

# Maximizing Maturity to **Gain Momentum**

**A Guide to Reinventing  
T&E Management with  
SAP® Concur® Solutions**



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## Introduction



Like everything else, business travel and expense management were forever changed by the COVID-19 pandemic. However, organizations are regaining momentum and opportunities to move forward are emerging. Along with opportunity comes a whole new world of expense management as business travel – one of the largest areas of expense, increases. Travel is now more complex than it has ever been.

Organizations are settling into new spending patterns and the number of considerations has increased:

- Duty of care is a top priority
- New forms of digital payment are on the rise
- Supply chains continue to be disrupted
- Regulatory and tax is continually in flux
- Sustainability is a must

Organizations will need to become more mature in their travel and expense (T&E) management to stay on top of compliance, spend control, and the employee experience.

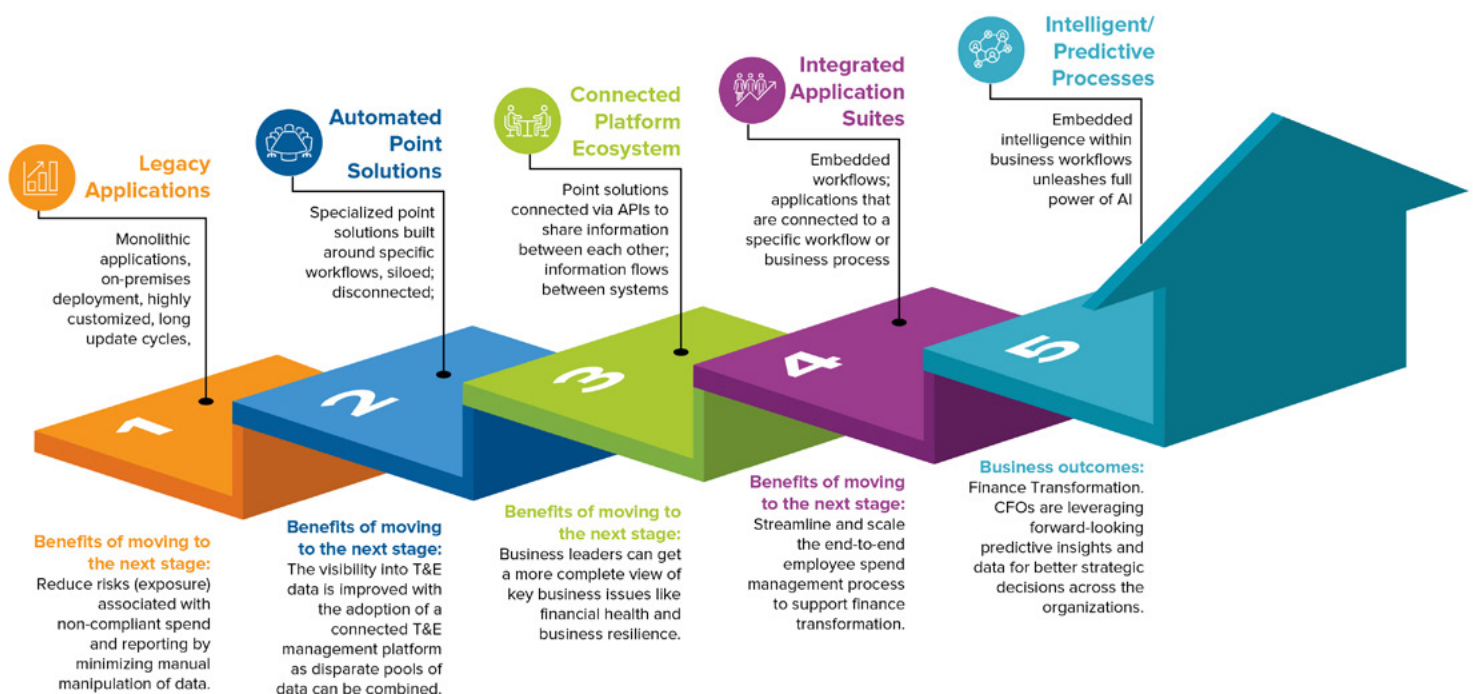
This eBook illustrates how, as an SAP® Concur® customer, you can move your organization towards greater efficiency, cost reduction, and actualize ROI in the later stages of T&E maturity. We'll also highlight solutions to assist you in successfully making the leap.



## Background: Maturity Model

A recent IDC report, *The Business Value of SAP Concur Solutions for Optimizing Travel and Expense Operations*, observed how organizations differ in their use of travel and expense management solutions. The report identifies five stages of adoption maturity for T&E applications. Each stage represents a step in a company's digital transformation journey. According to the model, as a company gains momentum, moving forward to the later stages of travel and expense maturity provides the business agility to respond to new business challenges.

### Travel and Expense Application Adoption Maturity Model<sup>1</sup>





## Stage 1 & 2: Legacy Systems and Automated Point Solutions

### You Overcame the Early Stages

The days of spreadsheet-based expense reports are behind you. The COVID-19 pandemic caused an acceleration in digital transformation that made it possible for your finance team to move away from legacy applications and into the cloud.

However, the shift to remote work had a huge impact on payment channels. Employee spend became more significant than centrally purchased expenses, legacy systems slowed down or stopped reimbursement, and the employee experience suffered.

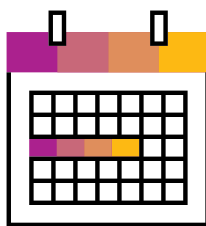
While automating some of the manual tasks such as reconciling reports and logging transactions saved a significant amount of time and paper, it proved to still be a slow and cumbersome process as the scale of transactions increased.

The introduction of specialized apps allowed users to track their expenses on the go and perform other tasks such as booking travel more easily.

### Top Performer Insights

**1.66 days**  
to approve an expense report<sup>2</sup>

**1.96 days**  
to reimburse employees<sup>3</sup>

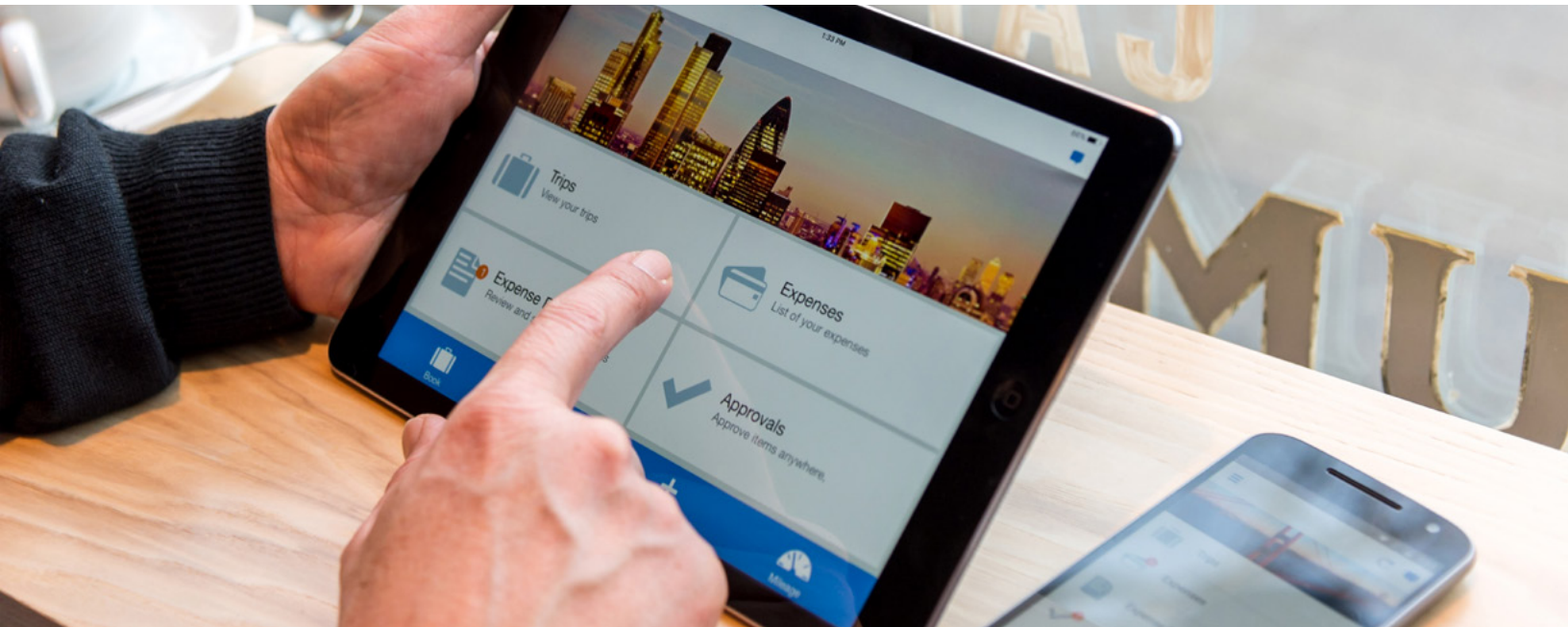


“Having a tool like SAP Concur for our users just allows them to focus on what they need to do.”

– Nari Navani, Global Travel Expense & Corporate Card Manager, PACCAR



## Stage 3: Connected Platform Ecosystem



### Building an Ecosystem

Taking the leap forward into a more mature way of handling travel and spending changes the game. A collection of travel and expense management apps connected to each other form an ecosystem where data flows more easily, bringing employee spending and travel information together into one place.

With connected apps, the entire process from travel booking to reimbursement can be simplified and automated. Connecting third-party apps like rideshare, hotel, or airline apps allows employees more choice while capturing spending no matter where it happens. Workflows and spending or booking policies can be built in to simplify the experience for users and reduce non-compliant choices.

Your ecosystem of travel and spending apps enables you to maintain the duty of care and keep a close eye on spending. Connecting data from multiple apps eliminates more of the manual work and improves your finance team's productivity.



## Stage 3: Connected Platform Ecosystem

### Simplify and Remove the Guesswork

Connected apps forming a travel and expense management ecosystem removes the unnecessary work of entering information – or searching for it – in multiple places. Making travel requests, booking travel, and submitting expenses from any work-related purchase becomes more of a continuous flow rather than a series of disconnected steps.

When travel applications like Concur TripLink are connected to the travel and expense ecosystem, travel-related spending is captured from wherever bookings are made. This eliminates the invisible spend that occurs when travel is booked outside of the system.

#### Top Performer Insight

Concur TripLink is a simple way to capture outside travel bookings. In 2021, Concur TripLink customers saw a **76.79% adoption rate** by their travelers.<sup>4</sup>



### Navigating a New Reality

As a result of the COVID-19 pandemic, organizations in the connected platform ecosystem stage of adoption were still challenged to keep pace. However, you can get greater value from T&E solutions when they are connected to the organization's larger financial platform. For example, companies with duty of care apps, auditing apps, and VAT tax apps integrated with their organizational systems were able to manage employee safety and avoid some of the business disruption throughout lockdowns.



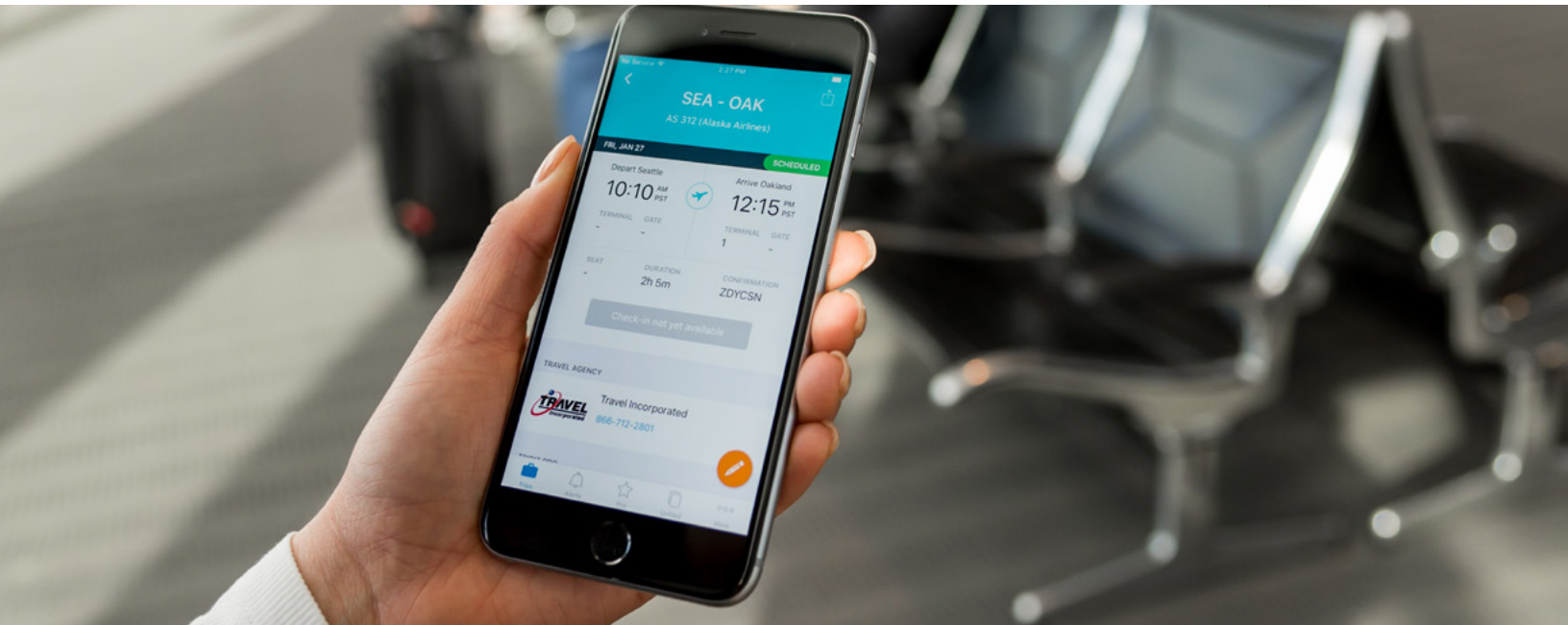
“For us that manage travel, it’s having the one place where all of the policies are controlled and having the ability to govern them ourselves rather than through the TMC or various online booking tools.”



– Claire Marsden, Senior Supply Chain Business Partner, IOT at Vodafone



## Stage 4: Integrated Application Suites

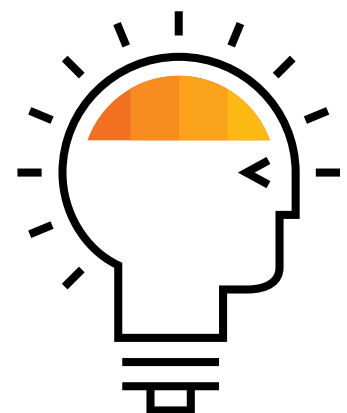


### Solutions that Bridged the Gap

Companies that showed resilience throughout the COVID-19 pandemic were the ones that adapted quickly – but they needed information to do it. Without travel and expense applications integrated into organization-wide systems, making budget-related decisions based on travel and expense data is too complicated and slow.

However, as spending habits changed, travel restrictions ebbed and flowed, these organizations were able to keep up with a more unified travel and expense solution integrated with business platforms.

Mature, integrated solutions allowed for built-in governance controls and more robust audit processes to detect patterns and fraud. Tight integration allowed for more insight and more data to drive decisions.





## Stage 4: Integrated Application Suites

### A Smoother Ride for Everyone

**Budget** provides easy to consume, color-coded data with drill-down detail of forecasted and actual spend against budget. Data is available in near real-time which means critical spend decisions can be made with confidence.

**Concur® Request** automates spend request and approval processes to improve compliance and control spend before it occurs. Employees and finance teams benefit from shorter wait times and more efficient policy compliance.

**Consultative Intelligence** helps define reporting strategy and custom report creation to help cost center managers better visualize their department's spend.

### Continuously Reinvent Spend Management

Integrated processes can become stagnant without the continuous feedback you can get from **AI and machine learning (ML)**. Lacking the continuous feedback and intelligence to continue optimizing your program performance has the potential to slow business growth and inhibit your ability to respond to major business disruptions.



“SAP Concur has done a good job with collaborating with us to ensure that their product is as innovative as it can possibly be.”

– Dan Newton, Program Manager, Expense Management, Cisco Systems

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## Stage 5: Intelligent / Predictive Processes



### Thriving in the New World of T&E

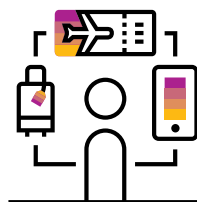
The agility that helped companies through the pandemic will continue to serve them well through future change. New expense types and payments will continue to emerge and travel restrictions change from day-to-day, adding risk and uncertainty for employees and employers. In addition, VAT, GST, and other tax regulations and tariffs are constantly in flux, with regions responding to their individual economic conditions.

Sustainability also increasingly factors into decision-making about travel and spending. Companies are looking to sustainability as a value proposition to attract and retain talent and build their reputation as good global citizens. Corporate travelers find sustainability so important that 97% are prepared to invest extra journey time in the pursuit of significantly reduces environmental impact.

By reinventing their travel and expense management, companies at the most mature stage are well-positioned to adapt and support increased momentum. They are using predictive technology to look for trends and patterns to guide decisions, provide insights to inform strategy, and improve policies - both economic and environmental.

#### Top Performer Insight

**97% of travelers**  
are prepared to invest extra journey time in  
pursuit of more sustainable options.<sup>5</sup>





## Stage 5: Intelligent / Predictive Processes

### Get Ahead of Spending

Actively manage expenses and compliance as spending happens by applying intelligent and flexible controls throughout the entire process. Instead of relying on reports to look back at what's happened, you can keep refining your policies and systems to actively manage spending as it happens.

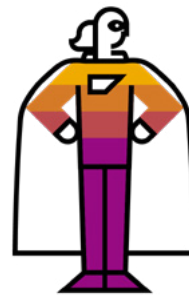
**Concur Tax Assurance by Blue dot** helps organizations comply with global tax regulations by optimizing the integrity of their data. A dynamically updated financial platform designed with sophisticated AI algorithms and embedded with intricate tax knowledge digitizes the compliance process and maximizes recovery.

**Concur® Detect by Oversight** uses AI and ML to automatically analyze expense reports, speed up the auditing process, and resolve issues before and after reimbursement.

**Intelligent Audit** minimizes workloads for your team with support from our global team of auditors and intelligent technology to help your business drive compliance and identify potential fraud.

### Top Performer Insight

Top Performing SAP Concur Audit Services customers audited  
**96.75% of expense reports in 2021.**<sup>6</sup>



### The Value of SAP Concur solutions

SAP Concur solutions bring about finance transformation allowing customers to leap ahead to a more mature solution to manage employee travel and spending.

With intelligence and automation, customers can simplify processes and consolidate data, adapt to evolving challenges, and support their business wherever they happen to be, at any time.

CFOs are leveraging forward-looking predictive insights and data for better strategic decisions across the organizations. You too, can harness intelligent automation to increase business agility, establish resilience, and keep your organization ahead of the competition.

“SAP Concur helped us to broaden the audit population of our expense report to look at every single expense report that is submitted, and find meaningful insight.”



– Brian Dela Pena, Sr. Director, Accounting Operations, VMware

## Finding Your Path



## Go Forward **with Confidence**

Throughout the COVID-19 pandemic, companies had to improvise to respond to unique challenges. For those managing spending and travel, that meant adapting to new spending patterns, expense types, travel restrictions, regulations, and changing expectations for safety, wellness, and sustainability.

SAP Concur solutions can help you make exponential leaps in strategy, process, and technology for a more mature travel and expense management solution that can respond to the new spending and travel reality, ultimately allowing you to increase momentum across the company.





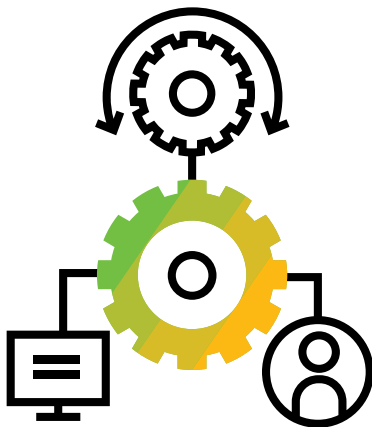
## Finding Your Path

### Case Study: Serco

Serco supports public services in many areas including justice and immigration, defense, healthcare, and transportation.

The company implemented SAP Concur solutions in 2019 to manage their large travel budget. In addition to **\$1.6 million in efficiency savings in 12 months**, Serco saw an unexpected benefit. They were able to use SAP Concur reporting to quickly find all travelling employees and safely bring them home as lockdowns began.

Now, they have been able to implement controls and measures to ensure that only business critical travel takes place. The company's implementation is integrated with an international healthcare provider to ensure they can provide protection for their employees in the future.

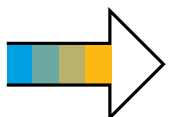




## Get Support from the SAP Concur Community

How is your organization reinventing travel and expense management to navigate the changing landscape? The SAP Concur Community is an invaluable resource to learn how to get more from your T&E solution.

Join to access peer-to-peer discussions, tutorials, on-demand webinars, support, and more to help you on your journey to T&E maturity.



**Register at [community.sap.com](https://community.sap.com)** or contact your SAP Concur sales representative to learn more.

### Sources:

1. "The Business Value of SAP Concur Solutions for Optimizing Travel and Expense Operations", IDC, 2022.
- 2.-4., 6. "SAP Concur Customer Data 2021", SAP, 2021.
5. "Sustainability in Business Travel: Report", SAP, 2022.



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