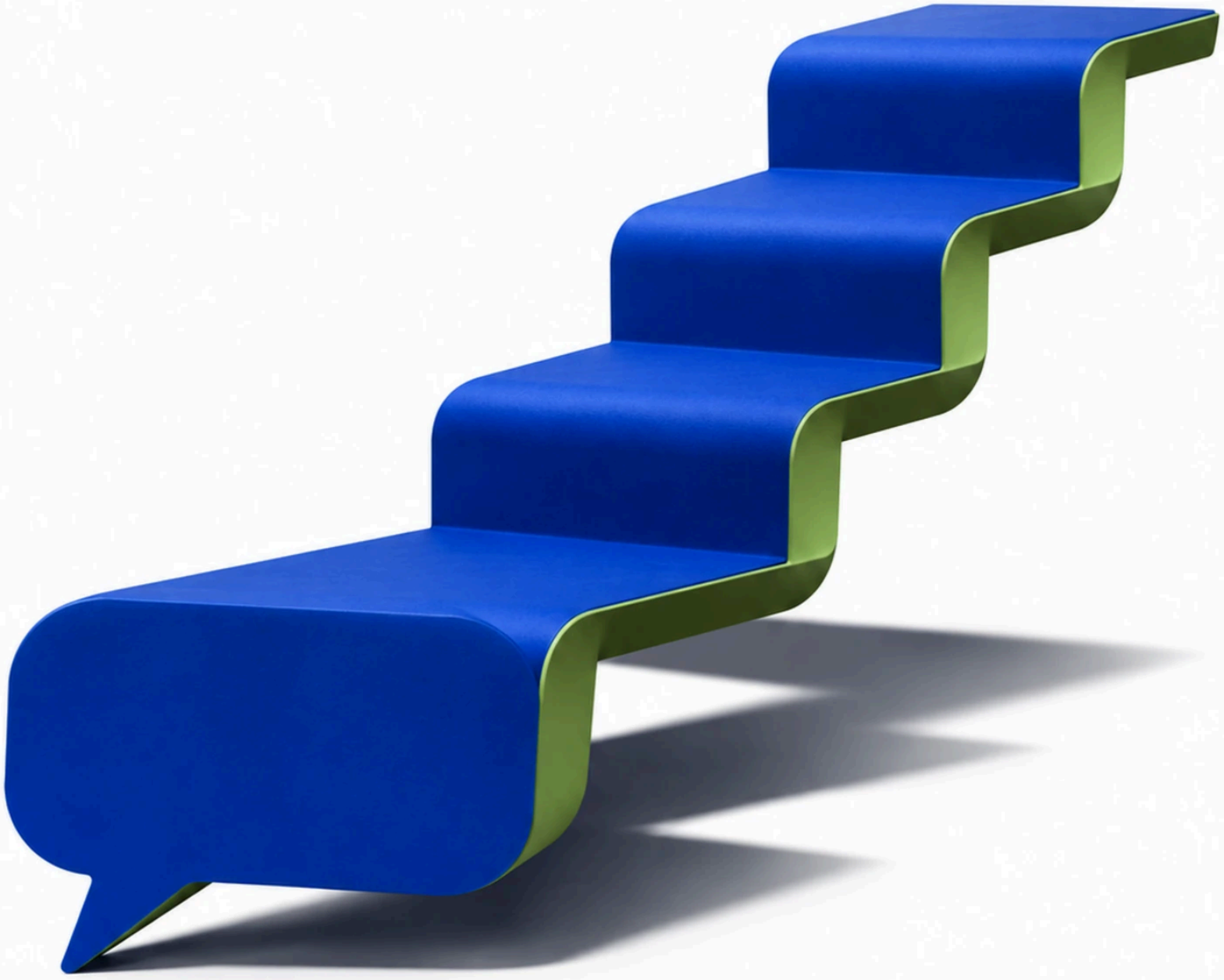
What CFOs Actually Want to Hear About

CX Spend in 2027

Bryan Gray
Chief Commercial Officer, TLCx



Budget season is here. CFOs stopped asking whether CX matters a long time ago. They are asking whether CX spend can meet the same standard as everything else, and this year the old metrics will tell them the wrong story.

It is budget season. Somewhere this month, a CX leader is walking into a planning review with a slide that says customer experience is a strategic priority, and a CFO is waiting politely for the part of the presentation that answers the question they actually came with.

In my last paper, "The Human in the Middle," I wrote about what happens to the frontline when AI takes on the routine work. The easy contacts move to automated channels, and what reaches people is harder: the billing dispute with no clean script, the confused patient, the customer who is one bad conversation away from leaving. I argued that the people in the middle need a different kind of hiring, coaching and authority to do that work well.

This paper is about what that same shift looks like once it reaches the finance review. Because the operating model has changed faster than the way most organizations measure it, and budget season is where that gap shows up.

The question is no longer whether CX matters. It is whether CX can show its work.

THE PAPER AT A GLANCE

3 old-scorecard numbers move the wrong way

3 things CFOs are listening for

4 questions finance screens for underneath

3 questions to ask your CX partner

01 The question finance is asking has changed

CX has spent the better part of a decade fighting to be treated as a strategic investment rather than a cost center to be trimmed every cycle. In most boardrooms, that fight is over. Very few CFOs need to be persuaded that customer experience affects retention, revenue and brand.

But winning that argument changed what finance expects once the money is approved. CFOs no longer want to hear that CX matters in the abstract. They want CX spend held to the same discipline they apply to every other line item competing for the same limited capital.

That is a different conversation than the one our industry has traditionally had with finance. Not "here is what the team accomplished this quarter," framed as activity, but "here is what this investment returned, here is how we measured it, and here is how confident we are in that measurement." CFOs are comfortable with CX being a priority. What they are far less comfortable with is CX being the one function still reporting calls handled and tickets closed, instead of outcomes that connect to the numbers they are already accountable for.

02 Why this budget cycle is harder than the last one

In "The Human in the Middle," I flagged a measurement trap. When AI removes the shortest, simplest contacts, the averages move even when nothing about performance has changed. An operation still judging people on the old scorecard will conclude they are getting worse at exactly the moment they are doing more valuable work.

Now carry that trap into the finance review. On the old scorecard, three numbers move in the wrong direction at once:

Average handle time is up.

What finance sees: agents are getting slower.

What is actually happening: the short, simple contacts moved to automation. What remains takes longer because it is harder.

Volume per agent is down.

What finance sees: productivity is falling.

What is actually happening: each remaining contact carries more weight. Disputes, exceptions and retention moments are now most of the work.

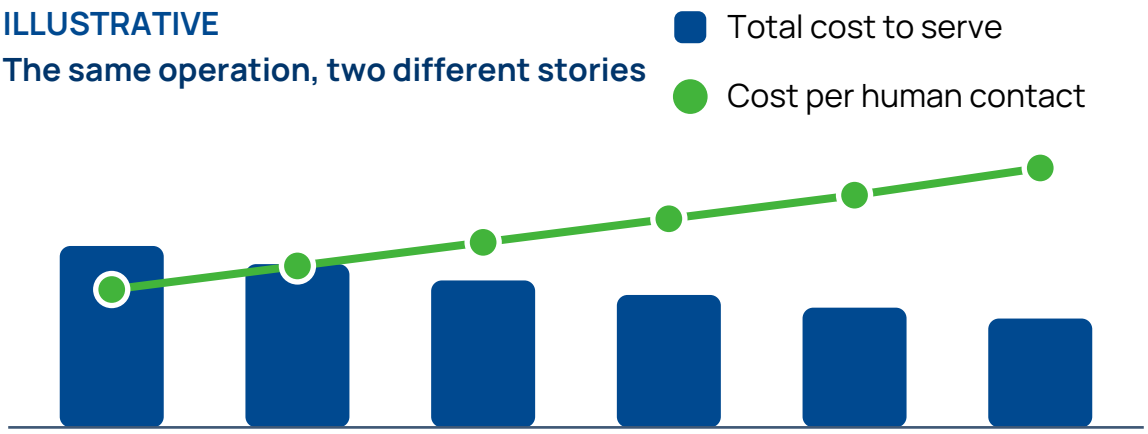
Cost per human contact is up.

What finance sees: the automation investment did not deliver.

What is actually happening: the total cost to serve may well have fallen. The per-contact average rose because the mix changed.

ILLUSTRATIVE

The same operation, two different stories



If CX leaders bring last year's metrics to this year's budget conversation, they will be defending a number that no longer describes what their operation does.

That is the real risk in 2027 planning. Not that finance undervalues CX, but that CX hands finance a set of numbers that tells the wrong story, and then spends the meeting explaining it away.

03 The three things CFOs are listening for

The standard finance applies to CX is not special or harsh. It is the same standard it applies everywhere else, and it comes down to three things, whether or not the CX leader in the room realizes they are being evaluated against them.

A business metric

A direct line to a number finance already tracks.

Retention, cost to serve, revenue protected or collections recovered, not a CX-specific measure that needs translation. In a human-in-the-middle model, the contacts people handle are disproportionately the ones tied to those outcomes, so that is where the reporting should point.

A comparison

How this use of capital stacks up against the alternatives.

Finance does not evaluate spend in isolation. This year the alternatives are real: automate further, hold steady, or invest in the people handling the hardest work. A request that cannot speak to those options side by side reads as a request for an exception.

A forward view

What the spend will return as the mix keeps shifting.

If AI absorbs another share of routine volume next year, the human side gets smaller in contact count and more consequential per contact. CFOs want to see that a CX leader has modeled that shift, not been surprised by it.

None of this is a lower bar or a higher one. It is simply the bar every other function has already had to clear. The CX leaders who win larger budgets are the ones who stopped asking for an exception to it and started meeting it.

04 Change the unit of measure

The practical fix starts with what gets counted. Cost per contact made sense when contacts were roughly interchangeable. They are not anymore. A balance inquiry handled by an automated channel and a disputed bill resolved by an experienced agent are different units of work with different business value, and averaging them together hides both.

The better unit is cost per resolved outcome, viewed across the whole operation, automated and human together.

	Cost per contact	Cost per resolved outcome
What it counts	Every interaction, treated as equal	Problems actually solved, across automated and human channels
What it rewards	Shorter calls and higher volume	Resolution, retention and avoided repeat contact
What it hides	The value of the hard calls, and the cost of contacts that come back	Less, because the unit matches what the business is buying
How it reads after automation	Rising, even when the operation is performing better	Falling as automation takes hold, with the human layer's contribution visible

That view does three things a cost-per-contact view cannot. It shows the total cost to serve falling as automation takes hold, which is the result the CFO funded. It shows what the human layer actually produces, measured in resolutions, retention and avoided escalations. And it removes the false signal that the people in the middle are becoming less efficient when they are carrying the work that most shapes whether customers stay.

None of this requires a new philosophy. It requires walking in with numbers built the way finance already thinks.

05 What finance is screening for underneath the numbers

There is a quieter test running alongside the three above, and it is trust. CFOs are asking themselves whether the measurement is sound, whether it would survive an audit, and whether the person presenting it would tell them if a result went the wrong way.

The CX leaders who earn larger budgets show their method, not just their results. In practice, that means being ready to answer four questions before anyone asks them:

01 How is a resolution defined?

One contact with no repeat within a set window, or something looser? Finance will trust a strict definition applied consistently over a generous one applied loosely.

02 How is retention attributed?

Which saves and renewals are credited to the service interaction, and on what basis. Overclaiming here undermines everything else in the deck.

03 How is the mix shift separated from performance?

Show what changed because the contacts got harder and what changed because the people got better or worse. That is the measurement trap, answered in advance.

04 Where does the data have limits?

Name the gaps before finance finds them. Candor about what the numbers cannot show is usually what makes the rest of them believable.

That candor is not a weakness in the room. It is usually what gets the budget approved, because it tells finance the numbers can be relied on next year, too.

06 What this means for your CX partner

For organizations that outsource some or all of their customer operations, this is not a conversation the CX leader should have to build alone. The partner is producing a meaningful share of the data. In a human-in-the-middle model, the partner is also handling many of the interactions that most affect retention and cost to serve.

In "The Human in the Middle," I suggested three questions to ask any partner about the people doing that work. Budget season adds three more:

1

Can you report on business outcomes, not just activity?

Calls answered and handle time still matter operationally, but they are not what finance funds. Ask to see how the partner connects its work to resolution, retention and cost to serve.

2

Can you show the mix shift as it happens?

As automation changes the call mix, the partner should be able to separate a harder mix from a change in performance, so the measurement trap never reaches your budget review.

3

Will you help build the forward view?

A partner that understands your operation should be able to help model what next year looks like as the mix keeps moving, and stand behind the assumptions.

A partner that can answer those three questions is not just delivering service. It is helping its client win the budget conversation, which in the end is what keeps the investment in the customer experience intact.

07 The bar is the same bar

CX does not need a lower bar in 2027 planning, and it should stop asking for one. It needs to meet the same bar every other function has already cleared: a business metric, a comparison and a forward view, built on measurement finance can trust.

The difference this year is that the old metrics will actively work against CX leaders if they bring them into the room unexamined. The organizations that reframe the numbers now, before budgets are set, will be the ones still investing in the people in the middle when the next cycle comes around.

If your team is working through how to frame that conversation for your own 2027 plan, I would welcome the exchange.



Authored by

Bryan Gray

Chief Commercial Officer, TLCx

Sales inquiries: sales@tlcx.com

Website: www.tlcx.com

LinkedIn: linkedin.com/in/bryangray01