



 conferma

# The nation's invisible bank

ANZ edition

Conferma Insight Report 2025



**Australians and New Zealanders are footing the bill for their employers – and the numbers are climbing fast.**

Back in 2019, we revealed a hidden reality: employers were quietly covering company costs from their own pockets. Six years later, it has ballooned into a multi-billion-dollar burden.



**[Read our 2019 US report, \*America's Invisible Bank\*](#)**>

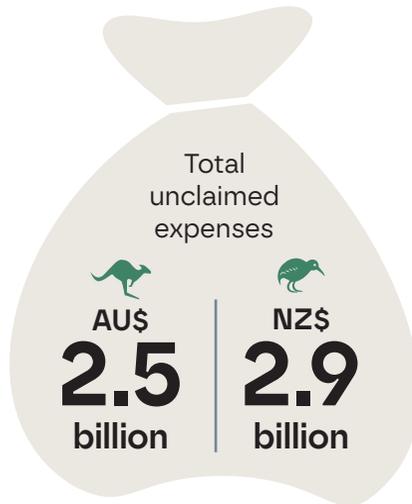
## Key findings

Employees across ANZ are fronting a staggering AU\$2.5 billion and NZ\$2.9 billion in work-related expenses. With living costs soaring and reimbursements dragging, the pressure is mounting.



**77%**

of employees paying own expenses.



**69%**

say return to office (RTO) mandates have driven up the costs they incur on behalf of the business.

**59%**

of employees are suffering cash flow issues waiting for reimbursement.



**PAYMENT DECLINED**



With inflation surging and living costs rising, slow reimbursement systems are leaving more and more employees struggling. The result? **Financial stress, disrupted operations, and a workforce stretched too thin.**



## Return-to-office (RTO) reality check

Over a third of employees across ANZ have been given a return-to-office mandate in the last 12 months. But return-to-office isn't just about desks and meeting rooms – it's reviving old costs and creating new ones. Employees are weighing tough choices: spend their own money to stay visible or cut back and risk being overlooked.



**69%**

report higher business expenses since RTO mandates.

**53%**

believe declining business travel would harm career prospects.

**34%**

are now less willing to travel for work due to upfront costs.

For many, visibility now comes with a price tag they can't afford.

## When employees hold back, business slows down

Faced with rising costs, employees are quietly pulling back – and it's hitting productivity hard.

**45%**



avoid necessary work purchases to avoid out-of-pocket costs.

**57%**



spend 30+ minutes monthly managing claims (average 1 hour per month, 1.5 working days lost per year).

**47%**

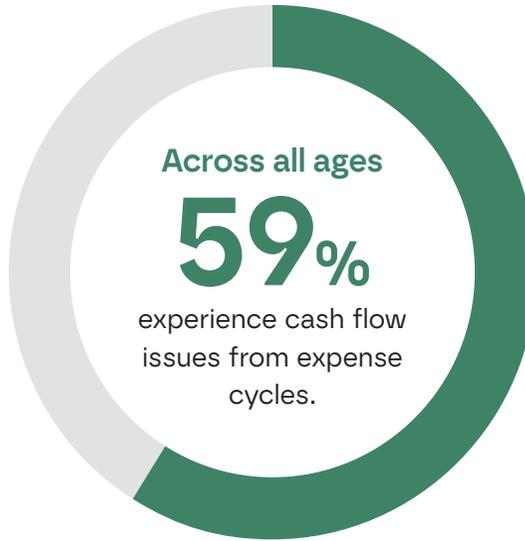


say fronting costs adds stress at a trip start. 29% feel less prepared for their work as a result.

When employees hesitate to invest in the tools, travel, or experiences needed to drive business forward, organisations lose momentum.

## Who's feeling it most?

The personal impact isn't shared equally. Younger employees are hardest hit, with many borrowing to keep up with the demands of their job. Meanwhile, mid-career staff feel pressure to travel – or risk falling behind.



**17%**

rely on friends/  
family to cover  
work expenses.



**18-28 year-olds**

**62%**

face cash flow problems while waiting for reimbursement.

**71%**

say work expenses leave them with less for essential spend.



**35-44 year-olds**

**58%**

fear career setbacks if they decline travel.

**76%**

report increased costs.

## The breaking point

Slow reimbursements aren't just frustrating – they're pushing employees into a cashflow crisis.

Weeks-long waits force reliance on credit and amplify stress. Without change, the cost to businesses and people will keep climbing.

**62%**

are stressed by slow expense reimbursements.

The average wait time for reimbursement is

**2.2 weeks**

**77%**  
of ANZ employees  
are now claiming  
expenses.

**36%**

would use a credit card if they were lacking personal funds.



For many, the question isn't 'Can I afford this trip?' – it's 'Can I afford to keep working this way?'



## Time to close the invisible bank

We can end the employee lending crisis. Virtual payment solutions remove the burden from employees, speed up processes, and give finance teams the control they need.

### Impact on businesses



#### Increased efficiency

Employees act without hesitation.



#### Reduced risk

Eliminates financial bottlenecks.



#### Employee wellbeing

Cuts a major source of stress.

### Impact on employees



#### No upfront costs

Direct corporate payments mean employees stop lending their own money.



#### Instant processing

Reduced administrative burden on employees with real-time approvals and payments.



#### Built-in compliance

Automated audit trails and policy checks.



Virtual cards don't just fix expense management. They reset the relationship between employees and employers – putting businesses back in control, reducing the burden of admin, and ensuring employees' financial freedom.



# Methodology

This report is based on independent fieldwork carried out in June 2025.

## Sample size

1,000 ANZ adults (18+) in full-time and part-time employment.

## Exclusions

Sole traders and the self-employed.

## Method

Online survey, nationally representative across age, gender, and region.

The findings are designed to provide a clear and accurate picture of how expense management practices are impacting employees across the ANZ workforce..

