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Beyond prompting: measuring the generational AI gap

RMIT Online and Deloitte Access Economics have released a report focusing on the embedding of AI in everyday work and exploring the following – now that AI is here, how prepared are our workforces to use, to our benefit, AI tools?

The surveys findings are more than informative; they suggest a complex picture of just how prepared industries are with respect to maximizing the benefit of AI.

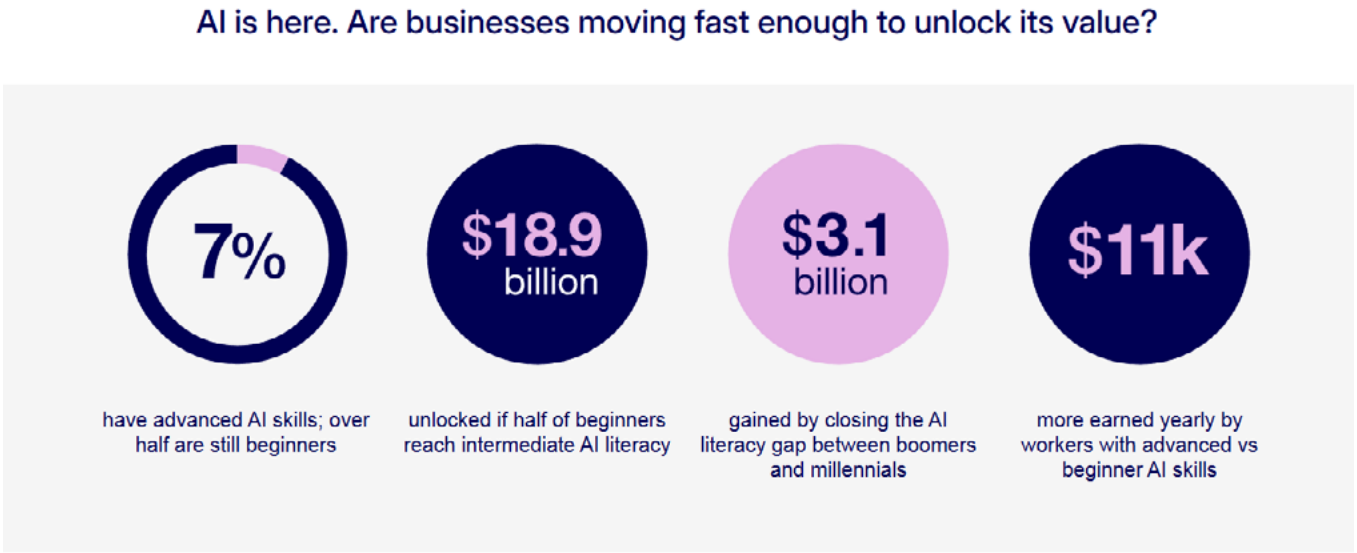
The survey findings include (Reference A):

AI is being adopted widely by Australian workplaces, automating routine tasks and reshaping higher-value work. Yet, adoption is racing ahead of understanding. While 84 per cent of workers have used at least one AI tool, only 7 per cent reach advanced literacy, and over half are still beginners. The gap is not just about how often people use AI, but whether they can use it safely, effectively and strategically.

The literacy gap has a generational edge. Younger workers (gen Z and millennials) score higher on technical AI skills than gen X and baby boomers (boomers) but face a distinct risk of over-confidence. Among millennials, 17 per cent overestimate their AI literacy, compared with 10 per cent of gen X and 8 per cent of boomers. For gen Z, the rate is 21 per cent. This over-confidence raises the risk of inappropriate use, such as deploying AI without adequate judgement, missing hallucinations, or overlooking ethical and legal implications.

Boomers, by contrast, perform relatively better on judgement-based skills but are more hesitant to use AI at all. Three quarters (76 per cent) of boomers possess only beginner AI literacy, compared with 43 per cent of millennials. This hesitancy means they risk under-utilising AI where it could add value.

Given that boomers tend to hold more senior decision-making roles on average, their AI fluency, or lack thereof, can shape how organisations deploy the technology. Organisations therefore face dual generational challenges: technically capable younger workers may misuse AI due to overconfidence, while senior decision-makers may



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limit adoption through excessive caution.

Data for this report was drawn from a survey of 2,025 workers in January 2026 and established a new measure of AI literacy across six domains. This covers technical capabilities like knowledge and practical skills to judgement-based skills such as critical evaluation, ethical and legal awareness, and strategic application.

Workers are twice as likely to be advanced in technical AI skills than they are in judgement AI skills. Many can write a prompt; far fewer can spot a hallucination, question bias or recognise when an AI-generated decision creates legal or reputational risk. Misuse brings real costs in rework, bad decisions and misplaced trust; according to a separate study by Infosys, 95 per cent of respondents experienced an AI-related incident over the past two years, and that the average financial loss was $800,000 (Reference B). Yet only 48 per cent of workers receive any AI training from their employer and just 11 per cent get structured, ongoing support.

The upside of investing in lifting AI literacy is substantial. Workers who lift their literacy from beginner to advanced levels see almost $11,000 in higher wages per year and save an average of nine hours a week, a figure that will likely grow as AI use becomes even more valuable. Millennials benefit most, saving 11 hours weekly, while boomers save just six. Nearly half of workers use their extra time to complete more tasks and one in four invests in further skill development. Yet, these benefits come with a trade-off – digital natives, who gain the most time, also report the highest pressure to work faster, raising risks of fatigue and burnout if expectations aren't managed.

In aggregate, even if only half of beginners improved to intermediate levels, that would unlock an aggregate wage dividend of over $18.9 billion. Closing the gap between boomers and millennials alone would deliver a further $3.1 billion.

Australian workplaces now have an opportunity to upskill employees where it matters most, focusing on critical evaluation and transferable AI skills, which are the largest gaps in AI literacy. Workers who receive employer support (training) are 2.6 times more likely to see AI skills as a key to their next promotion.

Training should prioritise practical use cases, clear guidance on permitted AI use, and pathways tailored to different experience levels. Senior leadership involvement is essential to foster firm-wide knowledge sharing, collaboration and the adoption of AI best practices across generations. Organisations that account for both generational tendencies and experience are better positioned to maximise AI adoption and embed sound judgement alongside technical skills.

You can access the full report here: https://www.rmit.edu.au/online/insights/beyond-prompting-measuring-the-generational-ai-gap

RMIT Australia and Deloitte Access Economics

References

(A) Executive Summary – Pages 5 and 6 of the report.

(B) 1 Infosys (2025) Responsible enterprise AI in the agentic era, https://www.infosys.com/iki/documents/responsible-enterprise-ai-agentic-era.pdf

(C) Images sourced from the report.