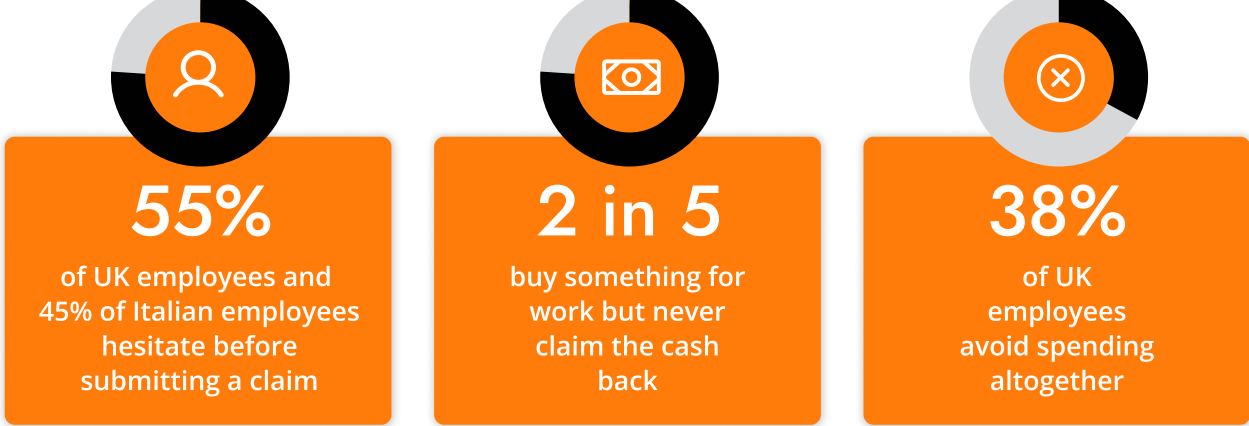


# Blurred Expense Lines:

The confidence gap in company spending

Expense policies are meant to bring clarity, but when the rules on paper don't match how people feel or behave at work, blurred lines appear. This can result in hidden costs, inaccurate financial data and employee stress.

## Hesitation costs everyone



What finance leaders see as clear rules can feel stressful and uncertain for employees, becoming personal costs that never make it into the books.

## Stress can feel very personal

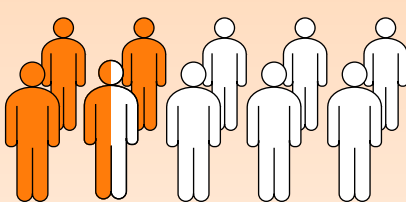
**1 in 4**  
Nearly 1 in 4 employees in both countries say expense claims are stressful



In the UK, **challenging** a rejected claim ranks just behind asking for a pay rise in workplace stress

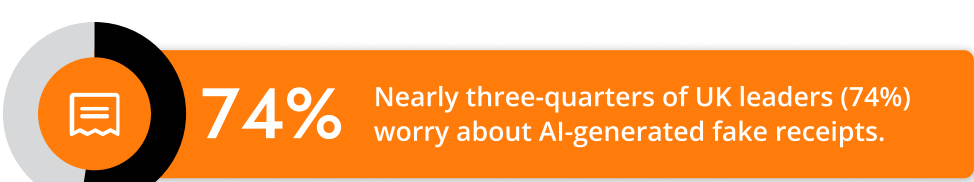
Simple paperwork to finance can feel like a personal risk to employees.

## Forgetting to claim



**35%** of finance leaders say their employees forget to claim expenses.  
Day-to-day spending falls through the cracks, leaving gaps in financial data and leaving employees worse off.

## AI fraud: A new frontier



Italy has taken steps to close the gap with Legge di Bilancio, mandating digital audit trails for every transaction. The UK is following suit with Making Tax Digital, which will extend to income tax from 2026.

## Clear lines, not blurred ones

The answer is not more checks after spending. It's systems that make the rules clear before the money is spent:

- ✓ Company cards with built-in controls
- ✓ Visibility of every payment as it happens
- ✓ Digital trails that make compliance easy and automatic

[Download the full report](#)

### Methodology

- 1,010 employees in the UK and 650 employees in Italy
- 250 finance leaders in the UK and 250 in Italy

Data source: Blurred Expense Lines Survey / Sondaggio: La zona grigia (Aug – Sep 2025)

Book a demo to see how Soldo can help.

[Book a demo](#)

