

LUXURY TRAVEL
LUXURY TRAVEL
EL TRENDCAST
CAST 2026

LUXURY VALUES, REDEFINED



“This report confirms what we've been seeing across our premium cardholder segment: a tangible shift where luxury is defined by comfort, authenticity and self-expression rather than prestige alone. These insights provide a deep understanding of how modern travelers prioritize seamlessness and cultural discovery, empowering us to further explore how travel innovation can inspire broader connection and meaning.”

— Sarah Moore
Head of Capital One Travel

CAPITAL ONE TRAVEL LUXURY TRENDCAST 2026

LUXURY VALUES, REDEFINED

Luxury travel is no longer defined by price or prestige; travelers now value comfort, authenticity and personalization as much as they do five-star amenities. At every turn, they seek access to experiences to make their travels seamless, curated and deeply meaningful.

Capital One Travel's inaugural 2026 Luxury Trendcast examines the landscape of premium travel among U.S. adults, revealing how affluent consumers plan and book their trips, what influences their travel decisions and what they value when on the journey.

Insights included in this report reflect data collected from a sample of 3,100 luxury travelers across the United States from all age groups. The interviews were conducted online, and the data was self-reported and weighted to ensure the sample is representative of the total U.S. luxury travel market, identifying key trends to inform the development of this report.

Luxury Travelers are defined by those who self-reported staying in a 4 or 5 Star Hotel in the last year and spend at least \$1,250 per month across all credit cards.

Premium Spenders are a subset of luxury travelers in this survey and are self-reported as spending at least \$4,000 per month across all credit cards, have \$200K+ household income and have stayed in a 4 or 5 Star Hotel in the last year.

TREND 01

CULTURAL CONNECTION AND AUTHENTICITY

From Tokyo to Tuscany, Luxury Travelers seek authentic experiences to better uncover the locale through food, art and cultural events, reflecting a deep desire for genuine connection over transactional tourism.

Capital One Travel's study found that Premium Spenders show strong interest in non-traditional stays that prioritize unique, immersive experiences that feel distinct and authentic to the destination. Luxury Travelers are planning entire trips around the pursuit of deeper cultural connection through authentically local entertainment, sporting and dining events.

93%

of Premium Spenders are interested in non-traditional rental stays such as “glamping” or “treehouse” accommodations

87%

of Luxury Travelers are influenced by access to authentic and exclusive cultural experiences

INDIA

CAPITAL ONE *MEETS THE TREND*

Capital One partners with industry experts like PRIOR, The MICHELIN Guide and The Cultivist, to co-create immersive experiences to help customers discover rich cultures by unlocking insider access they can't anywhere else.

With flexible experience credits on each stay, Capital One Travel's Premier and Lifestyle Collections allow eligible cardholders to experience more of the local culture through richly regional dining and activities. Through the Lifestyle Collection's new partnership with Under Canvas, a leading glamping provider, eligible cardholders can book upscale, safari-inspired accommodations for full immersion in the great outdoors. These unique, industry-leading benefits can be seamlessly unlocked by Capital One's Venture X travel rewards card.

COMO POINT YAMU | VIETNAM

TOP FIVE BUCKET LIST
DESTINATIONS FOR 2026



MOROCCO

97%

of Premium Spenders
prioritize the availability of
premium dining and lounge
experiences in an airport
when booking flights

WHEN THINKING ABOUT TRAVEL,
LUXURY TRAVELERS LISTED THE
FOLLOWING AS THE TOP TWO
CORE VALUE DRIVERS:

Comfort

62%

Peace of mind

51%

TREND 02

PRIORITIZING EASE + COMFORT

For modern travelers, true indulgence means feeling taken care of. Luxury Travelers are prioritizing basic values such as comfort and peace of mind when traveling. Finding ways to eliminate friction and worry have become the ultimate upgrades.

Additionally, the study shows that when booking flights, Premium Spenders prioritize the availability of premium dining and lounge experiences in an airport. Beyond eliminating friction, it's clear that affluent travelers are looking for ways to ensure a comfortable journey as much as in the destination itself.



CAPITAL ONE *MEETS THE TREND*

Capital One Travel knows how much travelers value this peace of mind. That is why Capital One Travel provides 24/7 support and intuitive pre-trip tools like price prediction and flight disruption assistance.

Capital One's network of airport experiences provides travelers with comfortable spaces to escape the stress of the terminal. Capital One Lounges adopt a richly regional approach to design and programming that reflects the local culture, and the culinary-focused Capital One Landings partner with Chef José Andrés to provide a unique, Spanish-inspired dining destination.

CAPITAL ONE LANDING AT DCA

TREND 03

BLENDING DIGITAL TOOLS
WITH HUMAN EXPERTISE

The survey reveals that affluent travelers are leveraging both digital tools and professional services to plan and book their trips, often utilizing AI for efficiency and personalization, while relying on human expertise to validate choices and oversee seamless execution. Ultimately, travelers seek out platforms that provide comprehensive capabilities across planning, booking and personalization.



SOUTH AFRICA

CAPITAL ONE *MEETS THE TREND*

Reimagining the traditional approach to customer service, Capital One's Velocity Black is a digital-only concierge that leverages technology to provide faster, more efficient and tailored support directly through their app. Through a unique combination of advanced technology and deep human expertise, Velocity Black provides precision travel planning and execution to every member.

Capital One Travel serves as the essential all-in-one platform providing cardholders with intuitive tools, flexible booking and easily redeemable rewards to use on Premier and Lifestyle Collection stays, hotels, vacation rentals and activities.

MEXICO CITY | MEXICO



PUNTARENAS | COSTA RICA

WHEN ASKED WHAT THE TOP
CONSIDERATION IS WHEN CHOOSING
A VACATION/HOUSE RENTAL,

45%

of Luxury Travelers look
for spaces that offer
more privacy

WHAT IS INFLUENCING
LUXURY TRAVELERS'
ACCOMMODATION SELECTION?

privacy
and seclusion

86%

exclusivity
of access

83%

TREND 04

LUXURY BEYOND THE CROWDS

Affluent travelers are increasingly seeking the ability to escape the crowds by finding destinations or accommodations that provide privacy and seclusion as well as an element of exclusivity. For this segment, the true value of luxury lies in the guarantee of experiences that cannot be accessed by the general public.

CAPITAL ONE *MEETS THE TREND*

Capital One Travel offers a curated selection of hotels and vacation rentals through the Premier and Lifestyle Collections, providing access to accommodations that prioritize seclusion like One&Only Gorilla's Nest in Rwanda or private vacation rentals in destinations like Hawaii, Mexico and the Caribbean.

Velocity Black's team of experts creates bespoke itineraries for members that provide private, insider access to most seclusive spaces and highly sought-after destinations around the globe—such as a private tour of the Pyramids with a leading Egyptologist or sky pod glamping in Antarctica at the continent's only luxury eco-camping site.

ONE&ONLY MANDARINA | MEXICO

CAPITAL ONE TRAVEL
LUXURY TRENDCAST 2026

REDEFINING LUXURY TOGETHER

In 2026, luxury travel is being reshaped by a desire for authentic connection, seamless and intuitive service and personalized moments that matter—all enabled by a combination of innovative digital tools and human-centric expertise and service.

To meet the evolving needs of discerning and busy customers, Capital One leverages its leadership in tech innovation alongside top-tier travel and experience partners to create experiences that are meaningful and seamless. With a commitment to innovation and world class service, Capital One empowers and equips travelers to define luxury on their terms.



MT. FUJI | JAPAN



This Morning Consult survey was conducted on behalf of Capital One between October 1 – October 14, 2025 among a national sample of 3,100 luxury travelers across the United States. An additional sample was collected of 100 luxury travelers in the following MSAs: Chicago, Dallas, Washington, DC, Los Angeles, New York City, San Francisco. The interviews were conducted online, and the data were weighted to approximate a target sample of luxury travelers based on gender, educational attainment, age, race and region. Results from this full survey have a margin of error of plus or minus 2 percentage points. Within the luxury travelers surveyed, the subgroup premium spenders have a margin of error of plus or minus 8 percentage points.

Terms Apply. To learn more about the Lifestyle Collection, Premier Collection, and for full Capital One Travel terms and conditions, visit travel.capitalone.com/terms-of-service/. To learn more about Velocity Black, visit <https://velocity.black/terms-and-conditions> for more information.

YOUR WINDOW
TO THE WORLD.
TO THE WORLD.
TO THE WORLD.
TO THE WORLD.

