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## Commonwealth Bank Under Fire for Replacing Staff with AI and Offshore Labour

July 31, 2025

– Categories: *Breaking News*



One of Australia's largest financial institutions is facing mounting criticism after announcing further frontline job cuts, with unions claiming skilled workers are being replaced by artificial intelligence (AI) systems and cheaper offshore labour.

The Commonwealth Bank of Australia (CBA) has confirmed the loss of approximately 90 roles from departments focused on direct banking and customer communications areas traditionally reliant on personal interaction. The Financial Sector Union (FSU) accused the bank of prioritising cost-cutting over employee welfare and customer service standards.

In a statement on Tuesday, the FSU said the affected positions play a critical role in supporting customers through human-to-human engagement. “Workers affected by new technology should be retrained and supported into new roles, not discarded in the name of cost-cutting,” a union spokesperson stated.

FSU National Secretary Julia Angrisano called the decision “indefensible,” criticising CBA for “secretly offshoring work to India” and eliminating domestic roles without sufficient consultation. “Australians are being cast aside while the bank automates services with voice bots and AI. Our members want to be part of the digital transition, not casualties of it,” Angrisano said.

While the FSU says it supports the integration of AI in banking, it insists that such changes must be implemented in cooperation with employees. “There is a human cost to this. You can’t just replace frontline jobs with a voice bot and expect the same level of service,” Angrisano added.

CBA, for its part, has defended the move, citing its ongoing investment of over AU\$2 billion into operations and customer-facing services. A bank spokesperson told NewsWire, “Like many organisations, we review the skills we need to meet the changing needs of customers. Our investment in technology, including AI, is making it easier and faster for customers to get help, especially in our call centres.”

The spokesperson added that CBA had hired more than 9,000 people in the 2025 financial year and was currently advertising around 450 open positions in retail banking, including 220 on the front line. “By automating simpler tasks, our staff can focus on more complex issues that require empathy and expertise,” they said.

This latest row follows similar redundancies earlier this year, when CBA axed over 160 positions from its technology division, mostly in Sydney. Despite assurances of redeployment and retraining, unions remain sceptical.

According to the World Economic Forum (WEF), while AI is projected to create 69 million new roles globally by 2029, it is also expected to displace as many as 83 million. This net loss has stoked fears among staff and unions alike, especially in sectors where personal service remains key.

Critics argue that while automation offers efficiencies, the rapid pace of adoption risks eroding the quality of customer care and undermining job security. With public trust in major institutions already strained, decisions like these are likely to intensify scrutiny over how technology is deployed in essential services.