CBTG Member Survey

Competitive Landscape Analysis

22 TMC responses surveyed

Safe Harbors Business Travel | June 2026

CBTG Member Survey

Competitive Landscape Analysis - Awards

First to submit data

Last to submit data

Greatest Detail

Key Finding

Navan dominates the competitive landscape

MOST CITED

74%

of TMCs named Navan as a competitor

53%

named Navan as their #1 competitor

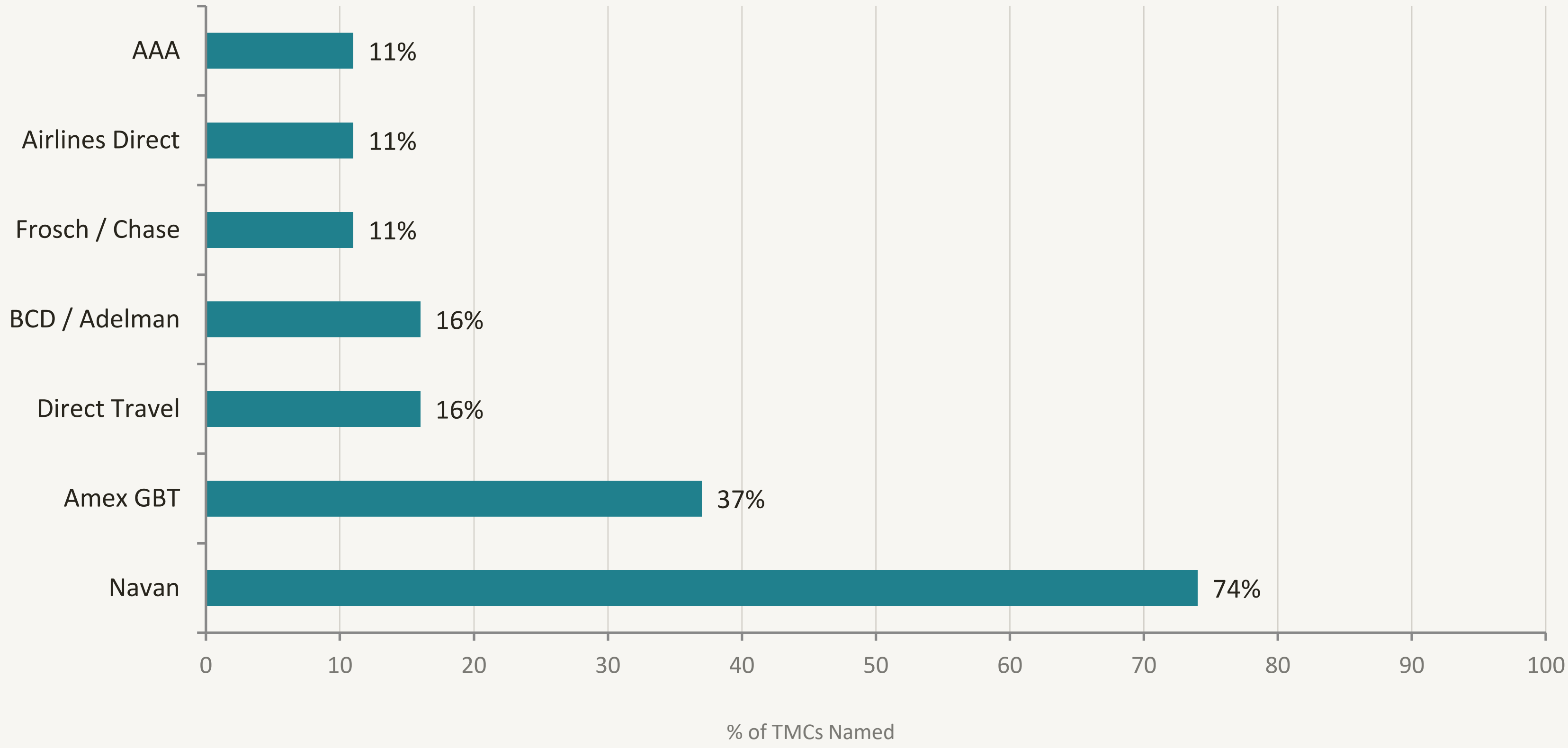
100%

relative rank score — highest of all TMCs

vs. 50% for Amex GBT

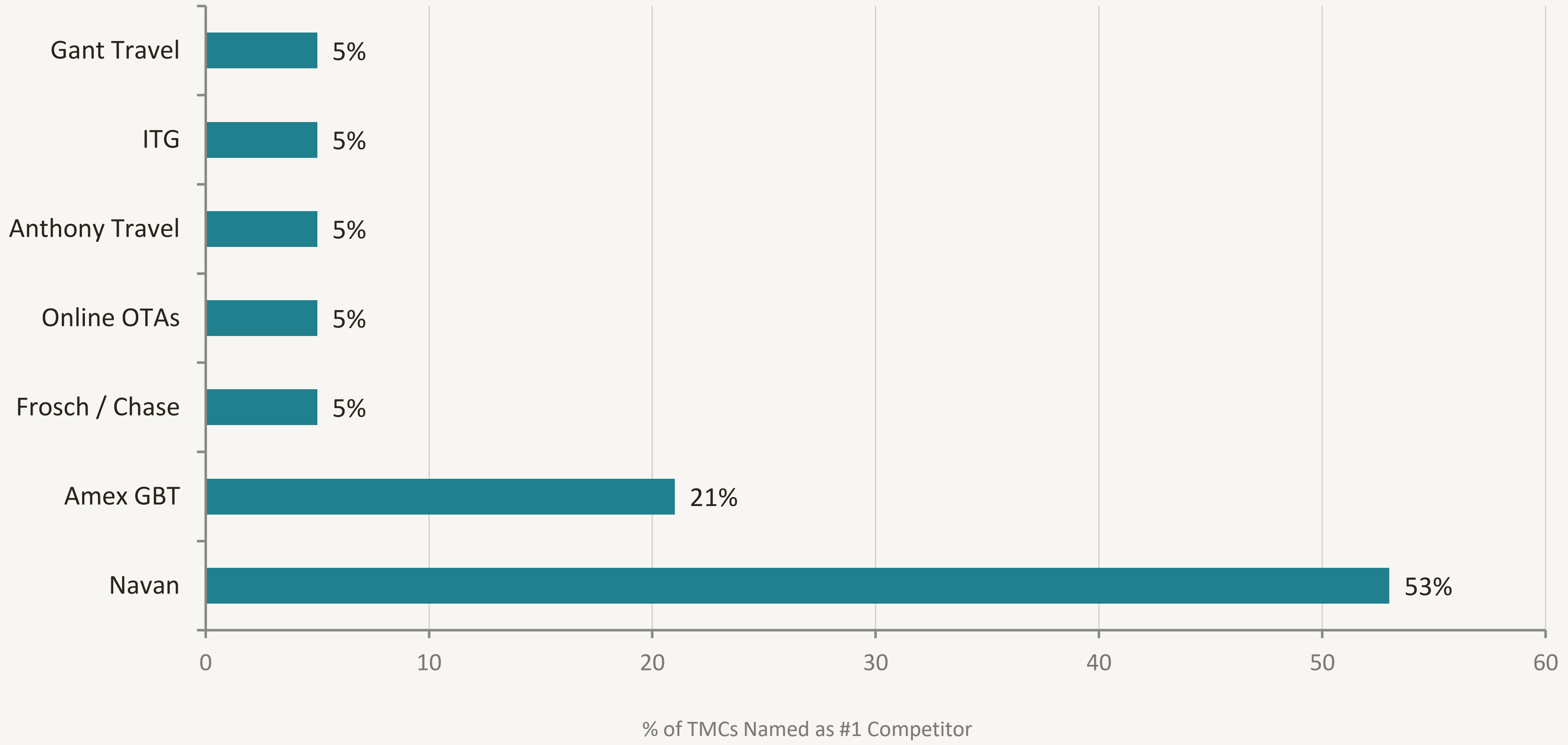
Competitor Frequency

% of 22 TMCs that named each competitor in any slot



#1 Slot Dominance

% of TMCs that named each competitor as their single biggest rival



1. Navan

74% of TMCs named as a competitor | 53% named as #1

STRENGTHS — Why they win

- All in one platform: travel + expense + corporate card
- Modern UI/UX / compelling to C-suite in demos
- Flat per-trip pricing appeals to CFOs and finance buyers
- Targets SME/mid-market with low or no-cost entry pitch
- Heavy digital/social advertising (LinkedIn, Instagram, FB)
- Relentless enterprise sales motion: gains C-suite access directly
- Positions as a tech company, not a TMC

WEAKNESSES — Why they lose

- Agent service widely reported as poor and often offshore
- After-hours and crisis management support is weak
- Platform not designed for Travel Arrangers booking on behalf of others
- Single transaction fee is expensive for high OBT adoption clients
- Aggressive sales tactics create distrust with veteran travel managers
- Contract restrictions and early termination fees are hidden costs
- Stock price volatility since IPO raises financial stability concerns

How we WIN: Service depth, transparent pricing, contract term exposure, after-hours coverage

How you LOSE: Tech/UI appeal, integrated expense+card, price perception, direct C-suite access

2. Amex GBT

37% of TMCs named as a competitor | 21% named as #1 | Rank Score: 50%

STRENGTHS — Why they win

- Global brand recognition: perceived "safety" in the boardroom
- Card leverage creates pricing advantages and bundled value
- Concur Compleat partnership strengthens the tech ecosystem
- Attaches specific dollar-savings figures to every proposal / wins executive attention
- Multinational presence appeals to companies with international travel programs
- Pay-per-click advertising drives broad brand awareness

WEAKNESSES — Why they lose

- Hidden fees, low initial cost masks significant add-on charges
- Declining service for smaller accounts "small fish in a big pond" syndrome
- Poor agent and account management responsiveness widely reported
- Clients returning from Amex often accept extra charges anyway, a lock-in dynamic
- Service issues documented at both agent and account management levels

How we WIN: Front-line service, account management responsiveness, exposing hidden fees and add-ons

How we LOSE: Scale, global presence, brand recognition, Concur Compleat partnership, card+travel bundle

3 & 4. Direct Travel | BCD / Adelman

Each named by 16% of TMCs | Rank Scores: 17% and 11%

Direct Travel

Strengths

- Long-standing local relationships (some from the 1990's)
- Avenir platform (Spotnana-powered) / credible tech upgrade
- Strong regional presence in specific markets
- Formal RFP and bid structure favors incumbency

Weaknesses

- Limited global footprint vs. BCD affiliated players
- Off-shoring client-facing services conflicts with high-touch expectations
- Large agent team model feels impersonal vs. boutique approach
- Senior leadership retirements have disrupted key client relationships

How we Win: Personalized service, global coverage

How we Lose: Deep local incumbency, Avenir tech upgrade, regional market presence

BCD / Adelman

Strengths

- Large global presence, strong for multinational accounts
- Robust technology stack and global GDS relationships
- Scale provides leverage on negotiated hotel and air rates
- Enterprise credibility with large corporate buyers

Weaknesses

- No access to Concur Compleat, a growing strategic gap
- Large company impersonality; service gaps for mid-market clients
- Uncertainty as GBT Concur ecosystem alignment tightens
- Price not a differentiator at SME and mid-market level

How we Win: Local personalized service, Concur Compleat access via GBT, agility

How we Lose: Global scale, rate leverage, enterprise-grade technology stack

How CBTG Members Win

Recurring themes from 22 TMC responses — what beats the competition every time

01 Personalized Service

Every TMC that won cited high-touch, dedicated agent support. Clients leave large TMCs because they feel like a small fish. Human service is the single most-cited differentiator.

02 After-Hours Coverage

In-house 24/7 support is decisive against Navan and Amex. Weather, cancellations, and geopolitical events expose competitors' support gaps at the worst possible moments.

03 Transparent Pricing

Exposing Amex add-ons, Navan contract restrictions, and early termination costs consistently wins business. Clients reward pricing honesty at renewal time.

04 Account Management

Regular reporting and proactive reviews beat competitors who provide no ongoing relationship. Lack of Amex and Gant account management was the trigger cited in multiple client wins.

05 Technology Flexibility

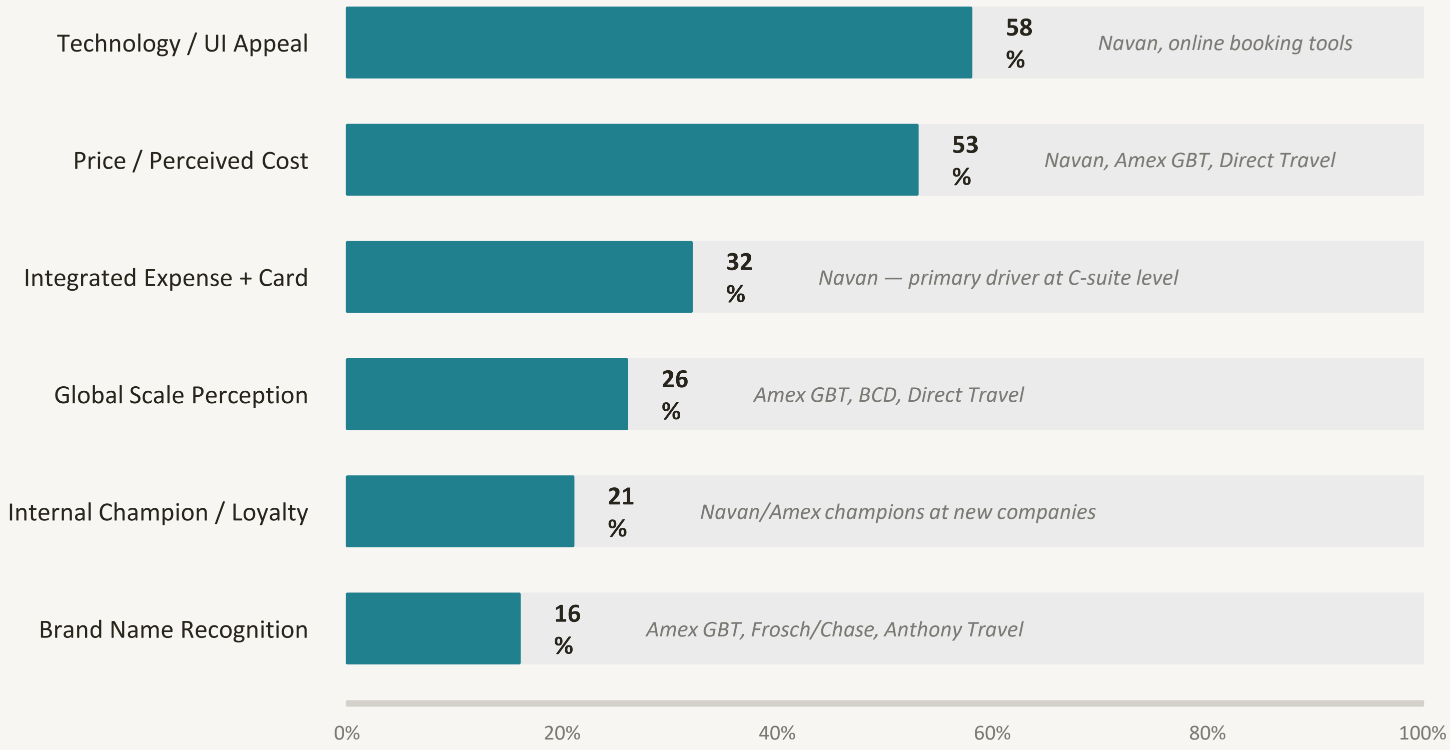
Adding Spotnana, Atriis, or alternative OBTs to match competitors' tech appearance while maintaining service is the winning hybrid model against pure tech plays like Navan.

06 Global Network Reach

GBT and BCD affiliated members use network partnerships to match larger competitors' global footprint without sacrificing their boutique service model.

Why CBTG Members Lose

Most-cited reasons for losing business — qualitative responses from all 22 TMCs



* Approximate — based on qualitative mentions across all TMC responses

Key Takeaways

1

Navan is the universal threat

Named by 74% of respondents. Compete on service depth, after-hours support, and contract transparency — not by trying to match their UI or pricing.

2

Amex GBT is surging

Jumped from 29% to 37% in this data set. Concur Compleat and card leverage are compounding advantages — expose hidden fees and add-ons early in every deal.

3

Service wins every time

Without exception, every TMC that won business did so on service. Personalized agents, fast response, and proactive account management are the universal counter.

4

Technology parity matters

Atriis, Spotnana, GBT Compleat, and alternative OBTs let boutique TMCs match competitors' tech appearance without sacrificing the service advantage.

CBTG COMPETITIVE LANDSCAPE SURVEY

Strategy & Competitive Intelligence

What are you doing about it?

22 TMC Responses | June 2026

Survey Overview: What These Two Questions Reveal

Row 6 (what you did) and Row 7 (what you know) — 22 CBTG member TMC responses

ROW 6

"How did you shift your strategy to compete?"

What TMCs actually changed — or chose not to change — when facing competitors like Navan, Amex, and emerging tech-first TMCs. 9 distinct strategy themes emerged.

9 themes | 22 responses

ROW 7

"Any additional competitive intel to share?"

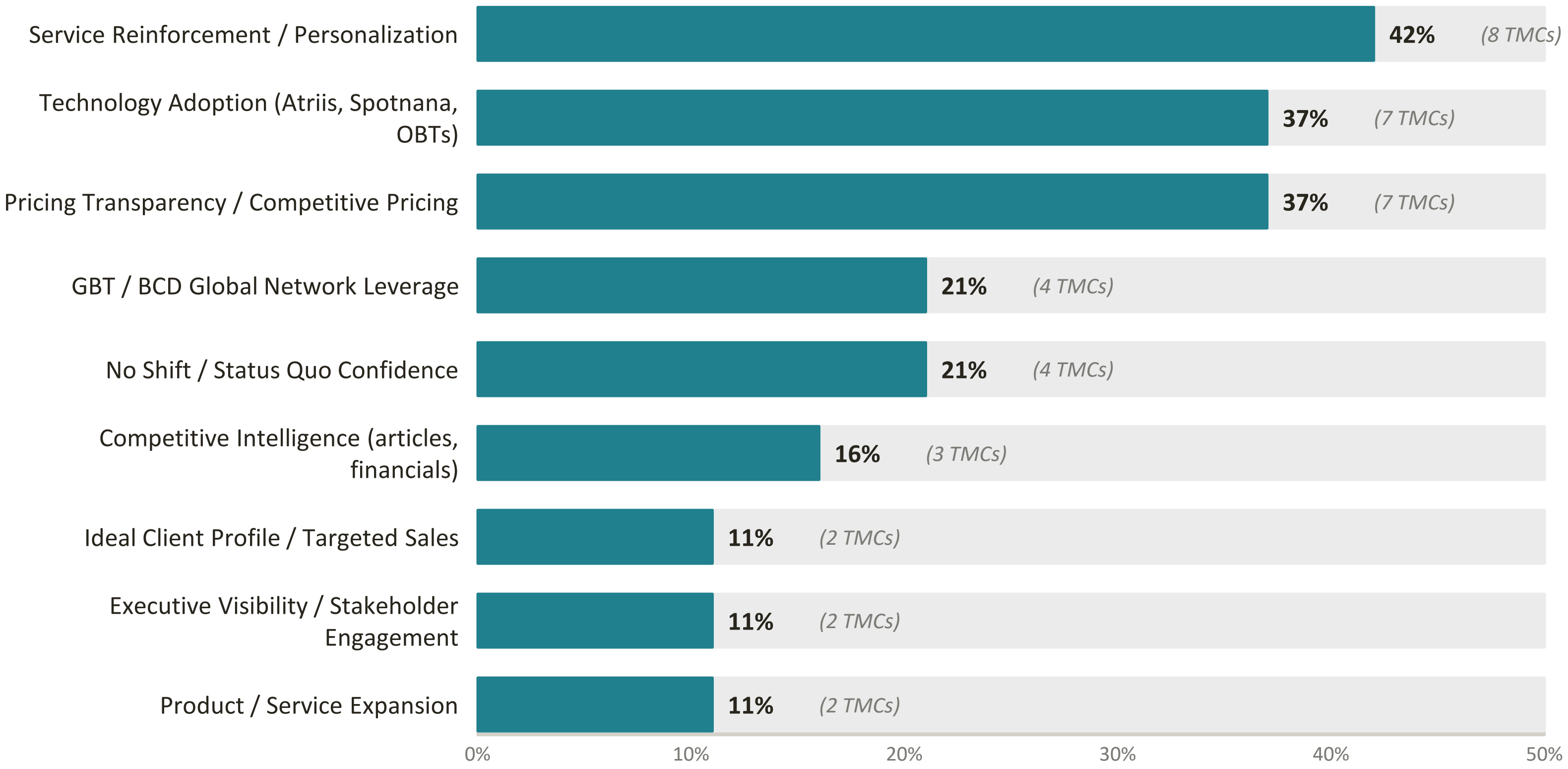
Real-world intelligence gathered from active deal cycles: tactics competitors use, pricing structures, service gaps, and instability signals from Navan, Amex, Concur, and others.

9 intel topics | 22 responses

Together, these two questions map both the defensive posture and the competitive intelligence arsenal of CBTG member TMCs heading into 2026.

Row 6 Summary — How TMCs Shifted Strategy to Compete

9 themes identified across 22 TMC responses | % of respondents citing each theme



** Multiple themes per respondent allowed; percentages reflect share of 22 TMC respondents citing each theme.*

Top Strategy #1: Service Reinforcement & Personalization

42% of TMCs (8 of 22) | Most common competitive response across all survey respondents

42%

of TMCs reinforced service as primary strategy

What TMCs Are Doing

- Doubling down on 24/7 in-house human support as a direct contrast to Navan's automated model
- Proactively communicating service value to current clients "rolling repeat" reminders
- Increasing executive face time and stakeholder visibility with key accounts
- Showcasing after-hours and emergency support in every proposal and renewal

> *“We need to monetize more than just transactions. Put our value proposition on rolling repeat, reminding current clients again and again.”*

> *“Increased focus on executive involvement, service visibility, and showcasing our 24/7 in-house support model.”*

No-shift TMCs (21%): "We stand behind our price, service and technology and are not used to changing strategy."

Top Strategy #2: Technology Adoption

37% of TMCs (7 of 22) | Atriis, Spotnana, and OBT upgrades deployed to match tech-first competitors

01

Spotnana

Adopted to directly match Navan's look, feel, and price structure in SME market proposals. Gives a credible "tech-first" counter-narrative.

02

Atriis

One made a dual move: joined the GBT network AND adopted Atriis. Combines global network credentials with a modern OBT to address both scale and UI objections.

03

OBT Upgrades

Broader online booking tool improvements to meet next-gen traveler expectations on UI/UX. Positions traditional TMCs as tech-capable, not tech-lagging.

Why the Tech Shift Matters

- Navan's primary sales pitch is visual/UX superiority, matching that story removes a key objection
- Next-gen travelers are pre-sold on consumer grade travel apps; TMCs must address this in proposals
- "Point out price differential, highlight BCD global coverage backed by local HQ support"

Top Strategy #2 (Tied): Pricing Transparency & Competitive Pricing

37% of TMCs (7 of 22) | Exposing hidden fees and building total-cost narratives against Navan and Amex

37%

of TMCs weaponized pricing transparency

Key Pricing Tactics

- Building total-cost narratives that expose hidden fees in Amex and Navan pricing models
- Presenting side-by-side fee comparisons in every proposal and RFP response
- Exposing Navan's $5 technology only tier vs. $150 full-service tier
- Highlighting long-term cost of poor service: missed savings, duty of care failures

The Navan Two-Tier Pricing Story

$5 Technology only / No human support

vs.

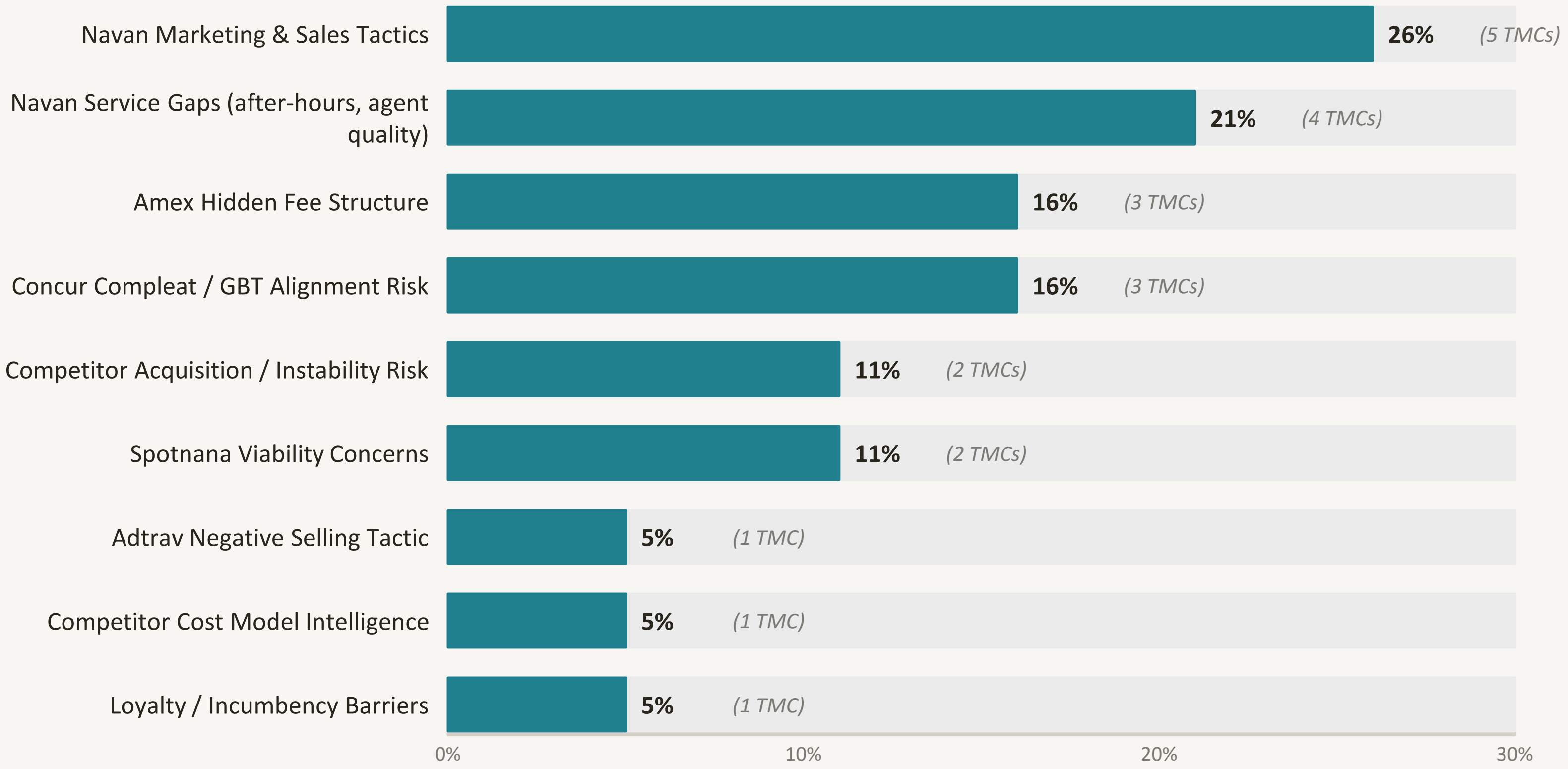
$150 Full-service tier / With agent support

“"$5 price point for technology and no support vs. $150 price point for support."”

“"In every competitive scenario with AMEX, they attach an actual dollar figure to savings, often exaggerated, but gets executive attention."”

Row 7 Summary — Competitive Intel Shared by TMCs

9 intelligence topics identified across 22 TMC responses | % of respondents citing each topic



** Multiple topics per respondent allowed; percentages reflect share of 22 TMC respondents citing each topic.*

Navan Intelligence Deep Dive

5 TMCs flagged Navan-specific tactics and service gaps | Most cited competitor in Row 7

01

"$0 for SME" Positioning

Navan pitches SME clients at zero cost. "Who doesn't want service for free?" Exploiting price sensitivity to bypass the total cost conversation.

02

Social Media Targeting

Pay per click advertising on LinkedIn, Instagram, and Facebook targeting next-gen travelers. Builds pipeline among employees before procurement is involved.

03

$5 vs. $150 Pricing Tiers

Two tier model creates objection opportunities: $5 tech only with no support vs. $150 full service. Traditional TMC pricing tells a better per service story.

04

After-Hours Service Gap

"Clients who aren't happy always come down to agent support, especially after hours." This is Navan's most consistently cited failure point.

05

Agent Quality Concerns

Automation gaps surface in complex itineraries. Clients returning to traditional TMCs cite support quality as the #1 reason for switching back.

06

Leadership & Financial Instability

Sr. leadership changes, layoffs, and employee reviews weaponized in active sales cycles. "Expose Navan financials and struggling stock price since IPO."

"We've been successful sharing industry articles detailing Navan Sr. Leadership changes, layoffs, and employee quotes on terrible work conditions."

Watch List: Amex, Concur Compleat & Instability Risks

Additional competitive intelligence flagged by CBTG member TMCs — tactical counters included

01

AMEX • 16% of respondents

Amex Hidden Fee Structure

Amex GBT attaches "actual dollar figure to savings" in every competitive scenario. Numbers often exaggerated but highly effective at the executive level. Requires a pre-emptive total cost counter narrative in every proposal.

02

CONCUR COMPLETE • 16% of respondents

Concur Compleat / GBT Alignment Risk

Prospects ask directly: "How will BCD address not having access to Concur Compleat?" An active objection in competitive cycles involving BCD requires a prepared response on GBT alignment strategy.

03

ADTRAV • 5% of respondents

Adtrav: Negative Selling Tactic

Builds hypothetical cases from prospect feedback to attack incumbent TMCs. Purely hypothetical but effective at planting doubt during RFP processes.

04

SPOTNANA / ACQUISITIONS • 11%+ of respondents

Spotnana Viability & Acquisition Risk

Two separate concerns: Spotnana's long-term standalone viability as a platform, and broader competitor acquisition risk creating service disruption, ownership uncertainty, and culture shifts during transitions.

Anthony Travel charges sports teams up to $500K/yr in agent fees. We operate at no cost to the team, a direct cost-model advantage in the sports vertical.

Key Takeaways

01

Lead with Service, Not Technology

Service reinforcement is the #1 response strategy (42%). Every client communication, especially in renewal cycles must emphasize 24/7 in-house support, after-hours coverage, and agent quality as direct Navan differentiators.

02

Build and Deploy the Total-Cost Narrative

Pricing transparency is tied #2 (37%). Develop a reusable total cost comparison framework exposing Navan's $5 vs. $150 tier gap and Amex's exaggerated savings claims. Use in every competitive RFP.

03

Match the Technology Story

Technology adoption is also at 37%. If your tech stack looks dated vs. Atriis or Spotnana, prospects notice. Address OBT and platform messaging in proposals.

04

Arm Your Team with the Competitive Counter Kit

Navan's service gaps, IPO struggles, leadership instability, and social media targeting are documented. Compile articles, financials, and the $5 vs. $150 pricing story into a shared CBTG counter kit.

Questions

- Are customers actually switching because of AI, chat, and UX, or are they switching because buyers believe those features represent innovation and future relevance?
- Which competitor are you losing the most opportunities to today?
- Which competitor worries you the most three to five years from now?
- Has anyone actually lost a meaningful existing client to Navan after years of partnership?
- Has anyone successfully beaten Navan without competing on technology?
- What does Amex GBT + SAP Concur = Compleat look like today, tomorrow, and in the future?