



10

WAYS T&E REPORTING FAILS

Find your most costly failure. Then *fix it with AI*.

Score your programme against the ten failures, then see the agentic AI fix for each.

The Programme Maturity Ladder

4 stages of maturity, from recording data to acting on it.



The ten failures, by stage

1 CAPTURE ☐

Fragmented data silos

TMC, card, expense and ERP never reconcile

FIX → MULTI-SOURCE CONSOLIDATION

2 DASHBOARD ☐

Off-channel bookings hide spend

80% of travellers sometimes book off-platform

FIX → LEAKAGE AND OFF-CHANNEL DETECTION

3 DASHBOARD ☐

Reports describe, not decide

A number arrives, but no scenario, no action

FIX → PREDICTIVE POLICY SIMULATION

4 DASHBOARD ☐

Compliance caught too late

Violations surface at month-end, after spend

FIX → CONTINUOUS TRAVELLER-LEVEL AUDITING

5 ANALYTICS ☐

Manual review misses fraud

18 months average to detect (ACFE 2024)

FIX → AUTOMATED ANOMALY DETECTION

6 ANALYTICS ☐

Forecasts built on stale data

30 to 60 day visibility lag

FIX → LIVE COST SAVINGS AND FORECASTING

7 ANALYTICS ☐

QBR packs take days to produce

Analyst time crowds out strategic thinking

FIX → QBR PACK AUTOMATION

8 INVESTIGATION ☐

Sourcing decisions on instinct

Market analysis takes weeks to arrive

FIX → VENDOR NEGOTIATION INTELLIGENCE

9 INVESTIGATION ☐

Sustainability bolted on after

46% prioritise it, under 25% can report it

FIX → SUSTAINABILITY DATA INTELLIGENCE

10 INVESTIGATION ☐

Consultants for recurring reports

Programme intelligence as a recurring fee

FIX → ON-DEMAND PROGRAMME INTELLIGENCE

Find your maturity stage

Count your ticks above. Your total places you on the maturity model below.

0 to 2 Leading: Agentic and autonomous

3 to 4 Transitioning: AI-assisted

5 to 7 Behind: Dashboard-dependent



8 to 10 Critically behind: Manual and reactive

Why Cogent?

DEPLOYMENT

SECONDS, not months

BUILT FOR MODERN WORK

How teams operate now

INDUSTRY RECOGNISED

Winner of BTS Innovation 2025



Learn more here: predictx.com/solutions/cogent

Questions? Contact us at: sales@predictx.com