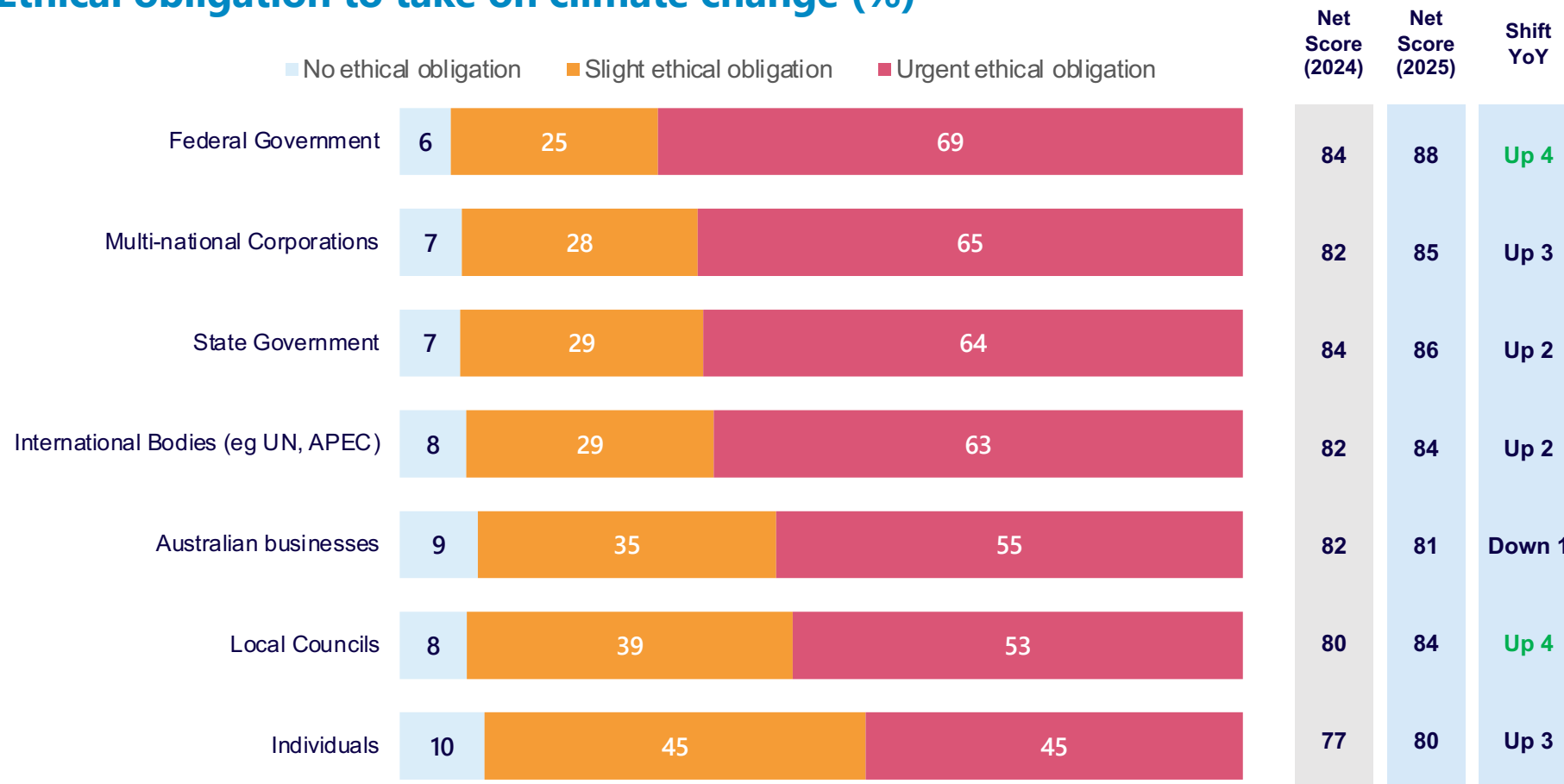
Ethical response of the business/ corporate world (NET score)



Topical questions

While there is a collective expectation that all groups have an ethical obligation to address climate change, the primary responsibility is increasingly placed upon the federal government and local councils. Following them, multi-national corporations, international bodies and individuals are next in line.

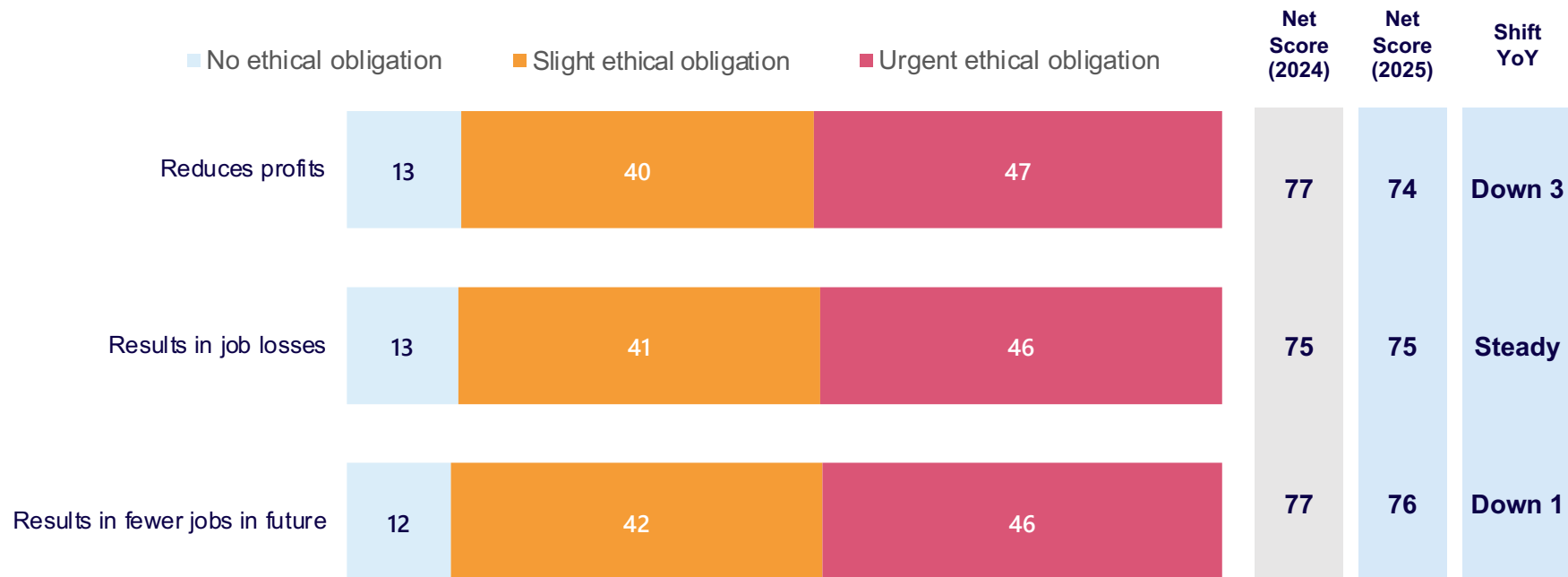
Ethical obligation to take on climate change (%)



Topical questions

The expectation for organisations to take meaningful action on climate change remains a majority view, though there is a slight sensitivity (in data softening) to the potential economic repercussions (ie. profit reduction, job losses and limited future jobs).

Ethical obligation for organisations to take action on climate change even if impacting the following... (%)



Ethical behaviour by sector

(No index weighting)

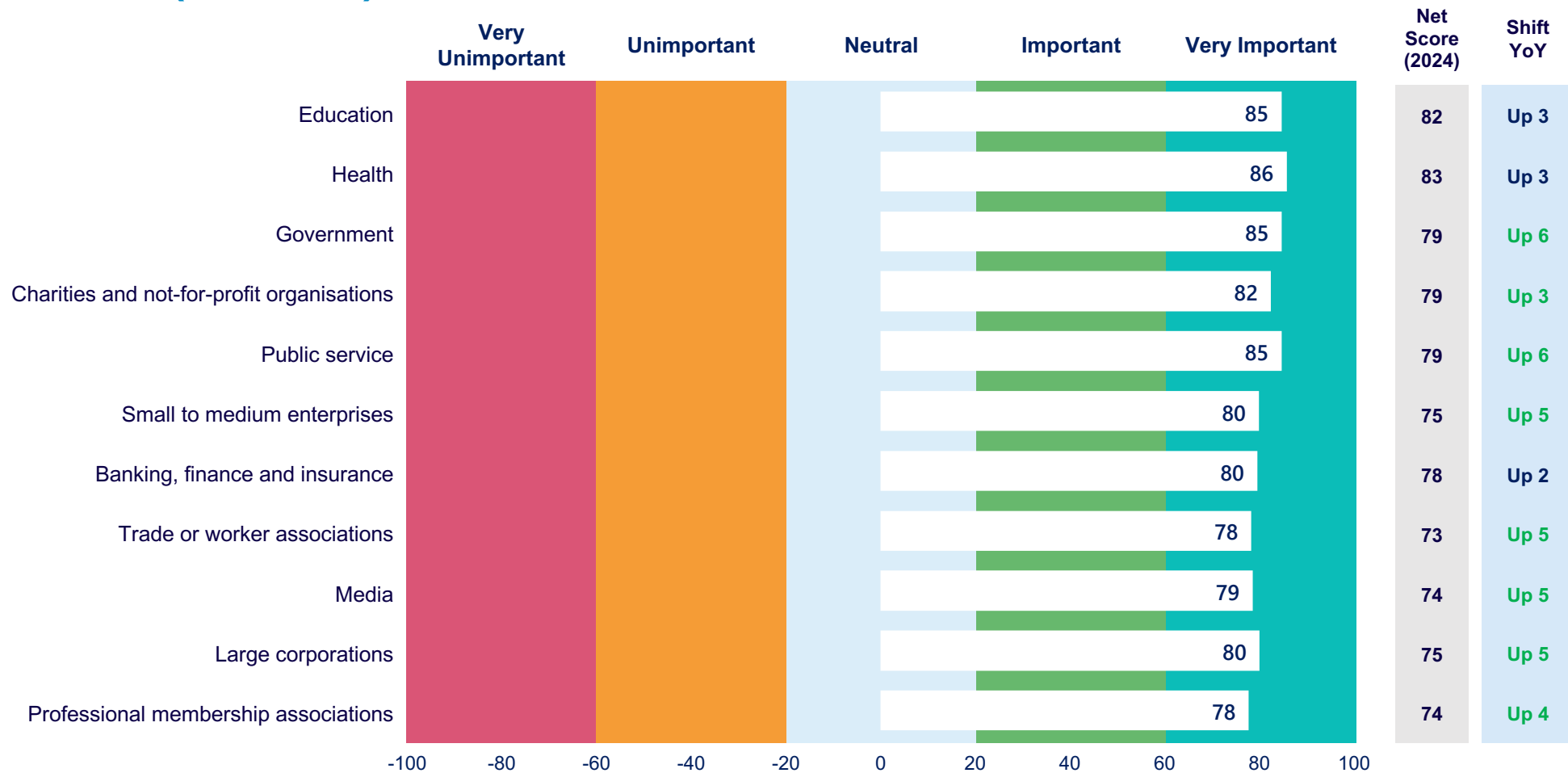
Ethics Index 2025



Importance of ethical behaviour of broad sectors

Ethical behaviour gained more importance across all sectors, but is more prominent for government, charities, public service, SMEs, trade/worker associations, media, large corporations and professional membership associations.

Sectors (NET score)

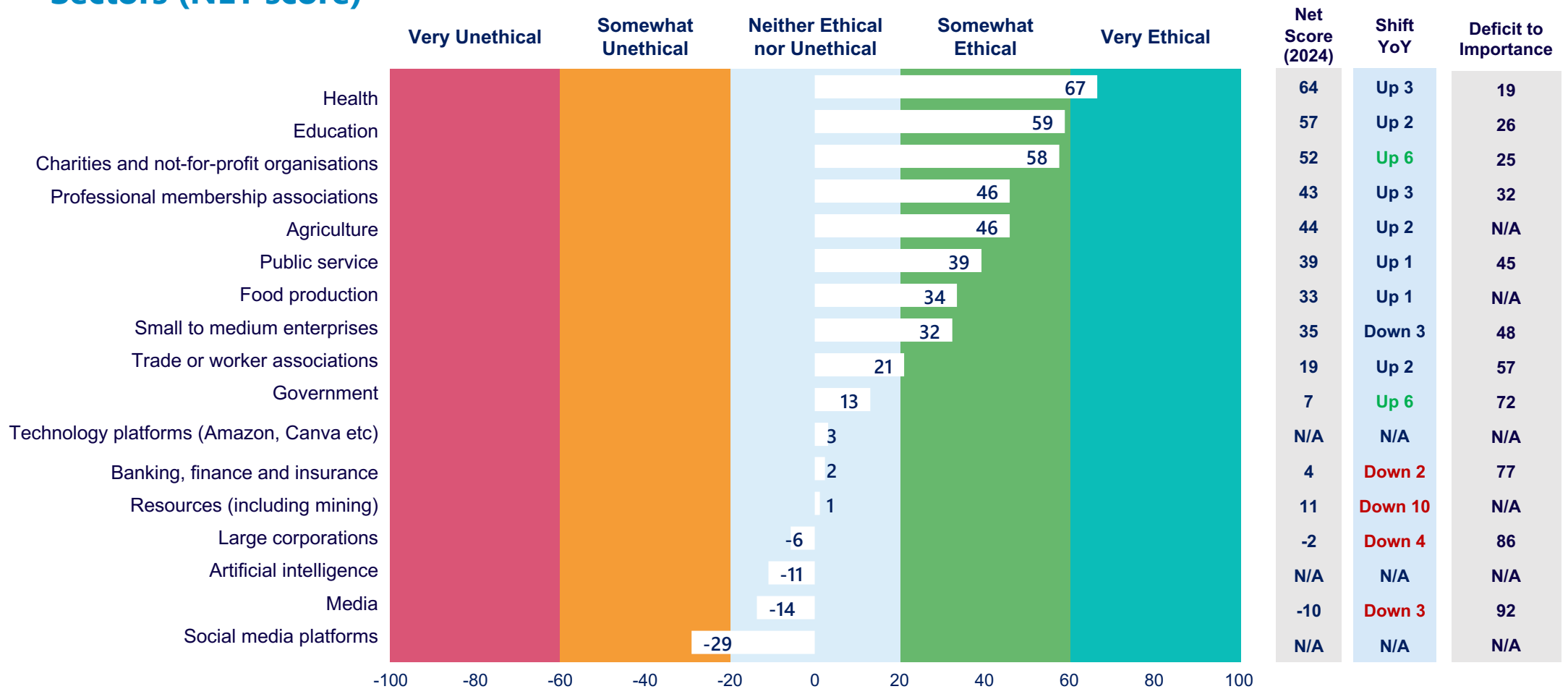


Ethical behaviour of broad sectors

Perceptions of ethical behaviour have shifted significantly across various sectors. The mining and resources sector experienced the most substantial downward trend, followed by large corporations. The newly added AI and social media platform sectors are beginning with a perception of being in a less ethical space.

In contrast, sectors such as charities, government, health, and education have all seen their perceived ethical standing improve since 2024.

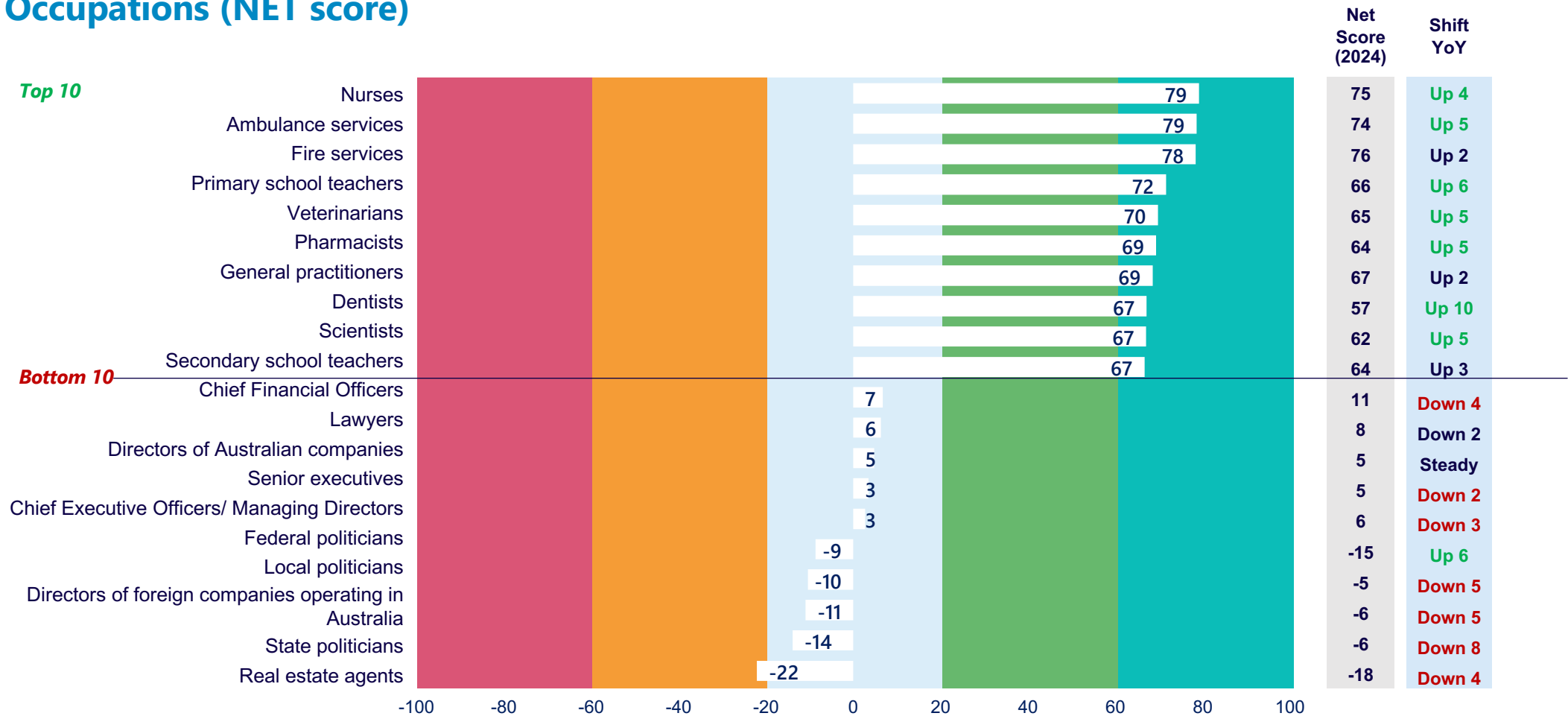
Sectors (NET score)



Occupation Summary — Ethical Behaviour

NET scores for a number of the Top 10 occupations are seeing significant increase, with most occupations within specialist sectors. State politicians, local politicians, directors of foreign companies, CFO, real estate agents and CEO/MDs remained at the bottom of ethical behaviour with even lower ethics index than last year – Federal Politicians are still weak but showing improvement.

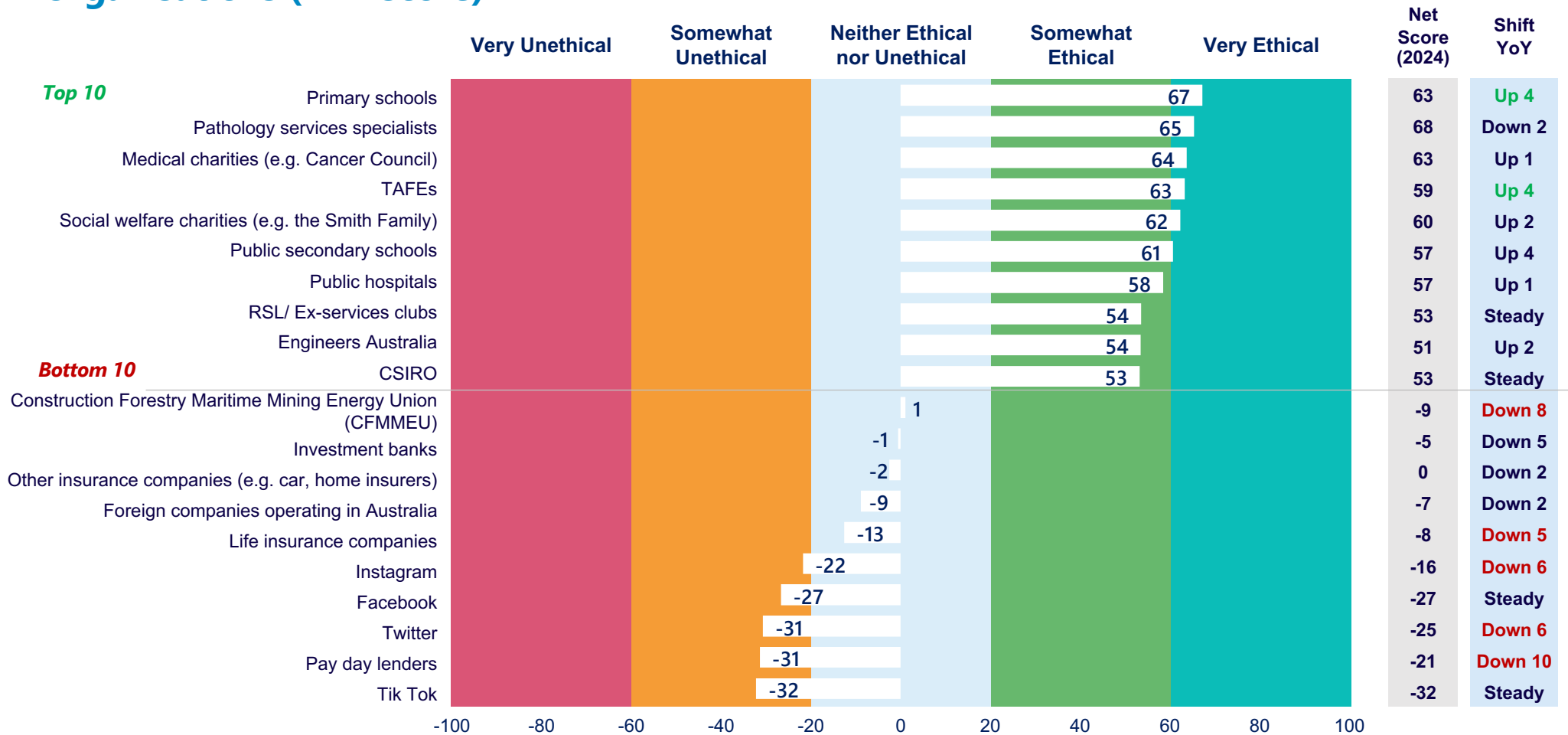
Occupations (NET score)



Organisation Summary – Ethical Behaviour

The ethical landscape in 2025 is marked by a deepening divide between sectors. Industries such as payday lending, the CFMMEU, social media, life insurance, and investment banking continued to be viewed as the least ethical, with public perception of their behaviour declining even further. In contrast, the education, research and social services sectors saw a broadly positive shift.

Organisations (NET score)



#E3. Within the health sector, how would you rate the level of ethical behaviour of each of the following groups? #E4. Within the banking, finance and insurance sector, how would you rate the level of ethical behaviour of each of the following groups? #E5. Within the corporate sector, how would you rate the level of ethical behaviour of each of the following groups? #E6. Within the following business sectors, how would you rate the level of ethical behaviour of each of the following groups? #E8. Within the education sector, how would you rate the level of ethical behaviour of each of the following groups? #E9. Within the public service and government sectors, how would you rate the level of ethical behaviour of each of the following groups? #E10. Within the charity and not-for-profit sector, how would you rate the level of ethical behaviour of each of the following groups? #E11. Within the member associations sector, how would you rate the level of ethical behaviour of each of the following groups? #E12. Within the media sector, how would you rate the level of ethical behaviour of each of the following? Base: Australians 18-65, Ethics Index 2025 (n=1000) (excludes No Opinion and Don't Know for each statement) (Individual statement n=320-962)

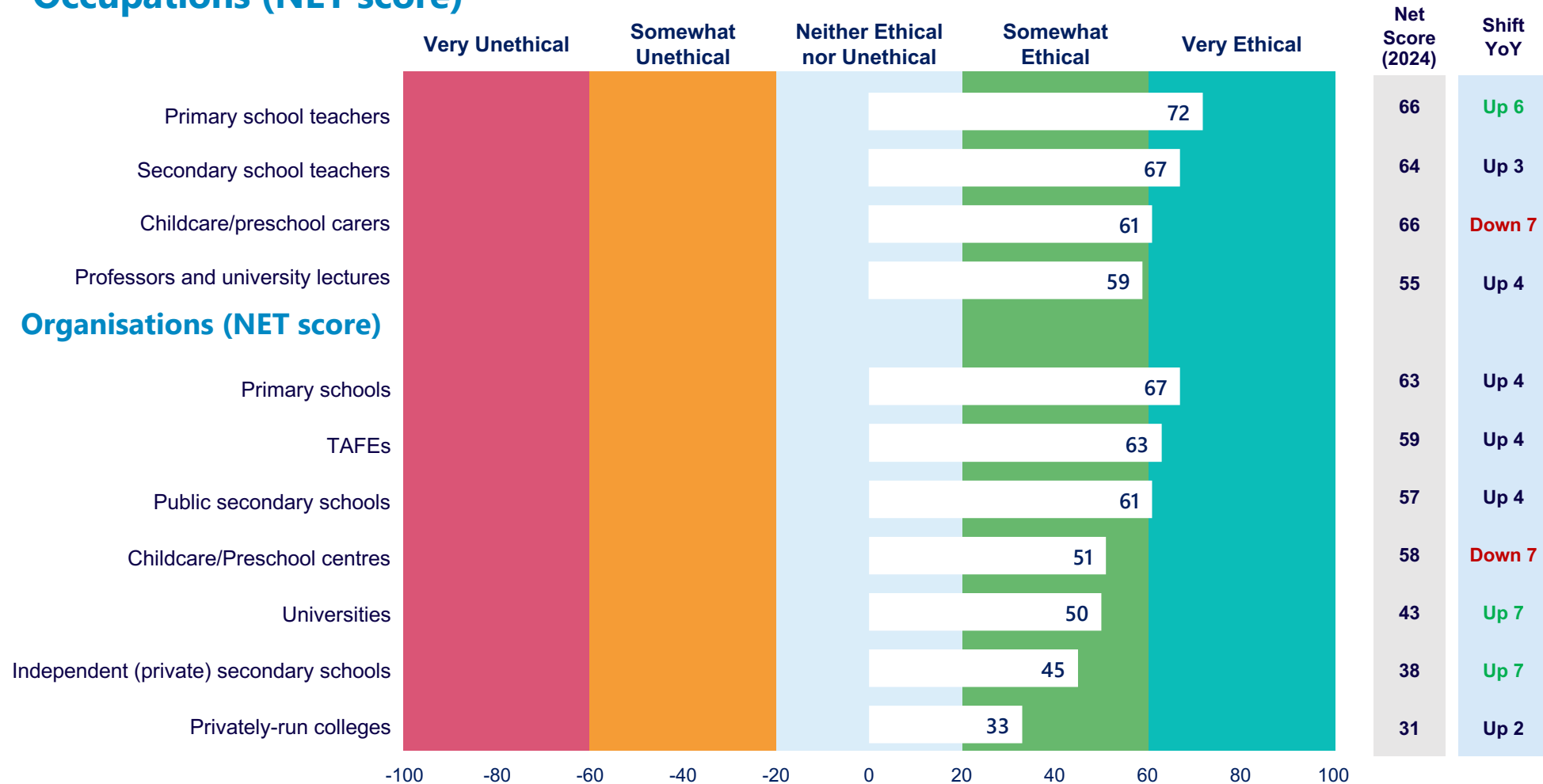
Significantly higher/lower shift vs previous year at 95% c.i.

Education sector ethical behaviour

(Sector Ethics Index: 75 – Up 6)

In stark contrast to the rest of the education occupations/organisations, the perceived ethical standing of childcare/preschools has sharply declined. This is potentially driven by widespread public alarm over child safety, following recent reports of abuse and regulatory failures.

Occupations (NET score)

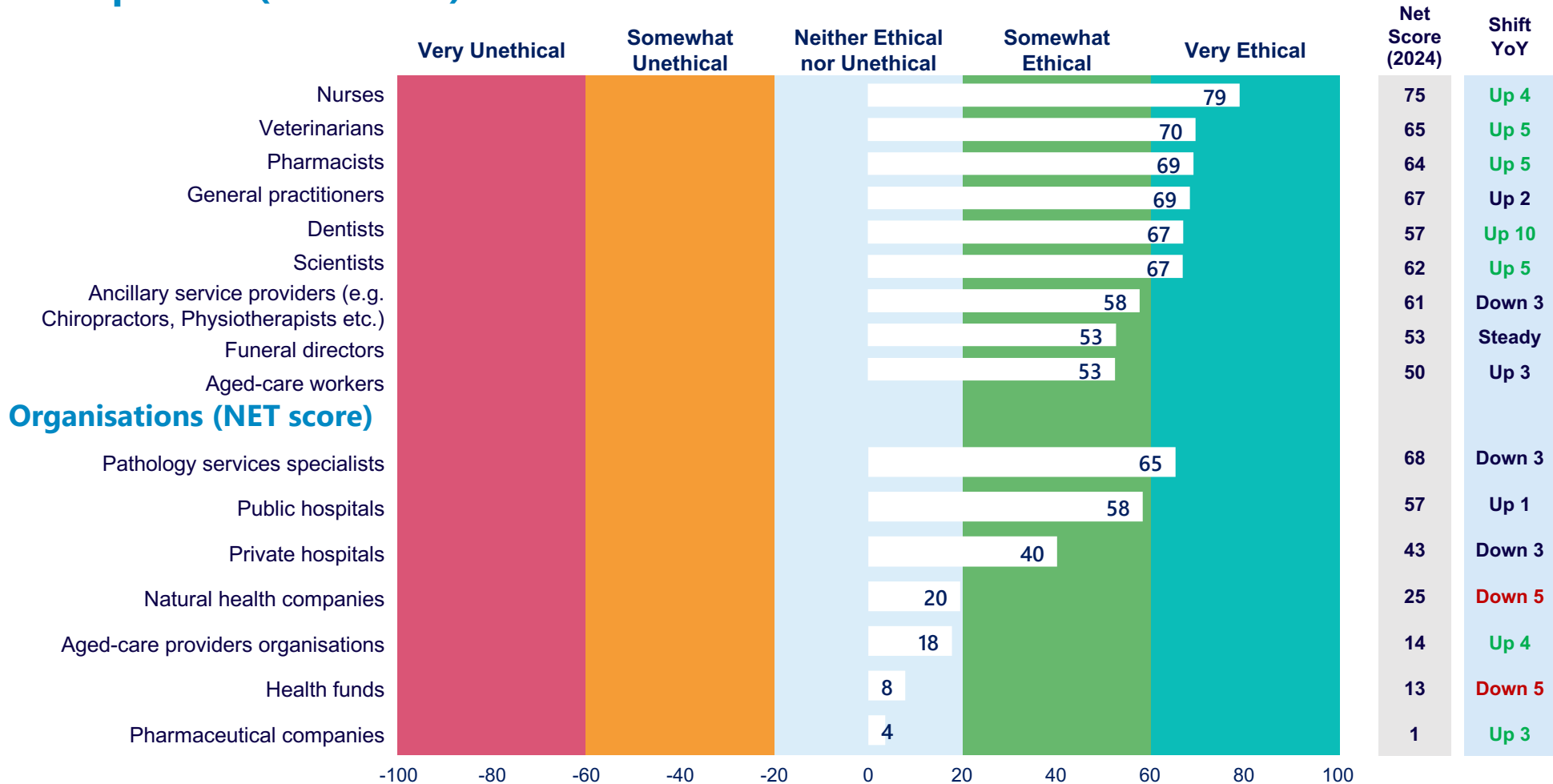


Health sector ethical behaviour

(Sector Ethics Index: 69 – Up 2)

Health is currently the most ethical sector (Up 2 vs 2024), with dentists, nurses, vets, pharmacists and scientists all significantly up as occupations and Age care and Pharmaceutical companies also showing improvement.

Occupations (NET score)



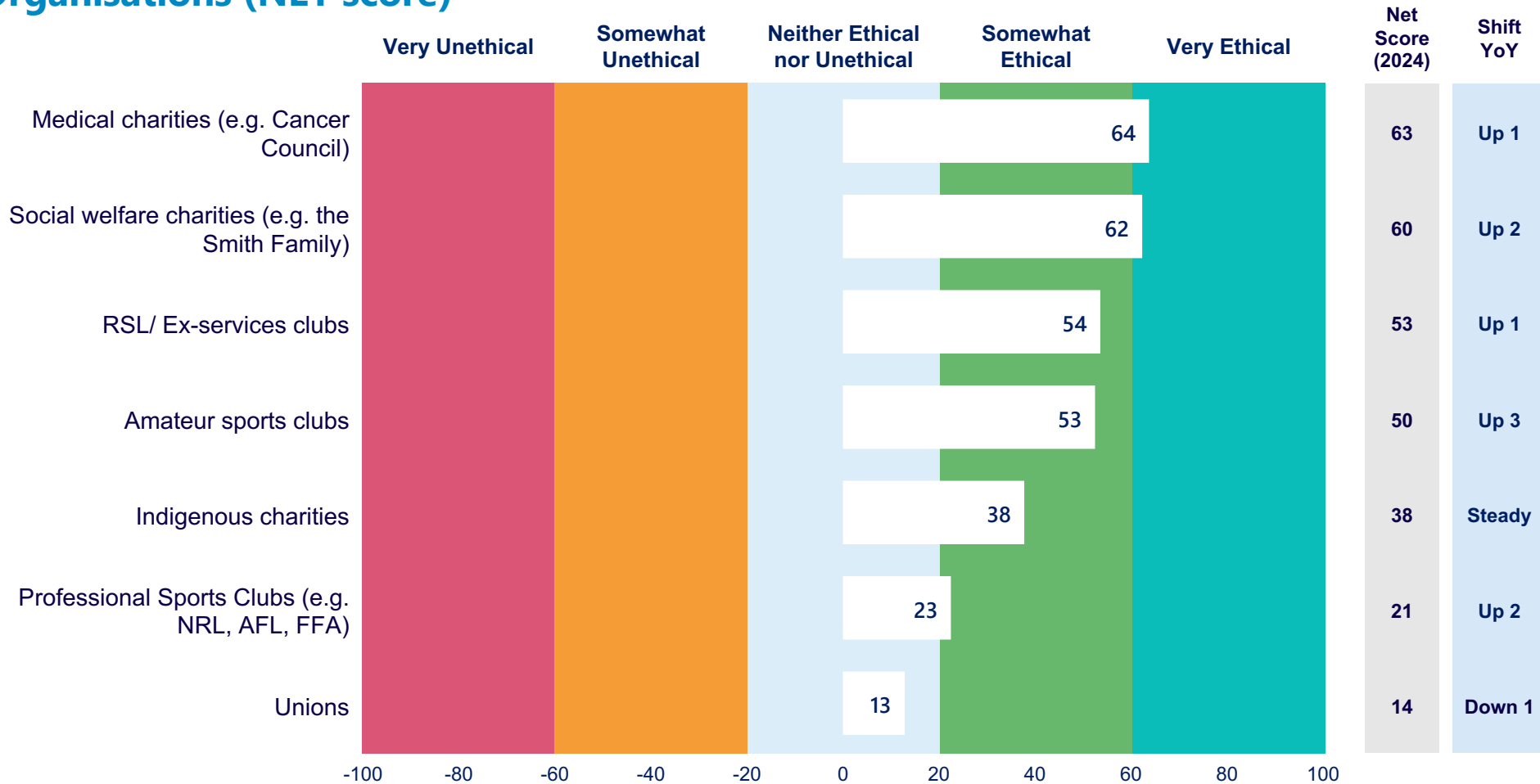
Organisations (NET score)

Charity and NFP sectors ethical behaviour

(Sector Ethics Index: 58 – Down 5)

The charity NFP sector maintains its high ethical standing in 2025 (albeit Down 5 vs 2024), with perceptions becoming more positive for sports clubs and medical/social charities.

Organisations (NET score)

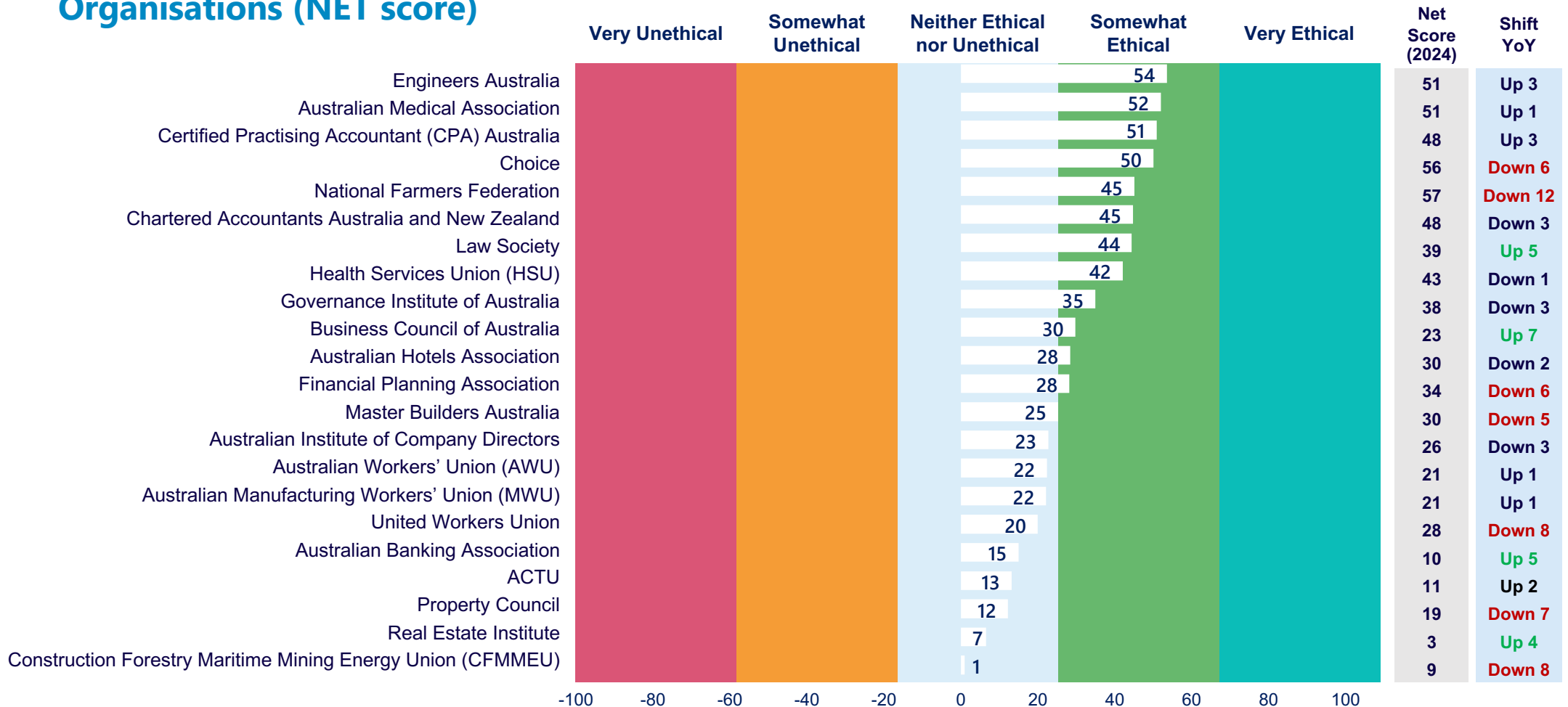


Member associations ethical behaviour

(Sector Ethics Index: 48 – Down 4)

The ethical perception of membership associations remains moderate, with a four-point decline compared to 2024. Several organisations have seen notable improvements, including Engineers Australia, the Australian Medical Association, CPA Australia, the Law Society, the Business Council of Australia, the Australian Hotels Association, and the Real Estate Institute. However, this is offset by significant declines in perceived ethics for Choice, the National Farmers Federation, the Financial Planning Association, Master Builders Australia, the United Workers Union, the Property Council, and the CFMMEU.

Organisations (NET score)

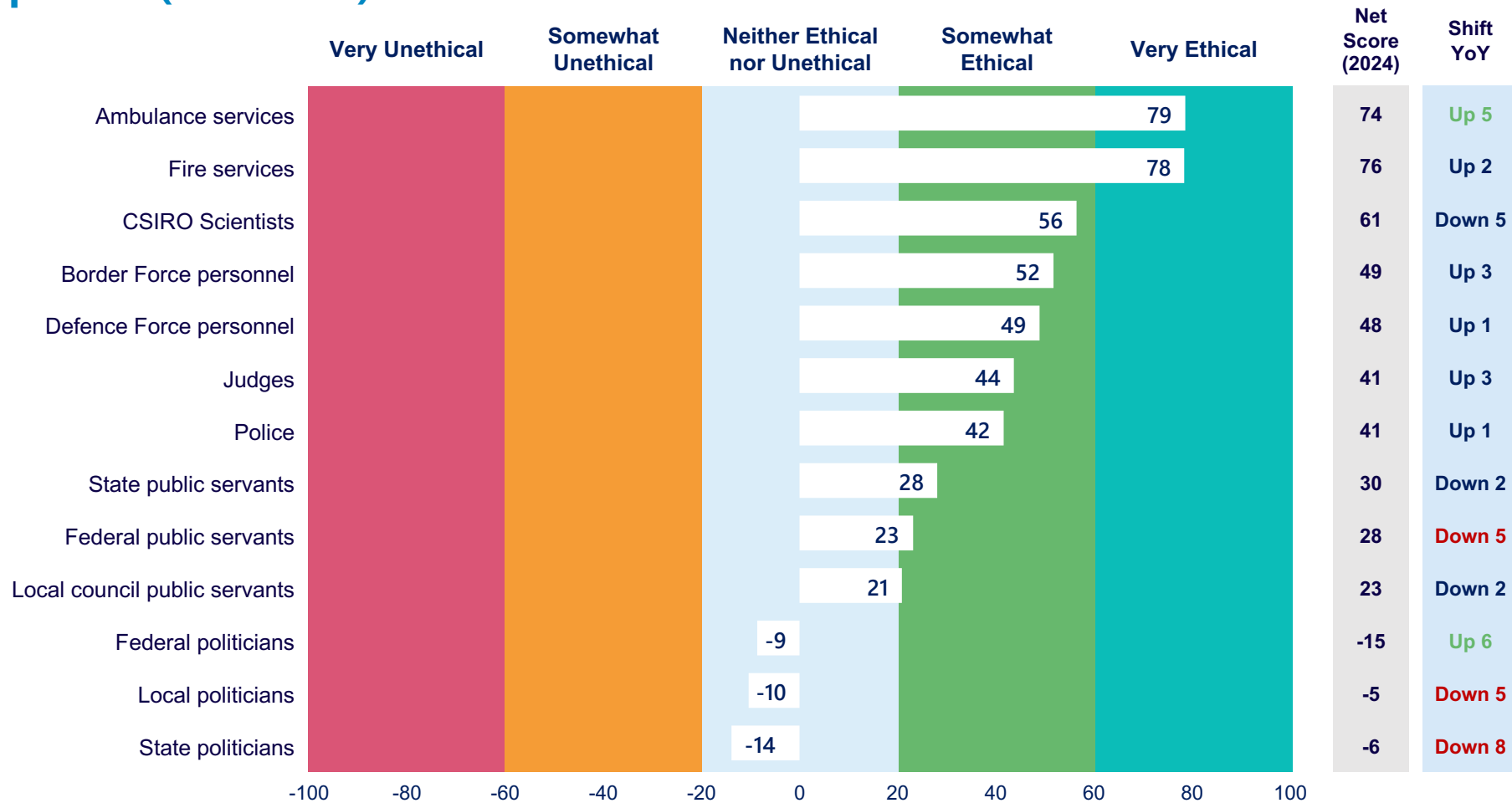


Public service and government sector ethical behaviour (1/2)

(Sector Ethics Index: 46 – Up 2)

Perceptions of ethical behaviour across the public sector are varied and shifting. There have been positive movements for frontline services (ambulance, fire, Border Force), the judiciary, and federal politicians. On the other hand, perceived ethics have declined for CSIRO scientists, public services, and local/state politicians.

Occupations (NET score)

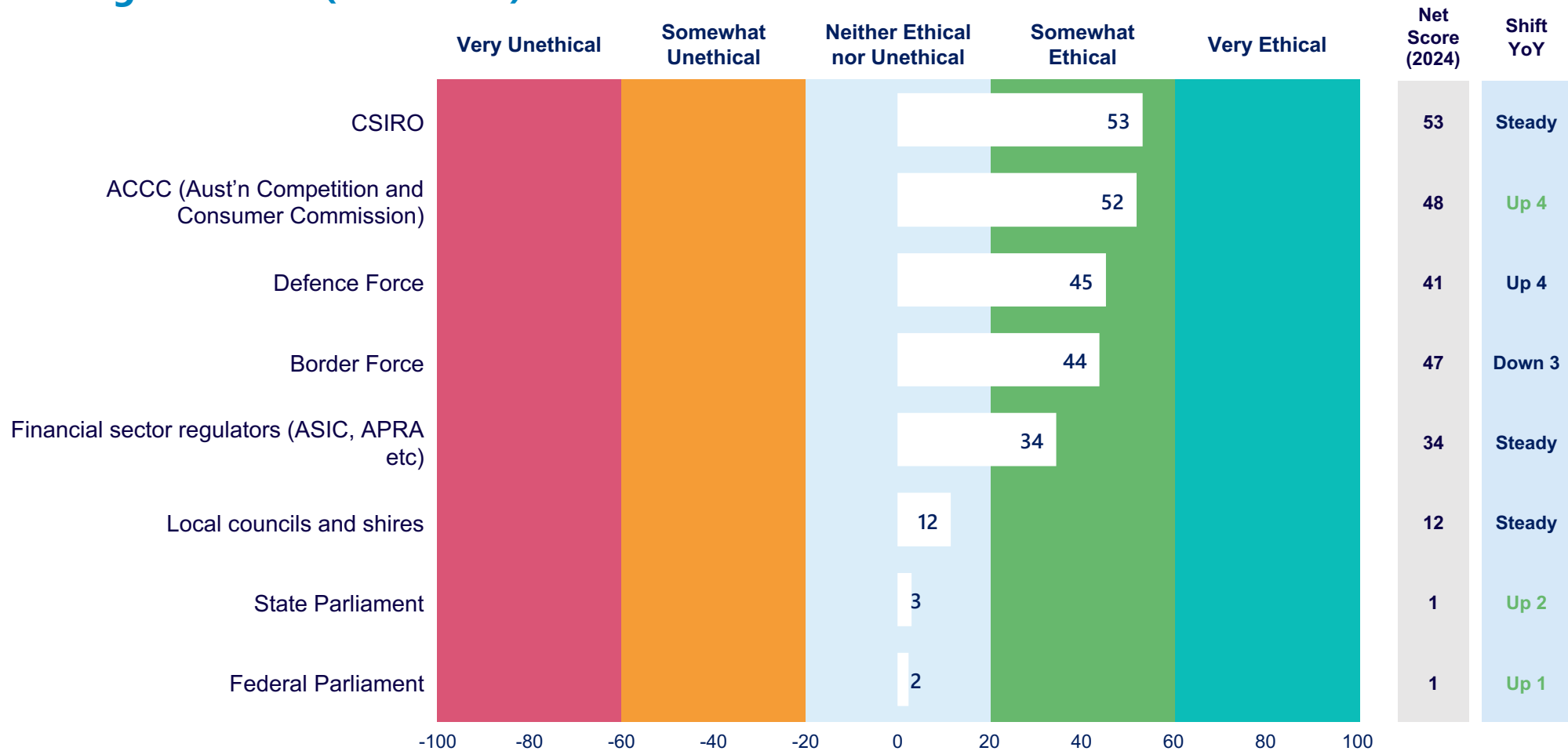


Public service and government sector ethical behaviour (2/2)

(Sector Ethics Index: 46 – Up 2)

CSIRO remains the most ethical organisation, despite a drop in the perceived ethics of its scientists. The ACCC and the Defence Force follow as the next perceived most ethical entities. Conversely, the Australian Parliament – while still ranked last – has shown a slight improvement in its ethical perception.

Organisations (NET score)

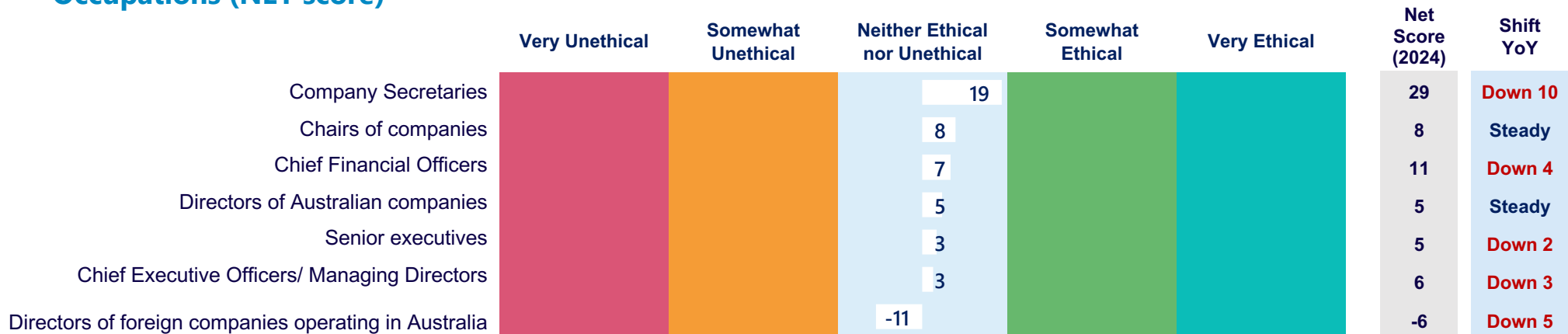


Corporate sector ethical behaviour

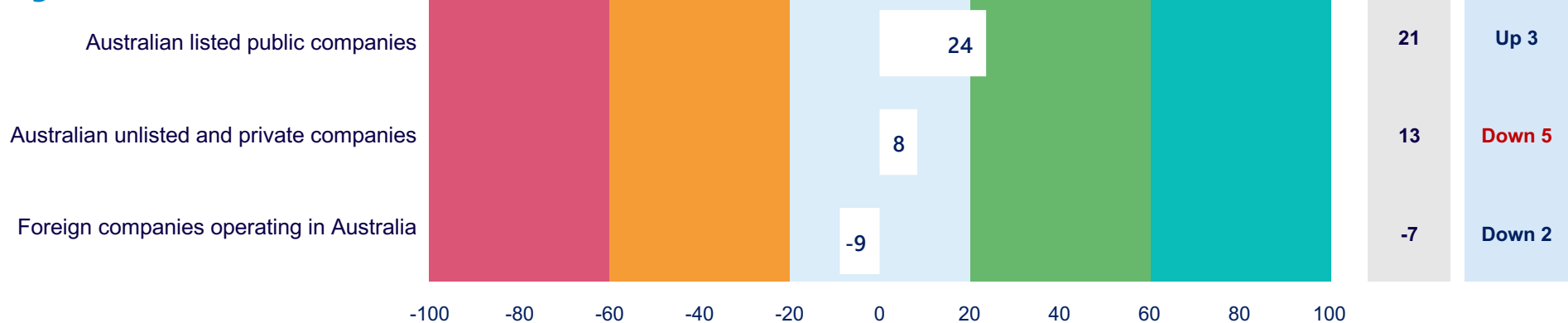
(Sector Ethics Index: 11 – Down 2)

While most corporate roles are seen as ethically neutral, company secretaries have experienced a sharp drop in perceived ethical behaviour. Directors of foreign companies, along with the companies themselves (both foreign and local), have also seen their ethical standing decline. So many declines could indicate growing scepticism towards corporate governance and international business operations.

Occupations (NET score)



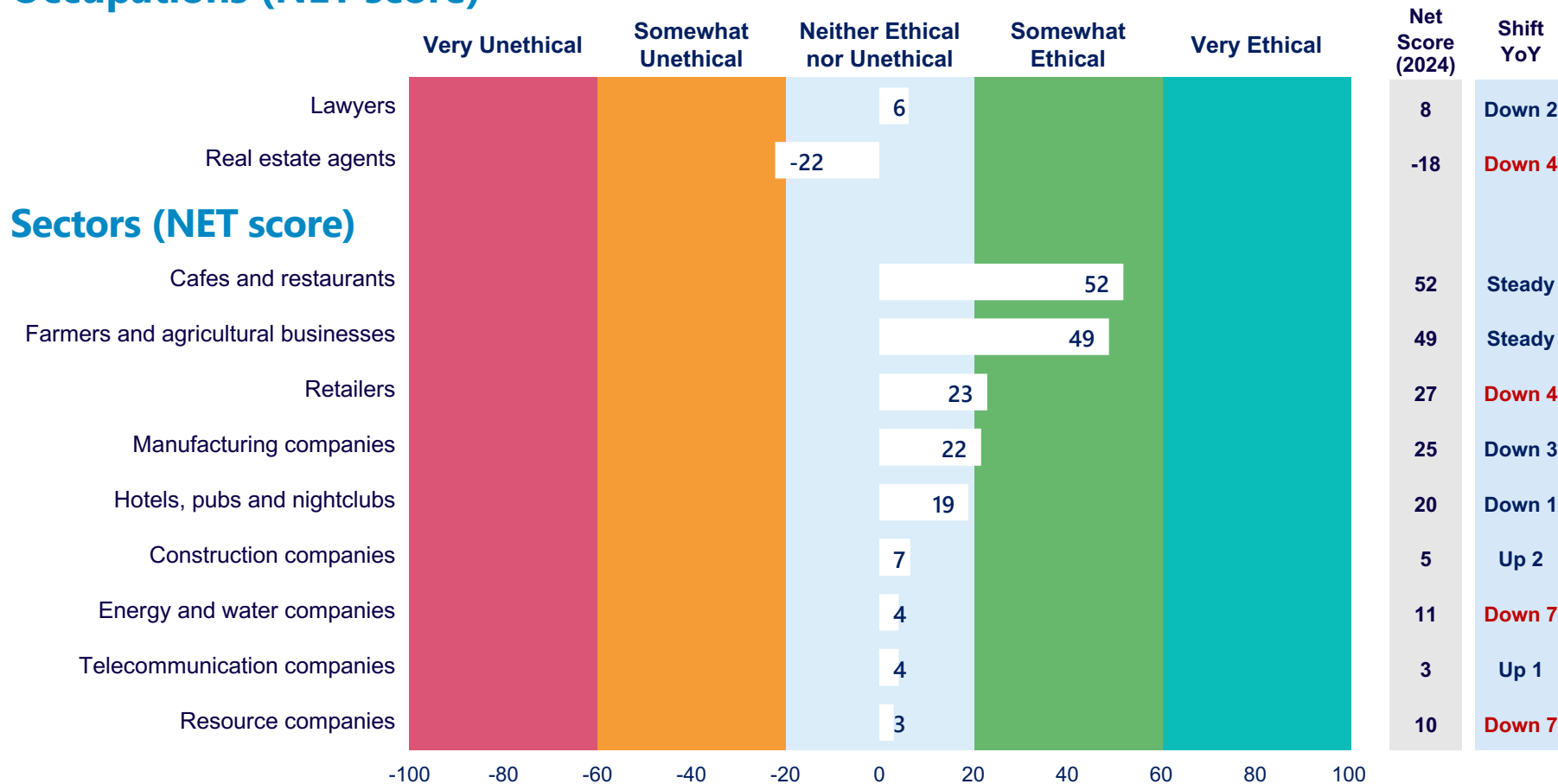
Organisations (NET score)



Business sector ethical behaviour

In the business sector, real estate agents are seeing a decline (Down -4) vs 2024. Retailers, resources and telecommunication companies are also seeing notable shifts with -4, -7 and -7 declines respectively.

Occupations (NET score)



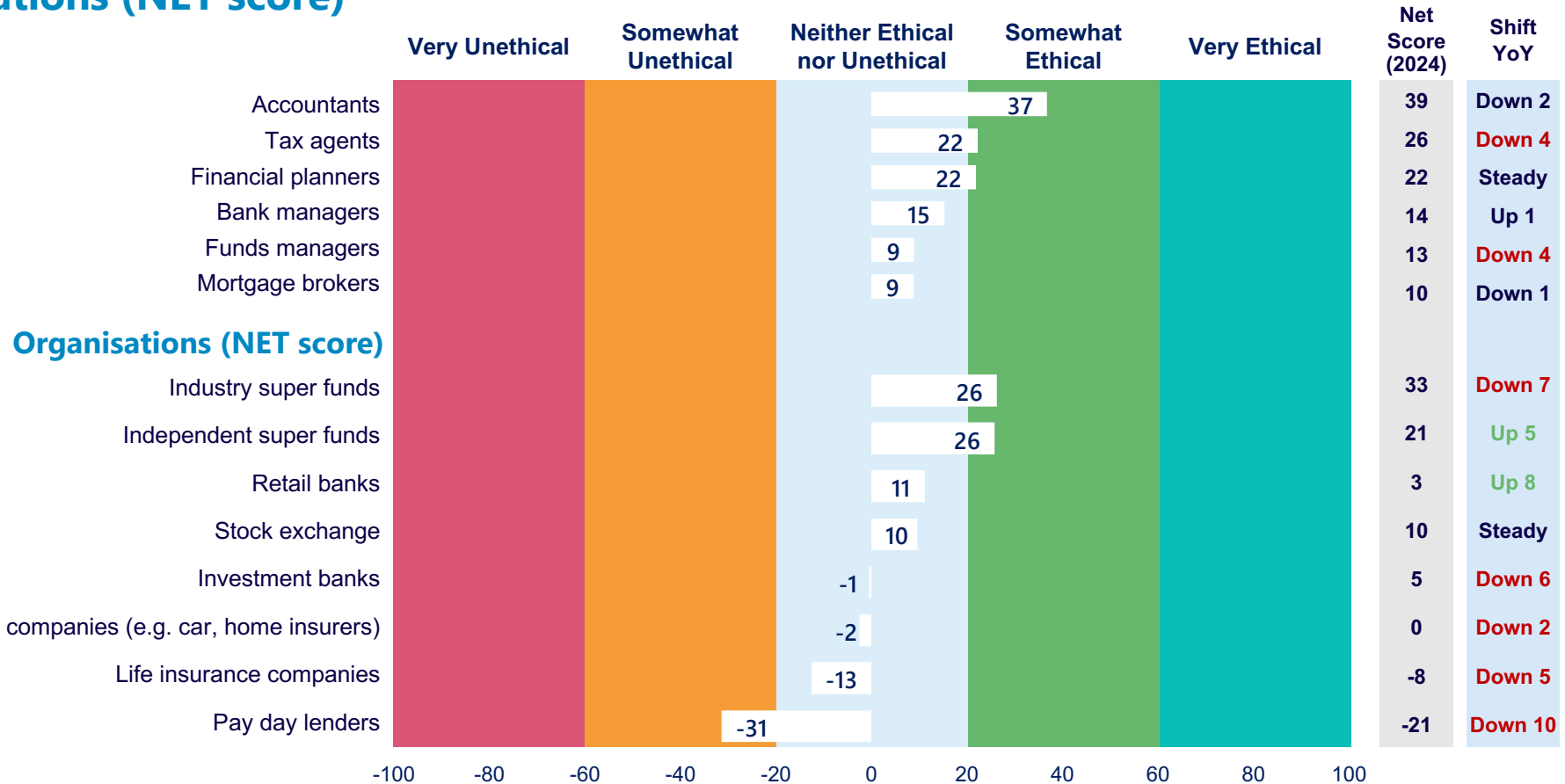
Sectors (NET score)

Banking, finance and insurance sector ethical behaviour

(Sector Ethics Index: 11 – Down 1)

Within the banking, finance and insurance sector, most occupations are seeing decline in the ethics scores. However, it is more prominent for tax agents and fund managers. Other than independent super funds and stock exchange, most organisations in this sector are also showing significant declines in ethical perceptions, potentially due to cost of living concerns and economic pressure.

Occupations (NET score)

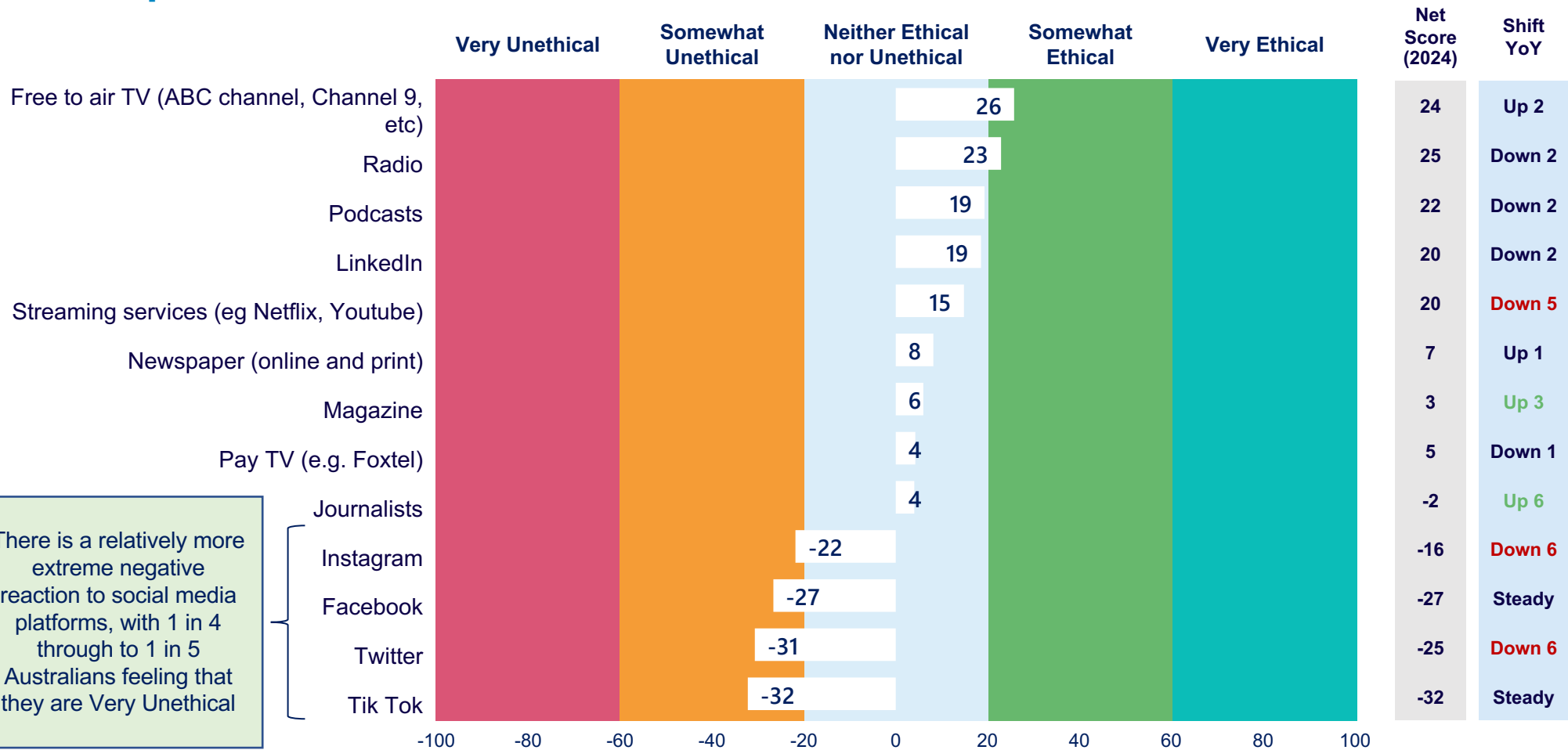


Media sector ethical behaviour

(Sector Ethics Index: -2 – Down 4)

Radio, FTA and podcasts continue to be the top ethical platforms. Newspaper, magazines and journalists are seeing improvement but streaming services are declining. More independent and user-generated platforms such as streaming services and Instagram/Twitter are showing decline.

Media platforms (NET score)



Issues and influences

(No index weighting)

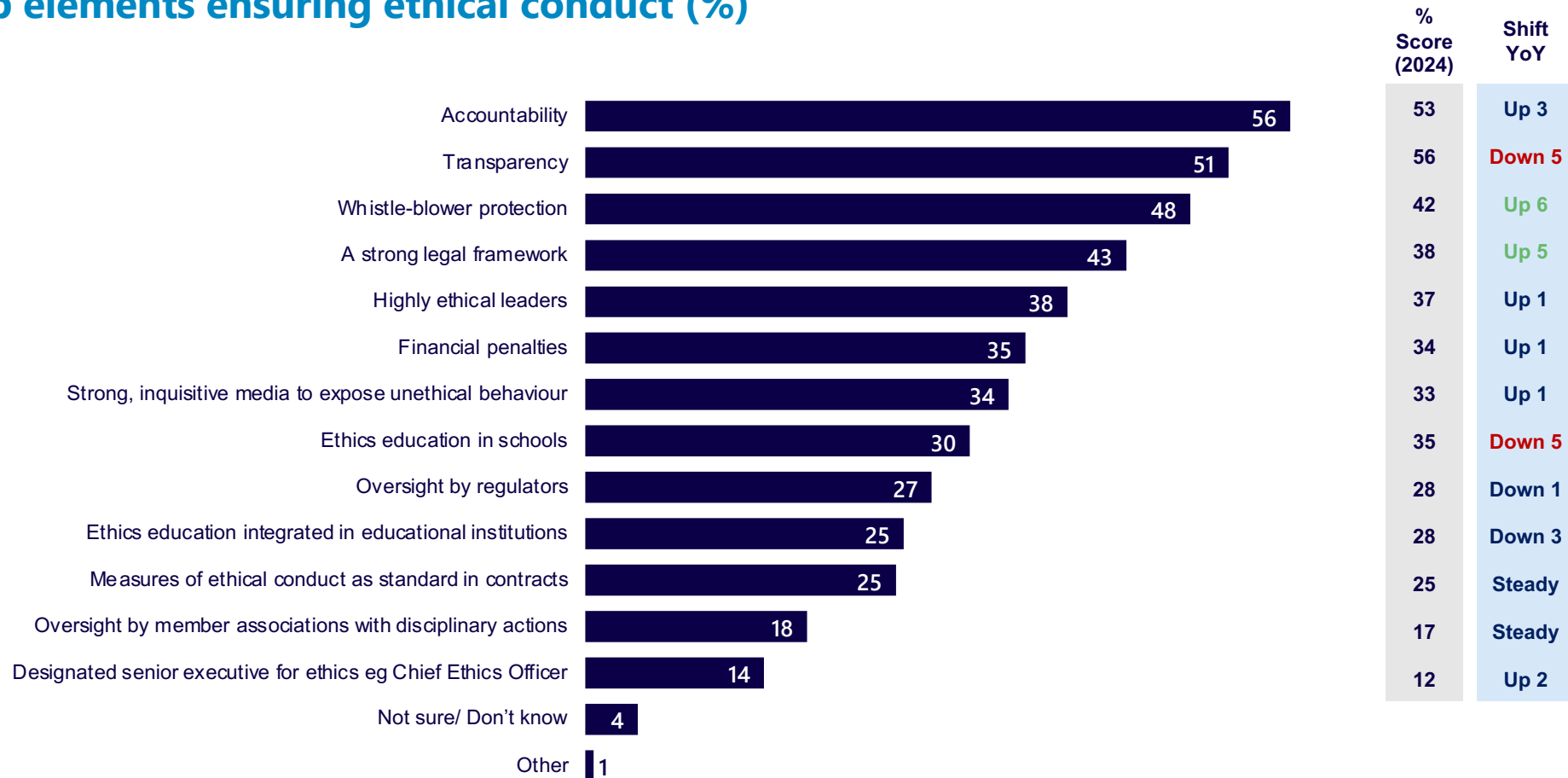
Ethics Index 2025



Ethical conduct in society

Accountability remains the most important ethical principle in society. However, there is a growing emphasis on enforcement, with whistleblower protection and strong legal frameworks gaining importance, while the focus on transparency, though still high, has slightly softened.

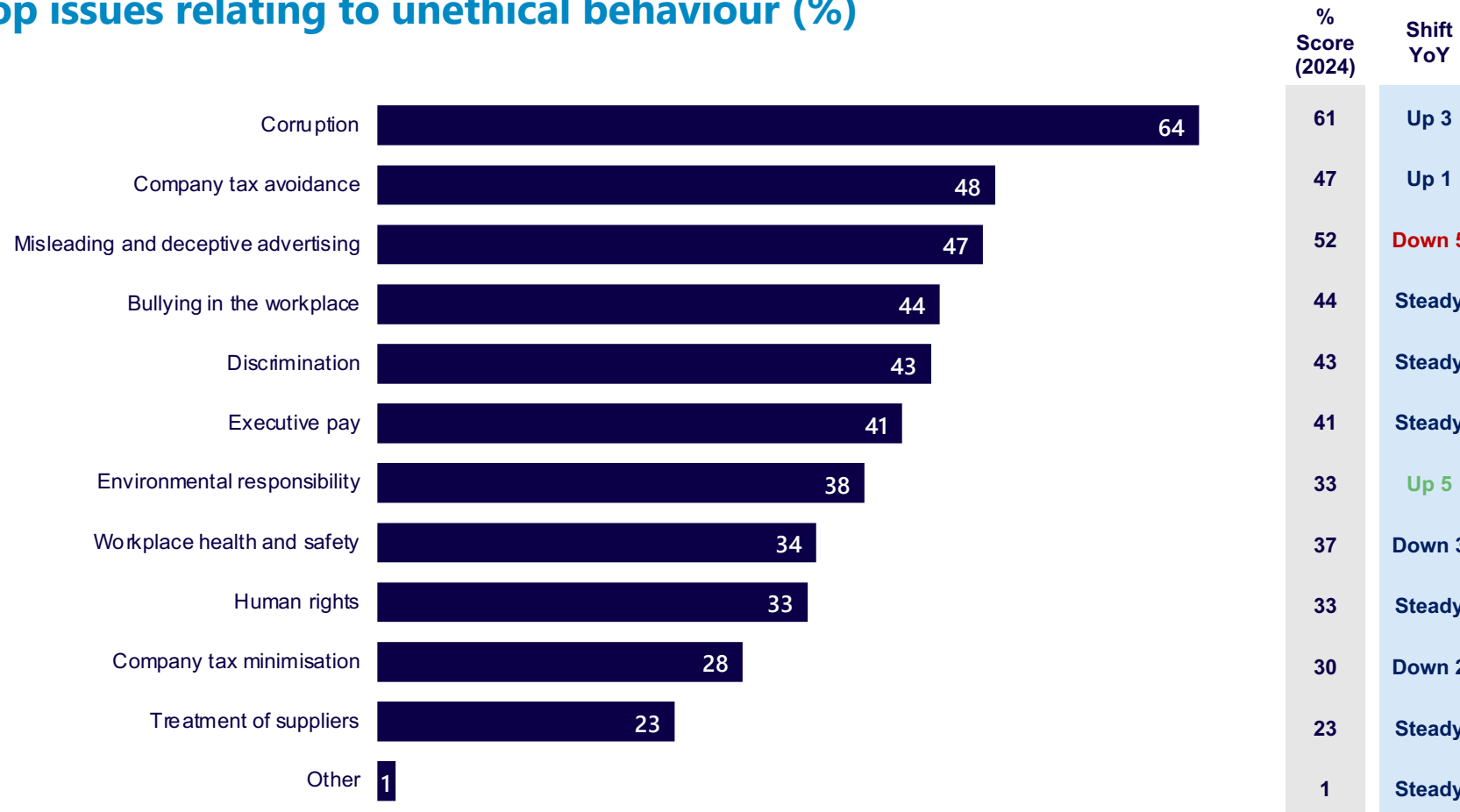
Top elements ensuring ethical conduct (%)



Ethical issues in business

The primary business ethics concerns are growing worries about corruption and corporate tax avoidance. Environmental responsibility is also an area of increasing public interest. Meanwhile, concern over misleading and deceptive advertising – while still a top 3 issue – has begun to soften.

Top issues relating to unethical behaviour (%)



Areas of ethical consideration

(No index weighting)

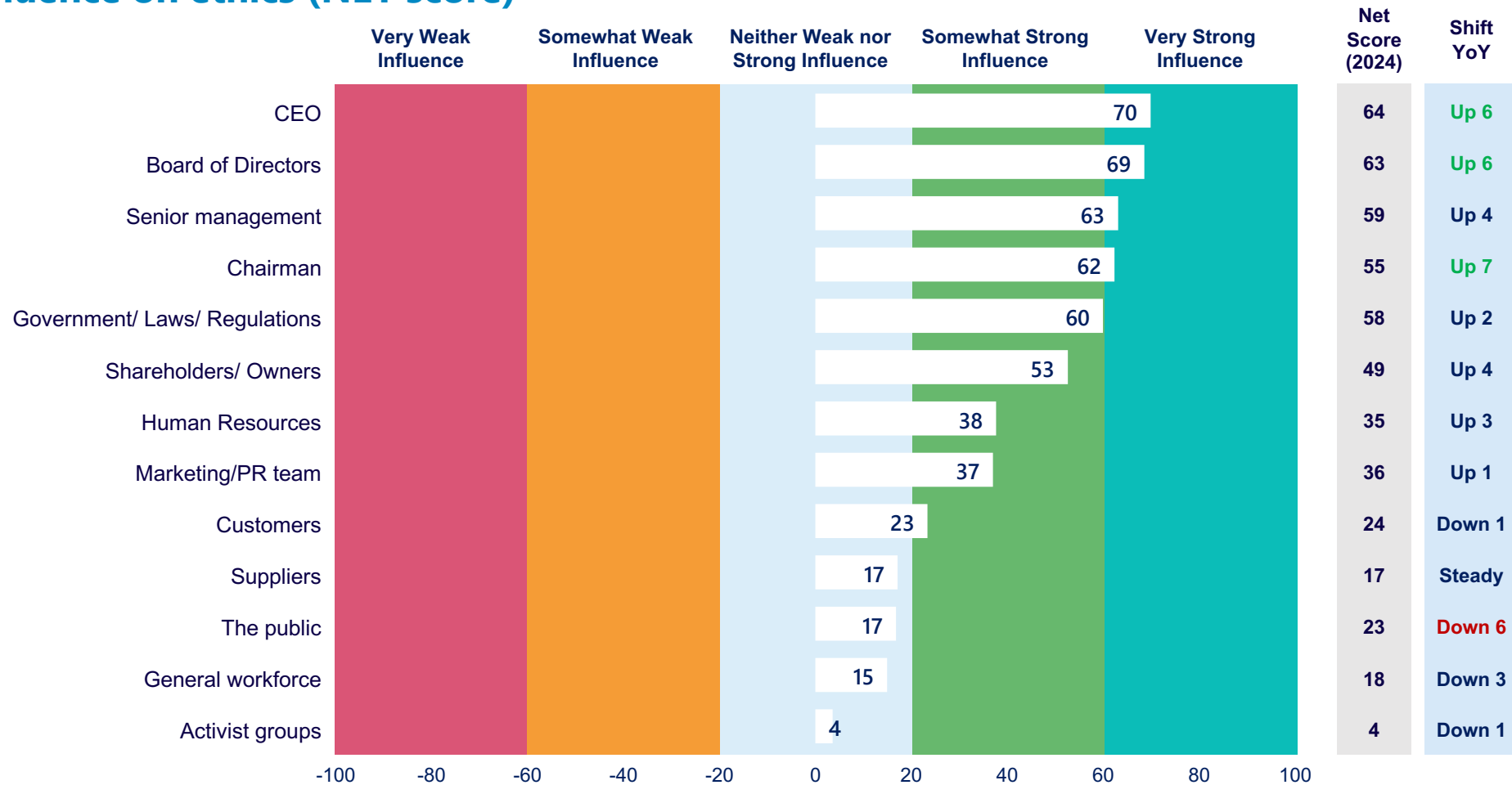
Ethics Index 2025



Influence of roles on organisational ethics

The perceived extent of influence on organisational ethics has shifted internally, with senior leadership (CEO, Board, Chairman) seen as more influential than last year. In contrast, the impact of external groups like the public and the general workforce is now considered less significant.

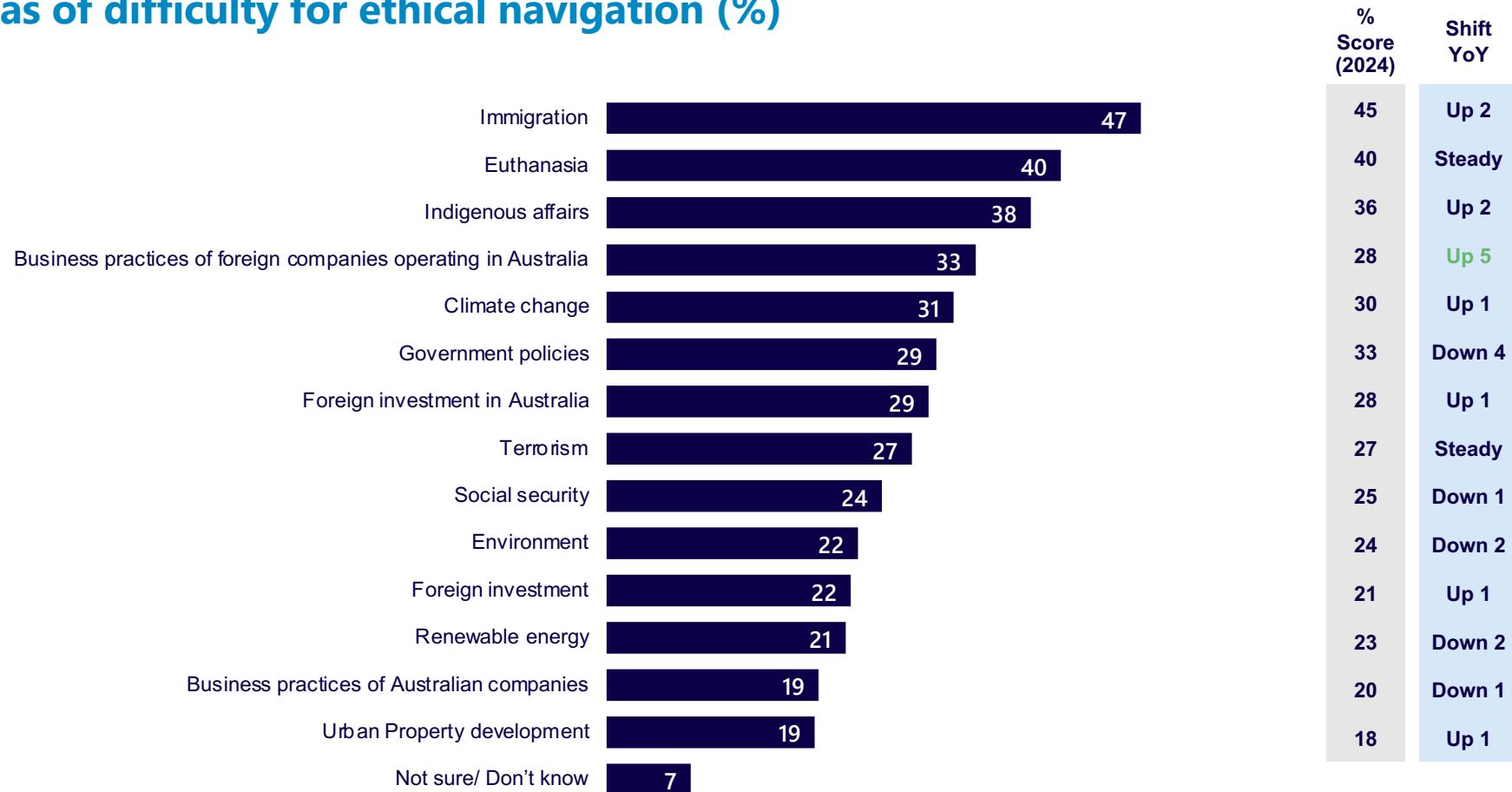
Influence on ethics (NET score)



Navigating ethics in specific areas

Immigration remains the top-ranked and a growing ethical challenge (+2pts), followed by euthanasia and Indigenous affairs. The ethical scrutiny of foreign companies' business practices has also intensified significantly, rising 5pts to become the fourth most challenging issue.

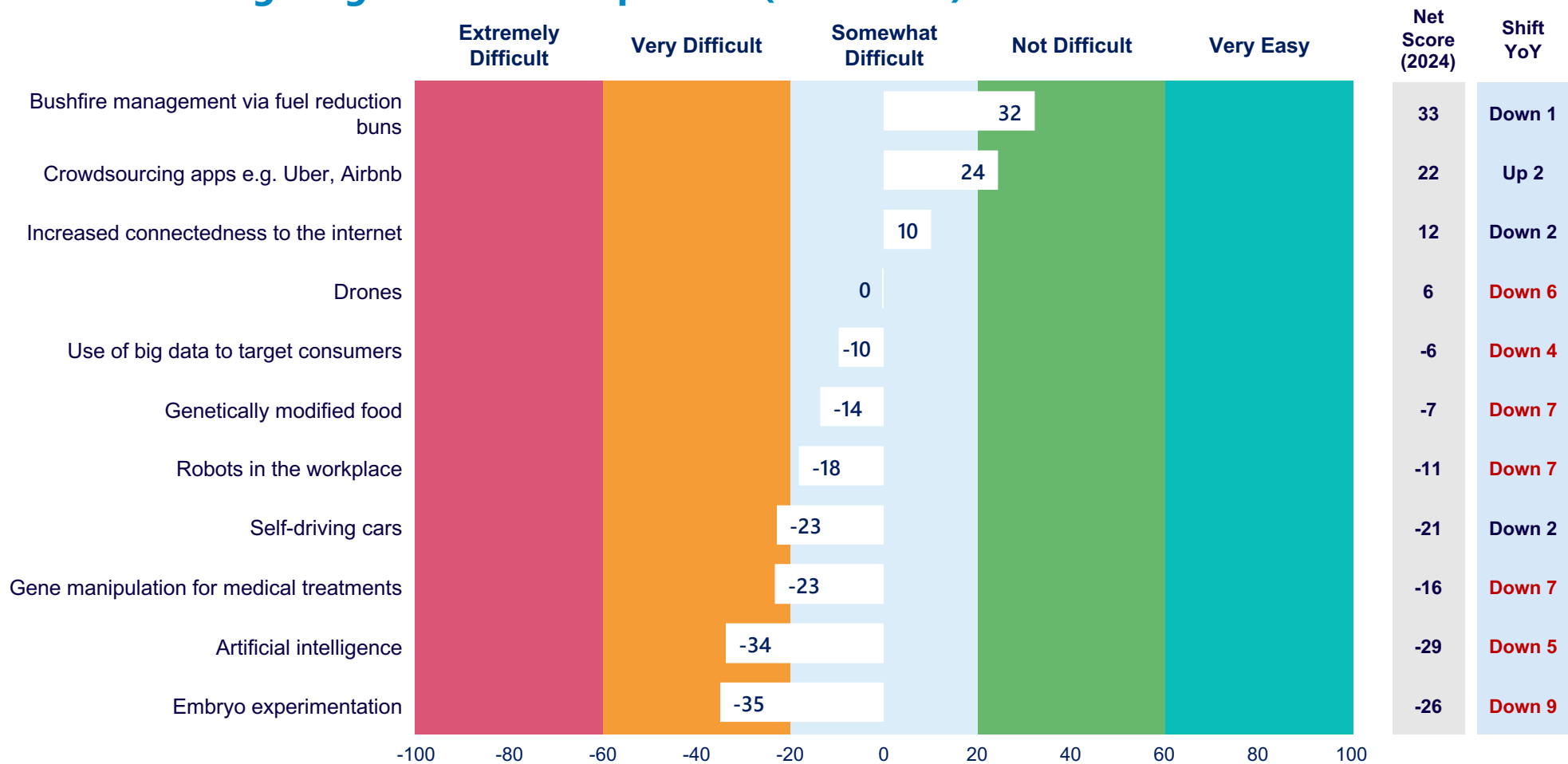
Top areas of difficulty for ethical navigation (%)



Ethical difficulty of future developments

Future developments in progressive sciences such as workplace robotics, self driving cars, embryo experimentation, gene manipulation, and GMOs are viewed as having difficult ethical hurdles.

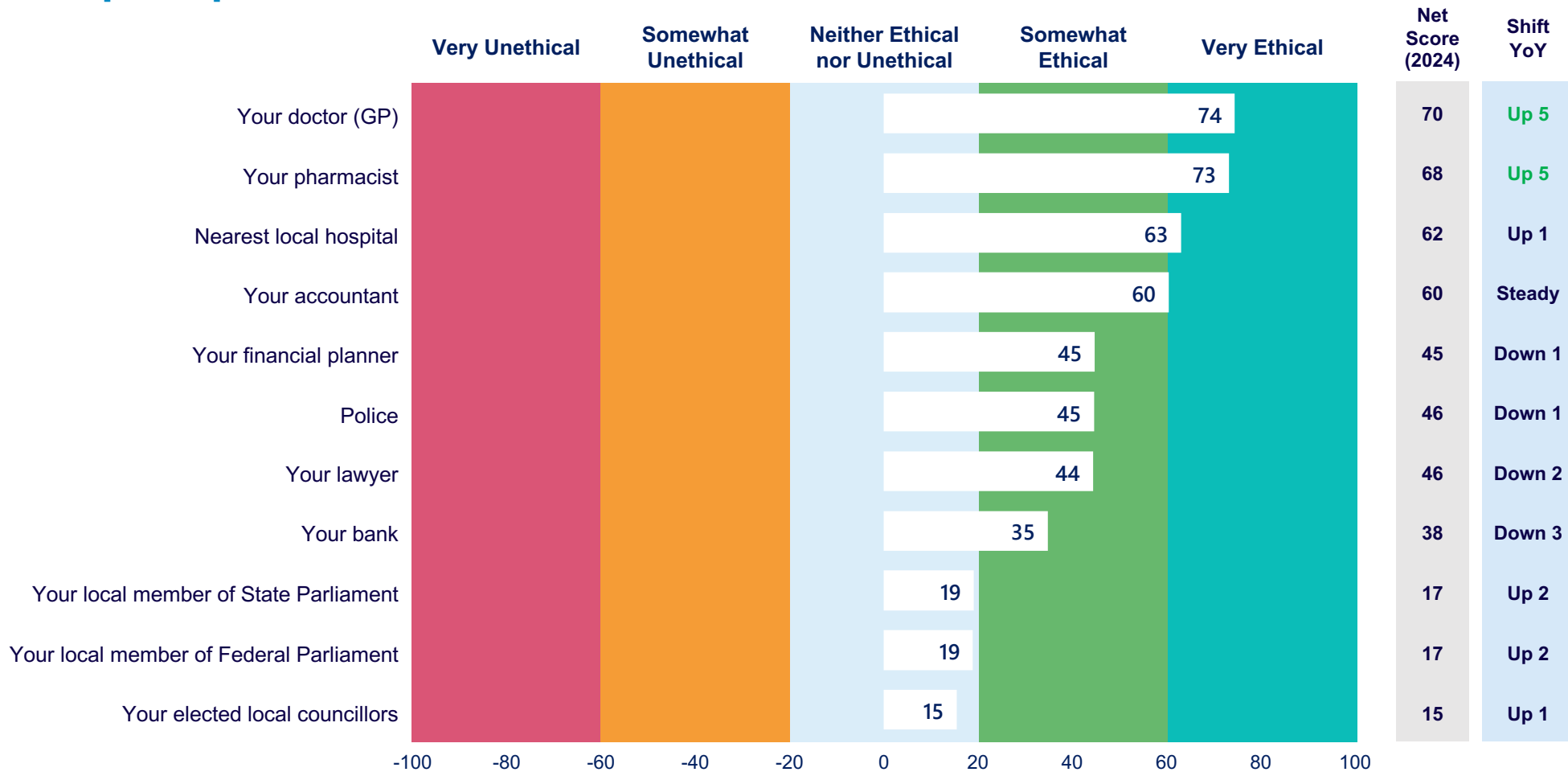
Ease of navigating future developments (NET score)



Ethical behaviour of people in personal contact with

GPs and Pharmacists continue to have high perceived levels of ethical behaviour, and both are growing. Following a period of decline, perceptions of the police have stabilised while the bank service and lawyer are more stable after a sizable drop in 2024.

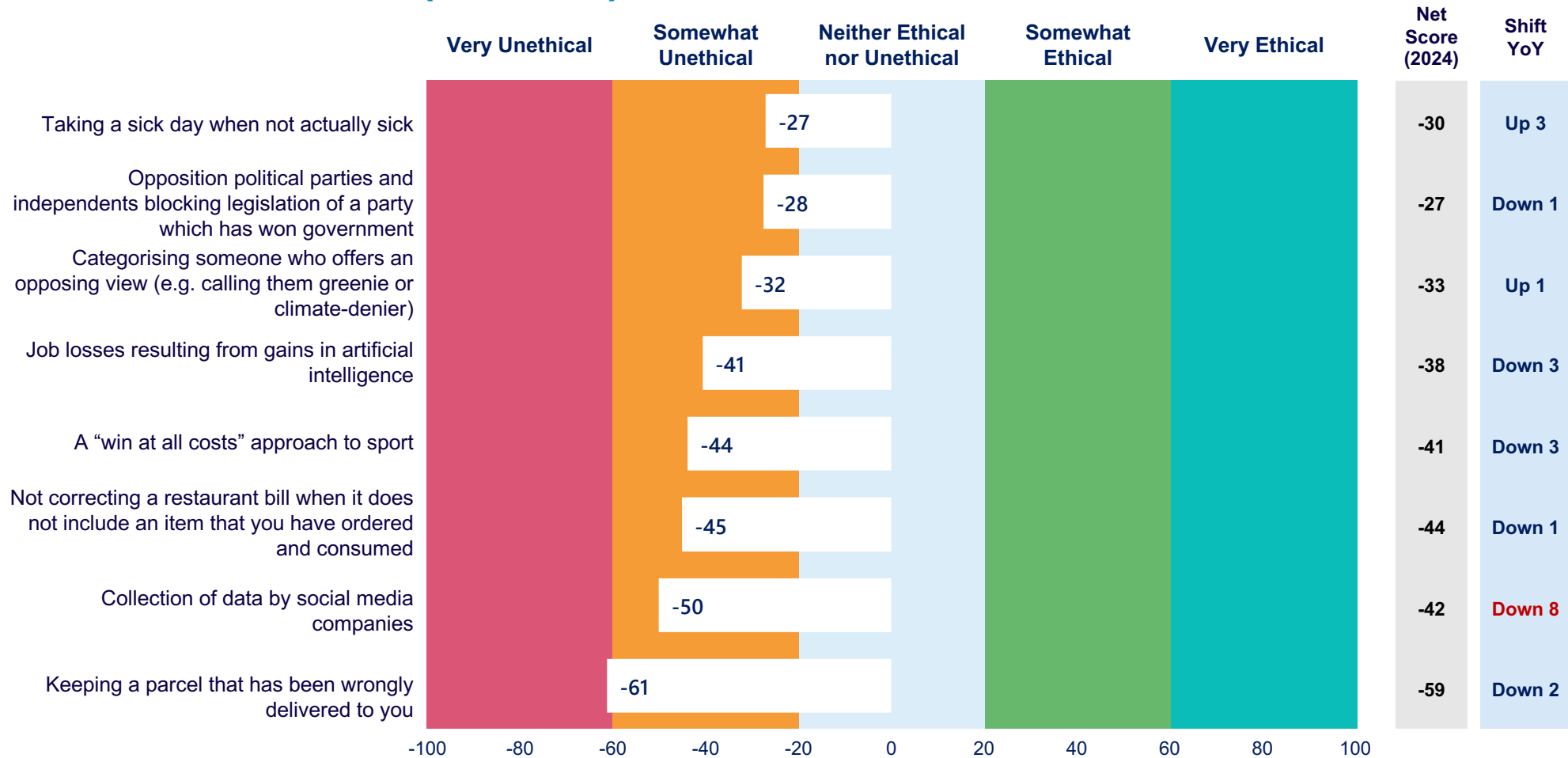
People in personal contact (NET score)



Ethical behaviour in particular situations

Across a general range of potential ethical dilemma situations, Australians have a strong sense of ethical behaviour, with certain behaviour and actions rated as unethical, with data collected by social media falling most significantly (down 8pt to -50).

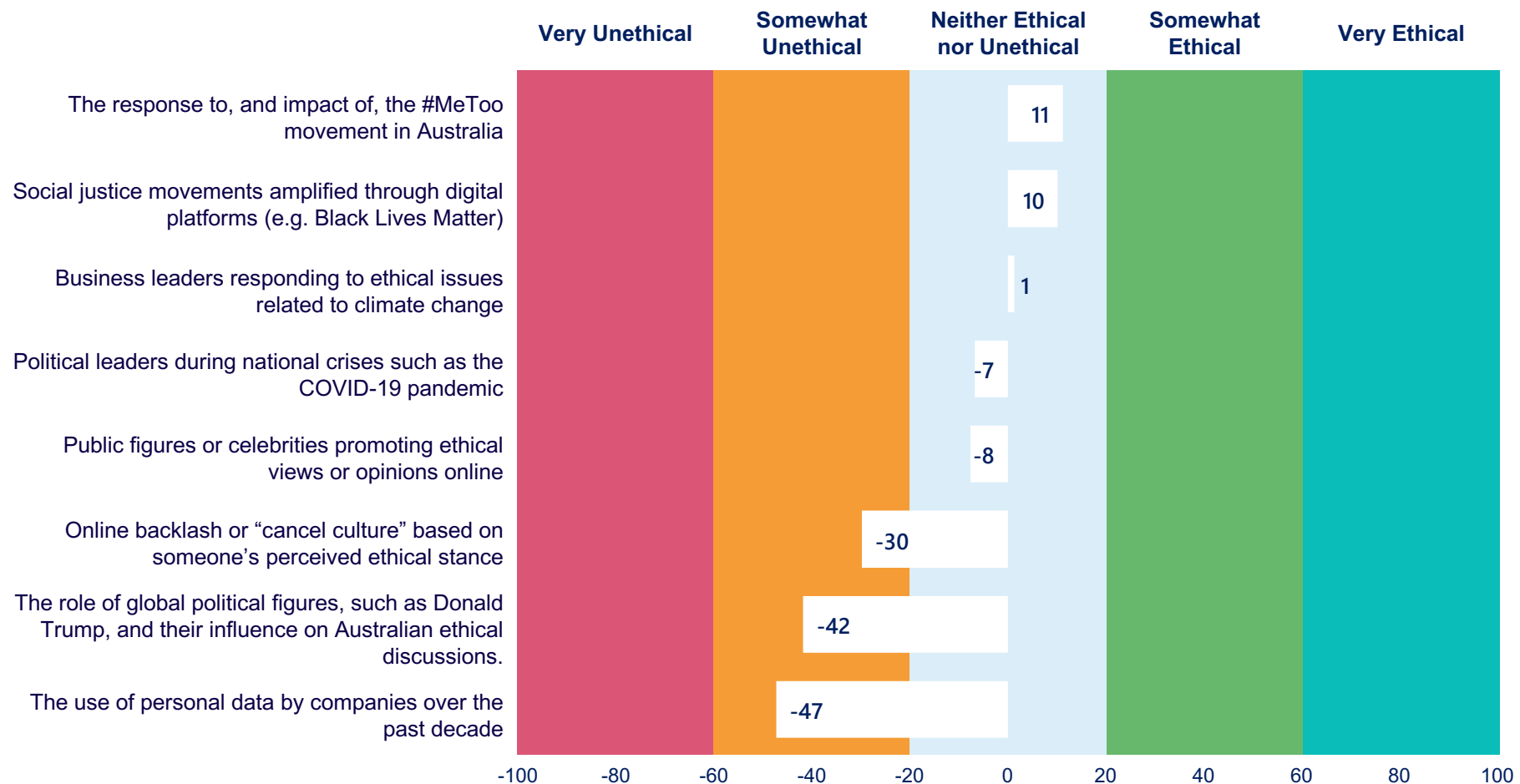
Particular situations (NET score)



Ethical behaviour in particular situations

Australians hold the strongest negative views toward the role of global political figures, with Baby Boomers (-57) and Gen X (-50) driving this sentiment. Online backlash or ‘cancel culture’ also draws widespread criticism, while political leaders during national events are viewed with comparatively less negativity. Use of personal data is the most ethically concerning of these scenarios

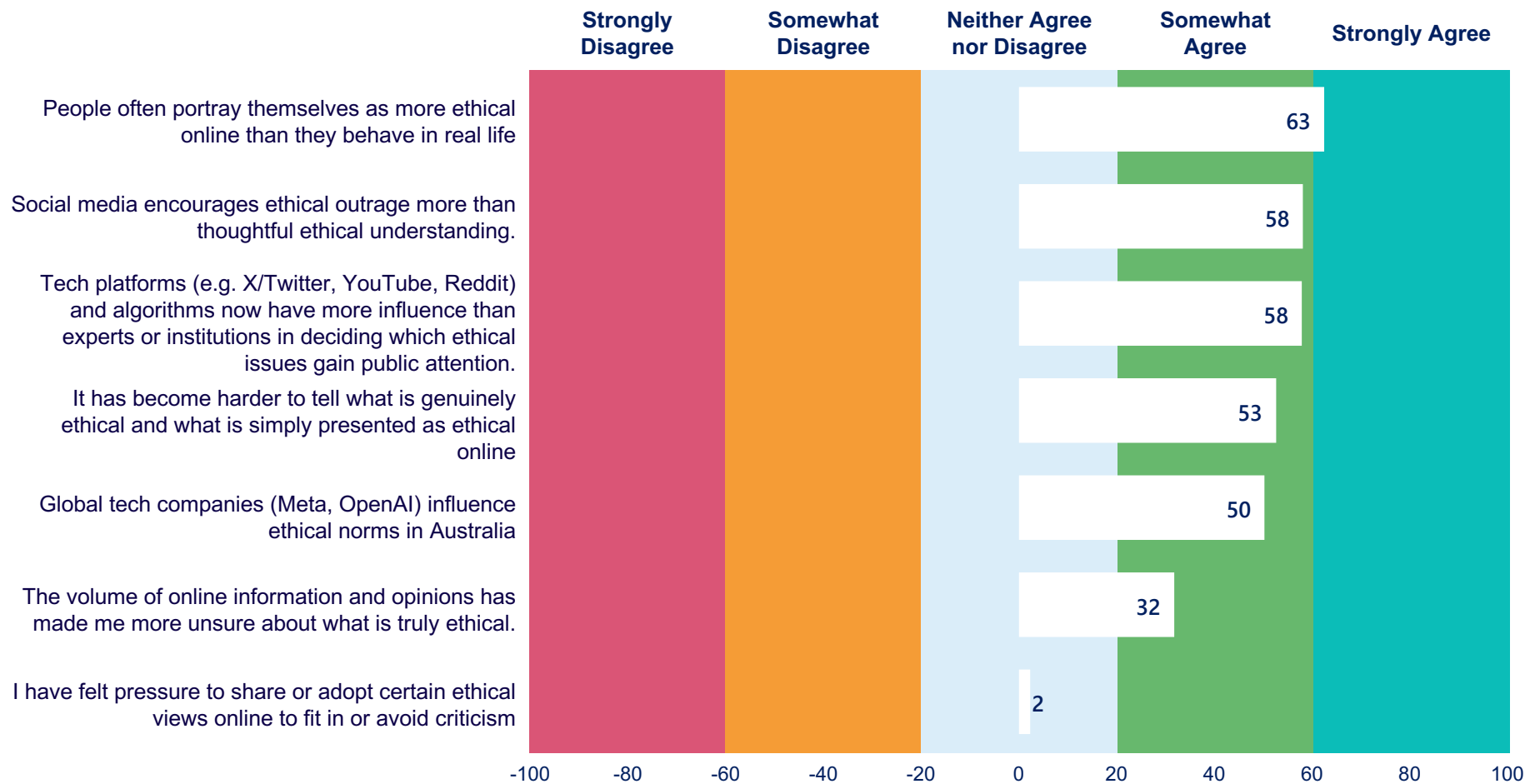
Particular situations (NET score)



Ethical behaviour in particular situations

Whilst Australians don't feel pressured to conform to ethical viewpoints, there is general agreement that technology and online platforms have brought negativity to the world of Ethics

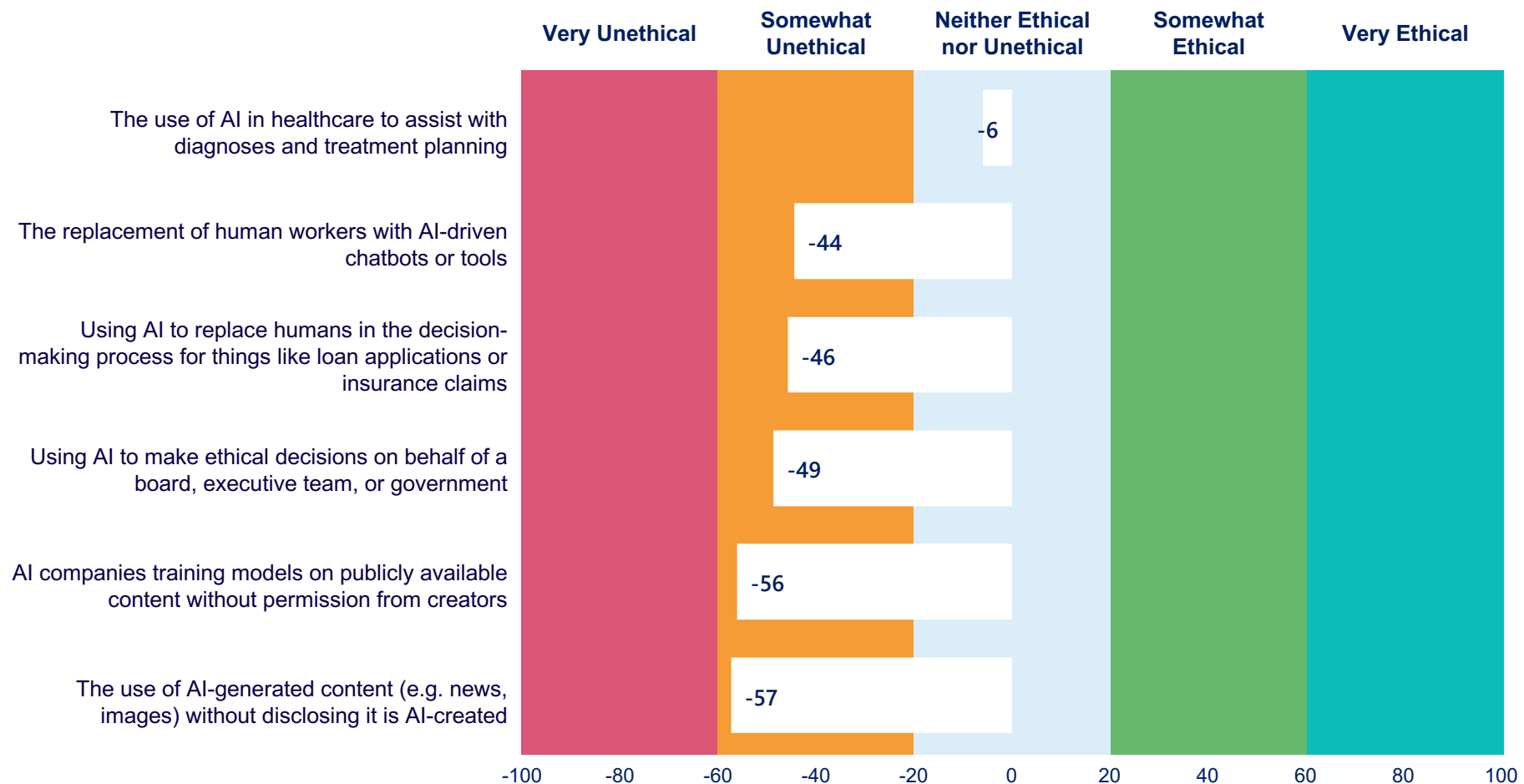
Particular situations (NET score)



Ethical behaviour in particular AI-related scenarios

The use of AI is of concern – interestingly, AI appears to have a more acceptable place in healthcare but largely is felt to be unethically used in a range of other scenarios

Particular situations (NET score)



Background and framework

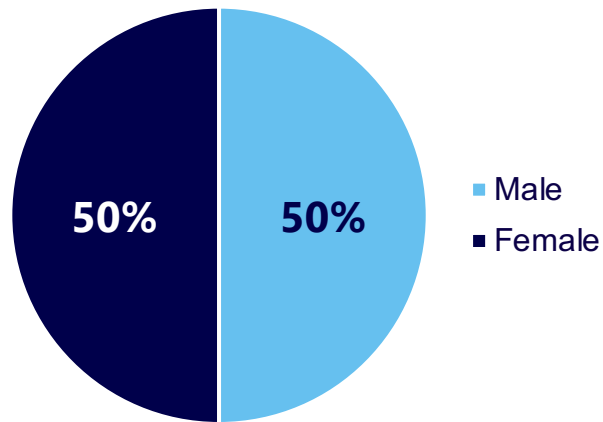


Ethics Index 2025

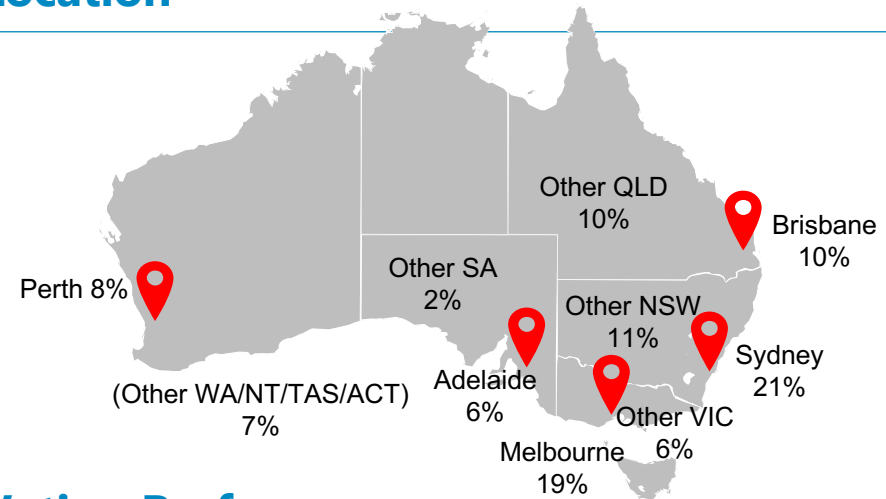
Background

The Ethics Index survey was conducted online across a broad spectrum of Australians (to nationally representative age, gender and location quotas by ABS census data) between 14 - 28 July 2025.

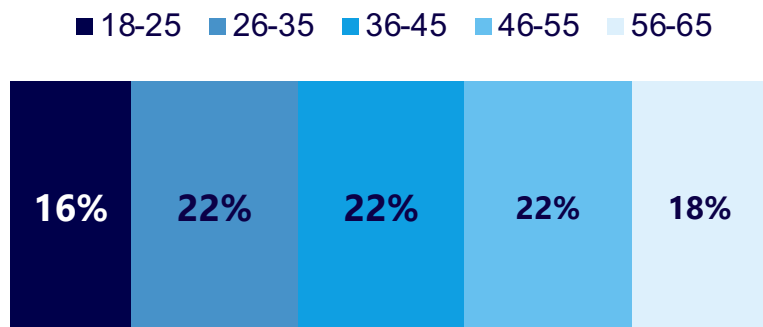
Gender



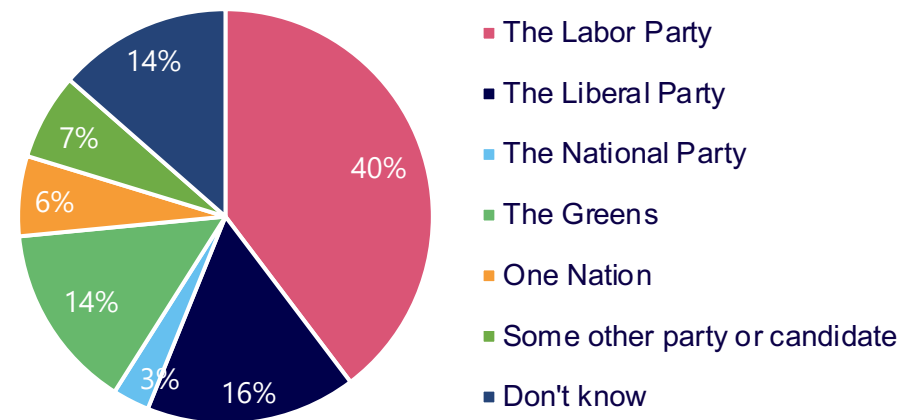
Location



Age



Voting Preference



Background

The Ethics Index survey was conducted online across a broad spectrum of Australians (to nationally representative age, gender and location quotas by ABS census data) between 14 - 28 July 2025.

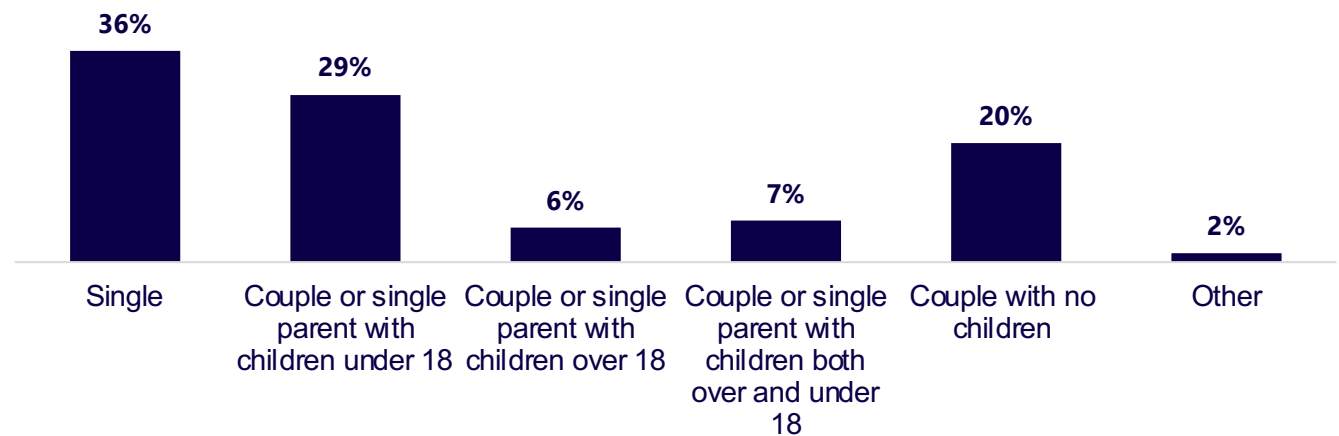
Household income

Less than \$25,000 per year	7%
\$25,000-\$39,999 per year	10%
\$40,000-\$79,999 per year	22%
\$80,000-\$119,999 per year	22%
\$120,000-\$149,999 per year	15%
Over \$150,000 per year	24%

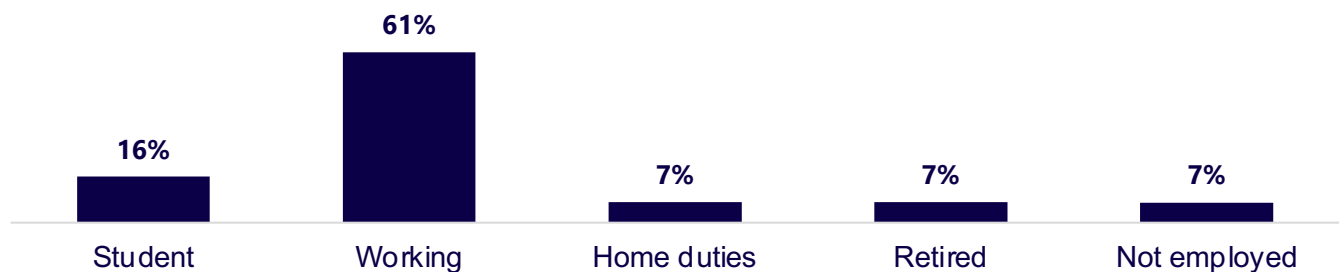
Education

High school year 10/11	7%
HSC	9%
Trade certificate or diploma	21%
Some university or currently studying undergraduate	7%
Bachelors university degree	34%
Post graduate degree	20%
Other tertiary	2%
Other	1%

Household status



Work status



How to read the results *(Ethics Index: xx)*

Number indicates score on Ethics Index (weighted results output).
 Colour of text indicates which range the Ethics Index Score is in (e.g. Very Ethical / Somewhat Ethical / Neither Ethical nor Unethical, etc).

Chart heading - to indicate topic/ theme of chart (i.e. what the data is)

Chart heading (NET score)

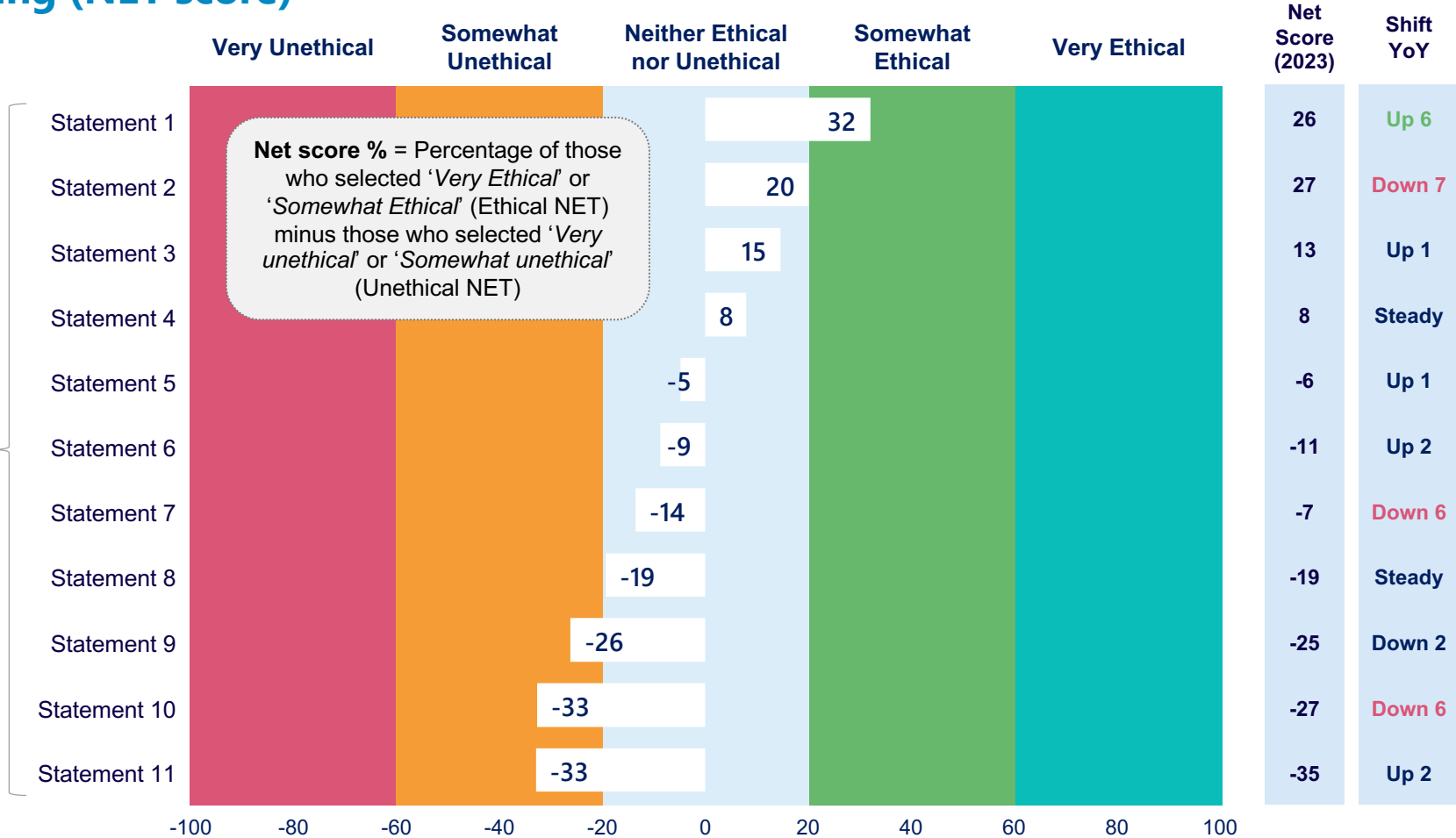
Previous year's net score for comparison

Shift YoY – difference between current year's net score vs last year's net score. Coloured red or green only if significant difference.

Statements – occupations, or organisations displayed by descending order of score or rank based on **Net Score** (Top 2 box Ethical NET minus Bottom 2 box Unethical NET).

Question text and total number of respondents who answered the question

Net score % = Percentage of those who selected 'Very Ethical' or 'Somewhat Ethical' (Ethical NET) minus those who selected 'Very unethical' or 'Somewhat unethical' (Unethical NET)



Ethics in general

The Ethics Index shows many Australians have a **strong understanding of ethics** and its main definitions, with 98% agreeing with one of the three ethics definitions provided in the survey. Ethics continues to be seen as important to a well-functioning society, with a strengthening of the net importance of ethics in 2025 vs 2024 (90% up from 83%). When posed with an ethical dilemma scenario, 61% stated they would take an option resulting in safeguarding the life of a child over their own.

Understanding of ethics

2024 2025

Well-founded standards of right and wrong that prescribes what humans ought to do, usually in terms of rights, obligations, benefits to society, fairness, or specific virtues (<i>Markkula Centre for Applied Ethics</i>)	44%	43%
Moral principles that govern a person's behaviour or the conducting of an activity (<i>Oxford Dictionary</i>)	37%	37%
A set of concepts and principles that guide us in determining what behaviour helps or harms sentient creatures (<i>The Thinkers Guide to Ethical Reasoning</i> , published 2006)	16%	18%
None of the above	3%	2%

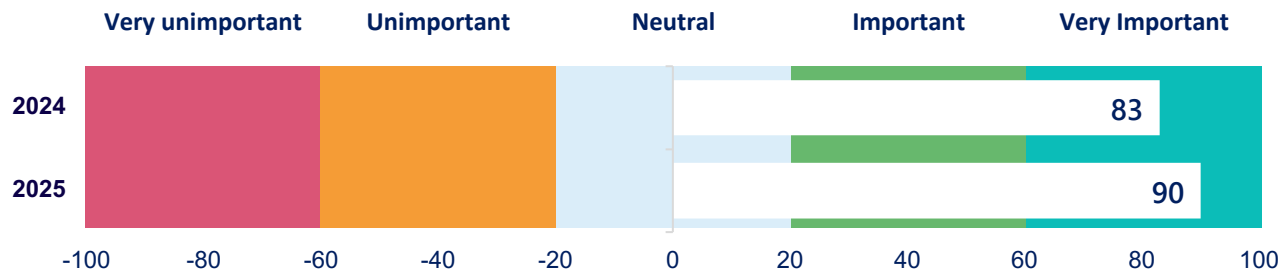
Ethical scenario

'You are travelling along a single lane mountain road in a new driverless car that is fast approaching a narrow tunnel. Just before entering the tunnel, a child attempts to run across the road but trips in the centre of the lane, effectively blocking the entrance to the tunnel. The car has only two options: to either hit and unfortunately kill the child, or to swerve into the wall on either side of the tunnel, thus unfortunately killing you.'

2024 2025

The car should have been programmed at the factory...	...The occupant would be killed	19%	20%
	...The child would be hit	21%	25%
The occupant should be required to set their preferences before using the car...	...Chosen to protect the occupant	17%	18%
	...Chosen to protect the child	42%	37%

Importance of ethics in society (net score)

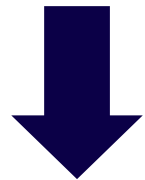


Personal ethics

Over half of Australians (52%) have experienced an ethical dilemma, with Financial matters now seen as the most challenging (unsurprising given cost of living). Almost one in five would change how they handled their dilemma, primarily due to hindsight.

Incidence of personal ethical dilemma

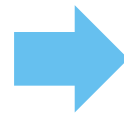
52% said that they had faced an ethical dilemma personally
(54% in 2024)



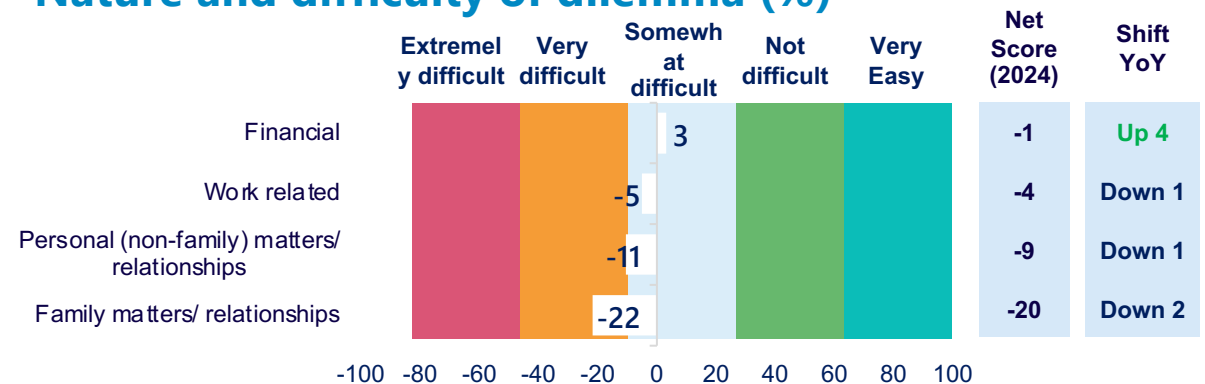
Having faced that dilemma and made a decision...

17% said that they would now change their original decision
(19% in 2024)

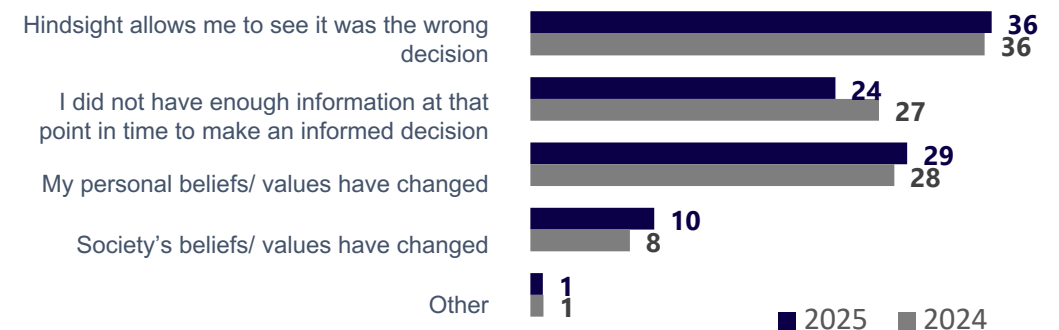
Having faced that dilemma and made a decision... said that they would now change their original decision



Nature and difficulty of dilemma (%)



Reason for changing decision (%)



Executive Summary

Importance of ethics at an all-time high, but expectations gap continues to widen.

The 2025 Ethics Index reveals a complex picture of ethical perceptions in Australia. While the importance of ethics has reached its highest level (92), the overall Ethics Index score remains stable at 43, concealing a growing divide between societal expectations and actual ethical performance across various sectors.

Gen Z leads the ethical charge

Ethical perceptions are evolving across generations, but Gen Z is emerging as the most ethically engaged cohort. Their Ethics Index Score climbs 5 points to 50, the highest of any generation, while their importance score jumps 20 points, reflecting deepening concern about ethical issues, particularly around AI, job displacement, and truth in digital environments.

Baby Boomers also show a notable rise in ethical importance (up 5 to 43), overtaking Gen X and Millennials, who remain steady across both measures. This shift suggests a convergence in ethical values between the youngest and oldest Australians.

Trust in institutions is recalibrating

Public confidence in sectors is shifting, with some institutions regaining trust while others continue to decline. Health leads the way, with a 6-point net score* rise in perceived ethical behaviour. Professions



like nurses, vets, pharmacists, dentists, and scientists all see significant gains, reinforcing the sector's role as a pillar of ethical integrity.

Charities and Not-for-Profits also rebound, reversing previous declines and reflecting renewed faith in institutions that serve the public good. The Public Service shows modest improvement, suggesting growing confidence in government-led efforts. The ethical perception of federal politicians increased this year, despite a decline in ethical perception for their state-level counterparts.

In contrast, Banking continues its downward trajectory (down 3 in its net score), nearing historic lows in ethical perception.

Social Media remains the least trusted sector, with platforms like Instagram and Twitter falling further behind, driven by concerns over data collection, misinformation, and lack of transparency.

* Net score % = Percentage of those who selected 'Very Ethical' or 'Somewhat Ethical' (Ethical NET) minus those who selected 'Very unethical' or 'Somewhat unethical' (Unethical NET)



AI surges as a top ethical concern

While cost of living and housing affordability remain the top ethical challenges, Artificial Intelligence has surged to become the third most pressing ethical issue, overtaking cybersecurity.

Australians are increasingly uneasy about AI's role in decision-making, especially when it replaces humans in areas like loan approvals or insurance claims, which is seen as highly unethical (a net score of -46). The ethical complexity of AI is now viewed as nearly equivalent to embryo experimentation when it comes to their net scores (-34 vs -35), underscoring its moral weight.

Gen Z is particularly vocal, expressing strong concern about AI's impact on jobs, deception, and truth, and driving a sharp decline in ethical perception of corporate AI use, with the biggest swing among younger Australians.

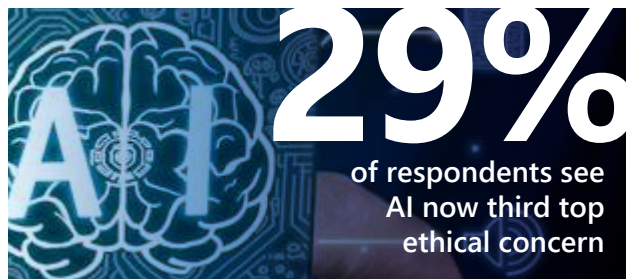
Leadership and levers of ethical influence

After a dip in 2024, CEOs and Boards have rebounded, now seen as stronger influencers of ethical behaviour within organisations. This shift suggests renewed public belief in leadership's ability to set ethical standards, but also a call for greater accountability. In 2025, transparency overtakes accountability as the most critical lever for ethical conduct, reflecting a shift in public priorities: people want to see how decisions are made, not just that someone is held responsible.

Personal ethics: Dilemmas and reflection

Ethics isn't just a public issue, it's deeply personal. Over half of Australians report facing ethical dilemmas in their own lives, most commonly in family and personal relationships. Notably, 17% say they would revise past decisions, citing changes in personal values and the benefit of hindsight. This introspection highlights the evolving nature of ethics; not just in institutions, but in everyday life.

AI & technology insights



AI and cybersecurity ethical concerns

Public perception places both AI and social media platforms in ethically questionable territory, with net scores of -11 and -29 respectively.

Concern around AI and cybersecurity has intensified, with 29% now identifying AI as a top ethical challenge, a 7-point increase. This rise is led marginally by Gen Z, which may seem counterintuitive given their high usage and familiarity with tech.

The use of AI in business is increasingly viewed as unethical, revealing a generational divide, with Gen Z showing the sharpest decline in trust.

Baby Boomers remain the most critical of AI-related job losses, though their views have held steady. Other generations are also negative, but Gen Z shows the steepest drop in ethical perception since 2020.

Social media platforms

Since COVID, sentiment toward Twitter has dropped to its lowest point, while TikTok is now seen as the least ethical platform overall. These views are most strongly held by Baby Boomers, though Twitter and Facebook have swapped positions in perceived ethics.

Baby Boomers and Gen X are generally less positive about social platforms, but there's a noticeable shift between Gen X and Millennials. Even so, Millennials still rate TikTok as the least ethical.

Gen Z shows some unexpected trends: Facebook is viewed most positively, Twitter most negatively, and TikTok continues to be seen unfavourably.

Generational Differences

Attitudes toward tech vary across generations, and not always as expected. Baby Boomers are least positive about social and tech platforms, but positivity increases with age, except in the case of AI. Gen Z is more critical of AI than Millennials, especially in corporate contexts.

The top ethical concern for Australians is preventing AI platforms from being used for deception. This is closely followed by a strong call for transparency, with public demand for clear disclosure when generative AI is used to create content.

Healthcare use case

Although use of AI in healthcare stands out as relatively more ethical use case it's not universally supported; with Gen Z being least accepting. Beyond this there's similar pattern that Millennials are (relatively) more accepting of AI certain situations than other generations.

Summary

Ethics and everyday Australians

The Ethics Index shows many Australians have a strong understanding of ethics and its main definitions, with 98% agreeing with one of the three ethics definitions provided in the survey. Ethics continues to be seen as important to a well-functioning society, with 93% rating ethics as either important or very important, with a strengthening of the net importance of ethics in 2025 vs 2024 (90% up from 83%). When posed with an ethical dilemma scenario, 61% stated they would take an option resulting in safeguarding the life of a child over their own.

Over half of Australians (52%) state that they have personally experienced an ethical dilemma. Financial matters were seen as the easiest to deal with, followed by work matters, vs personal and family matters, which were seen as more challenging. Almost one in five state that having faced an ethical dilemma, they would now change their decision on how they handled it. Of those who said they would change their handling of the situation, the benefit of hindsight was the leading reason for around a third, followed by a change in personal values. Society's changing beliefs and values are also having an impact.



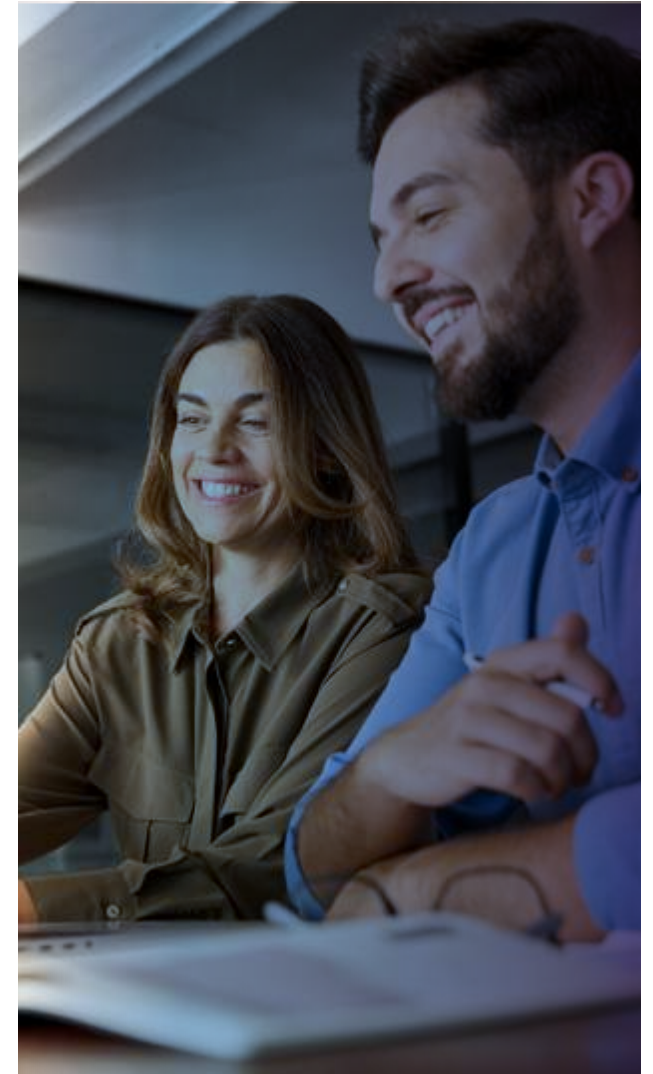
Gen Z lead the way with the importance they place on ethics in society.

Ethics across the time

Following COVID, the importance of ethics has continued to grow and is at an all-time high, but the Ethic Index, a cross-sector measure, has remained unchanged vs last year. This leads to an increasing gap (the Ethics Expectation Deficit) between the importance society is placing on ethical behaviour and broad performance (the largest gap that has been seen to date).

Ethics across the generations

Gen X and Millennials see very little movement between the importance they place on ethical behaviour and their assessment of societal performance – however the other age groups are showing some changes. Gen Z lead the way with the importance they place on ethics in society, and this has significantly grown since 2024 (up 20 points to 93) – however, their assessment of Ethics in society (Ethics Index score) has grown and is the strongest perception across the generations, but the growth does not keep up with the change seen in Importance, leading to a larger deficit between importance and perception than 2024. Baby Boomers have seen similar growth in importance (up 13 points to 91) whilst the Ethics Index score grows 5 points to 43. This change grows the perceived deficit to now match the largest deficits seen (amongst Gen X/ Millennials).



Summary

Ethical behaviour by organisation and sector

Ethical behaviour continues to be seen as important for society, with most sectors seeing net scores of 78 or above. Since last year, ethical behaviour is felt to be important in all sectors but significantly so in Government, Charities and not-for-profit organisations, Public service, Small to medium enterprises, Trade or worker associations, Media, Large corporations and Professional membership associations.

Whilst ethical behaviour is felt to be important for all sectors, perceived performance for behaviour varies across sectors. Several sectors have seen increased performance compared with 2024, significantly so in Charities and not-for-profit organisations and Government. Health continues to lead followed by Education and Charities/NFP for perceived ethical behaviour. There have also been some significant declines in perceptions too, including Banking, finance and insurance, Resources (including mining), Large corporations and Media. AI and Social Media platforms have been included in 2025 and are among some of the most negatively viewed.

Therefore, the largest deficits in performance (vs importance) come from Banking/Finance (77), the Government (72), Large corporations (86) and Media (92) whilst the closest deficits come from Health (19), Charities (25) and Education (26) sectors.

Within Occupation, a number of significant movements are apparent. Ambulance services and Nurses all strengthen at the top of the list, with Nurses beginning to reverse declines in perceived ethical behaviour (79 in 2025, almost returning to 80 seen in 2021). At the bottom end, local and state politicians, Directors of foreign companies and Real Estate agents all show significant negative perceptual movements in 2025.



The education sector is perceived as the most ethical sector, with an Index score of 75 (up 6 points vs 2024). All occupations and organisations in the sector are felt to be ethical, with primary schools and teachers seen as most ethical organisation and occupation, with net scores of 67 and 72 respectively (Primary teachers significantly up 6 points). Childcare centres and carers are both down significantly vs 2024 (down 7 points and 5 points respectively).

The health sector is currently seen to be the second most ethical, with an Index score sitting at 69 (up 2 points vs 2024). Many occupations have seen significant increases in perceptions this year including Nurses, Veterinarians, Pharmacists, Dentists and Scientists.

The most significant negative shift seen is amongst Health organisations, with Health funds showing a 5 point decline and drawing closer to the same level as Pharmaceutical companies.

The Charity and not-for-profit sector continues to be perceived as highly ethical, with a current index score of 58, although this is down 5 points vs 2024. Medical charities continue to be seen as the most ethical, with a net ethical score of 64. Whilst there are no significant shifts in scores in 2025, Social welfare charities continue to be a close second, with a net score of 62.



The education sector is perceived as the most ethical sector.

Summary



The ethical perception of membership associations remains moderate, with a four-point decline compared to 2024. Several organisations have seen notable improvements, including Engineers Australia, the Australian Medical Association, CPA Australia, the Law Society, the Business Council of Australia, the Australian Hotels Association and the Real Estate Institute. However, this is offset by significant declines in perceived ethics for Choice, the National Farmers' Federation, the Financial Planning Association, Master Builders Australia, the United Workers Union, the Property Council and the CFMMEU.

The public service and government sectors continue to grow – with an Ethics Index scores of 46, which is up 2 points vs 2024. Perceptions of ethical behaviour across the public sector are varied and shifting. There have been positive movements for frontline services (ambulance, fire, Border Force), the judiciary, and federal politicians. On the other hand, perceived ethics have declined for CSIRO scientists, public services, and local/state politicians.

CSIRO maintains its position of most ethical organisation within the public services and government sector, with a net ethical behaviour score of 57. Financial sector regulators see a decline in net ethical score from 34 to 30. Local councils and shires, the State and Federal parliament all seeing an increase in net ethical perceptions.

Whilst the corporate sector overall has seen its Ethics Index score marginally soften to 11, vs 13 in 2024, there have been some movements within the sector. While



Financial sector regulators see a decline in net ethical score.

most corporate roles are seen as ethically neutral, company secretaries have experienced a sharp drop in perceived ethical behaviour. Directors of foreign companies, along with the companies themselves (both foreign and local), have also seen their ethical standing decline. So many declines could indicate growing scepticism towards corporate governance and international business operations.

The banking, finance and insurance sector sees an overall Ethics Index score of 11, down 1, with most occupations are seeing decline in their ethics scores. However, it is more prominent for tax agents and fund managers. Other than independent super funds and stock exchange, most organisations in this sector are also showing significant declines in ethical perceptions, potentially due to cost-of-living concerns and economic pressure.

Finally, media continues to place bottom in the Ethics rankings and falling, with a net index of -2 that is down 4 vs 2024. Radio, FTA and podcasts continue to be the top ethical platforms. Newspaper, magazines and journalists are seeing improvement, but streaming services are declining. More independent and user-generated platforms such as streaming services and Instagram/Twitter are showing significant year on year declines.

Issues and influences

When asked what elements are important to ensure ethical conduct in society, accountability (56%) has traded places with transparency (51%) in importance due to the latter significantly softening in importance – whilst transparency is clearly still important, there is an increasing need to take ownership of any mistakes

Summary

or issues (possibly related to the data breaches experienced in recent times along with other consumer related issues).

When asked about top issues relating to unethical behaviour, Australians' perceptions remain largely the same. Corruption continues to be the leading issue, with a score of 64%. This is followed by company tax avoidance at 48%. Misleading and deceptive advertising is seen as the 3rd biggest issue at 47%. Bullying in the workplace (44%) and discrimination (43%) are also seen as key issues.

Whilst people and groups within business and organisations remain perceived as the most influential on ethics, there is a sense that the impact of customers, the workforce and the broader public are having less influence on behaviour.

Areas of ethical consideration

Immigration continues to be seen as the most difficult area for ethical navigation with a score of 47% (up 2 points), followed by euthanasia (40%) and Indigenous



affairs at 38%. The only significant movement vs 2024 is the business practices of foreign companies operating in Australia, up 5 points and overtaking climate change.

Looking at future developments, Australians have highest levels of ethical concern around embryo experimentation and very closely followed by AI, both significantly declining by 9 points and 5 points respectively. Other technology developments also significantly decline, including drones, use of big data to target consumers, genetically modified food, robots in the workplace and gene manipulation for medical treatments.

Of people that respondents have personal contact with, GPs and Pharmacists continue to have high perceived levels of ethical behaviour, and both are significantly growing. Following a period of decline, perceptions of the police have stabilised while the bank service and lawyer are more stable after a sizable drop in 2024.

Across a general range of potential ethical dilemma situations, Australians have a strong sense of ethical behaviour, with certain behaviour and actions rated as unethical, with data collected by social media falling most significantly (down 8 points to -50). Putting a spotlight on some of these uncovers some interesting movements by generation - Gen Z show the biggest and significant decline in AI replacing human jobs (-22 down to -37), whilst data collected by social media companies see significant declines amongst Millennials and Gen Z.

