

ENCUESTA AL VIAJERO

PAGOS Y GASTOS

POR BCD TRAVEL RESEARCH & INTELLIGENCE

Mayo 2023



SOBRE LA ENCUESTA

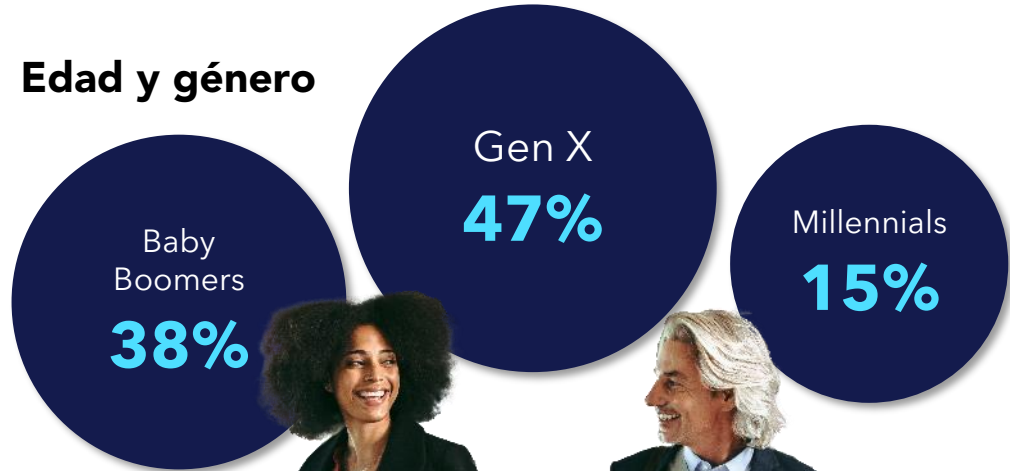
Con esta encuesta, buscábamos explorar el tema de pagos y gastos en los viajes de negocios. Analizamos los métodos de pago usados por los viajeros durante sus desplazamientos, los inconvenientes que experimentan y las herramientas a su disposición para facilitarles la vida

Los resultados se basan en una encuesta en línea a 1.349 viajeros de negocios de habla inglesa en todo el mundo, realizada del 31 de marzo al 11 de abril de 2023.

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- [Pagos](#)
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Un vistazo a los encuestados

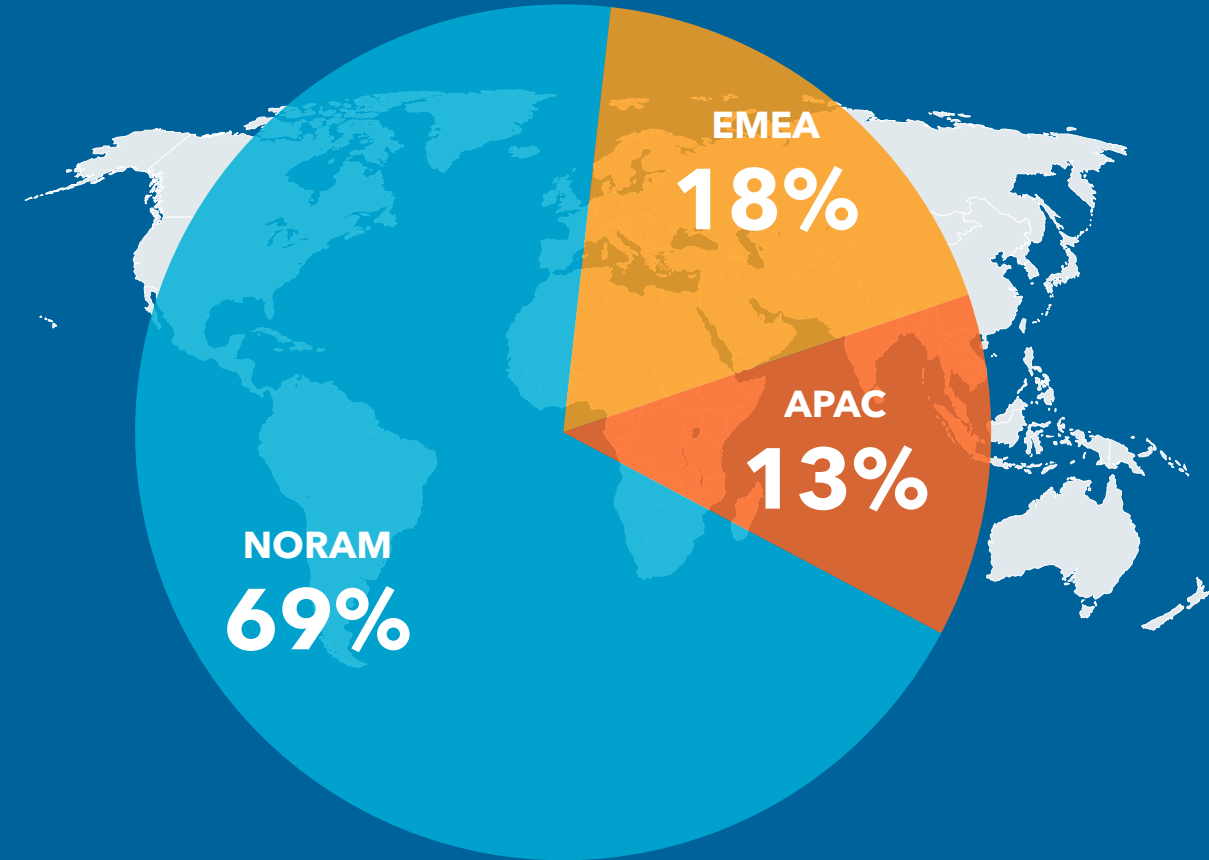
Edad y género



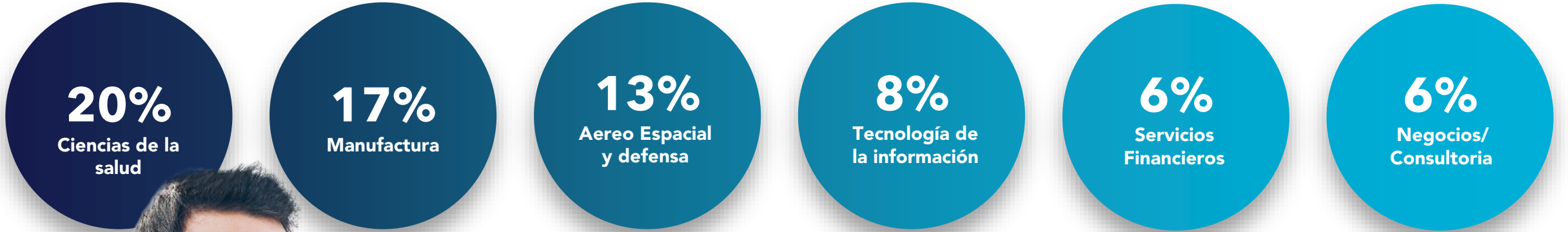
32%
Mujeres

68%
Hombres

Geografía



Industrias



Tamaño de la compañía

75% 75 % de los viajeros de negocios trabajan en compañías con 10.000 empleados o más

Frecuencia de los viajes de negocios en 2022



Pago

Métodos de pago

Familiaridad con las tarjetas virtuales

Métodos de pago por proveedor

Uso de billeteras móviles

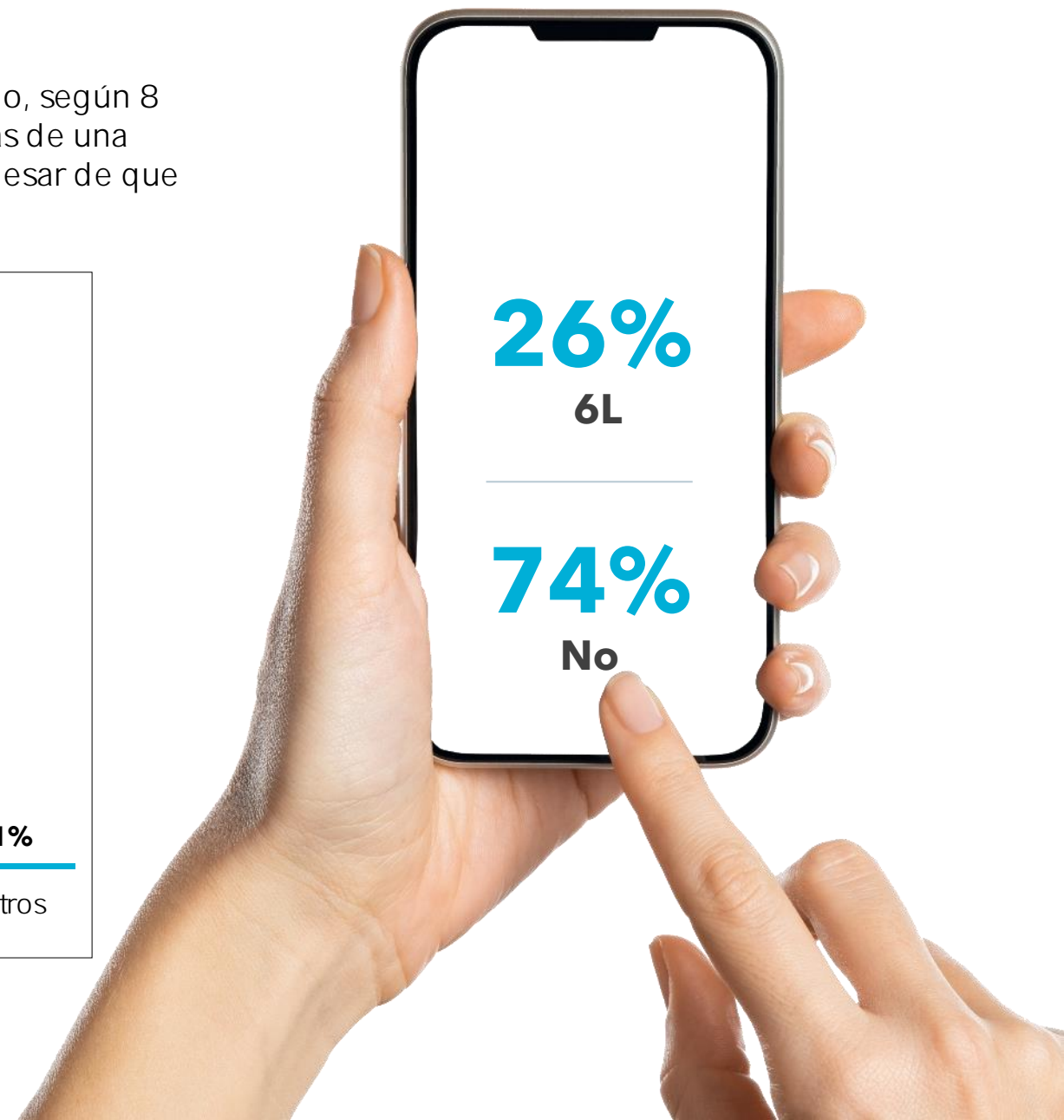
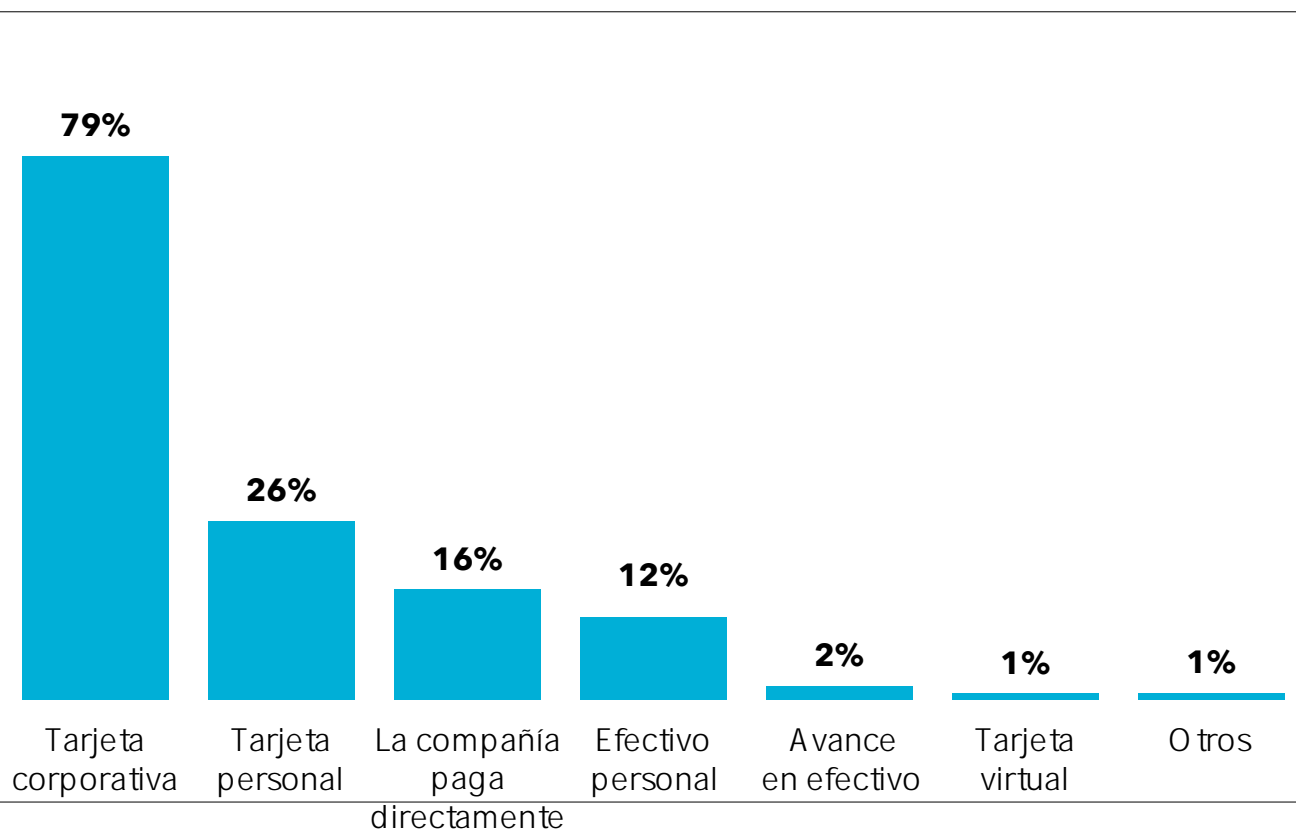
Uso de pagos sin contacto

Dificultades con los pagos

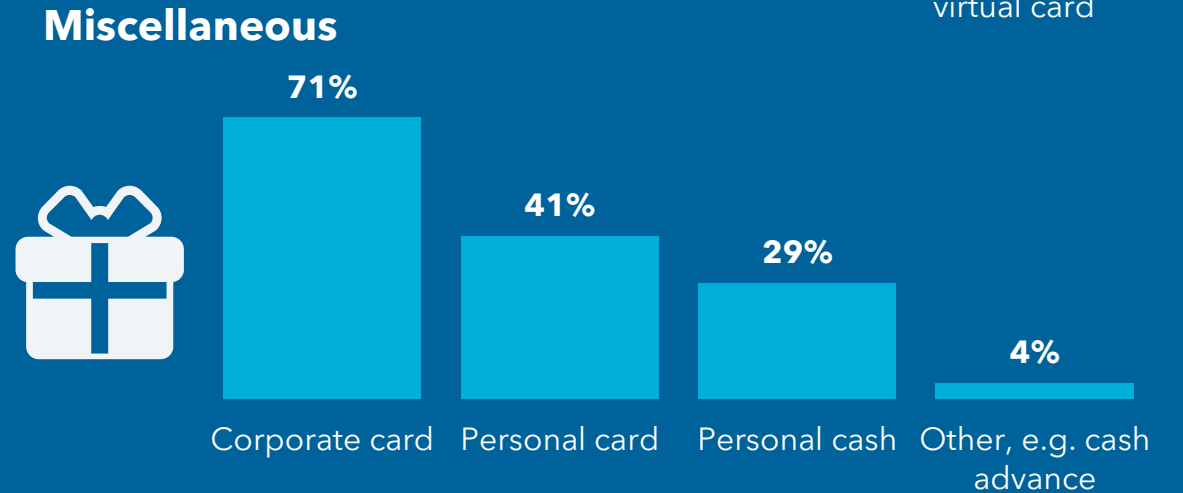
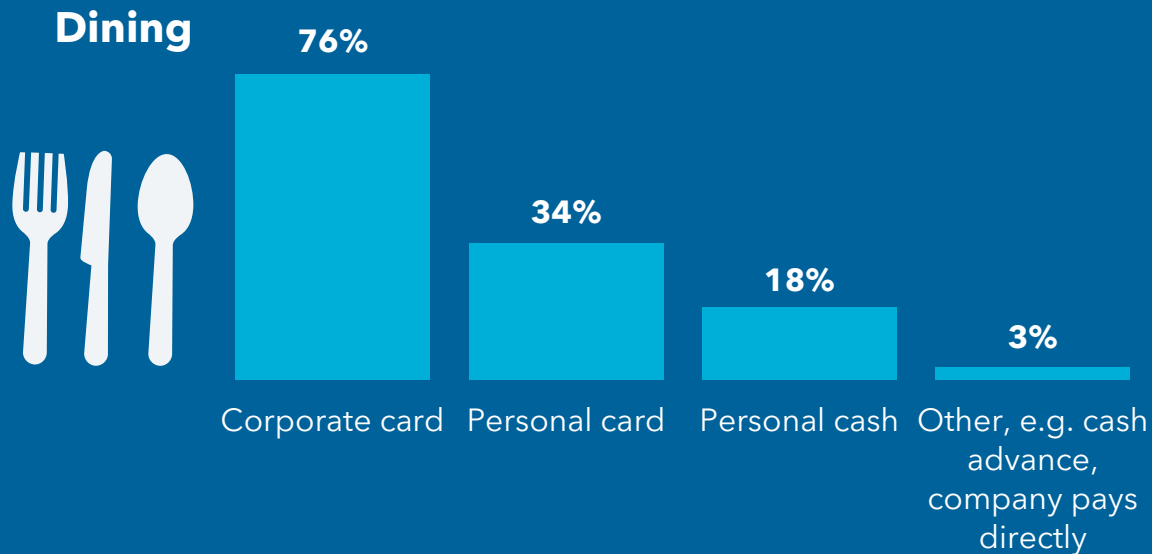
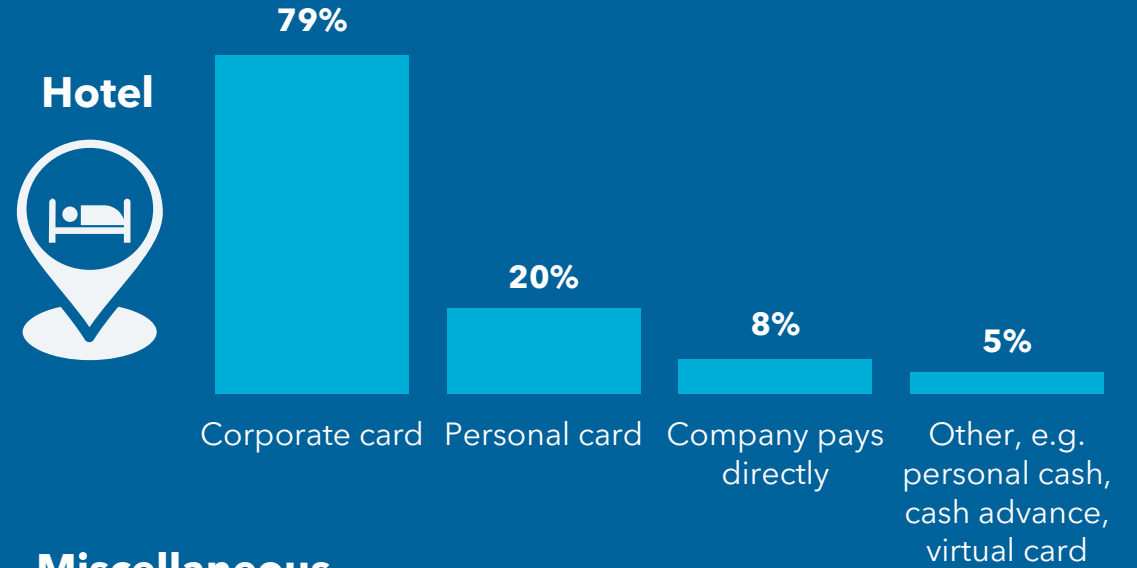
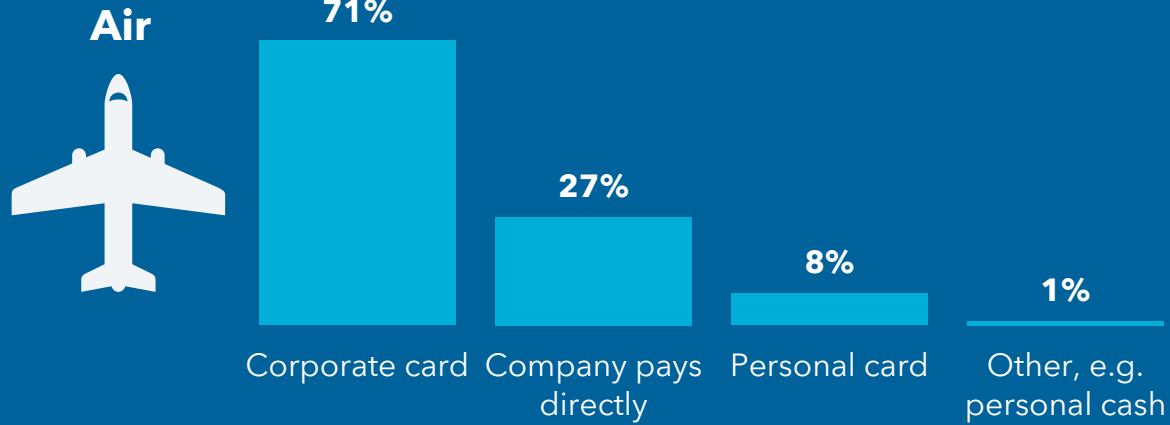


Añh rgrv' gY' sdjr

Las tarjetas corporativas representan el método de pago más utilizado, según 8 de cada 10 viajeros. Las tarjetas personales son mencionadas por más de una cuarta parte de los encuestados. Sólo el 1 % usa tarjetas virtuales, a pesar de que el 26 % está familiarizado con este método de pago.

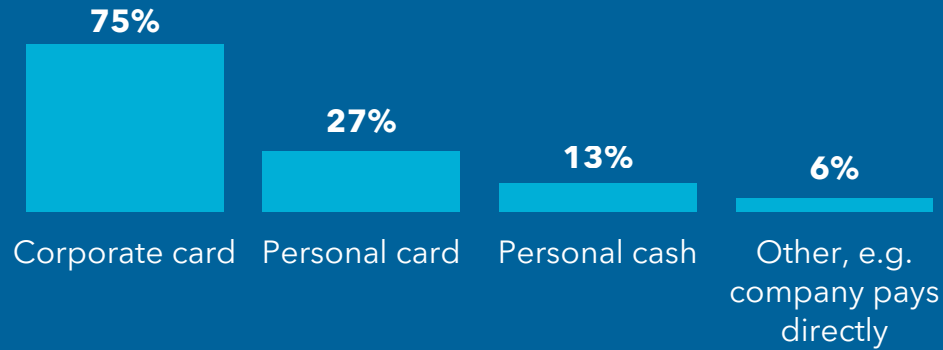


Payment methods: by travel supplier

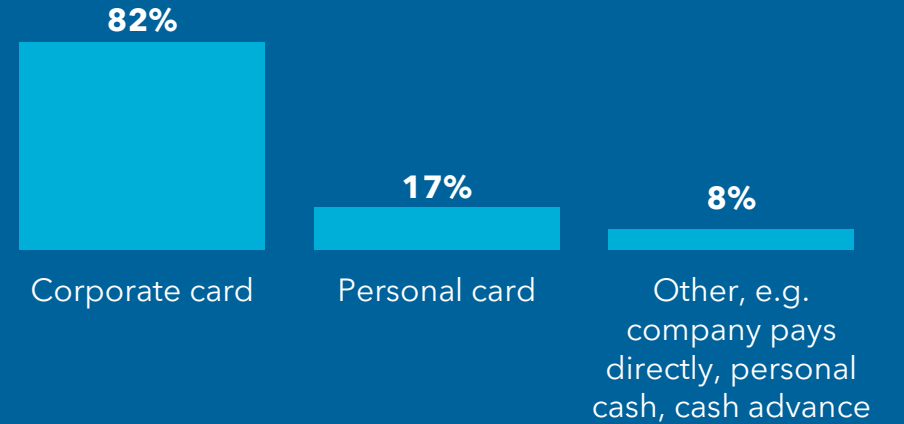


Payment methods: by travel supplier

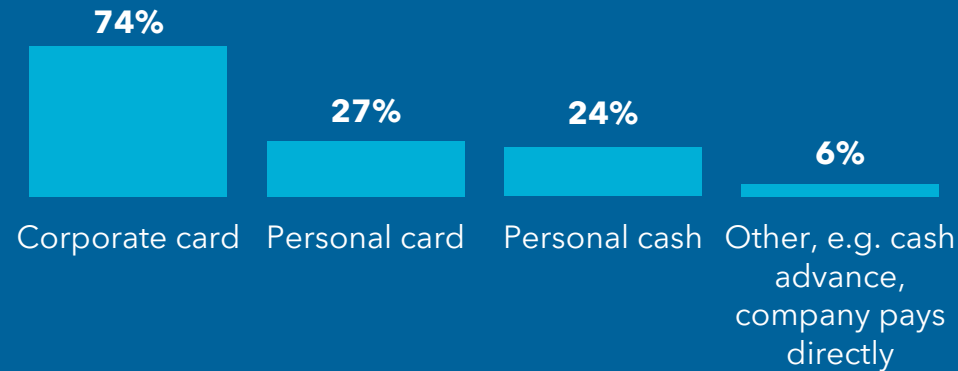
Rail or bus



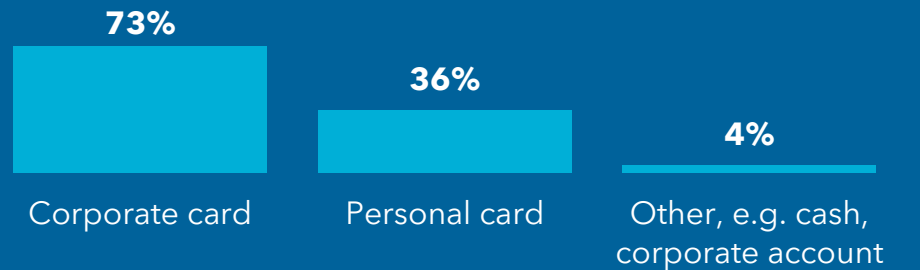
Car rental



Taxi



Uber or Lyft



Forms of payment

Among the various forms of payment, two thirds of business travelers use contactless payments. Mobile payments are less popular: Only a quarter use mobile wallets, such as Apple Pay® or Google Pay™.



Use of mobile wallets



Use of contactless payments



9%

Yes,
frequently

15%

Yes,
occasionally

76%

No

30%

Yes,
frequently

36%

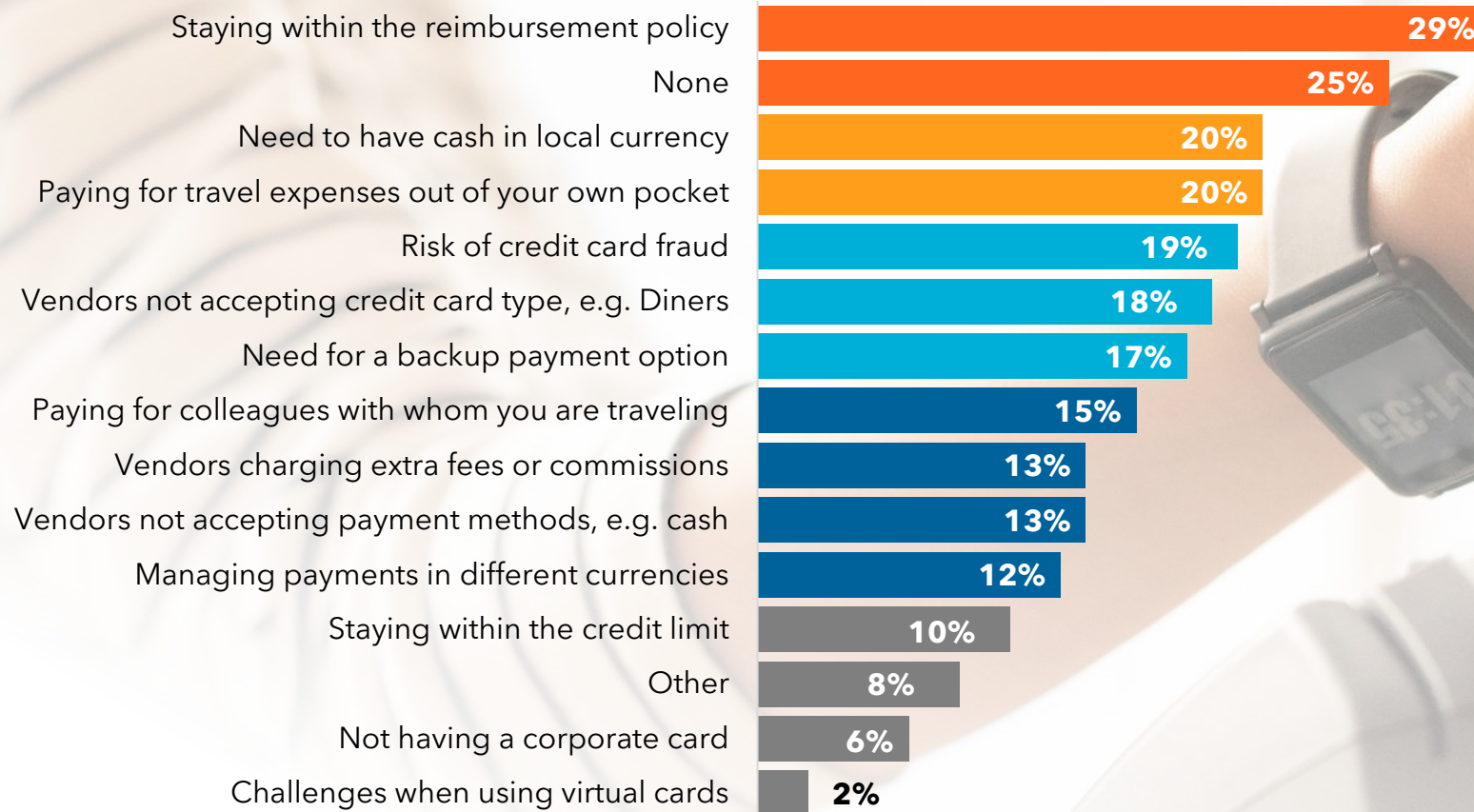
Yes,
occasionally

34%

No

Payment pain points

3 in 10 travelers find it challenging to stay within the reimbursement policy set by their company. The top pain pockets include paying for travel out of their own pockets, having cash in local currency and the risk of fraud. One in four don't face any challenges around payment for business travel.



Expense

Expense pain points

Use of mobile apps

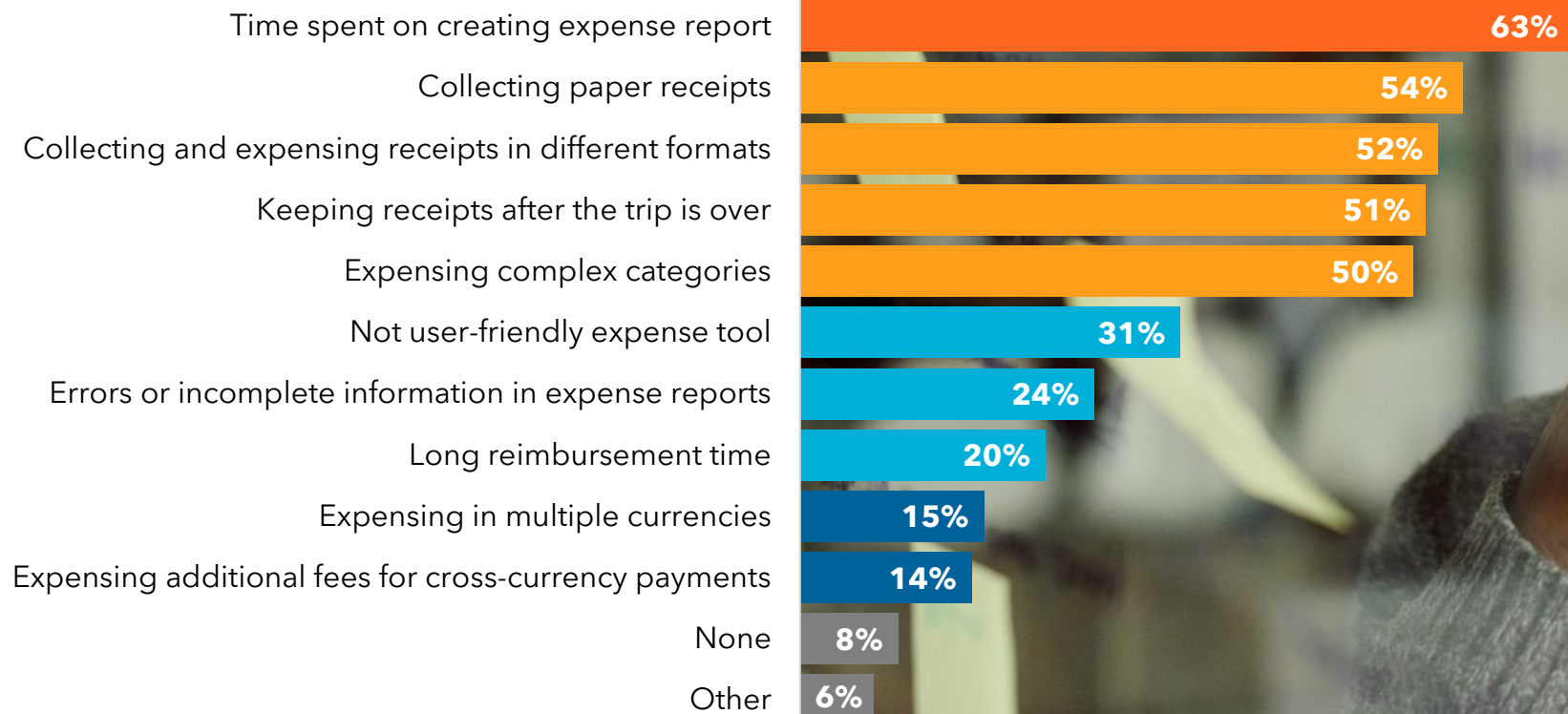
Timing of expense reporting

Expense tool features



Expense pain points

The time spent on expense reporting is the major expense pain point: 6 in 10 travelers agree. Half find it tricky to deal with receipts, citing the need to collect and expense them in different formats or keep the receipts after the trip is over as issues.



Expense reporting

While 4 in 10 submit their expense reports right after returning home, a third may take days or weeks after the trip is over. 40% of business travelers use a mobile app version of their expense tool.

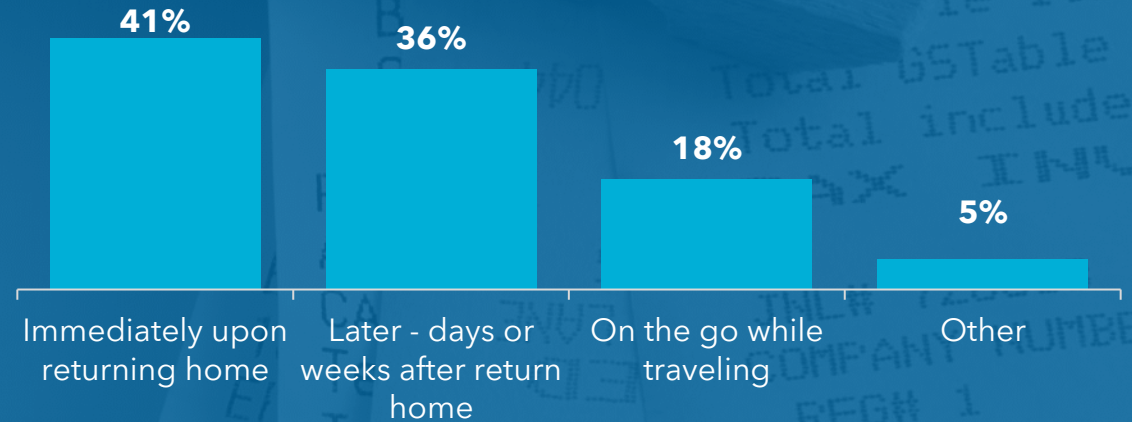
Use of mobile apps for expense reporting

40%
Yes

60%
No



Timing of expense reporting



Expense tool features travelers would like to use

Having travel receipts automatically attached to the expense report
76%

Having credit card transactions automatically matched to the trip expenses
72%

Having expenses automatically marked to show bookings within the allowed limit
31%

Having the errors in the expense report marked
46%

Having the expense report automatically created and pre-populated when booking a trip
67%

Don't know
3%

Other
4%



Fraud

Credit card fraud

Types of fraud experienced

Anti-fraud measures



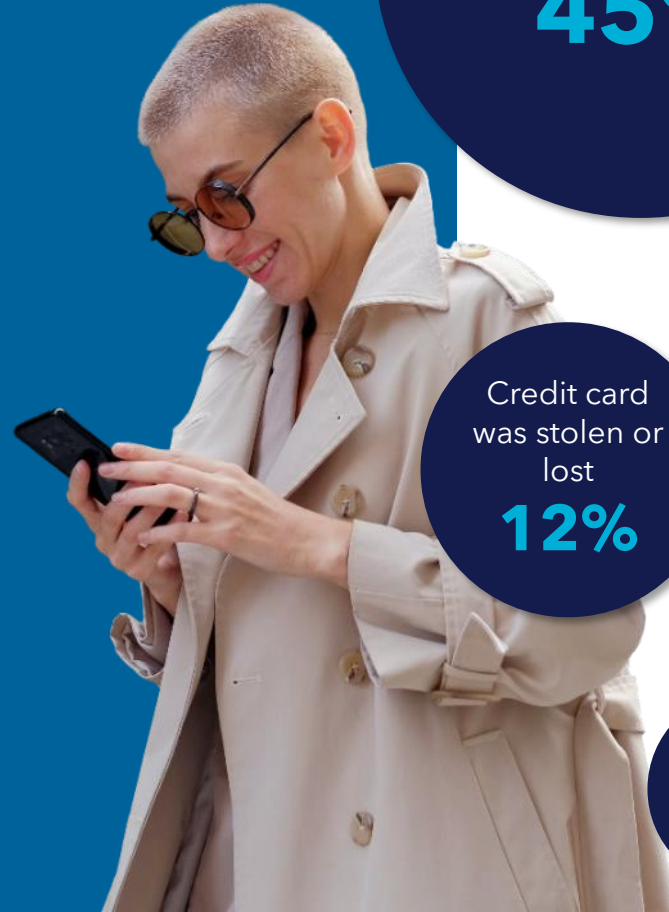
Credit card fraud

1 in 6 business traveler fall victim to credit card fraud on a business trip. Most cases happen because of fraudulent charges made by vendors or card-not-present fraud.

Credit card fraud experienced

17%
Yes

83%
No



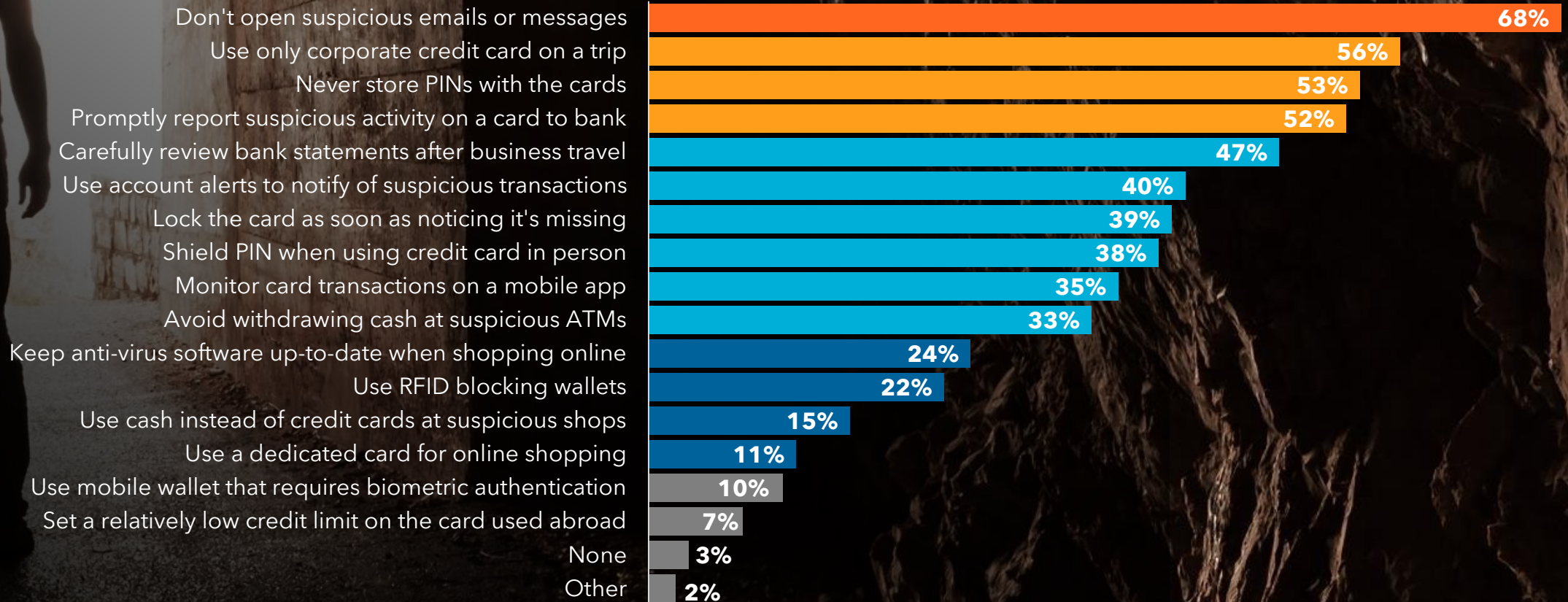
Types of fraud experienced



*Personal info was stolen and used to take over traveler's account or establish a new one

Anti-fraud measures

Credit card fraud happens despite the measures taken by business travelers. More than half use exclusively corporate cards while traveling, never store PINs with cards and immediately report suspicious activity to the bank. Meanwhile, few use cash at suspicious shops, have a dedicated card for online shopping or pay via a mobile wallet.





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