

P R E D I C T . X



A PREDICTX WHITEPAPER: MAY 2026

Agentic AI in Corporate Travel

From the Toggle Tax to **Total Autonomy**

DEPLOYS IN **SECONDS**,
NOT MONTHS.



INTERACTIVE
CALCULATORS INSIDE

4 OF 6

LARGEST GLOBAL T&E PROGRAMMES
TRUST PREDICTX

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1 What is Agentic AI?

“AI that plans, decides, and executes tasks autonomously toward a goal, without waiting to be asked.”

“Agentic AI is not a feature. It is a new operating model for corporate travel.”

AI was a copilot in 2024. In 2026, it is an autonomous operator. The programmes pulling ahead are not using better dashboards. They are replacing them.

Three forces made 2026 the inflection point: enterprise data infrastructure matured, AI reliability improved through grounded reasoning on corporate-specific data, and the compounding cost of fragmented manual workflows finally outpaced the cost of replacing them.

Global corporate travel spend reached **\$1.63** trillion in 2025 and continues to rise. The programmes that will control that spend are the ones that can act on data in real time.



THIS IS COGENT.

PREDICTX BUILT THE FIRST ENTERPRISE-GRADE AGENTIC AI PLATFORM PURPOSE-BUILT FOR CORPORATE TRAVEL.

DEPLOYS IN **SECONDS**,
~~NOT MONTHS.~~



BTS EUROPE INNOVATION FACEOFF WINNER 2025
predictx.com/resources/cogent-wins-2025-bts-europe-innovation-faceoff

2

The Efficiency Chasm

The problem every travel manager recognises.

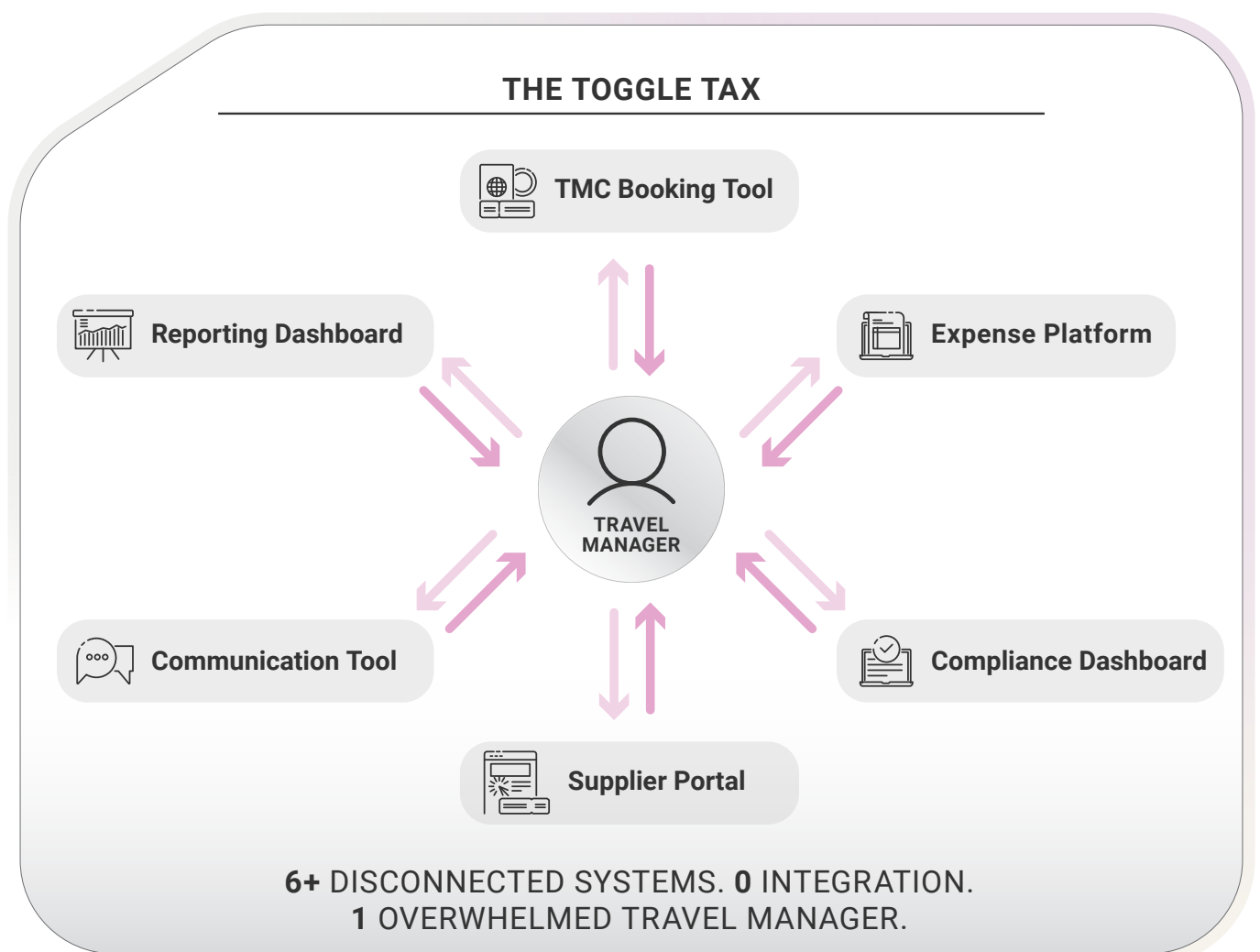
The one nobody named until now.

Corporate travel is running on infrastructure built for a different era.
The data exists. The decisions are not getting made.

The Toggle Tax To handle a single disruption event:

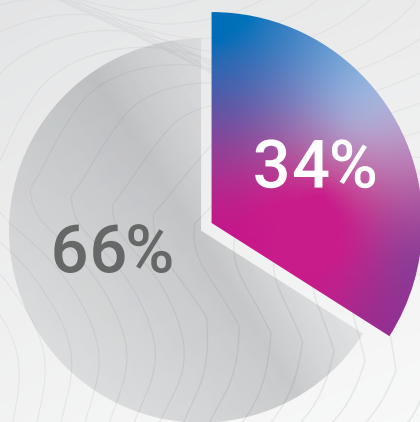
A travel manager opens a TMC booking tool, switches to an expense platform, checks a communication tool, logs into a supplier portal, pulls a compliance dashboard, and loops back. None of these systems talk to each other. The travel manager becomes the connector between them.

That daily friction, context-switching between **6+** disconnected systems to complete a single task, is the Toggle Tax. It is not one visible cost. There are hundreds of small moments every day where strategic people are doing administrative work instead of making decisions.



The numbers behind the problem

TRAVEL PROGRAMMES AND AI ADOPTION



ONLY 34% OF TRAVEL PROGRAMMES PLAN TO APPLY AI IN SIGNIFICANT WAYS

66% ARE OPERATING WITHOUT

SOURCE: GBTA BUSINESS TRAVEL OUTLOOK POLL, FEBRUARY 2025

WHAT TRAVEL MANAGERS PRIORITISE MOST

16%

JUST 16% OF TRAVEL BUYERS PLANNED TO ADD HEADCOUNT IN 2025, YET TRAVEL VOLUMES AND COMPLEXITY KEEP RISING.

57%

57% OF TRAVEL BUYERS ANTICIPATED INCREASED TRAVEL SPENDING, WITHOUT THE TOOLS TO MANAGE THAT GROWTH INTELLIGENTLY.

46%

46% OF TRAVEL PROGRAMMES PRIORITISED SUSTAINABILITY IN 2025, YET MOST CANNOT REPORT ON EMISSIONS WITHOUT MANUAL DATA WORK.

SOURCE: GBTA BUSINESS TRAVEL OUTLOOK POLL, FEBRUARY 2025

THE PRIORITIES ARE CLEAR. THE URGENCY IS REAL.
THE GAP BETWEEN WHAT TRAVEL MANAGERS NEED TO DO
AND WHAT THEIR TOOLS ALLOW HAS NEVER BEEN WIDER.

Complexity has outpaced our tools.
More dashboards will not solve this. **More capacity will.**

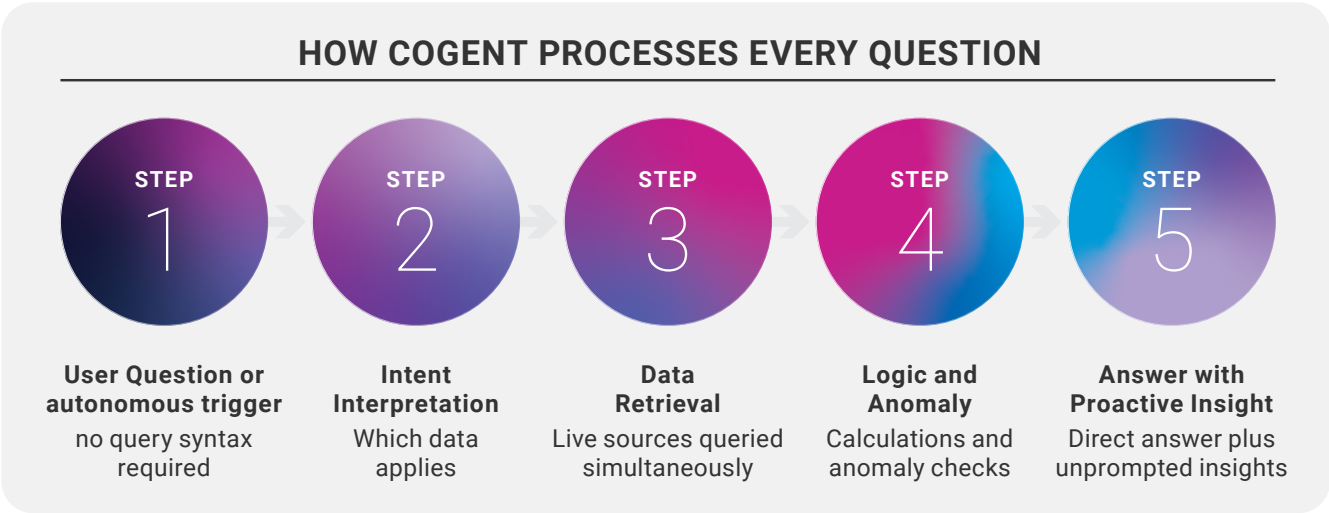
3 What is Agentic AI?

Most organisations have deployed AI.

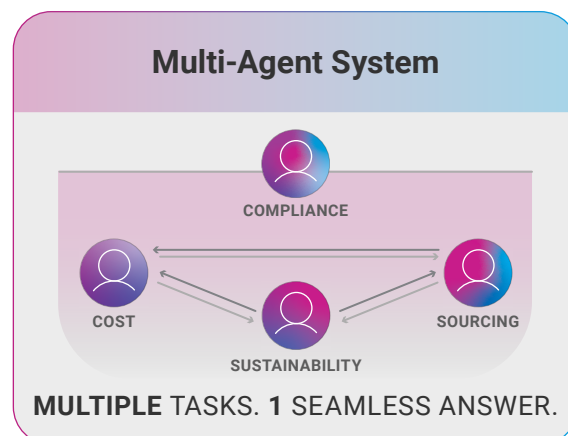
Almost none have deployed it agentially.
The difference is not incremental.
It is structural.

“Generative AI produces outputs.
Agentic AI produces outcomes.”

	Traditional AI	Automation	Agentic AI
<i>Function</i>	Predicts and suggests	Follows fixed rules	Plans, decides & executes
<i>Trigger</i>	User prompt	Pre-set condition	Self-starting workflows
<i>Compliance</i>	Static flagging	Post-trip reporting	Real-time intervention
<i>Reasoning</i>	Pattern-based	Rule-based	Goal-oriented



VS



4 How Agentic AI Works in a Travel Programme

Why T&E data is uniquely suited to agentic AI

T&E data it is high volume, multi-source, policy-governed, and time-sensitive. The conditions that make manual management expensive are exactly the conditions that make agentic AI powerful.

COGENT ARCHITECTURE: 4 LAYERS



EMPLOYEES AND OUTCOMES



Layer
4

FEEDBACK LAYER

Every interaction is logged and reviewed for accuracy and relevance, improving the quality of responses over time.

Layer
3

ACTION LAYER

TMC feeds, card data, expense records, policy parameters, and supplier contracts unified across every entity and geography. The foundation everything else runs on.

Layer
2

INTELLIGENCE LAYER *powered by the PredictX AI Framework*

Cogent's reasoning engine interprets plain-language questions, determines what data is needed, applies logic, and surfaces anomalies proactively. Every answer is grounded in your actual programme data: your negotiated rates, your policy rules, your booking history. Not generic AI inference. Your data, reasoned against in real time.

Layer
1

DATA LAYER

200+ connectors across TMCs, expense systems, credit cards, OBTs, GDS systems, suppliers, HR systems, and General Ledger. Answers delivered before the meeting ends.

DATA FLOWS UP

ENTERPRISE GOVERNANCE BY DESIGN

Built for enterprise procurement scrutiny. Backed by the certifications that matter to your IT and legal teams.



Human-in-the-Loop (HITL) controls. Your team stays in command at every critical decision point.



Cogent never commits spend without a final **human Go or No-Go approval.**



Full audit trail of every agent decision.



Role-based permissions across global teams.

Fortune 100 ready: **ISO 27001:2017** **PCI-DSS**
Cyber Essentials **GDPR compliant**



Learn more:

predictx.com/resources/beyond-dashboards-the-agentic-ai-revolution-in-t-e-reporting-expense-audit

“While corporate travel has surged, many teams have not been able to expand to meet this demand, amplifying the need for scalable, autonomous solutions like Cogent that can address these gaps efficiently.”



Keesup Choe
CEO, PredictX

5 The AI Framework Powering Autonomous Travel Management

Traditional AI answers one question at a time. The PredictX AI Framework moves programmes beyond 'what happened' to 'why it happened' and then to 'take action', automatically, without a data analyst in the loop.

Rather than one monolithic system handling everything, the framework breaks complex tasks into small focused jobs handled by specialist agents working in collaboration. Higher accuracy. Faster answers. Workflows that scale without adding headcount.

PredictX built this framework specifically for business travel intelligence. It is the infrastructure that powers Cogent.

BUILT FOR ENTERPRISE SCALE

Average response time
under 10 seconds

100 000 +
Data points per single query

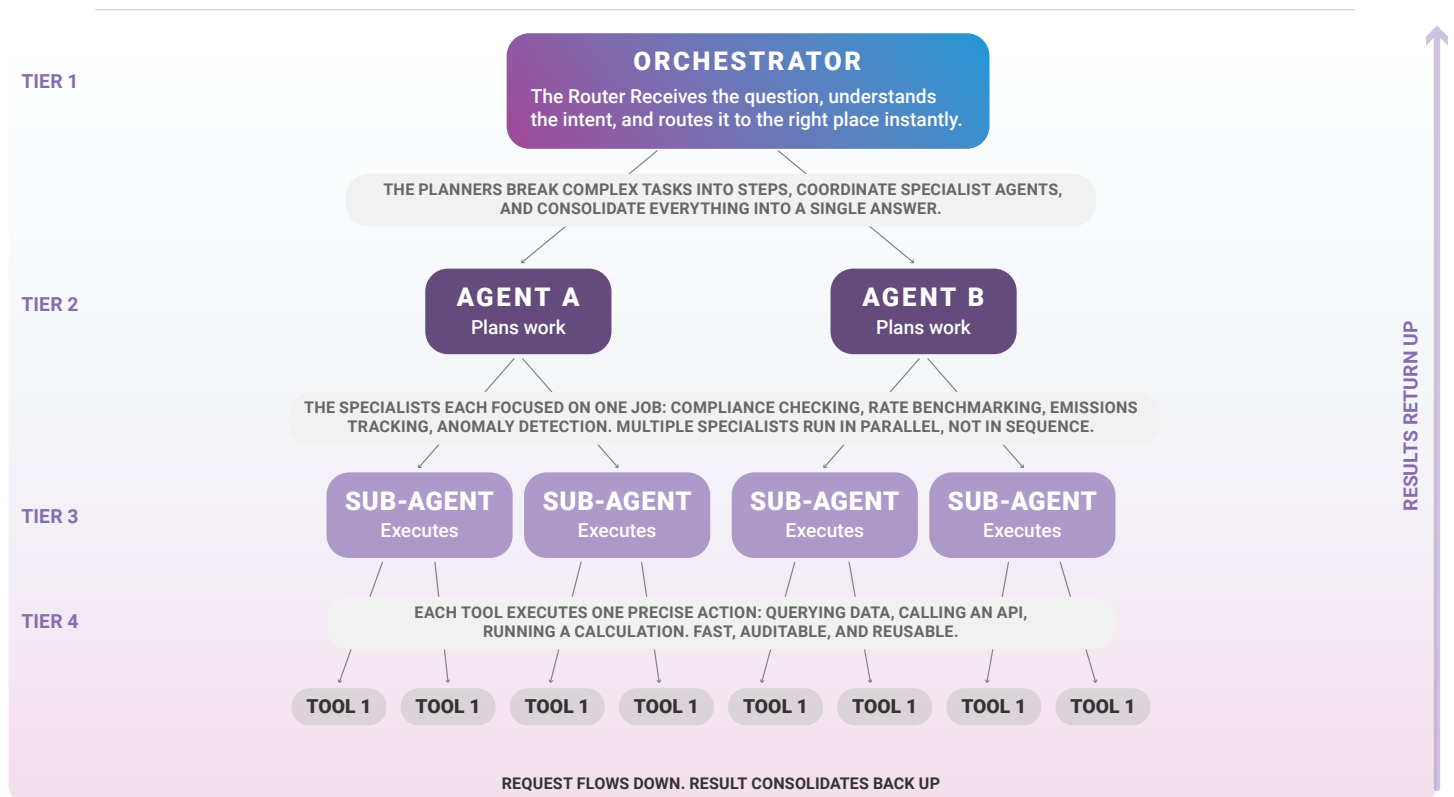
99%
Reliability rate for relevant
programme queries

Fully auditable
Role-based access controls
across global teams

AGENTIC COLLABORATION HIERARCHY



A TRAVEL MANAGER ASKS: "Which routes have the highest rate of off-channel hotel bookings and what is the projected annual cost?"



The true potential for AI is in doing the work not being done by humans — work that is too expensive or requires too much manpower. [Keesup Choe, CEO, PredictX](#)

6 What Cogent executes for you

Across enterprise travel programmes, agentic AI is already being applied to the following high-impact workflows.

24% of travel buyers cite addressing non-compliant bookings as their top risk priority.
GBTA BUSINESS TRAVEL OUTLOOK POLL

Cogent addresses this continuously, not after the fact.

All outcomes based on enterprise deployment patterns. Individual results will vary.

1 T&E Reporting and Analytics

Conversational reporting replacing static dashboards and analyst queues. Instant answers across spend, compliance, and programme performance.

BASED ON ENTERPRISE DEPLOYMENT PATTERNS:

3% to 5% reduction in total T&E spend.
5X productivity gain.

2 Vendor Negotiation Intelligence

Daily monitoring of booked rates against city caps. Rate variances and non-compliance identified continuously, giving teams the data advantage before every supplier conversation.

BASED ON ENTERPRISE DEPLOYMENT PATTERNS:

Meaningful improvement in RFP pricing when entering negotiations with Cogent-generated benchmarking data.

3 Complex Travel Data Analysis

Instant answers across cost centre, project code, traveller, and route on demand. No report rebuilds. No data team queues.

BASED ON ENTERPRISE DEPLOYMENT PATTERNS:

90% faster insight generation vs. traditional BI workflows.

4 Continuous Air Sourcing

Always-on benchmarking replacing annual RFPs across every priority route, every day.

BASED ON ENTERPRISE DEPLOYMENT PATTERNS:

3x faster sourcing decisions and continuous contract optimisation.

5 Automated Expense Auditing and Fraud Detection

Full story audit connecting booking, card, and expense records. Catches fraud before reimbursement, not after.

BASED ON ENTERPRISE DEPLOYMENT PATTERNS:

Significantly more fraud caught pre-reimbursement. Manual review time reduced substantially.

6 Sustainability and Carbon Reporting

Granular route-level CO₂ across every travel mode. Scope 3 and CSRD aligned. Audit-ready from a single data foundation. 46% of travel programmes now prioritise sustainability.

Fewer than 25% can report without manual data work.

GBTA 2025 / SKIFT RESEARCH

7 Strategic Sourcing and RFP Analysis

Supplier responses scored automatically across price, service, and risk. Explainable. Auditable. No spreadsheets.

BASED ON ENTERPRISE DEPLOYMENT PATTERNS:

40+ hours saved per RFP cycle.



Explore all use cases in full:

predictx.com/resources/6-powerful-cogent-use-cases-for-t-e-reporting-travel-data



Download the Cogent Product Sheet:

predictx.com/whitepaper/cogent-by-predictx-ai-agents-that-power-smarter-t-e-decisions-1

While others are still building dashboards,
PredictX clients are running continuous autonomous operations.

7 The Cogent Prompt Library

The most effective Cogent users move from asking for reports to asking for decisions. Every prompt below is drawn from live enterprise deployments across PredictX's global client base.

Spend and Savings

Identify the **top 3 cost centres where travel spend increased by more than 15% YoY** and show the primary driver behind each increase.

Show me our top 10 routes by ticket volume and flag any where our average ticket price has risen more than 20% compared to last year.

Policy Simulation

If we restrict same-day hotel bookings to pre-approved exceptions only, how many bookings in the last 6 months would have been affected and what is the estimated saving?

Model the compliance impact of enforcing a 21-day advance purchase policy across all markets and show how behaviour differs by region.

Compliance and Fraud Detection

Show me all travellers who submitted expense claims within 48 hours of a cancelled trip last quarter and flag any with no corresponding TMC record.

Identify all corporate card transactions in Q2 that occurred on weekends in non-travel locations and cross-reference against submitted expense reports.

Vendor and Sourcing

Show me **which of our top 20 preferred hotels had the highest rate of non-preferred alternatives booked nearby in the last 6 months** and calculate the ADR gap.

Compare the total cost of ownership across all three RFP submissions including implementation, licensing, and variable fees projected over 3 years.

Off-Channel Booking Detection

Show me all travellers who flew internationally last quarter but have no hotel booking recorded in our system for the same dates.

Calculate the total estimated cost of off-channel hotel bookings in EMEA last year and show which departments are driving the most leakage.

Sustainability

Show me which of our **top 10 air routes has the highest CO2 per passenger kilometre and identify the rail alternative** with the lowest emissions for each.

Compare our Scope 3 travel emissions per employee across our top 5 operating countries for FY25 versus FY24.



Full enterprise prompt library:

predictx.com/resources/agentix-ai-travel-management-modern-edge-t-e



What to ask your AI - prompts guide:

predictx.com/resources/what-to-ask-your-ai-prompts-cogent-agentix-ai



The PredictX Guide to Prompt Engineering for T&E Management:

predictx.com/whitepaper/the-predictx-guide-to-prompt-engineering-for-t-e-management

8

Proof it works

Across the industry, early adopters of agentic AI are reporting measurable gains in speed, compliance, and cost control. Outcomes vary by programme maturity, data quality, and deployment scope.

Policy Simulation in Practice

A global enterprise modelled a Business Class threshold change.

Manually: 2 to 3 weeks of analyst work

With Cogent: 1 question, seconds, finance-ready export with country-level breakdown.

Representative output based on enterprise deployment patterns:
approximately 450 affected flights.

Projected annual savings: ~ £600K to £800K depending on route mix and booking behaviour.
Individual results will vary.

Global financial services leader, 20,000+ travelers



Try the PredictX Policy Simulation Calculator

predictx.com/resources/te-policy-simulation-calculator-predictx

Vendor Negotiation Intelligence

Enterprise teams walking into airline negotiations with their own city-pair ATP data rather than supplier estimates. Hotel teams querying preferred property performance before every RFP. The dynamic shifts permanently when the buyer arrives better prepared.

Hotel and air account for over 70% of managed travel spend in enterprise programmes.

Global industrial technology and engineering conglomerate



Try the PredictX Vendor Negotiation Intelligence tool:

predictx.com/resources/vendor-negotiation-intelligence-corporate-travel

Sustainability and CO₂ Tracking

Multi-entity CO2 queried in one conversation across global operations. No manual consolidation. Scope 3 reporting that used to take weeks delivered in seconds.

Over 60% of large enterprises have board-level travel emissions targets.
Fewer than 25% can report on them without manual data work.

Global pharmaceutical leader, operations across 100+ markets

Off-Channel Hotel Booking Detection

Global pharmaceutical firm. **10,000+ travellers. Hotel leakage rising. Air and hotel data in separate silos.**

Question asked: “Show me all international flights in Q1 where no corresponding hotel was booked in our system.”

Cogent flagged **145** instances of off-channel spend and traced **80%** to one department at one conference. **Manager acted in real time.**

Output based on enterprise deployment patterns: savings ~£45K to £55K in a single quarter. **Results vary based on programme size and leakage patterns.**

Global pharmaceutical firm, 10,000+ travelers

“Cogent does not just find the data. It finds the missing data.”

Automated Data Quality Auditing

Cogent proactively surfaces anomalies users had not asked about. **Continuous monitoring replaces monthly review cycles that catch issues only after the damage is done.**

Global multi-unit retail and franchising leader

Hotel Attachment Rate and Off-Channel Leakage

The average enterprise hotel attachment rate sits between **60% and 70%**.

In one programme, **72%** of all unattached trips came from one team on two routes booked through Booking.com. **The data was there the entire time. Nobody had looked.**

The Cost: a \$55 gap per night between open market and corporate negotiated rates on every off-channel booking, before rebate impact. (*Emburse Business Travel Snapshot 2025*)

With Cogent: root cause identified in seconds. **Manually:** 3 to 5 days of stale results.

Global enterprise travel programme



Try the PredictX Hotel Attachment Rate Calculator:

predictx.com/resources/hotel-attachment-rate-missing-spend-te

“Every travel technology vendor promised us intelligence. PredictX is the only one that delivered autonomy. There is a significant difference between the two.”

Head of Global Travel, Fortune 500 Manufacturing Group

9 Get Cogent. Seconds, Not Hours

The travel manager of tomorrow is an architect of intelligent systems. That shift is happening now.

predictx.com/resources/t-e-manager-tomorrow-cogent-agentic-ai-corporate-travel

Where Is Your Programme?

↓ **Most programmes are here** ↓ **Cogent gets you are here**

Stage 1: Behind	Stage 2: Transitioning	Stage 3: Leading
Manual and reactive	AI-assisted	Agentic and autonomous
Monthly reporting cycles	Faster queries, analyst-dependent	Continuous programme intelligence
Compliance after the fact	Partial real-time visibility	Full programme control in real time
Annual RFP cycles	Improved sourcing cadence	Continuous sourcing and optimisation

Speed-to-Value: **Cogent vs. Without Cogent**

Use Case	With Cogent	Without Cogent
<i>Policy simulation</i>	Seconds	2 to 3 weeks
<i>Vendor negotiation prep</i>	Seconds	Half a day of data prep
<i>Off-channel booking detection</i>	Seconds + root cause	Hours of manual work
<i>Fraud detection</i>	Continuous pre-reimbursement	Monthly sampling
<i>Sustainability tracking</i>	Seconds	Manual consolidation

All figures based on enterprise deployment patterns. Individual results will vary.



BTS Europe Innovation Faceoff Winner 2025

predictx.com/resources/cogent-wins-2025-bts-europe-innovation-faceoff



Full analysis:

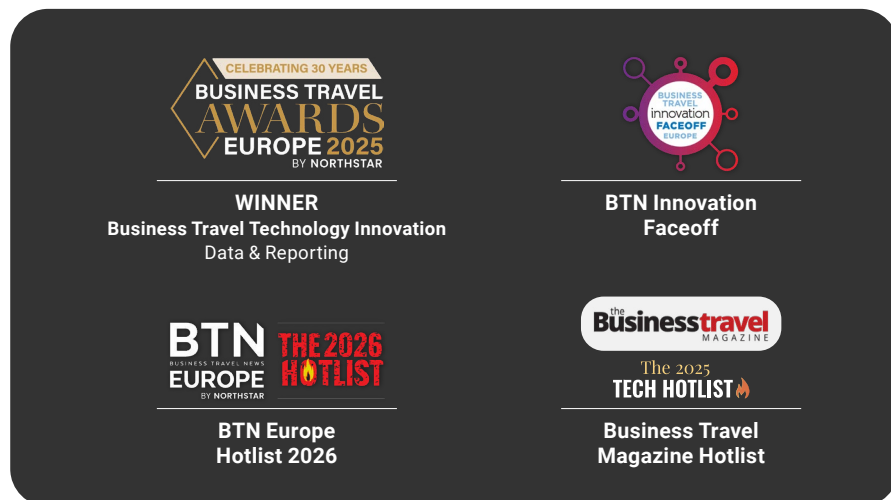
predictx.com/resources/travel-and-expense-data-analytics-the-agentic-ai-shift

Agentic AI is not a feature. It is a new operating model for corporate travel.

46% R&D investment

4 of 6 largest global T&E programmes trust PredictX

Recognition:



Fortune 100 ready:

ISO 27001:2017

PCI-DSS

GDPR

SOC 2



Request a Demo
predictx.com/contact-us



Product Sheet
predictx.com/whitepaper/cogent-by-predictx-ai-agents-that-power-smarter-t-e-decisions-1



Explore Cogent
predictx.com/solutions/cogent



Explore Cogent
cogent.ai

“

The problem was never the data. It was the speed at which decisions could be made from it.

”



Keesup Choe
CEO, PredictX

Sources

All third-party statistics and data points are attributed below. PredictX outcome figures are based on enterprise deployment patterns. Individual results will vary based on programme size, data quality, and deployment scope.

All statistics reflect the most recent available data as of 2025 to 2026.

GBTA Business Travel Outlook Poll, February 2025 AI adoption in travel programmes, headcount intentions, and travel spend outlook. gbta.org/business-travel-industry-kicks-off-2025-with-optimism-amid-evolving-challenges-according-to-latest-gbta-poll

gbta.org/business-travel-industry-kicks-off-2025-with-optimism-amid-evolving-challenges-according-to-latest-gbta-poll

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Statista, Corporate Travel Market Analysis Hotel and air account for over 70% of managed travel spend in enterprise programmes.

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ACFE, Report to the Nations, 2024 Median occupational fraud loss of \$145,000 per case.

acfe.com/report-to-the-nations

Engine.com and GBTA, Business Travel Statistics 2025 46% of travel programmes will prioritise sustainability in 2025.

engine.com/business-travel-guide/business-travel-statistics

FCM Travel, Corporate Travel Trends 2026 In 2025, around 80% of travellers used generative AI to research, plan, or book trips.

fcmtravel.com/en-us/resources/insights/corporate-travel-trends-2026



To learn more about Cogent, visit predictx.com/solutions/cogent
or contact us at sales@predictx.com for a demonstration tailored
to your organization's specific requirements.

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