Commonwealth Bank voice bot

IMPLEMENTED 2025 · FINANCIAL SERVICES AND INSURANCE · AUSTRALIA · BAND F · REVERSED
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45 call centre roles were declared redundant after an AI voice bot was introduced. The bank then reversed the decision and apologised.

ABOUT THIS SYNOPSIS

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Facts and figures are as reported by the sources listed below, which may be incomplete, self-reported or out of date. Check the original source before relying on any figure.

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NOTICE WORDING LAST UPDATED 16 NOVEMBER 2026

AT A GLANCE

What went wrong: Business or programme failure.

AI used: AI voice bot for customer calls.

Implemented: 2025. Grade: band F, Failure, Reversed.

Headline result, as reported: 45 call centre redundancies reversed after a voice bot rollout, which the bank called an error, by the bank's account

1 · The case

The facts, as reported by the 2 sources listed at the end. Where a source is silent, the field says "Not reported".

Organisation

Commonwealth Bank of Australia. Australia's largest bank, which reported a record profit of A$10.1 billion in the year to 30 June 2025. Canvas block: 5. People and skills. Also 4. Operations and process, 8. Governance and risk.

Business challenge

The challenge. Not reported in the bank's own terms. The bank introduced a voice bot on its inbound customer enquiries line and said it had cut call volumes by 2,000 a week, per the Australian Financial Review as reported by The Nightly.

How it was addressed. In July 2025 the bank said 45 roles in its Customer Service Direct business would go after it rolled out an AI voice bot to handle customer queries. On 21 August 2025 it reversed the decision, saying its initial assessment had not adequately considered all relevant

Who implemented it

Not reported

Technology (SEAM pillar E)

SEAM types: T3 API integrations. Deployment: Not reported. Vendors and products: Not reported.

Where it was built in: An AI voice bot on the bank's inbound customer enquiries line in its Customer Service Direct business.

What changed

Before: call centre staff handled inbound customer enquiries. After: a voice bot took some queries; the bank declared 45 roles redundant, then reversed the decision after conceding that calls had risen, per the Australian Financial Review as reported by The Nightly. [1] [2]

Cost of failure

Not reported as a figure. The bank reversed the 45 redundancies; while the roles were cut, calls rose, managers worked overtime and team leaders took calls, per the Australian Financial Review as reported by The Nightly.

What it saved

Not reported. The bank said the voice bot had cut call volumes by 2,000 a week, then conceded that calls had risen, with managers working overtime and team leaders taking calls, per the Australian Financial Review as reported by The Nightly. [1] [2]

Governance and control

The bank said its initial assessment of the roles was an error and that it should have been more thorough, and that it would review its internal process. Accountable owner and the checks applied before the redundancy decision: Not reported.

S2 · Accountable owner · Not reported
Not reported.

A1 · Safe use · Not reported
Not reported.

A2 · Human in the loop · Not reported
Not reported.

A3 · Monitoring and assurance · Claimed
The bank said the voice bot cut calls by 2,000 a week but, as reported by the Australian Financial Review via The Nightly, conceded calls had risen; it reversed the cuts and said it would review its internal process. [1] [2]

A4 · Vendor AI · Not reported
Not reported.

A5 · Agent controls · Not reported
No agents described.

A6 · Standards and regulation · Not reported
Not reported.

What worked, what did not, what is unproven

WORKED

– Not reported

DID NOT

– The bank's assessment that the 45 roles were not required was an error, by the bank's own account.

– Calls rose, the bank conceded, with managers working overtime and team leaders taking calls, per the Australian Financial Review as reported by The Nightly.

– The Finance Sector Union said the 45 workers endured weeks of unnecessary stress.

UNPROVEN

– The voice bot's effect on call volumes, given the bank's conflicting statements.

– What the review of the bank's internal process changed.

Timeline

Jul 2025 Bank says 45 call centre roles will go after voice bot rollout [2]

Aug 2025 Bank reverses the cuts, calls them an error and apologises [1]

2 · Grade and SEAM assessment

MarLuc's opinion, made on the evidence above. How cases are graded: marluc.co.uk/case-studies/how-we-rate

Level of change and impact

Claimed: B. Grade: F, Failure. Proof: Reversed. Level of change: Not graded.

No level assessed: the change was reversed (band F, failure). The plan to replace call centre roles with a voice bot was an attempted operating model change, claimed at band B.

The SEAM view and lessons learnt

The technology rollout and the staffing decision were treated as one: roles were declared redundant on an expected fall in calls before the effect was confirmed. The bank's own explanation points to its assessment of the roles. For a larger organisation, the lesson is to measure demand after a rollout over a sustained period before changing headcount, and to involve staff early.

1. Confirm the effect on demand over several months before cutting roles.
2. Test the redundancy case with the people who do the work.
3. Keep a way back: redeployment and the option to stay.

Evidence

Score 2 of 4. Independent: press reports quoting the bank's own statement admitting the error, and the union.

Evaluation method. Self-reported company figures and press reporting: the bank's statement of

3 · Original sources

Read these in full. To challenge a fact or a grade, use the contact form at marluc.co.uk or the link on https://marluc.co.uk/case-studies/commonwealth-bank-voice-bot

[1] The Canberra Times: Commonwealth Bank reverses job cuts
https://www.canberratimes.com.au/story/9046323/commonwealth-bank-reverses-ai-chatbot-job-cuts-admits-error/

[2] The Nightly: Commonwealth Bank reversal
https://thenightly.com.au/business/commonwealth-bank-backflips-on-decision-to-replace-45-call-centre-jobs-with-ai-chatbot-c-19752517

Commonwealth Bank of Australia website: https://www.commbank.com.au

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VERSION HISTORY

v1.1 15 November 2026 Moved from band E to the new band F (failure); cost of failure shown.
v1.0 15 November 2026 First published