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Liberate finance.  
Accomplish more.



REPORT

Soldo's 2025

**Productivity  
at Work**



# Introduction

**How can finance leaders drive productivity when rising inflation, interest rates and shifting labour markets force them to operate in a competitive environment?**

Soldo's 2025 Productivity at Work report explores the challenges businesses face in aligning their attitudes and approaches to productivity. How can finance leaders overcome these barriers and position themselves as drivers of growth?

Businesses face increasing pressure to create and develop a strategic advantage. From 2010 to 2022, the yearly average growth in UK GDP per hour worked was just 0.5%, with similar slumps in the remaining G7 countries (Italy, Canada, France, Germany, Japan and the United States).

Productivity is regarded as one of modern business's most effective tools for tempering poor macroeconomic conditions. Defined as the value created for each hour worked in a society, or put simply, how efficiently a company can turn resources into goods, productivity can lessen the squeeze businesses find themselves in and go on to create a high-growth environment.

By improving productivity, businesses can reduce costs, increase profitability, lower prices, and enhance customer experience. This productivity gain strengthens the bottom line and increases opportunities.



The report is based on insights from 2,405 respondents in the UK and Italy.

**205**

senior leaders in finance teams/ departments, including CFO, VP of Finance, Head of Finance, Finance Director, and Finance Transformation Director

**200**

Finance Managers, Financial Controllers and Finance Assistants

**2,000**

employees who are responsible for spending company money across HR/people, IT, administration, marketing, production, and operations

# Executive summary

Soldo's **2025 Productivity at Work** identifies five key challenges holding businesses back and offers practical solutions to help finance leaders create value and drive growth.

## Key stats



of senior leaders say they trust employees with company money, but



admit they've missed growth opportunities because employees didn't have direct access to budget



of finance teams say slow processes prevent them from helping employees pursue opportunities



of employees believe easier access to company money would increase productivity

## How to solve it

The report highlights practical steps businesses can take to tackle these challenges:

- ✓ Automate financial processes to improve efficiency and reduce admin
- ✓ Give employees more controlled access to budgets to boost productivity and morale
- ✓ Make finance a partner in growth by improving workflows and removing bottlenecks

## What's next

Finance leaders can't afford to stand still. By addressing inefficiencies and empowering employees, they can create an agile and motivated business that is ready to seize opportunities. Learn how Soldo can help your business bring harmony and control to messy, decentralised spending.

[Learn how](#)



# The spend perception gap



Businesses think they empower employees to spend freely. The reality is very different.

While 86% of senior leaders say they trust employees with company money and 93% of employees say they feel trusted, 76% of senior leaders and 40% of middle managers admit their businesses missed growth opportunities because employees did not have direct access to budgets.

This highlights a disconnect between senior leaders' intent to grant freedom and their ability to deliver it in a way that maintains control. Trust alone is not enough. Without tangible resources, such as easy access to budgets, businesses cannot move quickly on growth opportunities, and finance cannot shift into an agent of value.

By building systems that combine trust with agility, businesses can give employees the freedom to act in a controlled way. With Soldo, finance leaders can proactively program spend, helping take control of expenses before they happen. This means every spending decision aligns with your goals and policies, making your business agile enough to seize new opportunities and orderly enough to find unexpected insights.



## CASE STUDY

### Moving forwards: How Brooks Running finance transformation is helping them spend smarter

Brooks Running, a sports apparel company, wanted to move away from an outdated, paper-based system that lacked control in which employees regularly made out-of-pocket payments. As spending and reconciliation were reactively managed instead of proactively, insights were often outdated and difficult to analyse and control.

to make important work-related purchases, while the finance team got access to transactions in real-time and visibility over spending data. It also meant less chasing for finance as they only checked for non-compliant or out-of-policy spending. Learn more about how Soldo helped Brooks Running spend smarter.

Soldo simplified how things were done. Brooks could get money to employees faster

[Learn more](#)





# Financial processes: Booster or bottleneck?



While businesses strive to grow, outdated processes hold them back, creating growth in theory, however limiting its potential in practice. Over a fifth of employees (21%) feel finance teams are too focused on cost-cutting at the expense of growth.

**In comparison, 39% believe access to company money would improve employee motivation to suggest new ideas, and 35% also think it would improve proactivity and business agility.**

## Are financial processes a growth enabler or bottleneck?

Slow, outdated processes stop finance teams from acting strategically and supporting employees doing meaningful work. Just under a fifth of senior leaders (19%) believe that improving the speed of financial processes would increase the value of the finance team to the wider business, while 71% of finance teams (and 73% of senior leaders) recognise that financial processes slow down or prevent them from helping employees pursue new business opportunities.

This duality highlights the need for clarity and control in budget autonomy, real-time visibility and agile decision-making, which is crucial as leaders pivot priorities.

## Empowering employees to boost productivity

Dwindling productivity harms morale, motivation and employee engagement while increasing stress, burnout and absenteeism. Complex, archaic systems can be difficult to manage, maintain and understand, leaving employees and finance managers feeling disempowered and frustrated. This combination can cripple businesses already facing difficult market conditions and rising competition.

Our data reveals that 40% of employees believe productivity would increase with easier access to company money, while 26% say it would make them more proactive and motivated. From a leadership perspective, 36% of senior leaders believe the same – access to funds improves job satisfaction for employees – showing promising alignment across businesses.

The right tools are mission-critical for compliance and efficiency. Ensuring clear spending policies and rules, budget control and timely access to company money means better oversight, while positively impacting employee morale.

### CASE STUDY

## In the fast lane: How Sendsio is reclaiming time to fuel productivity

At Sendsio, an art handling and transportation company, rolling out Soldo has been beneficial and enthusiastically embraced by employees.

“We’ve had positive feedback from our employees, as Soldo is easy to implement and use. It was very well-received by our employees, who save a huge amount of time on expense reporting [which now takes 30 minutes instead of half a day].”

Find out how Sendsio created a more engaged team, paving the way for more strategic, high-value work.

Find out how

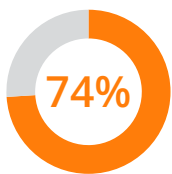


# Reputation of the finance team

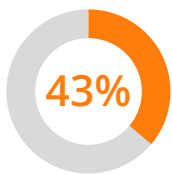


Finance teams are the **unsung heroes of business**. But is their potential being realised?

While 74% of employees believe finance understands their needs, 43% say finance delays have held up their work or delayed projects over the past year, suggesting they are seen as a blocker instead of a harbinger of growth. This is particularly important when productivity is essential for sustainability and growth.

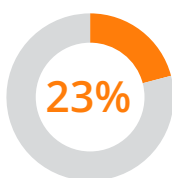


of employees believe finance understands their needs



say finance delays have held up their work or delayed projects over the past year

There is a disconnect in perception. In larger businesses, finance teams are more likely to be seen as bureaucratic. The result? Just over a third of employees (23%) view finance as a hurdle, particularly in industries like marketing, IT and production.



of employees view finance as a hurdle, particularly in industries like marketing, IT and production.

However, respondents recognise that enabling growth is difficult when finance teams are lean and operating near capacity, with 15% of employees believing their finance team is overstretched.



To change perceptions, finance teams must reduce bottlenecks, streamline processes, and demonstrate their role as value drivers. Over half of middle managers (55%) say they seek better workflows; this shift will allow them to raise productivity and boost the bottom line.

[Find out how](#)

# Crippling cost of inaction



Operational inefficiencies and outdated manual processes directly impact revenue. They waste time, reduce the quality of customer experience, and discourage employees from engaging in strategic activity. Over a third of leaders (39%) say they missed growth opportunities, which led to failed marketing efforts (47%), failed product or service launches (34%) and loss of potential new customers (26%).

When finance teams are buried in admin, their ability to play a strategic role is diminished.

This is echoed by



of business leaders who say finance processes stop them from pursuing new opportunities and 66% who spend more than six hours on admin a week.

For large businesses, this figure climbs to



of leaders who reported this affected their ability to finish work on time.

This has meant that 35% of finance teams frequently experience unexpected surprises at month-end due to rushed manual work containing errors. For employees, inefficiencies and manual processes stifle creativity and create friction where momentum is needed to unlock productivity and support growth.



## Total Economic Impact™ of Soldo: Key findings

A study examining Soldo's financial and business benefits for customers found:



**358%** ROI when used for over three years



**€137k** in net present value (NPV)



**50%** time saving for employee expense claims



**62%** time saving on claims management



**80%** time saving creating monthly report

[Read the study](#)

Eliminating repetitive admin tasks and equipping employees, senior leaders and finance professionals with the tools to enable productivity will help businesses grow. Simplifying approvals gives teams the flexibility to act when it matters and creates a healthier, happier and more sustainable workforce.

# To conclude

The insights from Soldo's 2025 Productivity at Work make one thing very clear:

productivity is necessary to seize opportunities and achieve a competitive advantage. Operational inefficiencies, outdated manual processes and limited access to resources are no longer sustainable.

To compete effectively, businesses must reimagine their workflows and adopt a progressive approach to spend management.

[Find out more](#)

Alongside this, finance must transition from the perception of gatekeeper to growth enabler to thrive in current economic conditions.

Soldo is here to help you take that first step toward transforming productivity into a growth engine for your business.

[Book a demo](#)



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