



Adyen Index

Hospitality & Travel Report 2025

AI assistants and self-service are here to stay.
Discover what travellers in 2025 want and how the
industry is responding.

8,100 businesses

40,000 consumers

27 markets

adyen

engineered
for ambition

Guest expectations

Speed, flexibility, and autonomy are key for travellers in 2025



Guests expect fast and effortless payments. To meet these expectations, businesses should invest in digital payments, multi-currency pricing, and self-service tools.

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Finding 01

Guests want easy and flexible booking

Finding 02

Payments underpin the experience end-to-end

Finding 03

Business travellers like to self-serve

40%

of guests want to complete their booking and pay quickly and easily

50%

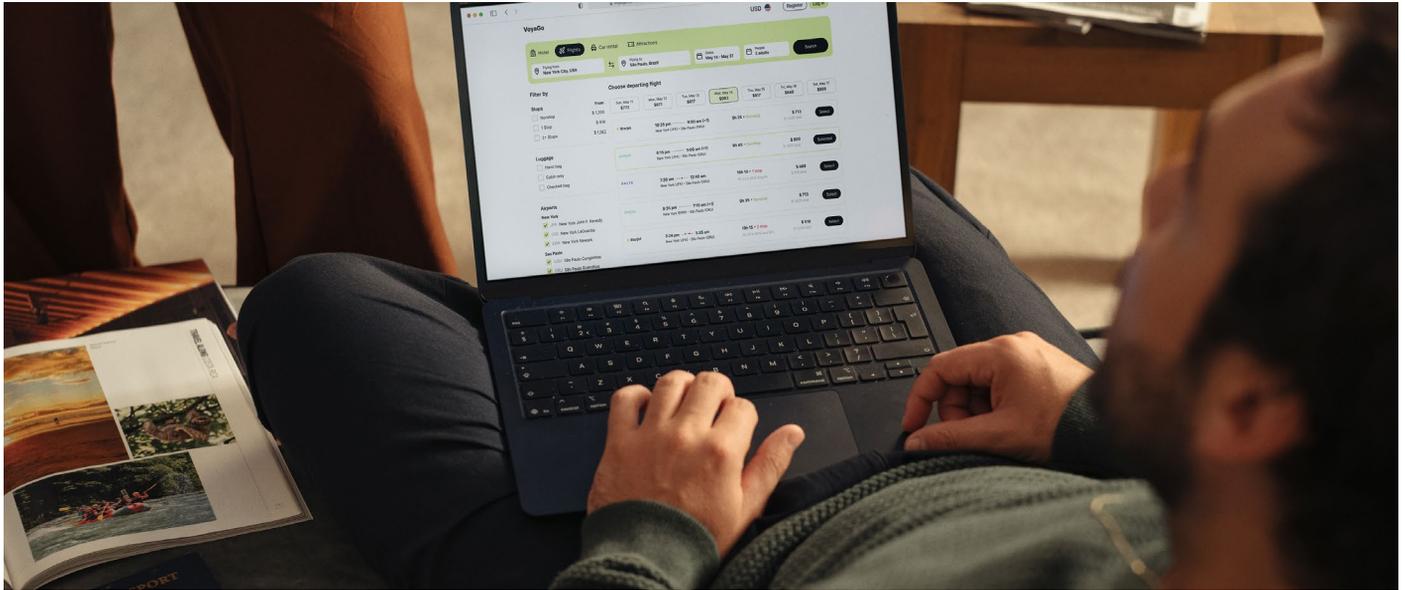
of guests want to pay with their preferred payment method

37%

of guests prefer to pay in their currency without worrying about conversion fees

Direct bookings

62% of hospitality businesses believe direct booking strategies will reshape the industry



More guests are choosing to book directly with hotels and airlines. To capitalise on this trend and build stronger relationships, hospitality businesses need to be more successful at capturing and analysing guest data.

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Finding 01

Are businesses ready for direct bookings?

Finding 02

Owning the payment process

63%

of businesses believe a lack of centralised payment data hinders their ability to innovate, control costs, and effectively prevent fraud

44%

of businesses intend to become a merchant of record

AI in hospitality

28% of guests have used an AI assistant for travel-related decisions



AI is reshaping travel, from planning to in-trip support. Businesses are embracing it to streamline operations, enhance the guest experience through personalisation and combat fraud.

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Finding 01

AI travel assistants are on the rise

Finding 02

Hospitality businesses are betting big on AI

Why are guests using AI

71%

find AI agents help cut through the online noise

73%

want AI to help them discover unique and personalised travel experiences

66%

find AI helpful when have issues during the trip

Personalisation and loyalty

Personalisation is one of the top demands from guests in 2025



Guests expect a high level of personalisation, wanting to be recognised and remembered. In response, hospitality businesses are using data to create stronger, longer-lasting guest relationships.

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Finding 01

Guests want to be recognised and rewarded

Finding 02

Hospitality businesses are leaning into loyalty

43%

of guests prefer to book with hotels and airlines that offer strong loyalty programs

30%

of guests expect travel companies to invest more in personalised promotions and discounts

28%

of guests expect personalised services from the hotel or accommodation concierge

Strengthening operations with payments

60% of hospitality businesses say fragmented payment systems are inefficient and time-consuming



From inefficient reconciliation and security risks to managing multiple vendors, fragmented systems create challenges. Businesses are prioritising unified, tech-driven payment solutions.

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Finding 01

Payment fragmentation is slowing hotels down

Finding 02

Technology is essential to reduce complexity

63%

of businesses agree that fragmented online and on-site payment systems make reconciliation inefficient

45%

of businesses believe that enhancing the efficiency of the entire hotel experience can reduce operational strain

29%

of businesses are adopting automated reconciliation tools that integrate seamlessly with their accounting systems

Security, fraud, and compliance

Hospitality businesses believe that the most effective fraud measures are advanced detection tools



While security is a top priority, compliance presents significant cost and effort. Most businesses are turning to fraud tools and automation to streamline operations, and alleviate compliance burdens.

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Finding 01

Online channels need different defences

Finding 02

Compliance is hard, but tech can help

39%

of businesses faced a significant increase in payment fraud attempts in the past year

40%

of businesses face challenges securing payments in mobile apps

53%

of businesses find advanced fraud detection tools the most effective

Unlock growth with Adyen

Where innovation and execution meet

The travel industry is evolving fast – embracing new business models, exploring AI, and investing in connected experiences. But as this report shows, success hinges on execution. That means turning insights into action, bridging online and offline journeys, and delivering seamless payments that drive both loyalty and operational efficiency.

[Discover Adyen for Travel >](#)

Let's talk payments

We'd love to explore how we can help you unlock value across your customer journey.

[Talk to our team >](#)