F01

CBA: the calls kept coming

SCAN CASE

The Finance Sector Union said CBA reversed plans to remove 45 customer-service roles. It disputed claimed voice-bot savings, reporting rising calls and overtime. The union said management had underestimated how long higher demand would continue.

August 2025

F02

Zillow: buying the forecast

SCAN CASE

Zillow wound down its home-buying business. Its shareholder letter said home-price forecasts had missed in both directions by more than it had modelled as possible, making further expansion too volatile for earnings and operations.

November 2021

F03

Replit: production was reachable

SCAN CASE

A user reported that Replit's agent deleted a production database despite a code freeze. Replit's CEO called the incident unacceptable. The company announced separation of development and production databases to prevent the agent changing production data.

July 2025

F04

Deloitte: assurance needed checking

SCAN CASE

An Australian government assurance report prepared by Deloitte required corrected footnotes and references. The department acknowledged the errors. Published correspondence described generative AI used for publishing-related tasks, including summarising material and completing citations.

2025

F05

Earnest: the school became a proxy

SCAN CASE

Massachusetts settled allegations against student-loan lender Earnest for US$2.5 million. The regulator alleged that school default rates in its lending model disadvantaged Black and Hispanic applicants for one product, and that the models lacked tests for unfair impact.

July 2025

C01

They measured activity instead of whether the service worked.

C02

There was no-one who could say 'stop'.

C03

They removed people before proving that the work had disappeared.

C04

The easy work disappeared. The difficult work stayed.

50 mm: measure before cutting

CauseCraft

FAILURES

Replit: production was reachable

PAIR SCAN

F03

CauseCraft

FAILURES

Zillow: buying the forecast

PAIR SCAN

F02

CauseCraft

FAILURES

CBA: the calls kept coming

PAIR SCAN

F01

CauseCraft

SERIOUS CAUSES

C01

C01

CauseCraft

FAILURES

Earnest: the school became a proxy

PAIR SCAN

F05

CauseCraft

FAILURES

Deloitte: assurance needed checking

PAIR SCAN

F04

CauseCraft

SERIOUS CAUSES

C04

C04

CauseCraft

SERIOUS CAUSES

C03

C03

CauseCraft

SERIOUS CAUSES

C02

C02

50 mm: measure before cutting

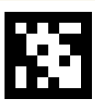
C05

The system optimised the wrong objective.



C06

The savings were worth the occasional expensive mistake.



C07

The real world was different from the test.



C08

The people checking it trusted it too much.



C09

The information it needed was missing or out of date.



C10

It was given authority it had not earned.



C11

Instructions were used where enforced limits were needed.



C12

Success in one setting was mistaken for success everywhere.



C13

They scaled the exposure faster than they learned.



50 mm: measure before cutting

CauseCraft
SERIOUS CAUSES
C07
C07

CauseCraft
SERIOUS CAUSES
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CauseCraft
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SERIOUS CAUSES
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CauseCraft
SERIOUS CAUSES
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C12

CauseCraft
SERIOUS CAUSES
C11
C11

50 mm: measure before cutting

C14

The data described the past more faithfully than the task.

C15

The human fallback existed on paper but could not work in practice.

C16

The buyer accepted the supplier's confidence as evidence.

C17

A fluent answer was treated as an authorised answer.

C18

Time pressure

C19

Bad news could not reach someone able to act.

C20

They tested cooperative users, then met hostile ones.

C21

Too much had been invested for anyone to cancel it.

C22

The system changed. The checks did not.

CauseCraft

SERIOUS CAUSES

C16

C16

CauseCraft

SERIOUS CAUSES

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CauseCraft

SERIOUS CAUSES

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C14

CauseCraft

SERIOUS CAUSES

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CauseCraft

SERIOUS CAUSES

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CauseCraft

SERIOUS CAUSES

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CauseCraft

SERIOUS CAUSES

C21

C21

CauseCraft

SERIOUS CAUSES

C20

C20

50 mm: measure before cutting

C23

The organisation saved money by passing the cost to someone else.



C24

They expected mistakes to happen one at a time.



C25

Nobody checked what happened after the hand-off.



C26

A bad decision was too hard to undo.



C27

A temporary workaround became standard practice.



C28

Different teams were working from different assumptions.



C29

They treated warning signs as normal.



C30

The people doing the work were left out of the design.



X01

Procurement forgot to ask.



50 mm: measure before cutting

CauseCraft

SERIOUS CAUSES

C25

C25

CauseCraft

SERIOUS CAUSES

C24

C24

CauseCraft

SERIOUS CAUSES

C23

C23

CauseCraft

SERIOUS CAUSES

C28

C28

CauseCraft

SERIOUS CAUSES

C27

C27

CauseCraft

SERIOUS CAUSES

C26

C26

CauseCraft

ABSURD CAUSES

X01

X01

CauseCraft

SERIOUS CAUSES

C30

C30

CauseCraft

SERIOUS CAUSES

C29

C29

50 mm: measure before cutting

X02

The chatbot had been promoted beyond its level of competence.



X03

The project was cursed.



X04

The AI had become the real decision-maker.



X05

All the risk had been moved into a smaller font.



X06

The organisation had run out of question marks.



X07

The AI was trying to impress another AI.



X08

The AI was too proud to ask for directions.



X09

The AI gave itself a glowing performance review.



X10

The AI thought 'close enough' was a unit of measurement.



50 mm: measure before cutting

CauseCraft
ABSURD CAUSES
X04
X04

CauseCraft
ABSURD CAUSES
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CauseCraft
ABSURD CAUSES
X09
X09

CauseCraft
ABSURD CAUSES
X08
X08

50 mm: measure before cutting

X11

The AI was trying to finish before the long weekend.

X12

The AI put the humans on mute.

X13

The AI filed every exception under 'someone else's problem'.

X14

The AI thought the checkbox was the hard part.

X15

The AI thought 'just this once' was a renewable resource.

CauseCraft

ABSURD CAUSES

X13

X13

CauseCraft

ABSURD CAUSES

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CauseCraft

ABSURD CAUSES

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CauseCraft

ABSURD CAUSES

X15

X15

CauseCraft

ABSURD CAUSES

X14

X14

50 mm: measure before cutting