



Luxury Travelers Prioritize Exclusivity Over Extravagance, Plan Higher Spend in 2026, Flywire Survey Reveals

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79% of those surveyed plan to spend more on trips in 2026; travelers taking 5+ vacations annually have increased 38% compared to last year

Discounts incent luxury travelers to prepay, securing predictable revenue for providers, with 60% of those surveyed more likely to commit to accommodations for a discounted, non-refundable rate

Payment experience drives brand loyalty, with 91% of travelers more loyal to providers offering seamless transactions

BOSTON, Jan. 27, 2026 (GLOBE NEWSWIRE) -- Luxury travelers are redefining high-end travel as they seek personalized, exclusive and immersive experiences, rather than traditional markers of extravagance, according to a new report out from [Flywire Corporation](#) (Nasdaq: FLYW), a global payments enablement and software company. The emphasis on authenticity and exclusivity comes as these luxury travelers signal robust spending plans, with nearly eight in ten prepared to increase their travel budgets in 2026 compared to 2025.

Flywire's new report, [How to win over the luxury traveler in 2026](#), based on a survey of more than 500 luxury travelers from the U.S., details the evolving preferences of this elite class of travelers and the implications for travel providers serving this market. Covering accommodation preferences, wellness priorities, booking behaviors and payment expectations, the findings underscore that to capture market share, providers must deliver frictionless, personalized experiences, from the first point of contact through to final payment.

"Our research reveals a fundamental shift in how luxury travelers define their experiences. They're seeking authenticity and exclusivity that makes them feel like the protagonist of their own, unique, vacation story, rather than simply staying at the most expensive properties," said Colin Smyth, SVP and GM of Travel at Flywire. "With travel frequency on the rise and spending intentions strong, providers who can deliver seamless, personalized experiences, including simplified payment processes, will be positioned to capture loyalty in this growing market."

Luxury travelers prioritize authentic, personalized experiences and view advisors as essential partners

Today's luxury travel is defined by access to authentic experiences rather than traditional measures of extravagance. Among those surveyed, 93% agree that luxury travel is less about the most exclusive accommodations and more about access to authentic people, places and experiences. Half of respondents identified personalized experiences as their definition of luxury travel, while 90% enjoy taking vacations that other people are not taking.

Travel agents and advisors are central to delivering these bespoke experiences, with 97% of luxury travelers surveyed saying travel advisors are the best way to create personalized travel experiences, while 92% say working with travel experts is the only way to have a truly luxury travel experience. These advisors serve as curators of exclusive access and insider knowledge that travelers cannot easily replicate on their own.

Discounts incent luxury travelers to prepay for non-refundable accommodations, generating upfront revenue for providers

Luxury travelers show a strong preference for pre-trip payments when offered a discount, creating more predictable revenue streams for providers. Nearly 30% of those surveyed will commit to non-refundable rates for just a 10% discount, and that number nearly doubles to 60% of those surveyed when the discount reaches 20%. Younger travelers (those under the age of 45) are especially responsive, with 91% of those surveyed more likely to prepay for a 10% discount. Flywire's comprehensive payment solutions, which automate deposits, pre-payments, and balance collections with flexible payment options, help providers capitalize on this demand while more accurately forecasting occupancy and revenue, improving cash flow and reducing cancellation exposure.

Wellness, stress reduction and nature-based retreats dominate traveler priorities

Luxury travelers are overwhelmingly seeking wellness and rejuvenation through their vacations. Nearly all respondents (97%) of those surveyed say they are likely to take a trip to reduce stress, reduce anxiety and/or fully unplug in the next year. This wellness focus translates into specific vacation preferences, with 44% interested in nature-based retreats, 42% seeking self-discovery vacations, and 38% planning spa-focused trips.

The emphasis on wellness is slightly more pronounced among younger luxury travelers, with 97% of those under 45 interested in taking a wellness trip in the coming year, compared to 93% overall. This suggests the wellness travel trend will continue to strengthen as younger affluent travelers become an increasingly important segment of the luxury market.

Travelers demonstrate spontaneity while maintaining high booking frequency

Luxury travelers are taking more frequent vacations and booking with shorter lead times than might be expected. The survey reveals that 85% of respondents took at least three trips in 2025, with 36% taking five or more vacations. Among the highest spenders—those investing \$25,000 or more per vacation—52% took five or more trips, representing a 38% increase compared to the previous year.

Despite this frequency, these travelers do not book far in advance. Three in five of those surveyed book just months ahead of their vacations, with 61% booking between one and three months before departure. Only 11% require six months or more to plan their trips, suggesting an appetite for spontaneity and confidence in securing premium experiences on shorter timelines.

Payment experience drives loyalty and influences provider selection

Payment ease has emerged as a critical loyalty driver across all demographics. Among those surveyed, 91% say they are more loyal to brands where they know they will get an easy payment experience, while 96% expect a positive payment experience when booking luxury travel and actively choose providers based on this expectation.

However, providers are falling short in critical areas. Nearly three-quarters (71%) of those surveyed are concerned about payment security across all parts of their trip, while over one-third identified payment security as their biggest pain point in booking travel. Additionally, 34% cited unexpected fees and exchange rate confusion as a major frustration.

The importance of offering preferred payment methods is underscored by travelers' clear preferences: 70% prefer to pay by credit card, with 43% specifically preferring American Express. Meanwhile, 27% want the option to use digital wallets. Providers that simplify payment processes, offer transparent pricing, and provide travelers' preferred payment methods will differentiate themselves in a competitive market.

Spending trajectory remains strong heading into 2026

Looking ahead to 2026, luxury traveler spending intentions remain robust. Nearly eight in 10 respondents (79%) plan to spend more or much more in 2026 compared to 2025, with 24% expecting to spend much more. Only 1% anticipate spending less, indicating strong confidence and continued prioritization of travel among this affluent demographic.

To experience the full report with additional data points and key takeaways, please visit [here](#).

About Flywire

Flywire is a global payments enablement and software company. We combine our proprietary global payments network, next-gen payments platform and vertical-specific software to deliver the most important and complex payments for our clients and their customers. Flywire leverages its vertical-specific software and payments technology to deeply embed within the existing A/R workflows for its clients across the education, healthcare and travel vertical markets, as well as in key B2B industries. Flywire also integrates with leading ERP systems, such as NetSuite, so organizations can optimize the payment experience for their customers while eliminating operational challenges.

Flywire supports more than 4,900 clients with diverse payment methods in more than 140 currencies across more than 240 countries and territories around the world. The company is headquartered in Boston, MA, USA with global offices. For more information, visit www.flywire.com. Follow Flywire on [X](#), [LinkedIn](#) and [Facebook](#).

Forward-Looking Statements

This release contains forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995, including, but not limited to, statements regarding Flywire's expectations regarding the benefits of its travel clients and business, Flywire's business strategy and plans, market growth and trends. Flywire intends such forward-looking statements to be covered by the safe harbor provisions for forward-looking statements contained in Section 21E of the Securities Exchange Act of 1934 and the Private Securities Litigation Reform Act of 1995. In some cases, you can identify forward-looking statements by terms such as, but not limited to, "believe," "may," "will," "potentially," "estimate," "continue," "anticipate," "intend," "could," "would," "project," "target," "plan," "expect," or the negative of these terms, and similar expressions intended to identify forward-looking statements. Such forward-looking statements are based upon current expectations that involve risks, changes in circumstances, assumptions, and uncertainties. Important factors that could cause actual results to differ materially from those reflected in Flywire's forward-looking statements include, among others, the factors that are described in the "Risk Factors" and "Management's Discussion and Analysis of Financial Condition and Results of Operations" sections of Flywire's Annual Report on Form 10-K for the year ended December 31, 2024, and Quarterly Report on Form 10-Q for the quarter ended September 30, 2025, which are on file with the Securities and Exchange Commission (SEC) and available on the SEC's website at <https://www.sec.gov/>. Additional factors may be described in those sections of Flywire's Annual Report on Form 10-K for the year ended December 31, 2025, expected to be filed with the SEC in the first quarter of 2026. The information in this release is provided only as of the date of this release, and Flywire undertakes no obligation to update any forward-looking statements contained in this release on account of new information, future events, or otherwise, except as required by law.

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