INSIGHTS SERIES / **TRAVEL LEADER**

8TH ANNUAL

GLOBAL BUSINESS TRAVEL SURVEY REPORT

A question of trust

AI, fraud, duty of care, and fostering closer relationships in business travel

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AI in business travel is outpacing policies

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Foreword

How trust gaps are reshaping business travel in 2026

As disruption mounts, CFOs, travel leaders, and employees need clearer alignment on policy, care, and decision-making to keep business travel working



Charlie Sultan
President of Concur Travel, SAP Concur

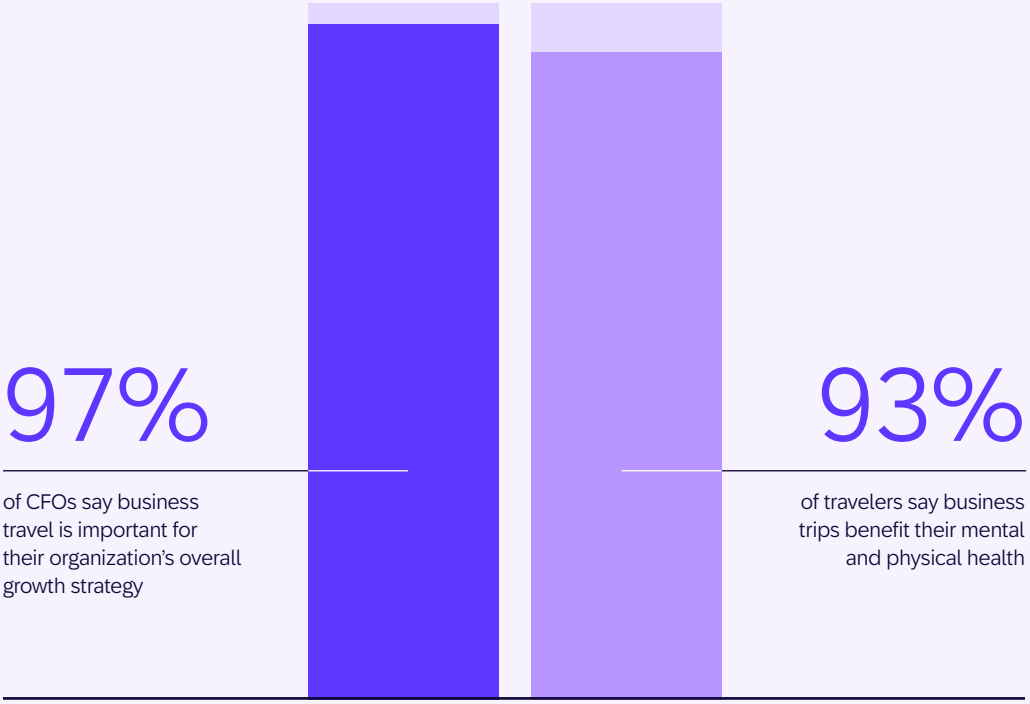
In a fast-changing world, trust is vital. Business travelers need to be able to trust that travel leaders have their best interests in mind. Travel leaders should trust employees to follow policy. CFOs must trust travel leaders to act strategically and employees to make decisions that support the company.

Business travel programs as a whole have earned trust by delivering real value beyond the financial: 97% of CFOs say business travel is important to their organization's overall growth strategy, while 93% of business travelers say it benefits their mental and physical health.

The problem is that there is a disconnect between what organizations expect from their travel programs and what employees experience. Amid the dissolution of airlines, suspended routes, and geopolitical instability, maintaining trust is becoming harder than ever. The question is how travel leaders, CFOs, and travelers can rebuild, strengthen, and sustain it.

In our eighth annual edition of the Global Business Travel Survey, we move across the different perspectives of these three groups to understand how AI, fraud, duty of care, and employer-employee relationships are reshaping business travel and how programs can continue to prosper.

Business travel continues to deliver value beyond the financial



Exec summary

The eighth annual SAP Concur Global Business Travel Survey captured insights from 3,300 business travelers across 21 global markets, 800 travel managers in eight markets, and 700 CFOs from seven markets. The study was conducted April 1-20, 2026, in partnership with Wakefield Research.

Trust, policy, and practice

SEE PAGE 6

Policy alone does not drive compliance: culture and communication are also vital components. When travelers don't understand or see the changes their organization is making, and when organizations don't take the time to understand their travelers, no level of enforcement will close the distance between intent and behavior.

48% of travelers have bent or broken policy while on a business trip



Travel spend is up. So is scrutiny

SEE PAGE 10

Travel managers are being asked to prove more value than ever, but largely without the data, tools, or senior backing to do so. The relationship between CFOs and travel managers needs to work in both directions before that pressure can translate into progress.



84% of travel managers say it's impossible to meet business goals without more support from their CFO

Fraud, AI, and missing data

SEE PAGE 13

The expense picture is more difficult to read than fraud figures alone suggest. Hidden legitimate claims and a wide perception divide between leaders and employees mean that organizations are making decisions based on incomplete information.

Percentage who say it's likely employees are using AI to falsify travel expenses or receipts



Duty of care: Who owns traveler safety?

SEE PAGE 15

Traveler anxiety is at a high, but organizational responsibility for safety remains poorly owned at the leadership level. Until CFOs and travel managers align on who is accountable for what, duty of care will remain more aspiration than practice.

67% of business travelers are nervous about traveling this year

87% of travel managers believe their business is falling short on traveler safety

AI in business travel is outpacing policies

SEE PAGE 18

Employees are already using AI to manage their travel with or without company approval. The organizations best placed to respond are those treating this as a governance challenge rather than a compliance issue.

72% of business travelers have used or would use shadow AI to plan or book travel

Global business travel survey

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AI in business travel is outpacing policies



Trust, policy, and practice: When travel rules meet real-world behavior

Business travel offers huge benefits for organizations and employees, but it can be challenging to apply a policy to real-life situations

A travel policy on its own does not make a travel program successful. Success lies at the interaction of what a policy indicates and how travelers actually behave.

This is particularly important right now. With rising costs in part driven by geopolitical instability, such as increasing fuel prices, it comes as no surprise that travel programs are evolving. Among travel managers, 49% say their company's approach to travel is tightening (through less budget and more restrictions), 41% say it is loosening up (more budget and fewer restrictions), and 10% say there has been no change.

But a clear perception gap exists between travel managers and employees. Over a third of business travelers (35%) believe there has been no change in travel approach, even as 90% of travel managers report either tightening or loosening. That suggests policy changes are not consistently seen or understood by employees.

Communication with travelers is vital to turn intent into action, whether for cost savings, lower carbon footprint, or better duty of care.

Tania Duran, global travel lead at eBay, captures this well: "It's not always easy to apply policy to real-life situations. This is where we sometimes feel there is a gap to really help our travelers understand how to interpret the policy."



Tania Duran,
Global Travel Lead at eBay

"We're introducing tools that help our travelers move faster and take some of the burden off them. We understand people are under pressure and we don't want travel policy to make their lives more difficult."

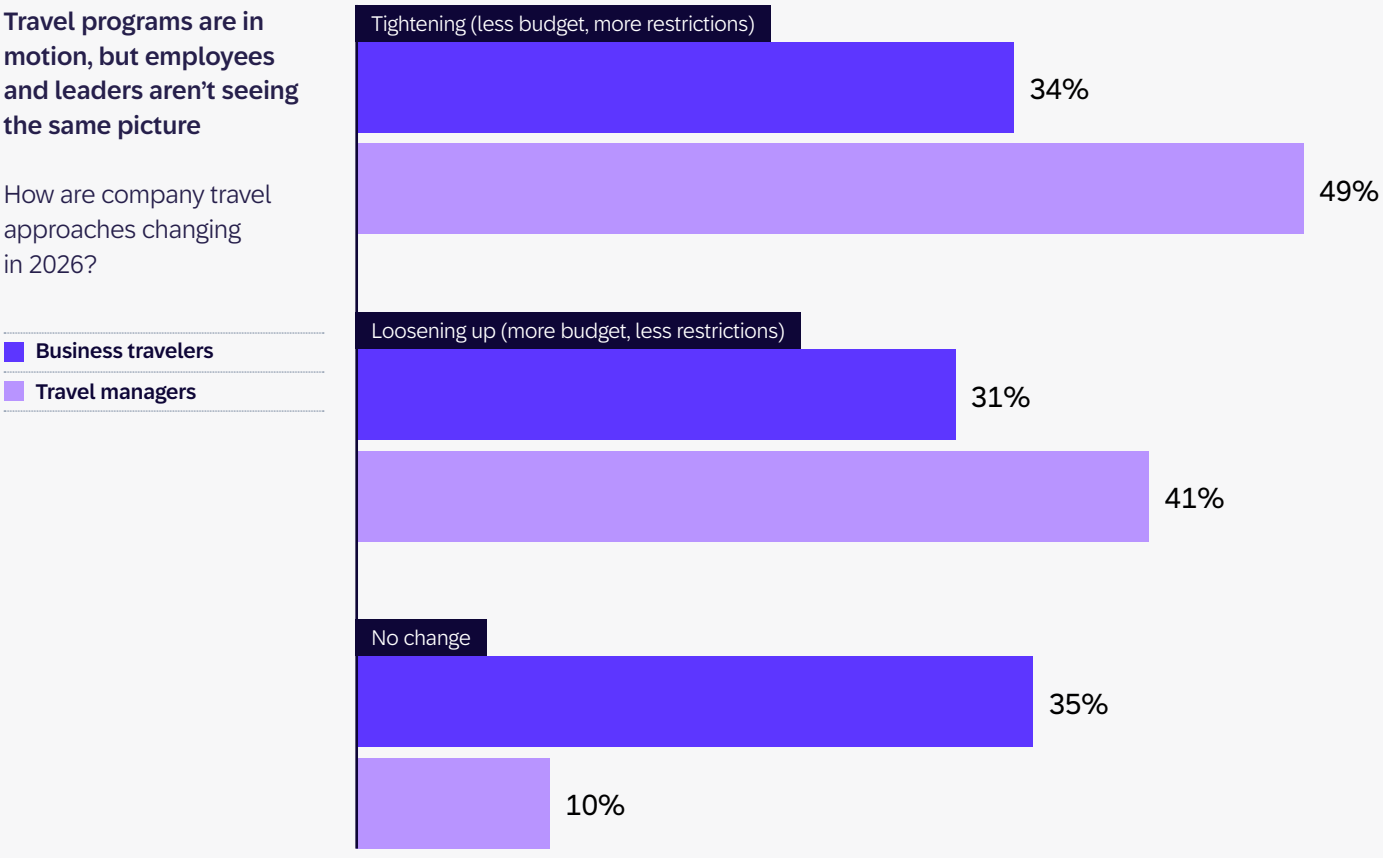
Compliance is far from universal

Policy adherence is not a given. Half of business travelers say they bend or break travel or expense policy (28% rarely, 17% sometimes, and 5% often), while the other half say they never do. Younger generations are significantly more likely to stray: 55% of Gen Z and millennials admit to doing so, compared to 37% of Gen X and 32% of boomers. Executives are also more likely than non-executives to report bending or breaking policy (54% vs. 49%).

Such violations range from using corporate discounts for personal travel to ignoring cybersecurity protocols and submitting altered receipts. These are not minor infractions; some carry serious financial and reputational consequences. Notably, having a mandated program, where travelers are required to book all business travel through designated company channels, does little to change this picture: 50% of travelers with mandated programs have breached policy, as have 53% of those with non-mandated ones.

Travel programs are in motion, but employees and leaders aren't seeing the same picture

How are company travel approaches changing in 2026?



48%

of travelers have breached policy while on a business trip

Policy flexibility as a perception, not just a loophole

The most cited reason for bending or breaking policy is structural: 50% of business travelers say their company's policies are flexible enough that most things can be justified. This view cuts across employees regardless of their behavior. Some 55% of those who admit to previous non-compliant behavior cite flexibility as a potential justification, but so do 45% of those who say they have never broken policy. Furthermore, 47% of travelers with mandated programs still describe their policies as flexible enough to bend or break.

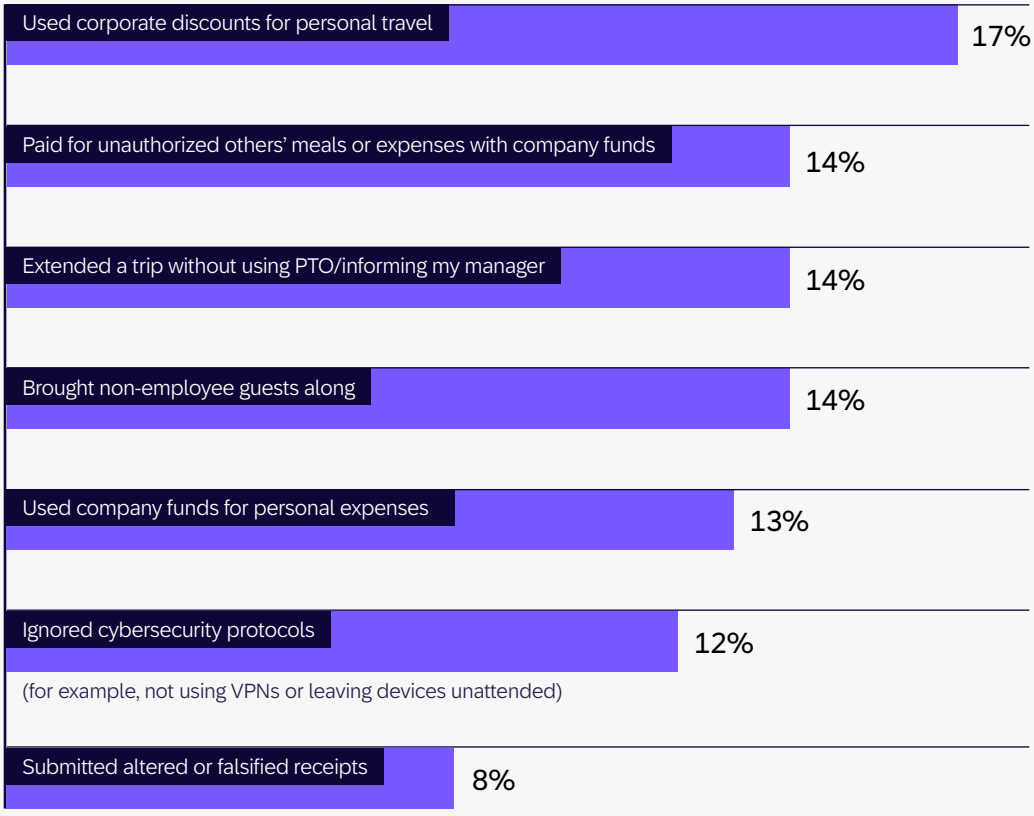
This suggests that perceived flexibility is less a cause of non-compliance and more a lens through which employees view their travel programs. Policy design and strictness are not the determining factors – culture and trust are.

Fostering trust, communication, and employee engagement add significant value here, as well as positive reinforcement. Anisa Kabura, global travel and expense manager at Alteryx, says creating regular opportunities for employees to ask questions, share feedback, and understand the rationale behind policy decisions has helped make compliance feel more practical and collaborative. At the same time, monthly commendations and vouchers for compliant travelers have notably encouraged stronger adherence to policy.

Together, these approaches can help employees view policy as an enabler rather than a restriction.

Concerningly, travelers are breaking policy in numerous ways

How have business travelers broken policy on a trip?





Nandor Fejes,
Travel Category Lead at Grundfos

"The primary gap is not policy design; it's more about achieving behavioral compliance from users. Business travelers often don't understand why corporate rates are higher than what they're seeing on supplier sites, overlooking that these include breakfast or flexible cancellation. This is why educating colleagues is important."

The bigger picture

Business travel is increasingly valued for reasons beyond the transactional. In the Americas, 49% of travelers expect increased comfort and enjoyment from business trips; in Asia-Pacific, 42%; in Europe, the Middle East, and Africa, 30%. For travel managers, responding to that shift is a real opportunity. Travelers are telling them what they need: programs that listen and adapt will earn greater compliance, as well as genuine trust and loyalty.

Effective policy adoption also matters on a macro risk level: 44% of travel managers cited the risk of sensitive information being hacked while abroad as a top concern this year. With 12% of travelers admitting they have ignored cybersecurity protocols on a trip, this spells a lot of harm on the horizon if policies aren't being followed or properly communicated.

The tourist trap problem in business travel

Nearly

1 in 4

travelers have had a business trip disrupted by tourist overcrowding

It is perhaps inevitable that some of the world's most visited destinations for business trips are also top holiday hotspots – for example, London, Singapore, Dubai, and New York.[1]

These are busy cities. In Barcelona, for example, the growth in visitor numbers has led to protests from local residents against visiting travelers.[2]

This is critical for travel leaders to be aware of as they work to create better travel experiences. Nearly a quarter (24%) of business travelers have had a trip negatively impacted by tourist overcrowding.

Eighty-seven percent actively try to avoid tourist-heavy areas when on business trips, citing higher costs (43%), difficulty getting around (38%), limited accommodation supply (33%), discomfort from congested crowds (27%), and greater safety risks/concerns about hostility toward tourists (26%).

While certain trips will require employees to go to tourist hotspots, travel leaders must consider where they can offer support, such as providing destination guidance or prioritizing hotels in quieter areas.

1 Cvent ranks 2026 top meetings destinations and hotels worldwide
2 The protesters and residents pushing back on tourism in Barcelona - BBC News



Travel spend is up. So is scrutiny

Travel managers and CFOs need each other. They must cooperate to deliver real value from travel for their organizations and employees

Investments in business travel are rising year over year. More than three quarters (82%) of CFOs say their company's travel budget will increase this year, compared with 76% last year. Only 5% say budgets will decrease, compared with 10% in 2025.

While budgets are rising, confidence in the travel manager remains low. Almost nine in 10 CFOs (89%) believe their travel manager needs to do a better job in justifying how their travel program helps meet business goals. Last year, 99% of CFOs said there were areas that their travel managers could improve to better support the company's success.

However, travel managers argue that they are not equipped to deliver on expectations: 84% say it is impossible to fully meet their organization's business goals without more support from their CFO.

The scale of this need is striking. Only one of the 800 travel managers surveyed said they require no additional support from their CFO. Beyond better data to prove ROI (44%), travel managers are calling for AI training (43%), greater buy-in on policy changes (42%), increased staffing or resources (41%), clearer communication on expectations (41%), updated technology (40%), and stronger CFO advocacy among other senior leaders (39%).



Anisa Kabura
Global Travel and
Expense Manager at Alteryx

"It's no longer about how much we spent on travel; it's about whether that travel delivered value to the business, including visibility, duty of care, or traveler productivity."

Travel managers are being called on to better demonstrate the value of their programs

89%

of CFOs say their travel manager needs to do better in justifying how business travel helps meet business goals

The problem? Travel managers need help from their finance leaders to deliver

84%

of travel managers say it's impossible for them to meet business goals without more support from their CFO

More support from their CFO is a common desire across various seniority levels of travel leaders. For example, 43% of travel managers at executive level said they wanted stronger CFO advocacy in front of other business leaders, compared to 36% of non-executives. Even where travel managers are present in the boardroom, they recognize that they need support to cement their authority.

There is no single dominant fix. Travel managers are being asked to prove value in a more demanding environment; the barriers they face are organizational as much as technical. They need clearer direction, senior advocacy, and a shared definition of what success looks like.

Measuring what matters

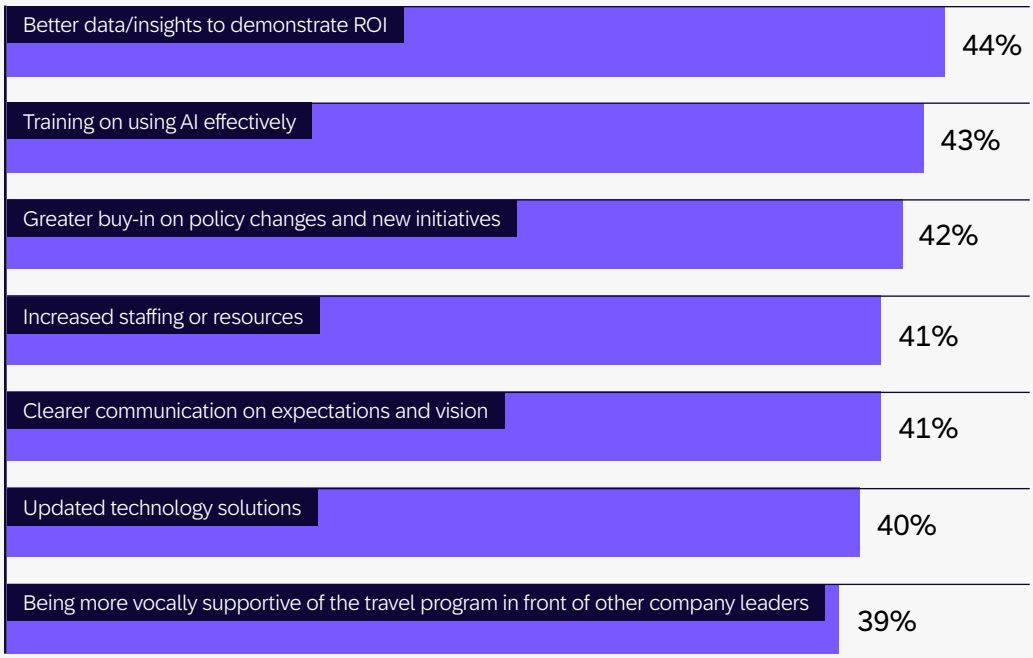
One of the clearest places to start is with the wellbeing angle. Nearly all business travelers (93%) say travel benefits their mental and physical health. The most cited benefits are the break from their usual work environment (45%), the recharging effect of a change of scenery (44%), and face time with people they do not usually see (36%). For travel managers looking to prove value, this is a powerful place to anchor the conversation.

It's also an area that has been recognized as a responsibility for travel leaders. Last year's research found that 51% of CFOs believe travel managers could better support business success by improving how they keep travelers happy. We also found that 45% of CFOs saw employee reluctance or refusal to travel as a factor most likely to negatively impact their organizational health. When properly planned and implemented, a travel program can help in fostering the happiness that travelers are already experiencing from their trips, as well as cementing a business's overall viability.

Regular employee surveys are a practical starting point. They give travel managers recurring, concrete evidence of what is working, and critically, a credible way to present that value to finance leaders in terms that resonate. A travel program that can speak to its impact on people, alongside its impact on cost, builds trust across the organization. That kind of trust is harder to earn than a good quarterly rate, but it is also far more durable.

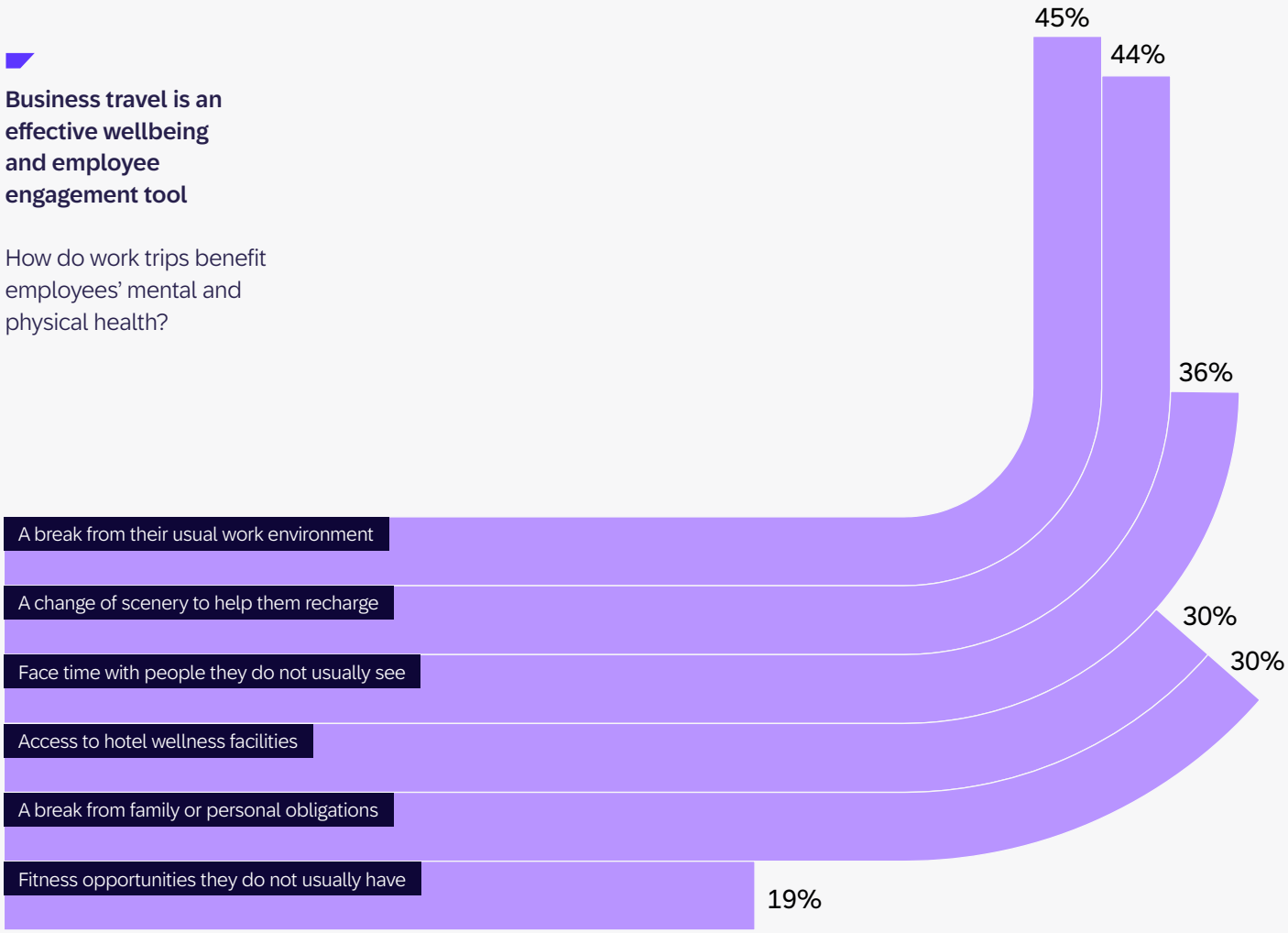
Travel managers are asking for multifaceted support

What support do travel managers need from their CFO?



Business travel is an effective wellbeing and employee engagement tool

How do work trips benefit employees' mental and physical health?





Fraud, AI, and missing data: Why the expense picture is harder to read

Technology is fueling fraudulent claims. Motivations are complex, but organizations must seek the clearest possible understanding of their expense picture

The advent of AI has increased the risk of more sophisticated expense fraud. The extent to which travel managers, CFOs, and business travelers believe this is happening varies, revealing different levels of trust across all three groups.

To begin with, 60% of CFOs say that expense fraud is increasing in their business. When it comes to AI's impact, 92% say it is likely that employees at their company are using it to falsify travel expenses or receipts (up from 84% in 2025).

Meanwhile, 87% of travel managers agree with this (slightly down from 91% in 2025). But fewer business travelers say AI-enabled expense fraud in their business is likely happening (67% this year compared with 75% in 2025).

This difference in perception matters because behind every fraudulent expense claim is a deliberate choice made by an employee. That sits uncomfortably against the trust that travel programs are built on: CFOs trusting travel managers to build programs with integrity and travel managers trusting employees to act within them honestly.

The picture is more nuanced than a simple escalation of risk. Abdul Basit, global manager of workplace and travel services at Flora Food Group, argues that the same technology enabling fraud can also help detect it.

"While AI presents a risk in generating receipts, AI can also act as a solution in checking those receipts," he says. "There are tools that expense management platforms have incorporated to identify common patterns: incorrect dates, spelling errors, fonts that don't match. But the bigger issue is blind approval. If line managers are not conscious about what they approve, it doesn't matter whether a receipt is AI-generated or legitimate."

Part of the reason the picture is incomplete may lie in employee behavior that sits outside of fraud entirely. A quarter of business travelers have not submitted a legitimate business expense specifically to avoid drawing attention to themselves or the claim. Our research found that this is more prevalent among younger workers (30% Gen Z, 29% millennials) than older cohorts (17% Gen X, 8% boomers).

Business travelers are leaving legitimate money unclaimed out of fear

25%

of travelers haven't submitted a legitimate expense to avoid drawing attention to themselves or the expense

Rule-bending and expense-hiding cluster in the same people

More than

4x

as many travelers who have broken policy have also suppressed a legitimate expense, compared to those who have not (42% vs. 9%)

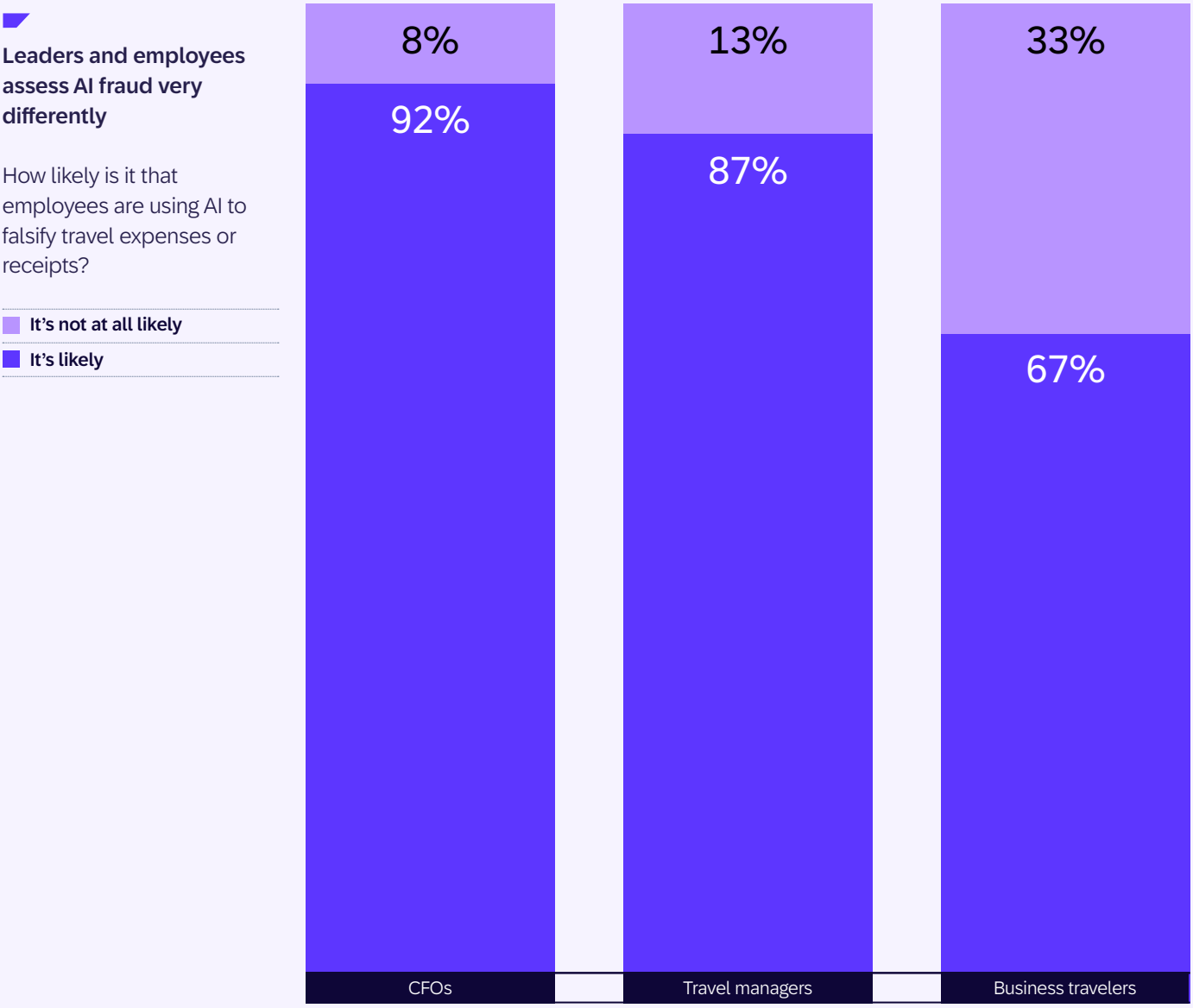
Importantly, this behavior is significantly more common among those who have previously bent or broken policy: 42% of that group have withheld a legitimate expense, compared to just 9% of those who have never breached policy. This suggests that omission is less about the individual expense and more about avoiding scrutiny of a broader pattern of behavior.

The reasons employees give for not submitting legitimate expenses are telling. Some 25% say it's because the expense was for something that benefited them personally, 24% say it would put them over their pre-approved budget, 19% worry about appearing to spend more than colleagues, 18% fear it will be flagged as excessive, and 14% are embarrassed about others seeing it. These are not necessarily the motivations of people committing fraud. They could be an employee's reaction to not feeling fully safe in their business.

Whatever the reasons, without true visibility of expenses, organizations cannot have a clear view into how their expense policies are being followed or skirted.

Leaders and employees assess AI fraud very differently

How likely is it that employees are using AI to falsify travel expenses or receipts?





Duty of care: Who owns traveler safety?

Traveler safety is crucial, but views differ on who bears responsibility. Clarity is essential if organizations are to boost traveler trust

Traveler safety has moved sharply into focus this year. Our research found that two-thirds of business travelers (67%) are nervous about traveling for work. Their hesitation spans safety and practical concerns: 31% cite geopolitical instability or safety risks and 28% cite travel disruption or delays. In a world of persistent volatility, addressing traveler anxiety must be a key priority for travel programs.

However, the protection and safety of employees is not perceived the same way across the business. This inconsistency is part of the problem.

Who do travelers expect to protect them?

Travelers do not place responsibility for their safety in one place. Some 37% say they would hold themselves most accountable for protecting their safety when traveling for business, while 27% would hold their employer most accountable.

The shifting emphasis on employer accountability is significant. When a similar question was asked in 2020, we found that only 18% of global business travelers held their employer most accountable. The post-pandemic period has fundamentally changed what employees expect from the organizations that ask them to travel.

This shift sits within a broader pattern. According to the 2026 Edelman Trust Barometer, among those who say their trust in people or institutions has been impacted by major societal events in the past five years (95%), the net trust change was an increase for their CEO (+9 pt net change among employees) and their coworkers (+11 pt net change among employees), while national government leaders experienced net trust loss (-16 pt net change). Employees are increasingly looking to their employers, rather than governments or institutions, as their primary source of security and support.

Generational patterns reinforce this further. Older workers are more likely to hold themselves accountable: boomers at 47% and Gen X at 43%, compared

Anxiety about business travel is widespread

67%

of business travelers are nervous about traveling this year

Travel managers feel much more should be done to protect their employees

87%

of travel managers believe their business is falling short on traveler safety

to millennials at 35% and Gen Z at 33%. As the workforce skews younger, organizational duty of care expectations will only increase. Programs designed for a workforce that largely self-manages safety are not equipped for what is coming.

A lack of confidence that reflects deeper uncertainty

Despite higher expectations, traveler confidence in how well their organizations can support them in a crisis is uneven. Some 58% of business travelers are mostly or completely confident that their organization could successfully extract them if they were trapped in a country due to a dangerous situation or emergency. But 28% are only somewhat confident, while 15% are not too or not at all confident.

Regional differences show that duty of care is not experienced equally. While just 9% of American travelers are not too or not at all confident in their organization's ability to extract them during an emergency, this rises to 26% of Norwegian travelers and 32% of Japanese travelers. There are significant differences in how robustly duty of care is being operationalized across markets, as well as the levels of trust that travelers have in their employers.

Leadership is not aligned on its own responsibilities

What makes this more concerning is that business leaders are not aligned on their own levels of responsibility. Just 38% of CFOs say their organization is completely responsible for ensuring the safety of employees during business trips. Fifty-seven percent say the organization is somewhat responsible but still think the greatest responsibility lies with the employee. A concerning 5% say their business has no responsibility at all.

Duty of care is not optional. Organizations typically have a legal obligation to take reasonable steps to protect employees during work-related travel; that obligation is not diminished because responsibility feels shared or ambiguous. CFOs who believe safety is primarily the employee's concern may be significantly underestimating their legal exposure.

Travel managers are acutely aware of the problem. Some 87% are concerned that their business is not doing enough to protect employee safety while traveling. That figure reflects both an operational burden and an assurance problem. Duty of care needs to be framed as an ownership and execution challenge: CFOs see organizational exposure, travel managers manage operational delivery, and travelers make real-time decisions on the ground. Without clarity across all three, the system is fragile.

This lack of confidence is, at its core, a lack of trust. Employees are being asked to travel in a volatile world on behalf of their organization, but many are not convinced their organization will come through for them if something goes wrong. Reassuring employees will require more than a comprehensive duty of care policy. It requires visible, consistent action that employees can actually feel.



Malgorzata Antczak,
Global Travel and T&E Manager at McCormick & Company

"It's important to have clear roles and responsibilities within the organization to understand who reacts and how in the case of an emergency. When we recently had employees trapped in countries they could not leave, corporate security and our third-party provider were immediately in touch with the travelers and our leaders. One of my travel team members stayed connected with an employee the entire time just to make sure they knew they were not alone."

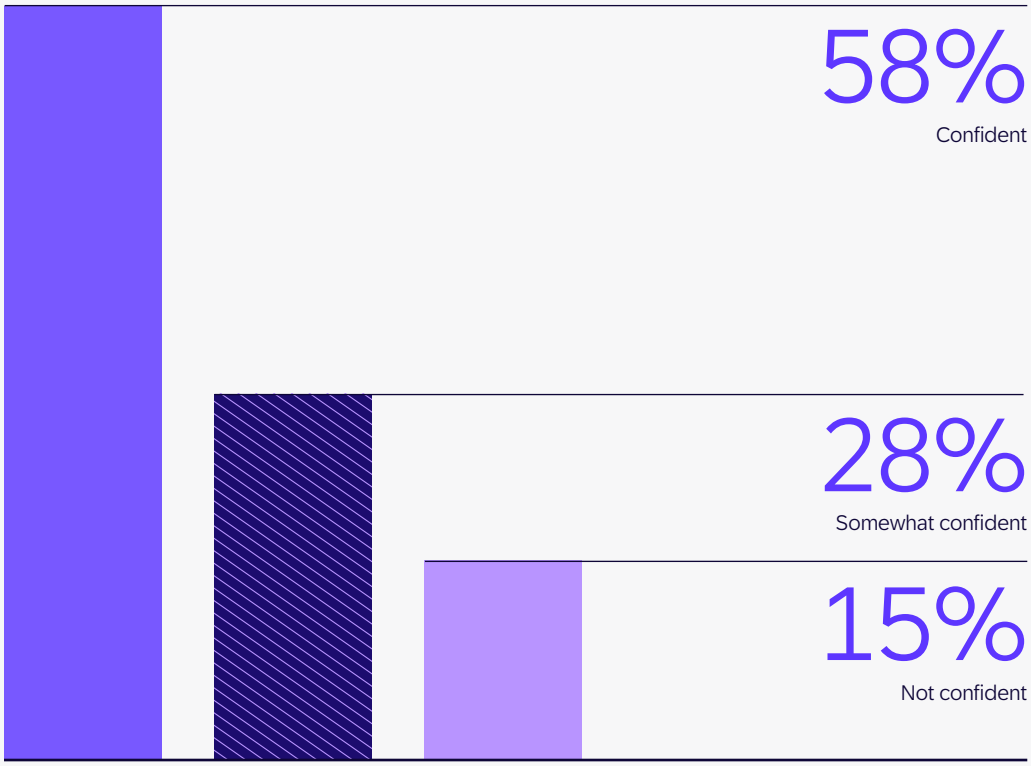


Abdul Basit,
Global Manager of Workplace and Travel Services at Flora Food Group

"Travelers should be aware that their company will always be there if anything happens. That trust will only come with more communication and support. The more transparency there is, the more trust travel leaders will get from their travelers. If there's a trust deficit, you can't expect them to follow duty of care policies and procedures."

Business travelers don't have complete trust in their organization to protect them in a crisis

How confident are business travelers that their employer can successfully extract them from danger during a trip?



Percentages may not total 100% due to rounding

Safety vs. privacy: Location tracking is dividing the workforce

79%

of business travelers say they're comfortable with their location being tracked while abroad

As safety concerns mount, travel leaders are looking to location tracking as a solution. But there is a careful balance to strike between duty of care and maintaining traveler trust.

Our research found that 45% of travel managers say location sharing is critical for employee safety, while 79% of business travelers say they are at least somewhat comfortable with their organization tracking their location for safety purposes during business trips.

But there are marked differences in how comfortable travelers feel with location tracking: travelers in Japan (53%), Finland (44%), and Germany (30%) are far more concerned about sharing their location than those in the United States (9%), India (9%), and Brazil (7%).

Globally, 29% of business travelers say that if their business introduced real-time monitoring of location and expenses on work trips as policy, they would lose trust in their leaders.



AI in business travel is outpacing policies

Travelers are embracing AI but often turn to ungoverned tools. Unchecked, this can lead to real harm for businesses

AI has crept into every part of our personal and professional lives. It stands to reason that business travelers are leveraging it as well. Our research found that 75% of business travelers are using AI in some form to support their travel and booking.

The concern is that this use does not always follow compliance or cyber-resilience best practices. Eighty-five percent of CFOs are worried that employees are using shadow AI tools, or non-approved AI tools, to plan or book business travel. The data suggests their concerns are justified: some 72% of business travelers say they would use shadow AI tools, with 42% saying they prefer them to the tools their company offers, rising to 53% among American travelers. A further 30% say it is simply because their business does not offer AI tools in the first place.

A willingness to adopt shadow AI is a global trend. Usage is particularly high in India (91%), Saudi Arabia (84%), Mexico (83%), and Switzerland (83%). This is an international governance challenge that travel programs cannot afford to treat as peripheral.

The risks of looking the other way

The consequences are serious. Employees choosing unauthorized AI tools expose their organizations to data security breaches, non-compliance with corporate data handling policies, and the inadvertent sharing of sensitive company information with third-party platforms that have not been vetted. The preference for shadow AI tools may be understandable, but its use greatly increases the risk of irreparable damage to an organization.

It would be a mistake, however, to view AI solely through the lens of governance. Employees are not choosing unregulated tools out of recklessness.

Employees aren't waiting for company approval to use AI

72%

of business travelers have used or would use shadow AI to plan or book travel

They are making a practical judgment that the solutions available do not meet their needs or that they're not receiving advanced capabilities in the first place. If approved tools are inadequate or absent, employees will inevitably move to channels outside of organizational control.

Bringing governance in line with behavior

The core issue is one of governance catching up with behavior. AI is already shaping how travel is planned, booked, and expensed, while organizational oversight is still adjusting to that reality. Understanding where travelers actually want AI support points to where gaps can be closed.

Business travelers want AI integrated into wider workflows (36%), embedded in communication tools (33%), and used for proactive booking reminders (31%), suggesting they see AI as a supporting tool for greater productivity. Travel managers, meanwhile, want AI prioritized for proactive duty-of-care notifications (45%), policy compliance checking (42%), and global risk monitoring (41%).

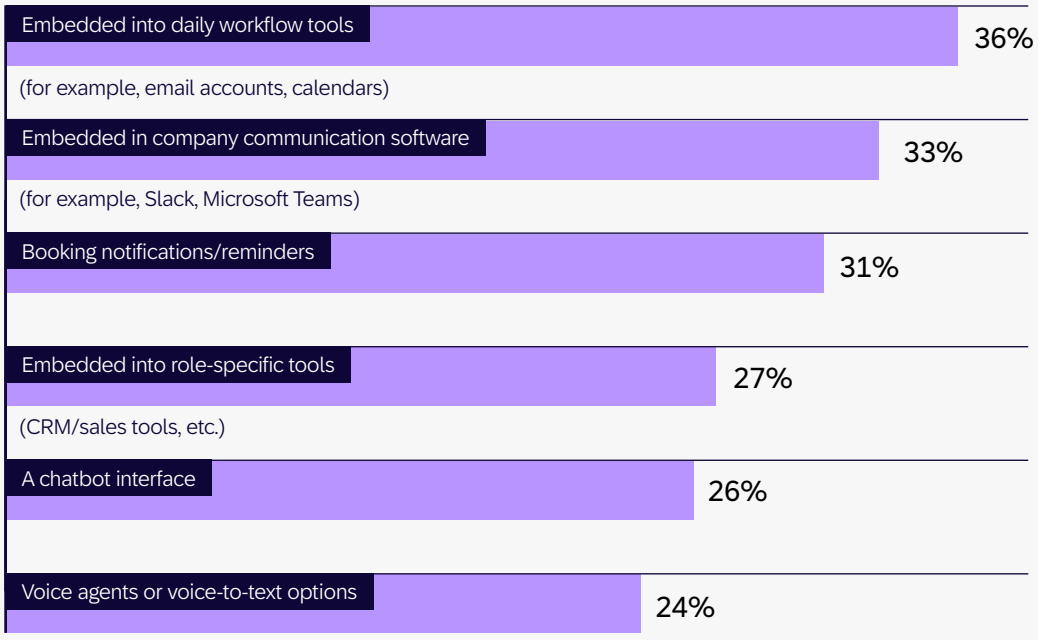
The difference in what organizations are deploying and what both groups want is instructive. For business travelers, the ask is for tools that meet them in their workflow: booking travel directly within calendar and email platforms, receiving proactive reminders through messaging tools, or managing itineraries through the systems they use daily. Approved AI that is genuinely useful is the most effective answer to shadow AI.

The organizations best positioned to manage AI are those that take the time to understand how their travelers are actually working and build their governance around that reality.

The same principle runs through every finding in this report: the disconnect between what leaders believe is happening and what employees are experiencing on the ground is where programs succeed or fail. The path forward for travel leaders should be less enforcement and more listening, less assumption and more data. Above all, it demands recognition that trust is not a soft metric: it is the foundation on which compliant, effective, and sustainable travel programs are built.

Businesses can bridge the gap by offering more AI integrations for travelers

What AI integrations do business travelers want most?



Survey methodology

Business Travelers - Global Survey was conducted by Wakefield Research between April 1st and April 20th, 2026, among 3,300 business travelers in 21 markets: U.S., Canada, UK, Germany, France, Benelux (Belgium, Netherlands, Luxembourg), Sweden, Denmark, Norway, Finland, Italy, Spain, ANZ (Australia and New Zealand), Saudi Arabia, Japan, India, Mexico, Brazil, Singapore, Portugal, and Switzerland. Includes an oversample to increase the total number of U.S. Utilities respondents to 100, and an oversample to increase the total number of U.S. Higher Education respondents to 50.

Travel Managers - Global Survey was conducted by Wakefield Research between April 1st and April 20th, 2026, among 800 travel managers, defined as those who direct or administer travel programs for businesses, across 8 markets: Germany, Italy, India, Canada, Japan, ANZ Countries (Australia and New Zealand), UK, and U.S. Includes an oversample to increase the total number of U.S. Utilities respondents to 100, and an oversample to increase the total number of U.S. Higher Education respondents to 50.

CFOs - Global Survey was conducted by Wakefield Research between April 1st and April 20th, 2026, among 700 CFOs across 7 markets: Germany, Canada, Italy, Japan, ANZ Countries (Australia and New Zealand), UK, and U.S. Includes an oversample to increase the total number of U.S. Utilities respondents to 100, and an oversample to increase the total number of U.S. Higher Education respondents to 50.

Results of any sample are subject to sampling variation. The magnitude of the variation is measurable and is affected by the number of interviews and the level of the percentages expressing the results. For the interviews conducted in this study, the chances are 95 in 100 that a survey result does not vary, plus or minus, by more than 1.7 percentage points for the global business travelers sample, by more than 3.5 percentage points for the global travel managers sample, and 3.7 percentage points for the global CFO sample, from the result that would be obtained if interviews had been conducted with all persons in the universe represented by the sample.

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The SAP Concur Travel Leader Insights Series shares proprietary research and expert perspectives to help travel leaders make informed decisions, optimize spend, and strengthen their travel programs. It explores how business travel continues to evolve every year and what leaders can do to adapt with confidence.

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SAP Concur is the world's leading brand for integrated travel, expense, and invoice management solutions, backed by the industry's largest global partner ecosystem. Powerful AI embedded across our products can anticipate needs, reduce manual work, and transform data into insights, and guide employees, administrators, and budget owners through every interaction and decision. Agentic AI goes further to understand your goals, interpret context, and autonomously complete tasks within defined policy and compliance rules. Secure, scalable, and built for organizations of any size, SAP Concur is committed to a world where travel and expenses practically manage themselves. Learn more at concur.com

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