

# INXIIR

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 fuxury 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

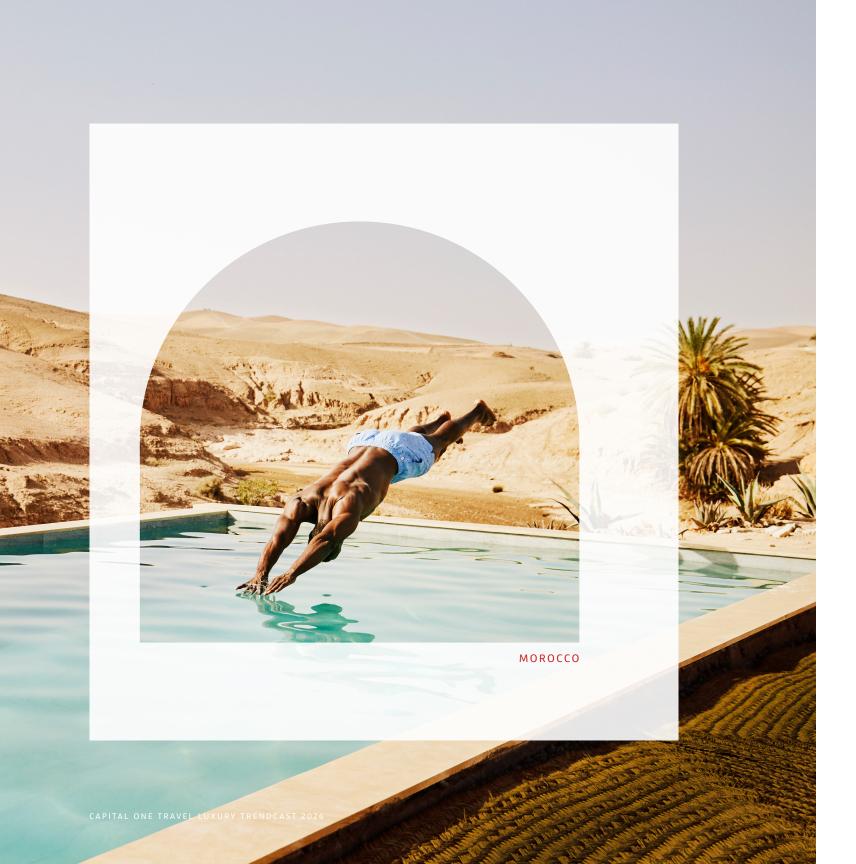
87%

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





## TOP FIVE BUCKET LIST **DESTINATIONS FOR 2026** Capital One Travel



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%

51%

Peace of mind

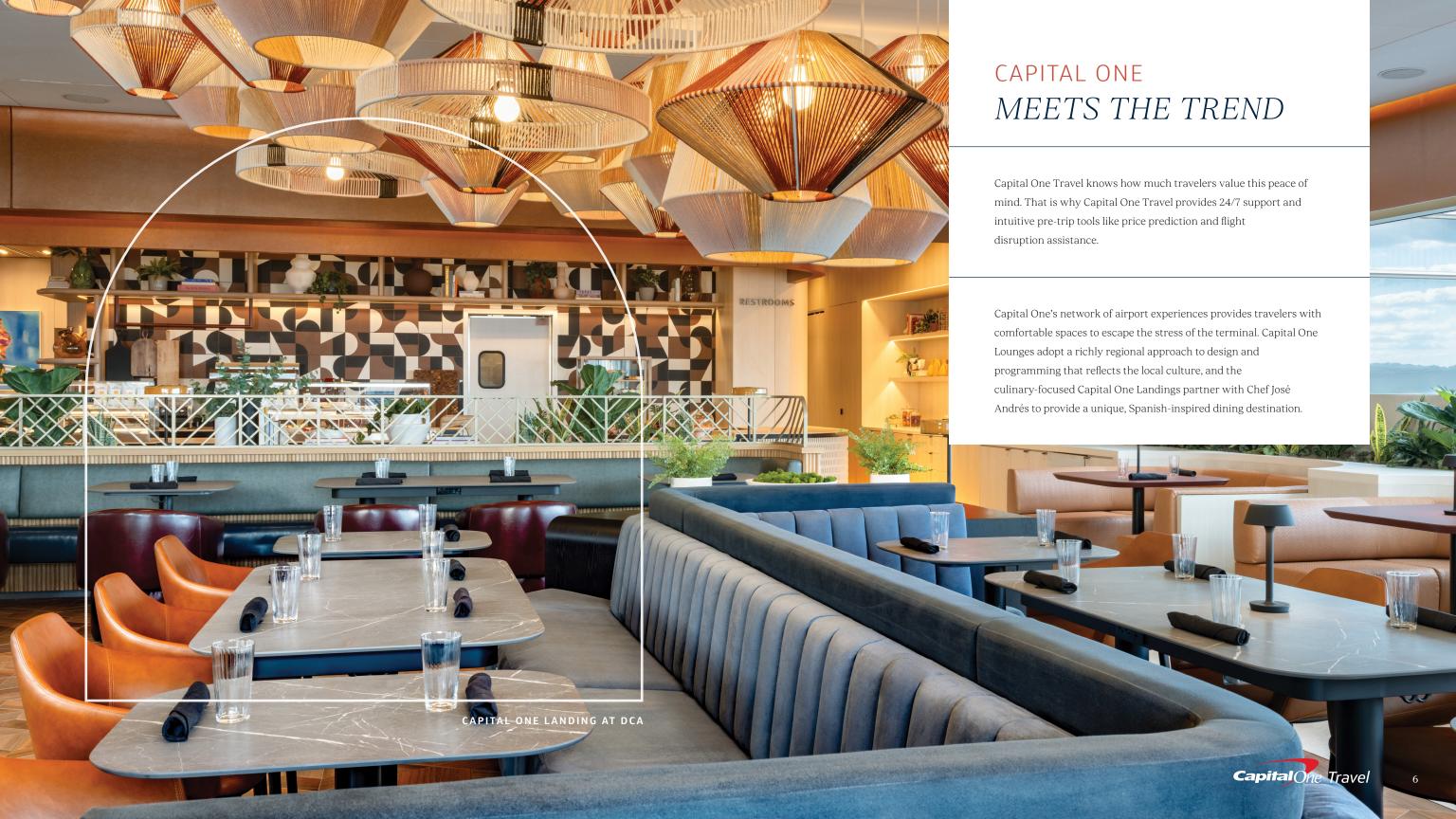
TREND 02

### 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.





### 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.

RESOURCES LUXURY TRAVELERS
ARE LOOKING TO WHEN
PLANNING TRAVEL:

81%

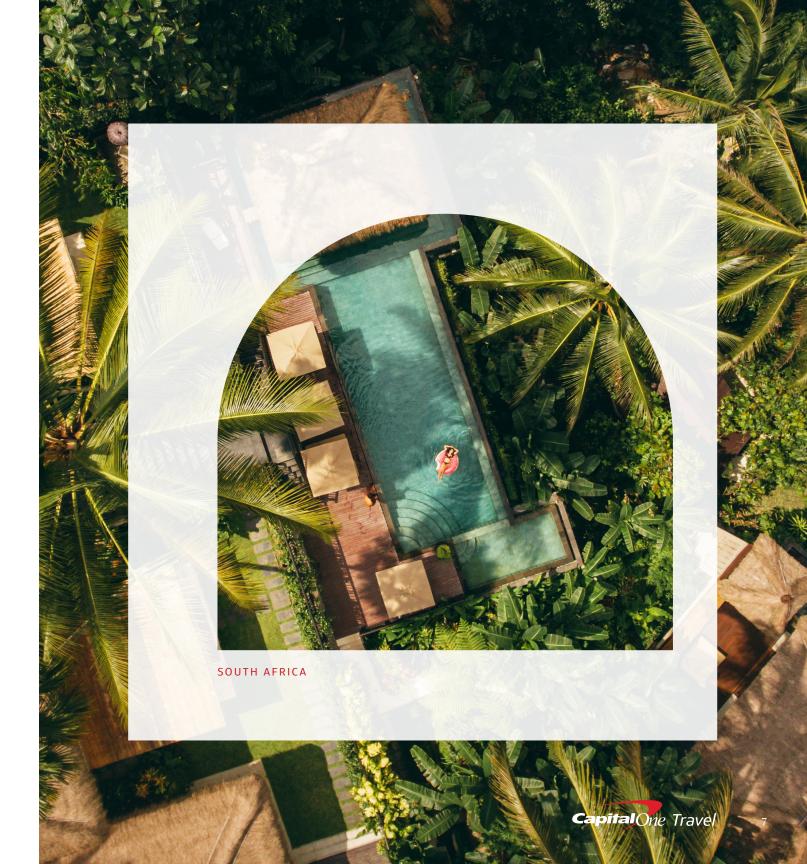
One-stop travel planning and booking site

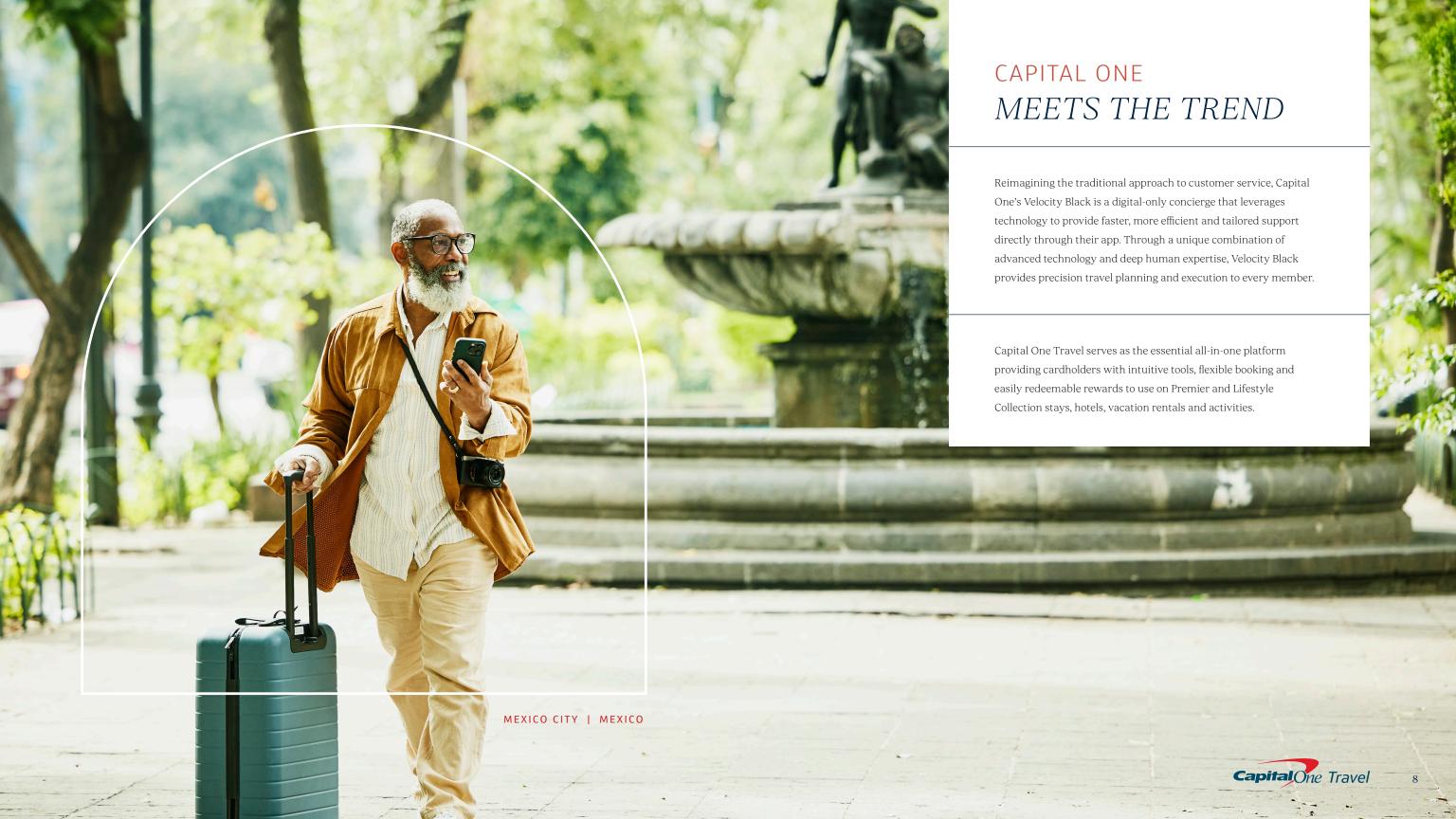
79%

Curated recommendations from professional sources (e.g. travel advisors, concierge services)

65%

AI personalized planning







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

exclusivity of access

83%

86%

### TREND 04

### LUXURY BEYOND THE CROWDS

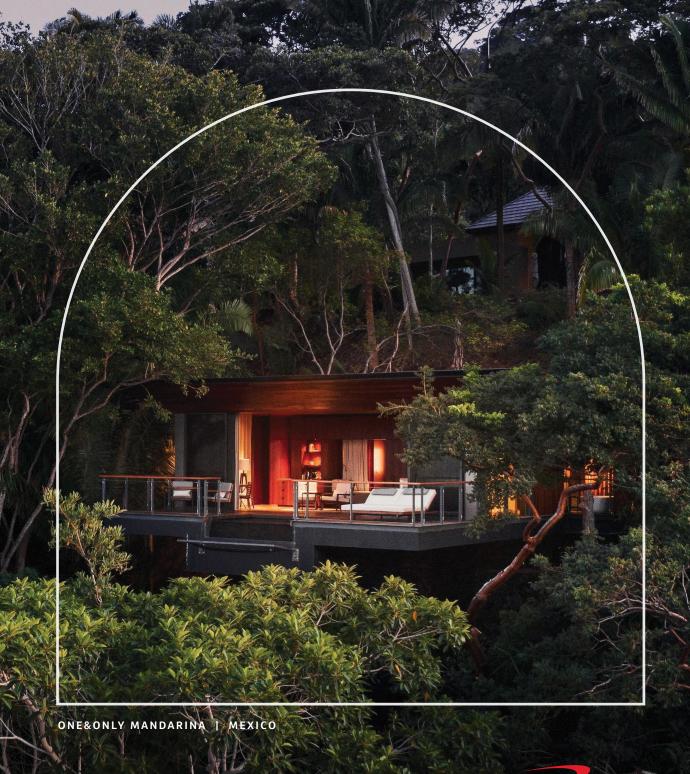
Affluent travelers are increasingly seeking the ability to escape the crowds by finding destinations or accommodations that provide privacy and seclusion as well as an element of exclusivity. For this segment, the true value of luxury lies in the guarantee of experiences that cannot be accessed by the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





Capital One 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.



### 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

12



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 gendler, 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.

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