

Travel & Entertainment Costs Under Spotlight as Companies Focus on Savings and Efficiency in corporate India.

T&E costs have emerged as the largest controllable expense, surpassing employee & administrative costs, “India Travel & Expense Study 25-26”, by TravelSpends.

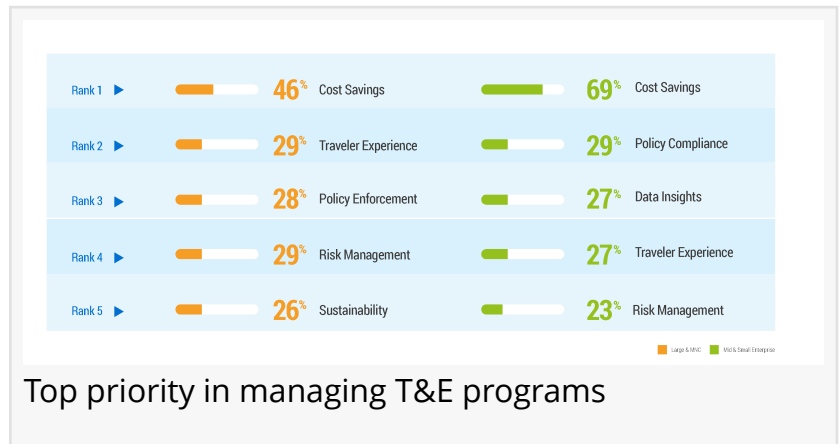
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Travel & Entertainment (T&E) costs
have emerged as the largest
controllable expense within enterprise

P&Ls in India, surpassing employee and administrative costs, according to the “India Travel & Expense Study 2025-26”, conducted by TravelSpends. The study uncovers significant contrasts in how multinational corporations (MNCs) and micro, small, and medium enterprises (MSMEs) manage travel, policy compliance, and digital adoption for fulfilment and expensing.

For large enterprises and MNCs, employee costs rank second and third after T&E, while for MSMEs, the order is reversed. With travel costs now the most significant controllable expense across business segments, enterprises are rethinking procurement and fulfilment strategies to enhance efficiency and cost control.

The study reveals that 63% of MNCs have adopted hybrid work models requiring employees to be in the office for at least 12 days monthly, whereas 67% of MSMEs maintain a full-time office presence. MSMEs also find travel approvals and compliance processes nearly twice as burdensome as larger organizations — 70% cite complex approvals and 60% highlight compliance challenges, compared to 40% and 30%, respectively, amongst MNCs.

A substantial digitization gap persists between segments. While 80% of MNCs use digital platforms for travel booking and expense management — over 70% leveraging online tools — 74% of MSMEs still rely on manual processes, with only 20% adopting digital booking solutions. For MSMEs, air travel represents the largest controllable expense (81%), followed by lodging (61%) and ground transportation (53%).



Enterprises are increasingly viewing [business travel payment](#) providers as strategic partners rather than transactional vendors, as they navigate the complexities of global Travel & Entertainment (T&E) management, according to the study.

The study reveals that large enterprises and MNCs prioritize global scalability, regulatory compliance, and seamless integration of loyalty programs into unified expense workflows. In contrast, MSMEs seek simplicity, control, and affordability in payment solutions, often relying on personal cards or cash advances to manage cash flow.

With 75% of MSMEs expressing a preference for one-stop solutions, there is a clear demand for affordable, all-in-one payment tools. Among MNCs, 62% view payment providers as strategic advisors, prioritizing corporate cards for travel settlements. Global access (68%), advanced reporting (40%), and loyalty-driven rewards such as cashback and air miles are key satisfaction drivers.

The trend is even stronger among MSMEs, with 77% identifying payment providers as strategic allies and 75% favouring integrated platforms for their simplicity. Their top priorities include spending controls (68%), enhanced credit limits (61%), and ease of integration (71%).

Additional insights from the study reveal that 82% of enterprises are adopting a hybrid travel agency model, combining online and offline services for integrated travel fulfilment. Among MSMEs, 81% rely on historical spend data to drive negotiations and supplier benchmarks, while 75% favour current spend data for real-time optimization.

As enterprises adapt to evolving T&E landscapes, the study highlights a strong shift toward integrated [travel and expense](#) platforms. Technology adoption stands at 80% among large enterprises and MNCs, compared to just 26% among MSMEs, with 74% of MSMEs still relying on manual processes. Larger organizations have embraced digital tools to drive efficiency, compliance, and cost control.

The findings reinforce that organizations leveraging automation, real-time tracking, and unified payment solutions are achieving stronger cost control, compliance, and operational efficiency.

TravelSpend is a [Travel Analytics](#), Consulting & Technology company that helps enterprises control Business Travel costs through precisely analyzed decisions. The company offers benchmarking & Intelligence, technology solutions, and consultancy services to optimize Business Travel expenses. (<https://travelspend.com>)

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