

It behaved like a junior specialist. Not customer service.

I spent 30 minutes helping a family member research insoles online. Severe pes planus. Hallux rigidus. A previous ankle ligament injury. Marathon training goals. X-ray findings. Two running shoe models with different stability profiles.

The AI assistant on the brand's website processed all of it — without resetting, without redirecting to a FAQ. It adjusted its reasoning every time we added new information. When we asked about carbon-plated insoles, it said: **"I can't confirm you need that yet. Try this first."**

This was a niche e-commerce insole brand. Not a bank. Not an insurer. Not a healthcare platform.

"The brands that digitise judgement will outcompete the brands that digitise transactions."

Consultative AI · June 2026

Andy Chow, AI & Marketing Strategy Advisor, APAC

andychowtamethefuture.org · 01/03





THE EXPERTISE GAP

FSI Spent Billions Digitising the Wrong Thing

Financial services spent two decades building digital infrastructure. The customer experience got faster. It did not get smarter.

What FSI Digitised	What Customers Actually Need
Transactions	Conversations
Forms	Diagnosis
Product catalogues	Suitability assessment
Eligibility checks	Understanding of context
FAQ bots	Judgement at scale

"AI is not forcing FSI to move faster. It is forcing FSI to move *differently*."

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 **A niche insole brand in 2026 is already delivering Column B. Most FSI is still optimising Column A.**

3 Questions Your AI Team Cannot Answer – But Should

These are not technology questions. They are design philosophy questions. The insole brand answered all three correctly. Most FSI has not asked them yet.

1

Does your AI remember context within a session, or does each message start fresh?

Consultative intelligence requires continuity. A reset is not a conversation – it is a form.

2

Does your AI narrow its recommendation as the customer adds information?

Or does it return the same product list regardless of what the customer has shared?

3

Does your AI know when to say "I need more information before I can recommend"?

Rather than defaulting to a disclaimer or escalating to a human prematurely.

"The gap between your best advisor's judgement and your average customer interaction – that is your next competitive frontier. Not your next app feature."



"Has your AI digitised expertise – or merely digitised FAQs?" .