SAP Concur & the Future of Artificial Intelligence

SAP Concur

What is SAP Concur doing with AI?

The recent wave of advances in Generative AI has stoked enthusiasm, raised debate, and sparked bold thinking about the power of this revolutionary technology to reshape our world.

SAP Concur is pairing these GenAI breakthroughs with our unrivaled access to travel and expense (T&E) data and long track record working with AI to create enhanced, personalized experiences that no other T&E company can provide.

> AI is essential to achieving our vision of a world where travel and expenses **practically manage themselves.**

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What gives SAP Concur an AI advantage?

We have the most data
We have access to the most comprehensive travel and expense data in the world. Which means that only SAP Concur can pair publicly available GenAI results with your specific T&E data to create personalized, enhanced AI experiences for users.

AI experience that runs deep
We have nearly a decade of experience both using and creating AI and machine learning (ML) models for solutions like ExpenseIt, Verify, and Concur Invoice. Now, thanks to SAP's partnerships with trusted large language models (LLM) like ChatGPT and others, we can build upon our AI track record to create even more value for organizations.

"AI removes the tradeoffs organizations historically had to make between **efficiency and compliance** in their travel and expense processes. **"**

Chris Juneau, Head of Market Strategy, SAP Concur

We put responsibility first
As excited as we are about GenAI's potential, we're also cognizant of concerns around its use. Our commitment to ethics and data privacy is as strong today as ever. As GenAI evolves, we pledge to deliver secure AI experiences that are relevant to your needs, reliable, and responsible.

How our AI advantage comes to life

Policy
Our ability to connect your organization's spending policies to GenAI results will allow your users to answer policy-related questions more quickly, as well as take the burden of answering these questions off busy admins. Organizations can also make sure expenses comply with policies before spending happens.

Preference
Every travel and expense decision that people make results in a little piece of data that tells a story of who we are and what we prefer. SAP Concur will be able to analyze this data and combine your preferences with GenAI results to make personalized spending suggestions that are within policy.

Point of Reference
SAP Concur has detailed data on the typical and actual cost of traveling to a given location. With these points of reference, travelers will be able to plan trips understanding location-based spending limits, and organizations can feel more confident that employees are sticking to spending limitations.

> " Generative AI can estimate a cost, but it can't tell you what your company policy is or what your company generally spends. Combining AI and your data — that's where we can **add real value.** "

Fred Fredericks, Chief Product Officer, SAP Concur

AI terms everyone should understand

Large Language Model
These AI models generate natural-language text based on patterns and information found in the vast amounts of data used to train them.

Natural Language Processing
The goal of NLP is to enable computers to understand, interpret, and generate human language in ways that are both meaningful and contextually relevant.

Machine Learning
This subset of AI uses algorithms and statistical models to enable computers to perform tasks without being specifically programmed to do so.

Generative AI
This subset of AI generates new content such as images, text, audio, and video that is similar — but not identical to — the input data used to train it. Currently, the best-known example of GenAI is ChatGPT.

Bias
This refers to discriminatory outcomes made by AI systems that reflect and perpetuate existing social, cultural, or historical prejudices. These can emerge from the data used to train the AI models, the algorithms, or both.

For more about SAP Concur and AI check out these resources

SAP Generative AI Roadmap

SAP AI Ethics Handbook