

BOB — The Philippine Central Bank's AI Chatbot Now Automates 89% of 14.4 Million Annual Complaints

AI in the Public Sector · Good practice · Philippines

Quality score: 80/100

Evidence strength: Descriptive / self-reported

Summary

Launched in July 2020, the Bangko Sentral ng Pilipinas' chatbot BOB has grown from handling 15% of complaint cases in its first quarter to 14.4 million interactions a year, automating 89% of inquiries and helping recover \$2.33 million in consumer funds.

Key dimensions

Dimension	Score
Evidence of impact / measured public value	2/3
Transparency, fairness & accountability	2/3
Transferability / demonstrated replication	3/3
Scalability beyond pilot	3/3
Governance, capability & sustainability	2/3

Evaluated by C-NAPSE

Data sources

[C-NAPSE web research](#) — accessed 2026-08-19

[Bangko Sentral ng Pilipinas \(BSP\)](#) — accessed 2026-08-19

[Philippine Information Agency — More financial consumers tapping BSP's chatbot \(2021\)](#) — accessed 2026-08-19

[Proto — Proto to deliver AI consumer protection for 30+ government agencies in the Philippines](#) — accessed 2026-08-19

[Inquirer Business — Meet 'BOB', BSP's chatbot to help consumers in complaints vs banks, financial firms](#) — accessed 2026-08-19

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