AlertMedia

The Security Leader's Guide to Travel Risk Management

Protect travelers, mitigate business risks, and fulfill your duty of care.

Business Travel and Its Risks Are on the Rise

Companies have a legal and ethical responsibility to ensure their employees are safe at all times; business travel is no exception. But protecting traveling team members is a more complicated issue than protecting them at home. The current threat landscape—with risks like civil unrest, violence, and cybercrime worsening both domestically and globally—poses an incredible challenge to travel security teams struggling to keep up with and communicate the vast array of risks.

Adding further complexity, many organizations are managing a rapidly increasing number of traveling employees as the rate of travel recovers from its unparalleled decline in recent years. Neither the September 11 terror attacks nor the 2008 recession had anywhere near the impact on business travel that the pandemic had. Business travel dropped by 11% after 9/11 and 8% after the Great Recession—but plunged by 89% after COVID-19 took hold.[1]

The global business travel market is expected to reach $1.87 trillion by 2028—up from $787 billion in 2021.[2] And according to the Global Business Travel Association (GBTA), 78% of travel managers worldwide expect their companies will engage in more business travel in 2023

than in 2022.[3] Traveler confidence is on the rise, too—91% of travel managers in January 2023 said employees at their company are willing to travel for work, up from 64% the year prior.[4]

> " *If your people are traveling, you have a legal duty of care to make sure they stay safe."*
>
> **Delia Midamba,** Head of Physical Security, Cloudflare

Security teams are recovering and rebuilding their protective programs to meet current travel capacity, and it's often requiring a combination of disparate tools and systems—many that are manual and time-intensive—that often don't communicate well together or to the employees at risk. The increase in demand and danger can strain even the largest travel security teams without the right management tactics and technological support.

In this guide, we'll explore the threats business travelers now face and what organizations can do to protect against them. We'll share practical strategies and solutions you can implement to level up your business travel safety strategy.

Major Travel Security Impacts

| CANADIAN WILDFIRES | U.S. ELECTIONS | MIGRATION CRISIS IN LATIN AMERICA | EUROPEAN TRANSPORTATION DISRUPTIONS | ROLLING BLACKOUTS IN SOUTH AFRICA | CIVIL UNREST IN ISRAEL | WAR IN UKRAINE | INDIA BLOCKS INTERNET FOR MILLIONS | TENSION BETWEEN CHINA AND TAIWAN |

Growing Threats to Business Traveler Safety

Every time your people travel, they are exposed to risk. To protect your people and mitigate the impact on safety and productivity, you must first identify and understand all potential threats. Here are just a few of the safety issues your employees may encounter while traveling:

CRIMINAL ACTS, TERRORISM, AND POLITICAL UNREST

With socio-political violence increasing worldwide, the risk of terrorist attacks, strikes, riots, and civil unrest is also a growing concern for global business travelers. One study found that 45% of countries are exposed to terrorism and sabotage risks, while over 60% are exposed to strikes, riots, and civil commotion risks.[6]
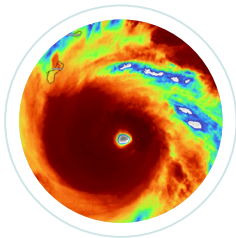
NATURAL DISASTERS AND EXTREME WEATHER

Weather hazards and other natural disasters are increasing in both frequency and severity, according to both short- and long-term meteorological data.[7] In the wake of the devastating magnitude-9 earthquake, tsunami, and nuclear radiation threat that all struck Japan in 2011, organizations worldwide worked feverishly to evacuate expatriates and visiting employees.[8] But it's not just extreme events like this that can rattle business travel. In 2022, more than one in five domestic flights were delayed or canceled, stranding travelers.[9] And given weather is attributed as the cause for more than 75% of all flight delays,[10] the impact of weather on business travel can't be underestimated.

DISEASE OUTBREAKS AND HEALTH EMERGENCIES

While COVID has been the most significant public health threat in our lifetimes, it's not the only health emergency to impact business travelers. Zika, Ebola, H1N1, SARS, and measles are just a few examples of disease outbreaks that have put travelers at risk around the world. Less severe travel-related illnesses like traveler's diarrhea, altitude sickness, and jet lag can also seriously impede an employee's itinerary and performance. While the specific health risks vary by destination, in our increasingly connected world, exotic diseases and those we consider to be eradicated may be just a plane ride away.

ONLY

44%

of business travelers feel extremely safe while traveling for work.

RISKS TO FEMALE AND LGBTQ+ TRAVELERS

Attitudes toward solo female travelers and members of the LGBTQ+ community vary widely, even within the same country, and the risks are high. Eighty-two percent of LGBTQ+ travelers[11] say they've had less-than-welcoming experiences when traveling. Meanwhile, 83% of women who travel on four or more business trips annually say they've experienced a safety-related event during the previous year.[12] And yet—even though half of organizations say they have a higher percentage of female travelers than they did just three to five years ago—only 18% of corporate travel policies specifically address the unique safety needs of female business travelers.[13]

ONLY

18%

of corporate travel policies specifically address the unique safety needs of female business travelers.

CYBERSECURITY THREATS

Business travelers are particularly vulnerable to cybersecurity threats because of the sensitive information they handle. While there are simple precautions business travelers can take to minimize their cybersecurity risks, in the hustle and bustle of business travel, it's not uncommon for a bag or device to be lost or stolen. And when that happens, a business has to worry about more than just the cost of replacing the asset. Nearly one in five corporations (17%) have suffered a data breach due to an employee losing or having sensitive information stolen.[14]

ROUTINE TRAVEL MISHAPS

Even mundane travel risks—such as minor car accidents, canceled flights, and lost passports— are unfortunately common occurrences. In fact, 54% of business travelers have experienced these types of mishaps while on the road for work.[15] These threats are just as likely to happen across the globe as they are a few hours from home. You can expect these things will happen to your travelers. And when they do, it will affect their safety—and disrupt your business.

# Building a Proactive Travel Risk Management Strategy

With business travel and associated risks on the rise, travel security teams have their work cut out for them. Companies of all sizes and across all industries are seeing a surge in demand for travel risk management. However, most security teams—especially those with limited staff or budget—don't have the resources internally to meet that demand. It's simply not feasible to manually monitor, analyze, and communicate about potential threats in every location employees may travel through.

At U.S. cybersecurity company Cloudflare, for example, Head of Physical Security Delia Midamba has a small team responsible for ensuring the safety and security of more than 3,000 employees. Managing travel requests, conducting pre-travel risk assessments, ensuring executive protection, informing employees about emerging threats, and balancing company duty of care with the employee right to privacy are just a few of the tasks Delia's team must tackle. By developing a scalable travel safety program—one powered by automated workflows and real-time threat intelligence—her team can proactively keep traveling employees safe.

Now more than ever, it's critical that organizations take a proactive approach to fulfilling their duty of care to corporate travelers. Let's explore what that looks like tactically, from trip preparation all the way to an employee's return home.

What are employees most concerned about when traveling for work?[16]

Category	Percentage
Travel delays and disruptions	48%
My safety	40%
Getting sick	37%
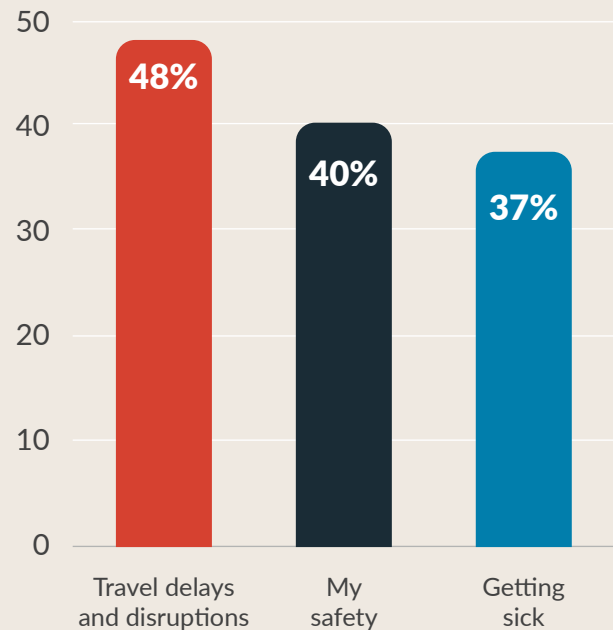
> **"** *When developing a travel risk management program, keep in mind that security done right is a well-tailored suit; it's not something bought off the rack. You have to look at every traveler's unique risks and mitigate them accordingly."*

Brian Cooke, Corporate Security Manager of International Security Operations, Marathon Petroleum

Preparing Employees for Travel

Giving employees the tools, training, and resources they need to stay safe while traveling is the single most effective thing security professionals can do to enhance business traveler safety. Here are six steps organizations can take to ensure business travelers are prepared before they depart:

1 EQUIP EMPLOYEES WITH CRITICAL TRAVEL SAFETY INSIGHTS

A staggering 41% of business travelers have never been informed of potential safety risks at their destinations.[17] Given safety and security risks vary wildly by location, it's essential that security teams proactively equip employees with the information they need to travel safely and confidently.

Providing travel briefs—concise documents that act as a "cheat sheet" for travelers—can ensure employees are aware of and know how to respond to potential safety threats at their destination. Developed by travel security analysts, these briefs give travelers the local, up-to-date insights they need to avoid risks and stay safe in unfamiliar environments.

ONLY 47% of business travelers **know who to contact if they are in harm's way while traveling for work.**[18]

AlertMedia's analyst-curated Travel Briefs, for example, provide crucial details on current travel conditions, cultural considerations, general safety concerns, important contacts, and more. These guides can help save time and reduce stress in critical situations, giving travelers easy access to things like insurance details, a list of local medical facilities, and embassy or law enforcement contact information.

2 MAINTAIN VISIBILITY OF EMPLOYEES' LOCATIONS

When an employee travels, they often move through many locations: airports, hotels, city streets, restaurants, and more. Security leaders can't monitor just a single destination—they need to monitor for potential threats in all locations employees may be traveling through.

To provide relevant threat intelligence and ensure traveling employees are safe, you need a clear view of your employees' real-time locations. If a natural disaster or terror attack happens, for example, you need to immediately know who may be in harm's way so you can act to ensure their safety. Whether you are operating with itinerary monitoring or mobile tracking, a travel risk management solution helps you keep an eye on your employees throughout their trips.

According to one study, more than nine in 10 (91%) business travelers have already shared their location while traveling, with safety (58%) being the most common reason.[19] AlertMedia's dynamic location monitoring and automated threat alerts—based on employees' travel itineraries and mobile app tracking—also allow security teams to provide around-the-clock coverage and context on nearby critical events.

3 FACILITATE CLEAR, OPEN COMMUNICATION

To minimize the risks of business travel, it's vital that employees can freely and regularly communicate with the office, friends, and family back home—and that the organization can always reach traveling employees. Travelers should be able to message management easily through a mobile app. They should also have local emergency and company contact numbers available in a tailored travel brief. With AlertMedia, each company has a dedicated emergency line, and traveling employees can call that number to reach a company representative for assistance.

Eighty-five percent of travelers have safety concerns,[20] while nearly three in five (58%) have changed their travel accommodations specifically because they felt unsafe.[21] By opening the lines of communication, encouraging employees to report safety concerns, and providing multiple communication channels, security teams can ensure travelers always have the help they need when they need it.

91% of business travelers have **shared their location while traveling**, with safety (58%) being the most common reason.

## 4 IMPROVE EMPLOYEES' SITUATIONAL AWARENESS

A company shouldn't send an employee on a business trip without the situational awareness training they need to proactively avoid threats and protect themselves from risk. For a company to fulfill its duty of care, employees should be educated on subjects like how to keep a low profile while traveling, how to identify and react to common threats, and how to get help when they need it. Sharing personal safety best practices—such as not fighting back against muggers and not listening to loud music while walking—can also help employees navigate their destinations safely.

Since safety risks can vary by traveler and destination, tailor the training to meet the employee's unique needs. For employees going abroad, it's key to share destination-specific travel briefs containing expert-curated information on cultural norms, local laws, and any current events or conditions that may impact their travel. A travel risk management solution with a mobile app can also improve employees' situational awareness while traveling. When employees can proactively track emerging nearby threats using a mobile app with push notifications, it's easier for them to remain vigilant and aware of their surroundings.

5 IMPLEMENT A TRAVEL POLICY WITH DETAILED SAFETY PROCEDURES

Only 60% of companies have an official corporate travel policy.[22] For those organizations that don't, it is a huge missed opportunity to share guidelines that will help keep traveling employees safe. The travel policy should include thorough information on safe booking practices, including detailed hotel and transportation safety procedures. For example, you may outline that traveling employees should avoid ground-level hotel rooms, only stay in hotels with 24-hour security, not use ridesharing services, disembark planes with economy passengers, and so on.

And while corporate booking policies, standards, and preferred suppliers are necessary to reduce the overall risk of business travel—and there should be clear consequences for violating company policy—it's also important to offer safety accommodations when needed. More than 85% of U.S. business travelers admit they've gone "rogue" and booked travel outside their company policy to stay in a safer location.[23] But wouldn't you rather employees remain safe and have visibility into their travel itinerary, as opposed to employees feeling they have to break policy? Nobody wins when policy takes priority over employee safety.
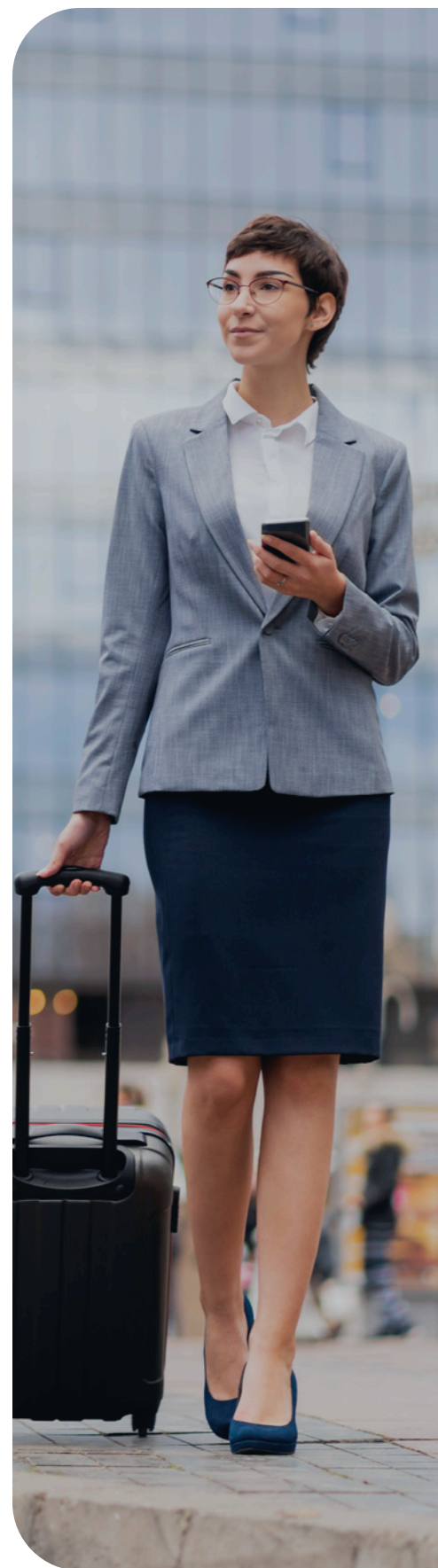
Monitoring Travel Risks at Scale

Whether a company is managing a single employee's business trip or overseeing hundreds of different travel requests across the world, protecting employees is a numbers game. Security teams have to be able to quickly identify and verify critical incidents happening globally, analyze the potential impact on traveling employees, and automatically activate a response across the organization with real-time alerts—24 hours a day, 365 days a year.

Companies of all sizes—even those with massive global security operations centers (GSOCs)—are constantly seeking ways to improve this process and optimize their time, assets, and expertise. Some choose to partner with global intelligence experts like the team at AlertMedia to get analyst-vetted, real-time threat intelligence without having to do it themselves. As Judy Weber, VP of Operations at Thales Group, notes, "It takes the legwork out of monitoring and vetting relevant threat signals—so we can focus on preparing for any threats, rather than reacting to them."

But even for those who are managing it on their own, there are a few principles that best-in-class security teams—large or small—use to maximize and scale their threat intelligence initiatives without jeopardizing reliability.

> " *Our security team can't be everywhere at once. With real-time insights automatically pushed to our safety leaders around the clock, we can more effectively identify the most impactful events happening near our people and instantly notify at-risk employees."*
>
> **Gianetta Jones**, Vice President and Chief People Officer, Coca-Cola Bottling Company UNITED, Inc.

5 Principles of Global Threat Intelligence

① ACCURACY

Although an abundance of open source intelligence data is available, a significant portion consists of misinformation and hearsay, creating a lot of irrelevant noise. That's why it's crucial to not only gather threat insights—but also verify their accuracy.

Good threat intelligence necessitates that analysts carefully vet any threat insights to ensure their reliability. Inaccurate information can lead to false alarms that unnecessarily burden security teams. Worse, it can cause employees to become desensitized and mistakenly overlook a genuine threat.

② COVERAGE

Critical events that pose a risk to your corporate travelers can have a global or regional scope. They can also be highly localized, affecting only a small geographic area—like a building fire or workers' strike. To ensure employee safety, security teams must be able to constantly monitor incidents on a local and global scale—in all locations employees are or will be traveling through.

Notification deliverability is also critical if security teams are to reach travelers quickly and help them take the necessary steps to stay safe. An emergency communication system must be capable of reaching employees anywhere, so those monitoring the situation can continue to assess the situation, provide assistance, and get their employees home safely.

③ SPEED

During an emergency, speed of response is one of the most significant predictors of health and safety outcomes. But to detect and address emerging threats before they negatively impact employee safety, security professionals need immediate access to real-time threat intelligence.

Delayed or untimely intelligence can unnecessarily put employee safety at risk in time-sensitive situations such as a tornado warning or active shooter incident. Security teams—and the business travelers they protect—should seek out real-time information regarding unfolding events happening around the world so they can take immediate action.

4 CONTEXT

Having access to fast, accurate, 24/7 global threat intelligence is essential. But the value of this intelligence lies in its contextual understanding. Security teams must know the threat severity level, relevant background information, and location-specific data. This contextual knowledge is necessary to make informed decisions and take appropriate actions while managing risks.

It's also important to remember that critical events are rarely stagnant. They evolve rapidly, making continual and real-time updates indispensable for an informed response. Gathering valuable context as a situation develops requires ongoing, instant access to reliable facts.

5 ACCESSIBILITY

Emergencies don't adhere to business hours. They can occur on weekends, holidays, or in the middle of the night. Effectively mitigating travel risk requires constant visibility and the ability to respond quickly, regardless of time or location. Security teams need to be able to review, verify, and take action on critical incidents using any device.

Traveling employees also need instant access to all relevant notifications for threats that may impact them. Suppose your GSOC is in California, and a tsunami warning affects an employee traveling in Thailand. How will you ensure they receive prompt emergency information given the significant 14-hour time zone difference? Giving business travelers direct access to threat intelligence via a mobile app significantly improves accessibility of critical information, ultimately improving employee safety.

Streamlining Emergency Response

Once you identify threats impacting travelers, you need a way to reach them. After all, what good is real-time threat intelligence if you can't quickly take action on those threat insights?

When minutes and even seconds can mean the difference between life and death, the speed of emergency communication is essential. Using a travel risk management solution with fully integrated emergency communication capabilities allows security teams to quickly notify at-risk employees across multiple channels.

A solution that natively integrates analyst-vetted threat intelligence with emergency communication capabilities can significantly improve the speed of response during critical events. While third-party integrations between threat intelligence and emergency communication platforms do exist, they often take precious time that security teams don't have during a true emergency. Minimizing this data transfer gap is critical to turning threat intelligence insights into action.

Using an integrated emergency communication solution built for global scale and deliverability, you can quickly and reliably communicate with traveling employees from anywhere, at any time, using any device—no matter how many travelers and where they're traveling.

Here are a few emergency communication features security teams should look for in a travel risk management tool:

✅ TWO-WAY COMMUNICATION

Being able to send and receive information during an emergency is critical to keeping traveling employees safe. The bi-directional flow of information allows security teams to gather on-the-ground details from affected employees that can aid decision-making and facilitate a more targeted response.

With the ability to send wellness check surveys, read incoming messages, and send "need help" requests, security teams can reach travelers quickly while also ensuring travelers have a crucial lifeline to get help during an emergency. An emergency communication solution with read receipt confirmations and HR data synchronization can further safeguard the delivery of critical information and ensure traveling employees never miss an alert.

> ❝ *As a security-conscious organization, we wanted to optimize our emergency communication strategy—and the technology behind it—to maximize employee safety and security abroad."*
>
> **Mark Ellgass,** Global Security Analyst, International Justice Mission

✅ MULTICHANNEL NOTIFICATIONS

While email still has its place in the work environment for non-urgent messages, it's not the most effective way for security teams to notify employees of a critical or time-sensitive situation. Security teams need to be able to send (and receive) messages across multiple channels, including voice call, text message, email, mobile app push, desktop takeover, Slack, Microsoft Teams, WhatsApp, and more.

When you consider employees traveling may not have access to every channel—perhaps connectivity is unreliable or cellular service isn't available—having the ability to communicate across multiple channels becomes even more crucial to ensuring message deliverability.

✅ CONFERENCE BRIDGE FUNCTIONALITY

Traveler safety isn't just the job of the security department. Often, multiple teams and functions outside of security—such as HR, corporate travel, operations, and finance—are involved with traveler safety and crisis response. Since emergencies can happen any time of day—and it's unlikely department leaders will always be able to gather in the same room—it's helpful to have an emergency communication tool with conference call functionality.

With the ability to instantaneously bridge a conference call with any subset of your organization, security teams can immediately assemble and connect key decision makers (and even travelers themselves), significantly decreasing safety response times. Some tools even allow you to get response teams together in seconds, initiating a call without meeting invites or pin codes.

Market Landscape for Travel Solutions

While many travel solutions are on the market today, very few enable security teams to identify, analyze, and communicate about threats impacting travelers from a single platform.

Simple mass communication products often lack the requisite features to help organizations identify risks or understand when employees travel. Meanwhile, travel safety products offered by legacy emergency communication providers typically function as bolt-on solutions, making the user experience clunky and disjointed. Without a unified user experience, it's difficult for security teams to make informed decisions about travel risks and automate the delivery of location-aware threat intelligence.

Instead of cobbling together multiple travel solutions to monitor and respond to travel threats, AlertMedia's unified Travel Risk Management solution natively integrates analyst-vetted, real-time threat intelligence with robust emergency communication and travel risk monitoring capabilities. Integrations with popular travel management systems like SAP Concur and Navan (formerly TripActions) further enable organizations to prepare travelers ahead of trips, monitor their safety when traveling, and rapidly respond to emerging risks—all from one platform. Bringing all travel data and risk management processes into a single pane of glass improves visibility into critical events and allows security teams to respond faster in emergencies.

Responding to our customers' growing business travel safety and security needs, AlertMedia's Travel Risk Management solution allows you to:

- **View employees' proximity to threats on a live map:** Visualize active and upcoming trips on a live map to assess risks and organizational impacts. Access travelers' full itineraries, including flight and accommodation details—and reach them during emergencies with a few clicks.

- **Deliver expert-curated Travel Briefs:** Prepare travelers in advance of trips with up-to-date Travel Briefs containing critical information like current travel conditions, general safety concerns, cultural considerations, weather, points of contact, and more.

- **Receive localized threat alerts impacting travelers:** Leverage advanced automation to receive localized threat notifications about travelers in harm's way, and customize how you notify at-risk employees— automatically through the system or through a customized message sent by you.

- **Sync travel and trip data automatically:** Stay updated on employee travel plans using direct integrations with top travel management systems like SAP Concur, Navan, Egencia, and American Express GBT. You can also import itineraries via API, email parsing, or CSV uploads.

- **Equip travelers and security teams with mobile safety features:** Ensure the safety of travelers without compromising their privacy using approximate location tracking on the map in real-time. Travelers can manage custom privacy settings on their mobile app at any time.
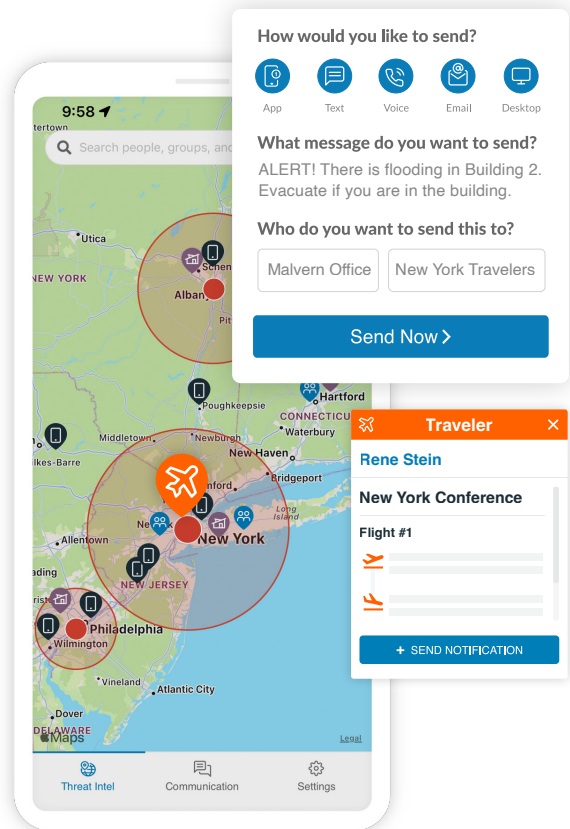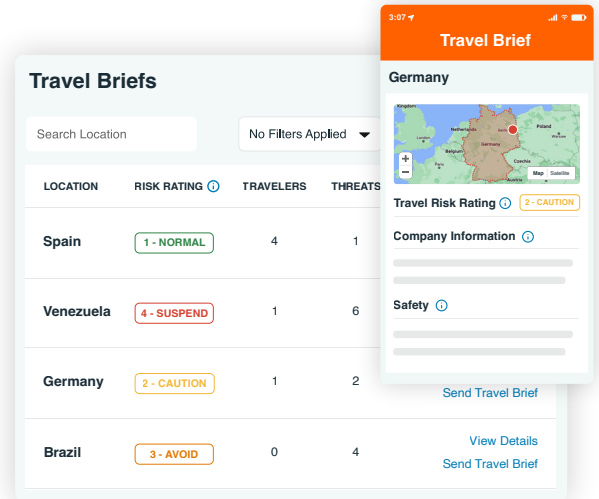
> **"** *AlertMedia's combination of high-speed notifications and threat intelligence has proved to be the most agile tool we've used to date."*
>
> **Penny Neferis**, Director of Business Continuity and Emergency Response, JetBlue

Keep Travelers Informed and Out of Harm's Way

In today's complicated global threat landscape, you need tools that offer greater visibility and greater reach. AlertMedia's Travel Risk Management solution is the most reliable way to scale your travel security operations, preserve business continuity, and keep your travelers informed and out of harm's way. This robust toolset enables you to buy down travel risk by connecting real-time threat intelligence, employee location monitoring, and emergency communication capabilities in one unified solution.

Leading organizations across all industries trust AlertMedia

Footnotes

1. PwC. "Corporate travel: Collaboration is essential for successful COVID recovery." May 1, 2020. https://www.pwc.com/us/en/industries/consumer-markets/library/corporate-travel-collaboration-essential-for-covid-19-recovery.html.

2. SkyQuest Technology Consulting Pvt. Ltd. "Global business travel market to Witness Revenue Generation $1.87 Trillion by 2028." December 1, 2022. https://www.globenewswire.com/en/news-release/2022/12/01/2565859/0/en/Global-business-travel-market-to-Witness-Revenue-Generation-1-87-Trillion-by-2028-US-Alone-to-Spend-Over-357-Billion-on-Business-Travel.html.

3. "Global Business Travel Forecast 2023: Bookings, Spending and Optimism on the Upswing, GBTA Poll Shows." GBTA. January 31, 2023. https://www.gbta.org/global-business-travel-forecast-2023-bookings-spending-and-optimism-on-the-upswing-gbta-poll-shows/.

4. "Willingness of employees to take business trips according to travel managers worldwide from November 2020 to January 2023." Statista. January 2023. https://www.statista.com/statistics/1267987/willingness-of-employees-for-business-travel-worldwide/.

5. "The State of Employee Safety in 2023." AlertMedia. 2023. https://www.alertmedia.com/employee-safety-report/.

6. "2021 Risk Maps – Aon's guide to Political Risk, Terrorism & Political Violence." Aon. 2021. https://insights.aon.com/risk-maps-2021/insights/.

7. "2023 Threat Outlook." AlertMedia. 2023. https://www.alertmedia.com/resources/annual-threat-outlook-report/.

8. Brancatelli, Joe. "Aftershock: How Japan's Disaster Impacts Business Travelers." The Business Journals. June 10, 2012. https://www.bizjournals.com/bizjournals/blog/seat2B/2011/03/japanese-earthquake-and-tsunami-create-business-travel-uncertainty.html.

9. "Bureau of Transportation Statistics." U.S. Department of Transportation. 2023. https://www.transtats.bts.gov/homedrillchart.asp.

10. "FAQ: Weather Delay." Federal Aviation Administration. 2023. https://www.faa.gov/nextgen/programs/weather/faq.

11. Menze, Jill. "Travel experience remains challenging for LGBTQ+ consumers." PhocusWire. June 17, 2022. https://www.phocuswire.com/travel-experience-remains-challenging-for-lgbtq-consumers?oly_enc_id=4935J7759301E3I.

12. Biesiada, Jamie. "Focus on Security: Traveling While Female." Travel Weekly. May 27, 2019. https://www.travelweekly.com/Travel-News/Travel-Agent-Issues/Focus-on-Security-Traveling-while-female.

13. Reed, Dan. "The Percentage Of Women Traveling For Business Is Rising But So Are Their Unique Travel Safety Risks." Forbes. July 11, 2018. https://www.forbes.com/sites/danielreed/2018/07/11/the-percentage-of-women-traveling-for-business-is-rising-but-so-are-their-unique-travel-safety-risks/.

14. "Lost & Found." Business Travel Executive. July 16, 2018. https://www.businesstravelexecutive.com/complimentary-articles/comp/?permalink=lost--found.

15. Business Travelers Happy with Travel Experience Despite 54% Having Travel Mishaps." Global Business Travel Association (GBTA). July 23, 2019. https://www.gbta.org/blog/business-travelers-happy-with-travel-experience-despite-54-having-travel-mishaps/.

16. "The State of Employee Safety in 2023." AlertMedia. 2023. https://www.alertmedia.com/employee-safety-report/.

17. Ibid.

18. Ibid.

19. "Business Traveler Report 2019." SAP Concur. 2019. https://www.concur.com/en-us/resource-center/whitepapers/business-traveler-report-2019.

20. "2020 Travel Safety Survey: Concerns Differ Among Age, Gender." Global Rescue. 2020. https://www.globalrescue.com/common/blog/detail/2020-Travel-Safety-Survey/

21. "Business Traveler Report 2019." SAP Concur. 2019. https://www.concur.com/en-us/resource-center/whitepapers/business-traveler-report-2019.

22. Ibid.

23. "Traveler 360°." American Express Global Business Travel. 2018. https://www.amexglobalbusinesstravel.com/content/uploads/2018/05/Traveler-360-Research-Summary-Report-FINAL-042718.pdf.