Travel buyer insights:

Travel Risk Management

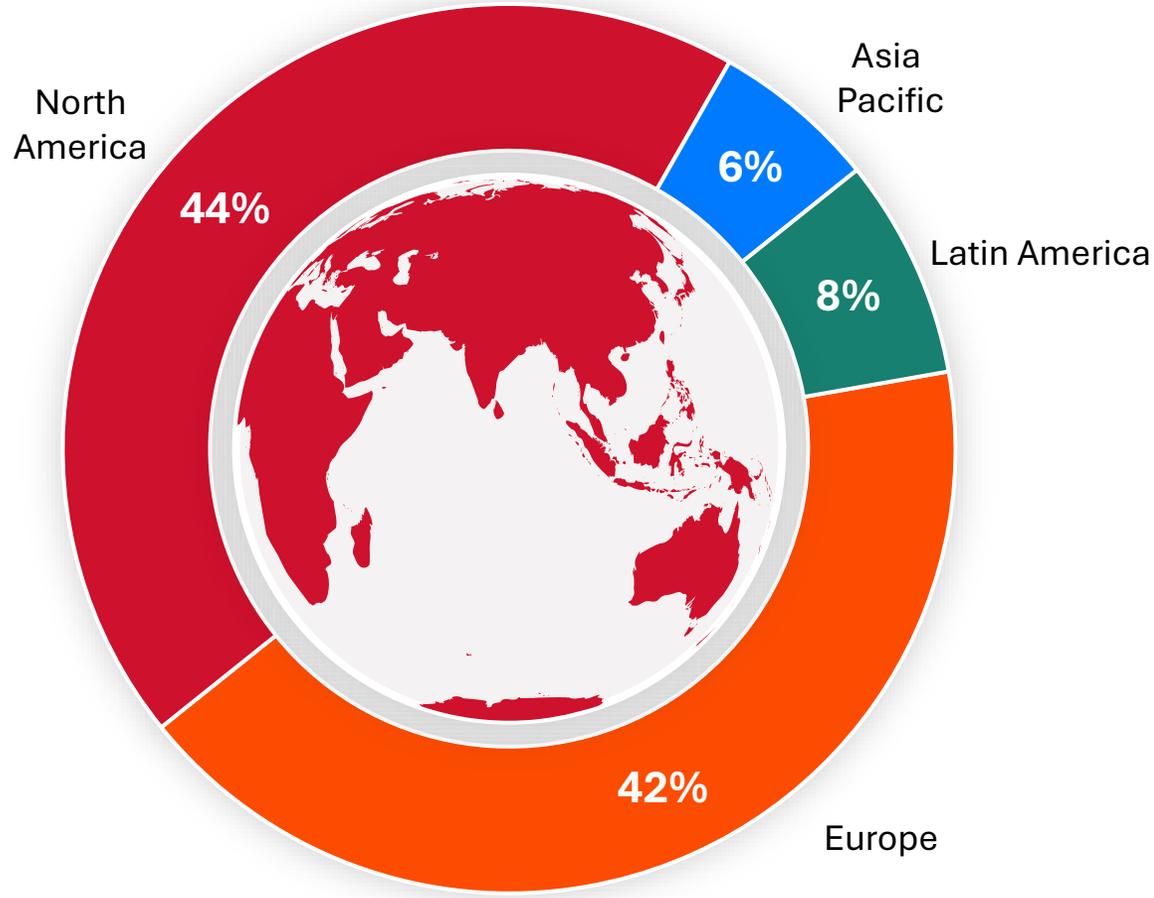by BCD Travel Research & Intelligence

About the survey

In this survey, we explore the topic of travel risk management focusing on how duty of care programs are evolving to meet the demands of a changing environment.
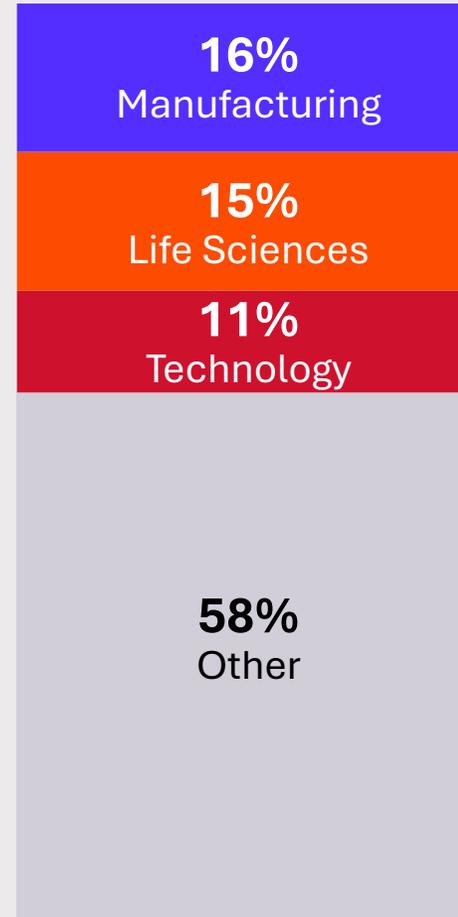
The results are based on an online survey of survey of 88 travel buyers conducted in December 2025.

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Who we surveyed

Where they're based
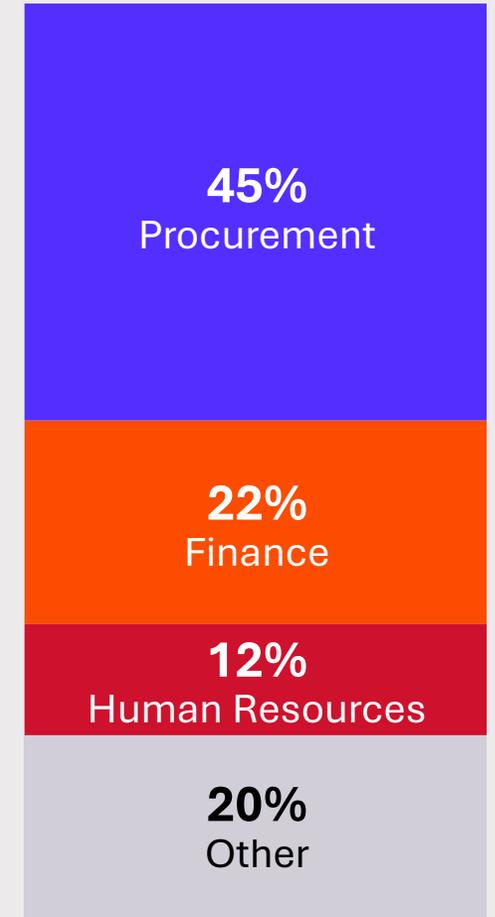
North America 44%

Asia Pacific 6%

Latin America 8%

Europe 42%

Top-three industries

16% Manufacturing

15% Life Sciences

11% Technology

58% Other

Reporting line

45% Procurement

22% Finance

12% Human Resources

20% Other

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Who we surveyed

Travel program scope

Donut chart: Local 3%, Regional 16%, Global 81%

Company size

Bar chart:
- < 1,000: 5%
- 1,000 - 4,999: 12%
- 5,000 - 10,000: 8%
- > 10,000: 73%
- N/A: 1%

Travel spend

Bar chart:
- < $5M: 7%
- $5.1 - $10M: 29%
- $25.1 - $50M: 12%
- $50.1 - $100M: 19%
- > $100M: 23%
- N/A: 10%
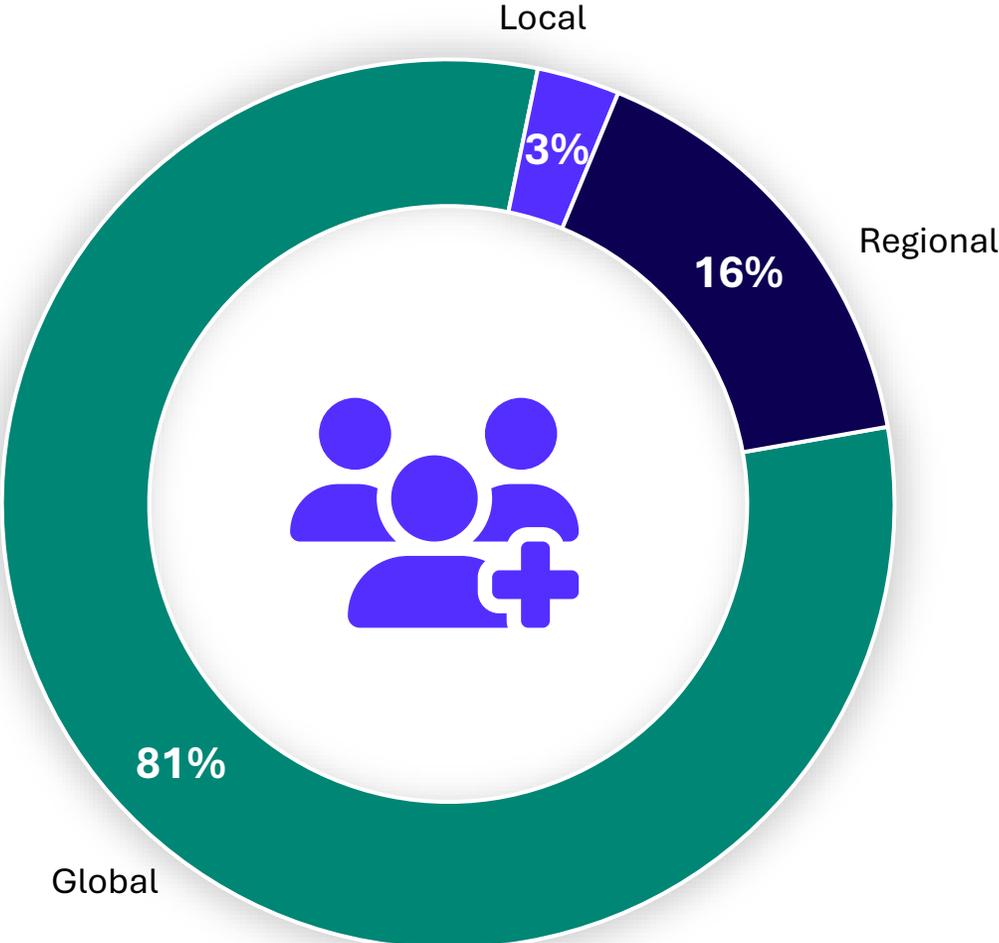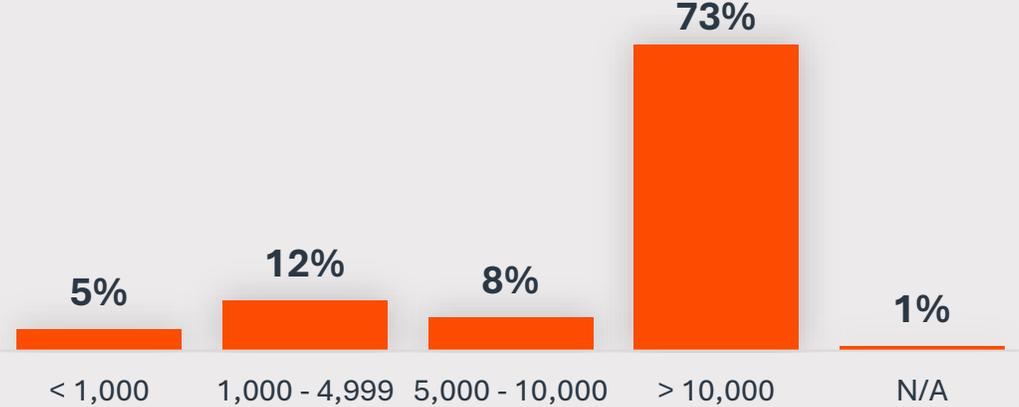
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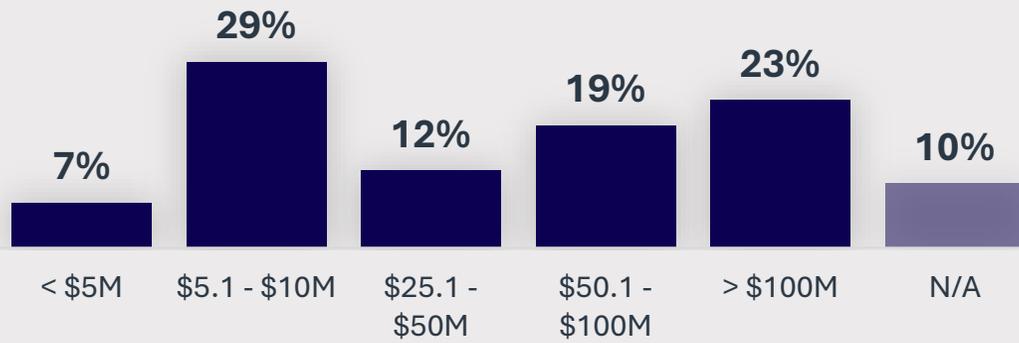
Availability of a TRM program

Nearly three-quarters of travel buyers confirm having a formal travel risk management (TRM) program in their organization.

We do not have a TRM program or any formal travel safety initiatives

8%

Yes, we have a formal TRM program in place

72%
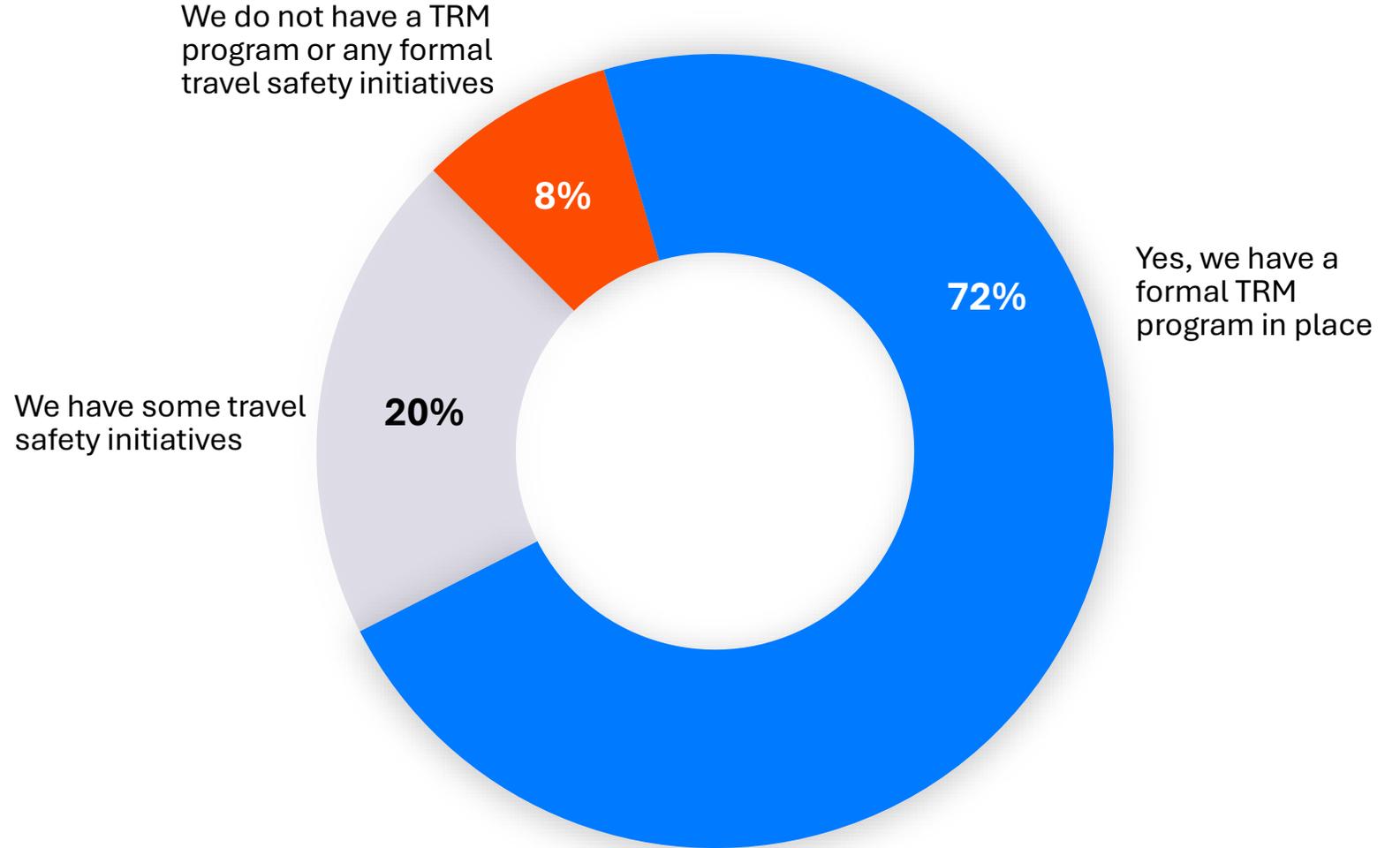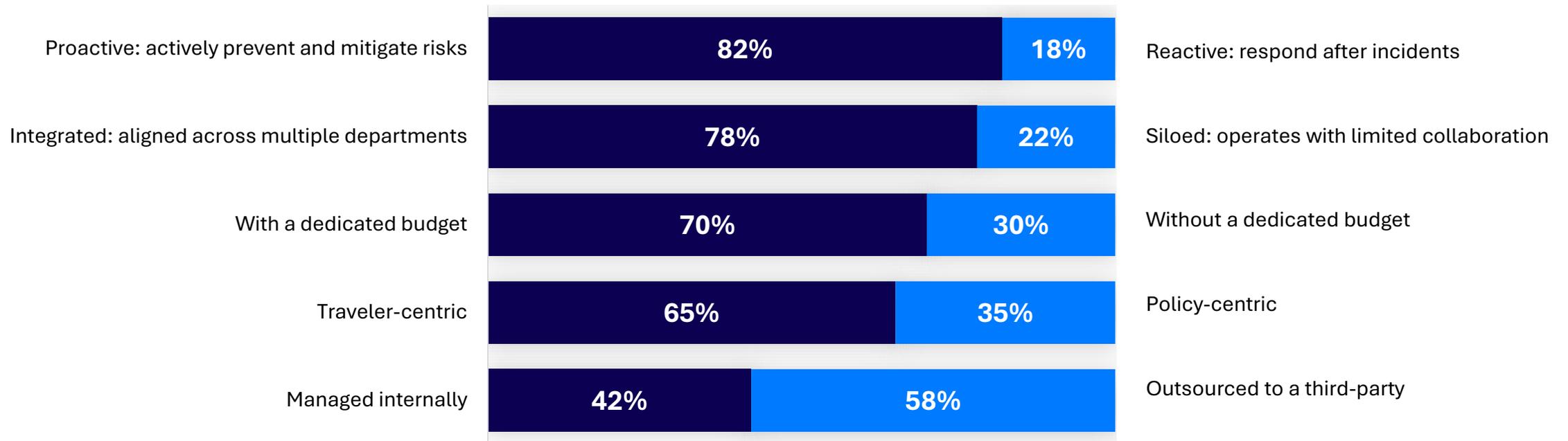
We have some travel safety initiatives

20%

Q: Does your organization have a travel risk management (TRM) program?

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TRM approach

Nearly eight in 10 adopt proactive strategies to prevent and mitigate travel risks; a similar share align the TRM approach across multiple departments. Seven in 10 have a dedicated budget and six in 10 outsource TRM to third-parties, while the rest handle it internally.

Proactive: actively prevent and mitigate risks	82%	18%	Reactive: respond after incidents
Integrated: aligned across multiple departments	78%	22%	Siloed: operates with limited collaboration
With a dedicated budget	70%	30%	Without a dedicated budget
Traveler-centric	65%	35%	Policy-centric
Managed internally	42%	58%	Outsourced to a third-party

Q: Which statement best describes your TRM approach? For each pair, select the option that applies.

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Resourcing of TRM programs

Three-quarters of travel buyers say their TRM programs are sufficiently resourced.

5% Not resourced
22% Minimally resourced
40% Adequately resourced
34% Fully resourced
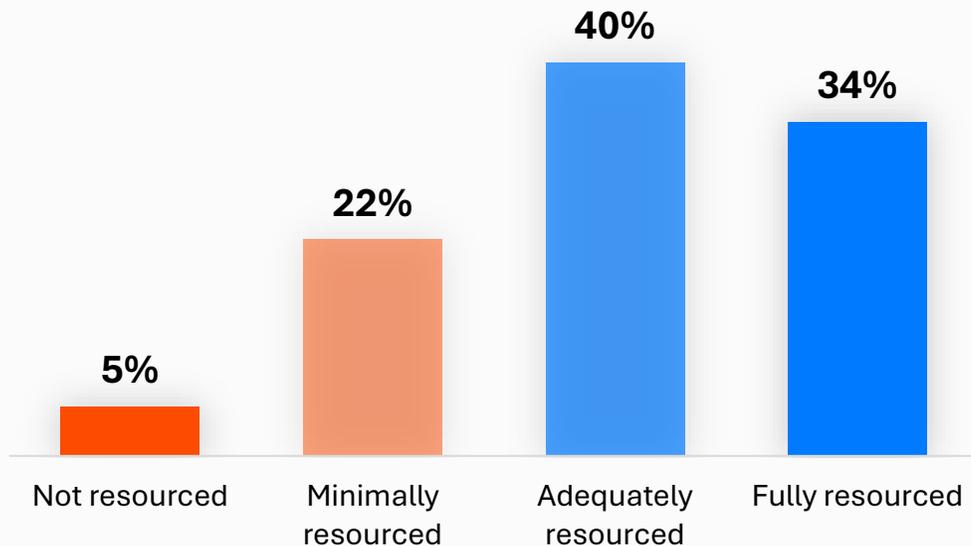
Q: How would you describe the current level of resourcing for your TRM program?

Expected TRM budget change

While 71% expect no changes to TRM budgets in the coming year, about one-quarter anticipate a moderate increase in funding.

2% Decrease
71% Stay the same
23% Slightly increase
3% Significantly increase
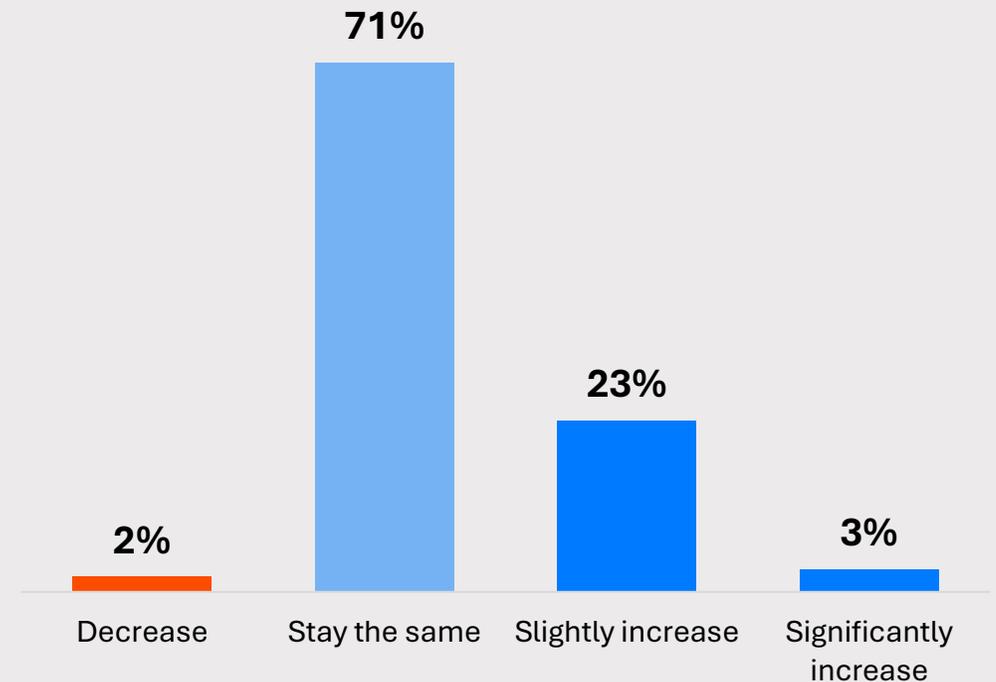
Q: Over the next two years, you expect your TRM budget to:

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Stakeholders' involvement

The security/risk team has the strongest role in TRM budgeting, with 68% acting as decision-makers and 20% as influencers. Leadership and travel management lead or participate in more than 80% of decisions, while HR, legal and procurement, mainly act as influencers.
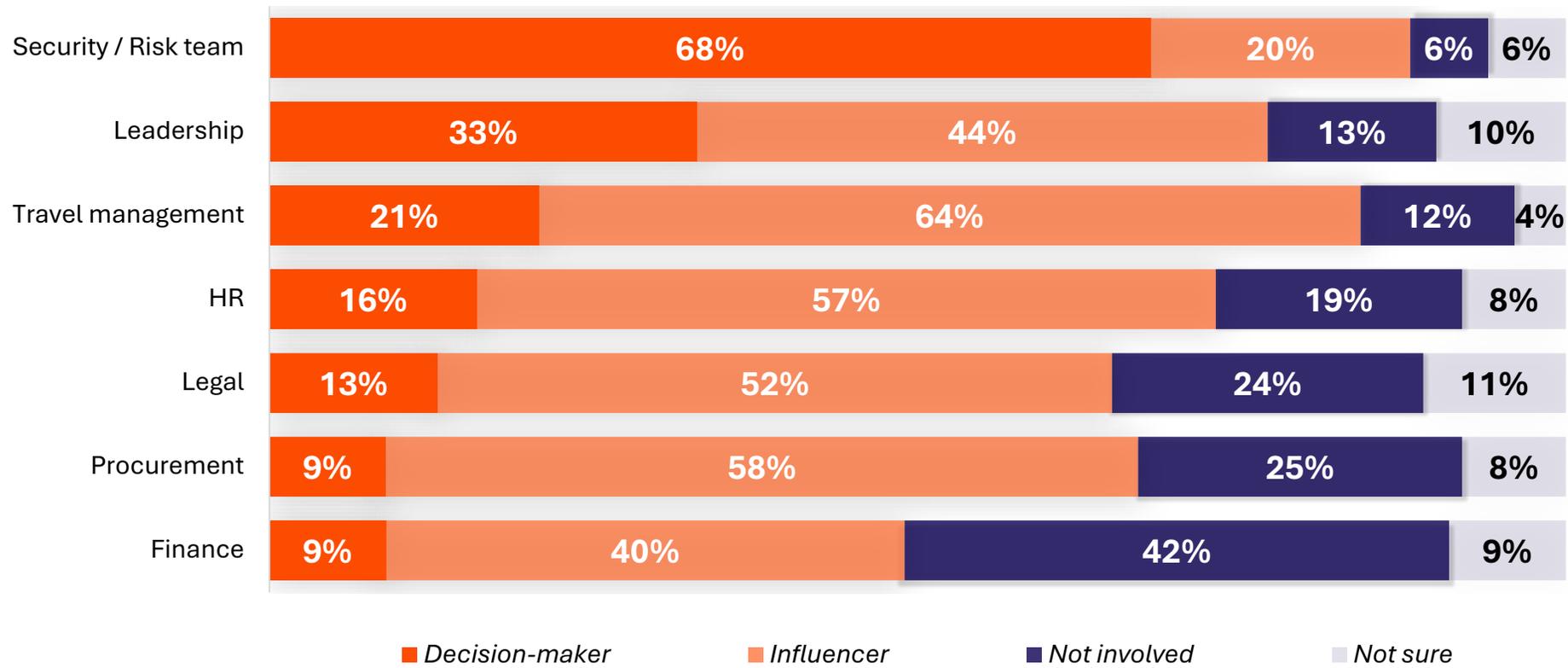
	Decision-maker	Influencer	Not involved	Not sure
Security / Risk team	68%	20%	6%	6%
Leadership	33%	44%	13%	10%
Travel management	21%	64%	12%	4%
HR	16%	57%	19%	8%
Legal	13%	52%	24%	11%
Procurement	9%	58%	25%	8%
Finance	9%	40%	42%	9%

■ *Decision-maker*　■ *Influencer*　■ *Not involved*　■ *Not sure*

Q: In your organization, what is the level of various stakeholders' involvement in TRM budget decisions? Select what applies.

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TRM as viewed by leadership

Leadership views TRM as a duty of care obligation rather than a cost control measure.

A duty of care obligation

A compliance requirement

A traveler wellness initiative

A strategic business enabler

A cost control measure

Most important
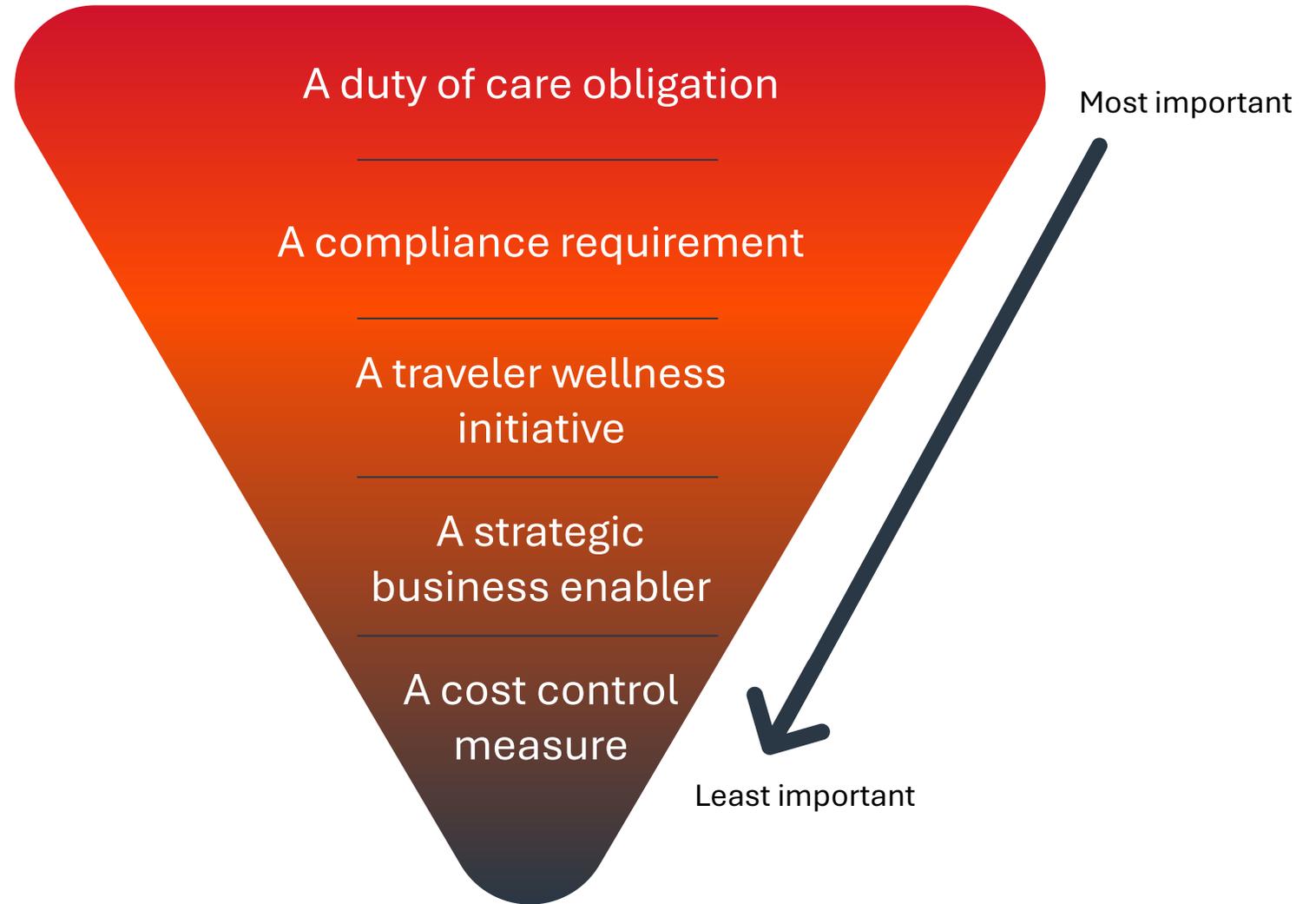
Least important

Q: How do you believe your company's senior leadership view TRM?
Rank the following from 1 (most important) to 5 (least important).

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TRM tools and capabilities

Incident alerts and traveler tracking are the most widely used features, implemented by nine out of 10. AI-powered analytics have a lower adoption rate of 21%.

Capability	Percentage
Incident alerts	90%
Traveler tracking	88%
Traveler mobile app(s)	81%
Destination intelligence	71%
Automated risk assessments	55%
AI-powered analytics	21%
Not sure	4%
None of the above	3%
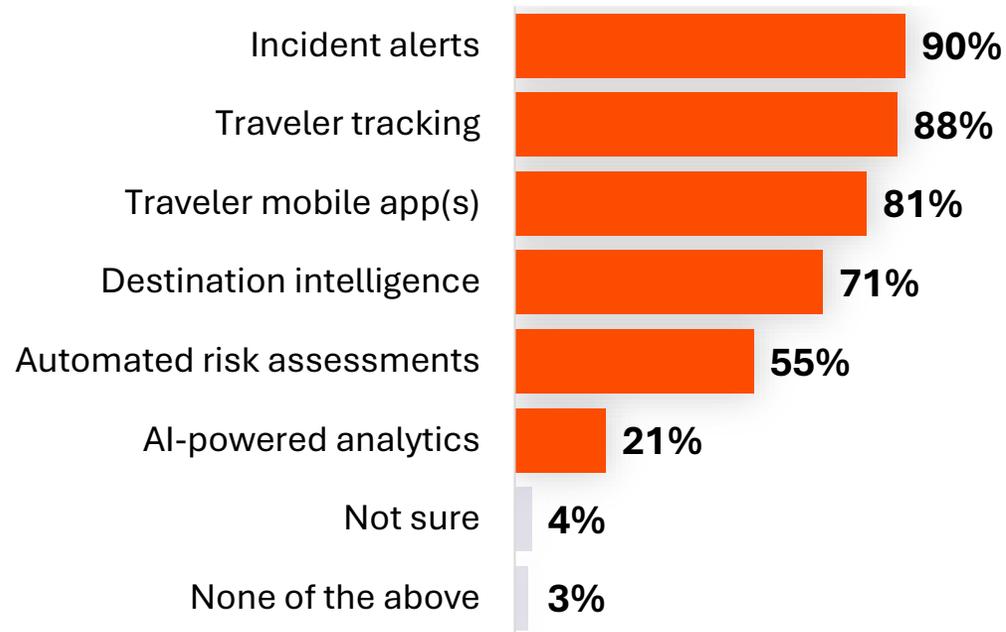
Q: What TRM tools and capabilities do you have in place? Select all that apply.

Incident response protocols
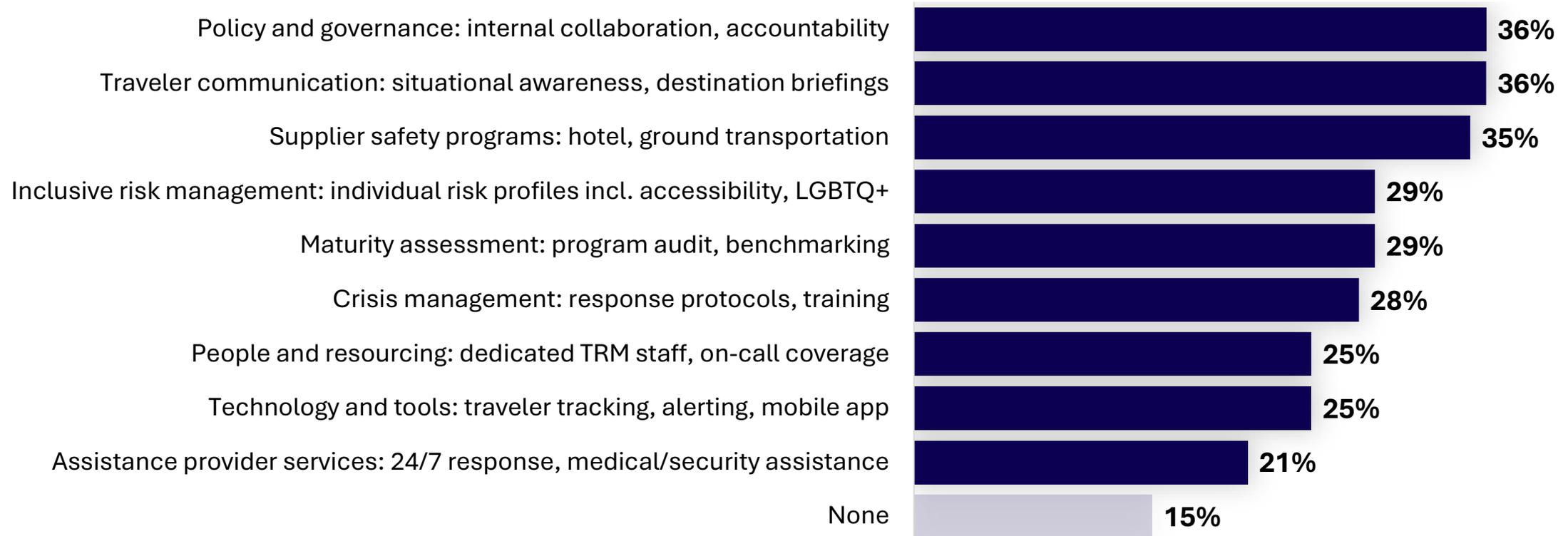
Nearly half of travel buyers report having well-defined and documented incident response protocols, while 30% rely on informal or ad hoc processes.

Response	Percentage
Yes, well-defined and documented	45%
Yes, informal or ad hoc	30%
No formal protocol	12%
Not sure	12%
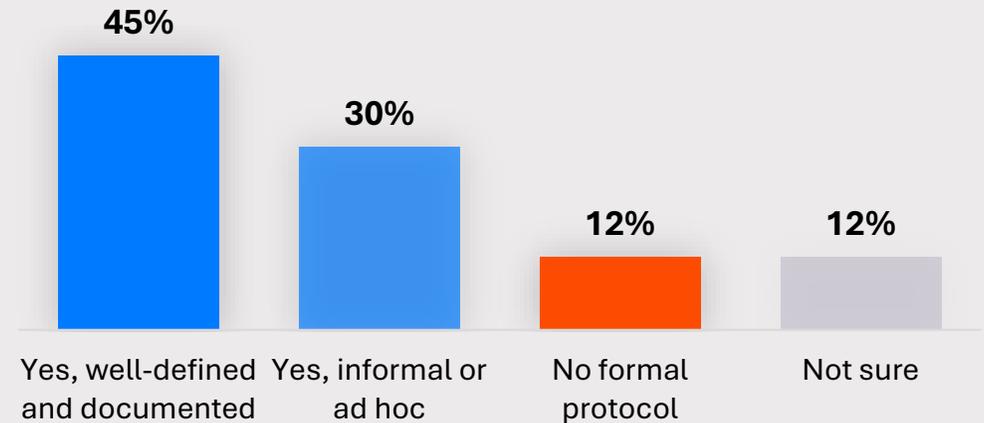
Q: Do you have a formal incident response protocol for travel-related events?

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TRM areas to be enhanced

Over one-third of travel buyers highlight gaps in governance, communication and supplier programs, indicating these as key areas of risk management that require improvement.

Area	Percentage
Policy and governance: internal collaboration, accountability	36%
Traveler communication: situational awareness, destination briefings	36%
Supplier safety programs: hotel, ground transportation	35%
Inclusive risk management: individual risk profiles incl. accessibility, LGBTQ+	29%
Maturity assessment: program audit, benchmarking	29%
Crisis management: response protocols, training	28%
People and resourcing: dedicated TRM staff, on-call coverage	25%
Technology and tools: traveler tracking, alerting, mobile app	25%
Assistance provider services: 24/7 response, medical/security assistance	21%
None	15%

Q: Which areas of your TRM program could be enhanced? Select all that apply.

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Internal barriers

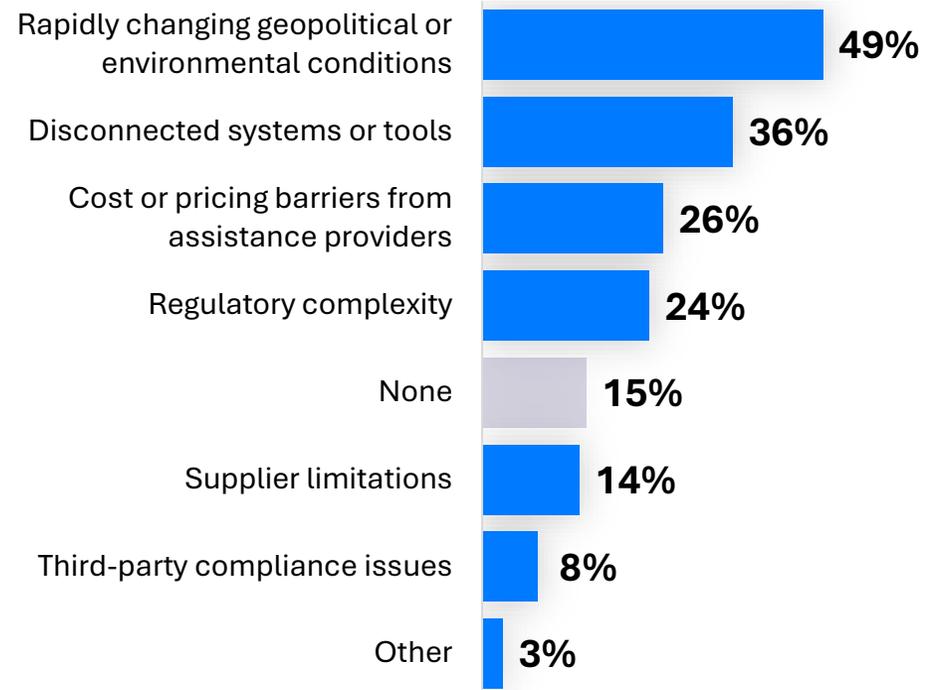Internal challenges affecting TRM programs include lack of budget and expertise, followed by unclear ownership and competing priorities.

Barrier	%
Budget constraints	36%
Lack of dedicated staff or expertise	36%
Unclear ownership	31%
Competing priorities	28%
Lack of cross-functional collaboration	19%
None	19%
Limited executive support	12%
Other	9%
Traveler resistance	7%

Q: What are major internal barriers to improving your TRM program?
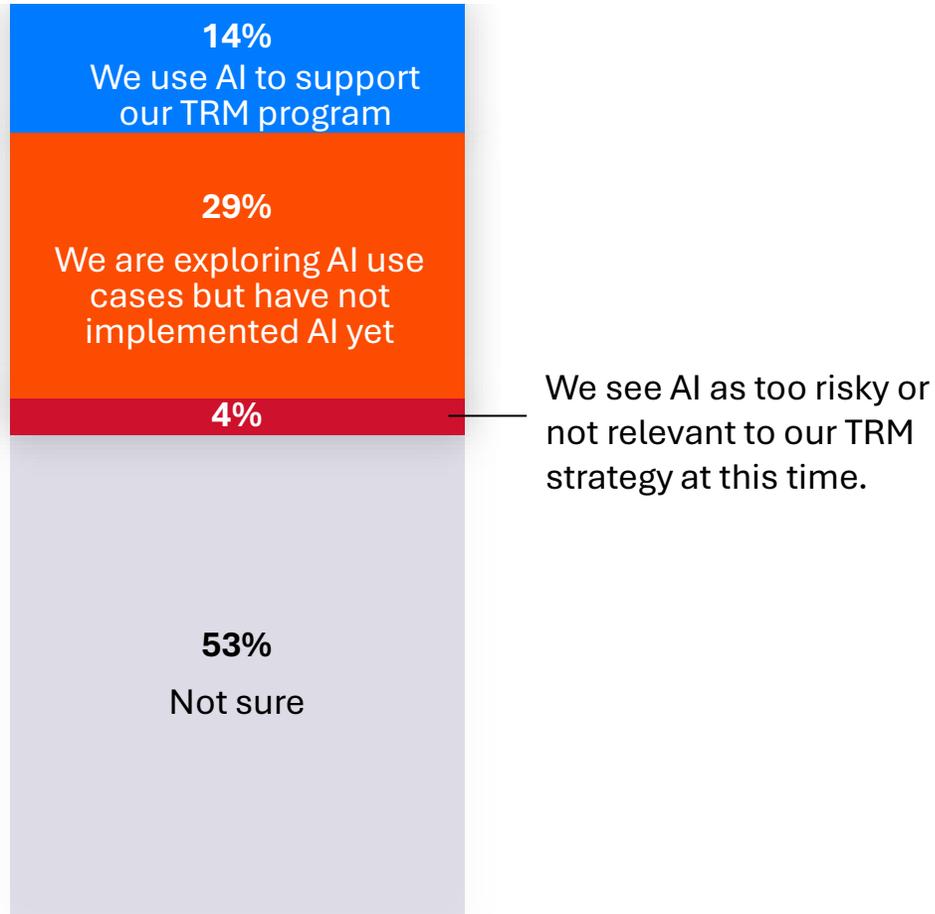
External challenges

Externally, half cite geopolitical and environmental conditions as the leading obstacle, with disconnected systems and tools also posing a significant challenge.

Challenge	%
Rapidly changing geopolitical or environmental conditions	49%
Disconnected systems or tools	36%
Cost or pricing barriers from assistance providers	26%
Regulatory complexity	24%
None	15%
Supplier limitations	14%
Third-party compliance issues	8%
Other	3%

Q: What external challenges affect your TRM efforts? Select all that apply.

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Artificial intelligence

While one in seven travel buyers use AI in their TRM programs, more than half are unsure about its role.

14%
We use AI to support our TRM program

29%
We are exploring AI use cases but have not implemented AI yet

4% — We see AI as too risky or not relevant to our TRM strategy at this time.

53%
Not sure

Q: Which statement best describes your organization's approach to AI in TRM?

AI use cases

Automated incident alerts are currently used the most, with 41% of travel buyers already applying them and 14% planning to introduce them shortly.

	Currently use	Plan to introduce	No plans to introduce	Not sure
Automated incident alerts	41%	14%	7%	38%
Misinformation detection	10%	11%	17%	61%
Chatbots or virtual assistants	7%	21%	16%	56%
Predictive risk modeling	7%	20%	12%	61%
Traveler sentiment analysis	4%	17%	17%	61%

■ *Currently use* ■ *Plan to introduce* ■ *No plans to introduce* ■ *Not sure*
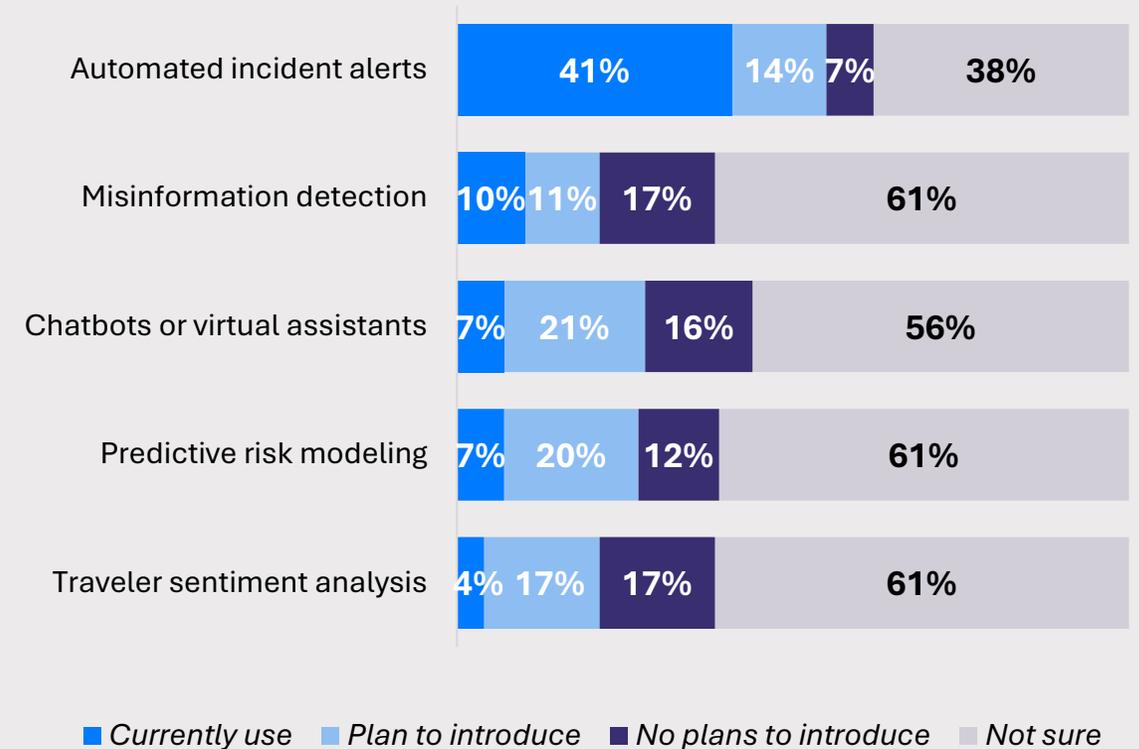
Q: How do you currently use AI for TRM - or plan to use it in the future? Select what applies.

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Safety of hotel suppliers

Over half of respondents are satisfied with hotel safety, while 34% feel neutral and 15% report dissatisfaction.

1%	14%	34%	38%	14%
Extremely dissatisfied	Somewhat dissatisfied	Neither satisfied nor dissatisfied	Somewhat satisfied	Extremely satisfied

Q: How satisfied are you with the safety and security standards of your hotel suppliers?

Hotel safety audits

Nearly half of travel buyers say their companies do not conduct hotel safety audits.

Yes **43%** Not sure **9%** No **48%**
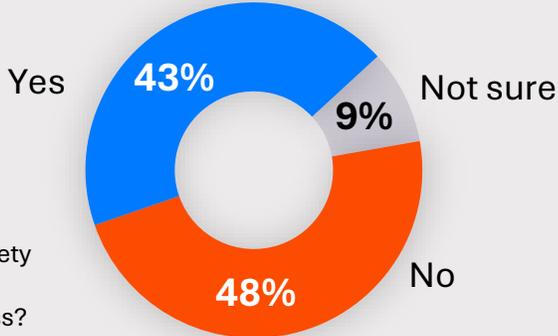
Q: Do you include safety and security audits in hotel sourcing process?

Frequency of reassessing hotel safety

Approaches to reassessing safety of preferred hotels vary, with 27% reviewing it annually and a similar share never reassessing the security of hotels included in their program.

27%	7%	11%	12%	24%	7%	12%
Annually	Every 2-3 years	Less often	After an incident	Never	Other	Not sure
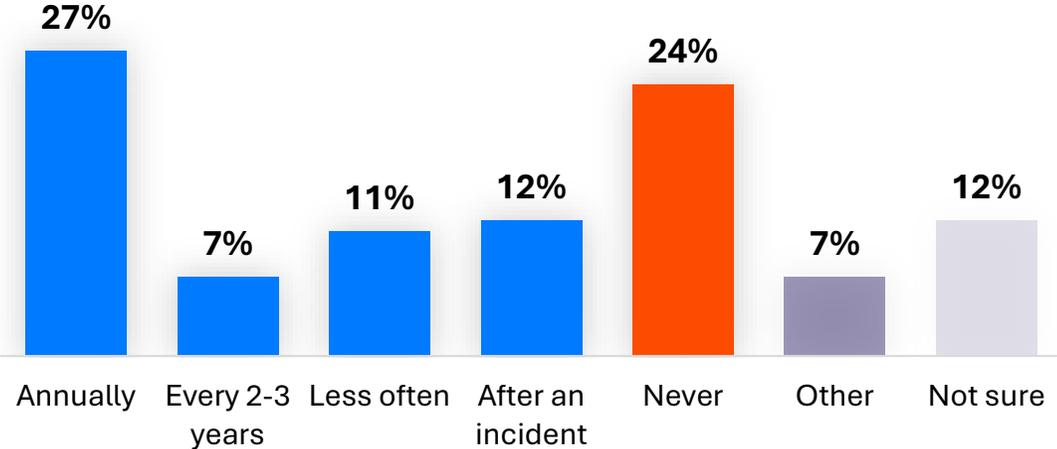
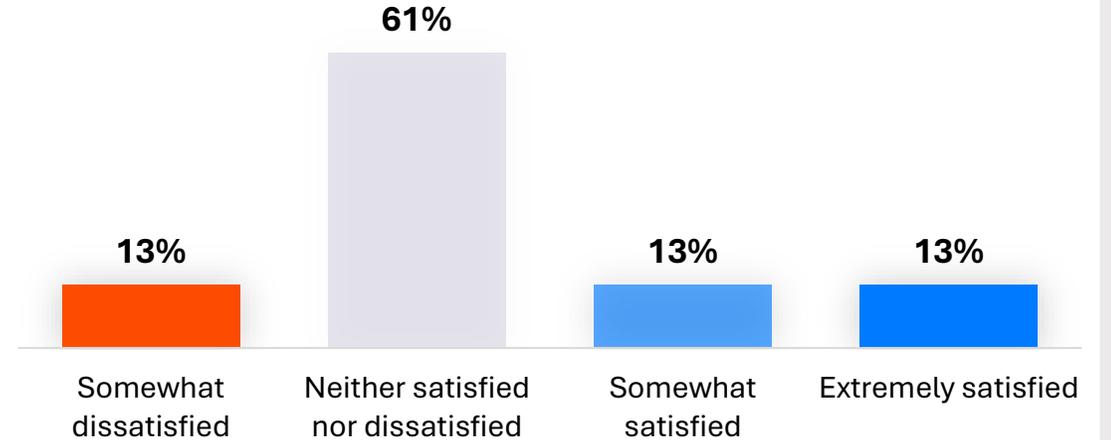Q: How often do you reassess the safety and security of preferred hotel suppliers?

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Short-term rentals

Policy
Two-thirds of travel buyers say their travel policy doesn't allow the use of short-term rentals, e.g., AirBnb or Vrbo.

- Yes: 8%
- In some cases, e.g., for extended stays: 18%
- No: 69%
- We don't have formal policy: 5%
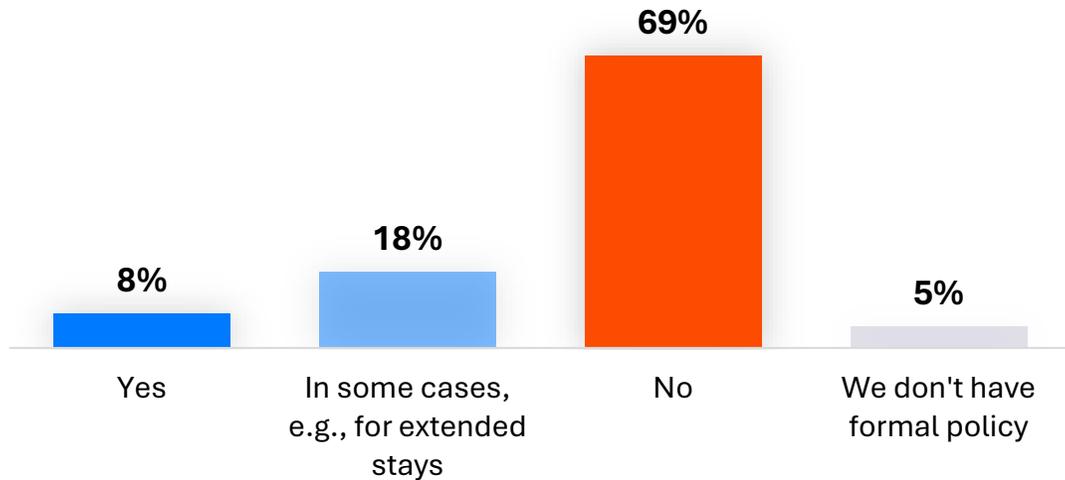
Q: Does your policy allow the use of short-term rentals (Airbnb, Vrbo, etc.) for business travel?

Satisfaction with safety
Satisfaction with the safety of short-term rentals of those permitting their use is mixed, with nearly a quarter being happy overall.
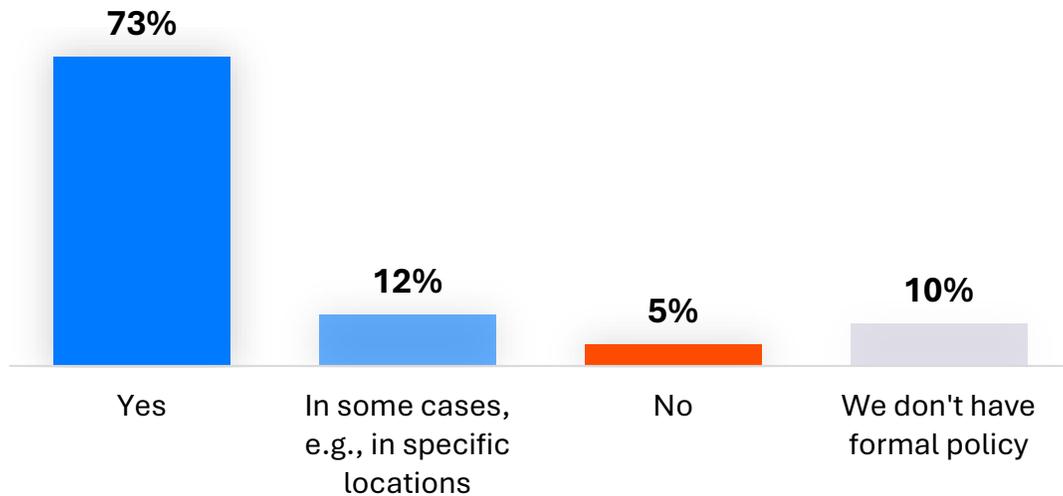
- Somewhat dissatisfied: 13%
- Neither satisfied nor dissatisfied: 61%
- Somewhat satisfied: 13%
- Extremely satisfied: 13%

Q: How satisfied are you with the safety of short-term rentals?

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Ride-hailing

Policy
Over three-quarters allow the use of ride-hailing services, e.g., Uber or Lyft.

73% Yes

12% In some cases, e.g., in specific locations

5% No

10% We don't have formal policy

Q: Does your corporate travel policy permit the use of ride-hailing services, e.g., Uber or Lyft?

Satisfaction with safety
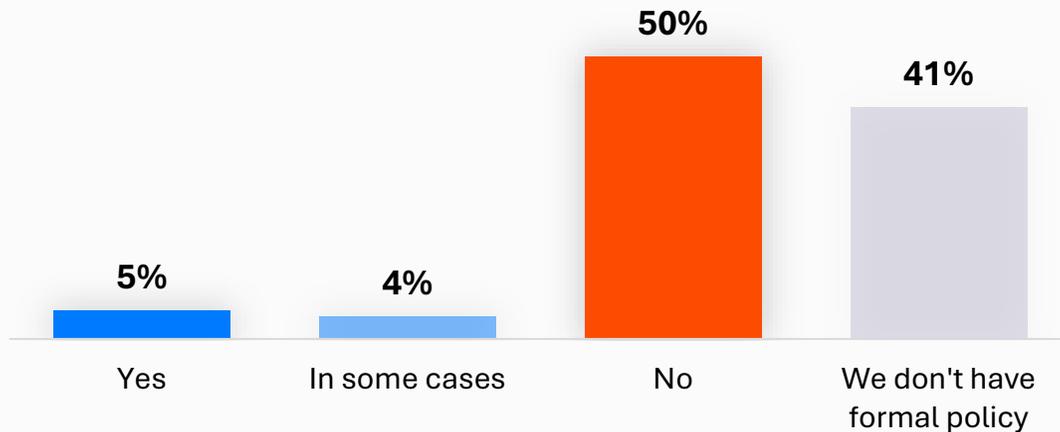Over half are somewhat or extremely satisfied with the safety of ride-hailing services.

4% Extremely dissatisfied

9% Somewhat dissatisfied

33% Neither satisfied nor dissatisfied

40% Somewhat satisfied

14% Extremely satisfied
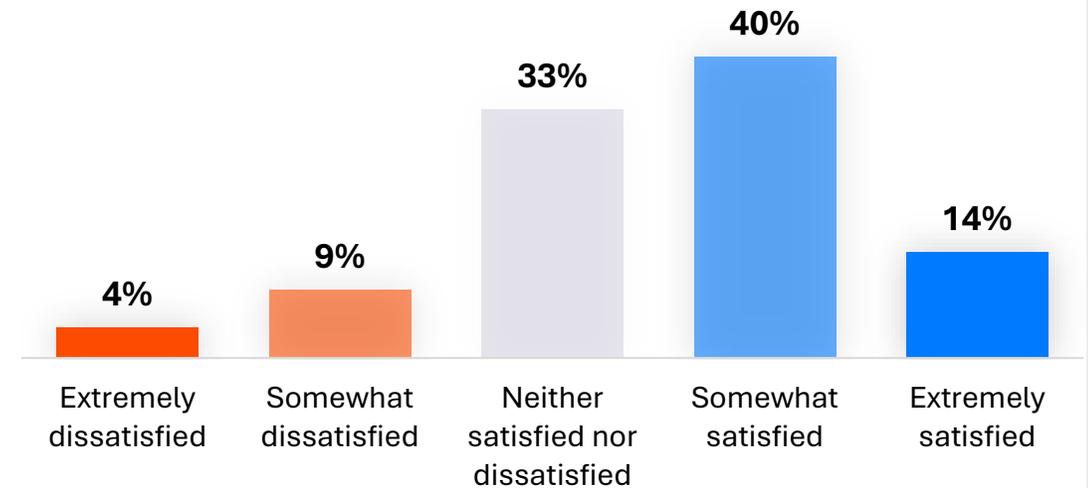
Q: How satisfied are you with the safety of ride-hailing services for business travelers?

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Bikes and scooters

Policy
While half of travel buyers report their travel policy not permitting the use of rented bikes and e-scooters, 41% don't have a formal policy on their use.
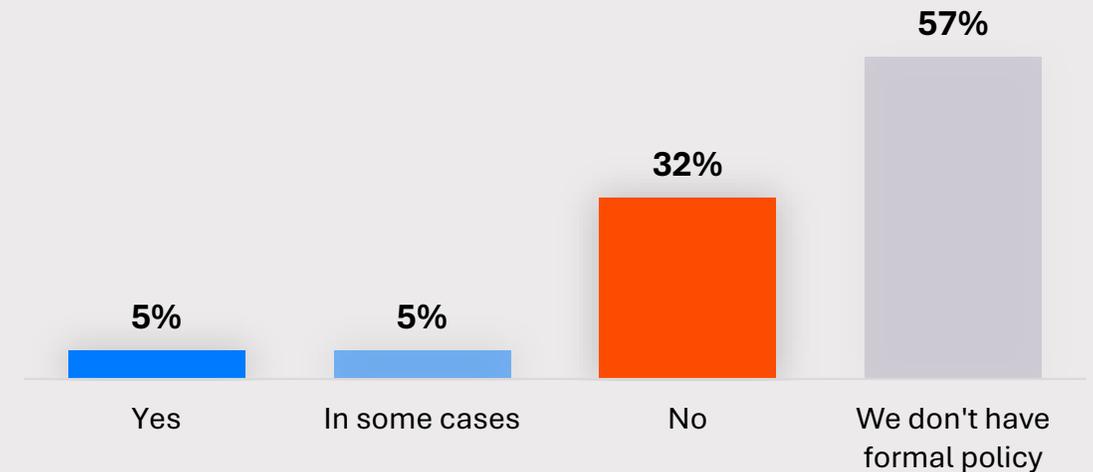
```
                                        50%
                                         █
                              41%
                               █
                               █
                               █
      5%          4%           █          █
      █           █            █          █
     Yes     In some cases     No    We don't have
                                     formal policy
```

Autonomous vehicles

Policy
A third of travel policies do not permit the use of autonomous vehicles, while 57% do not specify their usage in travel policies.

```
                                                    57%
                                                     █
                                  32%                █
                                   █                 █
                                   █                 █
      5%            5%             █                 █
      █             █              █                 █
     Yes      In some cases        No          We don't have
                                               formal policy
```
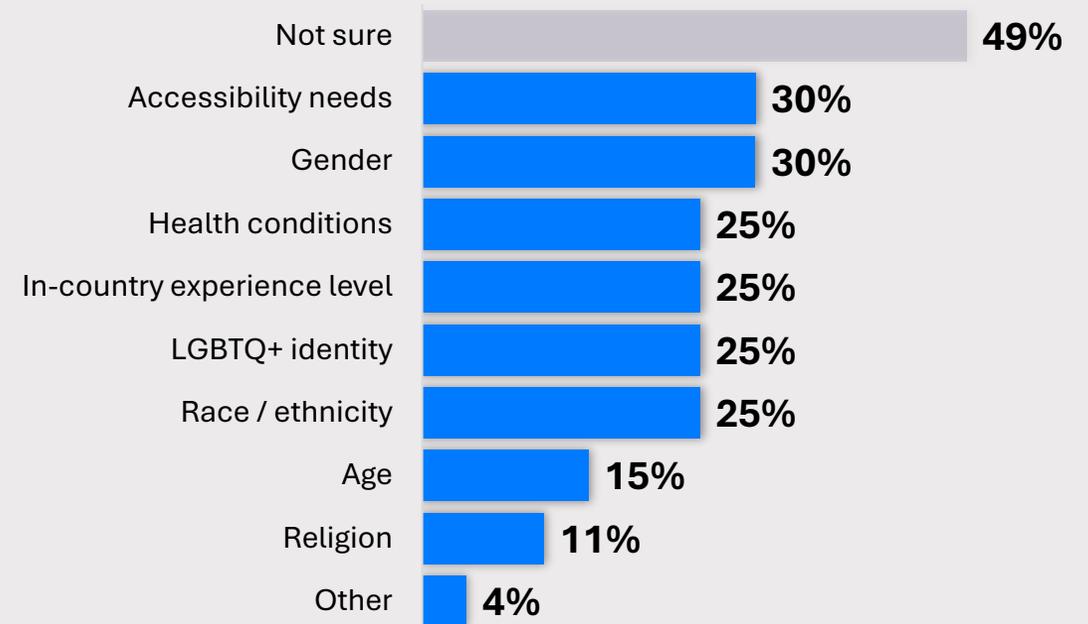
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Employer consideration of traveler characteristics

Six in 10 travel buyers say their program considers travelers' personal risk factors, mostly on a case-by-case basis.

26%	14%	49%	11%
Never	Rarely	Sometimes, case-by-case	Yes, systematically
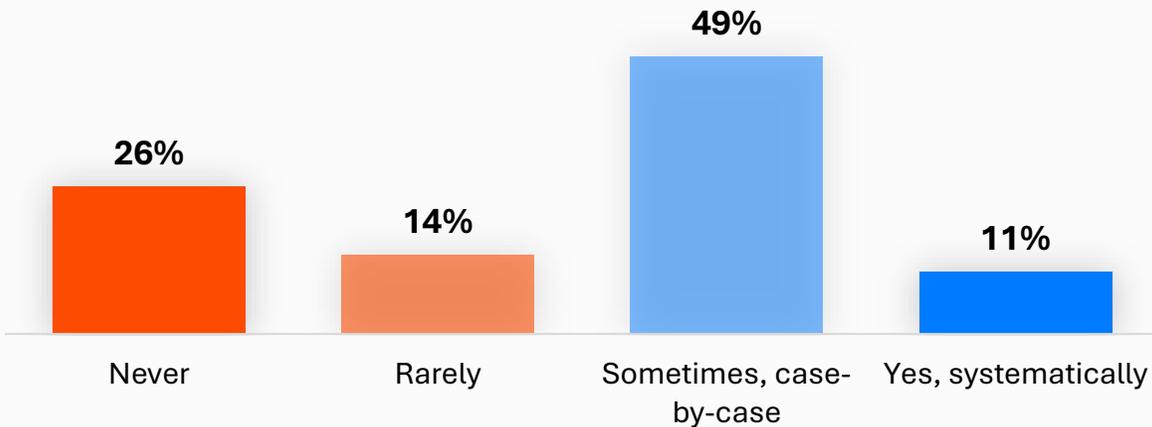
Q: Does your program incorporate travelers' personal risk factors, e.g., their accessibility needs or LGBTQ+ status, into risk assessments?

# Traveler characteristics included in risk assessment

Gender and accessibility needs are included in risk assessments by 30% of employers. Half of travel buyers are uncertain about the considered traveler characteristics.

Not sure	49%
Accessibility needs	30%
Gender	30%
Health conditions	25%
In-country experience level	25%
LGBTQ+ identity	25%
Race / ethnicity	25%
Age	15%
Religion	11%
Other	4%

Q: Which of the following traveler profile factors are included in your risk assessments? Select all that apply.

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Experienced risk incident

Over the past year, nearly half of companies experienced a risk incident requiring the activation of their TRM response.

Not sure **29%**

No **22%**

49% Yes
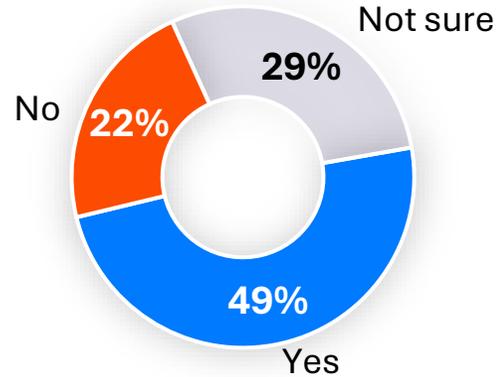
Q: In the past 12 months, has your organization experienced a travel-related incident that required activating your TRM program?
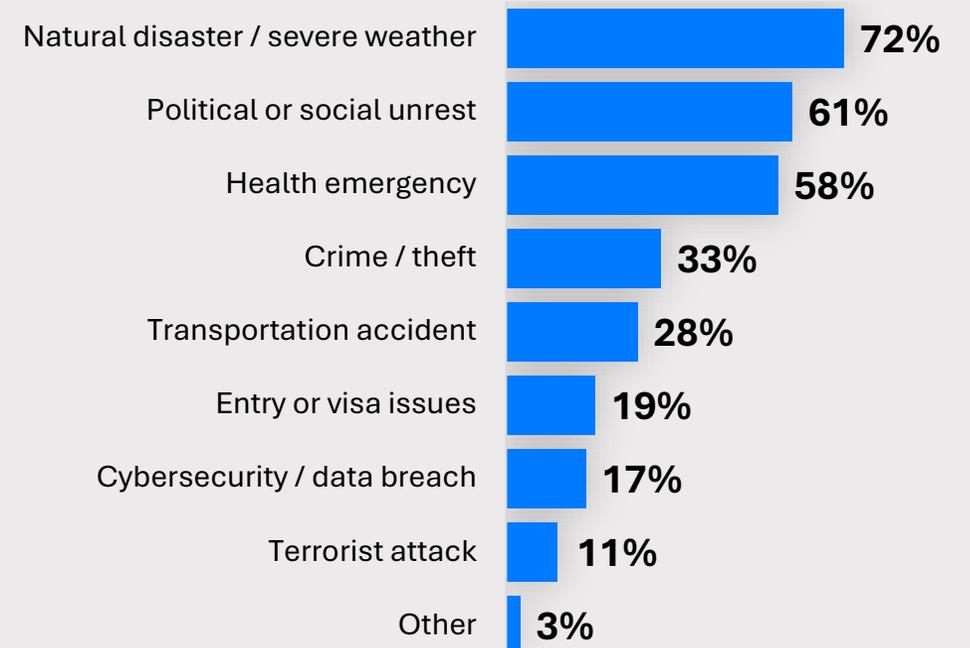
Company's response

Company incident response is viewed positively, with 73% rating it as very or extremely effective.

			56%	
3%	**3%**	**22%**		**17%**
Not effective at all	Moderately effective	Slightly effective	Very effective	Extremely effective
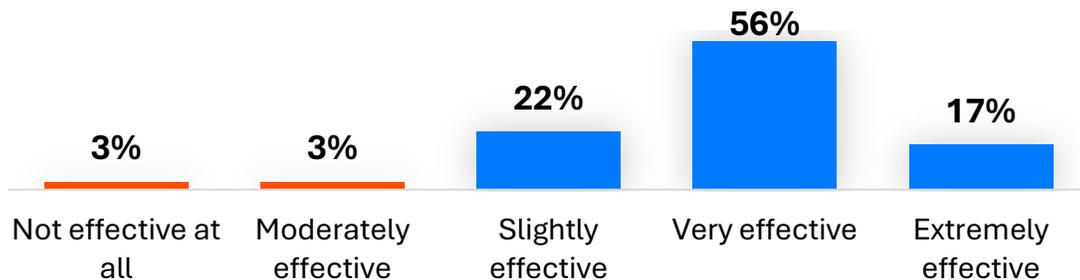
Q: How effective was your company's response to the incident?

Type of incident

Risk incidents were primarily driven by severe weather, political unrest and health emergencies.

Natural disaster / severe weather	**72%**
Political or social unrest	**61%**
Health emergency	**58%**
Crime / theft	**33%**
Transportation accident	**28%**
Entry or visa issues	**19%**
Cybersecurity / data breach	**17%**
Terrorist attack	**11%**
Other	**3%**

Q: What type(s) of incidents triggered activation? Select all that apply.

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Future risks

Geopolitics, climate and cybersecurity lead the list of travel buyers' safety concerns for the coming years.

Risk	Percentage
Geopolitical instability	88%
Climate / weather disruptions	66%
Cybersecurity risks	52%
AI-generated misinformation	30%
Health and pandemics	30%
Supply chain / trade disruptions	22%
Not sure	4%
Other	1%
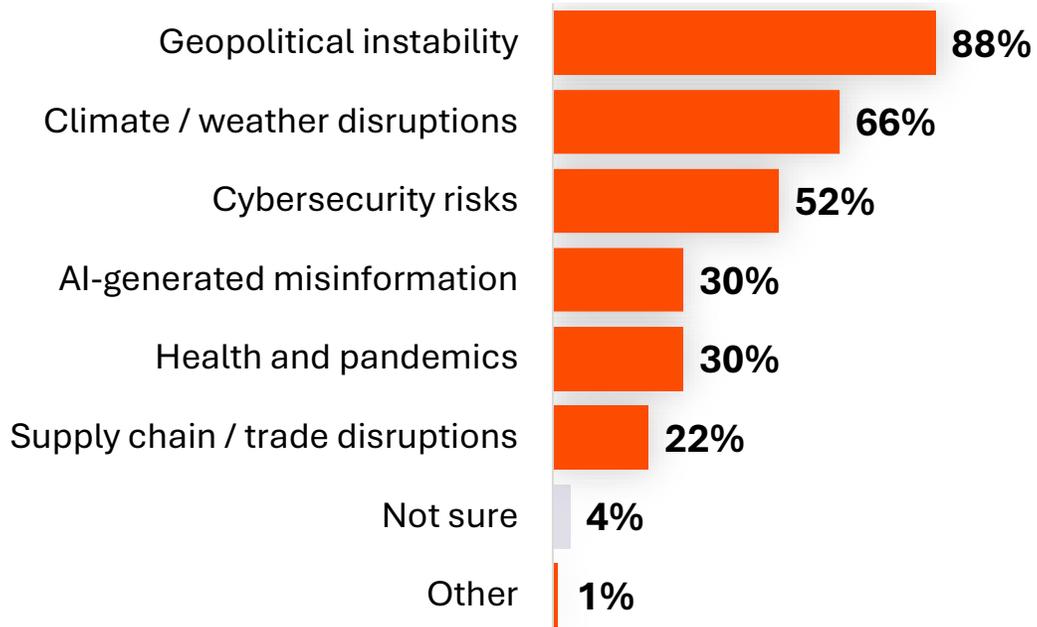
Q: Which of the following risks do you expect to be most challenging in the upcoming years? Select up to three.

Addressing future risks

While nearly two-thirds of travel buyers believe their company's travel safety measures are evolving to address risks, nearly one in four are uncertain about this and 11% respond negatively.

- No: 11%
- Not sure: 26%
- Yes: 63%
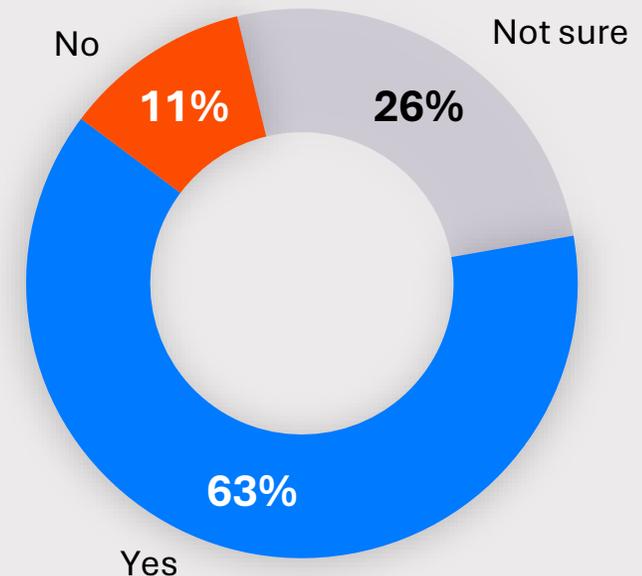
Q: Do you believe your company's travel safety measures are evolving to address new and emerging risks?

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How BCD can help

BCD Travel provides visibility, communication and informed decision-making to support faster response when travel risk conditions change.

Destination Intelligence

- Provides location-specific insight on security, health & environmental risks.
- Supports informed travel decisions with contextual guidance.
- Includes information for diverse travelers, including women and LGBTQ+ travelers.

Risk Alerts

- Delivers timely alerts on security, health and disruption risks.
- Keeps travelers and teams informed as conditions change.
- Available in seven languages.

Traveler visibility and communication

- Enables travel and security teams to locate travelers during incidents.
- Supports targeted SMS/email communication with affected travelers.
- Strengthens situational awareness for faster, coordinated response.

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How BCD can help

ADVITO

[Advito](#) is BCD's consulting division with solutions designed to help you strengthen travel risk programs by measuring program maturating, aligning providers and process to duty of care and ISO 31030.

Traveler Security Program Assessment

> Evaluates the maturity of a program's travel risk management program against the ISO 31030 and industry standards.

> Identifies gaps and redundancies across processes, policies and tools that may affect safety or cost.

> Provides customized analysis with findings, evaluations and recommendations to strengthen duty of care and optimize the health, safety and security of traveling employees.

Travel Risk Management Sourcing Support

> Supports evaluation and selection of third-party assistance providers aligned to organizational risk and duty of care needs.

> Develops and manages RFI/RFP processes based on client-defined criteria to identify providers that best match program requirements.

> Supports provider selection and negotiation aligned to client needs, service expectations and program priorities.

Travel Risk Management Policy Development

> Signals to employees that safety is an organizational priority while supporting alignment with ISO 31030 guidance.

> Supports development of clear practical travel risk management policies aligned to organizational culture and risk realities.

> Helps align policy with real-world behavior to improve consistency, compliance and confidence.

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Natalia Tretyakevich

Senior Manager, Research & Intelligence

natalia.tretyakevich@bcdtravel.eu

About BCD Travel

BCD Travel creates connections that move people and ideas forward. Through open technology and trusted human expertise, we help companies and people navigate change, simplify complexity and make confident decisions about how and when they travel. Our intuitive digital experiences for every stakeholder power journeys that fuel success and drive progress. With 15,000+ dedicated team members serving clients in 170+ countries, BCD is shaping a more sustainable future for business travel. Industry-leading meetings and events management and a global consultancy complete our suite of solutions and services. In 2024, BCD achieved $22.9 billion in sales. For more information, visit www.bcdtravel.com.

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