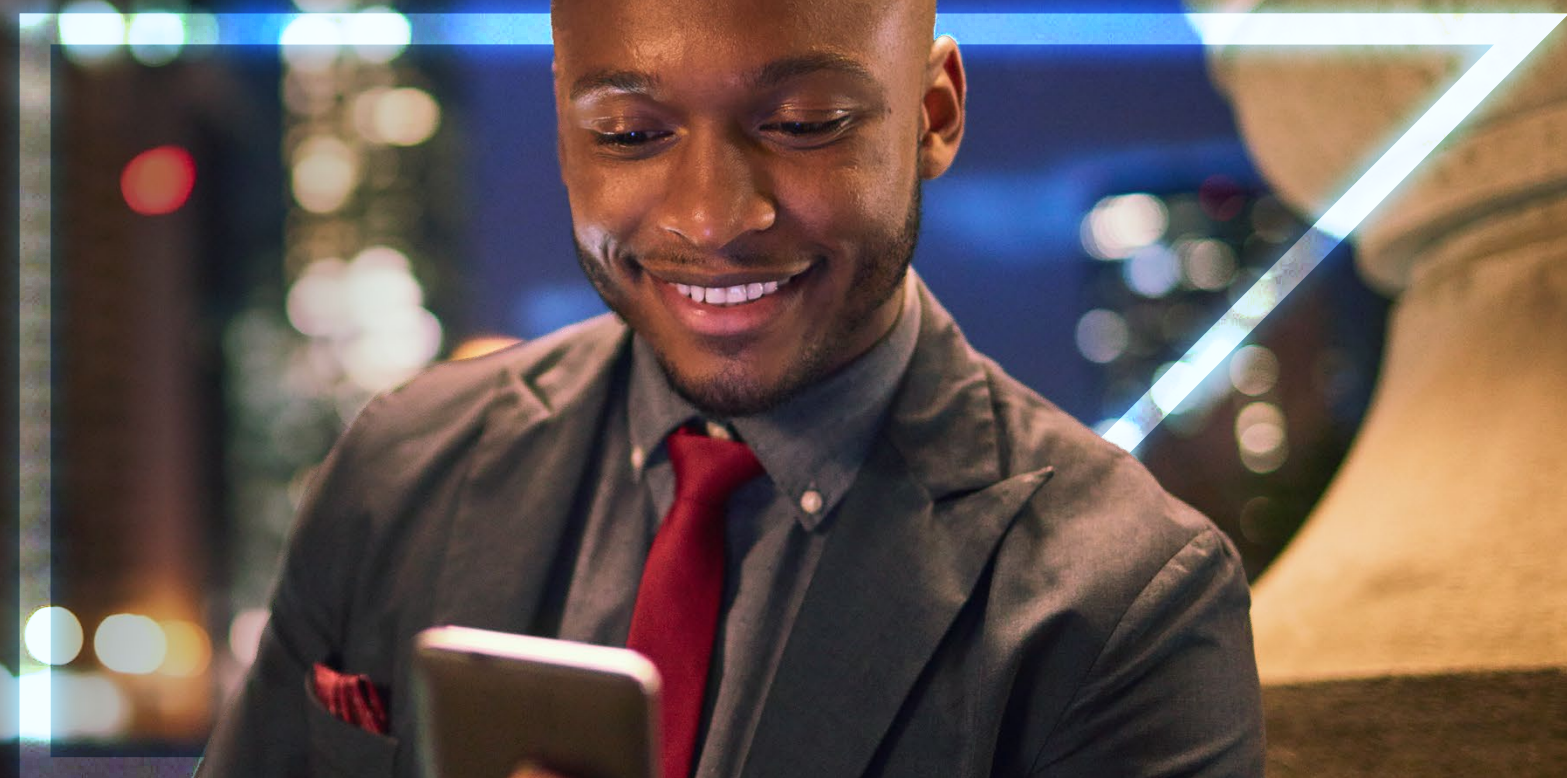


Stepping forward in a faster world

5 travel and expense trends
to keep you moving in 2026

SAP Concur





Let's keep going

It seems like we say it every year, but the pace of business has never been faster—or more unforgiving. The world is constantly shifting and innovating, and the riskiest move a finance or travel leader can make is standing still.

Volatile economies, evolving regulations, and the rise of generative and agentic AI have blurred the line between “what’s next” and “what’s now.” Yet finance and travel leaders are expected not only to manage today’s costs, but also to anticipate what’s coming around the corner—turning every trip, transaction, and data point into forward momentum.

To help you understand where that momentum is leading, we asked the experts—seasoned professionals who are shaping the evolution of travel and expense (T&E).

These leaders speak daily with business executives, suppliers, and industry analysts around the world. They’ve seen the highs, the slowdowns, and the reinventions that have formed today’s T&E challenges and opportunities. Their insights reveal where T&E is headed in 2026, as well as what forward-thinking organizations are doing now to be ready.

Together, these insights point to five defining trends, each of which presents opportunities to step forward into a smarter, faster, more connected future of T&E management.

AI will push traditional expense reports toward extinction

The expense reports you know are on their way out. To illustrate the point, **38% of CFOs agree that manual processes are one of their top three business challenges.***

Manual tasks in your finance operations should be eliminated, period. No matter your company's size, you can benefit from automation and the application of AI.

In 2026, AI will take over more of the manual work of reviewing, approving, and reimbursing—shifting T&E management from a retrospective, reactive process to an always-on system of continuous verification and optimization.

Workflows that once required logging into separate applications—and in some cases, keying in data—will now happen automatically, in the same collaboration and communication tools employees use every day.

The result is a faster, more intelligent cycle that keeps business moving and compliance intact.

How is It going to work?

T&E management is expanding beyond the confines of its own platform. With AI now embedded in ecosystems like Microsoft Teams and Slack, employees can approve a purchase, book a trip, or get the answer to a policy question directly in the apps they're using to get their day-to-day jobs done.

Meanwhile, intelligent automation increasingly connects data across sources—from travel itineraries and credit card transactions to payroll, invoices, employee profiles, and more—creating a unified, trustworthy record of every expense.

Although AI can supercharge productivity and efficiency, there's also plenty of potential for misuse. So while it isn't necessarily increasing fraud, AI is transforming how fraud might show up. That's why it's becoming more and more important to leverage AI for risk mitigation and compliance, as well.

“The concept of an ‘expense report’ is becoming obsolete, replaced by agentic AI with the autonomy to audit, reconcile, and reimburse automatically in the background.”

—Christopher Juneau, SVP and Head of Product Marketing, SAP Concur





75% of business travelers, for example, say it's at least a bit likely that AI is already being used to fabricate expenses.* It's an early signal that automation does more than just increase speed—it redefines the boundaries of accuracy and oversight.

As we look to 2026, agentic AI will go further still, using embedded business rules and travel policies to audit and reconcile expenses automatically, freeing finance teams to focus on insights and exceptions rather than paperwork.

For employees, this means:

Travel booking and expense management tasks will become nearly invisible as:

- Receipts are captured the moment a transaction occurs.
- Reports are assembled automatically.
- Reimbursements are automated.
- Intelligent assistants anticipate disruptions; automate rebooking; and tailor air, hotel, and ground options to traveler preferences and company policies.

For finance and travel administrators:

This shift to AI delivers real-time visibility into spend patterns and policy compliance:

- You can spot anomalies as they happen—rather than weeks after month-end close—so you can approve or prevent out-of-policy spend *before* it happens.
- AI can do a superhuman job of anomaly and fraud detection—spotlighting exceptions to follow up on, versus your team trying to pinpoint a few anomalies among thousands of transactions.

With artificial intelligence embedded into every process, compliance itself becomes proactive. AI models recognize context, learn from user behavior, and flag risk before it reaches the books.

* [7th Annual Global Business Traveler Survey](#)

This is next-level automation, and it does far more than eliminate friction—it transforms accountability. Because every transaction is validated in real time and every exception is instantly flagged, organizations can act on current data instead of outdated reports or gut instincts.

AI becomes the foundation of spend management, and the conversation moves from “How do we process faster?” to “How do we use this intelligence to make better plans, forecasts, and business decisions?”

And while early adopters will see cost savings and stronger governance, late movers will struggle to break down siloes and maintain visibility as data volumes and demand increase.

Tips for 2026:

Shift your thinking about the future of T&E: It isn't about processing spend after it happens, it's about intelligently managing it before it materializes. Embracing a proactive mindset will make the expense report feel as outdated as paper receipts.

Step forward now by embracing AI-driven automation, reinforcing data governance, and reskilling finance teams for critical analysis rather than administration. This is how you lead a T&E transformation.

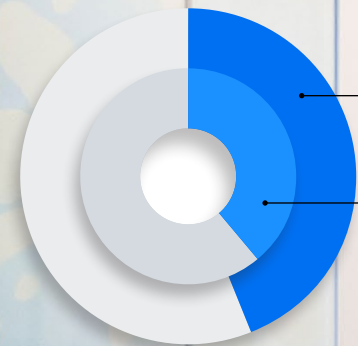
Think strategically about company goals and objectives: Reducing travel but increasing sales goals for large enterprise accounts may be at odds with each other, leading to missed targets and unhappy employees.

Set budgets as early in the year as possible to allow travelers and departments to set their travel plans. If trips are scheduled at the last minute, personal or other professional obligations could prevent travelers from being able to go. Also, late approvals for trips typically result in higher ticket prices and hotel rates.



“This year we’ll see travelers start to trust AI with more control over their plans: To help book, of course, but also to manage changes, handle communications, and reduce the perception of wasted time. And when I get home, my expense report will be infinitely easier—or dare I say—unnecessary.”

—Jen Moyses, Vice President of Product and Head of UX, SAP Concur



44% of travelers are comfortable with AI managing pre-trip changes.

39% say they are okay with AI assistance during the booking process, particularly for tasks like flagging delays and offering rebooking options.

Source: [2025 Global Business Travel Survey](#)



Technology will help balance efficiency, compliance, and traveler experience

In the coming year, travel technology will reach a new equilibrium where efficiency, compliance, and traveler experience all work together. AI-powered solutions—and the people implementing them—are shaping an ecosystem where these factors work in tandem instead of competing.

The most successful organizations will be those that ditch a transactional mindset and use technology to elevate every touchpoint in the journey, from start to finish: from the infrastructure that moves travelers to the tools that empower them.

What’s driving this evolution? Put simply: modernization. Technology upgrades are reshaping travel from the ground up.

- **Airports and airlines** are investing in biometric checkpoints, predictive maintenance, real-time alerts, and AI-enabled security systems that make travel faster, safer, and more reliable.
- **Hotels** are using AI to learn guest preferences—from automated check-ins to room temperature and lighting adjustments—helping keep travelers comfortable so they can focus on their work.

These changes meet travelers’ growing expectations for real-time updates and smooth, friction-free movement.

New tech innovations will also deliver a more intelligent approach to safety. Within organizations, travel managers are leaning on AI to enhance duty of care—identifying risks before they happen and tailoring proactive alerts and guidance to individual travelers.

When it comes to payments and processes, you'll see greater simplicity. Virtual cards and mobile payment options are making compliance easier than ever, streamlining reimbursements and giving employees the freedom to focus on their work instead of the process.

In 2026, you'll also see personalization with a purpose. Employees expect their travel programs to feel as intuitive as the tools they use in their personal lives, and those bespoke services are already showing up in the office:

- **AI and advanced analytics** now power recommendations that reflect policy, sustainability goals, and personal preferences—so travelers feel both supported and trusted.
- **AI that helps travelers change plans** during delays or disruptions not only keeps people moving, but also reinforces the value of their time while reducing the number of hoops they have to jump through.



How is the experience evolving for travelers?

It comes down to personalization and predictability. From booking through reimbursement, technology now anticipates needs, ensures safety and security, provides a wider range of relevant choices, and handles logistics invisibly in the background.



How about for travel managers?

Automation now takes more and more of the administrative strain out of compliance and risk management, while AI-powered insights help teams balance sustainability, empathy, duty of care, and cost. For example, tools like Thrust Carbon, which make it easier to report and reduce carbon emissions, help travel managers minimize travel's impact on the world while boosting the bottom line.



How about finance?

Integrated systems connect spend data directly to policy and performance, offering a single view of how travel and employee spending supports productivity, engagement, and growth.



Tips for 2026:

Recognize that while the travel experience is becoming smarter and faster, it's also becoming more human—and companies that step forward to embrace these changes will turn travel from a logistical task into a strategic advantage.

Gather traveler feedback to continually make the best of your program: What's working? What isn't? Has anything changed? This isn't just about bringing value to the program but also ensuring travel managers are equipped to support their travelers.

Connect infrastructure, policy, and personalization through technology to build programs that move people and the business forward together.

Technology will drive more value than ever before, but trust and transparency are key

We've talked about how, in 2026, technology will deliver more insight, automation, and personalization than ever before. But that value depends solely on trust.

As AI and data systems become more powerful, the organizations that stand out will be those that make integrity and transparency the foundation of innovation. Building confidence in how data is gathered, governed, and used will define whether progress feels empowering or intrusive.

As part of this foundation of trust, getting the full advantage of AI will require unifying your fragmented system and data landscapes. AI outputs are only as good as the data they're built on, so system integration and data cleanliness is more crucial than ever.

What's driving this discussion?



Integration is accelerating.

Finance, travel, HR, and procurement data is converging into unified systems that share context and surface insights in real time. This integration creates efficiency and breaks down siloes while raising expectations for data accuracy and ethical use.



At the same time, ecosystems are expanding.

Industry collaborations, like the strategic alliance between SAP Concur and American Express GBT, are reshaping travel and spend management around collaboration and open standards. These partnerships signal a move toward platforms that prioritize interoperability, shared accountability, and data integrity.



Naturally, in the midst of all this integration and expansion, trust is becoming a differentiator. Employees, partners, and customers want to know how decisions are made and how their data is protected. And in many countries and regions, government regulations demand it. AI's influence on spend approvals, supplier choices, and pricing models means transparency isn't optional—it's a business imperative.

Travel managers also need to navigate traveler concerns about booking with AI. According to the 7th Annual Global Business Traveler Survey, **45% of travelers want assurance that their personal data will be “robustly protected”**.

Rightly so, as there are significant risks.

Deepfakes, synthetic receipts, and manipulated data have entered the business environment, testing even the most advanced verification systems. Organizations that pair automation with authentication—using layered controls and continuous monitoring—will stay ahead of evolving threats.

How will this shift feel?



For finance and travel leaders:

Visibility into spend must now include visibility into data sources, model assumptions, and AI decision-making. “Explainability” will become as important as accuracy.



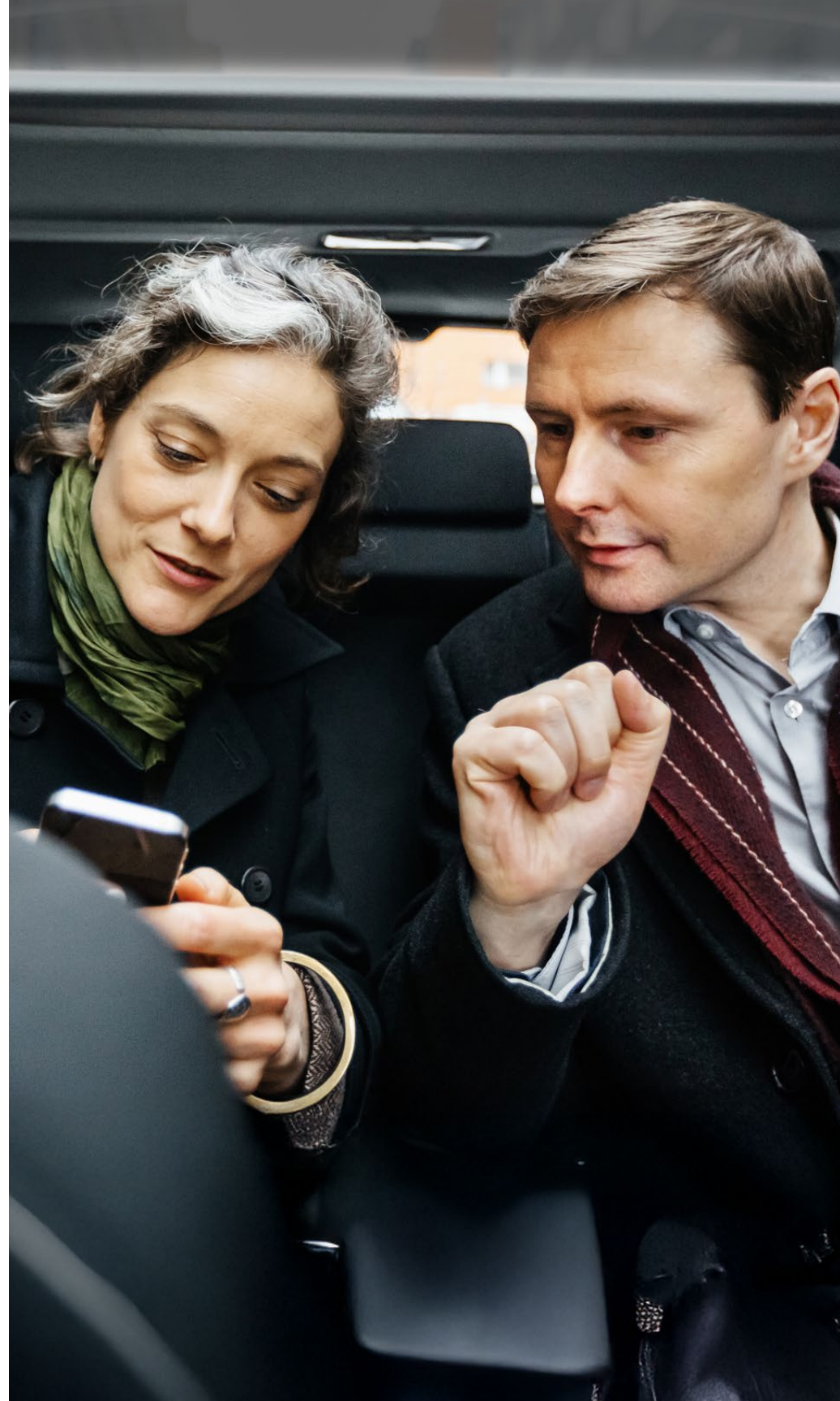
For employees:

Transparent systems build confidence that automation is working for employees, enhancing their ability to do their jobs—not replacing or surveilling them. When people trust the process, adoption follows naturally.



For partners and suppliers:

Data-sharing expectations will rise. Vendors that can clearly articulate how they protect privacy and ensure compliance will win stronger, longer-term relationships.



“Getting ahead of these risks will require stronger data sharing across the travel ecosystem; clearer governance standards; and a balance of automation with transparent, trusted human oversight.”

—Charlie Sultan, President of Concur Travel, SAP Concur

The pace of innovation means businesses can't afford to treat ethics and governance as afterthoughts. Every new capability—like automated audits, predictive travel risk scoring, and AI-assisted forecasting—will depend on data that people believe in.

Trust has tangible business value: It accelerates adoption, bolsters partnerships, and supports regulatory compliance. Transparency isn't about slowing progress, it's what enables progress to scale safely and sustainably.

Tips for 2026:

Step forward by putting transparency at the core of your technology strategy—this will enable compliance, cost control, and confidence.

Make data integrity and accountability visible at every layer, and you'll create systems people can trust and insights they can act on.

Create a level of visibility that goes beyond reassurance, and you'll redefine value.



4

Investments in technology and T&E will help position SMBs for success

Small businesses have always had one big advantage over enterprise-sized organizations: Flexibility. And in 2026, that ability to adapt will once again be their greatest strength.

Most small and midsize businesses (SMBs) recognize that instability isn't going away. From the increasing cost of capital and uncertainty related to taxation, to cost-management constraints and increasing regional regulations (VAT documentation and e-Invoicing requirements), SMBs face a complex set of challenges.

So how are they preparing for another dynamic year? By keeping strong risk and cash buffers while funding a focused set of growth bets—especially in technology and in business travel that delivers measurable return.

They're entering 2026 with a pragmatic mindset: Protect liquidity but invest in accelerating performance. They're also tightening discretionary spend as they fund initiatives to expand customer reach and improve efficiency.

Continued adoption of automation and early use of agentic AI will help them get there, and businesses can expect to see a shift to agentic use cases that run on policy-based guardrails.

The most successful organizations will start by embedding AI within the systems they already use—building on reliable business data, rather than layering on complexity or requiring an overhaul of IT infrastructure.

This practical approach also accelerates workforce adoption. Because when AI tools are intuitive and embedded in daily workflows, employees experience the technology as an enabler, not an obstacle. It's like putting a T&E assistant in each employee's pocket, answering their questions and guiding them to the best, most compliant choices.

“Small businesses are the definition of resilient—they can often pivot strategies faster than large, multilayered organizations—and they know that kind of responsiveness will continue to be the key to success in 2026.”

—Kacey Flygare, General Manager and Global Business Head, SMB, SAP Concur

Even as budgets stay tight, forward-looking SMBs will see travel as an investment that fuels relationships, sales, and innovation. Technology will play a central role in maximizing that ROI—offering employees greater choice and autonomy while protecting the business through policy enforcement, safety, and sustainability.

Just remember that the real promise of AI is balance:

Delivering benefits to the business without sacrificing the traveler experience.

SMBs also will tap into payment innovations to improve savings and oversight. They'll use pre-spend controls—including virtual cards and dynamic card limits—to reshape how they manage cash flow. These tools allow finance leaders to maintain control without restricting flexibility, ultimately reducing both fraud risk and the administrative burden of reimbursement.

So as unpredictability persists, SMBs will continue gravitating toward solutions that improve stability through automation, faster cashflow cycles, improved compliance, and integrated spend management.

Tips for 2026:

Treat T&E not as overhead but as a lever for business development; businesses who do so will be the ones that thrive.

Step forward with technology that strengthens cashflow, streamlines spend, and unlocks time to focus on growth.

Power your ability to adapt with connected systems and trusted data. In a year defined by efficiency and intelligent investment, this type of flexibility will be your ultimate advantage.

AI adoption will succeed in finance departments with a “failure-forward” culture

In the age of AI, progress in finance will come from mindset as much as from machines. The teams that keep learning—and aren’t afraid to test, adjust, and try again—will lead the next era of performance.

So, in 2026, the differentiator won’t be who has the newest technology, but who turns experimentation into everyday practice. That culture will separate leaders from followers.

Finance teams who wish to lead not only must eliminate errors, but also learn from them. AI thrives on iteration, refinement, and rapid feedback. The challenge for CFOs, therefore, is building a culture that values accuracy and progress simultaneously.

Plus, as automation absorbs repetitive work—such as data entry, reconciliation, and reporting—finance can evolve toward analysis, prediction, and strategy.

Future-ready teams need to focus on interpretation and foresight rather than transaction processing.

This is a massive opportunity for finance to deepen its business impact. But doing so requires being comfortable with uncertainty—experimentation at work needs to be a habit, and failure should be viewed as a path to learning.

To make this culture shift real, finance leaders must model it themselves—talking openly about what’s working, what isn’t, and what they’re learning in the process. To put it simply:

Finance teams won’t unlock AI’s full potential until they see failure as a data point, not a downfall.



What will this shift look like?

It's a move from precision to possibility: Finance will remain a guardian of accuracy, but its value will increasingly come from insight and interpretation. In other words, AI creates capacity, but culture determines how it's used.

A move from control to collaboration: The modern finance organization will partner across functions, using shared data to guide decision-making and align the finance function more closely with high-level strategy.


And from reporting to recommendation: Real-time visibility will let finance move from backward-looking reports to forward-focused guidance that shapes business direction.

The uncomfortable truth is, many AI initiatives don't stall because of technology, but because of human hesitation and fear. Creating a "failure-forward" culture means giving teams permission to test, learn, and improve in public—treating iteration as essential to innovation.

Tips for 2026:

Step forward with a culture of curiosity and courage, and your finance teams will move faster, learn more, and get the most out of AI.

Build this trusting and supportive environment, and you'll see faster adoption, deeper engagement, and a stronger sense of purpose within finance.



“Innovation thrives on iteration and experimentation. Our teams need to be comfortable with uncertainty—and it's our job as finance leaders to reward smart risk taking.”

—Sonja Simon, Chief Financial Officer,
SAP Americas



It's your move

Business is moving faster than ever, and the leaders who succeed in 2026 will be the ones who move with it. The trends shaping the year ahead show how this progress happens when people and technology advance together.

- AI and automation are simplifying the workflows that used to slow organizations down.
- Integrated systems are helping teams anticipate what's next instead of reacting to what's already happened.
- And the shared focus across every trend—trust, transparency, and a willingness to learn—keeps that progress grounded.

It's also important to remember that as innovation accelerates, simplicity must remain a priority. Everyone wants to grow and do what's right for their business, but the pace of change can be overwhelming.

Tech providers must acknowledge that paradox by streamlining processes and working seamlessly with their partners to support buyers—not just with tools, but with clarity and empathy.

In the end, the choice is yours: Stand still or step forward. The businesses that keep adapting, connecting, and learning will lead the way—transforming every trip, every transaction, and every decision into forward momentum.

[Step forward in 2026 >](#)



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