

REGION FOCUS: WORLDWIDE

# The Business Value of the Moss Spend Management Platform



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# Executive Summary

To thrive in the harsh economic environment, companies must now be more agile, transparent, and efficient than ever before.

For finance administrators<sup>1</sup>, this means going beyond the execution of back-office processes and more directly contributing to business value. One important way finance administrators can support value creation is through the provision of forward-looking financial insights that help businesses make faster decisions and produce more accurate budgets and forecasts. If finance administrators are to fulfill this wider role, they will need tools that not only improve their efficiency and accelerate financial processes but also increase the availability of the high-quality data needed for decision making. Such tools should also improve the employee experience and reduce the operating costs of the finance function.

Given this need for greater value, the finance administrators of organizations in Europe have greatly increased their adoption of Moss' spend management solution. Accordingly, IDC conducted interviews with organizations that use Moss as their spend management and corporate card platform for business operations. The organizations implemented Moss to provide employees<sup>2</sup> with better access to high quality and efficient corporate card functionalities and improve the activities of finance teams. Based on these conversations, IDC calculated that the organizations using Moss will realize benefits worth €795 per employee every year by:

- Improving control over employee and department spending
- Realizing productivity gains for finance administrators by reducing time spent on pre-accounting and other administrative tasks
- Ensuring cost transparency and supporting strategic financial decision making
- Empowering employees through greater access to personal corporate cards
- Serving as a single, unified spend platform that saves employee time in expense reporting
- Boosting employee and administrator satisfaction via a functional system that is simple to implement and use


<sup>1</sup> Finance professionals outside of accounting and accounts payable


<sup>2</sup> Employees include users with Moss administrator access as well as other platform users.


## Business Value Highlights


Click each highlight below to navigate to related content within this document.


 **350%**  
three-year ROI

 **5 month**  
payback period


 **€795**  
in benefits per employee  
(administrators and other users) per year


 **80%**  
fewer expense report errors

 **47%**  
finance administrator productivity gains

 **23%**  
accounts payable clerk productivity gains

 **41%**  
total finance team productivity gains

 **27%**  
acceleration in employee reimbursement

 **57%**  
less time spent on submitting general expense reports

# Situation Overview

The disruptions in recent years have drastically changed requirements within the agile business environment, heightening the expectations of the finance department and finance leaders. While the digitization of trade, commerce, and finance has accelerated, the challenges beyond financial accounting have become more complex. Modern finance leaders must now consider hybrid working, talent management, employee experience, and sustainability.

Despite its maturity, the financial applications market is consistently growing due to the constant demand for more integrated and automated financial processes that improve visibility and control.

**According to the IDC Worldwide Financial Applications Forecast, 2022–2026, market investments will grow at a yearly rate of 7.5% to reach \$53.9 billion by 2026, driven by three major developments:**

- **Contribution to overall business resiliency:** Finance leaders can drive their businesses forward by delivering strategic insights and guidance to all organizational departments. New insights could be derived from large financial and non-financial data sets with the help of applications powered by machine learning (ML) and AI. Predictive analytics could also be used to improve forecast accuracy, instill cash flow confidence, and identify risks and untapped business opportunities (and thereby boost overall business resilience).
- **Migration to the cloud:** The demand for cloud-based financial applications continues to grow, driven by the need for flexibility, lower cost, and greater agility. With its better support and remote access capabilities — which are significant limitations of on-premises solutions — the cloud is highly valuable to organizations with distributed workforces. According to IDC, spending on public cloud financial applications has already surpassed on-premises investments and will make up about 70% of total financial application spend by 2026.
- **User experience:** With financial processes becoming more distributed and embedded, finance leaders must pay attention to the intuitive and conversational user experiences of finance applications. Features such as data visualization, e-invoicing, high quality optical character recognition, and intelligent assistants will become important in ensuring that finance processes are more productive and efficient. Additionally, features that facilitate collaboration within the finance department and across other organizational units will become essential for exchanging insights and accelerating problem solving.

# Moss Spend Management Platform

Moss is an all-in-one integrated platform that empowers finance administrators to streamline their financial processes via customizable workflows and automation. It focuses on the spend management needs of fast-growing small and medium-sized businesses and start-ups in European countries.

Moss allows organizations to maintain control and transparency over spending. The easy provisioning of smart virtual or physical corporate credits cards to all eligible employees is the key feature of the Moss platform. The platform enables flexible and secure spending while reducing the time and effort needed for reimbursement processes. For example, employees can process important card transactions without any delay by using the Moss platform. As such, they can be more agile in making business decisions and take greater personal responsibility over payments.

Several new features were recently added to the Moss platform, including expense management, digital invoice management, employee reimbursement, and liquidity management features. These features not only help optimize payments, cash flows, and financial transactions but also ease accounting and reporting processes. The platform can also be seamlessly integrated with leading accounting software and enterprise resource planning (ERP) systems via several application programming interfaces.

To further support cost transparency and strategic financial decision making, Moss constantly develops additional features that simplify analytics as well as pre-accounting and budgeting processes. The fully managed public cloud platform is also designed to adapt to the actual growth of a customer's business. Customers can either pay a fixed annual access fee or use a flexible pay-as-you-go model based on the number of transactions they process.

# The Business Value of the Moss Spend Management Platform

## Study Demographics

IDC conducted in-depth interviews with organizations that use the Moss spend management platform to provide corporate cards, handle expenses, and run day-to-day finance operations. The interviews were designed to understand the ways in which organizations use Moss to support their business and finance operations.

Table 1 provides firmographic information about the interviewed Moss customers (study participants). The customers shared a common profile of being relatively small organizations, with an average employee base of 97 and annual revenues of €6.8 million. While the organizations all had headquarters in Germany, they represented various industry verticals, including logistics (2), retail (2), ecommerce, financial technology, local government, manufacturing, and technology.

**TABLE 1**  
**Demographics of Interviewed Organizations**

	Average	Median
Number of employees	97	95
Revenue per year	€6.8M	€5.0M
Total number of Moss users*	52	51
Total users with administrative access	3	3
Number of employees using Moss, general business expenses	27	20
Number of employees using Moss, per diems/daily allowances	17	10
Number of employees using Moss, mileage	9	3

n=9; Source: IDC In-depth Interviews, May 2023 (\*Employees include users with Moss administrator access as well as other platform users)

## Choice and Use of the Moss Spend Management Platform

The interviewed customers largely implemented Moss to improve their finance and spend management activities. For most study participants, this included finding ways to provide individual corporate cards to employees, automate expense reports, and set and adhere to robust spend policies. Customers also sought to utilize a unified financial platform that could be integrated with broader business systems as well as important third-party environments. While most customers began using Moss for a single purpose (chiefly its corporate card functionality), almost all had since extended their use of Moss to new cases that delivered value across their finance team operations. For example, several organizations stated that core members of their finance teams and accounts payable clerks use Moss for their day-to-day operations, while many other employees use the platform only for accessing corporate cards and submitting expense reports.

**Moss' importance as a unified platform serving many different activities came across in numerous interviews. Some customers had the following considerations as they began and steadily extended their use of the platform:**

**Use the credit card capabilities and then professionalize finance:**

*“When we began using Moss, we wanted to use it for all credit cards... and then incorporate all expenses into the accounting system at the end of the month. Moss brought in so many features that made it possible to professionalize our finance processes.”*

**Handle travel expenses as well as invoicing:**

*“We needed a solution for travel management and travel expense accounting... we also wanted a solution that could handle invoice processing and expense management.”*

**Leverage the strong overall capabilities:**

*“The main thing was that we wanted to make credit cards available to our employees, and it was also important for us to have invoice approval and other things like that all under one hat.”*

As shown in Table 1 above, interviewed organizations have three power users on average (i.e., administrators from their finance teams and accounts payable clerks). In addition, 49 other employees use the corporate card or expense reporting functionalities of the Moss platform, bringing the total average number of users to 52 employees.

## Business Value and Quantified Benefits of Using the Moss Spend Management Platform

The interviewed organizations use the Moss spend management platform to provide their employees with access to corporate cards. This capability has made expense reporting faster and less burdensome, minimizing the friction associated with invoicing activities that impacts business operations. The interviewed organizations also valued their ability to onboard employees to the platform in minimal time.

### In fact, most organizations required less than one month after deployment to modernize and make their finance operations more efficient:

- **Transparency, spending control, and tax-related efficiencies:**

“Moss provides us with transparency and spending control in accounting. We save a lot of paperwork. There is also an expense tool that employees can use to reclaim out-of-pocket receipts/expenses. Moreover, we have improved efficiency because our tax advisor pre-books everything for us via Moss. Of course, this also saves money because the tax advisor has much less work.”

- **Ease and intuitiveness of use:**

“We had another solution before Moss, which was also good, but it was much harder to use, and people were swearing and not doing their stuff properly. The simplicity of Moss is very good, and we’ve had a lot of feedback that it’s much easier to use. Before, we always had to write guides, but we don’t need to do that anymore because it’s all very intuitive with Moss.”

- **Clarity about receipt workflows:**

“The credit card feature and the simultaneous uploading of receipts to Moss are great because the employees are made responsible. With Moss, we just have one platform, and we know which receipts have to be uploaded in what quality, and that is definitely an advantage. Plus, you save time because you don’t have to look for all the receipts afterward.”

- **Simplicity of use and time savings:**

“The most significant benefit is the simplicity of using Moss, especially for the card users, as well as the time saved for the finance team because we (now) receive very few enquiries.”

Based on interviews with Moss customers, IDC calculates that they will realize benefits worth €41,496 per organization per year on average, as described in the following sections of this study (see Table 4 in Appendix 2 for details).



## Improved Control Over Employee Spending

The interviewed organizations emphasized that increased control over employee spending was an important benefit of using Moss. They explained that Moss enables them to set spending policies that cannot be overridden (e.g., policies controlling the types and amounts of spending). This means that employees will be less likely to use corporate cards to make payments that do not adhere to company policies. Correspondingly, no additional costs will be incurred to cover unauthorized payments, and no additional staff will be needed to investigate or handle such payments. Moreover, organizations will no longer have unhappy employees who do not receive full reimbursements for business-related expenses.

### The interviewed organizations spoke specifically about how they established better control over employee spending with Moss, even as they widened employee access to individual corporate cards:

- **Set limits and blacklists that cannot be overridden:**

“Moss has internal blacklists that cannot be bypassed and allow limits to be set. We’ve had a situation where a managing director wanted to pay something somewhere and Moss blocked the payment. We also have monthly and per-payment limits with Moss.”

- **Better control and access to needed information:**

“We have a better overview of spending with Moss, and cards must be released by an official in charge. We can also offer one-time cards and run detailed enquiries because expenses can be assigned to individual employees.”

**This enhanced control and visibility limits the potential for fraudulent payments. One interviewed organization commented:** *“Moss helps with fraud because we are immediately notified by our contact person at Moss if there is strange payment activity. For example, we recently had a case where credit card data was entered on a suspicious site. And we were able to block the card immediately and issue a new one.”*

**Another interviewed organization credited Moss with limiting risks associated with departing employees, stating:** *“If an employee terminates a work contract, we don’t have to get the physical card back with Moss, and because we are 100% remote, this suits us best.”*

Study participants also cited other gains stemming from improved visibility into employee spending and greater access to receipts. For example, one company in the United Kingdom explained that the improved documentation of receipts with Moss allows it to consistently recoup value-added tax (VAT) payments. Previously, the company was at times unable to claim VAT because employees had lost or failed to file receipts. This customer noted that the additional VAT payments it now recovers more than pay for the use of the Moss platform, leaving aside the other staff efficiencies and gains in functionality.

For organizations, these benefits of using Moss not only limit the potential employee confusion associated with business-related expenses but also eliminate the risks that come with having significant numbers of employees making payments in support of business activities.

## Finance Team Efficiencies

Via the use of Moss, finance teams achieve significant efficiencies and productivity gains. These finance teams are responsible for nearly every aspect of their organizations' financial operations, including the monitoring and approval of business expenses. These finance teams can now support business decision-making processes and provide timely and correct insights based on financial data to tax authorities and other external parties.

Interviewed organizations explained that these finance teams are less effective when they have to deal with siloed information, error-laden financial data, and processes that require manual intervention. Without a comprehensive, integrated platform for financial activities, these finance teams would spend too much time reacting to one-off requests and trying to ensure data quality and integrity (rather than proactively serving their organizations and employees more effectively).

**Customers commented favorably on the features and functionalities that automate and integrate finance and invoice activities. They provided specific examples of how Moss has generated time savings and improved workflows for their finance teams:**

- **Ease of follow-ups and administration:**  
“Moss makes work much easier, not only for employees but also finance and accounting departments. It's much easier to follow and simply better to administer.”
- **Rapid recognition and availability of invoices:**  
“Invoice processing with Moss is quite easy because recurring invoices or recurring creditors are recognised quickly. We can process an invoice with just a few clicks.”
- **Ease of use and “gamification” of work:**  
“Everything for the finance department is self-explanatory with Moss. It's also a kind of gamification: staff members don't feel like they're doing dry accounting, because everything is solved in a playful way. There is also less administrative work and more time for strategic tasks.”

**For German customers, the Moss platform's ability to directly connect to one of the largest German accounting software vendors (DATEV) was highly valued. One customer reported:** *"With the invoicing link to DATEV, we always have the right document when needed and don't have to search through files... Approvals of standard invoices have become much faster because they are 'one click' instead of several steps."*

**Several customers also referenced having greater certainty about data quality and lineage, which eases the burden of security and audits:** *"Moss also provides audit security. The moment someone external looks at a report, you can always say that these are the issues, everything is recorded there."*

**Another organization pointed to the strong invoicing functionality:** *"The usability and speed for submitters is better with Moss. They have an overview of how far along their invoice processing or reimbursement is via access to status tracking in the Moss system."*

**According to IDC's research, both individuals and groups within finance teams have gained significant efficiencies via the Moss platform. These finance teams spend much less time reviewing and approving expenses and addressing data-related errors; they also benefit from the greater overall functionality and agility of the Moss platform. Per IDC's findings, team members have achieved:**

- **80% fewer errors in expense reports**
- **43% reduction in time needed to review general expense reports**
- **72% improvement in approval of general expense reports**
- **66% improvement in review and approval of per diem expenses**
- **36% increase in invoice processing**

Finance teams and accounts payable clerks now work much more effectively because they can complete accounting tasks much faster and have better access to and understanding of financial data. All organizations – including those interviewed by IDC – must be able to support business activities with limited numbers of finance staff. IDC's findings show that the efficiencies of finance administrators rose 47% on average, while the efficiencies of accounts payable clerks rose 23% on average. Combined, the efficiencies of finance teams increased 41% on average, saving 0.62 full-time equivalent (FTE) per organization.

TABLE 2

Finance Team Efficiencies

	Before / without Moss Spend Management	With Moss Spend Management	Difference	Percent Benefit
Finance administrators, FTEs required	1.13	0.61	0.53	47%
Accounts payable clerks, FTEs required	0.4	0.3	0.1	23%
Combined finance teams, FTEs required	1.53	0.91	0.62	41%
Value of equivalent FTE time required (\$ per organization per year)	€ 96,300	€ 57,300	€ 39,000	41%

n = 9; Source: IDC In-depth Interviews, May 2023

## Support for Strategic Financial Decision Making

The study participants indicated that the insights and financial data unveiled by the Moss platform improved their ability to make strategic business decisions. For smaller organizations that must nimbly adapt to shifts in business patterns, access to actionable data is essential. Before implementing Moss, organizations found it challenging to leverage financial information to their advantage due to siloes and manual processes.

### The interviewed organizations described how Moss allowed them to better support business operations by streamlining budgetary activities and gaining cross-financial visibility:

- **Business ideas are implemented faster as budgets approved in less time:**  
 “Faster approval and authorization of budgets allows us to implement business ideas more quickly.”
- **Enhanced visibility of the overall financial situation of the company:**  
 “Moss allows us to link and aggregate all our bank accounts. If you have three bank accounts, it takes the balance from all three and adds them up. It’s the same with expenses. That means we have a nice overall view.”

While the customers did not connect these benefits to specific improvements in business results, they articulated how their enhanced access to financial information enables them to better support their operations, which reflects the significant value potential of Moss.

## Empowering Employees

Study participants were pleased that Moss offers a frictionless and cost-effective method of providing individual corporate cards to many employees. Before Moss, employees in most interviewed organizations either paid expenses out of pocket or used company- or division-level corporate cards for payments. In both scenarios, employees had to seek permission when making a purchase or felt a lack of trust. Furthermore, employees who paid for expenses out of pocket faced the possibility of not fully recouping their costs (due to losing receipts or running afoul of company spend policies).

The ease of provisioning new corporate cards to employees was highlighted as one of the most significant benefits and the key criterion behind selection of the Moss platform by the interviewed organizations. With Moss, organizations can provide corporate cards to employees quickly on an as-needed basis, including virtual corporate cards. By doing so, they can empower employees and limit the risks associated with the use of company corporate cards. The organizations provided numerous examples of Moss's impact:

- **Fast access to virtual corporate cards:**

“As an administrator, you just click two buttons with Moss and the virtual card is generated. It takes seconds. It's so fast, and if someone needs something, they write to us or open a ticket and we process the request in 10 seconds.”

- **Increased use of corporate cards with broader access:**

“We didn't have very many cards available before Moss, but now providing new cards with Moss is very fast. Therefore, they are used more often.”

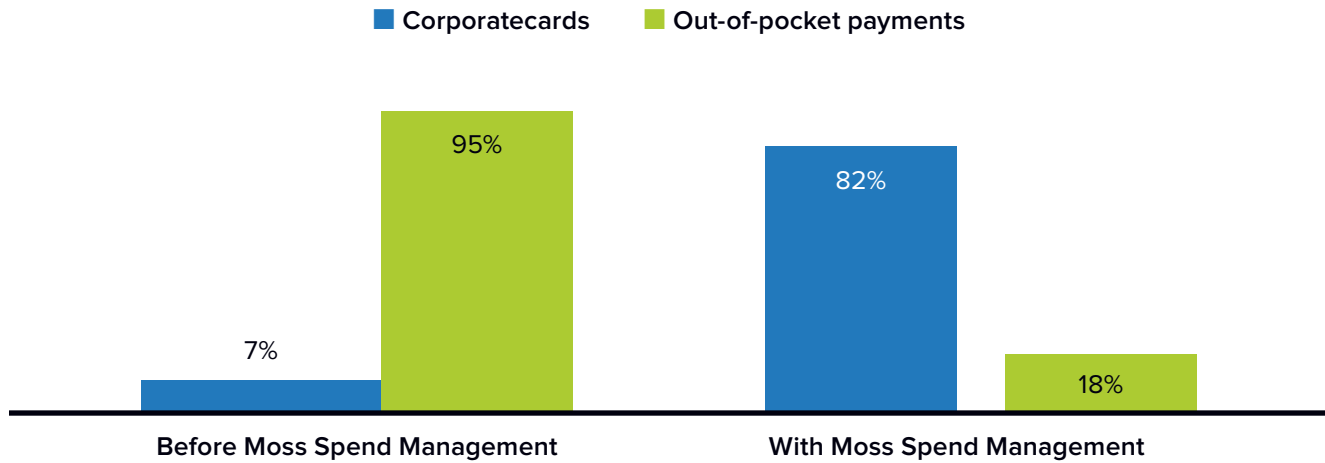
**In addition to the tangible benefits of allowing more employees to make business payments with robust corporate card policies in place, study participants cited the importance of employee empowerment. One interviewed participant noted:**

*“Employees no longer have to come to me for €2,50 euros and say ‘hey, I have to buy this and that, can you reimburse me for it?’ Now, employees are more or less empowered to make their own expenditures.”*

**Another participant explained how Moss has streamlined the entire process of making business purchases:** *“Previously, everything was done via a credit card from the CEO - but the card was not issued directly. The process was complicated and dependent on the availability of finance personnel and the CEO. Now employees are more self-sufficient, flexible, and efficient.”*

Figure 1 demonstrates the outsized impact Moss has had on how employees make business purchases. Employees at interviewed organizations almost completely changed how they make payments. For example, employees made 82% of purchases with corporate cards following implementation of the Moss platform, compared to only 7% before the system deployment. As a result, the share of payments made out of pocket plummeted from 93% to only 18%.

**FIGURE 1**  
**How Employees Make Business Purchases**



n = 9; Source: IDC In-depth Interviews, May 2023

## Employee Time Savings Through the Unified Spend Platform

The increased number of employees with access to corporate cards – which greatly reduce the frequency of out-of-pocket payments – and the streamlined submission and approval of expenses have greatly improved the efficiency of the interviewed organizations. Previously, employees typically had to provide copies of receipts and fill in line-item details of purchases, steps that Moss has largely made unnecessary.

**As a result, employees who make business purchases spend less time on expense reports and have greater confidence that reimbursements will not be delayed due to errors or incomplete information. Interviewed participants spoke about the benefits of having an integrated, automation platform that minimizes the amount of information employees must provide:**

- **Ease of use for employees, and strong functionality for finance administrators:** “Moss has predefined workflows for reimbursements, and employees can do almost nothing wrong. We in the accounting or finance administrators also have a better overview of the expenses. We don’t really have to check them in detail. We only have to check the plausibility.”
- **Move from manual to automated processes and reduced administrative burden on employees:** “Before Moss, we had a purely manual process. We now have a properly

documented and set up process. What comes in handy with the credit cards is the responsibility for providing documentation. Before, we mostly had to chase the employees to provide invoices for their credit card spend. Now, essentially, Moss takes care of it.”

- **Ease and speed of overall process:** “Before Moss, we used an Excel template which was rather clumsy because it required signatures and so on and so forth... The amount of time required from conception of a report to submission and then approval and reimbursement has thus been reduced. From the previous 3-5 days, it happens within a single day right now in a super-efficient scenario.”

### Study participants also connected their use of Moss to improvements in employees’ handling of expenses. These benefits include:

- Speeding up reimbursements by 27%, shortening time from 9.6 days to 7.0 days on average
- 57% less time needed to submit general expense reports, with duration falling from 5.8 minutes to 2.5 minutes on average
- 59% less time needed to submit per diem expense reports, with duration falling from 7.4 minutes to 3.1 minutes on average

## Employee and User Satisfaction

Organizations reported high overall user satisfaction with the Moss spend management platform, both in terms of power users from the finance teams and employees who use Moss to make business purchases and file expense reports. These positive reviews were largely driven by the strong functionalities of the platform and the augmented capabilities of its users. For organizations, minimizing the friction and challenges associated with core finance operations and enabling employees to make business purchases are key goals. The interviewed participants provided feedback about how they use the Moss platform thus far:

- **Ease of use and good understanding of platform:** “Employee reimbursement with Moss has been live for a month now, and we have received a lot of positive feedback. The staff think it’s much easier... you only have to log in once, and many already know the tool through the credit cards.”
- **Increased independence of employees:** “Employees have a certain independence with Moss. You can put limits on the cards, so team heads can do what they want as long as they keep to agreed budgets. But each team head has some autonomy. That’s quite helpful.”

## ROI Summary

Table 3 provides IDC’s analysis of the average benefits and costs related to study participants’ use of the Moss spend management platform. Per IDC’s calculations, participants will realize average discounted benefits worth €99,400 (€1,903 per employee using Moss) over three years. In terms of discounted costs – including Moss licensing costs and the staff time required to implement the platform – organizations will gain benefits of €22,100 (€423 per employee) over three years on average. With these levels of benefits and costs, IDC projects an average three-year ROI of 350% for study participants. This reflects the strong relative value of using Moss, especially in terms of finance-related team efficiencies and employee time savings related to making business purchases.

Furthermore, IDC has calculated that study participants will break even on their investments in Moss in an average time of five months. The short payback period reflects the ease of Moss implementation – which requires just under one month on average – as well as the ability to immediately realize value. Regarding deployment, one study participant commented: *“From a conceptual perspective, master data-wise, Moss is easy and self-explanatory to set up.”*

**TABLE 3**  
**ROI Analysis**

	3-Year Average per Organization	3-Year Average per Employee Using Moss
Benefit (discounted)	€ 99,400	\$1,903
Investment (discounted)	€ 22,100	\$423
Net Present Value (NPV)	€ 77,300	\$1,480
Return on Investment (ROI) (%)	350%	350%
Payback period	5 months	5 months
Discount Rate (%)	12%	12%

n = 9; Source: IDC In-depth Interviews, May 2023



# Challenges/Opportunities

The prevailing economic circumstances will remain challenging, and the rising pace of digitization will make financial processes even more complex, numerous, and frequent. The most compelling challenge facing finance departments is making better use of automation and AI/ML technologies to streamline processes, reduce costs, and gain better insights. The rapid digitization of workflows and customer interactions will also bring user experience into the spotlight, highlighting the need to streamline and customize financial processes to efficiently serve business needs. Besides addressing automation, intelligence, and user experience concerns, companies must make sure that their finance application landscape is flexible, scalable, and preferably based on a cloud-first approach.

From an IDC perspective, vendors that continuously provide updates, foster and maintain security, develop new innovative features, and make their platforms more converged and holistic should be preferred by all means. Vendors can create converged and holistic platforms by frequently integrating new solutions or actively establishing partnerships with providers of ERP, supply chain management, or human capital management systems.

## Conclusion

Finance departments not only need to provide employees with the right tools for day-to-day tasks but also deliver streamlined financial processes and proactive financial insights that drive strategic decision making and business initiatives. These dual requirements put the onus on organizations to find solutions that augment the capabilities of their finance administrators.

This study summarizes IDC's findings about the use of the Moss spend management platform in a select group of customer organizations. The Moss platform — which is a fully managed public cloud solution — provides robust functionalities ranging from smart virtual or physical corporate cards for employee use to expense management, digital invoice management, employee reimbursement, and liquidity management capabilities that finance teams use on a daily basis.

IDC's findings demonstrate that Moss has great value in terms of supporting day-to-day business operations and enhancing cost transparency and strategic financial decision making. Study participants reported that Moss makes expense reporting more automated and seamless; it also improves the effectiveness and productivity of finance teams by enabling the easy provisioning of corporate cards to far more employees than was previously possible. Given the average three-year ROI of 350% and the payback period of five months, IDC believes that Moss customers will continue to register productivity gains, employee time savings, and cost reductions going forward.

# Appendix 1: Methodology

IDC's standard business value/ROI methodology was utilized for this project. Specifically, IDC gathered data from organizations currently using Moss spend management platform.

**Following interviews with these organizations, IDC performed a three-step process to calculate the ROI and payback period:**

- 1. Gathered quantitative benefit information during the interviews leveraging a before-and-after assessment of using Moss.** In this study, the benefits included finance and accounting team efficiencies, staff time savings and efficiencies, and platform cost savings.
- 2. Created a complete investment (three-year total cost analysis) profile based on the interviews.** Investments go beyond the initial and annual costs of using Moss and include additional costs related to migration, planning, consulting, and staff or user training.
- 3. Calculated the ROI and payback period.** IDC conducted a depreciated cash flow analysis of the benefits of the Moss investment over a three-year period. ROI is the ratio of the net present value (NPV) and the discounted investment. The payback period is the point at which cumulative benefits equal the initial investment.

**IDC based the payback period and ROI calculations on a number of assumptions, which are summarized as follows:**

- Time values are multiplied by burdened salary (salary + 28% for benefits and overhead) to quantify efficiency and manager productivity savings. Based on the geographic locations of the interviewed organizations, IDC assumed an average fully loaded salary of €63,000 per year for all employees. IDC assumed that employees work 1,880 hours per year (47 weeks x 40 hours).
- The NPV of the three-year savings was calculated by subtracting the amount that would have been realized by investing the original sum in an instrument yielding a 12% return (to gauge the missed opportunity cost). This accounts for both the assumed cost of money and the assumed rate of return.
- Because IT solutions require a deployment period, the full benefits of the solution are not available during deployment. To capture this reality, IDC prorated the benefits on a monthly basis and then subtracted the deployment time from the first-year savings.

*Note: All financial figures in this White Paper are in € EUR.*

# Appendix 2: Quantified Benefits of Use of the Moss Spend Management Platform

Table 4 provides details about the financial value that IDC believes study participants will achieve on an annual basis over three years via use of the Moss spend management platform.

**TABLE 4**  
**Annual Quantified Financial Benefits**

Category of Value	Average Quantitative Benefit	Calculated Average Annual Value*
Cost savings, retirement of previous solution	Saving average of €2,222/year	€ 2,165
Staff time efficiencies, handling general expense reports	Saving 72 hours per year, €33.5/hour salary assumption	€ 2,349
Staff time efficiencies, handling per diems	Saving 10 hours per year, €33.5/hour salary assumption	€ 322
Staff time efficiencies, addressing errors	Saving 96 hours per year, €33.5/hour salary assumption	€ 3,134
Other finance administrator efficiencies	0.53 FTE efficiencies minus above time savings, €63K salary assumption	€ 26,486
Accounts payable clerks efficiencies	0.09 FTE efficiencies, €63K salary assumption	€ 5,683
Employee time savings, submitting general expense reports	Saving 33 hours per year, €33.5/hour salary assumption	€ 1,065
Employee time savings, submitting per diems/travel	Saving 9 hours per year, €33.5/hour salary assumption	€ 292
<b>Total annual benefits, use of Moss</b>		<b>€ 41,496</b>

n = 9 (\*includes 0.9 months deployment, year 1); Source: IDC In-depth Interviews, May 2023

*Note: All numbers in this document may not be exact due to rounding.*

# About the IDC Analysts



## **Charles Aladesuru**

**Research Manager European Enterprise Solutions, IDC**

Charles Aladesuru covers multiple topics, including accounting and financial management, the future of the finance department/CFO role, accounting solutions for small and midsize enterprises, AR/AP automation, treasury/risk management, and expense management.

[More about Charles Aladesuru](#)



## **Tom Seal**

**Senior Research Director, European Enterprise Applications, IDC**

Tom Seal is a senior research director in IDC's European enterprise applications team. He has over 20 years' experience as an analyst, consultant, and technology procurement manager. He focuses on the ERP market and the future of the finance and procurement functions. Current research includes investigating the business case for ERP modernization and the economics of cloud technology. In addition, he is part of IDC's Intelligent Business Operations and Augmented Humanity practices. Seal also delivers consulting on the development and commercialization of ERP and financial applications.

[More about Tom Seal](#)



## **Matthew Marden**

**Research Vice President, Business Value Strategy Practice, IDC**

Matthew is responsible for carrying out custom business value research engagements and consulting projects for clients in a number of technology areas with a focus on determining the return on investment (ROI) of their use of enterprise technologies. Matthew's research often analyzes how organizations are leveraging investment in digital technology solutions and initiatives to create value through efficiencies and business enablement.

[More about Matthew Marden](#)

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