

Savanta:



in:Touch

Perspectives on Travel, Payments, and Expense Management

Surveys of Corporate Decision Makers
and Business Travelers

Q4 2025

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Overview



Savanta conducted two Corporate Client Workplace and Travel & Expense Insights Surveys, commissioned by American Express—one among business travelers and one among decision makers of large and global organizations.

THE KEY LEARNING OBJECTIVES INCLUDED:



Understand work arrangements and travel policies



Track changes in corporate travel and payment strategies



Assess the effectiveness of T&E mandates, compliance, and enforcement



Examine adoption, benefits, and usage of corporate cards and central billing



Analyze drivers, challenges, and priorities in expense management and AI adoption



Explore supplier payment workflows, and pain points



Evaluate the use and impact of digital dashboards and insights on spending visibility

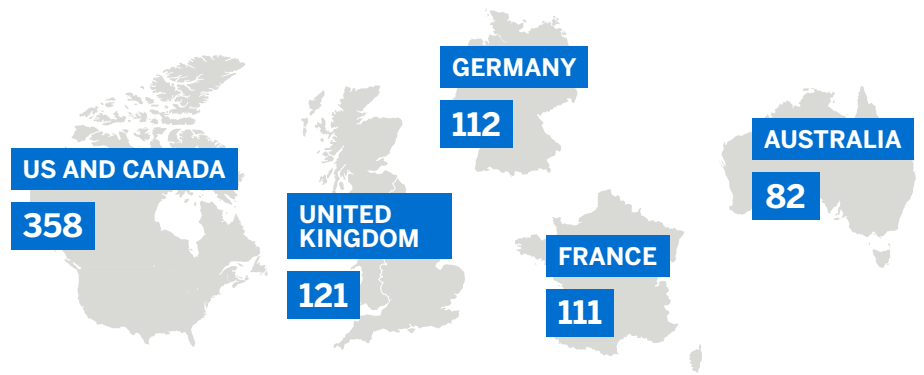


Review economic and budgetary strategies, including investment priorities and responses to financial pressures

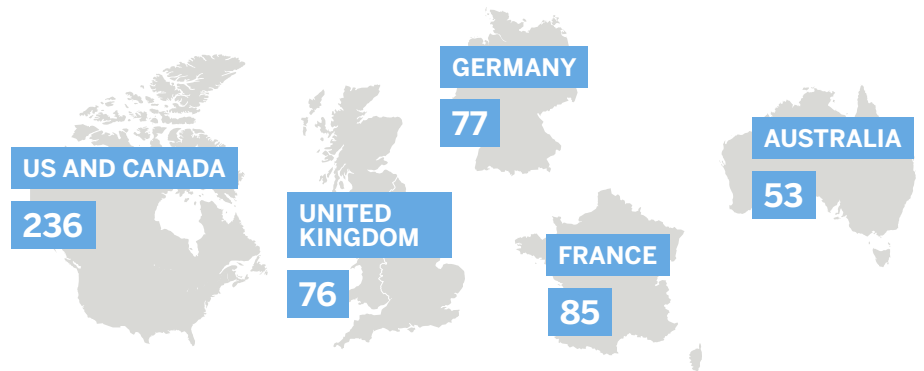
Methodology

Both Corporate Client Workplace and Travel & Expense Insights Surveys—one among decision makers and one among business travelers—were commissioned by American Express and conducted by Savanta in July 2025 among 784 decision makers and 527 business travelers from large companies, defined as those with total annual revenues exceeding \$100M in 2024. Survey respondents are from the following sectors: technology, automotive/transportation, services, finance/consulting/research, health/energy/agriculture, and leisure/hospitality/entertainment. The surveys were conducted online, and results from the full decision maker survey have a margin of error of plus or minus 2.9 percentage points and the results from the full business traveler survey have a margin of error of plus or minus 3.6 percentage points.

784 
**Decision Makers
at Large Companies**



527 
**Business Travelers
at Large Companies**



Key findings

Adapting to Economic Uncertainty

In response to feeling economic uncertainty, decision makers surveyed responded that **companies are adjusting travel policies and renegotiating supplier contracts**. Nearly one-third are extending payment terms or rationalizing the number of suppliers to help control costs and strengthen partnerships. And despite economic volatility, most decision makers anticipate stable or increased travel (77%) and supplier budgets (87%) in 2026, signaling confidence in these strategic adjustments.

Travel as a Growth Engine

Business travel remains critical for revenue growth and client relationship building. Decision makers expect business travelers to engage in business travel to support client relationships and business development, reflecting targeted investment in growth activities. Travel is also viewed as a key benefit by business travelers, and decision makers plan to maintain or increase business travel budgets in 2026, reinforcing its role in both employee satisfaction and organizational performance.

Digital Tools Driving Efficiency

Digital tools and centralized billing are reshaping travel management by **enhancing compliance, accelerating payments, and reducing costs**. Most (92%) business travelers value corporate cards for automating expense reporting, while decision makers rank enhancing spend visibility and tracking as top priorities in choosing or upgrading expense management solutions. Generational and industry spending patterns further underscore the need to help tailor travel programs to meet diverse business traveler needs.



Economic Uncertainty and Impact

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Survey Results Reveal Economic Uncertainty Impacts Corporate Travel Plans and Budgets

Economic instability and concerns about recession are the foremost business challenges facing decision maker respondents over the next year. In response, decision makers are proactively updating travel policies and renegotiating terms with existing suppliers.

#1 BUSINESS CONCERN AMONG DECISION MAKERS FOR THE NEXT 12 MONTHS:

Economic instability and recessionary concerns

56%



Market competition and pricing pressures (45%) and Regulatory changes and compliance requirements (45%) follow as the next top business concerns.

TOP 2 WAYS DECISION MAKERS ARE RESPONDING TO THE CURRENT VOLATILE ECONOMIC ENVIRONMENT:

#1 Updating or adjusting corporate travel policies



#2 Renegotiating contracts with existing suppliers



This data reflects an unweighted global sample. Total Corporate Travel Decision Makers (DM) N = 784|MoE: +/- 2.9% @ N=784

Decision Makers Prioritize Business Travelers When Shaping T&E Policies

Travel and entertainment (T&E) programs aim to serve both business travelers and the business bottom line. Current priorities are focused on driving efficiency through cost containment and process improvements.

MOST IMPORTANT PRIORITIES FOR T&E PROGRAM UPDATES

Ranked Top 3 among Decision Makers

Employee safety/duty of care



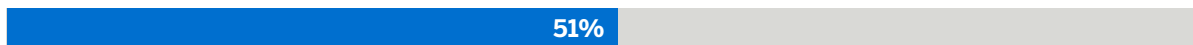
Efficient processes



Cost containment/management



Enhanced employee experience



Environmentally sustainable travel



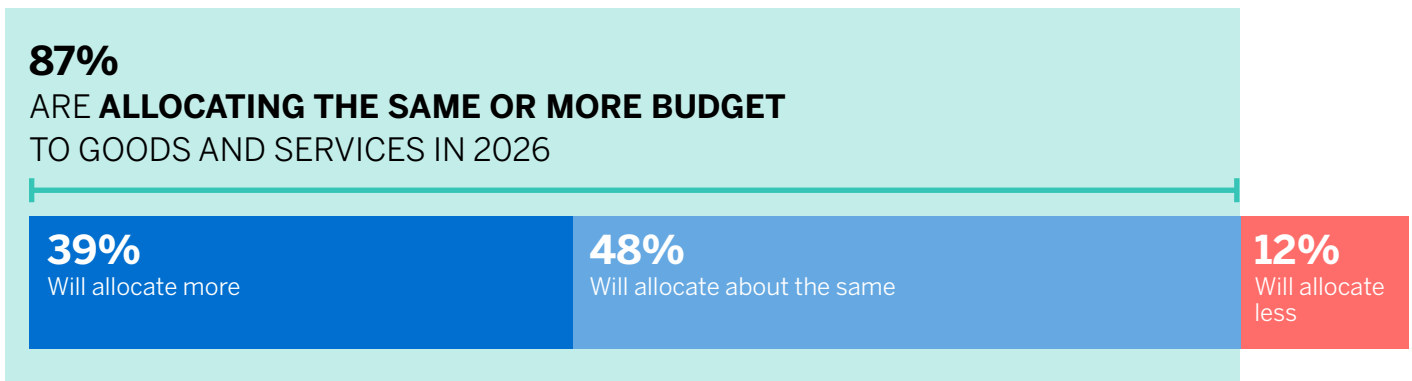
This data reflects an unweighted global sample.
Total Corporate Travel DMs N = 784|MoE: +/- 2.9% @ N=784



Supplier Renegotiation is a Top Consideration When Decision Makers Respond to Economic Volatility

Despite economic uncertainty, most decision makers expect their organizations to **maintain or grow goods and services budgets** in 2026. To manage this volatile economic environment, about one-third are **renegotiating supplier contracts, extending payment terms, or consolidating suppliers**. Across these efforts, the primary goals for supplier payment strategies are **improving spend visibility** and strengthening supplier relationships.

HOW DECISION MAKERS ARE ALLOCATING BUDGET IN 2026



This data reflects an unweighted global sample. Total Corporate Travel DMs N = 784|MoE: +/- 2.9% @ N=784

TOP 3 GOALS FOR DECISION MAKERS IMPLEMENTING SUPPLIER PAYMENT SOLUTIONS



This data reflects an unweighted global sample. Decision makers that recently used Supplier Payment Processes N=773| MOE: +/-3.0%@ N=773

WAYS DECISION MAKERS ARE RESPONDING TO THE CURRENT VOLATILE ECONOMIC ENVIRONMENT RELATIVE TO SUPPLIERS

- #1** Renegotiating contracts with existing suppliers
- #2** Extending payment supplier terms
- #3** Rationalizing the number of suppliers used



This data reflects an unweighted global sample. Total Corporate Travel DMs N = 784|MoE: +/- 2.9% @ N=784




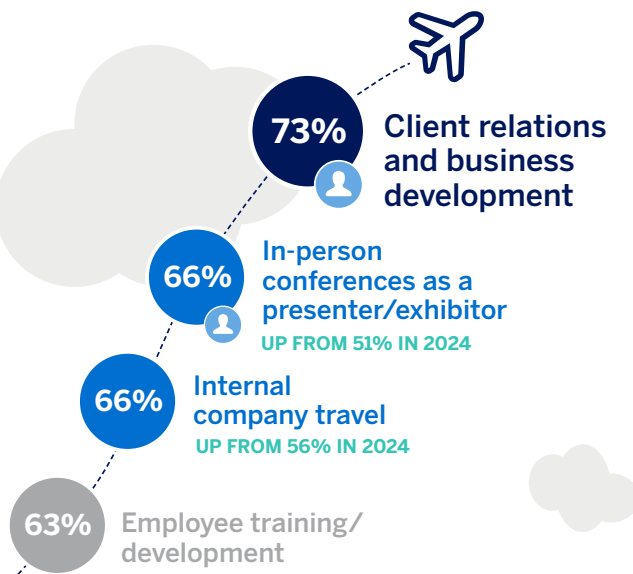
Impact on Business Travel

Travel is Prioritized as Decision Makers See it as a Key Revenue Growth Driver for Business Development

Over the next 12 months, **client-facing and business development travel** will remain the primary purpose for decision makers. Business travelers' travel plans align with these priorities, underscoring the **strategic role of business travel** in supporting organizational growth. Decision makers also rank **revenue growth** as the most important outcome linked to business travel when planning budgets and future activity.

TYPES OF BUSINESS TRAVEL DECISION MAKERS ARE PRIORITIZING IN THE NEXT 12 MONTHS

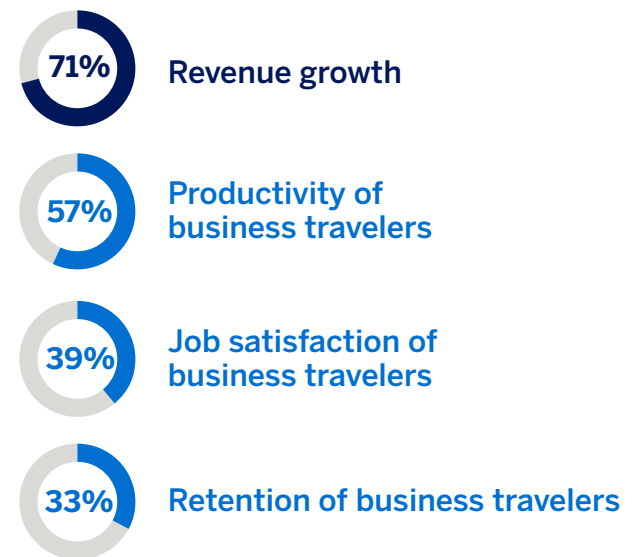
 **Business travelers** also expect the next 12 months of travel to be for client/business development first and in-person at conferences second.



This data reflects an unweighted global sample. Total Business Travelers N = 527 | MoE: +/- 3.6% Total Corporate Travel DMs N = 773 | MoE: +/- 3.0% @ N=773

HIGHLY RANKED BUSINESS TRAVEL BENEFITS WHEN CONSIDERING DECISION MAKERS' TRAVEL BUDGET AND PLANNING

Decision Makers Ranked Top 3 of 6



This data reflects an unweighted global sample. Total Corporate Travel DMs N = 784 | MoE: +/- 2.9% @ N=784

Business Travel Opportunities Recognized as Top Benefit for Business Travelers

Business travelers rank travel opportunities as their **most valued workplace benefit**. This perspective is reinforced by decision makers; most of whom indicate their companies are allocating the same or greater budget to business travel for 2026. The shared recognition and investment signal business travel’s importance for both **business traveler satisfaction** and **organizational growth**.

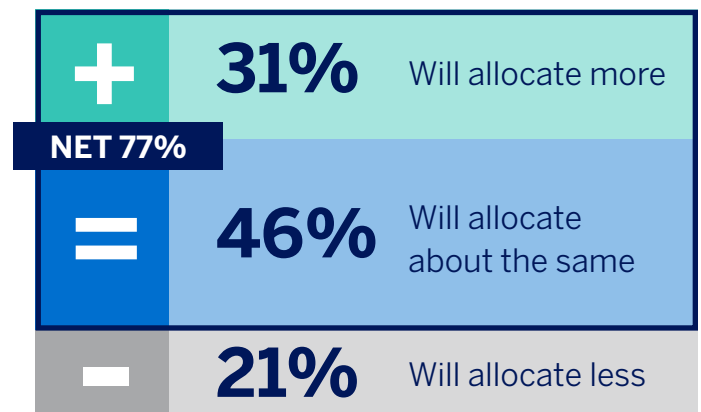


58%

of business travelers value business travel as a benefit

This data reflects an unweighted global sample.
Total Business Travelers N = 527
MoE: +/- 3.6% @ N=527

HOW DECISION MAKERS ARE ALLOCATING BUSINESS TRAVEL BUDGET IN 2026



2% Unsure

This data reflects an unweighted global sample.
Total Corporate Decision Makers N = 784|MoE: +/- 2.9% @ N=784



Connected Digital Experience

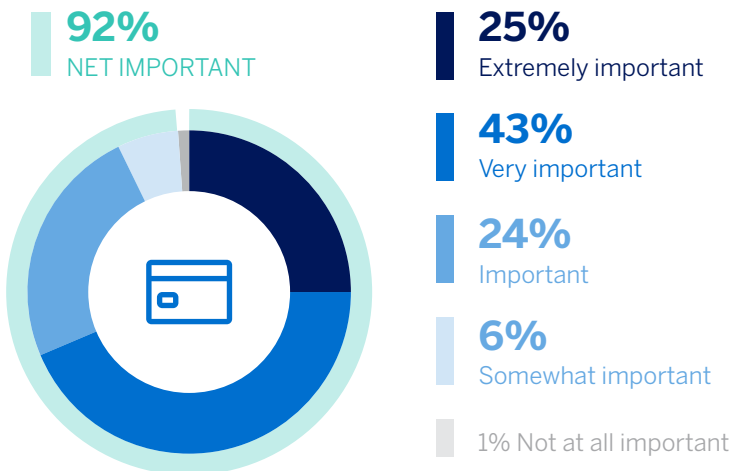


Corporate Cards and Digital Tools Elevate Expense Management Efficiency

The **majority (92%)** of business travelers value company-issued corporate cards for **automating data into their expense reporting tools**, as the average expense report takes approximately 21 minutes to complete, according to business travelers surveyed. Reflecting the emphasis on improving efficiency, when decision makers look to upgrade expense management solutions, they prioritize enhanced visibility into companywide spending, followed by real-time tracking and reimbursement status.



IMPORTANCE OF AUTOMATED DATA FEEDING TO EXPENSE REPORTING TOOLS WHEN USING THE COMPANY CORPORATE CARD FOR BUSINESS TRAVELERS



This data reflects an unweighted global sample. Business Travelers who use Company-issued Corporate Card and Book Travel N=302/ MoE: +/- 4.7% @ N=302

MOST IMPORTANT FEATURES WHEN CHOOSING OR UPGRADING EXPENSE MANAGEMENT SOLUTIONS (EMS) FOR DECISION MAKERS

- #1** Enhanced visibility and control over company-wide spending
- #2** Real-time expense tracking and reimbursement status
- #3** Advanced analytics and dashboards to inform strategic decisions
- #4** Automated reporting and reimbursement processes

Total Corporate Travel DMs N = 784 | MoE: +/- 2.9% @ N=784

Centralized Billing Supports Compliance and Operational Efficiency

Central billing, through corporate accounts or virtual cards, is a widely used method for booking business travel. It helps provide greater control, efficiency, and simplicity in payment processes. Over 80% of decision makers report that centralized billing improves policy compliance. As a result of using these solutions, decision makers report that central billing also speeds payment processing, enhances reporting, and reduces operational costs, making it a key tool for streamlining travel management across organizations.

PAYMENT METHODS CURRENTLY USED TO BOOK BUSINESS TRAVEL



64%
Central billing solutions



62%
Individual employee corporate cards



46%
Employee personal credit cards

This data reflects an unweighted global sample.
Total Corporate Travel DMs N = 784 | MoE: +/- 2.9% @ N=784

OUTCOMES OF USING CENTRALIZED BILLING SOLUTIONS FOR TRAVEL

84%

of decision makers say that centralized billing has improved compliance with their travel policy

65%

of decision makers reported faster and more efficient payment processing

62%

of decision makers reported enhanced reporting and visibility into spend

56%

of decision makers reported reduced operational costs

This data reflects an unweighted global sample.
Decision makers who use central billing solutions N = 503 | MoE: +/- 3.7% @ N=503



About the Traveler



Gen Z and Younger Millennials Present Untapped Opportunity in Business Travel

Gen Z and younger millennial business travelers (ages 18–34) surveyed take **fewer and shorter** business trips compared with older age groups. However, they are more likely to view business travel as an opportunity for **professional growth and skill development**.

KEY BENEFITS OF BUSINESS TRAVEL VALUED BY BUSINESS TRAVELERS

- Would value business travel opportunities
- View business travel as an opportunity to grow my skills and knowledge

TOTAL



GEN Z + YOUNG MILLENNIALS (18-34)



OLDER MILLENNIALS (35-43)



GEN X (44-59)



AVERAGE TRIPS PER YEAR AND TRIP LENGTH

- Average business trips in a year
- Average length of business trips (overnight stays)

TOTAL



GEN Z + YOUNG MILLENNIALS (18-34)



OLDER MILLENNIALS (35-43)



GEN X (44-59)



This data reflects an unweighted global sample.

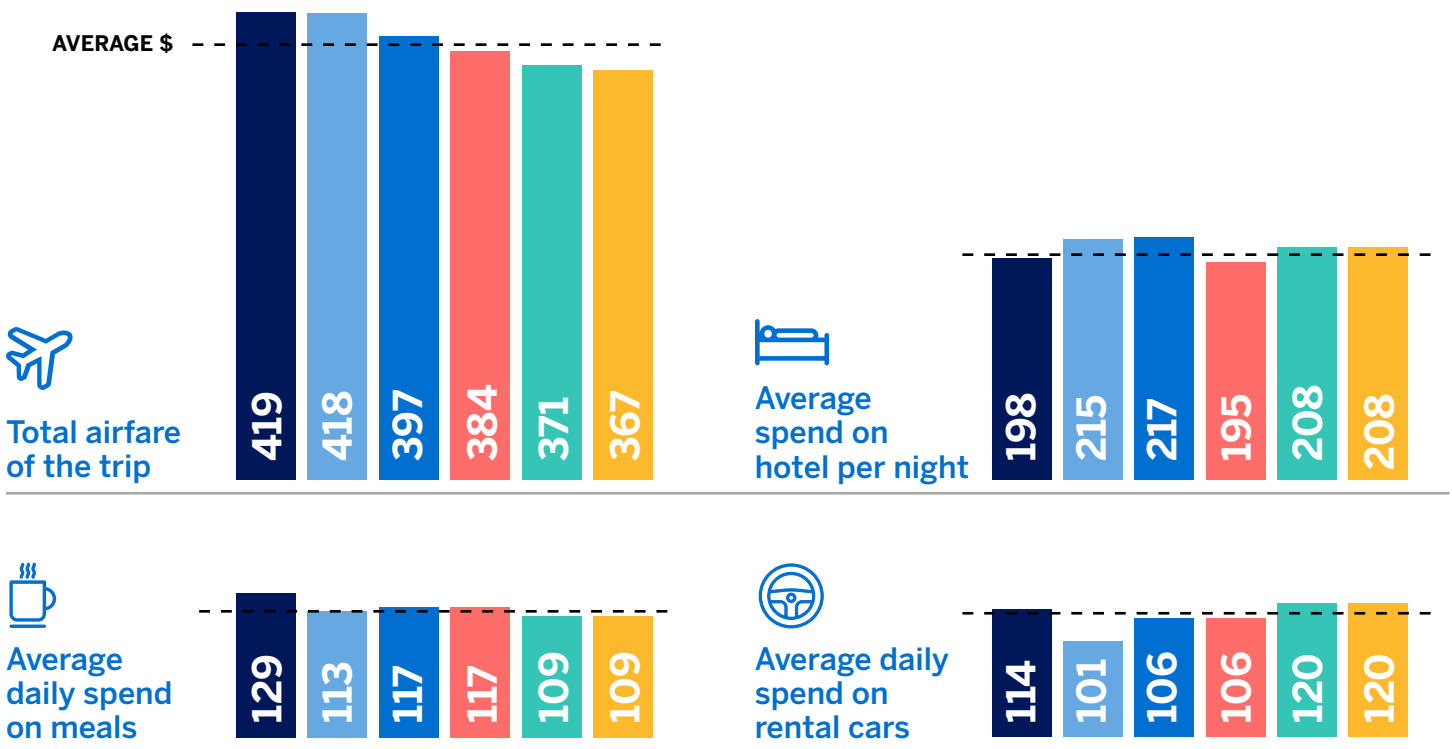
Total Business Travelers N = 527 | MoE: +/- 3.6% @ N=527, Gen Z + Young Millennials (18 to 34) N=87 | MoE: +/- 8.8% @ N=87, Older Millennials (35 to 43) N = 239 | MoE: +/- 5.3% @ N=239, Gen X (44 to 59) N = 172 | MoE: +/- 6.3% @ N=17

Travel Spend Patterns are Shaped by Industry

Airfare represents the largest share of travel spend for business travelers in the health, energy, agriculture, and services industries. In contrast, hotel costs dominate travel expenses for business travelers in technology, finance, consulting, and research sectors. These distinctions underscore the **diverse travel needs and spending patterns across industries**, highlighting the value of designing tailored travel programs that align with specific organizational and business traveler priorities.

AVERAGE TYPICAL SPEND PER BUSINESS TRIP – INDUSTRY CUTS (\$)

- Health/Energy/Agriculture
- Services
- Finance/Consulting/Research
- Automotive/Transport
- Technology
- Leisure/Hospitality/Entertainment



This data reflects an unweighted global sample.
 Total Business Travelers N=527| MoE: +/-3.6% @N=527, Health/Energy/Agriculture N=98| MoE: +/-8.3% @ 98
 Services N= 94| MoE: +/- 8.4% @ N= 94, Finance/Consulting/Research N= 73| MoE: +/- 9.6% @ 73
 Automotive Transport N= 102|MoE:+/-8.4% @ N=102, Tech N=94| MoE: +/- 8.4% @ N= 94
 Leisure/Hosp./Ent N=116| MoE: +/-7.6% @ N=116`

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