

The Portal Toll

Why moving service behind a login screen shifts the admin onto the customer, and locks part of the community out completely

By Becky Hirst and Karen Cocks

The Hypothesis

When an institution replaces a phone call or a counter transaction with a customer portal, it reports the change in the language of efficiency: shorter handling time, lower cost to serve, higher satisfaction among the people who complete it. That figure describes the portal working. It says nothing about the work the portal quietly reassigned, from the trained staff member who used to complete a form in one conversation to the customer now completing it alone, for the first and only time, under their own name, in their own words, with no one checking the result until it is submitted. The working hypothesis behind this paper is that a portal does not remove administrative work from a transaction. It relocates it, from a paid employee whose job is to get the detail right to an unpaid customer who has no reason to know the system's rules before they meet them. Where that relocation meets a customer who cannot absorb it, because of age, unfamiliarity, disability, or a detail on file that no longer matches their own, the transaction does not simply become harder. It stops, and it stops silently.

If that hypothesis holds, an institution can be telling the truth when it reports that its portal cut handling costs and improved turnaround, and still be routing an entire category of ordinary transactions, a cash purchase, a bond refund, a benefit application, through a process built for a version of the customer who does not change name, does not need help, and does not make a mistake. This paper tests that hypothesis against two ordinary transactions, told here as case studies, against research on institutional portal adoption, and against the growing academic literature on the administrative burden digital self-service creates for the person using it. It then asks what an institution owes a customer once it has quietly put them to work.

Executive Summary

This paper examines what happens when an institution moves a transaction from a staffed channel onto a self-service portal: the efficiency the business books is not the efficiency the customer experiences, and inside the same transaction the two can move in opposite directions entirely. Portal-based self-service has moved from a competitive advantage to a default setting: roughly two in three B2B firms now operate a customer portal in place of staffed order-taking,¹ and businesses report the resulting fall in service-desk workload as one of the clearest returns the investment produces.² That

workload does not disappear. Research into digital self-service finds it resurfaces on the customer's side of the screen as one of three costs: the effort of learning an unfamiliar system, the burden of matching the institution's own data formats, and the psychological cost of getting it wrong in view of no one but yourself.³ Set against that shift, independent measurement finds roughly one in five Australians live with meaningful digital exclusion, a rate that climbs to two in three once the population is over 75,⁴ while in the United Kingdom close to one in five older people use the internet less than once a month or not at all.⁵ Two ordinary transactions, examined here as case studies, an outright cash purchase and a routine bond refund, show what that gap looks like from the customer's side of the counter: not a technical failure, but a process built for a customer who never needs help and never has a detail on file that stops matching who they are.

The Body: Research and Evidence

The Rise of the Portal

The commercial case for a customer portal is straightforward, and it is not primarily about the customer. Portal-based self-service has become the default way institutions expect to be dealt with, not just in one sector but across most of the ones a household relies on: government services, banking, real estate and rental bonds, healthcare bookings, utilities, and retail finance all now route a customer through an account before they route them to a person. The global market for these systems reflects how central they have become to how a business operates rather than how it serves: valued at roughly USD 32.1 trillion in 2025, it is projected to nearly double to USD 62.2 trillion by 2030, and businesses that deploy these platforms report an average 25% increase in revenue as a direct result.⁶ Buyers reward the shift too: the majority say they would pay a premium for a supplier with a strong portal experience, and a similar majority say they would switch to a competitor that offered one and theirs did not.⁷ None of these figures measure whether the portal served every customer who needed it. They measure whether it served the business, and on that question the case for portals is not in doubt.

The Work That Moves

A portal's efficiency case usually rests on a fall in the number of staff hours a transaction requires. That fall is real, and it is also incomplete, because the steps a staff member used to perform inside a single phone call, checking a document, transcribing a detail correctly, matching a record to the right person, do not disappear when the call is removed. They move to whoever is left holding the transaction, and that is now the customer. Public-sector research on digital self-service names this shift precisely, describing citizens who become "accidental caseworkers," absorbing three distinct costs a professional used to absorb on their behalf: a learning cost, the effort of understanding an unfamiliar system before they can use it; a compliance cost, the burden of producing information in exactly the format the institution's system demands; and a psychological cost, the private stress of

getting a step wrong with no one there to catch it before it is submitted.⁸ A separate systematic review of this literature finds that digital systems do not create burden by accident. System architecture, the discretion built or removed from a process, and the transparency a customer is or is not given all pre-structure how much work lands on them, in what researchers describe as policy, or process, design "by other means."⁹ A portal, on this evidence, is never a neutral container for a transaction. It is a decision about who does the work.

Case Study: An All-Cash Car

Becky Hirst's parents are in their eighties. When they decided to buy a new car outright, in cash, with no finance, no credit check, and no loan approval to wait on, the dealership still required them to register for its online sales portal before the purchase could proceed: their own account, their own login and password, an uploaded copy of photo identification, and an electronic signature completed inside the portal rather than on paper across the desk. None of the reasons a dealership might reasonably ask a buyer to go online, arranging finance, comparing loan terms, tracking a staged approval, applied to this transaction. The only thing that might have justified the portal was itself absent. What remained was a blanket process built for the hardest version of a car sale and applied without exception to the easiest one.

For two people in their eighties who do not routinely create online accounts, the portal was not a faster way to buy a car. It was a second transaction layered on top of the first: working out what a login was for, retrieving a forgotten or newly created password, locating and uploading a photo of a driver's licence from a device neither of them used often, and completing a signature process with no counter, no salesperson, and no paper to hold, sign, and hand back. Choosing the car and paying for it took the time it always has. Getting through the door the dealership had put in front of that purchase took considerably longer, and needed help that neither the dealership nor the transaction had planned for. Close to two in three Australians aged 75 and over live with meaningful digital exclusion.¹⁰ This was two of them, buying a car with cash, being asked to prove they belonged on the other side of that line.

Case Study: Two Names, One Bond

A rental bond works through a similar mechanism in most Australian states: the tenant and the landlord or agent each register with the relevant bond authority's online portal, the bond is lodged against those linked accounts, and at the end of the tenancy the refund is released back through the same system. New South Wales's Rental Bonds Online, for example, requires an email address, a mobile number for SMS verification, and matching bank account details before a cent moves, a design built on the assumption that the person registered at the start of a tenancy is reachable, under the same details, at the end of it.¹¹

That assumption is fragile even when nothing about a tenant's circumstances has changed at all, and it broke when Becky's own bond became due for return. The property manager had set the original tenancy record up under her formal name, Rebecca; Becky is the name she has always gone by, and the one attached to everything else she used to try to log in. The portal had no way to reconcile the two: not a wrong password, not a forgotten login, but two records that, as far as the system was concerned, belonged to two different people. Self-service had nothing left to offer at that point. The only way through was a phone call to the bond authority, where a staff member manually matched the records and reset the account before the refund could be released, the same task a portal exists to remove from a staff member's workload, performed by a staff member anyway, at the point where the process had already failed once.

The bond was returned. But the efficiency the portal is built to deliver was not: the manual step it was designed to eliminate did not disappear, it was deferred to the moment of maximum friction, after a customer had already tried and failed to complete the process alone, and it likely cost more in a single phone call than it would have taken a staff member to check the same record at the outset.

Who Gets Locked Out

The two case studies above describe customers who eventually got through, at a cost in time, stress, and in one case a phone call the system was meant to make unnecessary. Independent research consistently finds a much larger population for whom that call is never picked up, because the process ends before anyone thinks to make it. The 2025 Australian Digital Inclusion Index measures total digital exclusion at 20.6% nationally, climbing to 66.5% among people aged 75 and over, 54.5% among people who did not complete secondary school, and 45.2% among public housing residents.¹² In the United Kingdom, Good Things Foundation's research finds 34 million adults experience some form of digital barrier or vulnerability, including 8 million who lack basic digital skills and 2.2 million who are offline entirely, with 66% of that offline population aged 65 or over and 1.6 million adults unable to access services online that they specifically need.¹³ Age UK separately measures 2.4 million older people, close to one in five, using the internet less than once a month or not at all, and finds that group naming the same category of ordinary, one-off transactions examined in this paper's case studies as their hardest to complete: parking payment systems, Blue Badge applications, GP bookings, banking, and council services. "Everything is online these days," one 73-year-old told researchers. "I want to be treated equally."¹⁴

These are not abstractions to the people living them. Marjorie Jones, 85, stopped being able to manage her own banking when her bank discontinued cheques, and now depends on her sister to handle transactions she once managed herself.¹⁵ "It makes people feel that they can't cope," Council on the Ageing Australia chief executive Patricia Sparrow has said of the shift to digital-only service. "It makes people feel stupid."¹⁶ Nobody using either of those words is describing a technology problem. They are describing what it feels like to have independence made conditional on a login.

The Gap

The customers who disappear from a portal rarely leave a complaint behind. Most leave nothing at all: an abandoned session, a browser tab closed mid-form, a call that is never made because making it means admitting the online version defeated them. FTS's own prior research into institutional blind spots found the same pattern in banking regulation and frontline service: protections and safeguards that activate on disclosure rather than detection, built to catch the customer who names their own struggle out loud, and structurally unable to see the one who doesn't.¹⁷ A portal adds a second layer to that same blind spot. It is not only that an institution cannot see the customer who gives up. It is that the customer who succeeds has still done work nobody budgeted for, and the customer who cannot get past a name that no longer matches, an unfamiliar login, or a document they don't know how to photograph is measured, if they are measured at all, as a drop in completion rate rather than a person the institution has just failed to serve.

Adding a person back into the process does not close this gap on its own. Assisted-service counters and community hubs still route the customer back onto their own device for most of what they came in to do; a friendlier room does not change whether the system behind it actually works for them. What closes the gap is treating the population that cannot get through as a measurable cost of the portal, not an acceptable one.

Conclusion: Testing the Hypothesis

The hypothesis this paper set out to test was that a portal does not remove administrative work from a transaction, it relocates it from the institution to the customer, and that the customer least able to absorb that relocation is the one most likely to disappear from the process altogether. The evidence gathered here supports it from more than one direction. Businesses report falling service-desk workload as proof their portals work,¹⁸ which is, read the other way, an admission that the work has moved rather than vanished. The academic literature on digital self-service names the specific costs that move with it: learning, compliance, and psychological.¹⁹ An outright cash buyer in their eighties and a tenant collecting her own bond both met a process built for a customer who never needs help and never has a detail on file that stops matching who they are, and both had to do work no dealership or bond authority intended to hand to a member of the public. Independent measurement finds the larger population this paper could not personally interview: the one in five Australians and the millions of UK adults for whom that same process does not end in an inconvenience but in exclusion.

The point of view this research supports is a direct one. A portal built to save an institution money and a portal that serves every customer it is meant to serve are not automatically the same portal, and an institution that has only measured the first has not yet earned the right to claim the second.

The Fix: The EVA Method

The evidence in this paper points toward the same fix FTS has found wherever this pattern is tested: engage, validate, adapt.

Engage

An institution that wants to know who its portal is failing has to go looking for them rather than wait for a complaint that, for the reasons above, is unlikely to come. That means engaging directly with the organisations already standing next to the people a portal locks out, aged-care providers, community legal centres, financial counsellors, carer support services, before a portal ships, not after it has been live for a year and the drop-off has already happened.

Validate

A customer who says a portal will not accept their details, their name, their identification, their history with the organisation, is reporting a fact, not making a claim that needs to be proven before staff will act on it. Frontline and call-centre teams need standing authority to fix a mismatched record on the spot, the way Becky's bond was eventually resolved, rather than needing to escalate a problem the system itself created. Institutions should also track how often a "self-service" transaction quietly finishes with a phone call, because that number, not the completion rate, is the portal's real measure of success.

Adapt

The process itself has to change, not just the support around it. That means asking, transaction by transaction, whether the portal step in front of a customer is actually necessary for what they are trying to do, an all-cash buyer does not need the onboarding built for a financed one, and building a non-digital route that takes the same or less time as the portal, not a phone queue positioned as the slow, undesirable option for people who "couldn't manage" the real process. A system that already holds a customer's history should not treat a preferred name, a new email address, or an unfamiliar device as proof that the person in front of it is a stranger.

Every part of this method already exists inside the institutions this paper examined: a dealership that could have asked one more question before triggering its standard onboarding, a bond authority whose own staff resolved the mismatch in a single call once someone was allowed to look. What has not yet happened, in most of the transactions people make every day, is a decision to build that capability in before the customer needs it, rather than after they have already been excluded, or already picked up the phone to do the system's own job for it.

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FTS WHITE PAPER

Version log

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Our white papers are forever evolving. As our thinking deepens and the research grows, we update them. This log shows the date of the latest version of this paper and the changes made along the way.

VERSION	DATE	WHAT CHANGED
1.1	13 September 2026	Background updated to the warm ivory of the series, and this version log added.
1.0	31 August 2026	Original publication.