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How seamless business travel is becoming a reality

Emerging AI tools are helping finance teams play a growing role in productivity and talent retention by improving the travel experience



SAP Concur

The integration gap

The arrival of agentic artificial intelligence and other AI-powered tools that make proactive rather than reactive decisions is bringing autonomous corporate travel closer to reality. From autonomous agents that book flights and hotels within company policy to expenses that don't require form filling and are filed automatically, organizations can start to offer a smoother travel experience to their employees.

As a result, these tools are **beginning to reshape** how businesses manage the travel and expense (T&E) process. But harnessing these technologies depends on a foundation that many organizations still lack: integrated systems that connect booking, servicing, payments and expensing.

The cost of the integration gap is measurable. A **2026 study** reports that disconnected T&E systems harm the employee experience for both business travelers and travel managers.

American Express Global Business Travel (Amex GBT) research shows that 34 percent of business travelers struggle to file expense claims, while one in three skips claims of up to £20 to avoid the administrative burden.

Additionally, SAP Concur research finds that **67 percent** of travel managers feel undervalued, citing a lack of technology support to keep pace with rising demands from business travelers and CFOs. Separate **research** reports that a strong digital experience can positively affect employee productivity, satisfaction and retention.

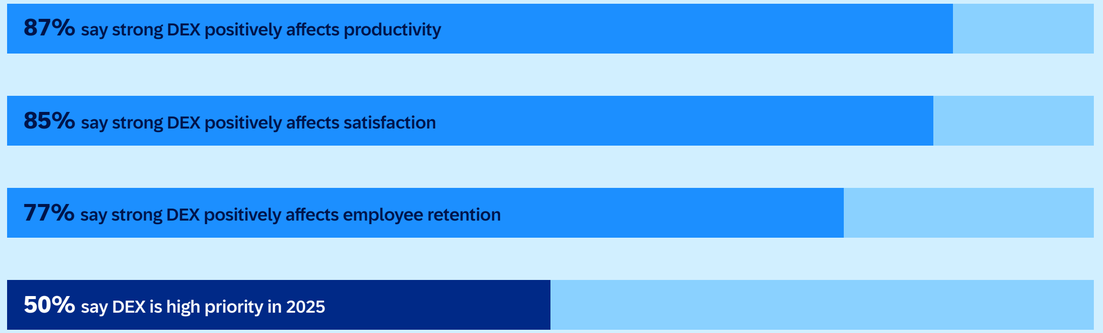
"This year is the big year for driving better integrated T&E experiences for travelers," says Evan Konwiser, Chief Product and Strategy Officer at Amex GBT. "For too long, corporate travel has been fragmented – booking in one place, payments in another, expenses somewhere else. But, when those systems talk to each other, AI can make the lives of business travelers and their bosses easier."



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> Evan Konwiser, Chief Product and Strategy Officer
> American Express Global Business Travel

THE BUSINESS IMPACT OF DIGITAL EMPLOYEE EXPERIENCE (DEX)

Strong recognition among IT teams, but opportunity to scale focus



Source: Ivanti, 2025

Less friction and greater control

For business travelers, time spent reconciling receipts, chasing reimbursements or manually updating itineraries is time they won't get back. "The fact that most travel systems don't integrate and don't translate between one another means the traveler is spending a lot of time managing the interface manually, while travel managers don't have full visibility," says Jules Seeley, a Senior Partner in McKinsey & Company's Travel, Logistics & Infrastructure Practice. "Every minute travelers and managers do that is a minute they're not being productive."

Integrated T&E systems can turn a time-intensive process into a more intuitive and less stressful experience for employees. For example, when a travel management platform knows where an employee is booked and their business card captures spending in real time, the two systems can work together to auto-populate, validate and file expense reports on the traveler's behalf, even autonomously updating them when disruptions such as flight delays occur.

As well as streamlining the employee experience, T&E integration can also give finance teams greater control over spend. "CFOs are done flying blind," says Charlie Sultan, President, Concur Travel. "Data fragmentation is a silent killer because you don't get a view of the true cost of a trip, and that makes cost control, forecasting and compliance harder than it needs to be. This is why we launched our solution – Complete by SAP Concur and Amex GBT – to bring together travel booking, servicing, payments and expensing into one single experience for greater visibility."

Harnessing the AI shift

Access to clean, connected data across the entire T&E journey allows AI tools to deliver meaningful automation and insights for business travelers and travel managers. Without a single, connected view of the T&E process, AI tools have less to work with, and their potential to automate, predict and personalize remains largely untapped. That potential is increasingly being met by demand. As employees become accustomed to using the technology in their personal lives, organizations are under pressure to offer the same tools in the workplace.

This cultural shift is reflected in a 2025 Amex GBT **survey**, which found that six in 10 business travelers are comfortable using generative AI to book travel and complete expense reports. Research also shows that **48 percent** of travel managers supported the use of AI to automate repetitive tasks in 2025 (up from 41 percent in 2024), allowing them to focus on strategic tasks.



How business travelers trust gen AI

Comfort is high for personal bookings, but lower for tasks that carry greater risk

Source: American Express Global Business Travel, 2025

53%
Handling visas

62%
Booking flights

63%
Booking hotels

63%
Booking restaurants

“

With agentic AI, if a flight is canceled, the automated agent can pick a new flight for them and just book it.”

Jules Seeley, Senior Partner
McKinsey & Company’s Travel, Logistics, & Infrastructure Practice

While many travel and hospitality companies already use gen AI technologies, agentic AI adoption remains limited. However, the conversation around the technology in the travel industry is already starting to shift towards agentic AI.

According to Skift and McKinsey & Company, 80 percent of travel executives are planning to **implement agentic AI** use cases at scale within the next three to five years, particularly in customer experience, sales and marketing.

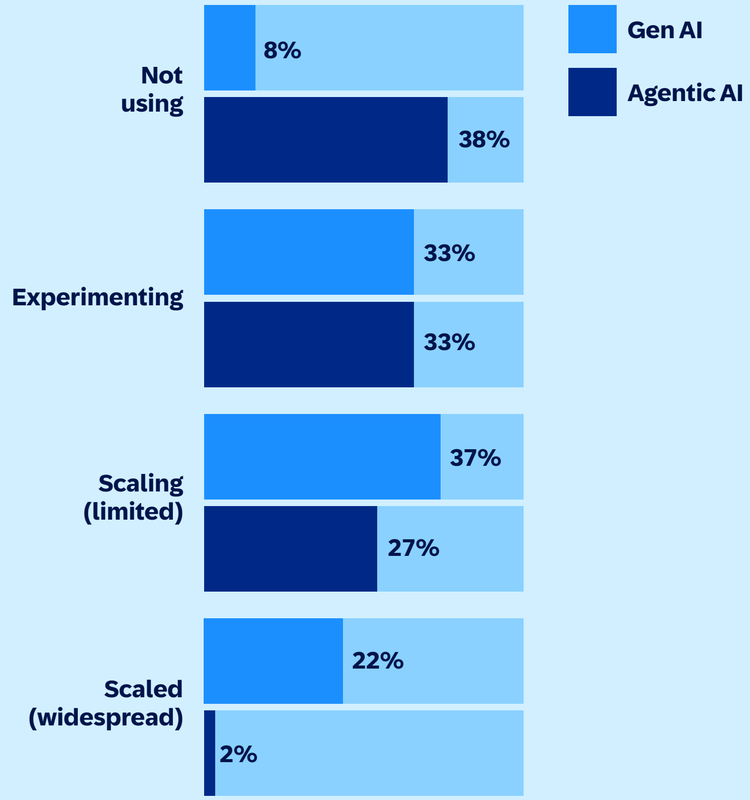
Unlike gen AI, agentic AI can make fully autonomous decisions when systems are integrated, which could further ease the burden on both travelers and travel managers during disruptions. “With agentic AI, if a flight is canceled, the automated agent can pick a new flight for them and just book it,” says Seeley. “When you’re in the middle of a crowded airport, having an AI agent do that for you rather than going through a manual process of trying different options can be very attractive,” says Seeley.

As integrated T&E systems mature and AI becomes more deeply embedded in the travel experience, the opportunity to make life simpler for travelers and travel managers has never been greater. The path forward is clear: a future where technology quietly handles the complexity of business travel, freeing people to focus on the work that helps their organization grow.

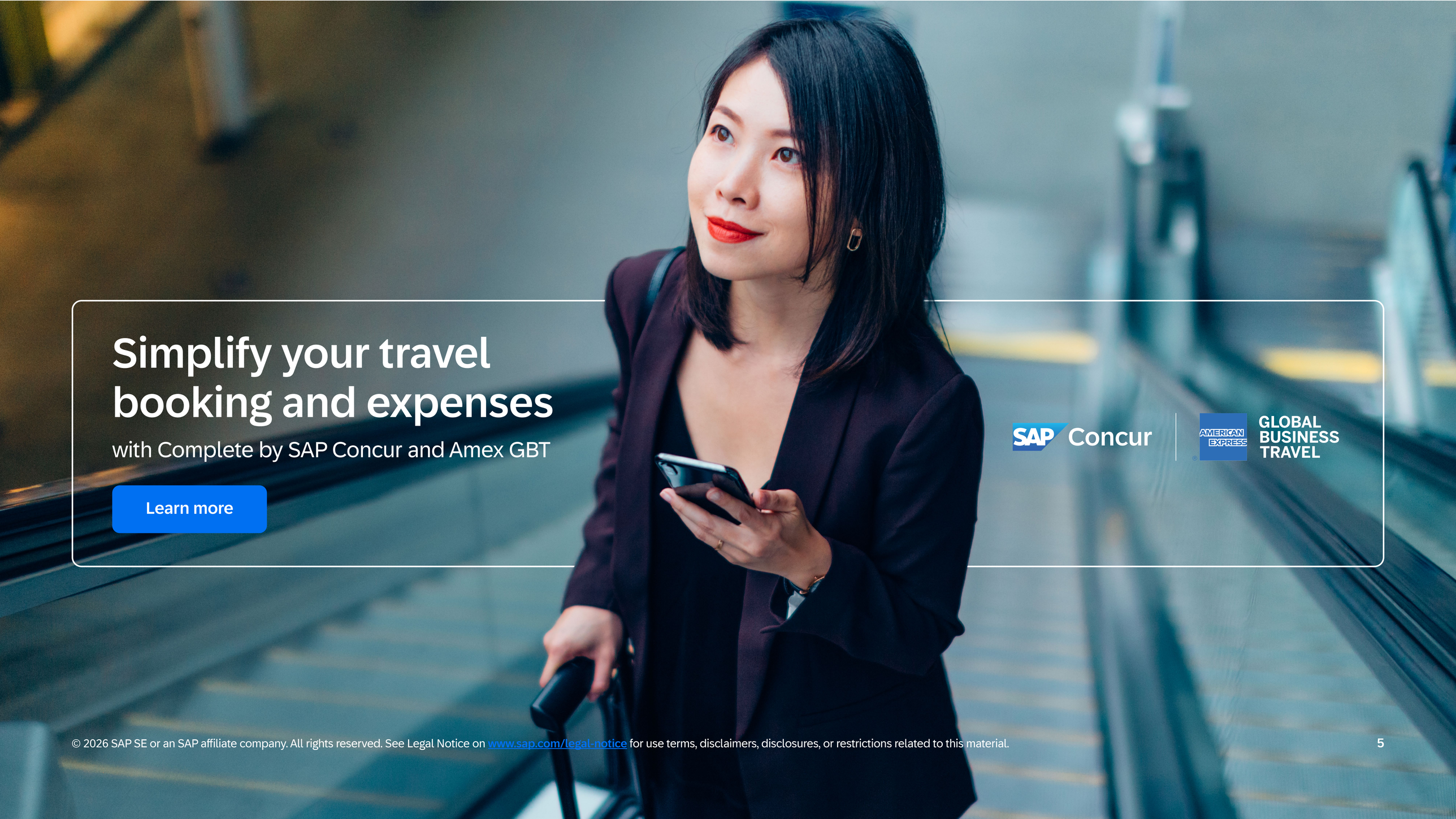
“The goal isn’t ‘no humans’; the goal is ‘get me humans when it matters’,” Sultan says. “Everyone has mission-critical projects they want to work on, and deploying AI-powered integrated tools can help free up business travelers and travel managers to be able to take a much more holistic and strategic view of their business.”

HOW TRAVEL ORGANIZATIONS ARE PROGRESSING WITH AI

Only 2 percent of organizations have fully scaled agentic AI vs. 22 percent for gen AI



Source: McKinsey & Company, 2025



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