



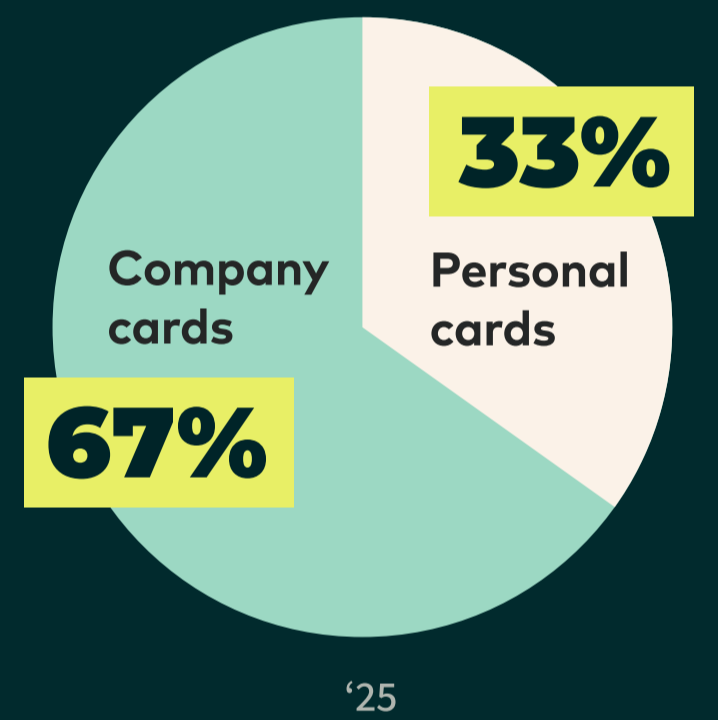
How **business expenses** are **evolving.**

Real behavioural data from the Findity platform reveals how **business expense behaviour** continues to shift.



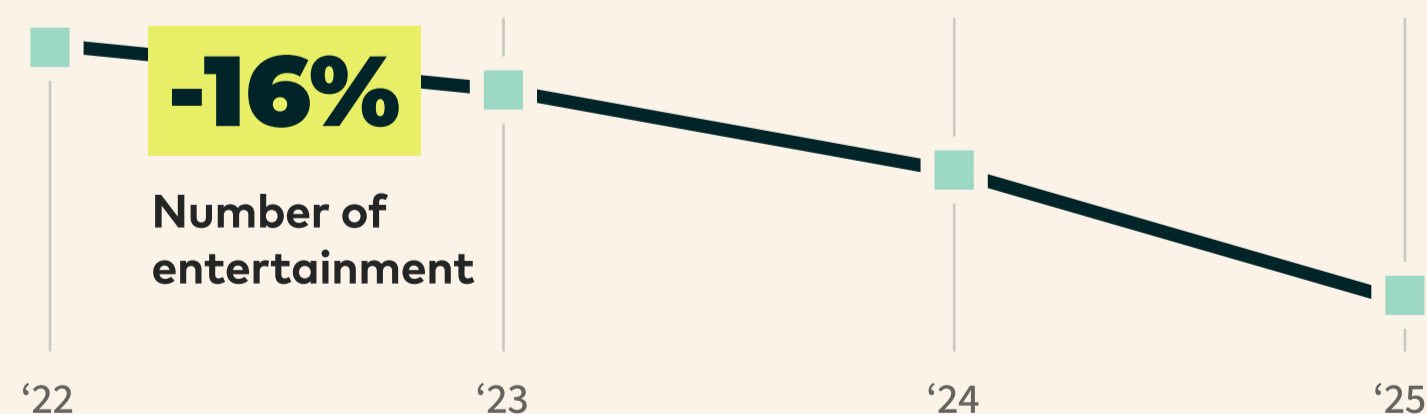
1 Ultimate card flexibility

Real-time card feeds from Mastercard and Visa in the Findity platform have redefined the expense experience. Supported issuers grew 15x in the first year, and personal cards now make up 33% of all connections. **A shift toward a truly card-agnostic experience giving users the ultimate flexibility.**



2 Entertainment: Quality over quantity

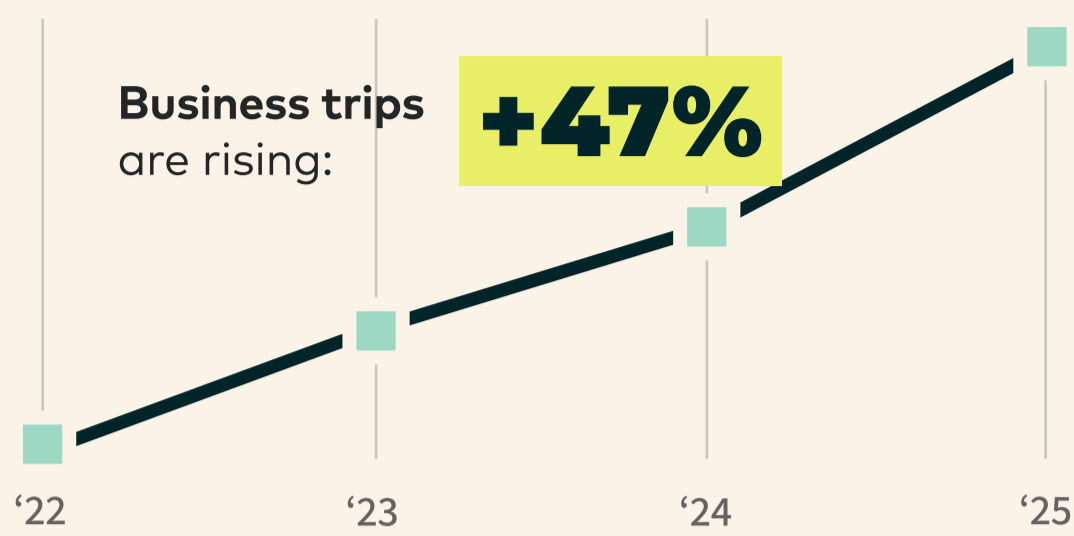
Entertainment expenses are **occurring less often.**



But businesses are investing more when they entertain: average cost per occasion is up **+8%**



3 Business travel is here to stay

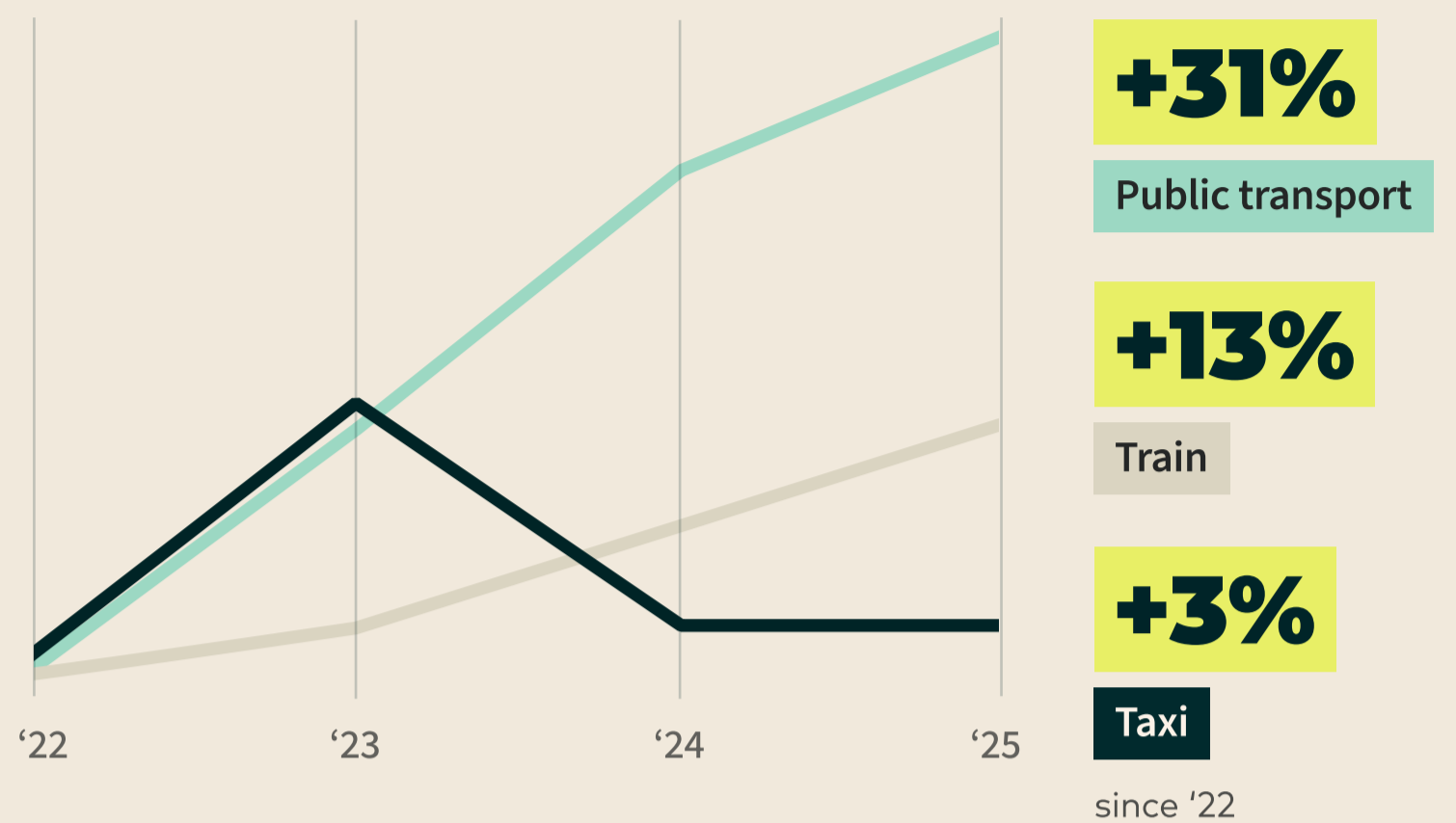


But trips are getting shorter: average trip duration is down **-12%**



4 Shifts in ground transportation

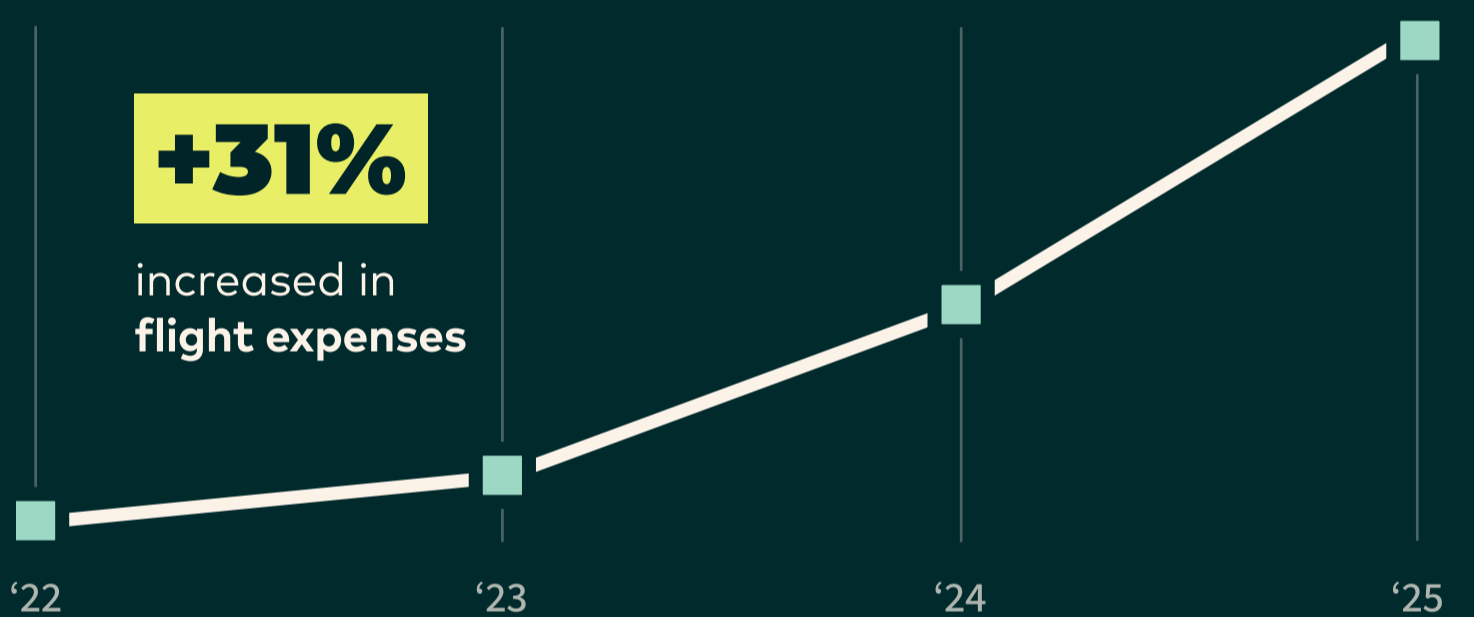
Business travellers are balancing **flexibility, convenience, and sustainability** in their local and regional travel.



5 Flights are taking off

Flight expenses have increased **+31%** since 2022, and +15% since 2024.

A sign of the growing importance of international in-person meetings, for which flying remains essential.



Key takeaways

Businesses are becoming more purposeful in how they manage expenses. While travel volume continues to grow, trips are shorter and supported by a broader mix of transport options.

At the same time, users increasingly expect flexibility in how expenses are managed – including the ability to have a great automated expense experience regardless of the card they use.

Overall, expense behaviour is becoming more connected and experience-driven.

[Learn more at findity.com](https://findity.com)

