

WRITTEN FOR THE CTO AND THE CIO

They promised the experience. You have to make it run in production.

Every AI commitment made in front of a customer lands on your side of the house as an integration, a retrieval accuracy number, a run cost, and an audit trail. **This is what changed, what you are measured on, and where f/cx.ai plugs in.**

71%

face budget cuts or freezes if AI targets are missed

CIO SURVEY '26

85%

say explainability gaps delay or stop production

CIO SURVEY '26

19%

of AI initiatives are meeting or beating their goals

STATE OF CIO '26

82%

say staff build AI faster than IT can govern it

CIO SURVEY '26

74%

regret a major AI vendor or platform choice

CIO SURVEY '26

31%

of CX infrastructure is fully cloud-based today

GENESYS '26

01 Six challenges that land on the technology seat

AI ADOPTION * CUSTOMER EXPERIENCE

01 Prove the value or lose the budget

71% of CIOs face cuts or freezes if AI targets are missed, and 85% now have compensation tied to measurable AI outcomes — while only 19% of AI initiatives are meeting their goals.

COST A platform investment argued on faith in its second budget cycle.

02 Data debt is the actual bottleneck

Fewer than **half** report adequate data quality and access for AI. IDC expects CIOs who defer data debt remediation to see **50%** higher AI failure rates by 2027.

COST Model underperformance that is really a knowledge and pipeline problem.

03 Explainability blocks production

85% say traceability and explainability gaps delay or stop projects from reaching production, and 70% expect new AI audit or explainability requirements within the year.

COST A build that passes QA and still cannot be launched.

04 Shadow AI outruns governance

82% report employees standing up AI faster than IT can govern it, and 54% have already found unsanctioned tools in use inside the business.

COST Customer data in systems nobody scored, owned, or logged.

05 Platform bets made before the journeys

74% regret at least one major AI vendor or platform decision from the past eighteen months, and 62% have had a CEO question one of them.

COST Integration debt discovered after signature instead of before it.

06 The customer path went real time

82% of CX leaders expect autonomous agents to orchestrate the experience within three years, while only 31% of CX infrastructure is fully cloud-based today.

COST Orchestration promised on a stack that cannot decide in the moment.

Where the gap sits on the technology side

expectation on the left of every pair, capability on the right

■ EXPECTATION ■ IN PLACE

Agentic AI on next year's plan 70%

AI initiatives meeting goals 19%

Expect new audit requirements 70%

Have defined AI KPIs 47%

Expect autonomous orchestration 82%

CX infrastructure fully cloud 31%

Comp tied to AI outcomes 85%

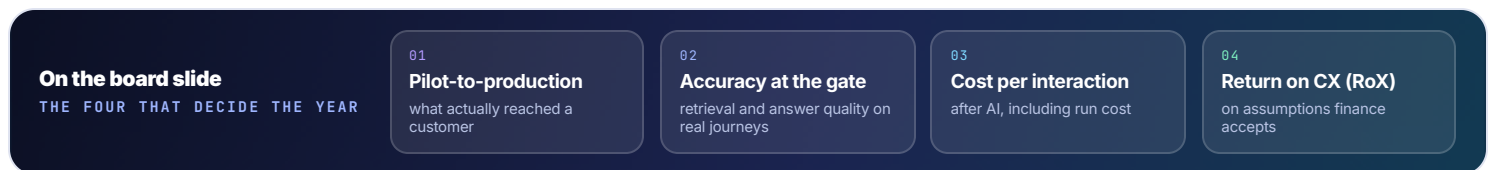
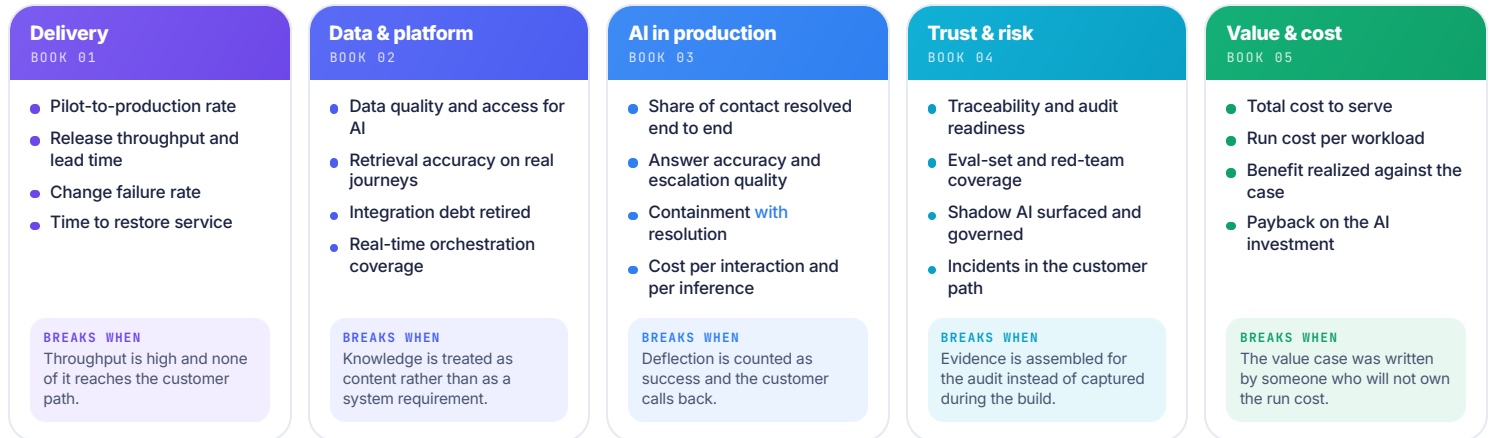
Adequate data quality for AI <50%

Read it as one sentence. The expectation is now contractual and the substrate is not ready, so the constraint on the 2027 experience is knowledge quality, orchestration capability, and evidence a regulator would accept — decided journey by journey, before the platform is chosen rather than after. That is a design and decision problem, which is the work f/cx.ai does.

02 What the CTO and CIO have to deliver again in 2027

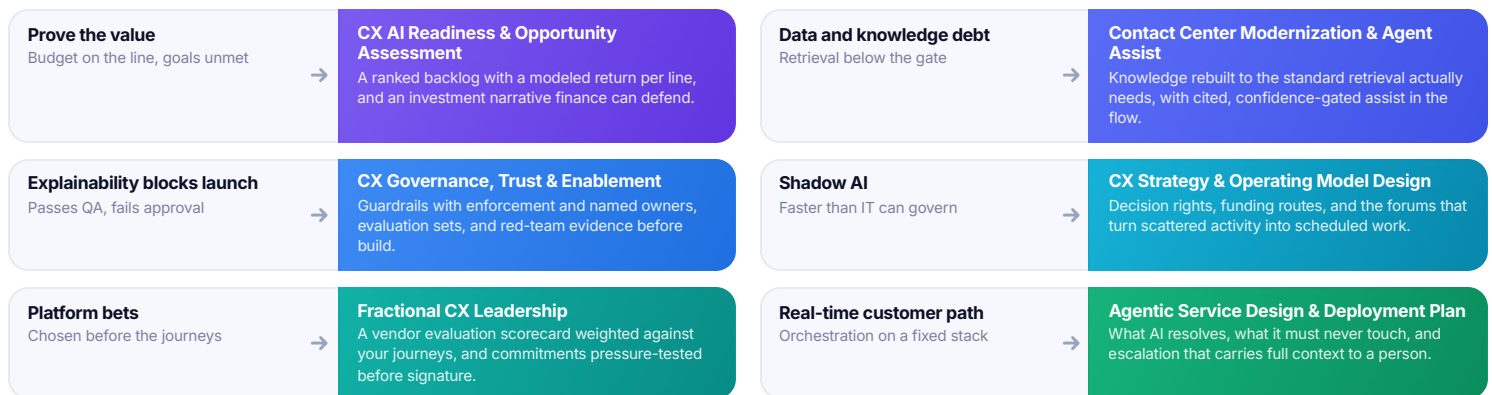
FIVE BOOKS, ONE COMPOSITE

Uptime and delivery stayed. Data readiness, AI in production, and audit-grade traceability were added, and the technology seat is now measured on business outcomes it does not fully control. These are the measures the board reads together, and the constraint that breaks each one.



03 What f/cx.ai does about each one

CHALLENGE → ENGAGEMENT → ARTIFACT YOU KEEP

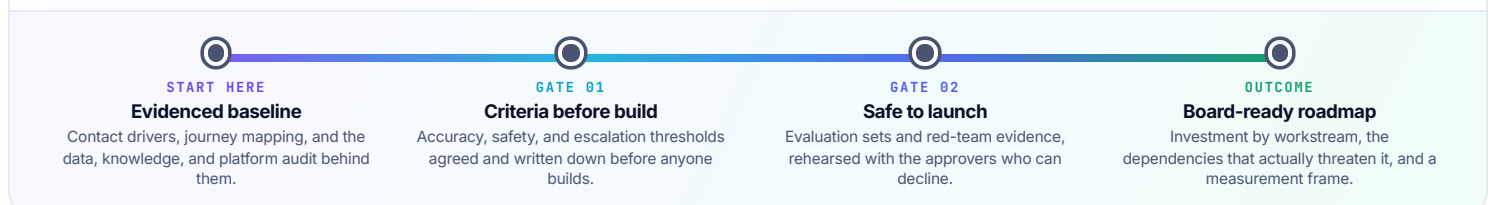


04 Four ways a CTO or CIO starts

START WHERE THE DECISION IS

**How it sequences** every move ends in a decision, and nothing reaches production without one

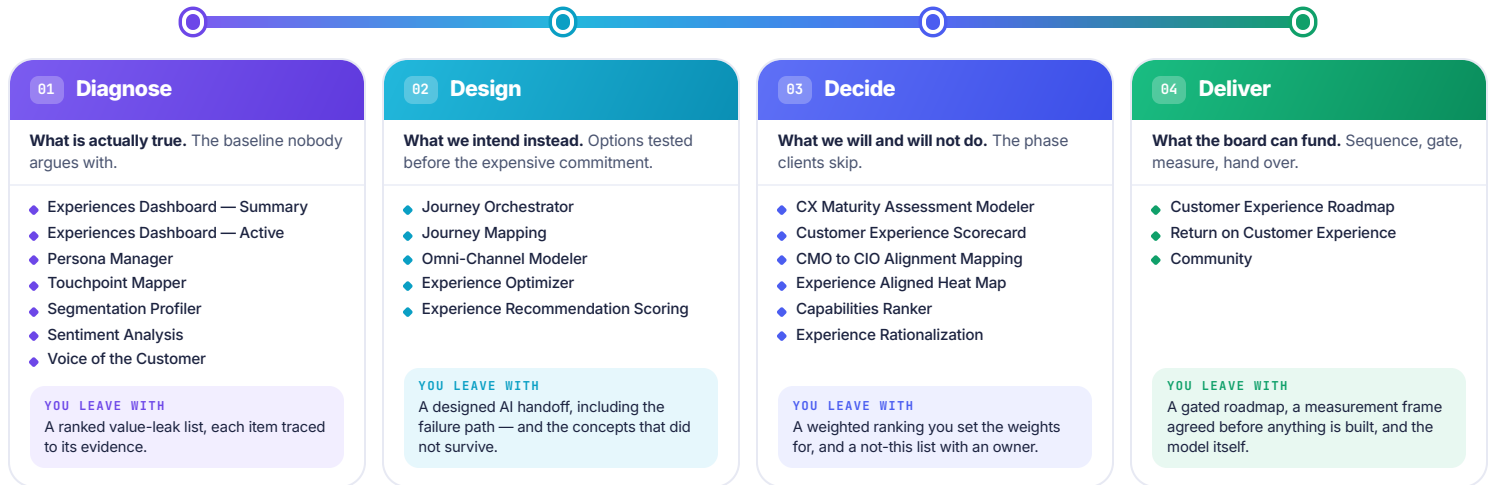
TIMING SET BY SCOPE AND COMPLEXITY



05 The ToolKit: 21 modules, one experience graph

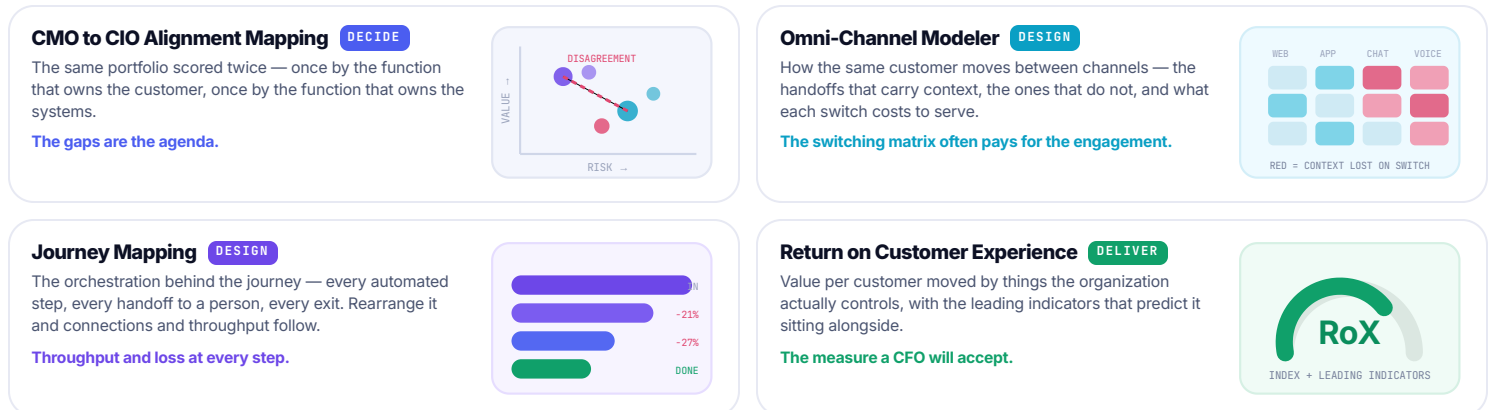
PROPRIETARY F/CX.AI IP

Twenty-one working decision-intelligence modules that move an engagement from **nobody agrees what is true** to a gated roadmap a board can fund. Not a deck — live models your team operates in the room, that change answers when an input changes, and that stay with your people when we release.



06 Four modules to ask for by name

BUILT FOR THE TECHNOLOGY SEAT



07 What the CTO and CIO gain

EIGHT OUTCOMES, NOT EIGHT DELIVERABLES



START THE CONVERSATION

innovate@fractionalcx.ai

Begin with an executive briefing: your leadership team in the room, an honest baseline, and a ranked shortlist you keep whether or not we work together.

FractionalCX.ai LLC

1301 Sansome Street, 2nd Floor
San Francisco, California 94111

fractionalcx.ai

f/cx.ai is a customer experience design and innovation agency for the AI era, working with enterprise organizations to design, prototype, and prove the journeys, service models, and AI agents their customers actually move through. Market figures cited are drawn from published industry research (2026 CIO AI accountability survey; Foundry State of the CIO 2026; IDC 2026 CIO Agenda Predictions; Adobe 2026 AI and Digital Trends; Genesys 2026 State of Customer Experience) and are shown for context, not as a projection for any one organization. Engagement timing is set by scope and complexity and confirmed at scoping. ToolKit module outputs shown in any f/cx.ai material are illustrative and are not any named client's results.