

SAP Concur



KAYLA JONG



JASMINE LEE



TONY WU



NICK LEI

Presented By: Team Panda

Presented to: SAP Concur

Date: February 19, 2025

Objective

Analysis

Recommendation

Impact

Create a strategic plan that optimizes SAP Concur's core features, enhances user experience, protects critical information, and drives market growth.

Poor User Experience

Redesign of NewGen UI + New Features

Customer satisfaction increase by 13-18%

Potential Cyber Frauds

Establish Secure Data Privacy

Risk of data breach decreases by 90-95%

Lack of Asia Market

Offer Tailored Support for NA clients traveling to Asia

Increase in customer base of 6-8%



Analysis

Internal

Strength	Weakness
<ul style="list-style-type: none"> • Automated expense categorization reduces administrative burden. • Holds 49.6% market share in travel and expense industry • Over 48,000 customers and 120,000 users worldwide 	<ul style="list-style-type: none"> • Complex and unintuitive user interface • Less than 1% market share on Concur Bill and Invoice • Heavy dependence on North America (70%)
Opportunities	Threats
<ul style="list-style-type: none"> • More demand for full automation to reduce financial admin costs • AI automation and assistance • Partnerships with banks and AI developers 	<ul style="list-style-type: none"> • Expensify, Zoho Expense, Coupa, and Bill.com, established competition • User resistance to NextGen UI • Data security risks • Technological disruptions & AI innovations

External

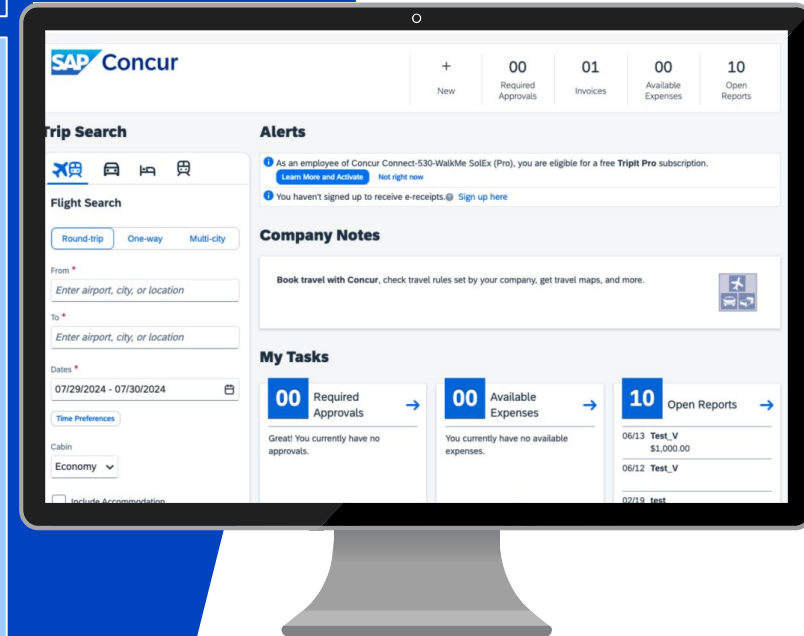
Issue 1: Poor Design of NextGen UI

Platform Complexity

- Overloaded dashboard, hard-to-find features, excessive menus.
- **Excessive Clicks & Slow Workflow**
- Difficult navigation, slow response, missing key features.
- **Limited access to AI-Powered Automation**
- Manual expense categorization

Impacts

- According to Tech Lounge, slow workstations are said to drop productivity levels by **2.75%**
- Delay in processing reports
- Customer frustration
- Higher support tickets and complaints



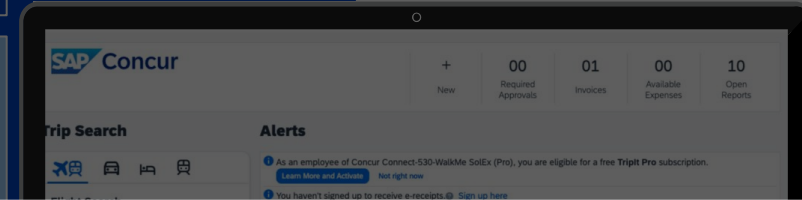
Issue 1: Poor Design of NextGen UI

Platform Complexity

- Overloaded dashboard, hard-to-find features, excessive menus.

Impacts

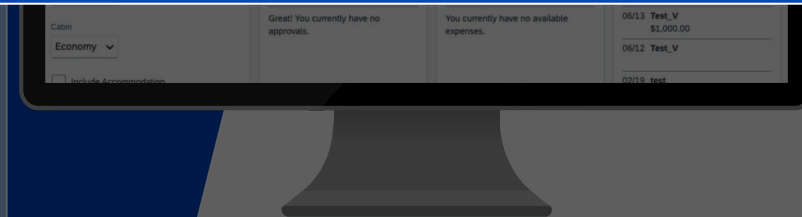
- According to Tech Lounge, slow workstations are said



SAP Concur should prioritize a phased User Interface redesign that **enhances usability** without disrupting current workflows.

- **Limited access to AI-Powered Automation**
- Manual expense categorization

- Higher support tickets and complaints



Issue 2: Risk of Crucial Data Breach

- Thales found that around **39% of companies** have experienced data breach in their cloud storage.
- Such data could allow competitors to **track and exploit** travel patterns, spending limits, and more.
- Data breaches could lead to fraud in modifying the data, which is critical to all corporations.



Photo Retrieved From [ncsc.gov.uk](https://www.ncsc.gov.uk)

Issue 2: Risk of Crucial Data Breach

- Thales found that around **39% of**



SAP Concur should **rework its cybersecurity infrastructure** to safeguard its position in North America and ensure long-term trust and compliance with their customers.

spending limits, and more.

- Data breaches could lead to fraud in modifying the data, which is critical to all corporations.



Photo Retrieved From [ncsc.gov.uk](https://www.ncsc.gov.uk)

Issue 3: Lack of Expansion Strategy

	FULL N.A. FOCUS	FULL ASIA EXPANSION	NA FOCUS + ASIA TESTING
MARKET RISK	5 - Low (established market)	2 - High (regulatory challenges)	4 - Low/ Medium (gradual entry)
GROWTH POTENTIAL	4 - Strong but limited to NA	5 - High due to emerging markets	5 - NA growth + Future Asia potential
FEASIBILITY	5 - Easy to execute	2 - Hard (language, culture, regulations)	4 - Mostly NA, small Asia test
COMPETITIVE ADVANTAGE	3 - NA lead, but no global growth	4 - Expands, but faces local players	5 - Strengthens NA + prepping for Asia
CUSTOMER RETENTION	4 - Satisfy existing NA clients	3 - Hard to retain new clients	5 - Keeps NA clients + tests Asia demand

Issue 3: Lack of Expansion Strategy (con't)

	FULL N.A. FOCUS	FULL ASIA EXPANSION	NA FOCUS + ASIA TESTING
TOTAL	24 points	18 points	28 points



 **Ideal Strategy: NA Focus + Asia Testing**

Issue 3: Expansion Strategy (con't)

- Global business travel spending is expected to reach **\$1.48 trillion in 2025**.
- The **Asia-Pacific Travel and Expense Management Software Market** is projected to grow at a **CAGR of 15.5% from 2024 to 2031**.
- China surpassed the U.S. as the **largest market for business travel**, reaching **\$291.2 billion** in 2015.
- **China is expected to dominate** the APAC market, reaching a market value of **\$825.9 million by 2031**.

Issue 3: Expansion Strategy

- Global business travel spending is expected to
- China surpassed the U.S. as the **largest market for**

SAP Concur should **reinforce** its North American leadership while **strategically testing** Asia through NA-based travelers, ensuring **sustainable growth without high-risk overexpansion.**

Management Software Market is projected to grow at a **CAGR of 15.5% from 2024 to 2031.**

dominate the APAC market, reaching a market value of **\$825.9 million by 2031.**



Recommendations

1. Redesign of NewGen UI + New Features



Introduce New Features to Boost Efficiency

Online Banking Connection

- Allow direct imports from transaction history
- Provides a secure source of proof and data

AI Voice Detection

- Offers convenience for users with a speak-to-input technology
- Simple design allowing intuitive usage

Voicelt

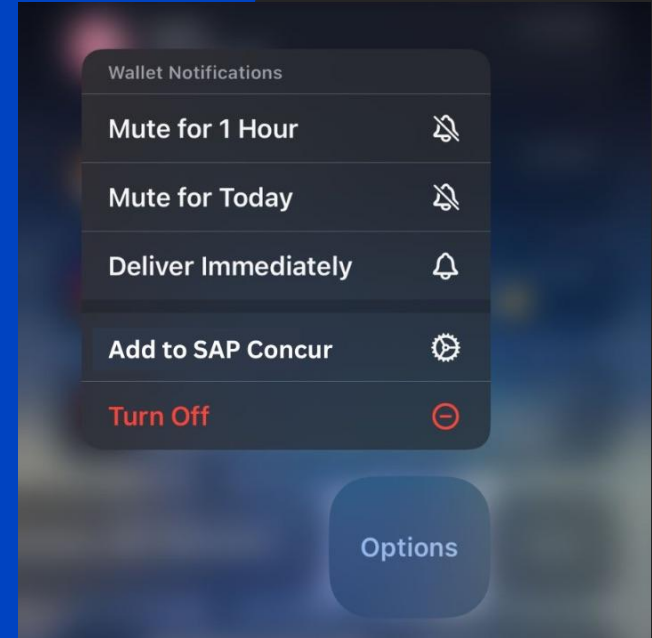
A **free** AI feature which records user's voice and captures keywords and numbers to input into the terminal.

Example: Concur, I just spent \$200 for a Dinner with our Client Jeff.



Online Banking Feature

Easy and automatic system that uploads transaction information from your online bank to the SAP Concur App to await approval.



2. Establish Secure Data Privacy



Photo Retrieved From Forbes

Provide Private Servers to Corporations



Photo Retrieved From Lanworks

How?

- Charge an extra annual fee
- Offer physical servers to locate in headquarters
- Secures privacy with highly sensitive monitoring

Why?

- Connection to authorized online banking accounts
- Store all data of the corporation
- Reduce lags and glitches by controlling a smaller sample

3. Offer Tailored Support for NA Clients Traveling to Asia



Tailored Support for Asia Travel

Optimize Payment Integrations

- **Enable Direct Payments & Auto-Logging** – Allow employees to pay business expenses directly through **WeChat Pay** or **Alipay**, with **auto-synced receipts** to Concur.
- **Support UnionPay Corporate Cards** – Ensure seamless expense tracking for **corporate credit and debit cards**, reducing manual reconciliation.
- **AI-Powered Receipt Matching** – Use OCR (Optical Character Recognition) to **auto-categorize expenses** from digital payments, eliminating manual entry.

Optimize Travel Integrations

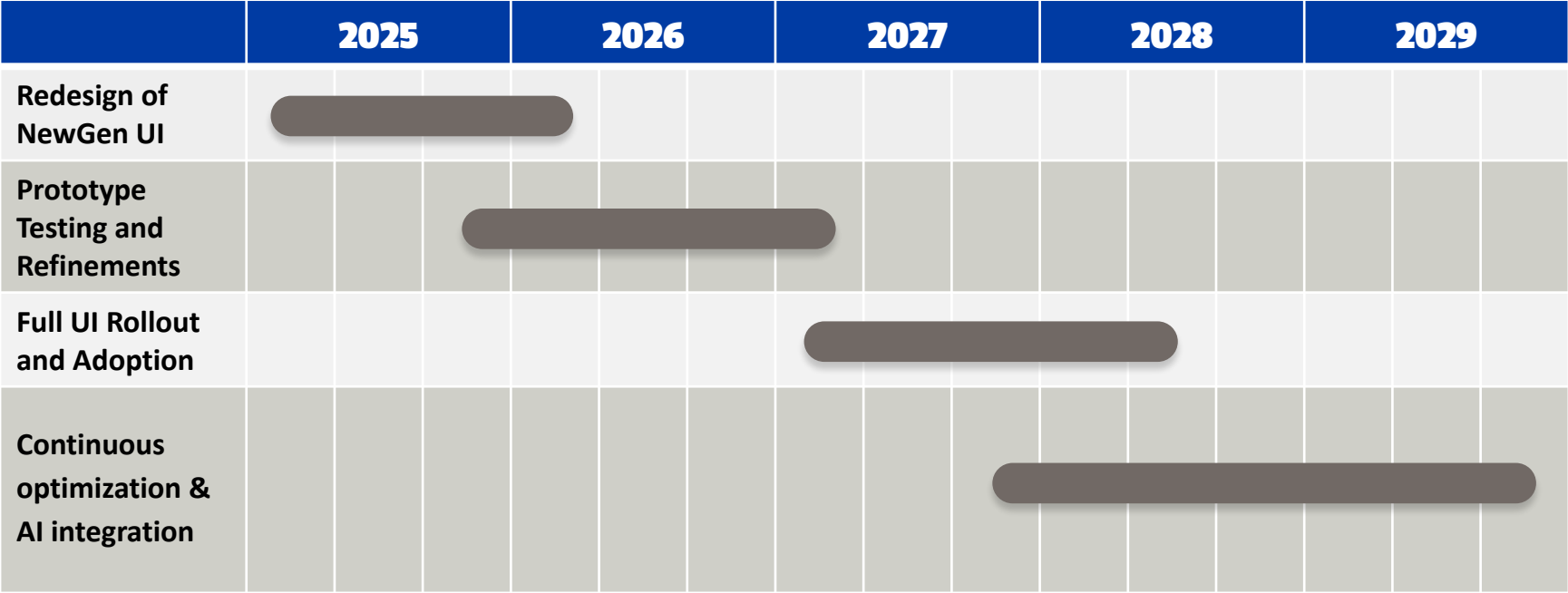
To strengthen its presence in China, Concur should integrate with:

- **1. Ctrip (Trip.com)** – Sync flight, hotel, and train bookings directly to Concur, automate expense reporting with e-receipts and fapiao, enforce corporate travel policies, and suggest cost-effective alternatives.
- **2. 12306 (China Railway)**– Enable direct high-speed rail booking, auto-generates digital receipts, optimizes travel schedules, and ensures compliance with corporate policies.

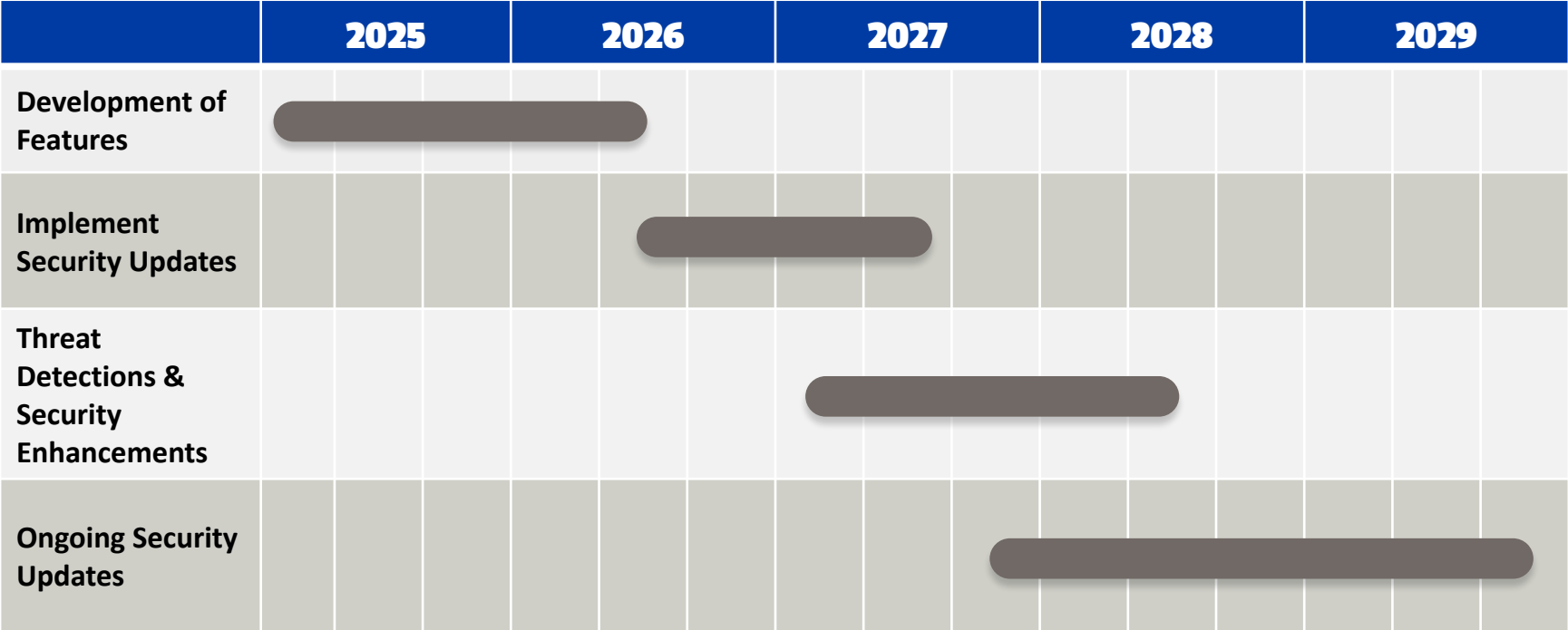


Implementation

Timeline for Recommendation 1



Timeline for Recommendation 2



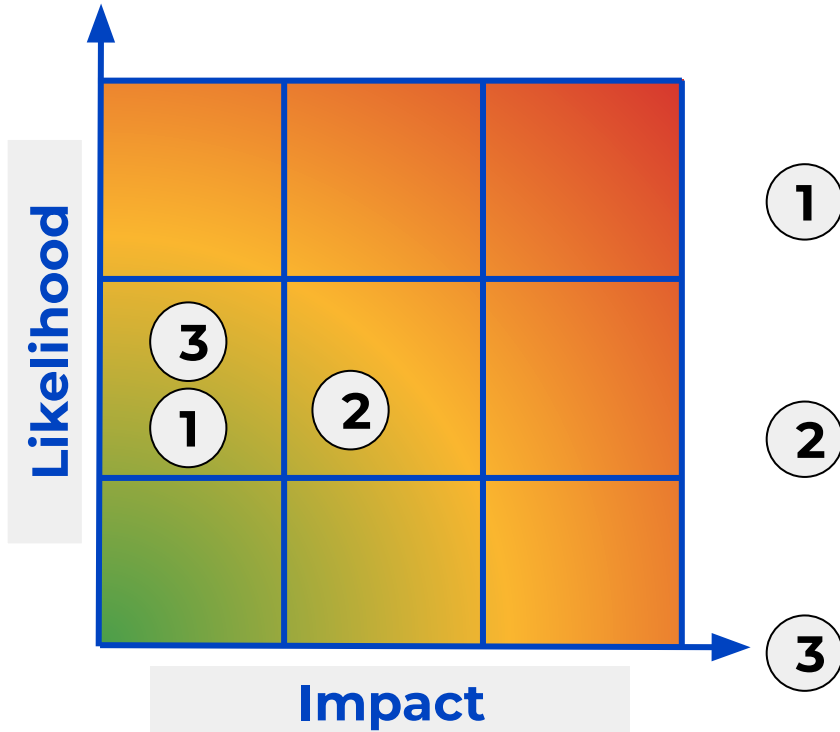


Financials



Risks and Mitigation

Risks & Mitigations



Risk	Mitigation
1 Possible steep learning curves and loss of familiar features	Implementing user testing, gradual rollout, and feedback-driven improvements
2 Increased risks of data breaches when operating in multiple regions	Host regional data servers in compliance with local privacy laws
3 Cultural and regulatory differences in China may delay the pilot	Partner with local firms and legal expert to ensure compliance



Conclusion

Objective**Analysis****Recommendation****Impact**

Create a strategic plan that optimizes SAP Concur's core features, enhances user experience, protects critical information, and drives market growth.

Poor User Experience

Redesign of NewGen UI + New Features

Customer satisfaction increase by 13-18%

Potential Cyber Frauds

Establish Secure Data Privacy

Risk of data breach decreases by 90-95%

Lack of Asia Market

Offer Tailored Support for NA clients traveling to Asia

Increase in customer base of 6-8%



Thank you!



Q&A



Appendices

Sources:

ChannelLife. (2025, February 18). *SAP Concur reveals business travel trends for 2025*. <https://channellife.com.au/story/sap-concur-reveals-business-travel-trends-for-2025>

ChannelLife. (2025, February 18). *SAP Concur reveals business travel trends for 2025*. <https://channellife.com.au/story/sap-concur-reveals-business-travel-trends-for-2025>

Concur. (2016, December 1). *Press releases*. <https://www.concur.com.hk/media-resources/press-releases/12-01-16>

Concur. (2025, February 18). *Navigating the path to expansion with SAP Concur*. <https://www.concur.com/blog/article/navigating-path-to-expansion-with-sap-concur-so>

CfoTech. (2025, February 18). *SAP Concur reveals 2025 predictions for T&E management*. <https://cfotech.co.nz/story/sap-concur-reveals-2025-predictions-for-t-e-management>

Sources:

CfoTech. (2025, February 18). *SAP Concur reveals 2025 predictions for T&E management*. <https://cfotech.asia/story/sap-concur-reveals-2025-predictions-for-t-e-management>

KBV Research. (2025, February 18). *Asia Pacific travel and expense management software market*. <https://www.kbvresearch.com/asia-pacific-travel-and-expense-management-software-market/>

SAP Concur. (2025, February 18). *Market share, competitor insights in travel expense management*. <https://www.sapconcur.com/market-share-competitor-insights>

2023 Cloud Security Report. (2023, February 18). *Shows many data breaches - press release*.