The CX gap in **assisted service**

Eight problems that digitalization and AI have not solved,
and that are draining revenue, productivity and reputation today

73%
would abandon a purchase over a wait of more than 5 minutes

+33%
higher conversion in an assisted sale with video vs. voice.

46%
of customers abandon self-service due to lack of information

32%
of bot conversations need to be escalated to a human.

Interactive Powers

The thesis in one page

Companies have digitalized the transaction, but not the advice. The result is a structural gap: when the customer's need is simple, automation solves it; when it is complex, no one is available with the right expertise, at the right time, and with the ability to transact.

1

It is structural

It is not cyclical, and it cannot be fixed with more headcount or more AI: expert capacity is physically trapped in one location and one schedule.

2

It is measurable

It leaves a mark on KPIs already being reported: branch or digital abandonment rate, low FCR, assisted conversion, NPS, CES, and cost per contact.

3

It is cross-sector

It shows up in practically the same way in banking, insurance, public administration, telecom, retail, utilities, healthcare, and education.

4

It is a leak in market share

Wait time is the entry point for competitors: it turns a loyal customer into a customer back on the market.

Prepared in-house from the sources listed in Appendix B.

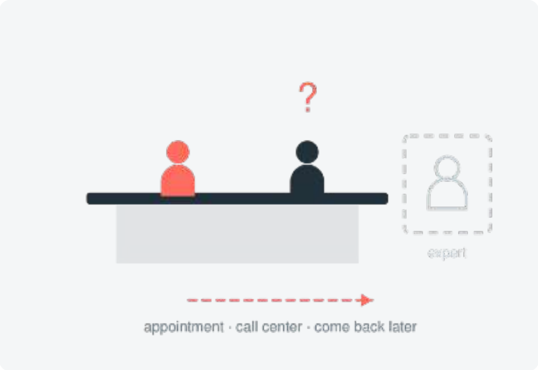
STARTING POINT

The current situation at the point of contact

Today, most high-value interactions end in one of these four scenarios. These are not execution failures: they are the predictable result of fixing service capacity to one place and one schedule while demand is not fixed at all.

Waiting and abandonment

The customer sizes up the queue on arrival and decides within seconds. The loss happens before any interaction and leaves no trace in any system.

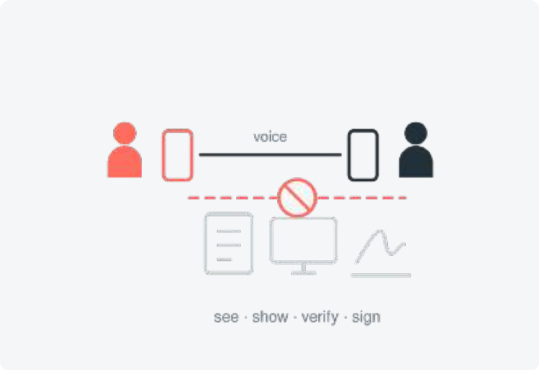


Advice deferred

The customer comes in for guidance and finds a generalist instead. The response is an appointment, a referral to the call center, or coming back another day.

Self-service with no way out

The digital process handles the simple part, but leaves the customer alone right when the doubt or exception that decides the transaction appears.



Incomplete remote channel

Phone and chat connect the call, but do not allow viewing a document, sharing a screen, or verifying identity and signing.

In all four cases the same thing happens: the company pays the cost of capacity without being able to capture the revenue, and the customer goes back to the market with a need that is still unresolved.

SCOPE

Eight problems, one root cause

1 **Queues and saturation at in-person points**

Concentrated demand against rigid capacity.

2 **No expert available at the point of service**

The generalist cannot close the high-value conversation.

3 **Self-service that doesn't resolve and offers no help**

The effort shifts to the customer, who is left alone with the doubt.

4 **Remote channels that are incomplete and impersonal**

Phone and chat cannot support the high-value interaction.

5 **Discontinuity between channels**

The customer switches channels; the context is lost.

6 **Processes that require visual verification**

Onboarding, KYC, claims assessment, and diagnostics stall.

7 **Exclusion of non-digital, vulnerable profiles**

Older and vulnerable customers are left out; regulatory risk follows.

8 **Physical network withdrawn with no substitute**

The point of contact closes before an assisted alternative is built.

1-4: the scope originally proposed. 5-8: extensions proposed by this analysis; they share the same mechanics and multiply the measurable impact.

ANALYSIS QUADRANT

Where exactly the gap sits

	SIMPLE / TRANSACTIONAL NEED	COMPLEX / ADVISORY NEED
REMOTE DIGITAL CHANNEL	EFFECTIVE COVERAGE **Solved by self-service** Effective digital self-service: app, web, form, IVR. Works without escalation in only 29% of cases.	PAINS 3 AND 4 **Incomplete digital channel** Phone and chat do not allow completing the transaction, showing, or comparing. Friction and channel abandonment.
IN-PERSON PHYSICAL CHANNEL	PAIN 1 **Overcost and saturation** Costly in-person queues for simple tasks. Idle capacity at some locations, saturated at others.	PAIN 2 **Expert absent** The customer comes in for advice and the generalist cannot resolve it. Appointment, retry, or the competitor.

Reading: investment over the past decade has concentrated in the upper-left quadrant. The right-hand column — where revenue is decided — still has no effective coverage in any channel.

The entire budget in the quadrant that was already solved

	SIMPLE / TRANSACTIONAL NEED	COMPLEX / ADVISORY NEED
REMOTE DIGITAL CHANNEL	REMOTE DIGITAL · SIMPLE NEED **85%** **1.84 USD per contact** Solved, and the savings ceiling has been reached.	REMOTE DIGITAL · COMPLEX NEED **8%** **7.16 USD per contact** Connects the call but doesn't close the transaction.
IN-PERSON PHYSICAL CHANNEL	IN-PERSON · SIMPLE NEED **4%** **≥ 13.50 USD per contact** The most expensive contact in the network, still not redesigned.	IN-PERSON · COMPLEX NEED **3%** **≥ 13.50 USD per contact** Where revenue is decided. No coverage.

INVESTMENT INTENSITY

low → high

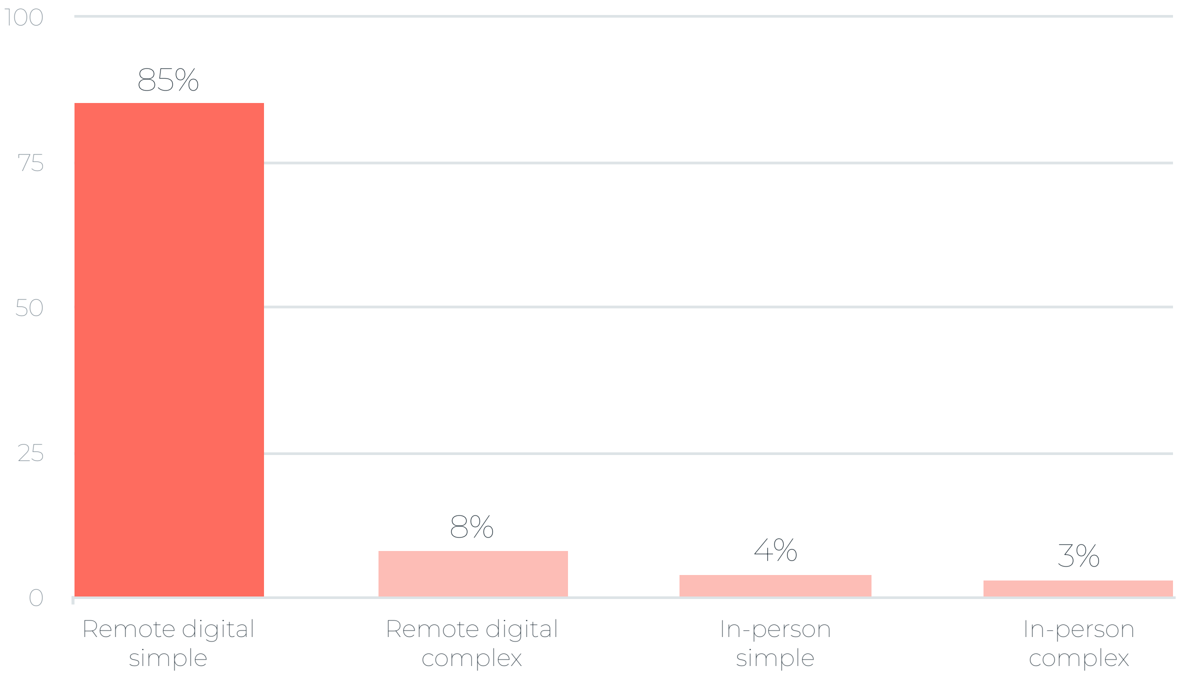
93% of the budget is concentrated in the remote channel; the in-person channel, the most expensive contact of all, is barely being redesigned.

Costs per contact in USD: Gartner median (1.84 self-service · 13.50 assisted) and ContactBabel 2025 (7.16 call). Investment split: estimate, replace with internal data.

Investment is going where the contact is already cheap

Investment split in "digital transformation"

Percentage of budget allocated to each channel quadrant.



Where the cost-per-contact figures come from

Published medians, in US dollars.

1.84

Digital self-service

Median cost per contact in self-service channels.

Gartner, Benchmarks to Assess Your Customer Service Costs

7.16

Inbound call

Average cost of an inbound call to the contact center.

ContactBabel, US Contact Center Decision-Makers' Guide 2025

13.50

Assisted channel

Median for person-assisted channels. In-person service falls within this range.

Gartner, Benchmarks to Assess Your Customer Service Costs

The quadrant that absorbs 85% of investment is the one that already cost 1.84 USD per contact. The three left uncovered cost between 4 and 7 times more, and that is where revenue is decided.

Costs in USD; the assisted contact costs 7.3 times the self-service contact, and every contact diverted saves 11.66 USD. Investment split: market reference estimate, replace with the company's internal data before presenting.


Virtual Cloud

1

PAIN 01

Queues and saturation at the in-person point of service

In-person demand is concentrated and volatile; service capacity is fixed, local, and scheduled weeks in advance. The mismatch produces idle capacity and lost customers at the same time — often on the same day, in the same network.

MECHANICS OF THE LOSS

- The customer sizes up the queue on arrival and decides within seconds: the loss happens before any interaction and is never logged in any system.
- Low-value tasks occupy expensive service capacity, crowding out the high-value ones.
- Absences and demand spikes cannot be covered: staff at one branch cannot be shifted to another.
- The cost is paid twice: hours paid with no demand, and demand left unserved with no hours to meet it.

SCOPE AND HOW IT SHOWS UP

- Bank branches and insurance brokerages.
- Registry offices, citizen services, and administrative processing.
- Telecom and utility stores, after-sales counters.
- Admissions offices, academic registrars, and healthcare appointment desks.
- Locations with reduced or partial opening hours.

73%

of customers would abandon a purchase if they had to wait in line for more than five minutes.

CX KPIs UNDER STRAIN

- Queue abandonment rate
- Post-visit retention
- Effective occupancy ratio
- Conversion per visit
- Cost per transaction handled

Sources: Skiplino / Wavetec (queue management in banking); ScanQueue, State of Customer Waiting 2026; Accenture Banking Trends 2026.


COOPERATIVA

2

PAIN 02

No expert available at the point of service

The customer travels there precisely because they need expert judgment, not just a transaction. They find a generalist or outside contractor who cannot advise on the product, and the system's response is to defer: an appointment, a referral to the call center, or come back another day.

MECHANICS OF THE LOSS

- The deferral opens a competitive window: the customer, already decided to buy, goes out to the market to compare.
- The handoff to phone forces the customer to re-explain the case with no way to show documents or a screen.
- Qualified demand reaches the point of sale and doesn't convert: it is the most expensive loss in the funnel.
- The specialist is only productive at the branch where they are physically present, not where the demand is.

SCOPE AND HOW IT SHOWS UP

- Mortgages, investment, pensions, and business banking.
- Complex policy underwriting and claims in insurance.
- Procedures with legal or tax requirements in public administration.
- B2B rate plans, complex number portability, and technical faults in telecom.
- Academic guidance, scholarships, and international admissions.

+33%

higher conversion in an assisted sale when the human interaction is supported by video, versus the unassisted channel.

CX KPIs UNDER STRAIN

- Assisted conversion
- First-visit resolution
- Retry / appointment ratio
- Commercial time-to-yes
- Share of retained portfolio

Sources: Oliver Wyman, The Rise of Remote Advisory Services for Banks; Bird / Livestorm, video banking benchmarks.


Operación
ne estándar

3

PAIN 03

Self-service that doesn't resolve and offers no help

Self-service — ATM, web, chat, IVR — shifts the entire data-entry effort onto the customer and automates the process for the company. It handles the simple cases well, but fails at exactly the moment a doubt, an exception, or a significant financial decision comes up.

MECHANICS OF THE LOSS

- Abandonment concentrates in the final stretch of the form, after the acquisition cost has already been incurred.
- With no assisted way out, doubt turns into silent abandonment: there is no complaint, just no purchase.
- Digital fatigue and interface friction damage perception even when the process is completed.
- The highest-value segment demands guidance: for them, the service is the product.

SCOPE AND HOW IT SHOWS UP

- Product sign-up and digital onboarding.
- Application tablets and kiosks at physical locations.
- Grant, subsidy, and declaration forms.
- Rate, quote, and coverage configurators.
- Self-service portals for claims and warranties.

46%

of customers abandon self-service due to inaccurate or insufficient information.

CX KPIs UNDER STRAIN

- Process completion rate
- Customer Effort Score
- Onboarding abandonment
- Wasted acquisition cost
- NPS of the premium segment

Fuentes: Querypal, Customer Self-Service Statistics 2026; Document360, Self-Service Statistics 2025; The Financial Brand, account opening abandonment.

4

PAIN 04

Remote channels that are incomplete and impersonal

Phone, website, chat, and messaging connect the call, but do not allow interacting, showing, comparing, or verifying identity. They are structurally insufficient for negotiating, resolving a significant issue, or closing a contract: it is not a problem of agent headcount, it is a problem of interaction bandwidth.

MECHANICS OF THE LOSS

- Without a visual channel, diagnosis happens through verbal description: more time, more error, more retries.
- The bot-to-human escalation arrives late, with frustration already built up, when it is less effective.
- Having to re-explain at every channel handoff is the top reported source of frustration.
- An assisted contact costs 7.3 times more than a self-service one (13.50 vs. 1.84 USD): stretching out the call is expensive and still doesn't resolve anything.

SCOPE AND HOW IT SHOWS UP

- Contact centers in banking, insurance, and utilities.
- Technical support for telecom and equipment.
- Remote claims assessment and loss reporting.
- Citizen phone services and public information lines.
- Administrative teleconsultation and case-file follow-up.

32%

of bot conversations end up escalated to a human agent; only 29% are resolved without escalation.

CX KPIs UNDER STRAIN

- First Contact Resolution
- Average Handling Time
- Transfer and retry rate
- Cost per contact
- Transactional NPS

Sources: Bluetweak, AI-to-Human Handoff 2026; California Management Review, Chatbot Frustration is Real (2026); Gartner, cost per contact; ContactBabel, US Contact Center Decision-Makers' Guide 2025.

Four additional problems to incorporate

05 Discontinuity between channels

The customer starts in one channel and ends up in another, re-explaining their case from scratch. Context doesn't travel with them, and with it goes the history, the evidence, and the judgment already applied.

73% cite having to re-explain as the top source of frustration in customer support.

06 Processes that require visual proof and a signature

Onboarding, KYC, damage assessment, technical diagnosis, and document verification cannot be closed in person without an expert, nor remotely without a visual channel. They stall operationally.

E-consultations avoid an in-person visit in 34-92% of cases, depending on specialty.

07 Exclusion of non-digital segments

Older customers, people with low digital literacy, and vulnerable groups are left out of a digital-only channel. It stops being a CX problem and becomes a regulatory and reputational risk.

640,000 signatures on the 'I'm old, not an idiot' campaign led to a sector-wide financial inclusion protocol.

08 Physical network withdrawn with no assisted substitute

The point of contact closes for efficiency before the alternative that preserves advisory capacity has been built. Efficiency gets counted; the loss of the relationship does not.

1,637 bank branches closed in Spain between 2021 and 2024; more than 60% of the network lost since 2008.

Sources: Bluetweak (2026); Caffery et al., telehealth scoping review; Plataforma de Mayores / financial inclusion protocol; Banco de España, branch network data.

One single root cause: expert capacity trapped in place

DEMAND

It is volatile, dispersed, and unplannable

- It concentrates in specific time slots and days.
- It is spread across the whole territory, including where the network no longer reaches.
- It arrives with very uneven levels of complexity.

CAPACITY

It is fixed, local, and scheduled

- It is anchored to a building and a fixed schedule.
- It cannot be shifted between locations to cover a spike or an absence.
- Expert competence resides in a handful of people and a handful of sites.

THE RESULT

Idle cost and unmet demand at the same time

- Capacity is paid for with no demand, and demand is lost with no capacity to meet it.
- The customer absorbs the mismatch in the form of waiting or deferral.
- The loss is never logged: there is no ticket for the customer who left.

Implication: as long as the unit of capacity remains "one person in one building," no amount of investment in AI or digital channels will close the gap. What is missing is not automation: it is the ability to bring the right person to the point of contact, in real time, without relocating them.

CROSS-SECTOR IMPACT

Intensity matrix by sector

Sector	D1 Queues	D2 Expert	D3 Self-svc.	D4 Remote channel	Dominant consequence
Banking and insurance	Critical	Critical	High	Critical	Loss of high-ticket business that was already decided
Public administration	Critical	High	Critical	High	Exclusion, complaints, and political cost
Telecom and utilities	**Medium**	High	Critical	Critical	Churn and repeat incidents
Retail and distribution	High	High	**Medium**	**Medium**	Lost sale at the moment of decision
Healthcare	Critical	Critical	**Medium**	High	Waiting lists and avoidable travel
Education	**Medium**	High	High	**Medium**	Falling enrollment and drop-off during admissions

Rating criteria: Critical = the pain point directly blocks revenue or creates regulatory exposure. High = measurably degrades CX and cost KPIs. Medium = present but manageable with conventional measures.

Prepared in-house. Ratings based on the sector benchmarks listed in Appendix B.

NON-FINANCIAL DIMENSION

Reputational and regulatory risk

The precedent already exists

A single complaint about in-person service for older customers gathered more than 640,000 signatures and led to a sector-wide financial inclusion protocol with commitments on hours and personalized service. The cost was not financial: it was public agenda and trust.

The asymmetry of the damage

72% of customers switch brands after a single negative experience, and 47% of bad experiences translate into an immediate cut in spending. Winning back a customer lost over poor service costs multiples of what it would have cost to prevent the loss.

FOUR EXPOSURE VECTORS WORTH WATCHING

Accessibility and inclusion

Growing obligation to guarantee non-digital service for vulnerable groups.

Territorial coverage

Public scrutiny over closing service points with no equivalent alternative.

Traceability of advice given

Requirement to prove that information was explained to, and understood by, the customer.

Service equity

Differences in access depending on channel, time of day, or the service point's postal code.

Sources: PwC 2025 Customer Experience Survey; Qualtrics XM Institute (2025-2026); Plataforma de Mayores and the financial inclusion protocol; Ringly CX statistics 2026.

Why it remains unresolved

1	**The loss is invisible**	There is no ticket for the customer who walked away at the sight of the queue, or got stuck in a chatbot loop. What isn't measured doesn't enter the budget conversation.
2	**The budget is pointed the wrong way**	Investment concentrates on automating the transactional part, which already works, because its ROI is easy to present.
3	**Channel gets confused with capacity**	Adding one more channel doesn't add expert competence. The problem isn't which channel you talk through, it's who is on the other end.
4	**Fragmented ownership**	The branch network, digital channels, contact center, and business each measure different things. No one owns the full customer journey.
5	**It gets written off as unsolvable**	It gets treated as a structural cost of the in-person model because no viable operational alternative is known.

The gap has a name: remote assisted service

None of the eight problems is solved by more automation or AI. They all share the same requirement: bringing a competent person to the point of contact — physical or digital — in real time, able to see, show, verify identity, and transact, without relocating them and without growing headcount.

+33%
conversion in assisted sales

+20 pp
NPS points in remote advisory

-30%
length of the advisory meeting

54-89%
reduction in waiting lists

What matters for this committee is not the technology, but the evidence: sector references exist with measured impact on the very same KPIs we have under strain today. Inaction, therefore, can no longer be justified as an absence of alternatives.

Sources: Oliver Wyman; Bird / Livestorm; Telemedicine and e-Health (2025); Blitzz / SightCall (remote claims assessment in insurance).

APPENDIX A

Methodology and notes for interpretation

Nature of the figures	All figures cited come from public sector studies or peer-reviewed literature. They are market references, not company measurements, and should be used to gauge order of magnitude.
Derived figures	The cost per contact for chat and email has been derived from published differentials versus the inbound call. These are flagged as such on the relevant slide.
Sector rating	The intensity matrix is a qualitative assessment grounded in the cited benchmarks. It should be validated against internal data before being used to prioritize investment.
Geographic scope	The CX and cost-per-contact benchmarks are mostly from English-speaking markets. The data on branch networks, financial inclusion, and e-government come from Spain and the European Union.
What this document does not do	It does not evaluate technology, propose a technical architecture, or estimate implementation cost. Its scope is the diagnosis and the quantification of the cost of inaction.

Sources consulted

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Remote channel, healthcare, and public sector

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Sources accessed in August 2026. Full links are provided in the working document accompanying this presentation.

Let's talk about your case

We analyze a specific process from your operation and estimate the deployment model, the integration with your contact center, and the impact on your network of service points.

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