

KETTEI CASE STUDIES

ANSWER SHEET

WANZCORP Bank

The Voice Bot and the 189 Roles

The answer, the real bank behind the case, and a guide to Kettei

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6. The answer: the Watchcard WANZCORP Bank needed

Exhibit 4 is the Watchcard for the role closures, filled in as a governed bank would have filled it before the board vote on 18 February. Check the answers you wrote on the case pages against it. With it in place, the same 10 weeks run differently, and the steering group has its answer weeks before 8 August.

On Monday 14 July, 6 weeks after go-live, inbound calls stopped falling and the workforce planning lead pulled the volume trigger. On Friday 18 July, inside the 5 business days the card allowed, the owner answered Hold. The signal was discomfort, and the abort criterion fell due 2 weeks later.

By Monday 28 July, 8 weeks after go-live, the abort criterion was met. The owner suspended the closures while the figures were checked. On Wednesday 30 July, with the breach confirmed, the owner declared the abort, and the decision was Revoked 12 days before the notice date. No termination notice went out.

The platform contract held, and the voice bot stayed on the line. A new plan for the inbound line becomes a new decision with its own Watchcard. Governing the closures cost one review item and one answer on a clock. Without that review, the reversal comes from outside, forced by a union and a tribunal, and the bank apologises in public.

EXHIBIT 4. THE WATCHCARD FOR THE ROLE CLOSURES, FILLED IN

Property	*Answer*
Owner	Executive General Manager, Customer Contact. One named person
Reversibility	Reversible until the termination notices go out on 11 August. After that, rehiring and retraining, and the process knowledge that leaves with the people who hold it
Lifecycle state	Active from 18 February, the day of the board vote
Coupling	Depends on the platform contract taking calls as forecast. The results statement to the market and the staff consultation depend on it
Scope	Inbound enquiry roles. Excludes the complaints, hardship and financial difficulty lines
Abort criteria	If inbound calls are not at least 2,000 a week below the February baseline by 28 July, or the average wait breaches the service standard for 3 weeks running, no termination notice goes out
Validity boundary	Calls fall as forecast; service levels hold; consultation obligations are met. Horizon: 30 September
Triggers	Weekly call volume, watched by workforce planning, answer within 5 business days. Overtime, by the contact centre manager. Complaints about waiting, by customer advocacy. A Fair Work dispute, by employee relations

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7. The bank that did this

WANZCORP Bank is made up. The Commonwealth Bank of Australia is real, and in 2025 it made the decision this case is built on. On 29 July the bank confirmed to the ABC that it was cutting 45 call-centre jobs. The Finance Sector Union said the roles were going because a voice bot, introduced on the inbound enquiries line in June, was taking calls.

The figure behind the cuts, as the union reported it, was 2,000 fewer calls a week. The union said the bank had not provided evidence for it, and that calls were rising: managers were offering overtime and pulling team leaders onto the phones. It took the dispute to the Fair Work Commission.

On 21 August, with a hearing set for 25 August, the bank withdrew the redundancies. A spokesperson said the original assessment had not adequately considered the relevant business considerations, and that "this error meant the roles were not redundant".

The bank apologised to the employees concerned and offered each a choice: stay in the role, move elsewhere in the bank, or leave. It said it was reviewing its internal processes, and it had reversed the decision weeks after making it.

I built WANZCORP Bank from this record. The decision had a number before it had evidence, and no named owner on the public record. The record shows no stated condition for stopping, so the signal that reversed it came from outside the bank, through a union and a tribunal listing.

A year later the same pattern appeared again. In July 2026, HRD Australia reported that the bank had cut hundreds of offshore contractor chat roles as its AI platform took over the chat channel, and that the union had lodged a new dispute over the year's job cuts.

Sources: ABC News, "Commonwealth Bank replaces dozens of call centre jobs with AI chatbot", 29 July 2025, and "Commonwealth Bank backtracks on AI job cuts, apologises for 'error' as call volumes rise", 21 August 2025. Finance Sector Union, media releases and member updates of 29 July, 7 August and 21 August 2025. Information Age (ACS), "CBA reverses AI-driven job cuts, admits 'error'", 21 August 2025. HRD Australia, "CBA reverses AI-triggered employee layoffs", 21 August 2025, and "Commonwealth Bank used AI to cut hundreds of offshore customer service jobs", 29 July 2026. The June go-live and the 2,000-call figure are the union's reports.

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8. Kettei: Ishi outside a single head

Ishi, the discipline in my first book, governs one person's commitment. A person declares an intent, a boundary and a time horizon, sets the triggers that will call for an adjustment, and reviews at the end. Kettei is Ishi outside a single head. It governs a consequential decision that several people hold over time, as a first-class object with one owner.

A programme has an owner and a monthly report, and so does its budget. After the thud of the rubber stamp, the decision underneath both has neither an owner nor a report. Kettei puts that decision back in one person's hands and keeps it there until the decision ends.

Kettei is for the small cluster of decisions a programme can least afford to get wrong. A decision earns a Watchcard when it meets 2 or more of 5 tests: hard to reverse, coupled to other decisions, lasting beyond a quarter, consequential, or resting on an assumption. Below that bar, the team runs it as an operational decision.

Kettei keeps the Ishi Spiral at its centre. The 4 phases keep the Ishi names, with the English alongside, and run here at organisational scale.

- **Ishi (Decide).** The decision forms, and its 7 properties are declared while it is still Proposed.
- **Shugyo (Forge).** The organisation builds the capability to govern it, and drills the practice to competence before it adapts it.
- **Gaman (Persist).** The decision runs, the triggers are watched, and the owner answers each fired trigger in flight with AHA (pronounced A-Hey).
- **Hansei (Reflect).** Hansei monitors alongside the work, and at the horizon it reckons, with a verdict of Recommit, Pivot or Release.

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9. DAAGO: the 7 properties

DAAGO stands for Decision as a Governable Object. A consequential decision becomes governable when it has 7 properties, each defined before it goes live and written on the Watchcard. I treat the 7 as one object: a decision with an owner and no abort criteria is still ungoverned, and so is a decision whose triggers go unwatched.

EXHIBIT 5. THE 7 PROPERTIES

Property	*What it means*
Owner	One named person accountable for the decision's continuing validity. Not shared, vacant or a committee
Reversibility	How hard the decision is to unmake, judged by the cost of changing it against the cost of delay. Set at creation and monitored, up to a point of no return
Lifecycle state	Proposed, Active, Suspended, Superseded, Revoked or Closed. Each change of state is recorded with a date, a name and the evidence
Coupling	What the decision depends on and what depends on it, so a change upstream reaches the decisions downstream
Scope	What the decision covers, what it leaves out and what authority it delegates
Abort criteria	Observable conditions for stopping, tuned to this decision and set before execution begins. Only the owner declares the abort
Validity boundary	The assumptions the decision stands on, a horizon by which it is reviewed regardless, and the triggers that force an earlier review

Reversibility moves. A decision is reversible until it is not, so its validity boundary includes a reversibility trigger at its point of no return, reviewed before the commitment is made. At WANZCORP Bank that point was the notice date. Before it, stopping cost a revised plan. After it, stopping meant hiring back people the bank had let go.

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10. The lifecycle, in flight and at the end

Exhibit 6 sets out the 6 states. A move from one state to another is a governed event, recorded on the Watchcard and in the decision log, and the owner makes it.

EXHIBIT 6. THE 6 LIFECYCLE STATES

State	*What it means*	*Where it goes next*
Proposed	The decision is forming, and its 7 properties are being declared	Active, once the properties are written down
Active	Live and governed, with its triggers watched. An Adjust or a Hold leaves it Active	Suspended, Superseded, Revoked or Closed
Suspended	The owner judges a boundary may be breached. Irreversible steps stop while it is revalidated, and each dependent decision is revalidated too	Active, if the check clears it; Revoked or Superseded, if it confirms the breach
Superseded	Replaced by a successor decision, linked back to it	It ends here
Revoked	Stopped by the owner's abort. Hansei follows	It ends here
Closed	Past its point of no return with no abort left open. New decisions govern what follows	It ends here

In flight, a trigger is the andon cord. The pull opens one question, and the owner answers it with AHA (pronounced A-Hey) inside the window on the card. Adjust changes the tactic and keeps the strategy. Hold holds the line. Abort ends the decision, and only the owner declares it.

At the horizon, the Hansei review ends in one of 3 verdicts. Recommit keeps the decision Active with a renewed horizon, and Release drops the intent because the evidence no longer supports it. Pivot changes the strategy and keeps the vision, so the new strategy becomes a new decision with its own Watchcard. A Pivot taken mid-flight leaves an invalid decision.

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11. Watchkeeping

The Watchcard is one A4 page per decision. Declare the properties while the decision is still proposed, monitor it regularly, and suspend or revoke it when an abort trigger fires. The card triggers the AHA (pronounced A-Hey). It does not wait for a meeting to find out that something has changed.

For the endeavour as a whole, the Watchlist registers its steering decisions, on as many sheets as the decisions need. Each line gives the decision's owner, its state, its point of no return and its validity horizon, and points to the decision's Watchcard. Coupling lives here too. When a decision is Suspended, each decision that depends on it goes to mandatory revalidation.

Watchkeeping is the regular cadence at which the Watchlist certifies that each Watchcard has been reviewed for deviance. It is one short item inside a steering meeting you already run. Each card is read, owners speak only on exception, and there are 7 questions per decision. Weekly is the default; a fired trigger does not wait for the next meeting.

I hold watchkeeping to 20 minutes at most, because 40 minutes is bloat and 20 is at pace. In my clients' steering meetings it has taken about 15 minutes, and the other 5 are buffer. My model expects brevity, focus and precision.

Start with one programme. Write a Watchcard for each steering decision while it is still Proposed, list each one on a single Watchlist, and add watchkeeping to the agenda of the next steering meeting. The blank Watchcard and Watchlist at the back of this paper are yours to copy.

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12. The 16 failure modes

An approved decision fails in recognisable ways, and each failure mode belongs to a phase of the Spiral. WANZCORP Bank shows 4 of the 16, marked with its W. The closures had no owner below the chief executive, the coupling to the platform went undeclared, the forecast stopped holding while the decision stayed put, and no abort criterion said when to stop.

EXHIBIT 7. HOW AN APPROVED DECISION FAILS

Phase	*Failure mode*	*What it looks like*
Decide	Decision Vacancy (W)	No single person holds the decision's continuing validity. "Who is driving this?"
Decide	Authority Capture	Authority taken in a crisis stays after the crisis, and commitments made inside execution go undeclared
Decide	Strategic-Tactical Chasm	A board decision reaches delivery as a task list, with no scope or conditions the people doing the work can govern against
Decide	Coupling Blindness (W)	2 coupled decisions are treated as independent. One changes and the other does not hear
Forge	Unforged Governance	A practice is adopted and adapted before anyone drilled it to competence
Forge	Documentation-Reality Divergence	The written process and the process people actually run have separated
Forge	Capability-Governance Mismatch	Decision authority grows faster than the capability to govern it
Persist	Assumption Drift (W)	The world moved and the decision stayed put. "We decided this last year."
Persist	Trigger Register Decay	Triggers are written down, and the register goes unwatched
Persist	Normalisation of Deviance	Deviations become background noise. "That error rate is normal for us."
Persist	Signals Ignored	The trigger fires and the owner does not act
Persist	Escalation of Commitment	Persisting because of what has been spent. "We have come too far to stop."
Persist	Ungoverned Persistence (W)	No triggers and no abort criteria, so the organisation has no definition of when to stop
Reflect	Governance Theatre	Dashboards green and forums held, with no decision changed by either
Reflect	Reflection Theatre	The post-mortem is filed, and 12 months later the same failure recurs
Reflect	Institutional Moralisation	Questioning the decision reads as questioning the institution, so it goes unrevalidated

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WATCHCARD

KETTEI · ONE PER DECISION

ID _____
Watchlist _____
Registered _____
Last changed _____

Decision · *the commitment, in one or two sentences*

State now ☐ Proposed ☐ Active ☐ Suspended ☐ Superseded ☐ Revoked ☐ Closed *since* _____

1	**Owner** *One named person, not a committee.*			
2	**Reversibility** *Set at creation and monitored.*	Classification	Cost to reverse now	Point of no return
3	**Lifecycle State** *Tick it above. Every move goes in the Decision Log.*	Last transition, and log entry		
4	**Coupling** *A change reaches the dependents.*	Depends on (decision IDs)	Depended on by (decision IDs)	
5	**Scope** *What it covers, and what it leaves out.*	Covers	Excludes	
6	**Abort Criteria** *Observable, tuned to this decision. Only the Owner declares the abort.*	Criterion, and the signal that shows it is met 1 2 3		
7	**Validity Boundary** *The conditions under which this decision holds.*	Assumptions that must stay true	Validity horizon	

TRIGGERS · *anyone watching may pull one; the Owner answers within the window*

ID	*Signal watched*	*Fires when*	*Watched by*	*Owner answers within*

Tick one state. When it moves, strike the old tick, tick the new state and date it; the move goes in the Decision Log.

Hold means hold the line: no property changes. An Adjust is a property change while the decision stays Active. The decision is Suspended while a possible validity boundary breach is checked; a confirmed breach ends it, Revoked or Superseded.

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WATCHLIST

KETTEI · THE ENDEAVOUR'S REGISTER

Endeavour _____ *Owner* _____

Horizon _____ *Watchkeeping slot* _____

Sheet ____ *of* ____

Intent · *what this endeavour is for*

ID	*Steering decision*	*Owner*	*State*	*Reversibility*	*Next commitment point*	*Triggers*	*Validity horizon*	*Last certified*

Each row shows the decision as it stands: strike through and re-date a value when it changes. Watchkeeping is recorded overleaf.

One Watchcard per steering decision. The Watchlist runs to as many sheets as the endeavour's decisions need: number each sheet. Watchkeeping certifies that each Watchcard has been reviewed for deviance. Weekly by default.

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WATCHKEEPING

KETTEI · WATCHLIST, REVERSE

Endeavour _____ *Sheet* ____ *of* ____

WATCHKEEPING RECORD · *every card read, discussion by exception, 20 minutes at most*

Date	*Every card read*	*Exceptions taken to the Owner*	*Minutes*	*Certified by*
	☐			
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Weekly by default, inside a meeting already held. Add a row each time; when the sheet is full, start the next and number it.

Keep going

Kettei: The Discipline of Governed Intent is my third book, after *Ishi: The Discipline of Determined Intent* and *Kaizen of the Day*. I am writing it in the open on Leanpub, where you can read it now, as I write it, at leanpub.com/kettei-dogi.



My Kettei essays take real cases through the failure modes one at a time, and the weekly Kettei Decision Digest, which is free, brings the week's essays together. Both are at kettei.substack.com. Take this case to your next steering meeting, and write the first Watchcard for the decision your programme can least afford to get wrong.

The session online

The post about this session
https://kettei.substack.com/p/next-week-my-first-kettei-workshop

Using this paper

I wrote this paper to be used. Copy and share it inside your own organisation, run the case with your steering group or your board, and use the Watchcard and Watchlist on your own decisions. It is free to use. Keep my name and this notice on each copy, so the people you pass it to know where it came from and where to find the rest.

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