

IDC MarketScape: Worldwide AI-Enabled Travel and Expense Applications for Enterprise 2025 Vendor Assessment

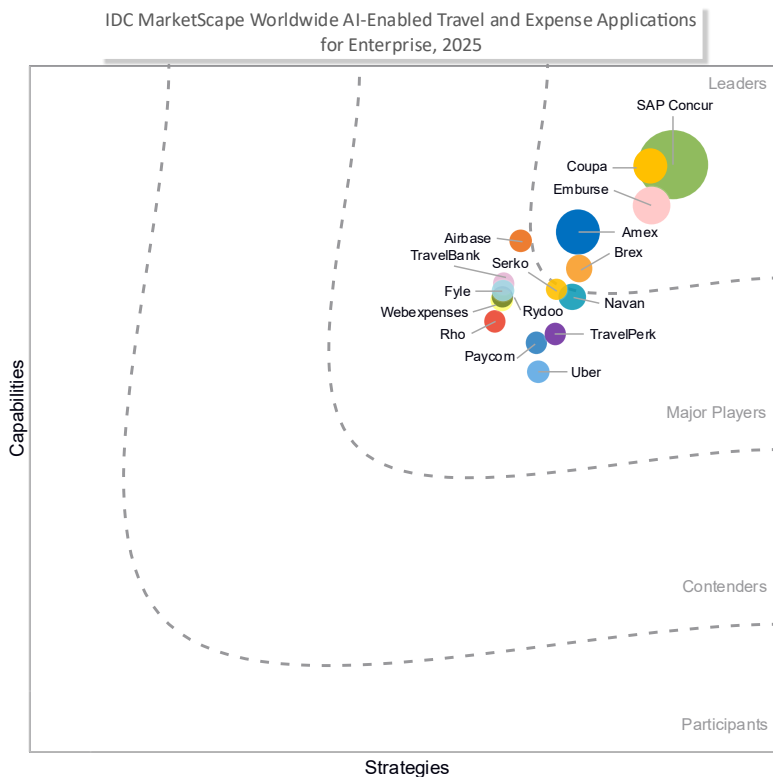
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THIS EXCERPT FEATURES SAP CONCUR AS A LEADER

IDC MARKETSCAPE FIGURE

FIGURE 1

IDC MarketScape Worldwide AI-Enabled Travel and Expense Applications for Enterprise Vendor Assessment



Source: IDC, 2025

See the Appendix for detailed methodology, market definition, and scoring criteria.

ABOUT THIS EXCERPT

The content for this excerpt was taken directly from IDC MarketScape: Worldwide AI-Enabled Travel and Expense Applications for Enterprise 2025 Vendor Assessment (Doc # US53006425).

IDC OPINION

For large, complex enterprises operating across multiple geographies and business units, managing travel and expenses (T&Es) presents a unique set of challenges. The sheer volume of transactions, intricate policy landscapes, the need for stringent compliance, and the imperative for global cost optimization demand sophisticated solutions. Generative AI in T&E software offers a paradigm shift, moving beyond traditional automation to deliver strategic control, unlock unprecedented levels of global optimization, and provide unparalleled data-driven insights.

Large enterprises require T&E systems that can not only handle massive data sets but also provide a holistic, unified view of global spending. Generative AI can analyze this vast information pool to identify overarching trends, anomalies, and opportunities for strategic cost management that would be virtually impossible for human analysts to discern. Imagine an artificial intelligence (AI) that can identify subtle patterns of out-of-policy spending across different subsidiaries, flag potential instances of fraud with greater accuracy, and even predict future spending patterns based on macroeconomic factors and internal business forecasts.

Strategic control in a large enterprise necessitates robust and adaptable policy enforcement. Generative AI can understand the nuances of complex, multilayered travel and expense policies, ensuring consistent application across the entire organization. Furthermore, it can assist in dynamically adapting policies based on real-time data, such as fluctuating travel costs or evolving regulatory requirements, minimizing leakage, and maximizing compliance without creating undue friction for employees.

Global optimization is a key driver for large enterprises. Generative AI can analyze global travel patterns to identify opportunities for consolidating vendor relationships, negotiating more favorable rates on a global scale, and optimizing travel booking behavior across different regions. Imagine an AI that can recommend optimal travel windows based on global pricing trends, suggest preferred hotel programs with the best global coverage, and even identify opportunities to leverage intercompany travel volumes for better airline contracts.

Unparalleled insight is crucial for informed decision-making at the enterprise level. Generative AI can generate sophisticated, customized reports and dashboards that provide a granular understanding of T&E spending across various dimensions — by business unit, project, employee level, and more. Beyond simple reporting, it can proactively identify areas for improvement, forecast future spending scenarios, and even provide recommendations for strategic adjustments to travel and expense policies based on predictive analytics.

Moreover, for large enterprises with a strong focus on risk management and compliance, generative AI can provide an added layer of security and control. Intelligent audit capabilities can continuously monitor expense data for potential fraud, policy violations, and compliance issues, providing real-time alerts and detailed insights to risk management teams. This proactive approach minimizes financial losses and ensures adherence to both internal policies and external regulations.

Finally, employee experience remains important even within the complex structures of a large enterprise. Generative AI can power intelligent self-service tools, providing employees with quick answers to policy-related questions, guiding them through expense reporting processes, and even offering personalized travel recommendations based on their preferences and company guidelines. This reduces the burden on support teams and enhances employee satisfaction.

In conclusion, for large enterprises, generative AI in T&E software is not just about incremental improvements in efficiency, but it's about achieving strategic control over vast global spending, unlocking unprecedented opportunities for optimization through sophisticated data analysis, and gaining unparalleled insights that drive informed decision-making at the highest levels. It's about transforming T&E from a transactional back-office function into a strategic asset that contributes directly to the organization's overall financial health and operational excellence.

IDC MARKETSCOPE VENDOR INCLUSION CRITERIA

The vendor inclusion list for this document was selected to accurately depict the vendors that are most representative of any given T&E functional buyer's selection list. Vendors were further investigated to ensure that their offerings qualified as "AI enabled" and the vendor had won recent deals. Further, participant companies were asked which other vendors they most often compete against in deals. Also, the T&E software must be able to be purchased and implemented separately from other associated financial/ERP software. Preference was given to companies with revenue of more than \$10 million and/or that were on our watch list of companies within this market.

The vendor inclusion list for this document was selected to accurately depict the vendors that are most representative of any given software application on the buyer's selection list based on the following:

- Vendors must have an AI-enabled offering — including traditional AI, machine learning (ML), generative AI, agentic AI, or any combination.
- Software applications can be purchased separately (not only functionality built into a larger system) and are available off-the-shelf without required customization.
- Software applications have capabilities for travel management features (including pretrip approvals, travel booking, itinerary management, travel policy management) and expense management features (including receipt management, workflow management, and expense payment management).
- The vendor provides integrated/embedded user experience for both travel and expense management (TEM) either via a native application or through a dedicated partnership.
- The vendor must have 2024 revenue in at least two countries.
- The vendor must have at least \$5 million in 2024 T&E management software revenue.
- The vendor must have a minimum of one travel and expense product in the market for at least three years.
- The vendor must have a significant footprint with businesses with more than 1,000 employees.

ADVICE FOR TECHNOLOGY BUYERS

Navigating the T&E Software Maze: Your Actionable Guide

Choosing the right travel and expense management software is a pivotal decision. Don't get lost in the features — focus on your needs and ask the tough questions. Your road map is discussed in the sections that follow.

Unearth Your Core Needs and AI Aspirations

- **Zero in on your pain points.** What *specific* frustrations are you battling with your current T&E processes? Is it the endless cycle of manual expense reports? The black hole of travel spending visibility? Policy violations running rampant? Pinpoint these issues and quantify their impact on your bottom line and team productivity *right now*.

- **Define your ideal outcome.** What *tangible* improvements do you expect from new T&E software? Faster expense processing? Ironclad policy compliance? Data-driven insights for smarter spending? Set measurable goals — what does success look like in 3, 6, and 12 months?
- **Get real about AI.** What specific AI superpowers are you hoping for? Is it an AI assistant that auto-magically categorizes expenses? A crystal ball predicting the cheapest booking windows? Don't just chase the shiny object — focus on AI that solves your *real* problems.

Decode the Vendor Landscape and Its AI Promises

- **Don't settle for the first handshake.** Commit to a thorough exploration of at least three to five serious candidates. Create a battleground — a clear comparison matrix of their offerings against your must-haves.
- **Demand AI demos with real-world scenarios.** Generic presentations are useless. Arm vendors with your specific use cases and policies. Make them show you *exactly* how their AI handles your unique challenges.
- **Peel back the layers of their AI brain.** Ask "How does your AI actually learn and adapt to *our* data? Is it a black box, or can you explain its logic? How often is it updated to stay sharp?"
- **Focus on the critical foundation:** Don't let the AI hype distract you from the basics. Scrutinize the vendors' integration capabilities with your existing systems, the vendors' security fortress, and the vendors' compliance certifications.

Put User Experience and AI Integration Under the Microscope

- **Empathy for your team is key.** Imagine your travelers on the road, your approvers swamped with requests, and your admins wrestling with the system. Will this software make their lives easier or harder? Demand intuitive interfaces and seamless mobile experiences.
- **Will AI be a helpful copilot or a demanding backseat driver?** Insist on seeing how AI features integrate into the *actual* user workflow. Do they simplify tasks or create more clicks and confusion?
- **Crowdsourced opinions are important.** Involve representatives from different teams in the evaluation. Their real-world feedback on usability and the practicality of AI features is gold.

Look Beyond the Software and Interrogate AI's Soul

- **Implementation — a smooth launch is nonnegotiable.** Grill vendors on their onboarding process, the level of support during deployment, and realistic timelines. A botched implementation can derail even the best software.

- **Support and training — your ongoing lifeline.** What kind of support is offered after the sale? Are there comprehensive training resources for all user types?
- **The true cost.** Don't just look at the sticker price. Factor in implementation fees, training costs, ongoing support, and any potential customization expenses. What's the *real* total cost of ownership?
- **Vision for the future (especially AI).** Where is this vendor headed? Is the vendor actively investing in AI innovation that aligns with your long-term needs?

Conduct Due Diligence: Your Safety Net (Especially with AI)

- **Note that references are your intelligence network.** Demand to speak with current customers, ideally those in similar industries or of similar size. Ask pointed questions about their experience with the software and the *real-world performance* of the AI features.
- **Pilot the AI if possible: a test drive is essential.** If the vendor offers a pilot program, seize the opportunity to put the vendor's AI to the test with your own data and users. This is the ultimate truth serum.
- **Read the fine print.** Scrutinize those service-level agreements (SLAs), data ownership clauses, and termination policies.

Red Flags: Heed These Warnings About AI

- Vague AI promises without concrete demonstrations = smoke and mirrors
- A vendor that can't clearly explain how its AI works = a black box you shouldn't trust blindly
- AI features that complicate simple tasks = technology for technology's sake
- Limited or no customization options for AI = a one-size-fits-none solution
- Evasive answers about data security and privacy related to AI = a potential data breach waiting to happen
- Resistance to thorough testing or providing references specifically about AI performance = something to hide
- AI making decisions without clear audit trails or human oversight = a recipe for errors and compliance nightmares

Your T&E software decision is a strategic investment. By arming yourself with these critical questions and focusing on tangible value — especially when it comes to the promises of AI — you can navigate the market with confidence and choose a solution that truly empowers your organization.

VENDOR SUMMARY PROFILE

This section briefly explains IDC's key observations resulting in a vendor's position in the IDC MarketScape. While every vendor is evaluated against each of the criteria

outlined in the Appendix, the description here provides a summary of each vendor's strengths and challenges.

SAP Concur

After a thorough evaluation of SAP Concur's strategies and capabilities, IDC has positioned the company in the Leaders category in this IDC MarketScape for worldwide AI-enabled travel and expense applications for enterprise 2025 vendor assessment.

SAP Concur is a global provider of integrated travel, expense, and invoice management solutions. Its cloud-based platform aims to automate and connect these processes, providing businesses of all sizes with greater visibility into spending, improved operational efficiency, and the ability to drive internal compliance while also adhering to regulatory standards. As part of the larger SAP ecosystem, SAP Concur offers a comprehensive suite for managing business travel and employee-driven spend.

SAP Concur's expense management solution offers a comprehensive set of features, and AI-driven tools. The platform aims to streamline the entire spend life cycle, from travel booking and initial spend to reimbursement and analysis. Capabilities include automated receipt capture via mobile, email, and direct integration with global payment providers, along with AI receipt itemization and transaction matching that reduce manual tasks for employees. Reporting and insights provide finance teams with greater visibility, control, and the ability to drive more informed decisions. The platform also supports configurable workflows, policy enforcement, audit controls, and compliance with regional tax and regulatory standards. A native travel booking tool and seamless integration with a vast ecosystem of accounting, ERP, HR, and other business systems enable a connected experience across pre-spend, spend, and post-spend workflows.

Strengths

- **Extensive and mature feature set:** SAP Concur offers a highly comprehensive and mature set of features capable of supporting companies of all sizes, including growing SMBs moving towards expansion. This includes handling complex expense management requirements for large and multinational organizations, including intricate policy configurations and global compliance needs. This depth of functionality caters to diverse and demanding business environments.
- **Strong global presence and support:** With a sizable global footprint, local teams, and 24 x 7 support, SAP Concur provides extensive support for its customers. This includes the ability to serve various currencies, languages, and international regulations, making it a suitable solution for companies operating across multiple countries or in a single country.

- **Robust integration ecosystem:** SAP Concur boasts a wide and well-established ecosystem of integrations with a vast array of accounting, ERP, HR, and other business systems, ensuring seamless dataflow and connectivity with existing technology infrastructure. This strong integration capability enhances efficiency and data accuracy. SAP Concur's extensive partner ecosystem of 1,200+ partners enable customers to extend the value of their T&E program to address other business-critical needs.

Challenges

- **Perceived complexity and cost:** As a premium solution, SAP Concur can be perceived as a complex and potentially expensive solution, particularly for businesses with simpler needs or tighter budgets. The extensive feature set, while powerful, might require configuration and ongoing management to realize its full value. Configuration can be managed by SAP Concur on behalf of the customer.
- **User interface modernization:** While highly functional, the user interface of SAP Concur is sometimes described as less modern or intuitive compared to newer expense management platforms that prioritize user experience. An outdated interface could impact user adoption and satisfaction. This perception is partly due to SAP Concur currently being in the midst of a significant replatforming effort aimed at modernizing the user experience. It is expected that this perception will shift as customers move to the new platform.
- **Implementation and configuration effort:** Implementing and configuring SAP Concur, especially for organizations with complex requirements, can be a significant undertaking requiring dedicated resources. Depending on customer requirements, the initial setup process might vary between weeks and months.

Consider SAP Concur When

Consider SAP Concur if your organization, whether growing domestically or operating globally, is looking to streamline expense processes, improve compliance, and benefit from a scalable platform that can adapt to increasing complexity over time.

APPENDIX

Reading an IDC MarketScape Graph

For the purposes of this analysis, IDC divided potential key measures for success into two primary categories: capabilities and strategies.

Positioning on the y-axis reflects the vendor's current capabilities and menu of services and how well aligned the vendor is to customer needs. The capabilities category focuses on the capabilities of the company and product today, here and now. Under this category, IDC analysts will look at how well a vendor is building/delivering capabilities that enable it to execute its chosen strategy in the market.

Positioning on the x-axis or strategies axis indicates how well the vendor's future strategy aligns with what customers will require in three to five years. The strategies category focuses on high-level decisions and underlying assumptions about offerings, customer segments, and business and go-to-market plans for the next three to five years.

The size of the individual vendor markers in the IDC MarketScape represents the market share of each individual vendor within the specific market segment being assessed.

IDC MarketScape Methodology

IDC MarketScape criteria selection, weightings, and vendor scores represent well-researched IDC judgment about the market and specific vendors. IDC analysts tailor the range of standard characteristics by which vendors are measured through structured discussions, surveys, and interviews with market leaders, participants, and end users. Market weightings are based on user interviews, buyer surveys, and the input of IDC experts in each market. IDC analysts base individual vendor scores, and ultimately vendor positions on the IDC MarketScape, on detailed surveys and interviews with the vendors, publicly available information, and end-user experiences in an effort to provide an accurate and consistent assessment of each vendor's characteristics, behavior, and capability.

Market Definition

Travel and expense (T&E) management software provides travel, expense, and invoice management services that work alongside financial accounting, human resources, and procurement systems to create a single, connected process for managing an organization's spend. This IDC MarketScape focuses on the expense management side of the T&E market, including expense applications' ability to integrate with travel management services and travel networks.

Travel and expense management software allows users to submit, process, reimburse, and track employee expenses. The software enables employees to input expenses for approval through a desktop, browser, or mobile application. Afterward, administrators can track expense reports, enforce company policies for expenses and travel, set up approval routings, and generate reports for specific projects or company departments.

Related Research

- *AI-Powered T&E: Navigating Global Complexity with Intelligent Automation* (IDC #US53313425, April 2025)
- *Market Analysis Perspective: Worldwide Travel and Expense Management Software, 2024* (IDC #US51659524, September 2024)
- *Worldwide Travel and Expense Management Software Forecast, 2024–2028* (IDC #US51658624, August 2024)
- *IDC's Worldwide Digital Transformation Use Case Taxonomy, 2024: Experiential Hospitality, Dining, and Travel* (IDC #US52102324, August 2024)

Synopsis

This IDC study provides an assessment of the leading AI-enabled travel and expense software solutions and discusses the criteria that are most important for companies to consider when selecting a system.

"In the global labyrinth of enterprise travel and expense, generative AI emerges as the strategic compass — providing the control, optimization, and unprecedented insight needed to navigate complexity and drive significant value," says Kevin Permenter, senior research director, Financial Applications at IDC.

ABOUT IDC

International Data Corporation (IDC) is the premier global provider of market intelligence, advisory services, and events for the information technology, telecommunications, and consumer technology markets. With more than 1,300 analysts worldwide, IDC offers global, regional, and local expertise on technology, IT benchmarking and sourcing, and industry opportunities and trends in over 110 countries. IDC's analysis and insight helps IT professionals, business executives, and the investment community to make fact-based technology decisions and to achieve their key business objectives. Founded in 1964, IDC is a wholly owned subsidiary of International Data Group (IDG, Inc.).

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