Stress on the move

How smarter field mobility can support employee wellbeing, safety and performance.

November 2026



Better with every move.

ayvens
SOCIETE GENERALE GROUP
×
IMA



For sales professionals, service engineers and other field employees, mobility is part of the basic ‘infrastructure’ of the job. Their ability to reach customers, service locations and operating sites depends on access to reliable and convenient transportation. Where employees use their own vehicles, they must often manage servicing, repairs, insurance and reimbursement claims, adding another layer of work to their core role. This can affect productivity, motivation and in some cases, safety.

Where personal-vehicle arrangements can fall short ?

Personal vehicles and ad hoc reimbursement may appear administratively simple, but they place much of the responsibility for business mobility on the employees. In practice:

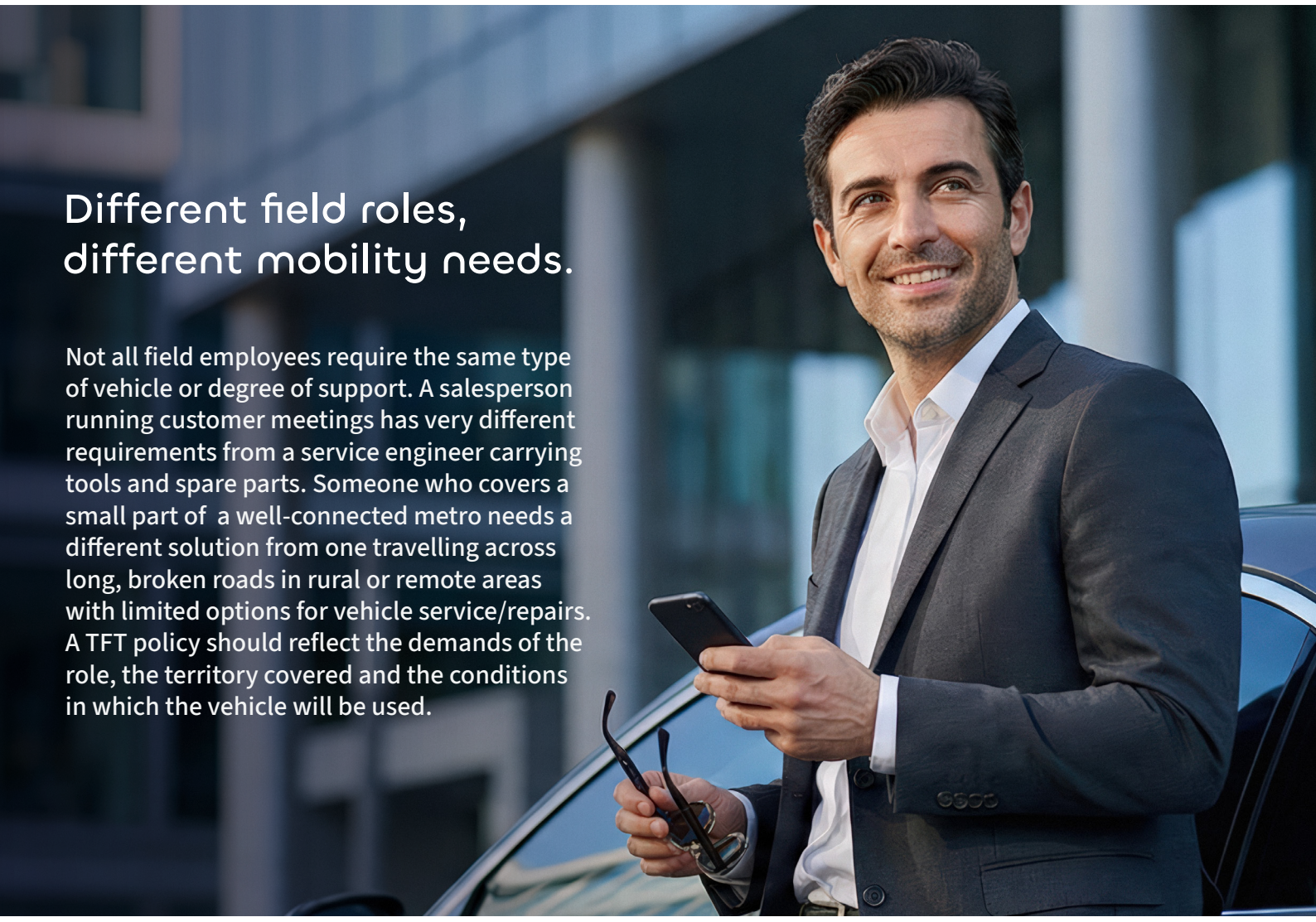
- Employees coordinate servicing, maintenance, insurance and repairs
- Vehicle age, condition and suitability can vary
- Breakdown and replacement support depend on individual arrangements
- Employees may bear work-related expenses upfront and claim them later
- The organisation has limited visibility into the vehicle’s condition, compliance and usage

A structured approach to field mobility can give organisations greater oversight of the vehicles employees use for work. Under personal-vehicle and ad hoc reimbursement arrangements, vehicle condition, maintenance and breakdown support depend largely on individual arrangements. Setting common standards and providing dependable support can help organisations manage these requirements more consistently.

The case for Tool-for-Trade leasing

For organisations with field-based teams, Tool-for- Trade (TFT) leasing offers a structured way to manage these requirements. Under a TFT arrangement, the organisation leases vehicles for employees or teams whose roles involve regular travel. Insurance, maintenance, documentation and vehicle support can be managed by the leasing partner, depending on the terms of the lease.

The arrangement shifts vehicle-related administration from individual employees to a managed system. Employees have access to a vehicle suited to their work and the organisation can manage vehicle condition, usage and cost more consistently.



Different field roles, different mobility needs.

Not all field employees require the same type of vehicle or degree of support. A salesperson running customer meetings has very different requirements from a service engineer carrying tools and spare parts. Someone who covers a small part of a well-connected metro needs a different solution from one travelling across long, broken roads in rural or remote areas with limited options for vehicle service/repairs. A TFT policy should reflect the demands of the role, the territory covered and the conditions in which the vehicle will be used.

Relevant considerations include:

- Journey frequency and annual mileage
- Road and weather conditions
- Territory size and geographic spread
- Tools, equipment or inventory carried
- The consequences of vehicle downtime

Vehicle reliability affects roles differently. Since field schedules are often tightly sequenced, a single breakdown can disrupt the rest of the day, reducing customer coverage and delaying subsequent assignments. High-mileage employees may require more frequent servicing and dependable roadside support. Vehicle selection and maintenance arrangements should therefore be linked to the work the employee is expected to perform.

Work-related driving also raises safety concerns. Guidance from the UK Health and Safety Executive identifies fatigue, distraction, time pressure, vehicle condition and journey planning as risks that employers should consider when people drive for work. Vehicles used for work should be safe, properly maintained and suited to the task.



Why field mobility is a workforce issue

For employees whose roles already require regular road travel, vehicle reliability affects both their working day and their ability to meet customer commitments. A breakdown can disrupt planned visits and leave employees coordinating repairs or alternative transport alongside their regular responsibilities. Paying work-related expenses upfront and following up on reimbursement claims can add to this burden.

A managed vehicle arrangement can reduce these demands by providing clear processes for servicing, breakdown assistance and documentation. For the organisation, the workforce benefit depends on how effectively these arrangements support employees in carrying out their field responsibilities.

"Hilti India has operated under a Tool-for-Trade (TFT) leasing model since inception, with closed to 1,000 vehicles supporting customer facing teams across India.
For us, reliable mobility is critical to serving customers effectively. Our leasing program is supported by a comprehensive Fleet Management Services (FMS) model covering maintenance, repairs, insurance, roadside assistance and vehicle administration, allowing employees to focus on customers rather than vehicle-related responsibilities.

In the event of a breakdown, roadside assistance and replacement vehicle support help minimise disruption to customer visits. While support can occasionally be more challenging in remote locations, we work closely with our leasing partner to continuously improve service levels, response times and coverage. The structured TFT model has helped us maintain high vehicle availability, reduce downtime and enhance employee productivity." — Dinesh Prasad, Head– Indirect Procurement & Admin, Hilti India

Building a better field mobility program

A smart field mobility program begins with determining which roles genuinely require a dedicated vehicle. Rather than treating mobility as a uniform employee benefit, the program should be designed around operational need.

Eligibility

Link vehicle access to journey frequency, annual mileage, territory and the operational consequences of downtime

Fit for purpose

Match the vehicle category to road conditions, expected usage and any tools or equipment carried

Support

Ensure employees can arrange servicing, report a breakdown and access roadside or replacement support through one clear channel

Employee experience

Reduce the time employees spend coordinating repairs, documentation, insurance and reimbursement processes

There is also a financial and administrative case for managing vehicle access centrally rather than through reimbursement. Under Section 17(2) of the Income Tax Act and Rule 3 of the Income Tax Rules, a vehicle leased by the employer and used strictly for official purposes, with proper logbooks maintained, carries no taxable perquisite value for the employee. Where a vehicle is used for mixed personal and official purposes, or when costs are reimbursed on an ad hoc basis, valuation becomes more complex and the record-keeping burden often falls on the employee. It is a relevant factor when comparing a managed lease against a reimbursement-based approach.

Cost and kilometres travelled give only a partial view of how the program is working. Organisations could also track:

- Vehicle downtime
- Maintenance and roadside assistance response times
- Employee satisfaction with support
- Customer visits disrupted by vehicle problems
- Safety incidents

Quick support is particularly important for employees covering long distances or working to fixed customer schedules. The easier it is to book a service, report a breakdown or obtain help, the lower the administrative burden on the employee.

Personal vehicle and managed mobility: how the employee experience differs

Personal vehicle / Reimbursement model	Managed field mobility model
Employee arranges a vehicle for field work	Organisation provides a vehicle based on the role
Employee may pay work-related costs before claiming them	Costs managed through fleet arrangement
Vehicle age, condition and suitability vary	Maintenance can be managed centrally
Employee coordinates servicing and repairs	Common vehicle and safety standards can be applied
Breakdown support depends on personal arrangements	Roadside and replacement support can be included
Individual reimbursement claims must be processed	Fleet costs and services can be consolidated
Organisation has limited control over vehicle choice	Vehicle type and replacement cycles can be planned
Mobility is largely managed by the employee	Mobility is managed as an operational requirement

Mobility as workforce infrastructure

For field employees, a dependable vehicle is part of the basic infrastructure required to do the job. A managed program can reduce the time employees spend dealing with servicing, repairs, insurance and reimbursement claims. Its value will depend on how closely it reflects the demands of each role and how quickly support is available when problems arise.



About Ayvens

Ayvens is a leading global sustainable mobility player born from the acquisition of LeasePlan (founded in Amsterdam in 1963) by ALD Automotive (founded in Paris in 1968), part of the Societe Generale group. It has been improving mobility for decades, providing full-service leasing, flexible subscription services, fleet management and multi-mobility solutions to large international corporates, SMEs, professionals and private individuals. With 13,000 employees across 40 countries, 3.1 million of vehicles and the world's largest multi-brand EV fleet, Ayvens has been leveraging its unique position to lead the way to net zero and spearhead the digital transformation of the mobility sector.

(The company is listed on Compartment A of Euronext Paris (ISIN: FR0013258662; Ticker: ALD). Societe Generale Group is Ayvens' majority shareholder.)

+91 22 6193 3200

www.ayvens.com/en-in/

Jolly Board, Tower 1, D-Wing, 4th Floor, I-Think Techno Campus, Kanjurmarg East Mumbai - 400 042

Ayvens in India

ALD Automotive India was founded in 2005 whereas LeasePlan India in 1999. Today, as Ayvens, it boasts a fleet of more than 47,000 vehicles and is a leading fleet management and vehicle leasing company in India catering to more than 1900 corporate customers in over 280 locations across India. Headquartered in Mumbai, it has a direct presence in Delhi, Pune, Hyderabad, Chennai, Bengaluru and Kolkata. Through these offices and its supplier tie-ups, Ayvens has an operational reach in all major cities and can meet varied corporate car leasing requirements anywhere in the country.

About IMA

IMA is a niche economic, business and market research firm that provides insights and analysis to top management audiences in India through multiple channels. For 30 years, IMA's research and opinion have informed the perspectives of investors, industry and government.

IMA operates one of the country's largest peer group platforms for top business executives, comprising more than 2,500 Indian and global business and functional leaders from over 1,500 member companies. Since 1994, it has developed an unmatched capability to harness and distil collective wisdom, enabling industry leaders to interpret changes and forecast developments in the operating environment through authoritative guidance. IMA publishes in-depth reports on macroeconomic, industry and thematic subjects as well as benchmarking studies on functional and management issues.

Sushant Lok - I, B107, Time Square, Block B, Gurgaon, Haryana, 122002

+91 124 459 1200

www.ima-india.com



This whitepaper is for informational purposes only. The contents are based on available data and analysis at the time of publication and is subject to change. Ayvens India does not take any responsibility pertaining to the accuracy, completeness, or reliability of the data referred in this study. Readers are encouraged to use their discretion and seek professional advice before making decisions based on the study. The contents of this Whitepaper are intellectual property of Ayvens India and should not be reproduced in whole or in part without the written consent of Ayvens India.

Better with every move.

ayvens
SOCIETE GENERALE GROUP