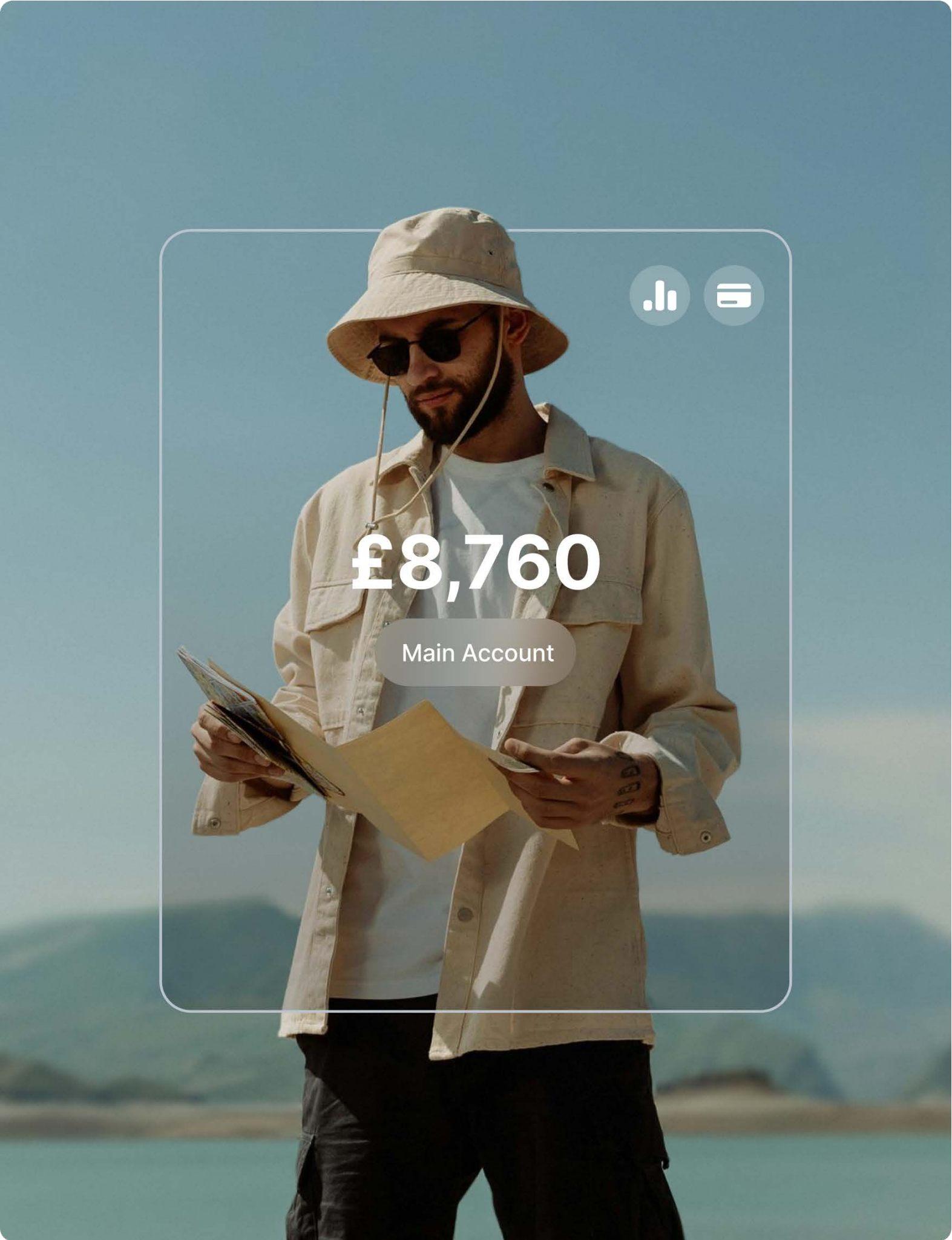


Revolut Travel Spending Report 2024



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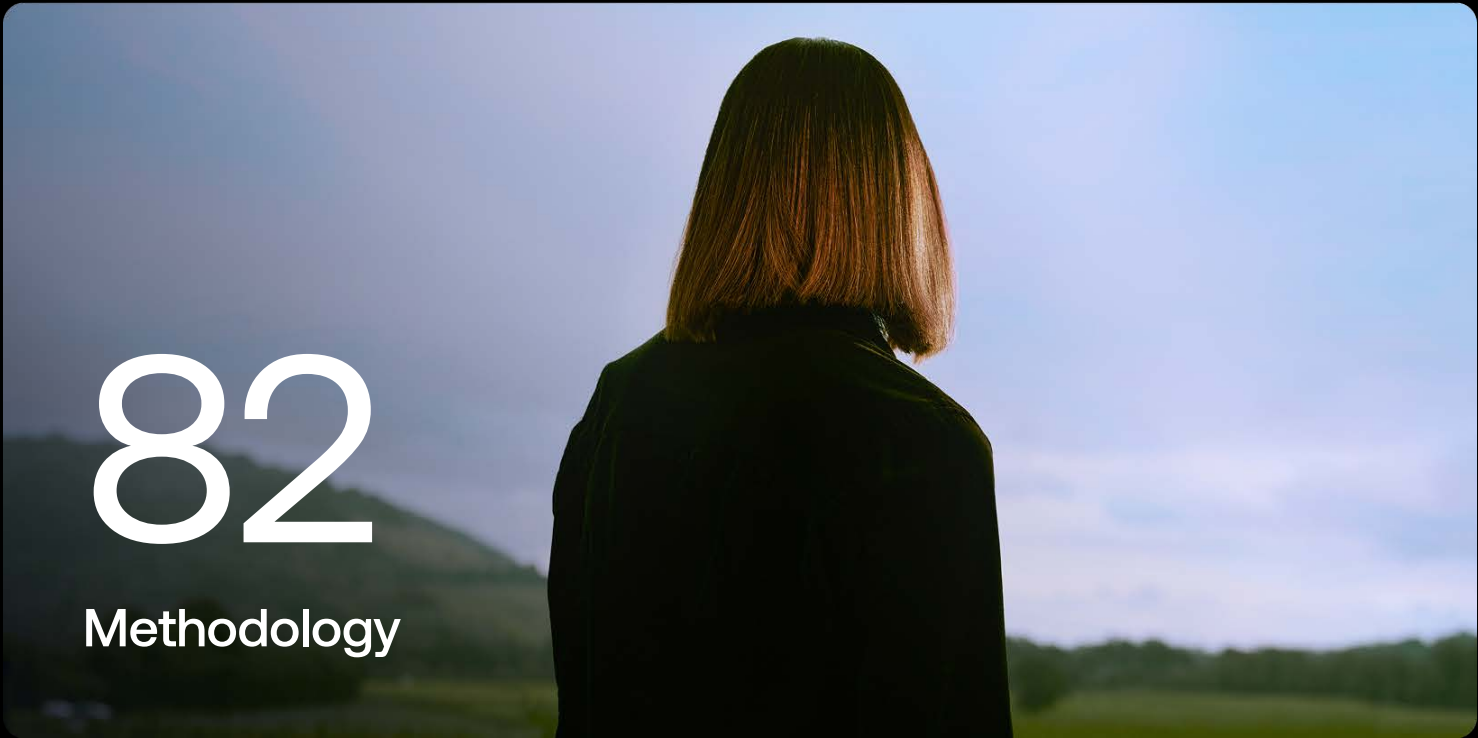
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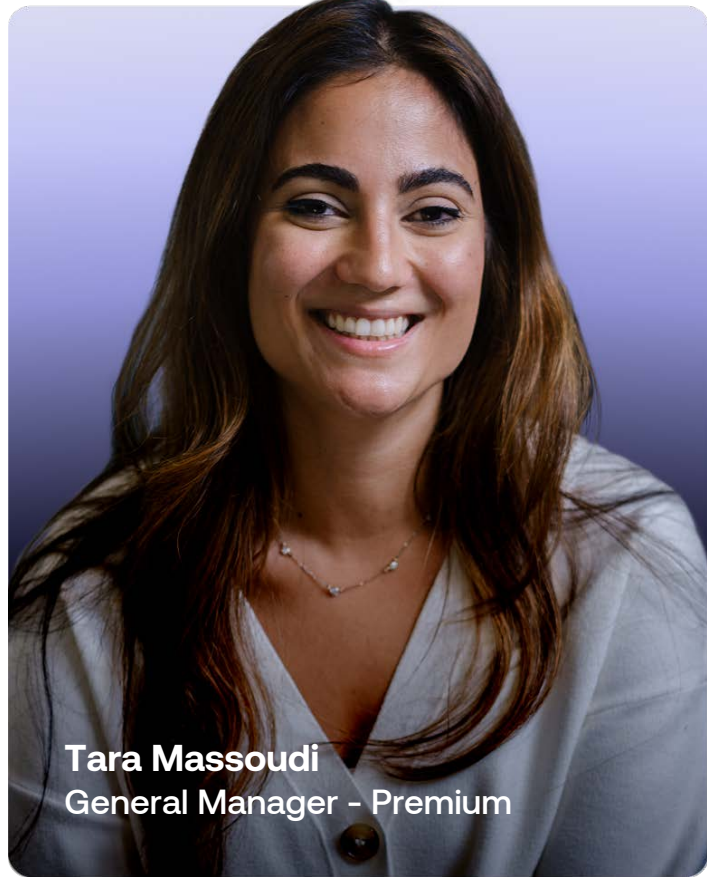
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Methodology





Introduction



Tara Massoudi
General Manager - Premium

Letter from General Manager of Premium products at Revolut

Overview

Welcome to Revolut’s Global Travel Spending Report — a global snapshot of how our 55+ million customers are spending their money abroad, and how we’re helping them do it better.

Revolut was founded on the idea that money shouldn’t get in the way of exploring the world. From day one, our mission has been to remove the barriers around cross-border spending, empowering people to explore the world with ease.

We’ve built tools that empower travellers at every step of their trip: from unlimited lounge access to kick off your trip in style, to avoiding expensive charges abroad with instant fee-free currency exchange, even on weekends, depending on which of our plans you’re on.

It doesn’t stop there, we also keep people connected while they travel with eSIMs, offering mobile data packages in over 100 countries, which can be accessed directly within the app and activated in seconds. Since its launch just over a year ago, millions of data plans have been used by globetrotters worldwide.

How are our customers actually spending abroad

In 2024, we’ve seen a clear shift. While iconic destinations like France, Spain, and the US still dominate overall spend, the real momentum is building elsewhere.

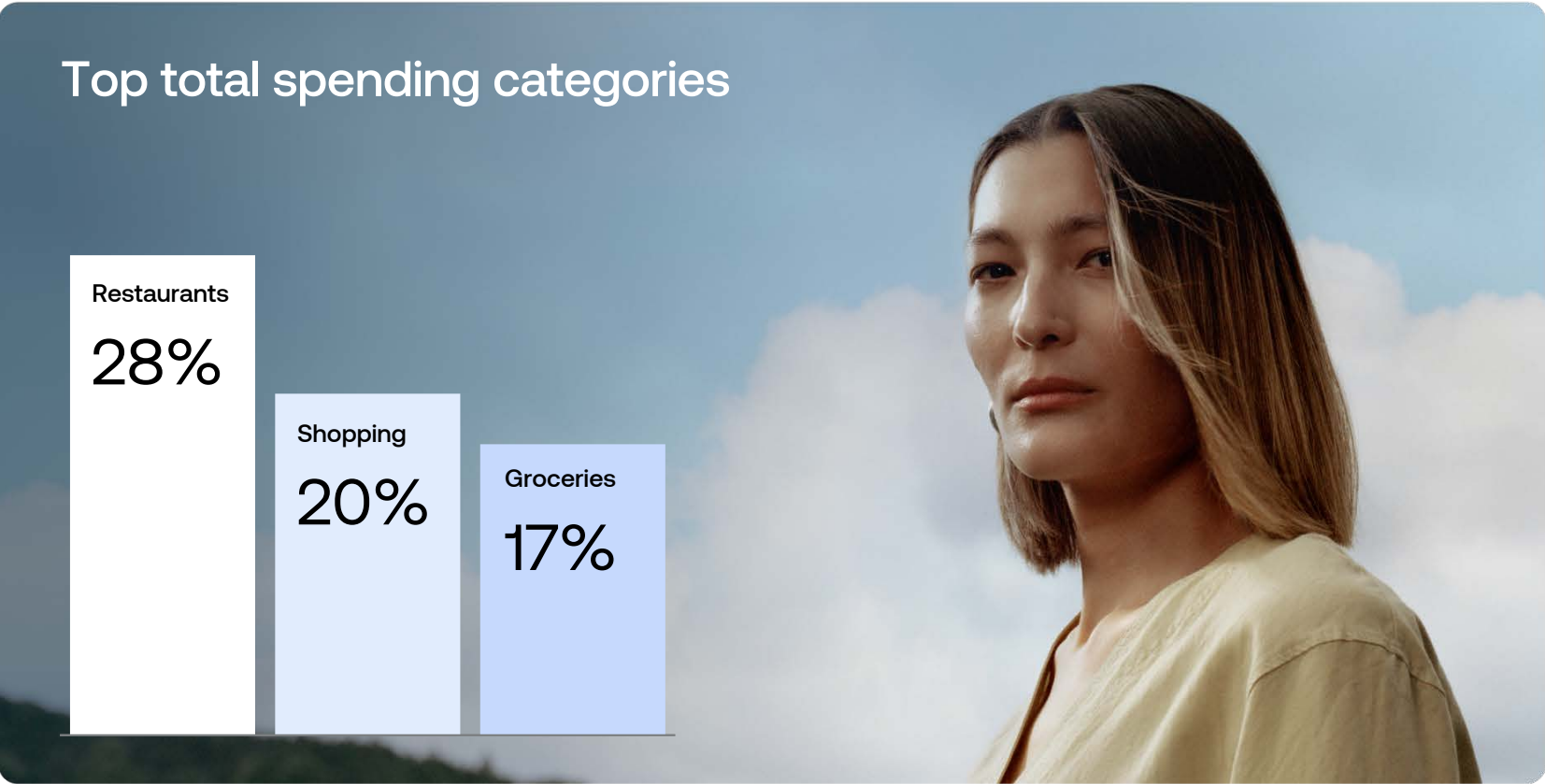
Destinations in Asia, Latin America and the Middle East are growing fast — with Japan seeing some of the sharpest surges, especially among 25-34 year olds. Millennials are the driving force behind so many trends and travelling is no exception, whether that’s choosing the destination, what they spend on, or how long they travel for. This report brings all of that to life, country by country and category by category — revealing how our 55+ million customers are spending abroad, what’s changing, and how Revolut is enabling it.

So where next?

As the world becomes more connected, and work more flexible for so many, expect travel spending to evolve further — not just in where people go, but in how long they stay, how often they move, and how they manage their money while doing it.



Key highlights



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Executive summary

A new travel landscape



Regional shifts

Traditional European and North American destinations are experiencing declines in spending, as travellers seek more affordable alternatives and deeper cultural and culinary experiences.

Asia, the Middle East, and parts of Central and South America are enjoying substantial growth, driven by younger demographics.



Demographic drivers

Millennials (25–34) and younger Gen X (35–44) are the primary drivers of international spending, shaping trends towards long-haul, culturally immersive travel.

Gen Z (18–24) are also increasing their share of spending abroad, and are very active in Asian travel.



Spending patterns

When people travel, they spend like they live there. Dining and shopping top the list, emphasising that culinary and retail experience are still a large part of the travel experience.

Now, groceries account for the next largest portion of spending too — not hotels or tours. This indicates a trend towards longer stays and self-catering.

It's not just about ticking off landmarks anymore, it's about living local, even if it's just for a week.



New travel habits

A growing preference for value-for-money destinations, with travellers prioritising affordability.

The rise of digital nomads and remote workers are influencing travel habits — Gen Z is working from anywhere and everywhere. As the biggest generation of digital nomads, they're blending remote work with real exploration.

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Country deep dives

United Kingdom



In 2024, British international travel spending patterns reveal a diverse landscape across various global regions. While some of the largest and traditionally popular destinations such as the United States, Canada, and several European countries witnessed notable declines in British spending, emerging regions, especially in Asia, Africa, and the Middle East, are gaining momentum.

Legacy markets lead, but growth lies elsewhere

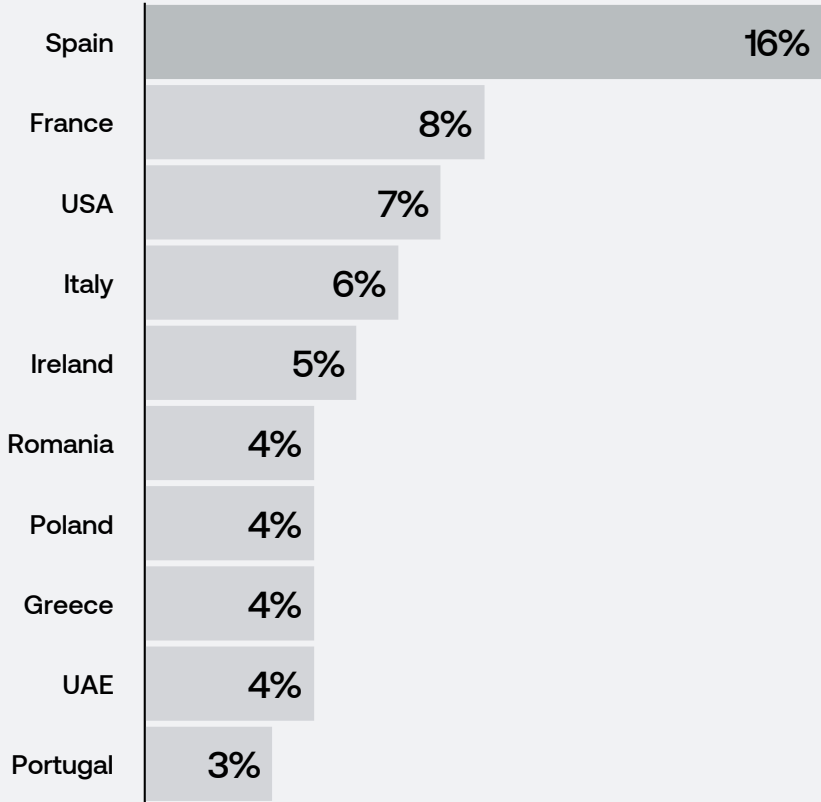
Together, the top 10 destinations accounted for a significant 61% of total international spend, however, many of these traditional favourites faced noticeable declines in spending in 2024.

Key European destinations such as France (-15%), Italy (-13%), Spain (-5%), and Germany (-5%) have all seen downturns in British expenditure. A similar pattern can be seen across the Atlantic, with significant downturns in spending seen in both the USA (-14%) and Canada (-16%).

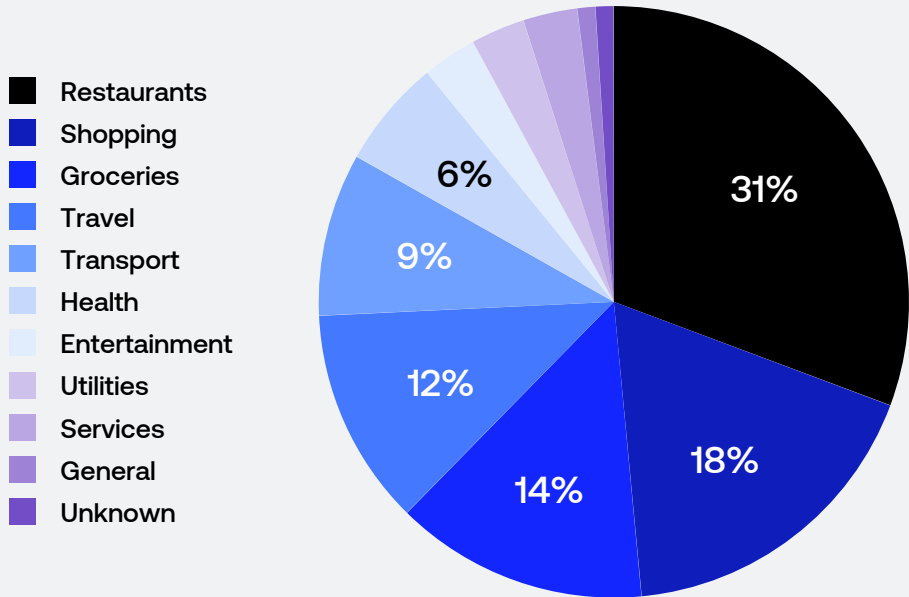
Where Brits spend abroad: dining tops the list

When Brits spend abroad, restaurants lead the way, making up 31% of total spending, with an average transaction of just over £20. Shopping follows at 18%, with an average spend of £32. Groceries account for 14%, with a lower average of £12 per transaction.

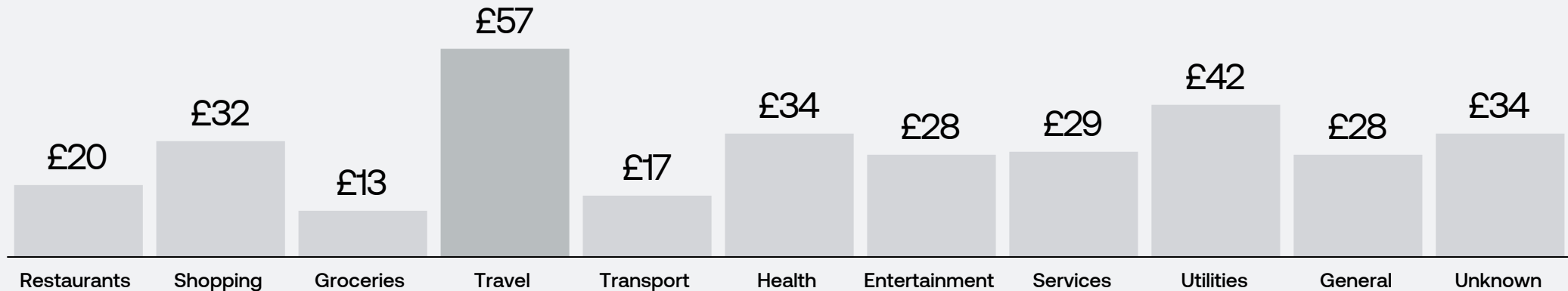
● Top spending destination in 2024



● Spending categories



● Average spend per transaction



The big rise: Asia and the Middle East gain traction

While Europe remains a staple for British travel, its dominance is being challenged. In 2024, Asia experienced a powerful upswing in British consumer spending, marking it as one of the fastest-growing regions globally.

A closer look at the demographics shows that younger travellers are leading the charge. In Japan, for example, British spending is driven primarily by those aged 25–34 (38%), followed by 35–44 (23%), and 45–54 (16%). A similar pattern emerges in other hot spots, outlined in the table below.

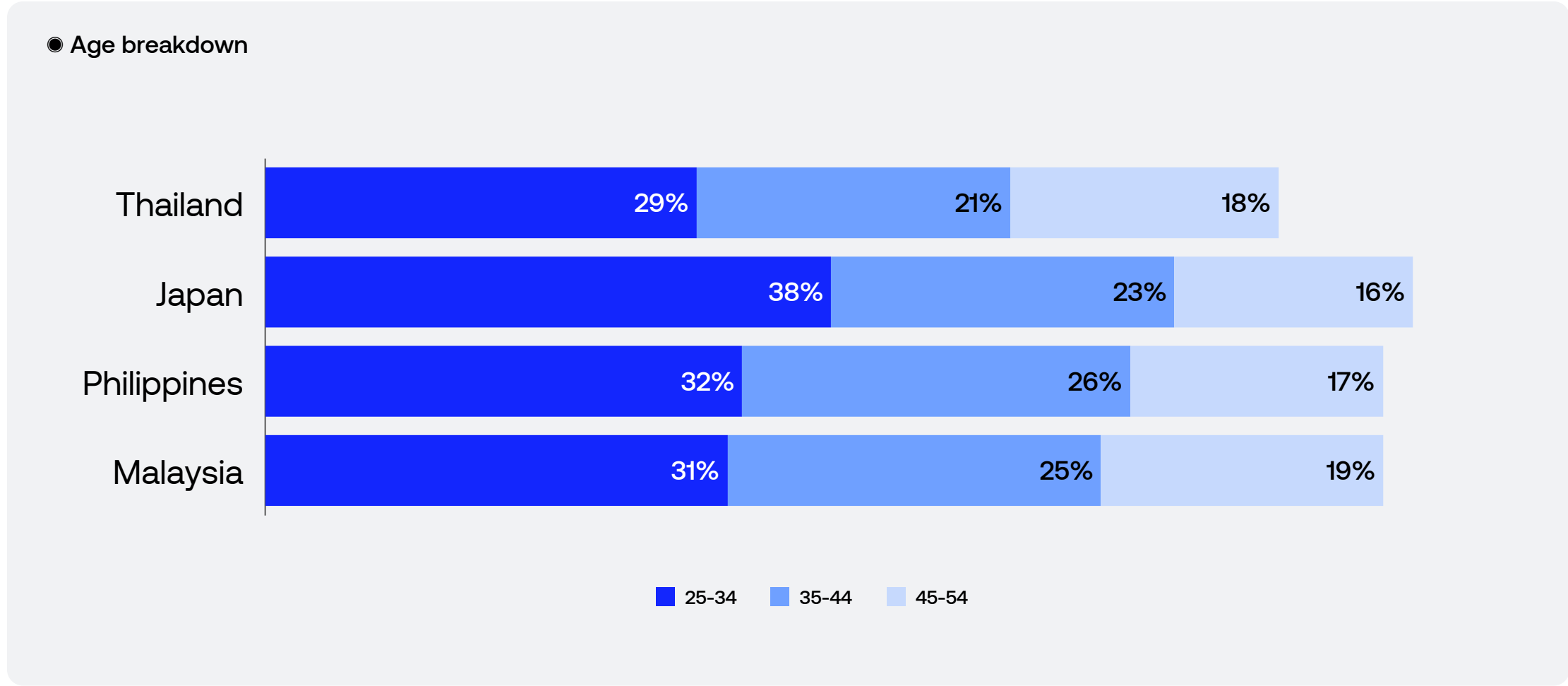
These destinations are particularly attractive to millennial and Gen X travellers looking for meaningful, memorable experiences at competitive prices.

Meanwhile, in the Middle East, British spending is also on the rise — Qatar alone saw a 25% increase in 2024. Cities like Dubai and Doha have cemented their status as luxury travel hubs. Here too, the biggest spenders are 25–34 year olds (28%) and 35–44 year olds (25%), underlining the region’s appeal to affluent, experience-seeking travellers.

The big spenders: millennials lead the way

British travellers in their mid-20s to mid-40s are dominating international spending in 2024. These age groups are adventurous, experience-focused, and driving the shift toward emerging destinations. The 25–44 age bracket accounts for over half of all international spend, showing just how influential this demographic is in shaping global travel trends.

Countries like Japan (+27%), Thailand (+14%), Philippines (+18%), Malaysia (+10%), and Vietnam (+15%) are all seeing double-digit growth, fuelled by a desire for fresh experiences, rich culture, and more affordable luxury.

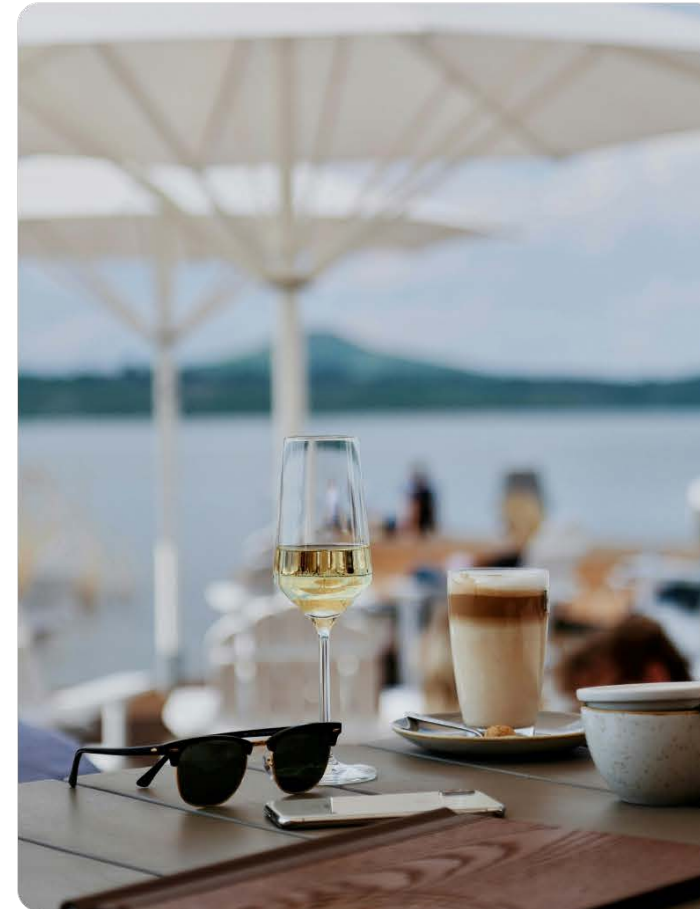


Looking ahead

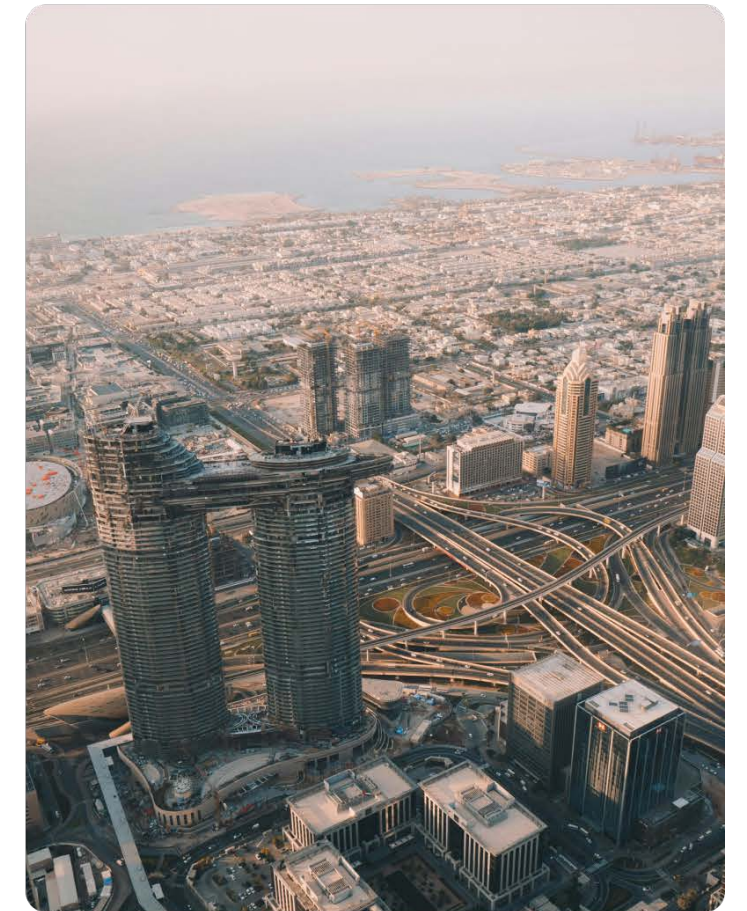
While Europe will remain a mainstay, Asia and the Middle East are likely to grow further in 2025, driven by changing generational tastes, better value, and improved travel connections.



Spending in Asia is likely to continue to rise, driven by favourable exchange rates and growing appeal among younger travellers.



Traditional hotspots in the US and EU may see continued declines, especially if the pound stays weak.



Middle Eastern luxury travel will remain strong, proving its popularity amongst young professionals.



A year of growth and changing tastes

In 2024, Irish international spending rose by 6%, signalling a continued enthusiasm for global travel. But beneath this steady growth lies a more complex story — Irish travellers are becoming increasingly strategic, favouring destinations where they can stretch their euros further.

Whether it's through favourable exchange rates, vibrant cultural experiences, or better value for money, the Irish tourist is thinking smarter.

Where the Irish went: top destinations

In 2024, Irish travellers continued to favour a mix of familiar favourites and far-flung escapes.

A significant 76% of all international spending was concentrated in just 10 countries, highlighting strong preferences and established travel patterns.

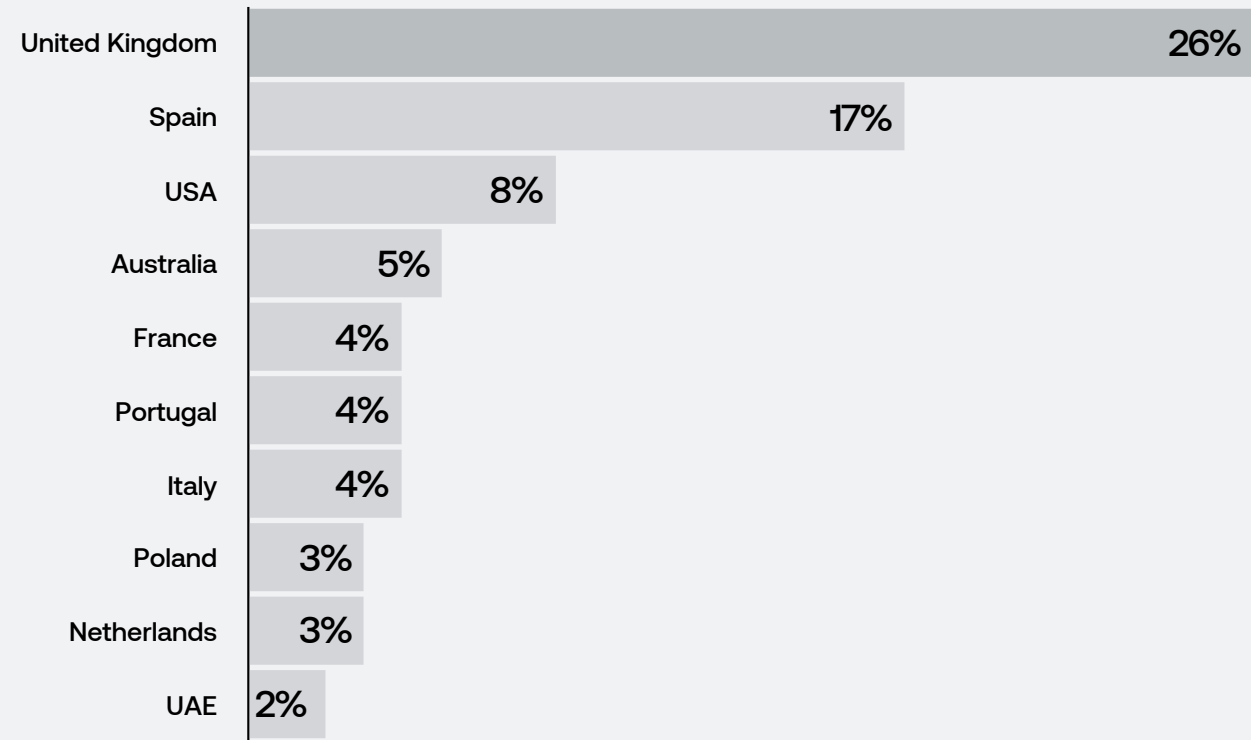
Most notably, a significant amount of Irish spending power went to Spain, accounting for 16% of all international spend in 2024, reiterating its position as a favourite destination for Irish travellers.

Food is the top priority

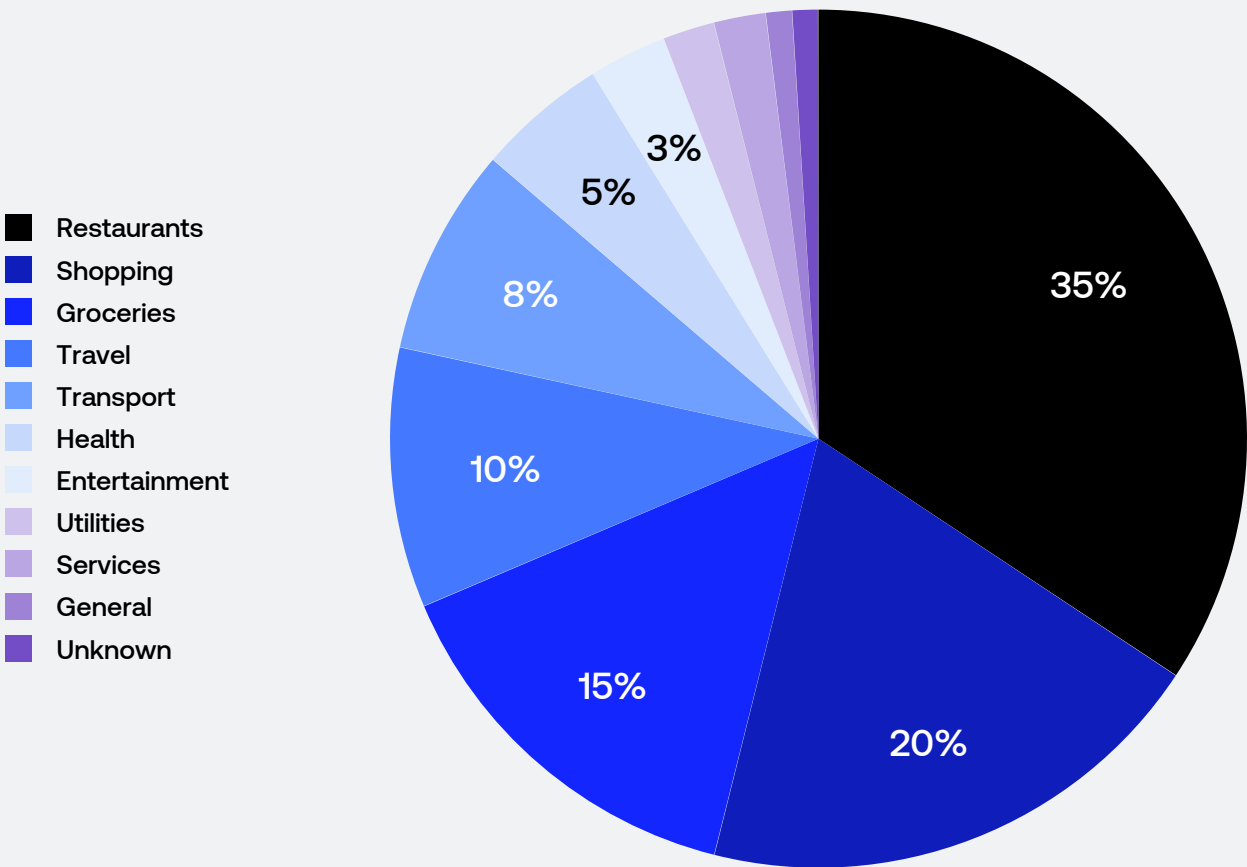
The largest portion of Irish spending internationally goes to restaurants (35%) suggesting a strong preference for dining out rather than self-catering while travelling — spending on average €20 per transaction.

Shopping closely follows, accounting for (20%) of total expenditure with purchases averaging €32, while groceries (15%) come in third (€13 per transaction), reinforcing the idea that eating out is prioritised over cooking but some enjoy self catering.

● Top spending destinations in 2024



● Spending categories



Japan led the pack with a 61% increase in spending by Irish customers, driven largely by 25-34 year olds, who made up over half of all spending.



Asia on the rise

Asia saw a major upswing in Irish travel spending in 2024, especially among younger travellers. Japan led the pack with a 61% increase, driven largely by 25-34 year olds, who made up over half of all spending there. South Korea followed with a 34% rise, appealing to both younger and mid-range age groups.

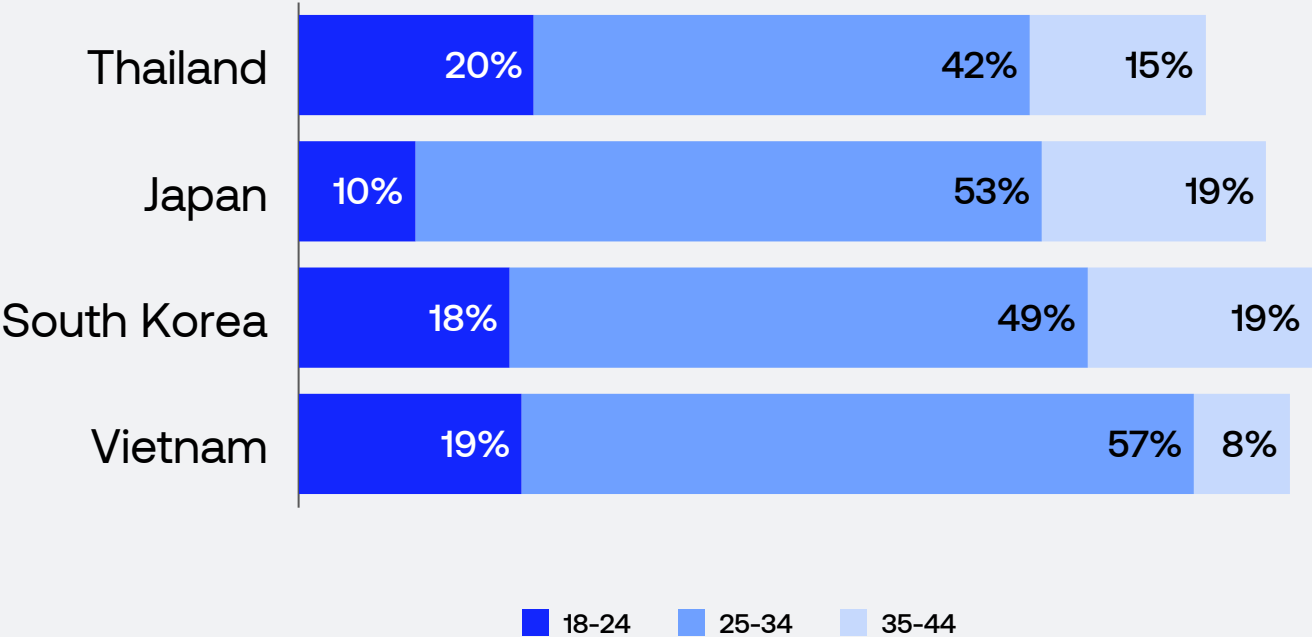
Meanwhile, Vietnam grew by 19%, with 57% of spending coming from the 25-34 age bracket alone. These trends show a clear shift toward long-haul, culturally rich, and budget-friendly destinations — with Asia quickly becoming a favourite for Ireland’s younger, adventure-seeking tourists.

Middle East momentum

Irish spending also increased across parts of the Middle East and Africa, reflecting a growing appetite for unique, off-the-beaten-path destinations. Egypt saw a 35% rise, particularly among 25-34 year olds and 18-24 year olds, while South Africa climbed 15%, with the majority of spending again from younger travellers.

The UAE saw a smaller but steady 5% increase, mostly driven by the 18-34 demographic.

● Asia’s rising popularity broken down by age



Millennials taking charge

Overall, travel spending in 2024 was led by 25–34 year olds, who accounted for 35% of all international spending, followed by 35–44s (20%) and 18–24s (16%). This highlights a youthful travel trend, with younger Irish adults clearly driving the shift toward more diverse and adventurous destinations.

Shifting away from traditional destinations

Spending by Irish travellers declined slightly in North America, with the US down 2% and Canada seeing a sharper 18% drop, likely due to rising travel costs and increased competition from more affordable regions.

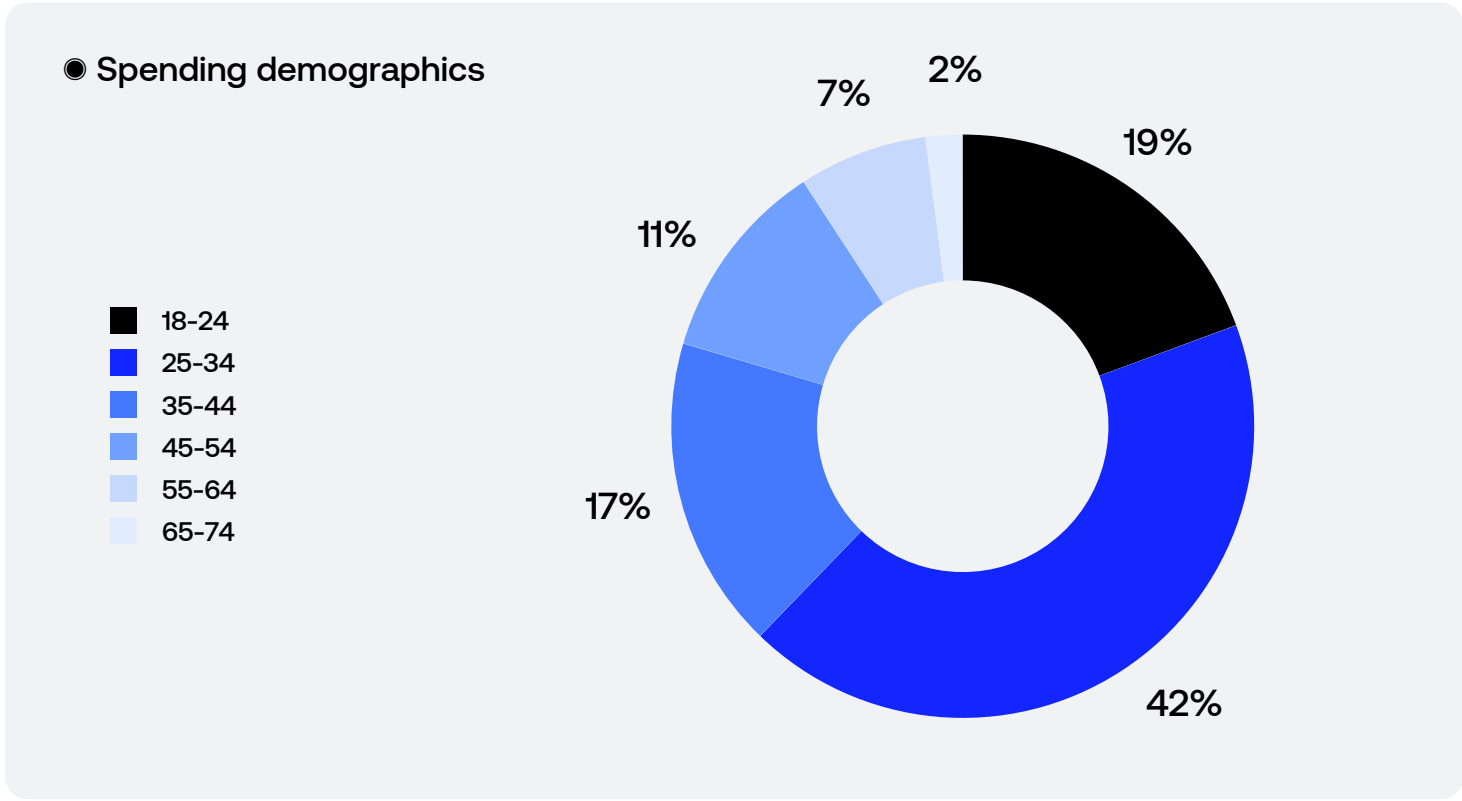
In Europe, France also fell by 2%, while the UK saw a modest 1% increase in spending but fewer overall transactions — suggesting that even familiar favourites are facing pressure from better-value alternatives.

New horizons

While established destinations in Western Europe and North America are seeing slight declines, emerging markets in Asia, Africa, and Eastern Europe are witnessing significant growth.

The trends suggest that Irish travellers are diversifying their travel choices, seeking new cultural and culinary experiences, luxury offerings, and affordable destinations.

Understanding these shifts can help businesses in the travel and hospitality industry tailor their services to meet the evolving preferences of Irish tourists.



Germany



In 2024, the global spending patterns of German travellers reveal a growing shift in their global spending choices, highlighting a blend of familiar European destinations and an increasing interest in long-haul, more exotic locations. While European countries remain a dominant focus due to proximity and established tourism infrastructure, emerging destinations in Asia and South America are seeing notable growth. Japan, in particular, is gaining popularity, emerging as a booming destination for German tourists.

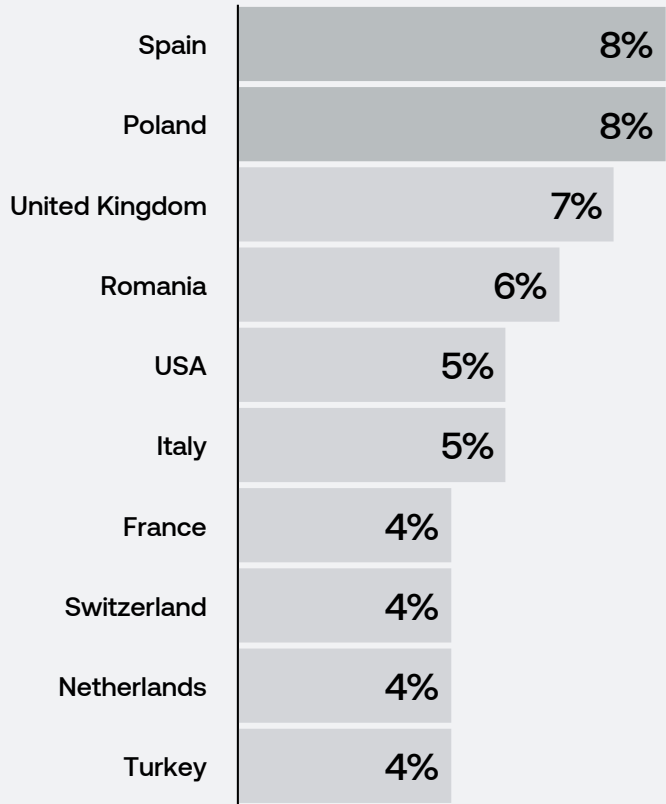
Where the Germans went: top destinations

Classic hotspots like Spain (8%), Poland (8%), the UK (7%), and Italy (5%) still dominate the travel map, with over half (54%) of all international German travel spend going to just 10 countries. Proximity, affordability, and a strong tourism infrastructure keep Europe in high demand.

Food tops priority for Germans abroad

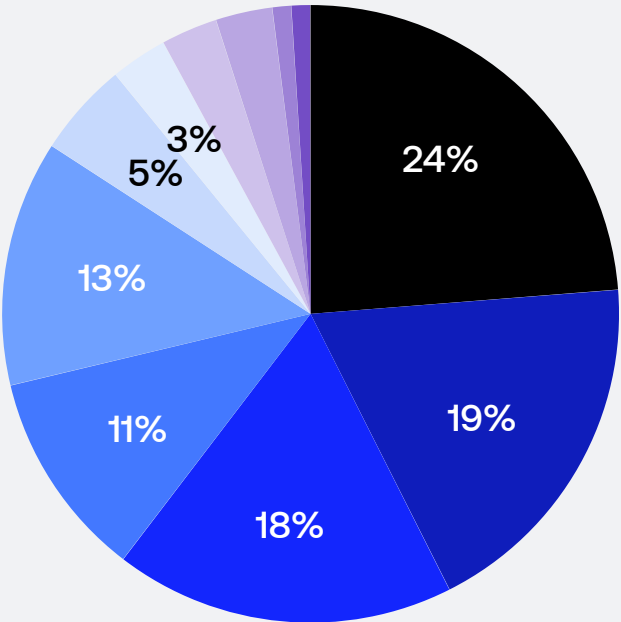
German customers’ international spending is heavily focused on restaurants (24%) and shopping (19%), making up nearly half of total expenditures. Essentials like groceries (18%) and transport (13%) also account for a significant share, while leisure spending on entertainment (3%) and services (3%) remains relatively low. Overall, spending trends indicate a strong preference for dining and retail, balanced by necessary expenses.

● Top destinations 2024

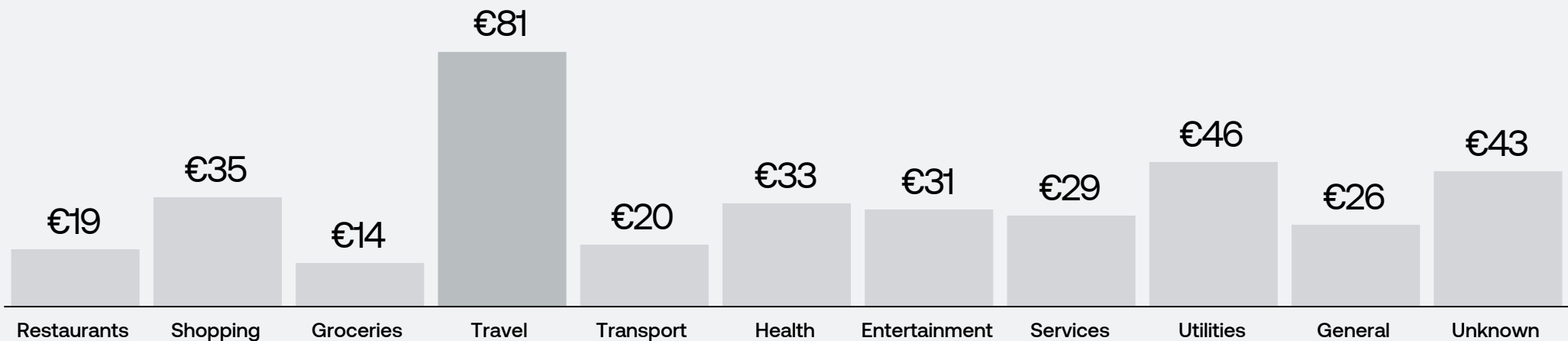


● Spending categories

- Restaurants
- Shopping
- Groceries
- Travel
- Transport
- Health
- Entertainment
- Utilities
- Services
- General
- Unknown



● Average spend per transaction





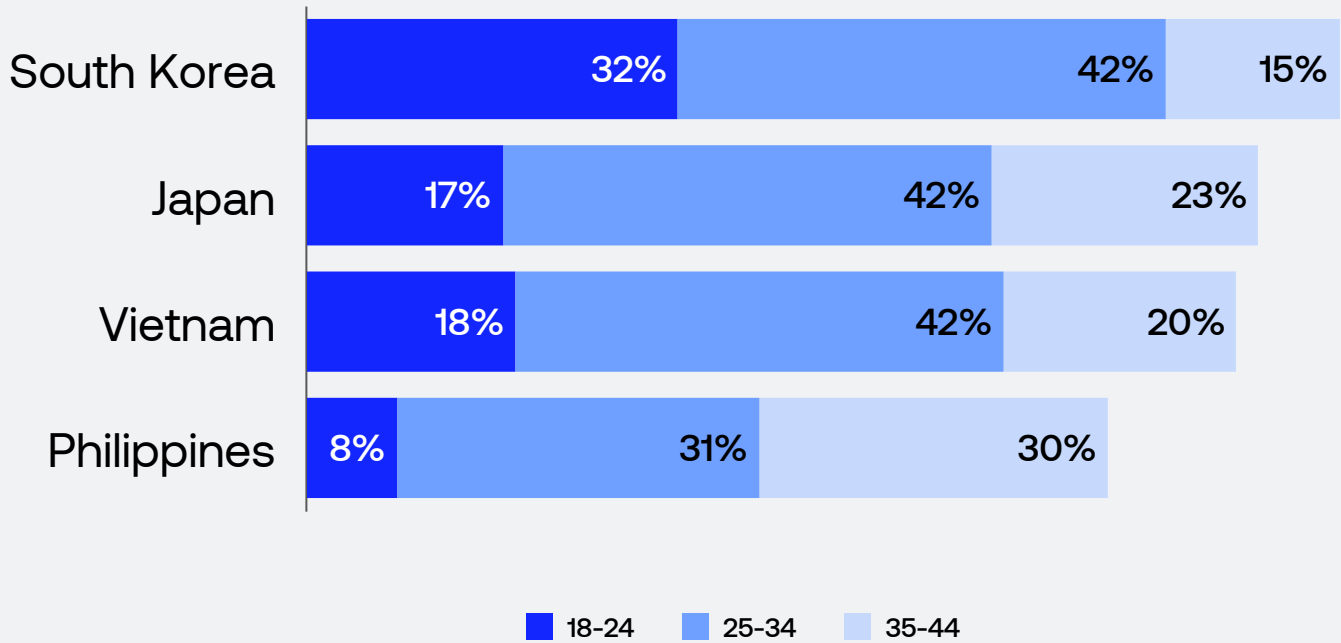
Germans are heading further afield: long-haul travel and growth outside of Europe

While European destinations remain favoured, there are clear signs that Germans are increasingly venturing further afield, with strong spending growth in countries outside Europe, especially in Asia, and South America. This points to a growing trend toward more long-haul and exotic destinations.

Millennials drive Asia boom

A new wave of wanderlust is carrying Germans further afield. Long-haul destinations, especially in Asia, are enjoying a serious rise in popularity. Japan, for instance, saw a whopping 42% increase in German spending, becoming the crown jewel of exotic escapes. Vietnam and South Korea also made impressive gains at 33% and 32%, respectively. And who's driving this long-haul leap? Millennials.

● Age breakdown



The age of adventure

Travel spend by age gives us more clues about who’s packing their bags most frequently. It’s 25–34 year olds, with 36% of total spend — clearly the most travel-hungry demographic.

Younger Germans are driving the charge into more adventurous, far-flung destinations. Whether it’s Tokyo street food, Vietnamese beaches, or Korean culture, they’re here for it — and they’re spending.

A balanced approach

While Europe remains the dominant region for German tourists, there is a clear indication of an increasing willingness to venture further afield. Long-haul destinations in Asia and South America are gaining popularity, with countries like Japan, Vietnam, and Peru seeing notable increases in spending.

Nevertheless, European proximity continues to play a major role in German travel decisions, especially for shorter trips. With a diverse range of countries in Eastern Europe, the Balkans, and the Mediterranean continuing to see steady growth, Germans are embracing a balanced approach, opting for both familiar, regional destinations and more adventurous, long-haul travel options.



Travel spend by age

25–34:

24%

35–44:

24%

18–24:

15%

45–54:

14%

55+:

9%



Spanish travellers are rewriting the global travel map. While overall international spending is down 7%, this drop masks a deeper transformation: a clear shift away from traditional European destinations in favour of long-haul, culturally rich, and adventurous destinations. The data signals a new era in Spanish tourism, defined by curiosity, cultural exploration, and the rise of a younger, experience-driven traveller.

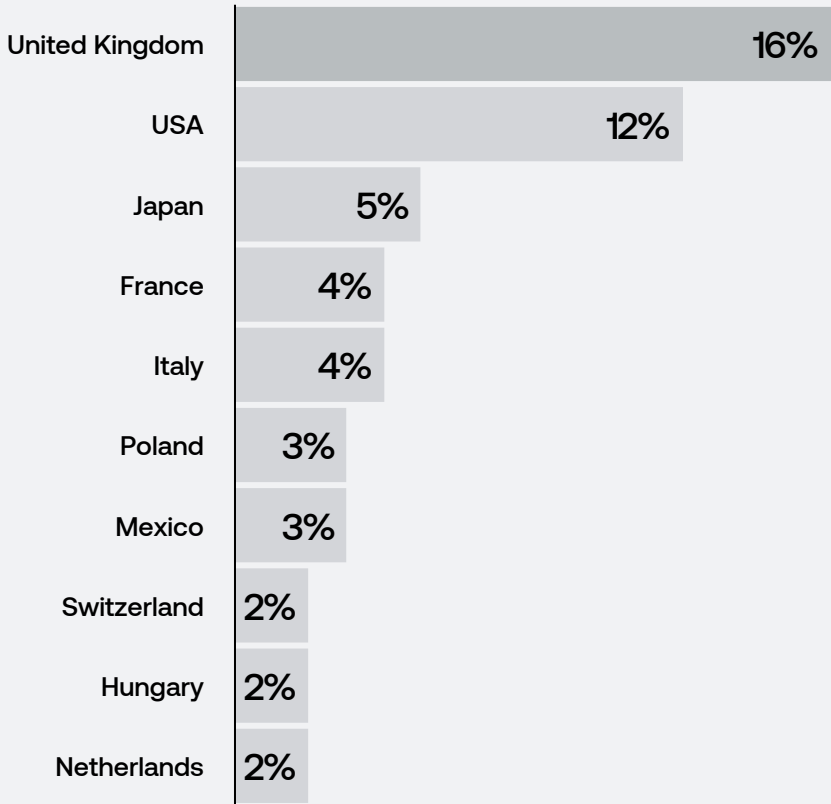
Where in the world are Spaniards spending?

Though typical European spots like the UK (~15%), France (~2%), Italy (~2%), and Germany (~8%) are seeing reduced spend, other regions are booming — especially across Asia, Latin America, and parts of Africa.

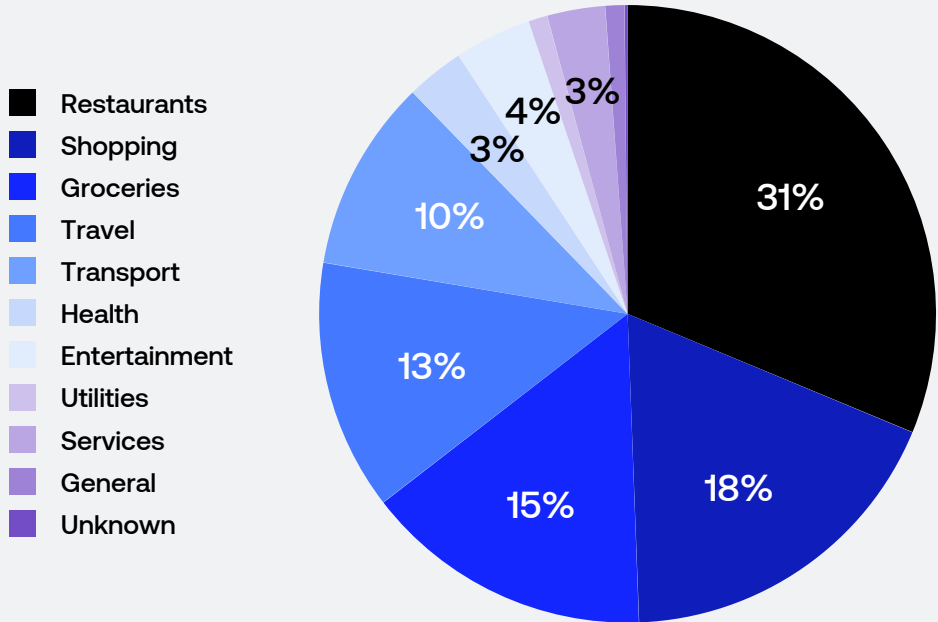
What are Spanish people spending their money on?

Spanish spending abroad is mostly centred around restaurants (31%), emphasising that dining is a key part of the travel experience. Shopping (18%) and groceries (15%) also make up a large share, pointing to a balance between leisure and day-to-day needs.

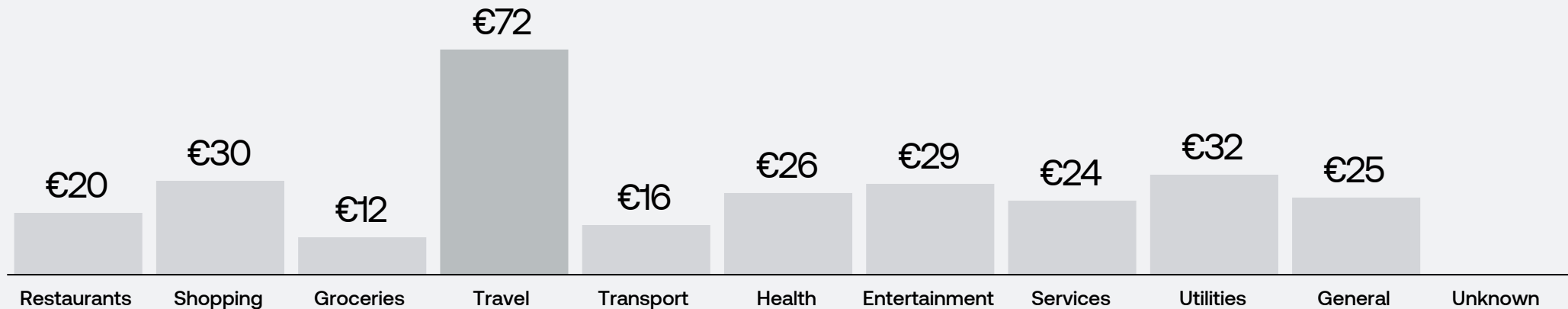
● Top destinations 2024



● Spending categories



● Average spend per transaction



The rise of Asia: Spain’s new favourite travel playground

Asia has emerged as the breakout star in Spanish global spending trends. In stark contrast to the cooling interest in traditional European getaways, Spanish expenditure in Asian destinations has surged.

Explosive growth in key markets

Some destinations are seeing truly exceptional growth:

- Japan: +61%
- Sri Lanka: +64%
- Indonesia: +18%
- South Korea: +18%

These figures reflect more than just a fleeting trend — they underscore a broader migration toward long-haul destinations that offer novelty and authenticity.

Who’s leading the way?

This Asian boom is being powered by Spain’s younger demographic.

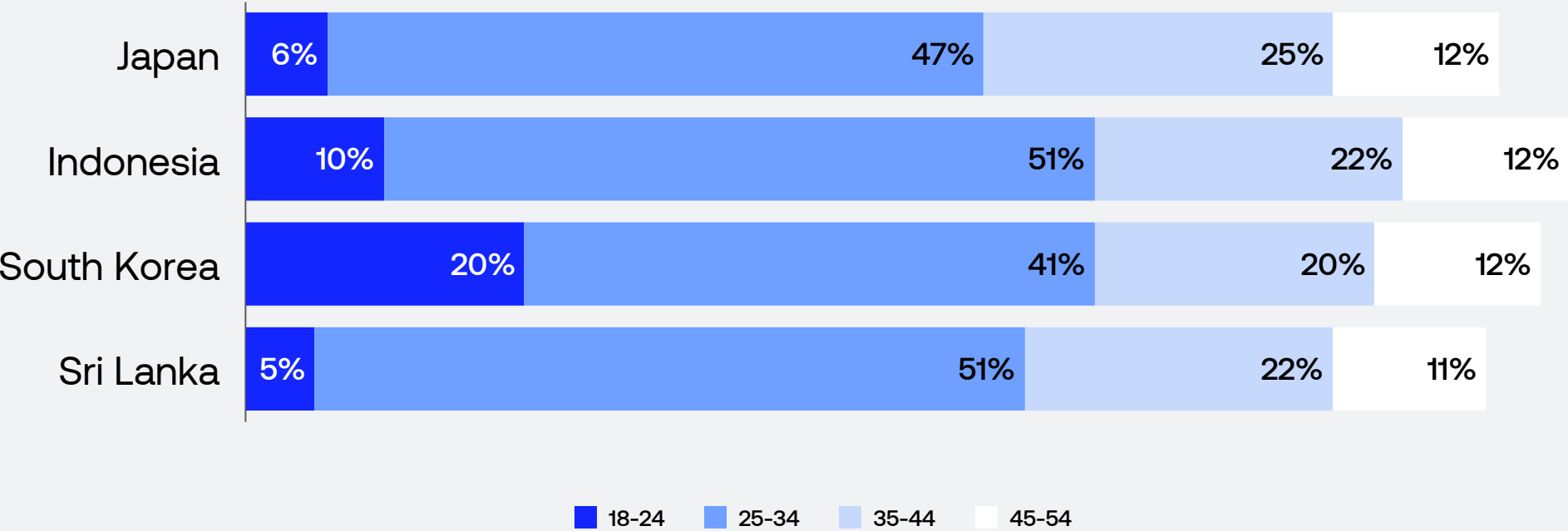
25–34 year olds dominate in every high-growth Asian market, accounting for 46% of the growth in Japan, 51% of spend in Sri Lanka, 50% of spend in Indonesia, and 40% of all spend in South Korea.

There’s still significant presence from 35–44 year olds too, typically those with greater spending power but still prioritising adventure over familiarity.

Spanish millennials and Gen Z are driving this global shift

Young millennials (25–34) are driving spend internationally, accounting for 36% of all spend abroad. This is closely followed by 35–44 year olds (21%) and catching up quickly is Gen Z travellers, accounting for 15% of spend abroad. Combined, these cohorts account for over 70% of all international spend — especially in high-growth destinations in Asia.

● Age breakdown by country



What’s next for Spanish global spending?

Spain’s global travel footprint is undergoing a transformation. While total spend may be down, the direction is clear: younger Spanish travellers are venturing further, spending smarter, and seeking new adventures.



Continued growth in Asia

Countries like Vietnam, Thailand, and the Philippines may see increased Spanish traffic, driven by curiosity, affordability, and expanding flight routes.



Africa and Latin America on the rise

Spanish travellers are likely to lean further into culturally immersive destinations — including Morocco, Colombia, and South Africa.



Decline in short-haul ‘routine’ Europe trips

As the novelty fades and prices rise, nearby European trips may give way to customer’s prioritising longer, richer journeys abroad.



Experience-first travel

Younger travellers are spending less on luxury, and more on moments. Think: street food over fine dining, jungle treks over guided tours, and boutique guest houses over hotel chains.



In 2024, international spending by French travellers remained largely stable. But beneath that steady surface lies a shift: while traditional European destinations are holding steady — or even seeing declines — French tourists are increasingly looking beyond the continent for new adventures.

Spending in the top 10 countries accounted for 56% of the total spent abroad by French Revolut customers in 2024.

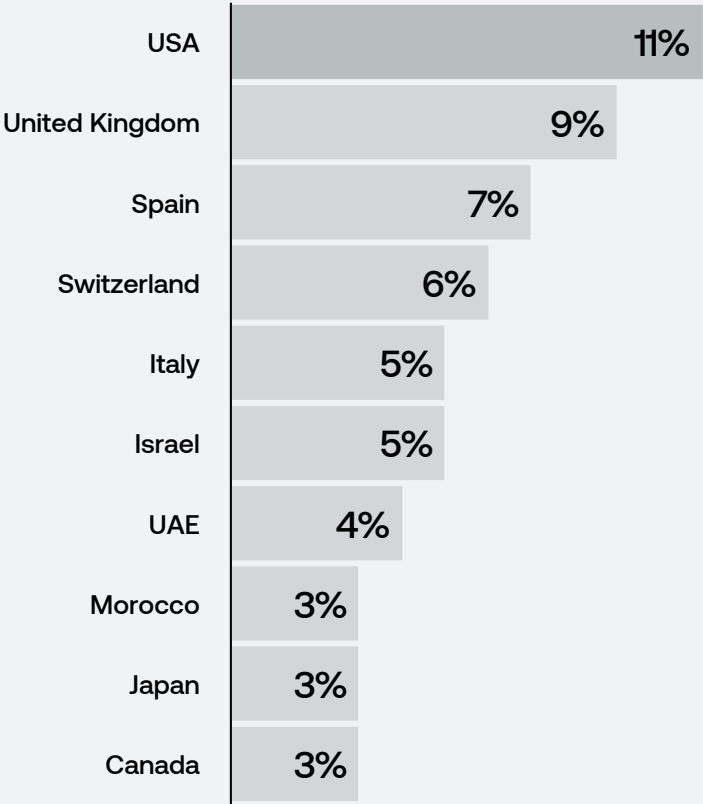
Food is the top priority for French abroad

French travellers abroad prioritise spending on restaurants (28%), shopping (21%), and groceries (16%), which together account for over 64% of total expenses. Travel (11%) and transport (10%) make up a significant share, reflecting mobility-related costs.

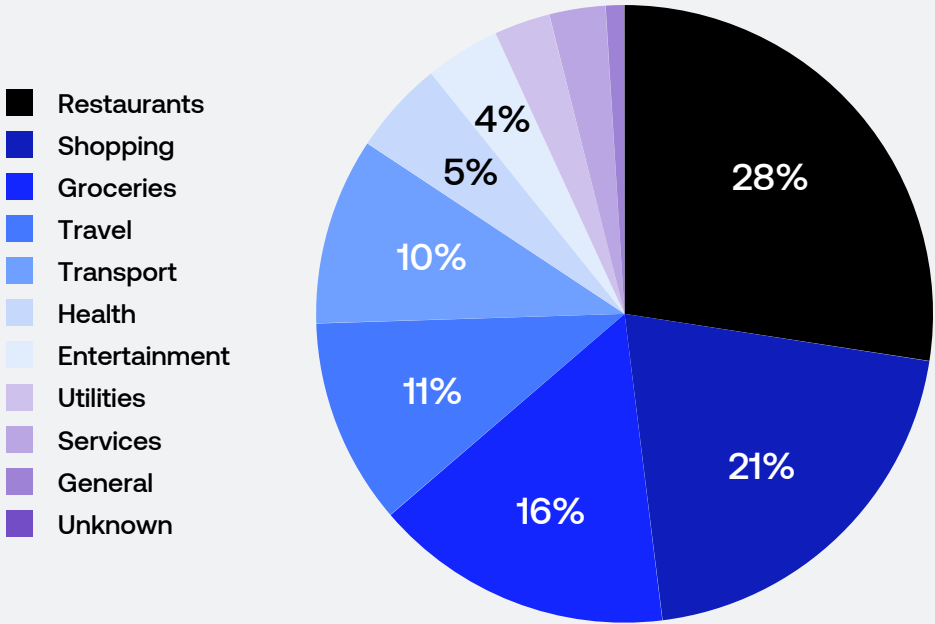
Millennials on the move

French travellers aged 25–34 are clearly leading the charge abroad, accounting for a striking 38% of all international spending. This generation is not only more mobile, but also more inclined to prioritise travel as a key life experience. Whether it's a remote working stint in Bali or a food-focused weekend in Lisbon, this group is reshaping the global spending map.

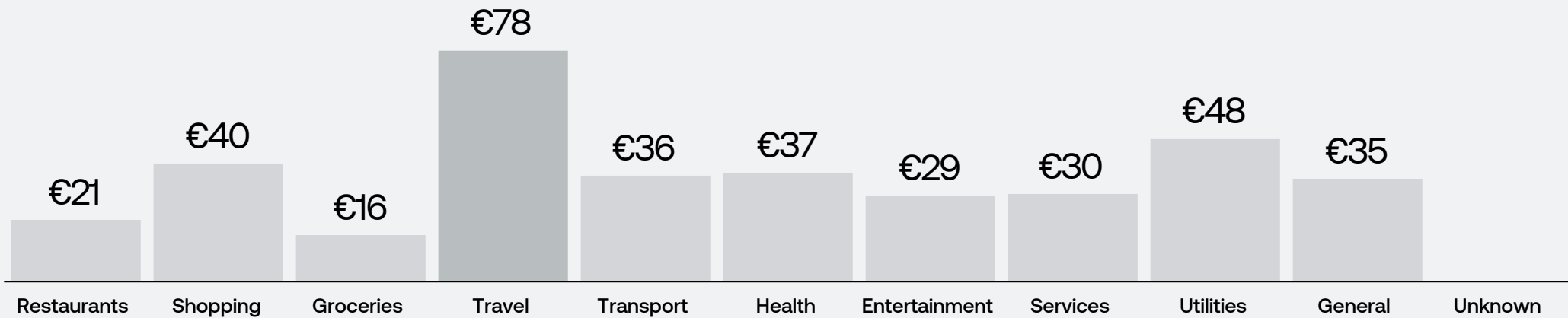
● Top destinations in 2024



● Spending categories



● Average spend per transaction



Spending in Japan catapulted by 53% in 2024, driven by 25-34 year olds making up 47% of all spend via Revolut in Japan.



Asia on the rise

French travellers are increasingly looking east — and it's millennials who are leading the charge. The 25-34 age group is driving an impressive surge in spending across Asia, with countries like Japan, Thailand, and Sri Lanka seeing particularly sharp increases in 2024.

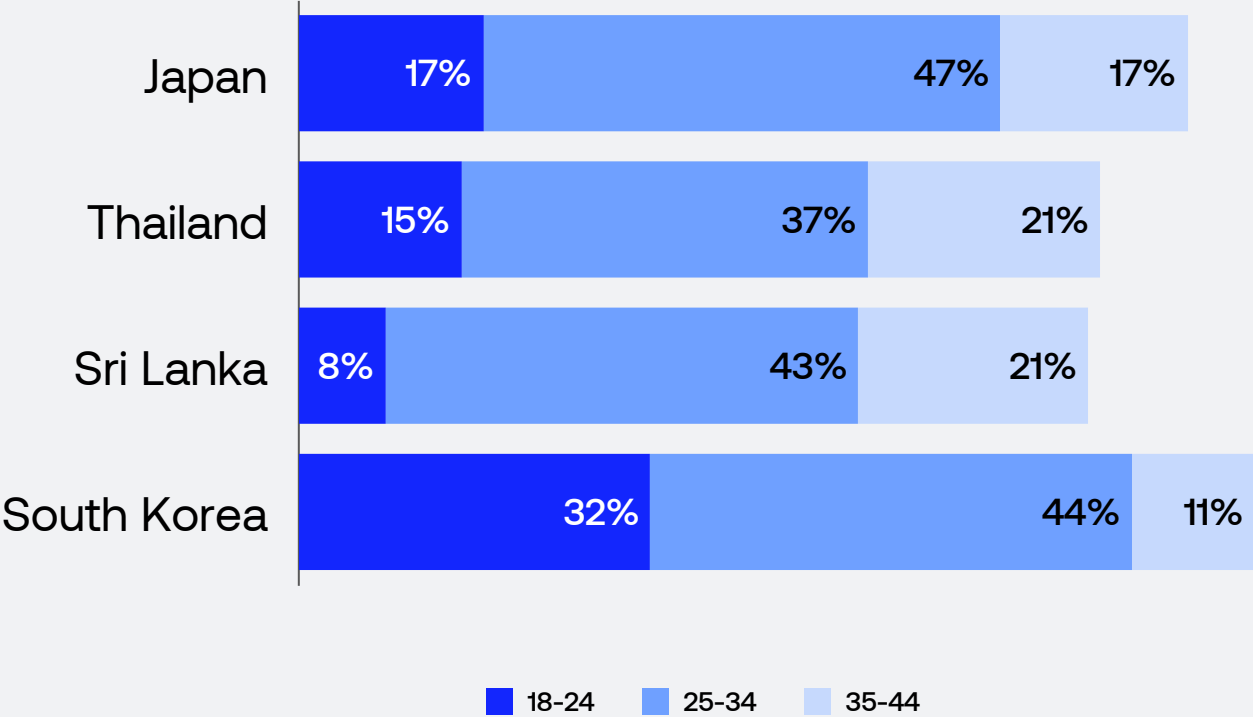
Japan tops the chart, with spending up 53% year-on-year, nearly half of which comes from 25-34 year olds. Interest in Japan is also growing steadily among 35-44 year olds (17%) and younger travellers aged 18-24 (17%), showing its broad generational appeal.

Thailand, long a favourite among backpackers, continues to thrive — particularly among millennials, who account for 37% of spending there, contributing to the country's 32% annual growth.

Not far behind is Sri Lanka, where spending has skyrocketed by 49%, again driven by the 25-34 segment (43%), with notable engagement from older travellers as well.

Meanwhile, South Korea and Indonesia are emerging as key destinations. South Korea saw a 17% increase, with millennial travellers (44%) and Gen Z (32%) fuelling its rise. Indonesia grew by 24% with millennials again at the forefront, accounting for nearly half (48%) of all spending.

● Age breakdown by country



Europe still strong, but slowing

Nearby destinations like Germany, Italy, and Spain continue to attract a solid share of French travel, though growth is more muted.

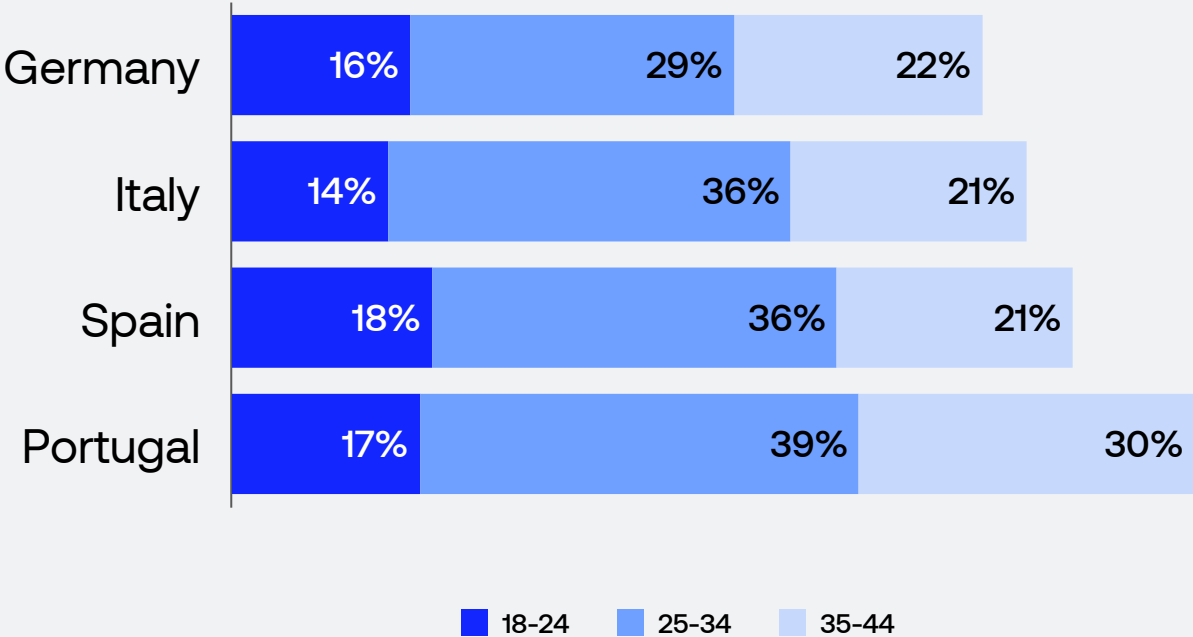
French spending is slowing in some of the world’s most iconic travel markets. Countries like the United States (-12%), United Kingdom (-11%) and Canada (-18%) show significant declines reflecting both economic factors and a desire among French travellers to explore fresh locations that offer more value for money.

Where next?

French travel spending is set to shift in 2025, with Asia continuing its rise, driven by strong interest in destinations like Japan, Sri Lanka, and Thailand — especially among younger travellers.

At the same time, emerging markets such as Vietnam, Colombia, and Tanzania are gaining traction, as the 25–34 age group seeks out more adventurous and experience-led destinations. We’re also seeing a move away from luxury, with lifestyle spending on food, shopping and local experiences taking centre stage.

● Age breakdown by country

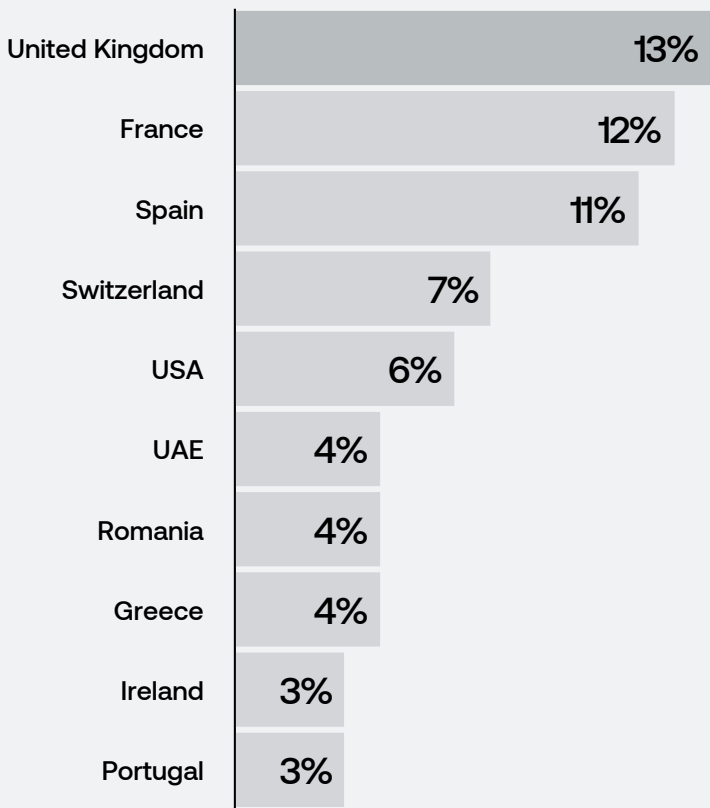


Millennials lead, Gen Z follows, as Italians shift spending abroad

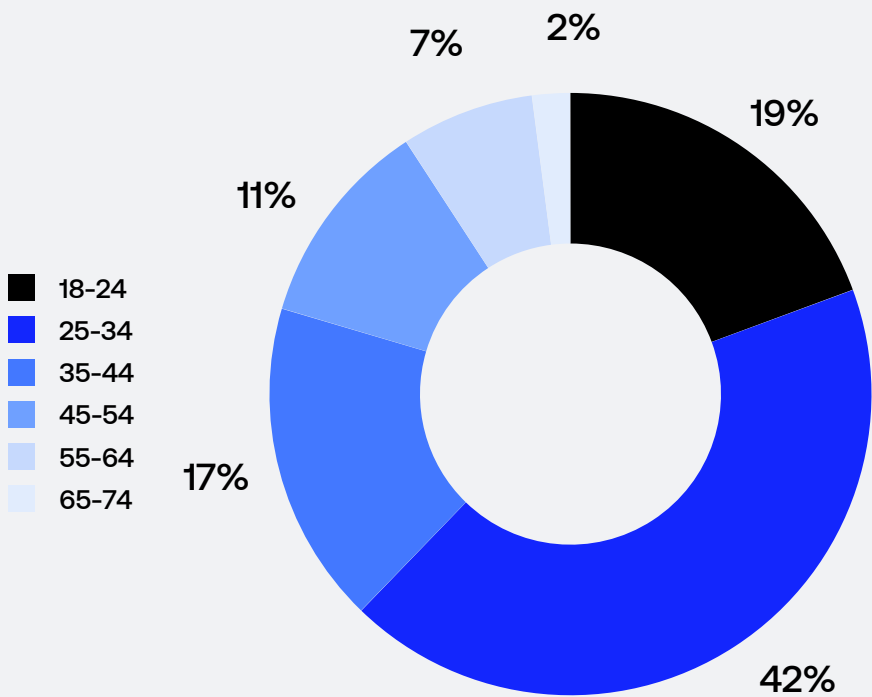
Italian spend increased by a modest 3% in 2024. Italian travellers are setting their sights beyond Europe, steering away from traditional getaways in favour of long-haul destinations. While familiar favourites like the UK, France, and Switzerland still command the lion's share of spending, they're losing ground, marking a shift in traveller preferences.

Instead, the spotlight is now on far-flung corners of the globe: Argentina, Sri Lanka, and Japan are experiencing remarkable surges. Southeast Asia and parts of Latin America are also seeing an influx of Italian spending.

● Top destinations 2024



● Percentage of spending by age



67%

of all Italian spending abroad still goes to the top ten countries — but wanderlust is pulling wallets elsewhere.



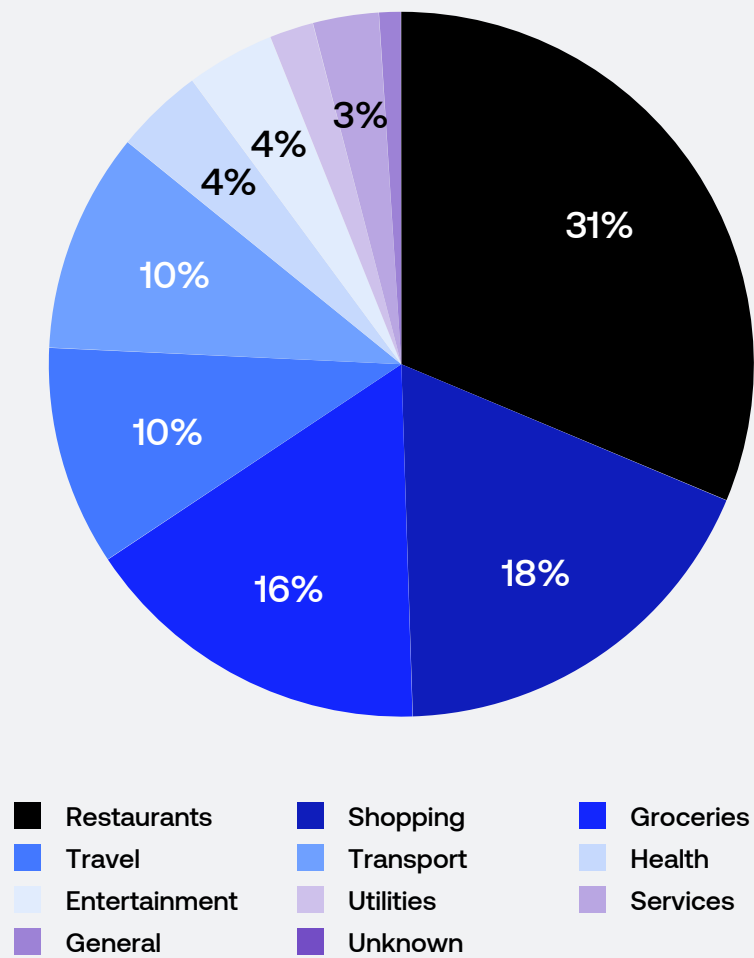
It's clear who's driving this travel boom: Italians aged 25–34 account for a commanding 42% of total international spending. Hot on their heels are 18–24 year olds (19%), as Gen Z increasingly embraces overseas adventure.

What are Italians spending their money on?

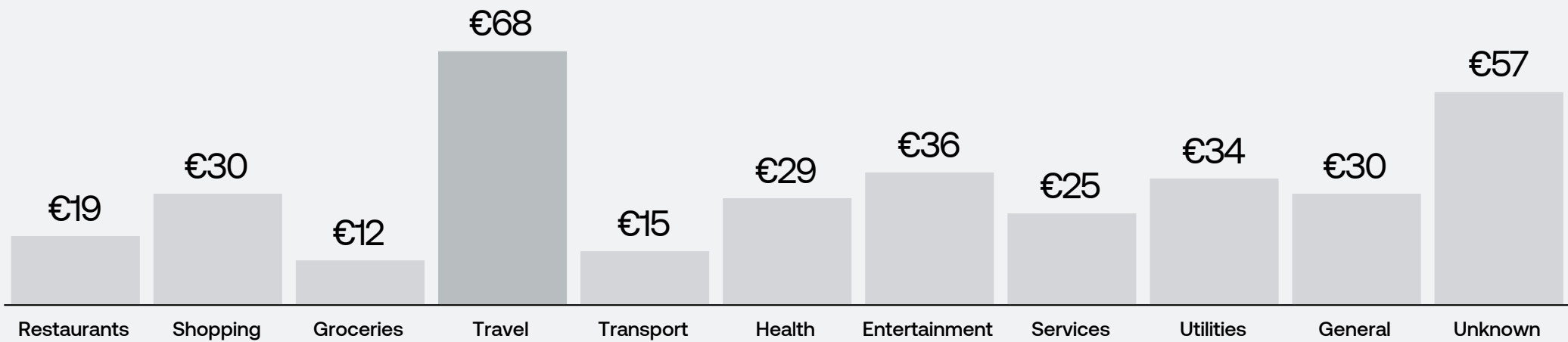
Italians prioritise food, fashion, and experience. Dining out accounts for the largest share (31%), although individual transactions remain affordable (€19). Shopping (18%) and groceries (16%) are also significant, while travel-related expenses, such as accommodation, though smaller in volume, have the highest average transaction value (€68).



● Spending categories

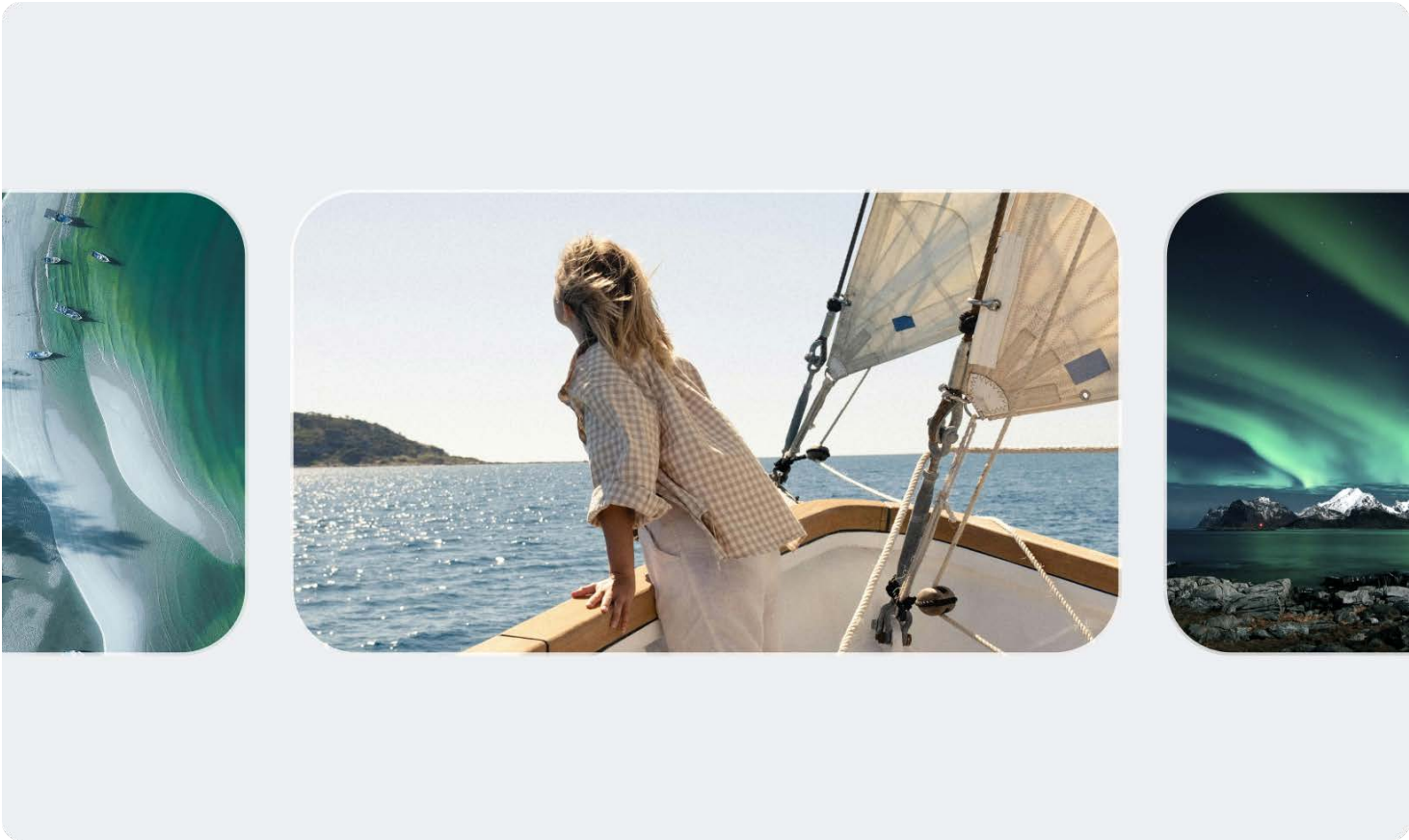


● Average spend per transaction



Italian tourists are proving to be savvy and selective spenders — splurging on unique travel experiences while keeping day-to-day costs in check.

Italian millennials are powering a global travel and spending boom, but Asia’s rise reveals a fresh wave of Gen Z wanderlust.



While South America sees the biggest overall spikes in spending, led by Argentina, Asia is attracting a younger wave of Italian travellers, especially Gen Z and Millennials. South America still sees notable spending from older age groups, while Asia is capturing the imagination — and euros — of younger travellers. Gen Z makes a stronger showing in places like South Korea and Japan, signalling a generational shift in travel behaviour.

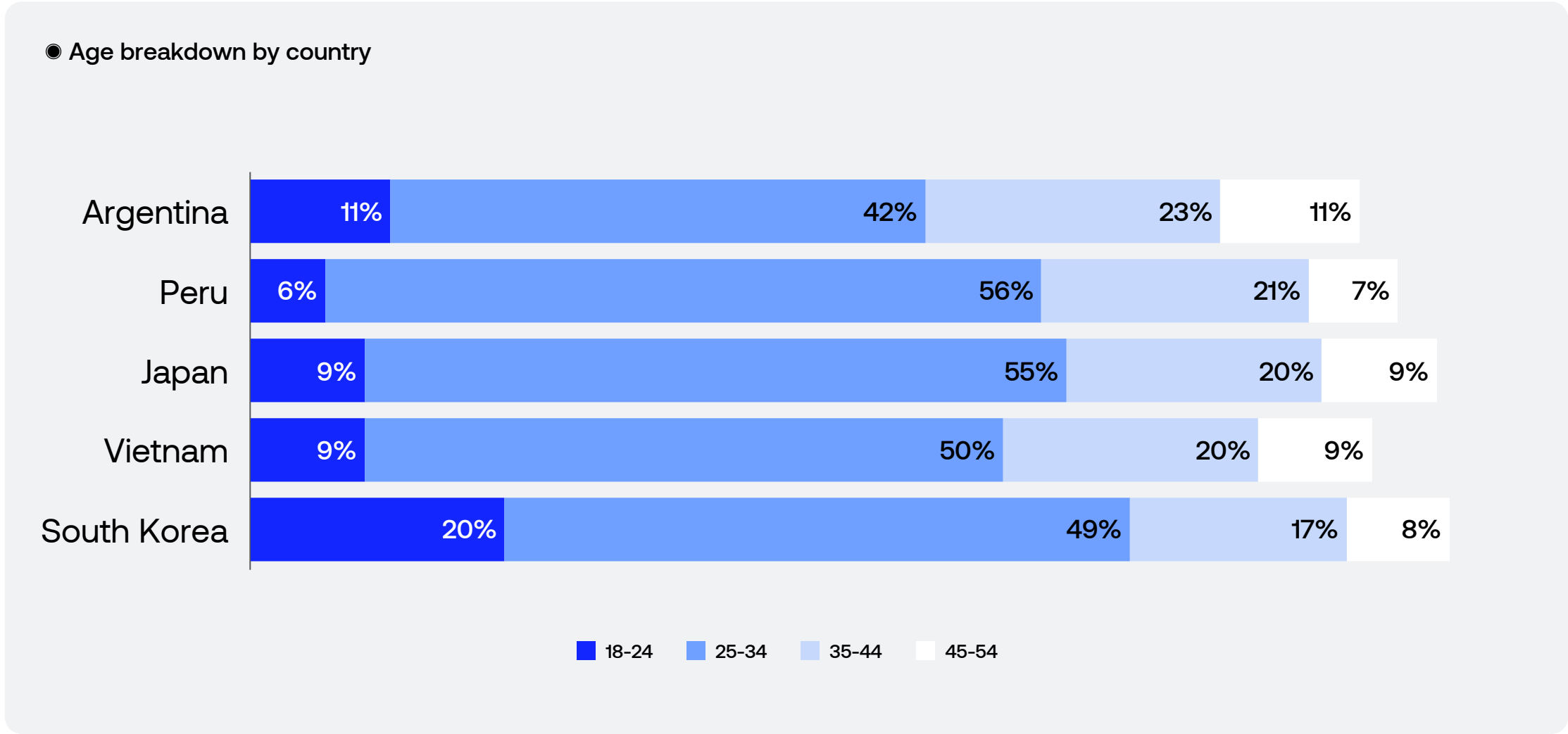
Declining European spending

While Italy's biggest spending destinations remain in Europe, some key European travel hubs are declining in 2024 — UK (-11%), France (-2%), Switzerland (-4%), Poland (-5%), Ireland (-4%), Sweden (-9%). However, some European countries are still popular and rose amongst Italians, in particular the Netherlands (+10%), Greece (+9%), and Hungary (+17%).

What’s next? Spending outlook for 2025

Looking ahead, expect Italian international spending to continue shifting east and south. Long-haul destinations in Asia-Pacific, South America, and North Africa are poised to gain further traction as Italian travellers seek richer cultural experiences, warmer climates, and more bang for their buck. Gen Z will likely account for a growing share of this spending, especially in tech-forward and social-media-friendly destinations.

Meanwhile, traditional European destinations may continue to decline unless they adapt with fresh offerings, better value, and more immersive experiences.





Portuguese travellers embrace change amid shifting global trends

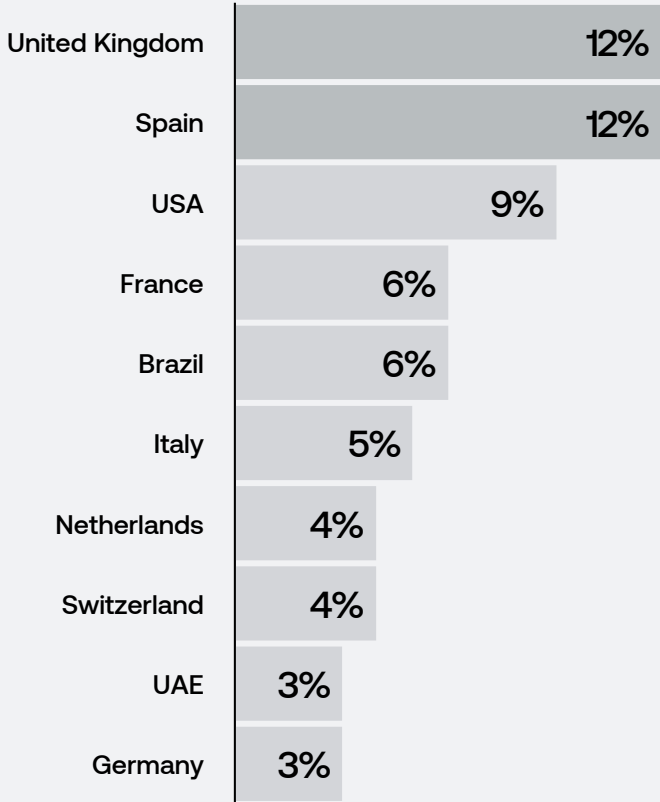
Growth in emerging destinations — especially in the Middle East — indicates that Portuguese travellers are expanding their horizons. The UAE, for example, posted an encouraging rise in spending, reflecting broader global shifts and evolving preferences.

Europe remains the go-to for Portuguese explorers, with Spain and the UK tied at the top. But there's growing interest in long-haul and non-traditional markets as well.

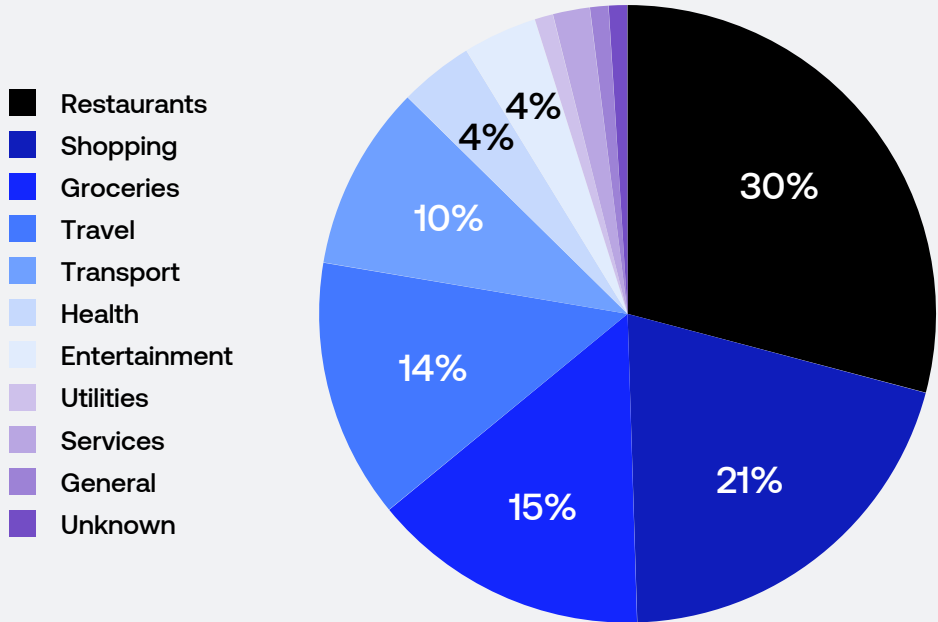
Where the money goes: spending by category

Portuguese international spending is led by restaurants and shopping, making up nearly half of total spend. Travel has the highest average spend per transaction, indicating larger ticket items like flights and hotels.

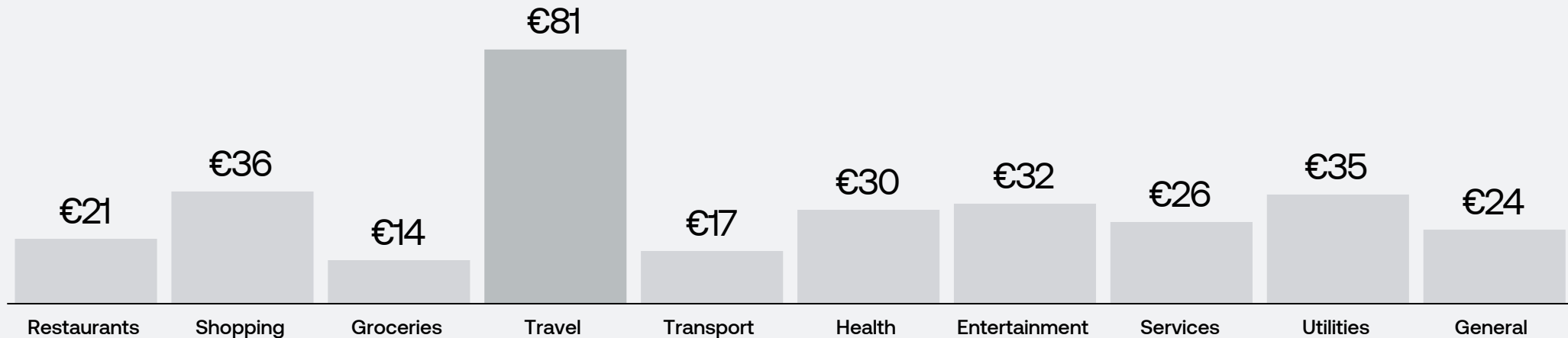
● Top destinations 2024



● Spending categories



● Average spend per transaction



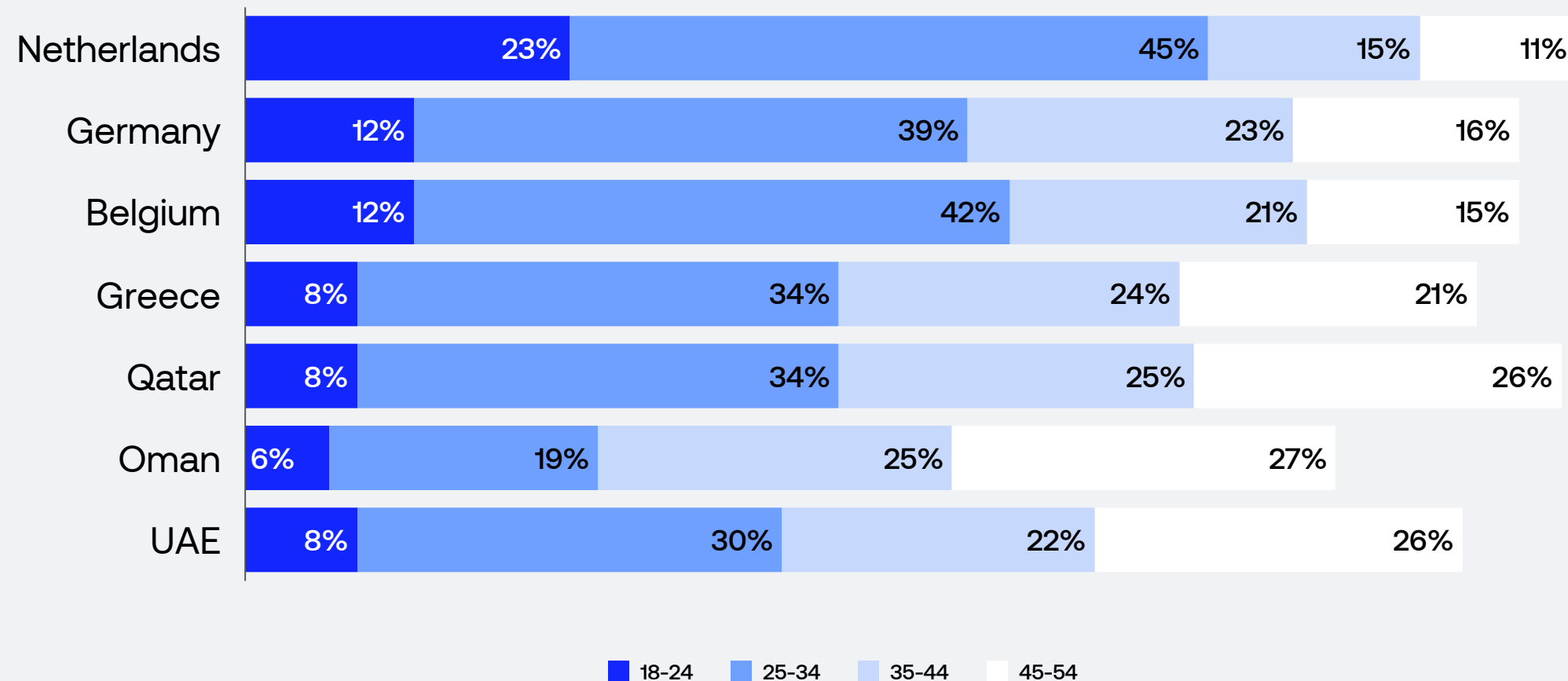


Old favourites dominate, new hotspots emerge: Middle East on the move

Portuguese spending in the Middle East is on a sharp upward trajectory, with countries like Qatar (+30%), Oman (+26%), and the UAE (+8%) seeing strong year-over-year growth. This surge reflects a growing appetite for luxury experiences, cultural exploration, and warm-weather getaways beyond the traditional European circuit.

With investments in tourism infrastructure and world-class events, the region is fast becoming a preferred destination for affluent and experience-driven travellers, especially those aged 25–54, who are leading this trend.

● Age breakdown by country



Top spending power: Millennials

This group is leading the charge in global travel spending from Portugal, accounting for over one-third of all international spend (34%), closely followed by 35–44 year olds as they seek new travel destinations to explore.

Declines

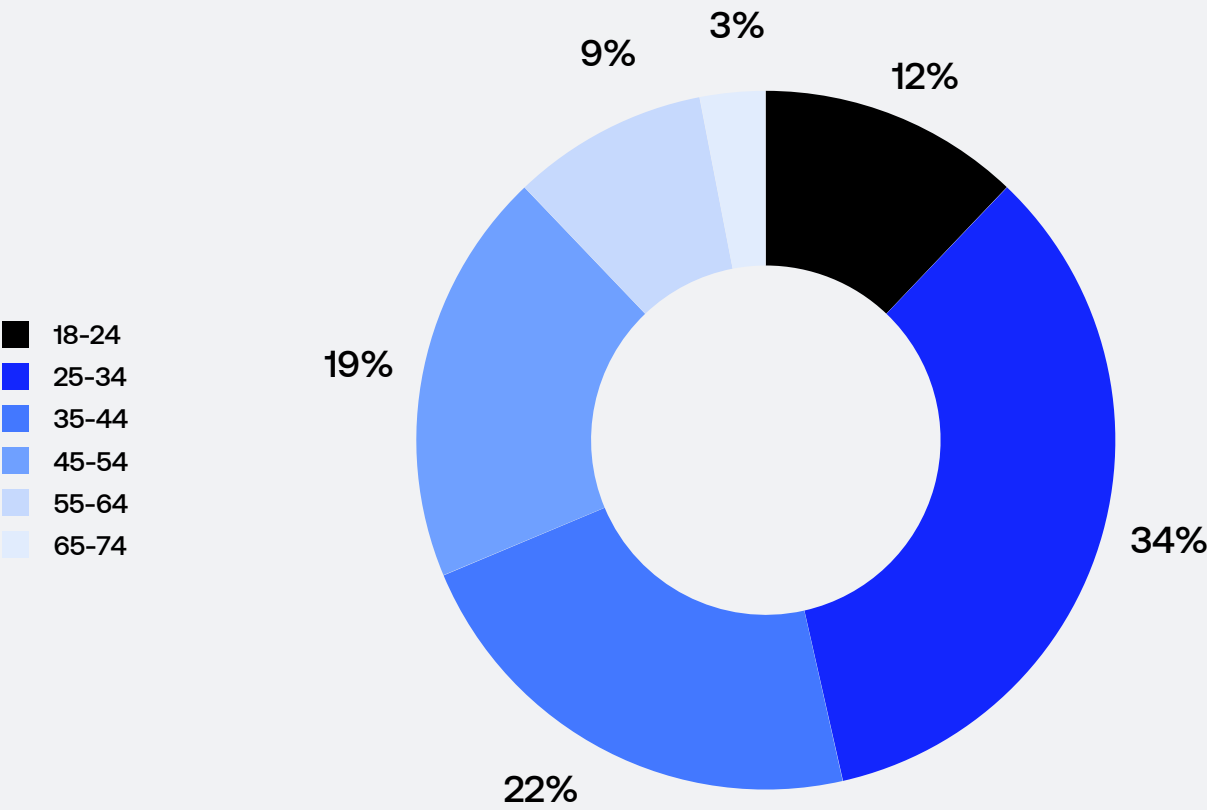
In Europe, several markets experienced notable declines in international spending by Portuguese consumers. Malta saw the steepest drop at -21%, followed closely by Iceland at -19% and Latvia at -16%. Poland also reported a significant downturn, with spending falling by 10%. These declines suggest a cooling interest in certain European destinations, possibly driven by shifting travel preferences or economic considerations.

Looking ahead

Portuguese international spending is expected to grow in 2025, driven by rising interest in long-haul destinations, strong demand for experiences over possessions, and a favourable euro in key markets.

Middle Eastern countries like the UAE and Qatar are set to see continued growth, while Eastern Europe and the Mediterranean — particularly Greece and Turkey — are likely to attract younger, value-seeking travellers. Overall, the trend points toward more frequent, experience-led travel, with emerging markets playing a larger role.

● Spending demographics





Greeks on the go: a new chapter in global travel spending

Greek consumers are casting their nets wider in 2024, with international spending rising by 5% — a clear sign that wanderlust is thriving. While traditional favourites like the UK still claim the top spot, there's a vibrant shift happening: more Greeks are embracing off-the-beaten-path destinations in Asia, Africa, and Latin America.

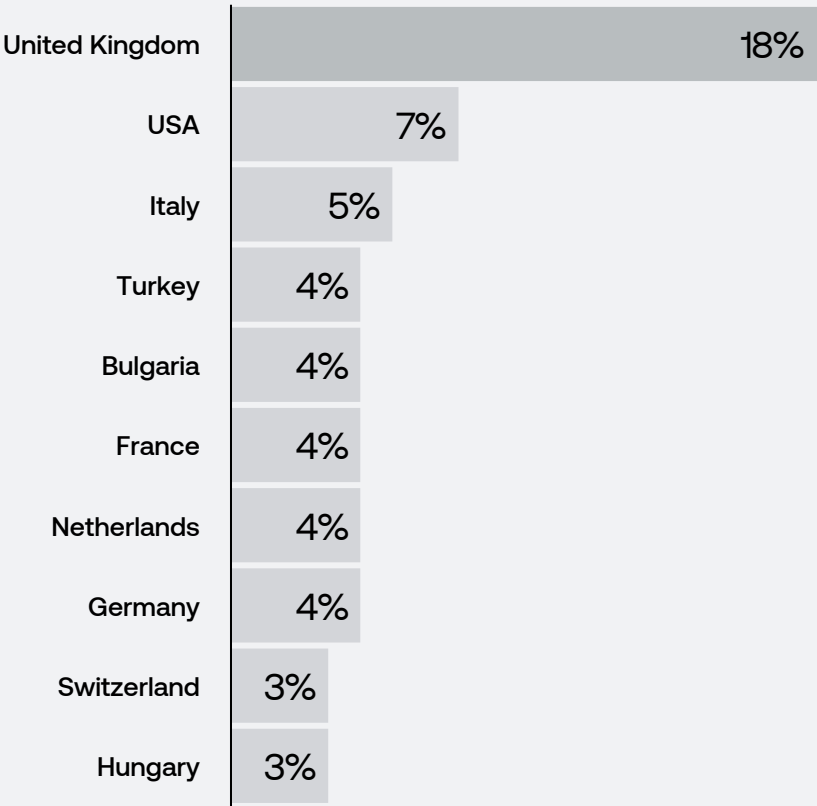
This surge reflects not just a desire for novelty but a deeper appetite for authenticity, cultural richness, and affordability.

Where are Greeks spending abroad?

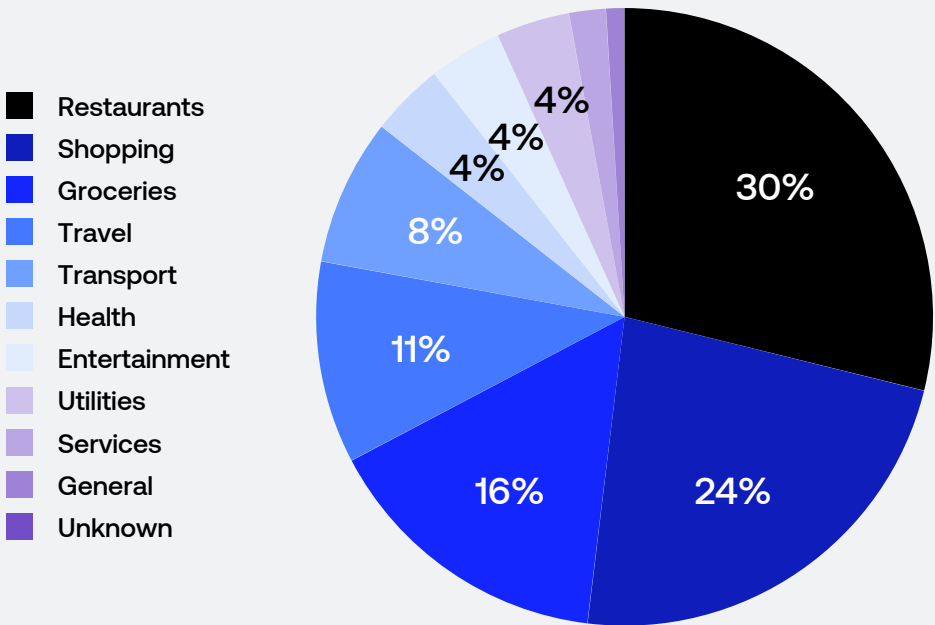
18%

The UK is the biggest destination for Greeks, spending 18% of all their international spending in the country in 2024.

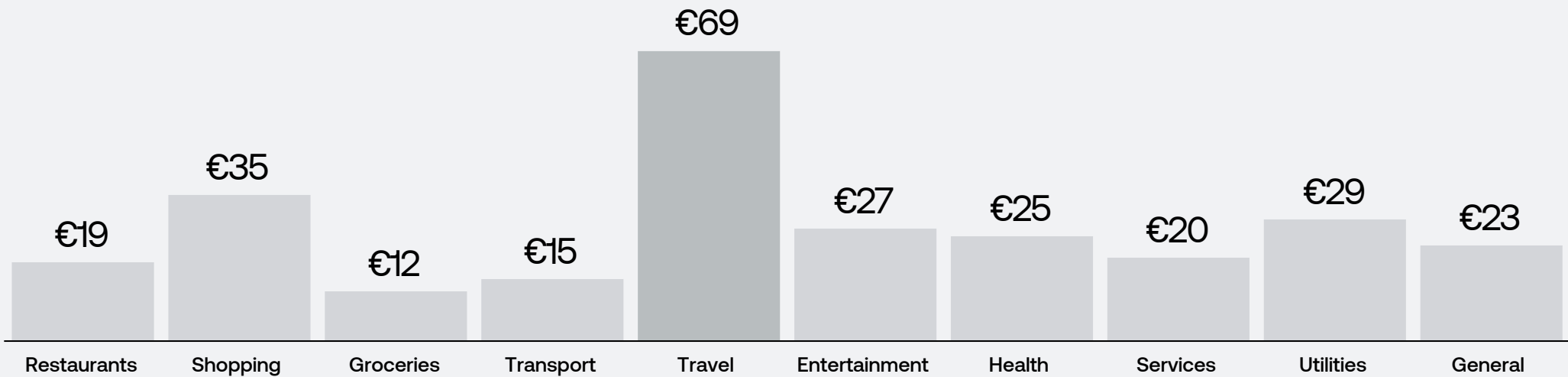
● Top destinations 2024



● Spending categories



● Average spend per transaction



The rise of the adventurer: Asia and Africa gain ground

Destinations like Japan (+67%), Vietnam (+39%), and South Korea (+27%) saw massive year-over-year growth. Africa, Morocco, and Egypt are becoming magnets for budget-conscious travellers seeking vibrant experiences.

These trends point to a shift away from the eurozone toward value-packed, experience-rich travel in emerging regions.

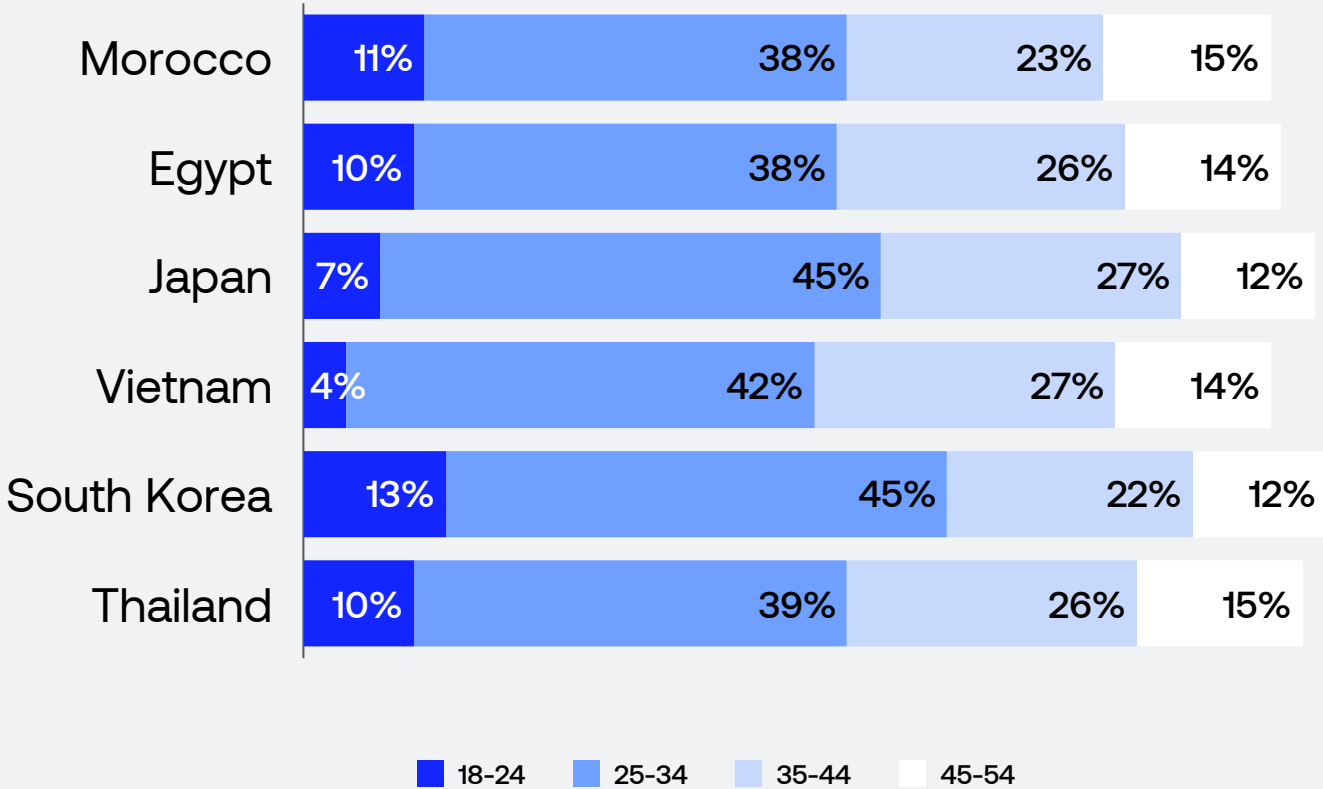
The age of exploration: who’s spending and where

Greek international spending in 2024 is being led by a clear front-runner: the 25–34 age group, who make up 37% of total spend abroad. This cohort of young professionals is driving the shift toward long-haul and culturally rich destinations, favouring places like Japan, Vietnam, and Morocco.

Closely following are the 35–44 year olds (21%) and 18–24 year olds (16%), showing that the appetite for discovery spans across younger age brackets. The older age groups (45–54 and above) still contribute meaningfully but tend to stick to familiar ground, reinforcing the generational divide in how Greeks approach travel today.



● Age breakdown by country

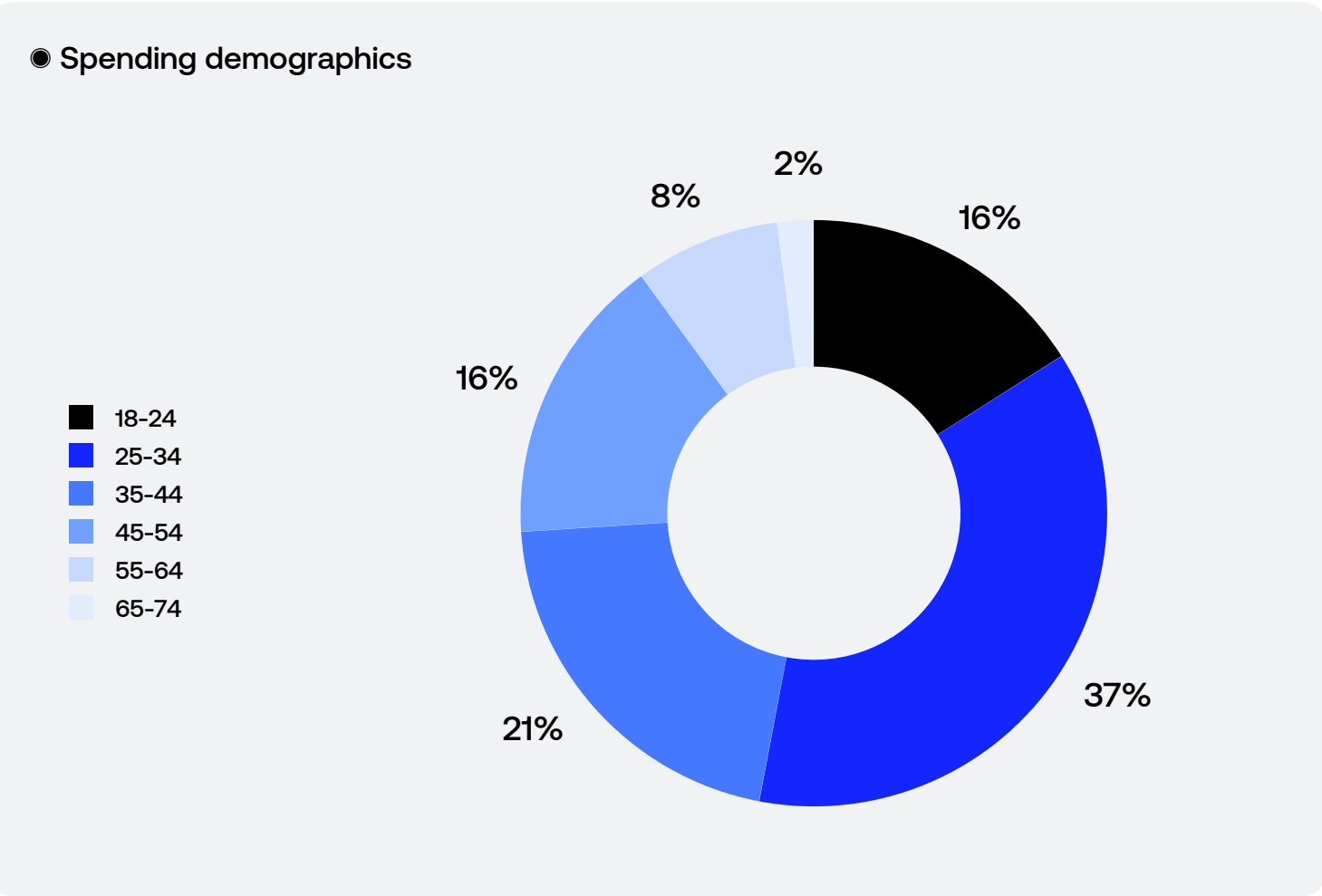


Where next for Greeks?

Experience is everything: Greek travellers, especially younger ones, are moving away from checklist tourism. Destinations like Japan and Morocco are attractive because they deliver depth, culture, and uniqueness.

The value-adventure balance. Countries with strong growth are those where the cost-to-experience ratio is high. Vietnam, Thailand, and Egypt provide adventure at a lower cost, which appeals to budget-conscious but experience-driven travellers.

The young head to the east. The eastward trend is largely a millennial and Gen Z phenomenon. As these age groups become more financially independent, expect destinations like Indonesia, India, and the Philippines to enter the radar in 2025.





A shift in direction

From the cafés of Paris to the markets of Dubai, Belgian consumers are still venturing abroad — and they’re spending, albeit with a subtle shift in direction.

In 2024, international spending by Belgians rose modestly by 1%, but beneath that steady headline lies a changing travel map.

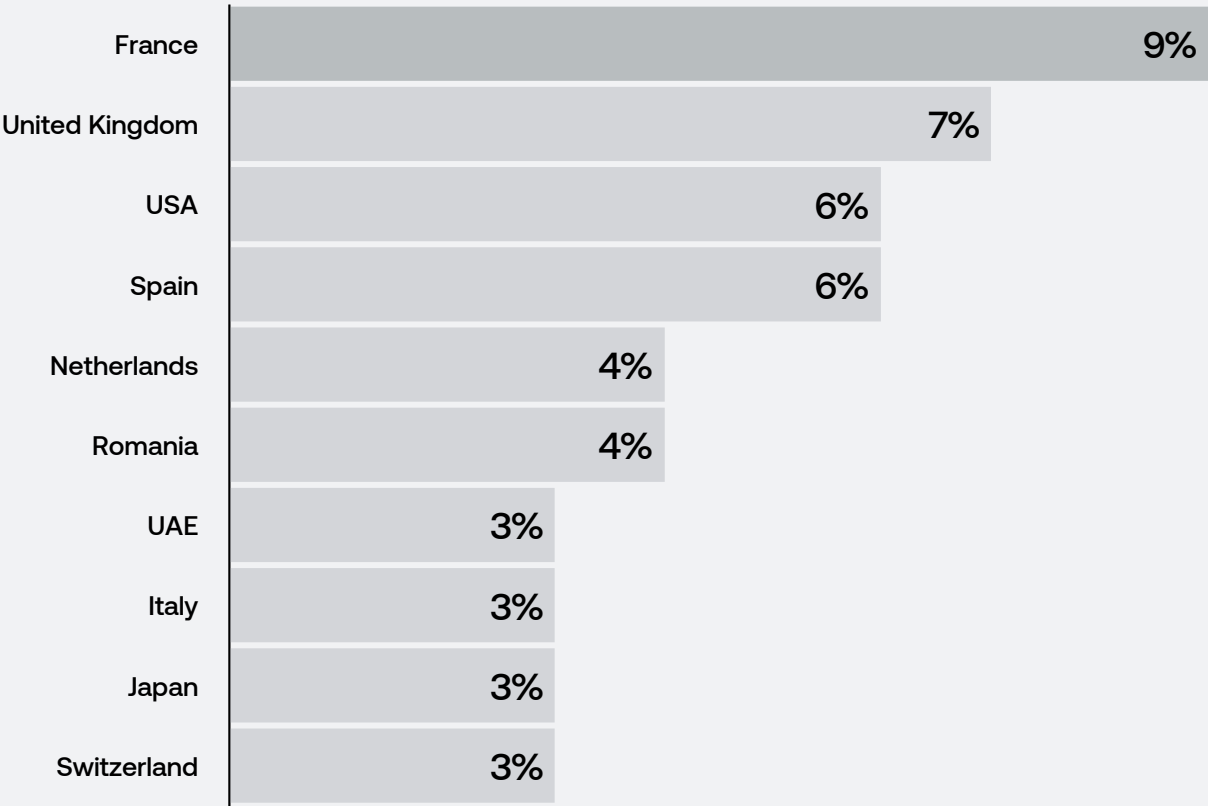
Familiar faces, fading growth

Western Europe continues to dominate Belgian wallets, but growth in many traditional destinations is flattening or even declining. While France still tops the list, capturing over 9% of all international spend, several other long time favourites — like the UK, US, and Canada — are seeing declines.

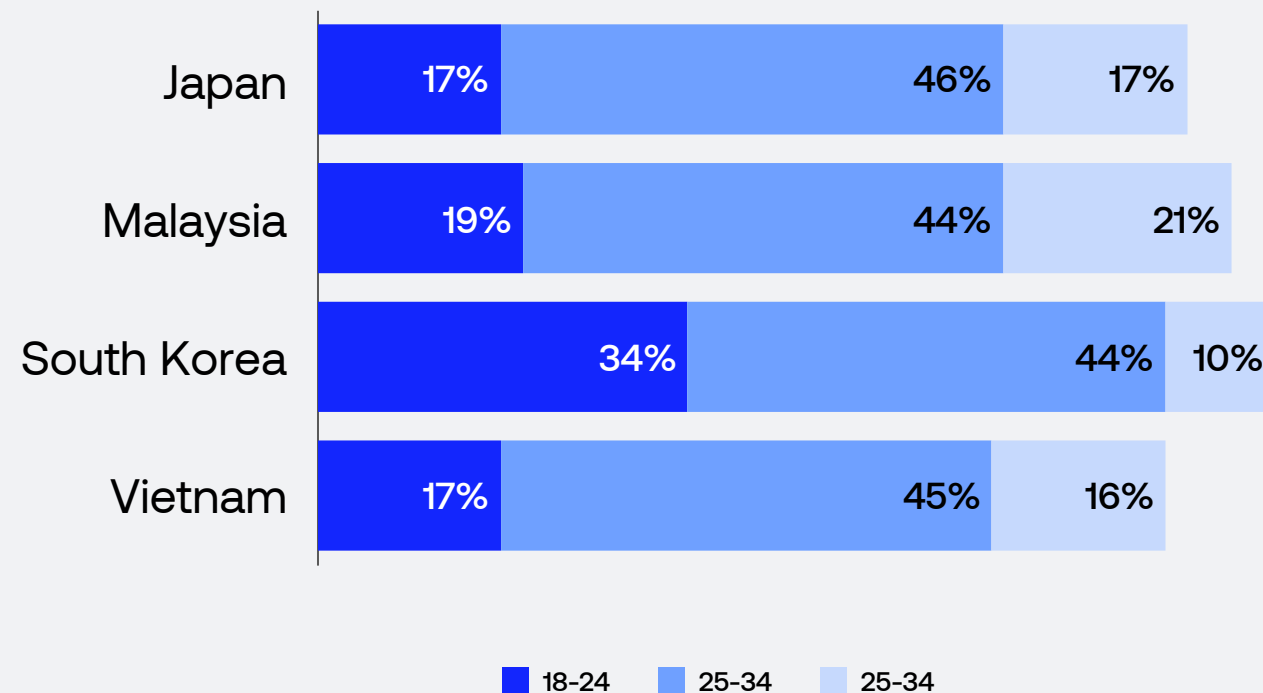
49%

Nearly half of all Belgian international spending (49%) is concentrated in just 10 countries

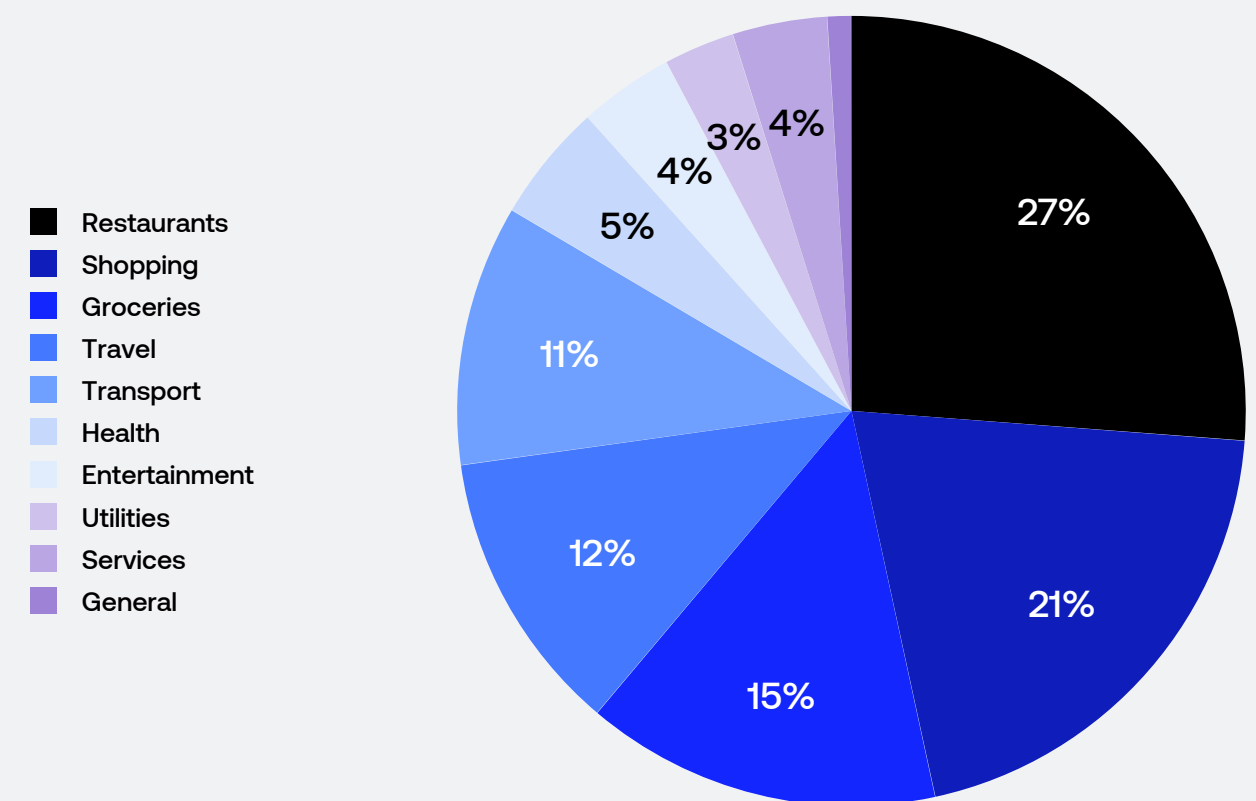
● Top destinations in 2024



● Age breakdown by country



● Spending categories



New horizons: Asia rising

Belgians — especially younger generations — are embracing further-flung adventures as they capitalise on favourable exchange rates. Growth in outbound spend to Japan, Malaysia, Vietnam, and South Korea is outpacing all traditional markets, with increases as high as 67% year-on-year. Growth is being driven almost entirely by those aged 18 to 34, who are prioritising immersive, experience-rich destinations.

Eating out tops the list

Restaurants lead the way, making up over a quarter of all international spend — Belgians are certainly dining well abroad.

Shopping is a close second, reflecting ongoing demand for fashion, souvenirs, and luxury goods.

Groceries takes third, especially in countries where Belgians stay longer or self-cater.

Where next?

Asia's surge will continue, with long-haul travel remaining attractive to younger demographics seeking culturally immersive destinations. Traditional destinations like the US and UK are unlikely to fully recover their previous growth levels in the short term, as travellers look for more value and novelty elsewhere.

Grocery spending is set to rise, pointing to longer trips, self-catered stays, or a more budget-conscious travel mindset. Experience-driven spending will remain dominant, with restaurants, entertainment, and travel continuing to outperform essentials — leisure is still the priority.

Spending patterns will diversify further, with newer destinations in Asia and the Middle East increasingly challenging Western Europe's hold on Belgian wallets.

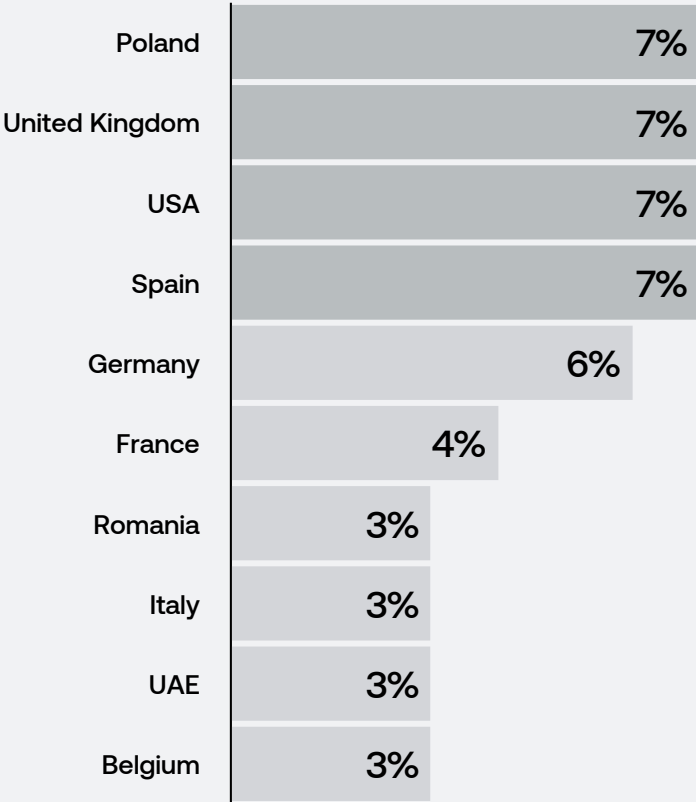
Netherlands



Total cross-border spend by Dutch customers grew by 14% in 2024. From Europe to Asia and beyond, Dutch travellers are showing strong and diverse spending habits.

They aren't just travelling more but venturing further. With Asia surging and Europe holding firm, Dutch spending patterns are painting a picture of global curiosity, digital convenience, and a post-pandemic travel boom.

● Top destinations in 2024



50%

Together, these countries account for half of all Dutch spending abroad.

A nation on the move

Europe dominates with 7 of the top 10 destinations. However, the most explosive growth comes from Asia, where Dutch visitors — especially those aged 18–34 — are making their mark. Young Dutch travellers are driving a clear shift in global spending, and Asia is the standout beneficiary with countries like Japan, Vietnam, and Indonesia seeing the strongest growth.

Spending in Thailand rose by 37%, driven primarily by those aged 25–34 (35%) and 18–24 (27%), highlighting the destination’s appeal among younger adventurers and digital nomads.

In Japan, the growth has been even more dramatic — a staggering 93% increase. Here, the 25–34 age group dominates (47%), followed by 18–24 year olds (22%), showing strong interest in Japan’s tech-forward cities and cultural experiences.

Indonesia also saw spending rise by 58%, with a more balanced split between 25–34 (41%) and 18–24 (35%), pointing to its broad appeal for beach seekers, remote workers, and backpackers alike.

Meanwhile, Vietnam’s growth of 53% is uniquely driven by parity between 18–24 and 25–34 year olds, who each account for 39% of spend. This suggests that Vietnam is striking a chord with both younger budget-conscious travellers and slightly older experience-driven explorers.

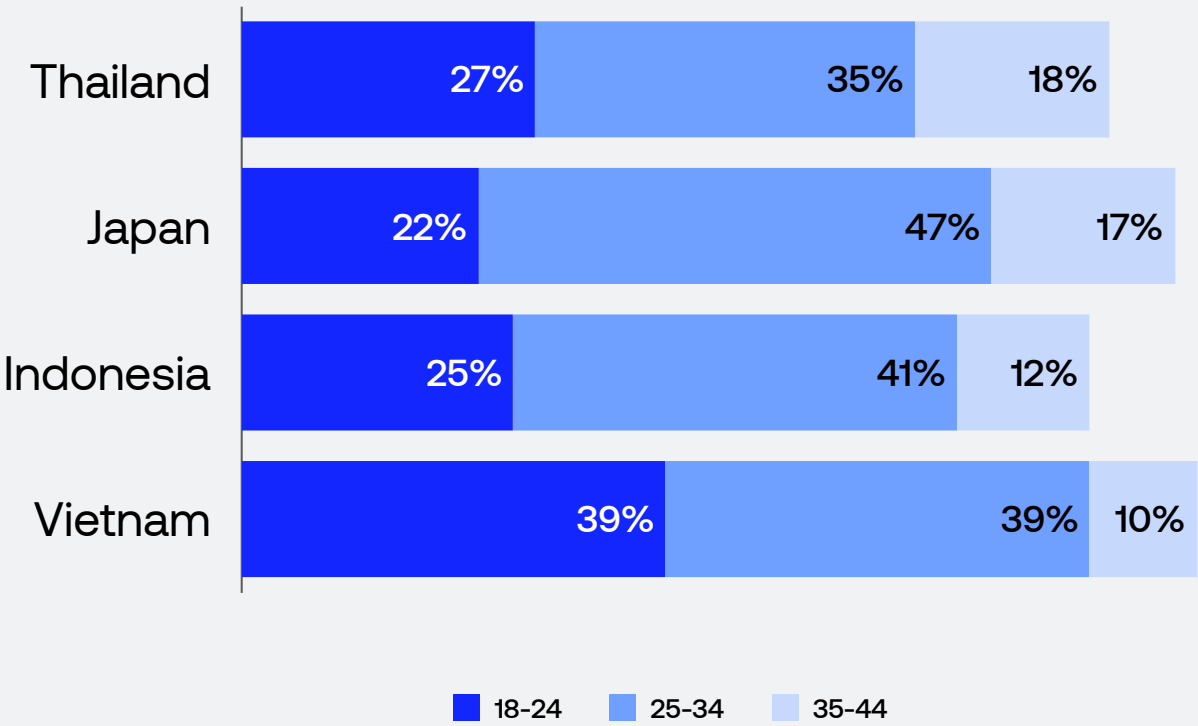
Middle East momentum

Spending in the UAE is also rising (+19%), with young professionals aged 25–44 accounting for nearly 60% of that growth. Dubai and Abu Dhabi are pulling in more than sun-seekers — they’re attracting digital nomads and short-term remote workers.

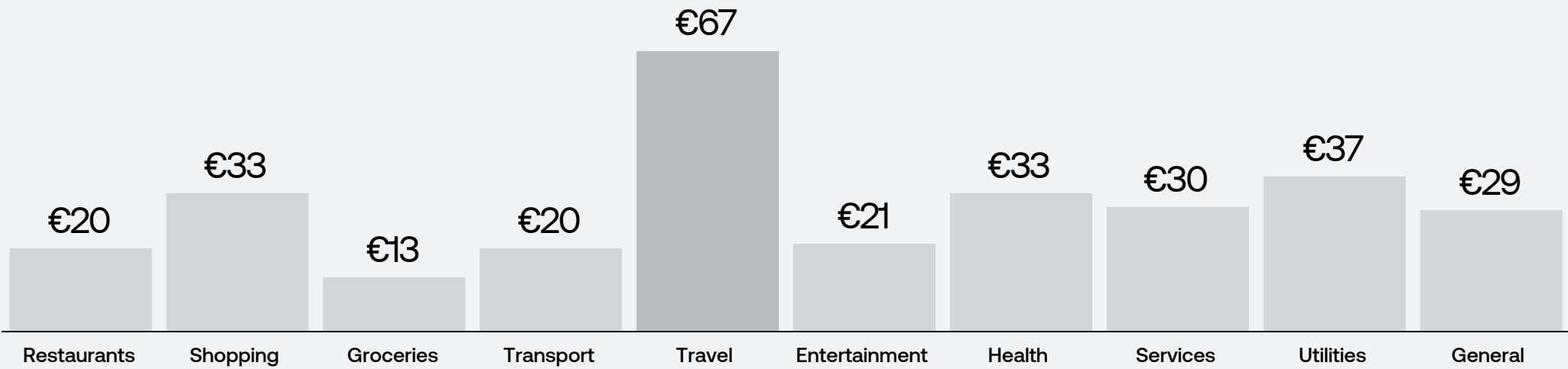
Where are Dutch travellers pulling back?

While these destinations remain popular, they’re seeing a cooling-off in Dutch spending, signalling shifting preferences toward new destinations.

● Age breakdown by country



● Average spend per transaction



Who are the big spenders?

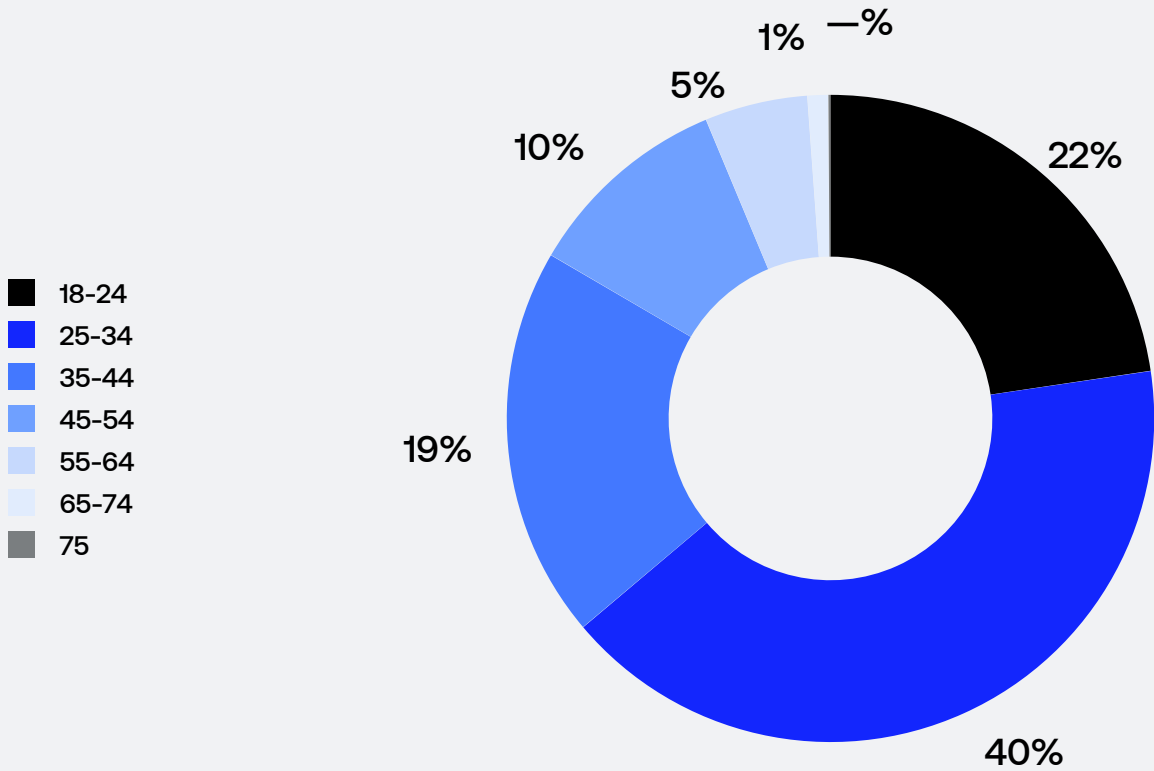
The bulk of international spend is coming from younger adults, with those aged 25–34 accounting for a dominant 40%, followed by the 18–24 group at 22%. This underscores the growing financial influence of younger generations in global travel and commerce.

Where the money goes: Dutch budget breakdown

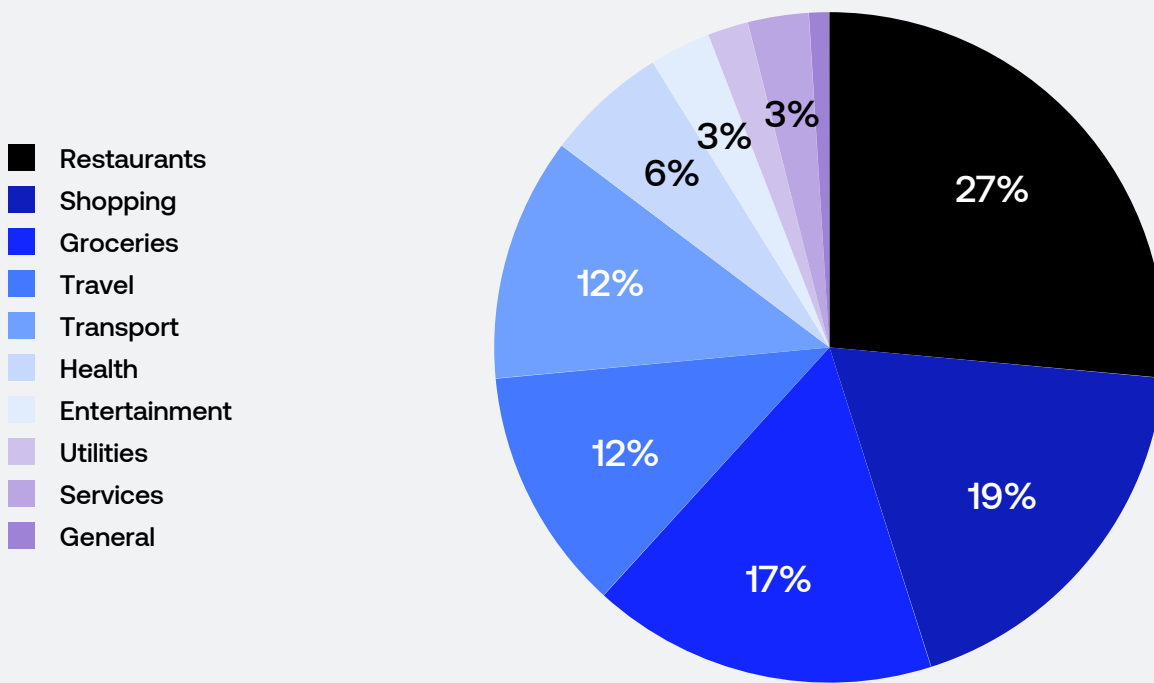
The Dutch aren't just flying and flitting — they're immersing. Eating well, exploring deeply, and often staying long enough to shop smart and cook their own meals.



● Spending by age

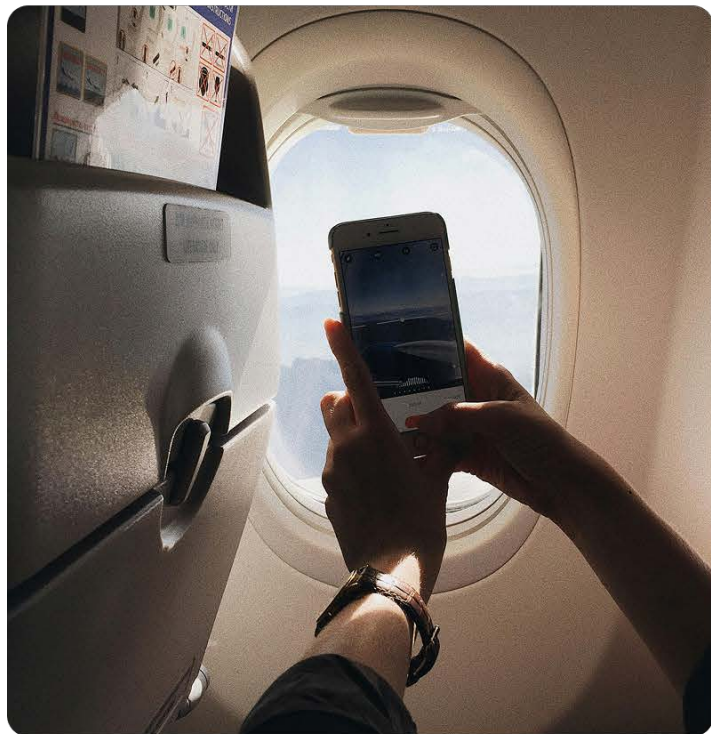


● Spending categories



What's next for Dutch travel?

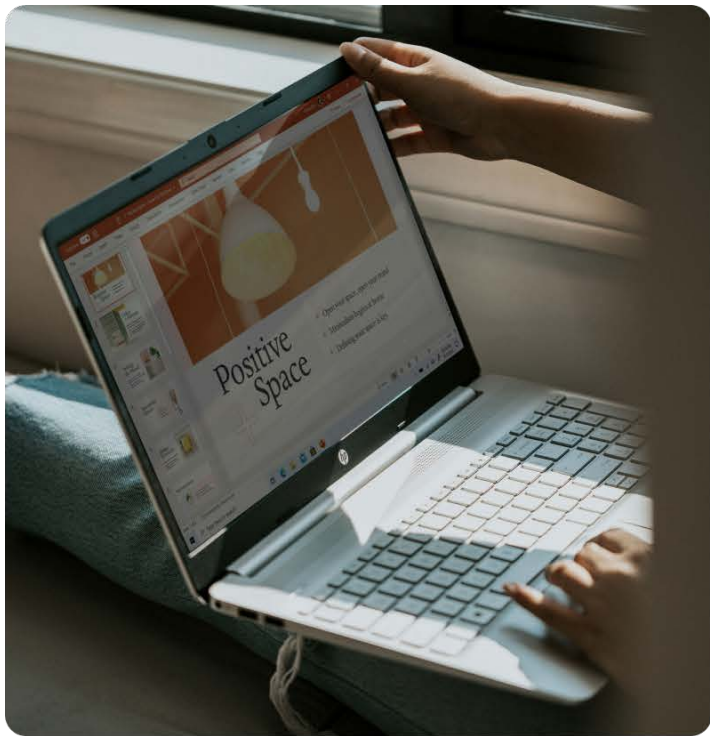
The Dutch travel story in 2025 will be shaped by experience-seeking, sustainability, and smart digital nomadism.



Asia keeps rising: expect continued growth in Japan, Vietnam, and lesser-visited gems like the Philippines or South Korea.



Africa in focus: Morocco, Kenya, and Tanzania may gain traction for nature focused travel.



Leisure boom: more combining work and play as remote-friendly travel picks up.



Hidden Europe: look out for rising interest in Albania, Georgia, and the Baltics.

Poland



Polish travellers are back in motion — and their spending tells a story of both tradition and transformation. While nearby European destinations remain firm favourites, 2024 marked a clear shift.

Spending grew modestly at 3% year on year, but the depth of change lies in how and where Polish customers are choosing to explore. From strong grocery spend hinting at longer trips to booming interest in Asia and South America, Polish travel is becoming increasingly global.

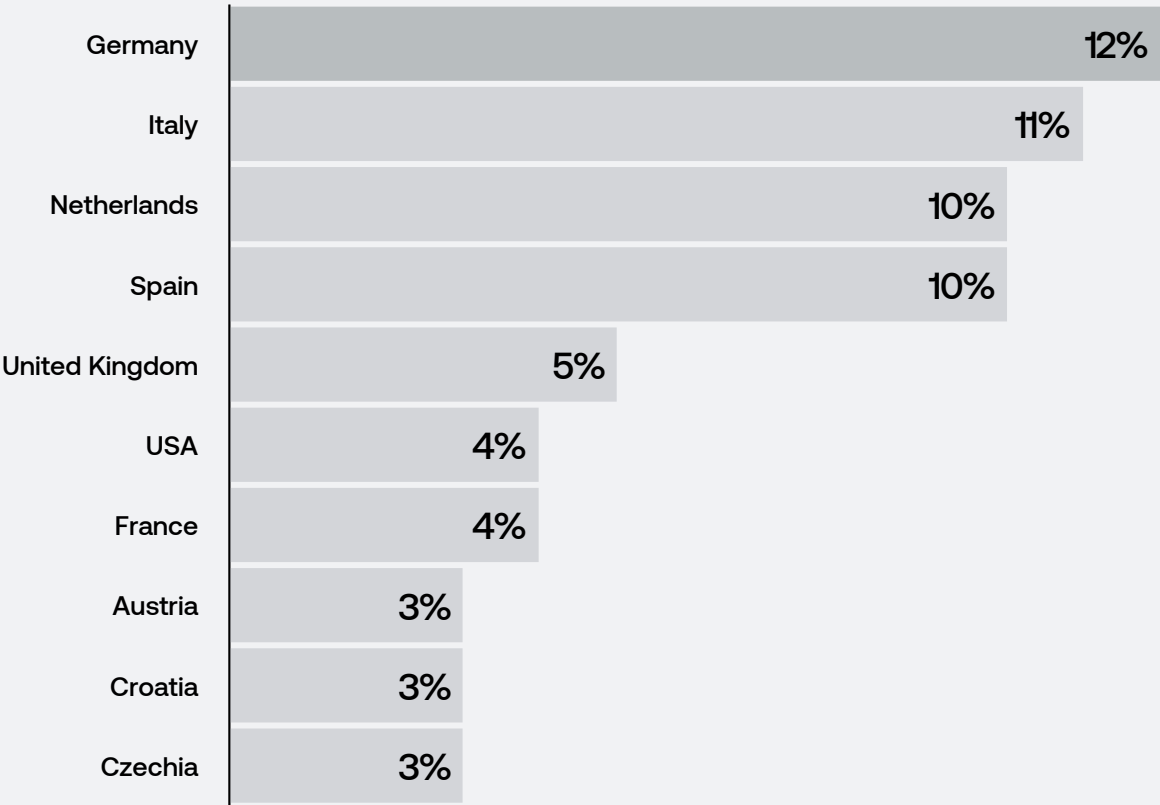
Polish international spending patterns paint a picture of both familiarity and bold new frontiers. While classic European favourites remain firmly in place, 2024 has ushered in a clear appetite for long-haul adventures, immersive cultural experiences, and savvy, self-directed travel.

Germany, Italy, and the Netherlands lead the way as Polish destinations, showing consistent demand for nearby European travel. The US remains the top long-haul destination, while Spain and France continue to attract significant leisure spend. These top 10 countries account for more than 65% of total international spend, as many Polish customers stick to destinations they know and love.

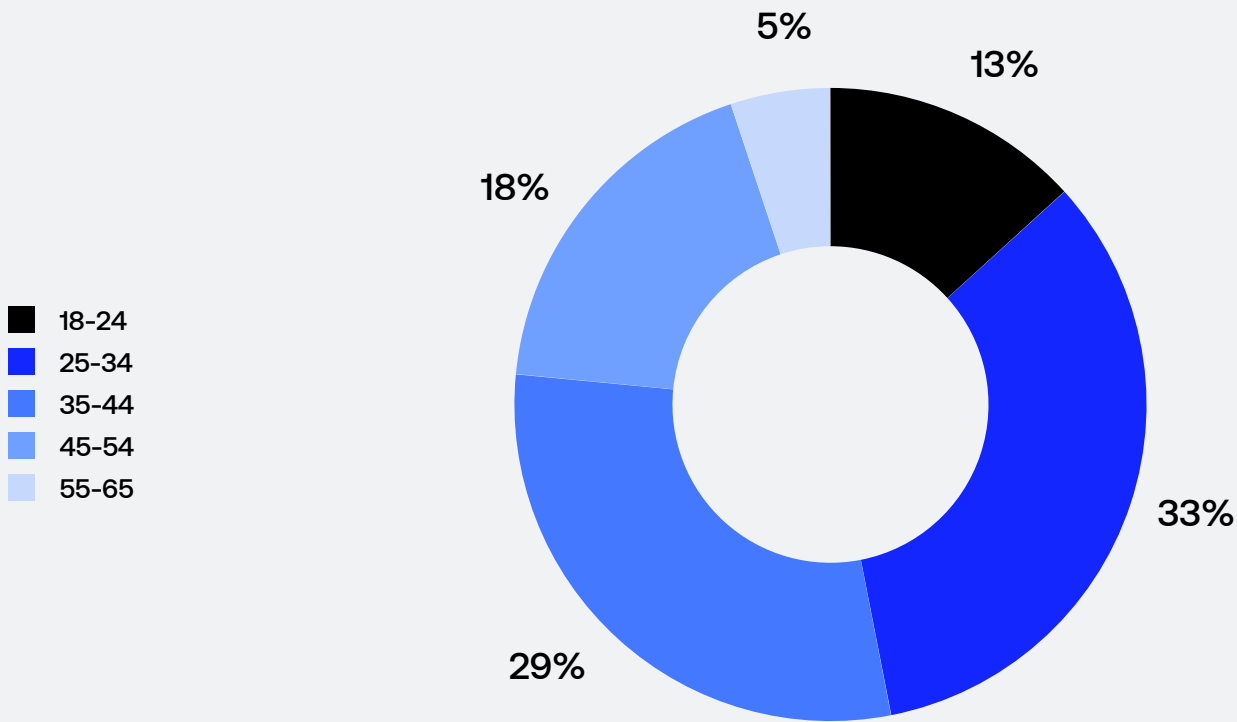
A few destinations saw reduced spend in 2024 — most notably the UK (-12%), Croatia (-8%), and Sweden (-9%) — suggesting shifting travel preferences away from familiar European breaks.



● Top destinations in 2024



● Spending by age



Familiar favourites, fresh horizons

Europe remains a stronghold for Polish travellers, with top destinations continuing to thrive in 2024. Italy (+4%), Germany (+13%), Spain (+9%), and the Netherlands (+13%) have all seen steady, reliable growth — a testament to their enduring appeal.

But while the classics hold strong, a new wave of wanderlust is rising. Polish travellers, particularly Millennials and young Gen X, are increasingly turning their sights eastward, fuelling a surge in spending across Asia.

From Europe to the East: the generational push behind Poland’s long-haul travel surge

In 2024, Sri Lanka led the way with a staggering 126% increase in Polish travel spend, driven primarily by travellers aged 25–34 (35%), followed by 35–44 (31%) and 45–54 (22%). Vietnam saw a similar youth-driven surge, up 43.2%, with 25–34 year olds making up 38% of spend.

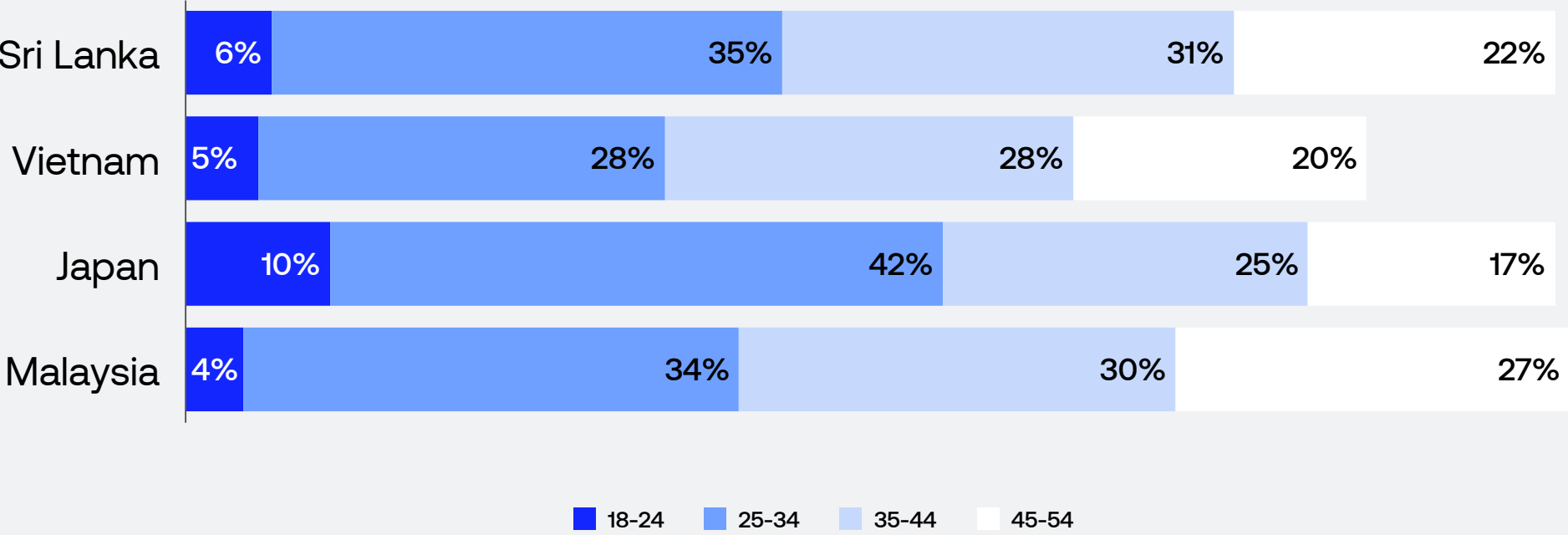
Japan rose 77%, attracting the highest share of young travellers — 42% from the 25–34 age group — while Malaysia grew 48%, with a more balanced age split across 25–54 year olds. These trends highlight a clear shift: younger generations are fuelling Poland’s growing appetite for long-haul, culturally rich destinations.

Who is leading the spend

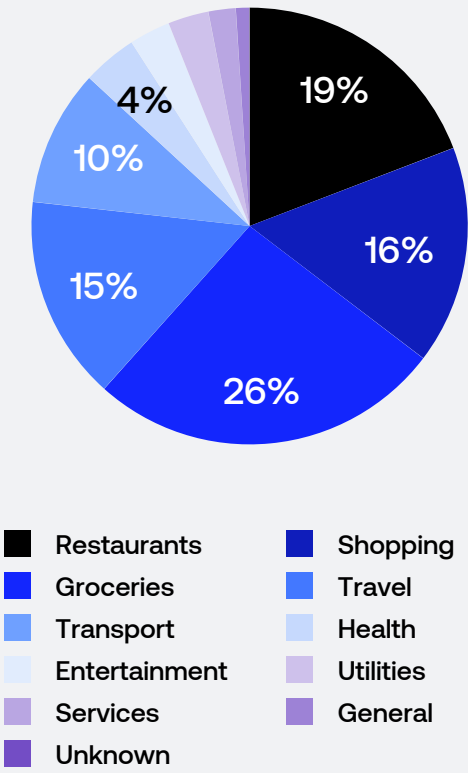
The younger and middle-aged segments are leading international spend with Millennials and younger Gen X (25–44) accounting for a massive 62% of total international spending, with more disposable income to explore new places.

Groceries lead the way, suggesting extended travel, self-catering, or budget-conscious habits. Dining and shopping remain key leisure priorities, indicating a focus on experiential travel. Notably, transport and travel booking costs remain substantial, reflecting the importance of mobility and flexibility when abroad.

● Age breakdown by country



● Spending categories



Outlook

In 2025, Polish international spending is expected to grow steadily, driven by greater confidence in long-haul travel and shifting lifestyle habits. Expect Polish customers to spend more on experience-based categories like dining, travel, and shopping — while maintaining strong spending on core essentials like groceries and transport, especially in affordable destinations.

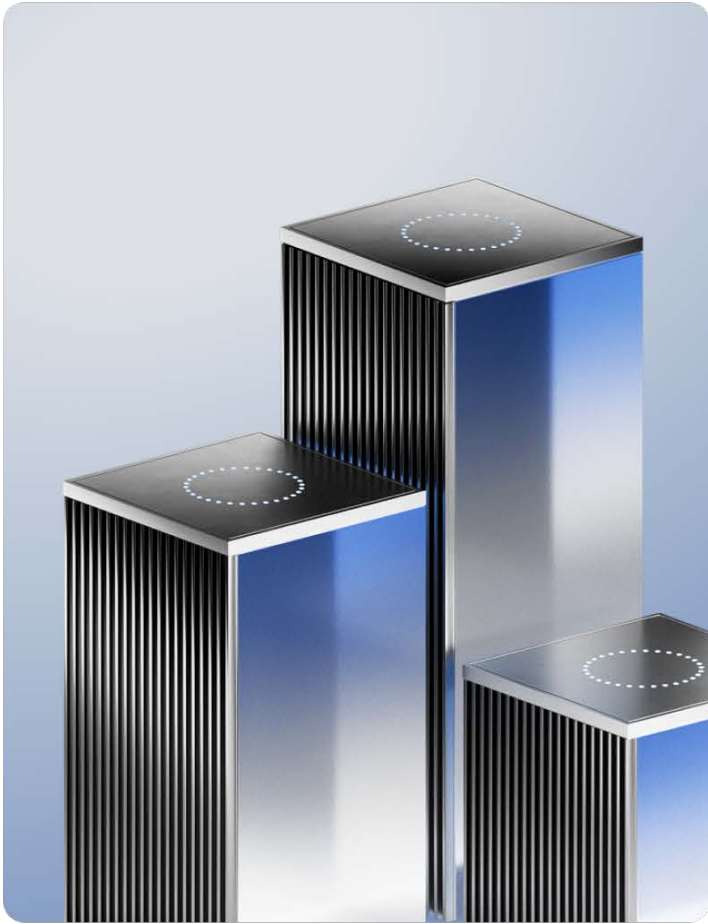
Polish consumers will seek destinations that let them stretch their budgets without sacrificing quality or memorable experiences.



Spending will likely rise in Asia and South America, as these regions offer compelling value, culture, and adventure.



Restaurants and shopping will continue to dominate spend abroad, but groceries and transport will remain vital for budget-conscious and extended-stay travellers.



Traditional destinations across Europe will remain popular for Polish travellers, maintaining their strong multi-generational appeal.

Hungary



Hungarian travellers dialled back slightly in 2024, with international spending down 9.1% year on year. Despite the overall dip, the data reveals dynamic shifts in where Hungarians are going — and how much they’re spending once there.

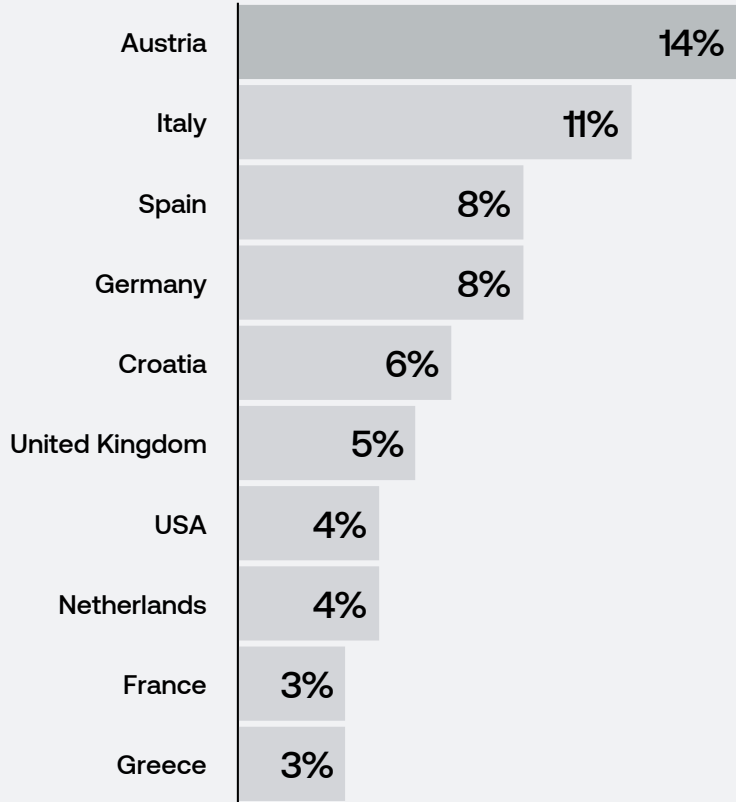
Where Hungarians are spending abroad

Hungarian travellers continue to favour tried-and-true destinations close to home, with Austria, Italy, and Spain taking the top three spots. Together, these countries account for over one-third of all international spend — a clear sign that proximity and familiarity still hold strong appeal. Germany and Croatia round out the top five, while long-haul destinations like the US and UK still feature prominently, despite showing signs of decline.

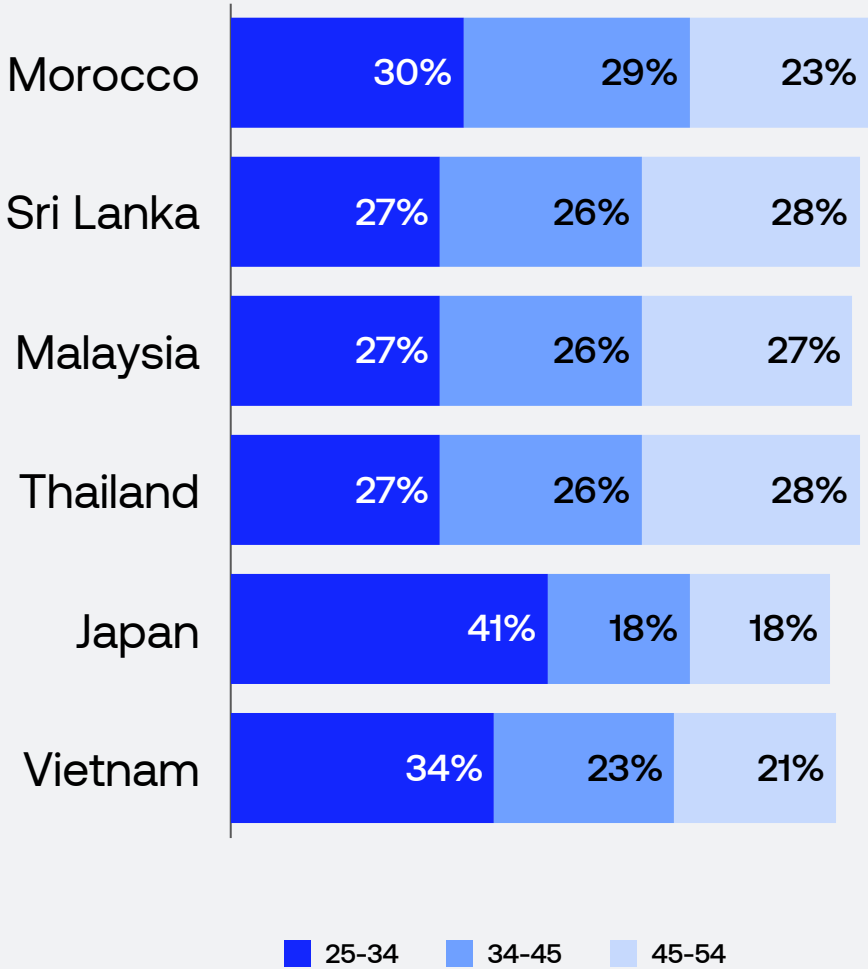
Millennials lead the charge to far flung destinations

Hungarian spending abroad is booming in unexpected corners of the world, with sharp year-on-year growth in long-haul destinations — and it’s the 25–44 age groups that are driving the surge.

● Top destinations in 2024



● Age breakdown by country



Hotting up: far flung destinations grow

Hungarians are seeking new adventures, with big rises in spending in destinations across Asia, Central America, and Africa.

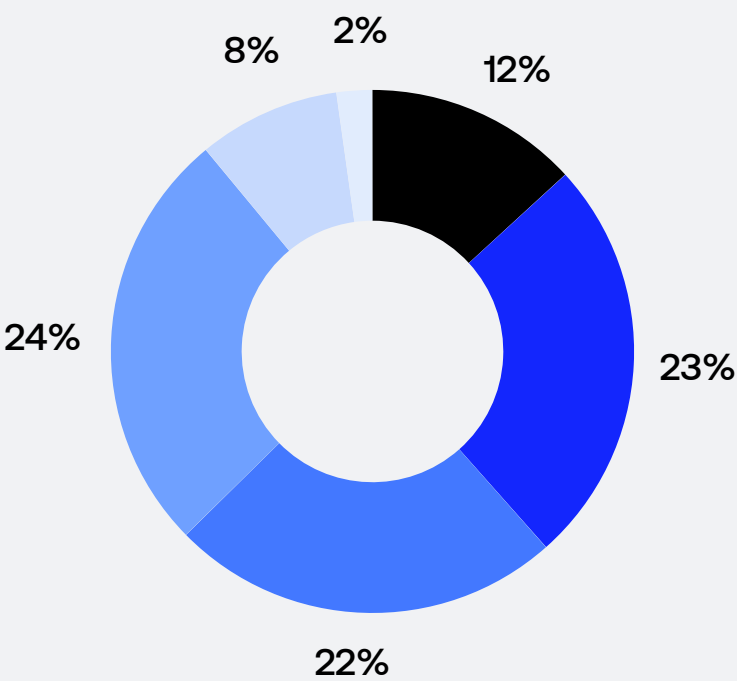
Spending in Morocco catapulted 43% in 2024, closely followed by Japan (+32%) and Sri Lanka (+28%) as Hungarians look for new destinations on the map that offer more adventure.

Cooling off: declines among familiar faces

While Hungary's travel map still centres on Europe, the dip in spend across classic holiday hotspots suggests a growing demand for novelty, value, and diverse cultural experiences — setting the stage for further change in 2025.

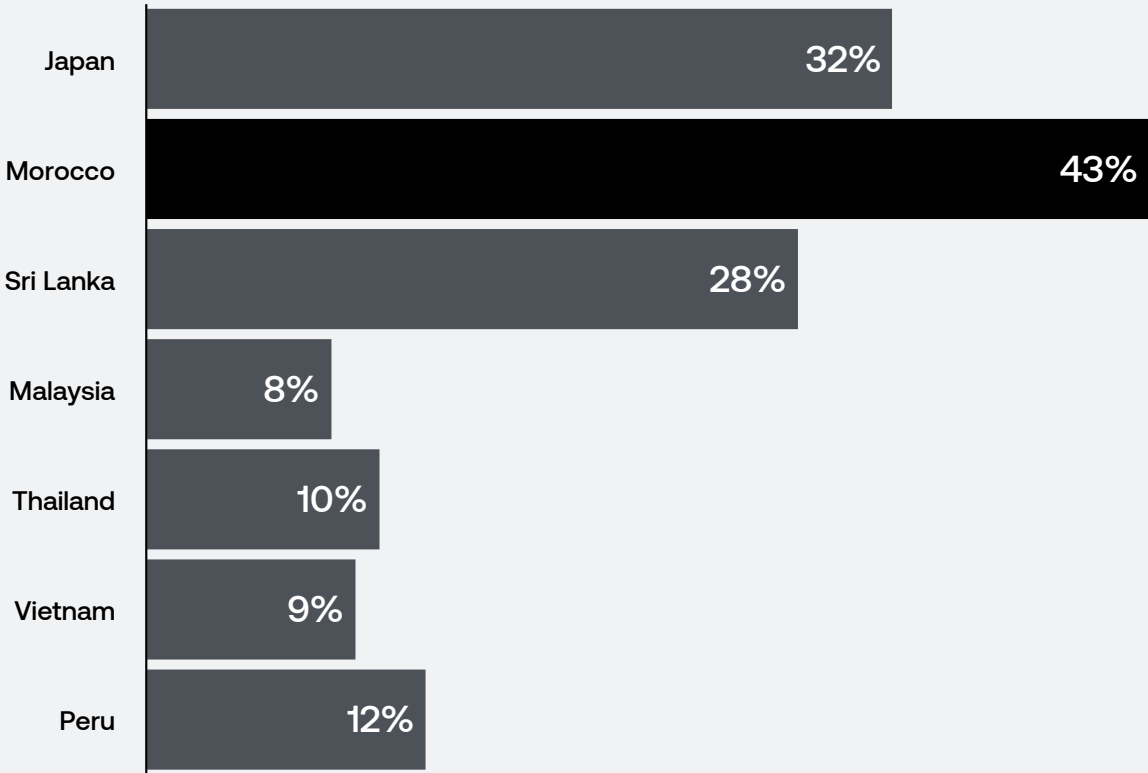
● Spending by age

- 18-24
- 25-34
- 35-44
- 45-54
- 55-64
- 65-74



Young professionals (25–34) are the most mobile and highest spenders internationally (23%), with spending tapering gradually through older age brackets.

● Destinations seeing spending growth



Category breakdown: how Hungarians spend abroad

Some of Hungary’s most popular destinations are seeing double-digit drops in spending.

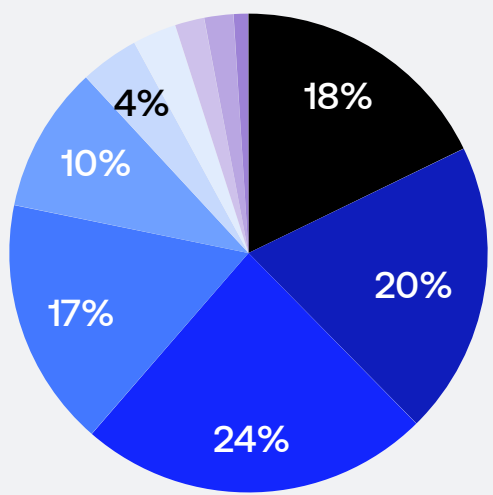
Where next?

Hungarian international travel spend may have declined in 2024, but signs point to a selective rebound in 2025. Travellers are prioritising value, flexibility, and immersive experiences — leaning toward destinations where their euros stretch further.

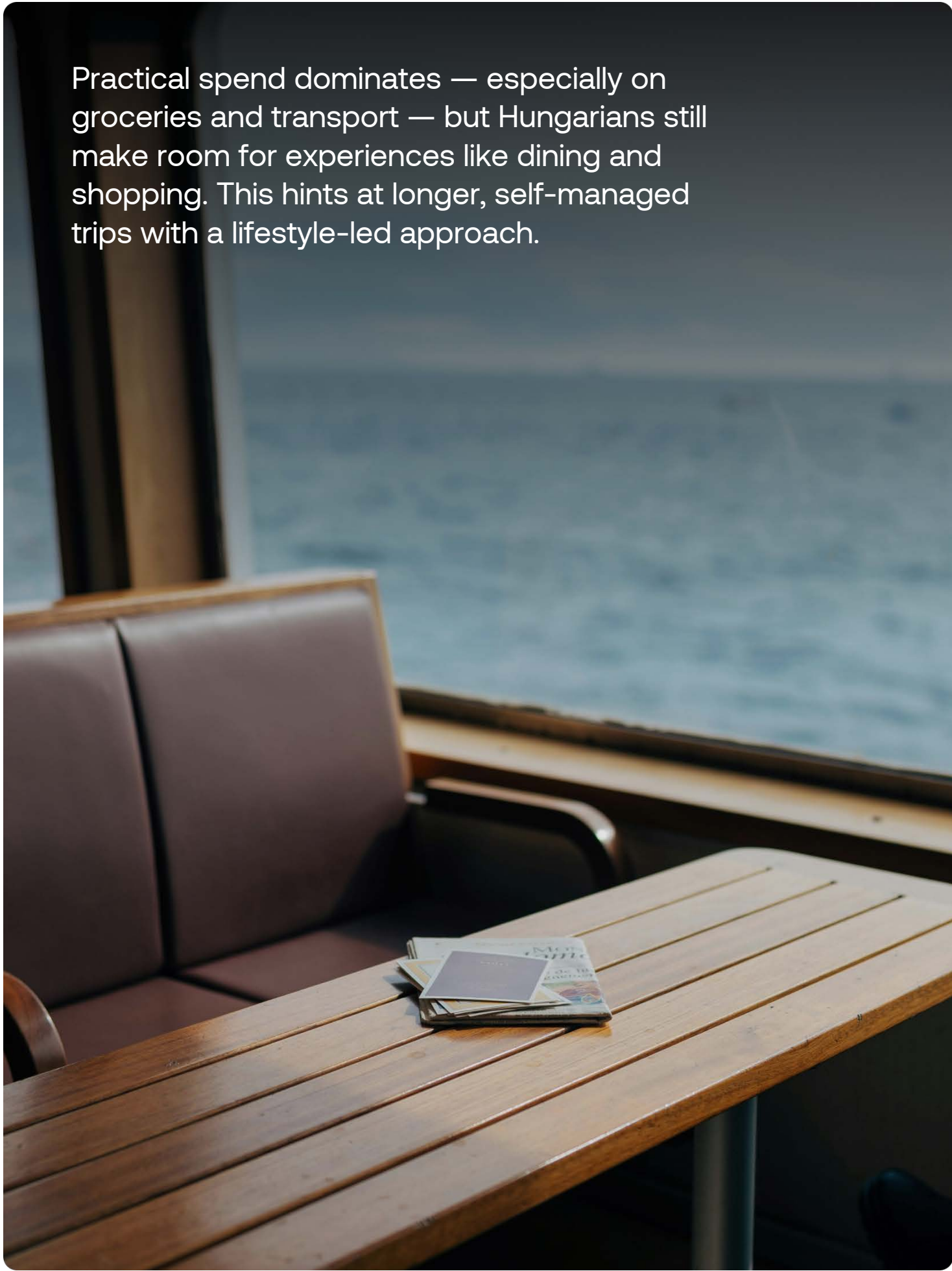
We can expect to see increased spend in Asia and the Middle East, as destinations like Thailand, Japan, South Korea, and UAE become more accessible. Experiential categories (restaurants, shopping, and entertainment) will continue to rise and extended-stay and grocery-heavy patterns hint at more value-focused, independent travel. Growth may return to European mid-tier destinations like Portugal, Greece, and the Baltics offering a balance of cost and experience.

Hungarian travellers are becoming more discerning — and 2025 will likely see smarter spending in destinations that blend value with inspiration.

● Spending categories



- Restaurants
- Groceries
- Transport
- Entertainment
- Services
- Shopping
- Travel
- Health
- Utilities
- General



Practical spend dominates — especially on groceries and transport — but Hungarians still make room for experiences like dining and shopping. This hints at longer, self-managed trips with a lifestyle-led approach.



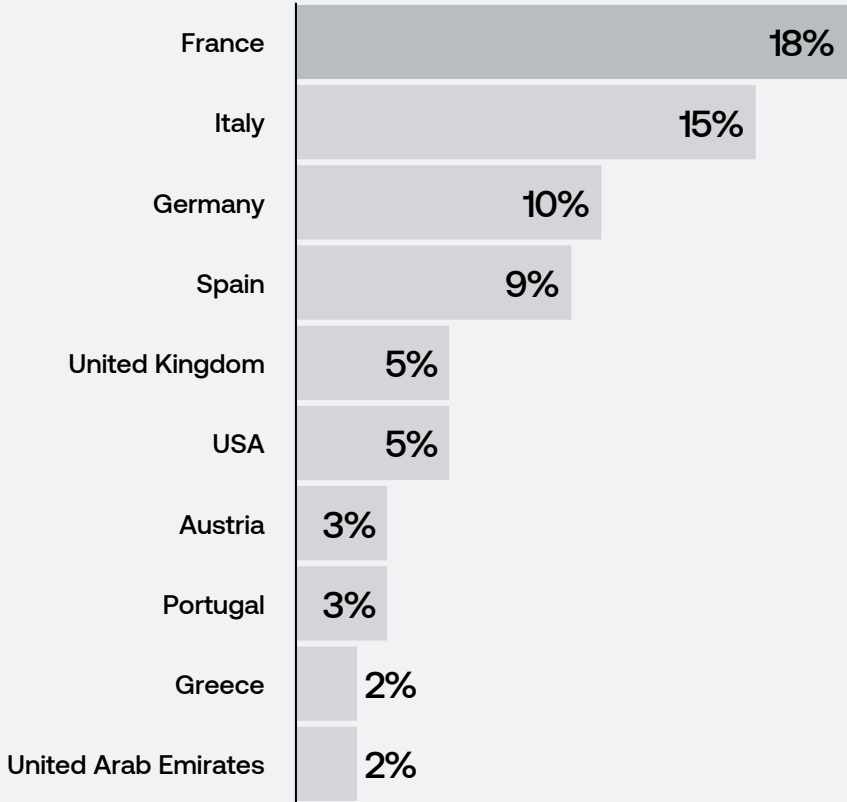
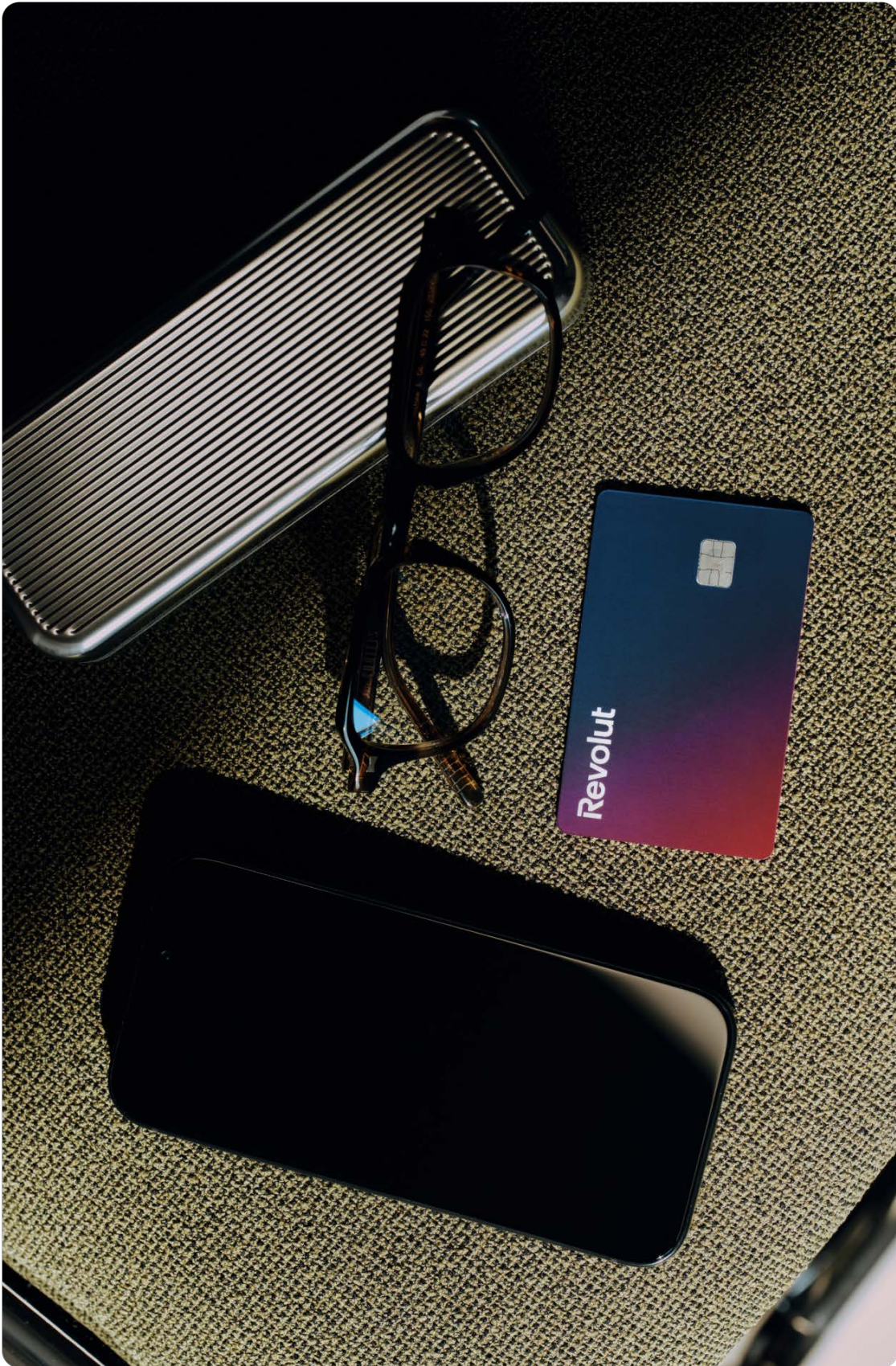
Swiss travel spending trends shift East

Swiss international spending declined by 5% year-over-year, with travellers showing signs of more selective and budget-conscious habits. Traditional hotspots such as France (18%), Italy (15%), and Germany (10%) still dominate in total spending, but most of these destinations experienced noticeable drops.

The United States, the United Kingdom, and France saw year-over-year declines of -9%, -7%, and -7% respectively.

Conversely, Portugal stood out with a modest 1% growth, signalling its rising popularity among Swiss tourists seeking affordability and Mediterranean charm.

● Top destinations in 2024



Asia rising: the new frontier for Swiss explorers

Swiss travellers are increasingly looking beyond Europe. Japan (+29%), South Korea (+28%), and Indonesia (+22%) lead a surge in spending toward East and Southeast Asia. The 25–34 age group is the main driver of this trend, making up the largest share of spending in these destinations.

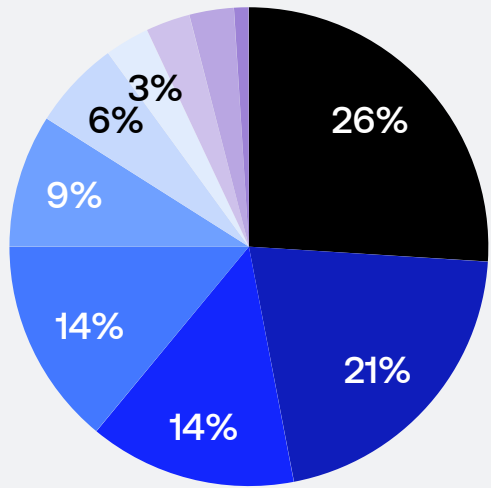
Where the Francs are flowing

Swiss travellers allocate a significant portion of their international spending to experiences and indulgences. Dining out tops the chart at 26%, indicating a strong appetite for local culinary experiences abroad. Shopping follows closely at 21%, with high-end fashion and boutique retail remaining strong attractions. Travel-related costs and groceries are tied at 14%, showing that while Swiss travellers are willing to spend on convenience and movement, they are also balancing it with self-catering or budget-conscious habits.

26%

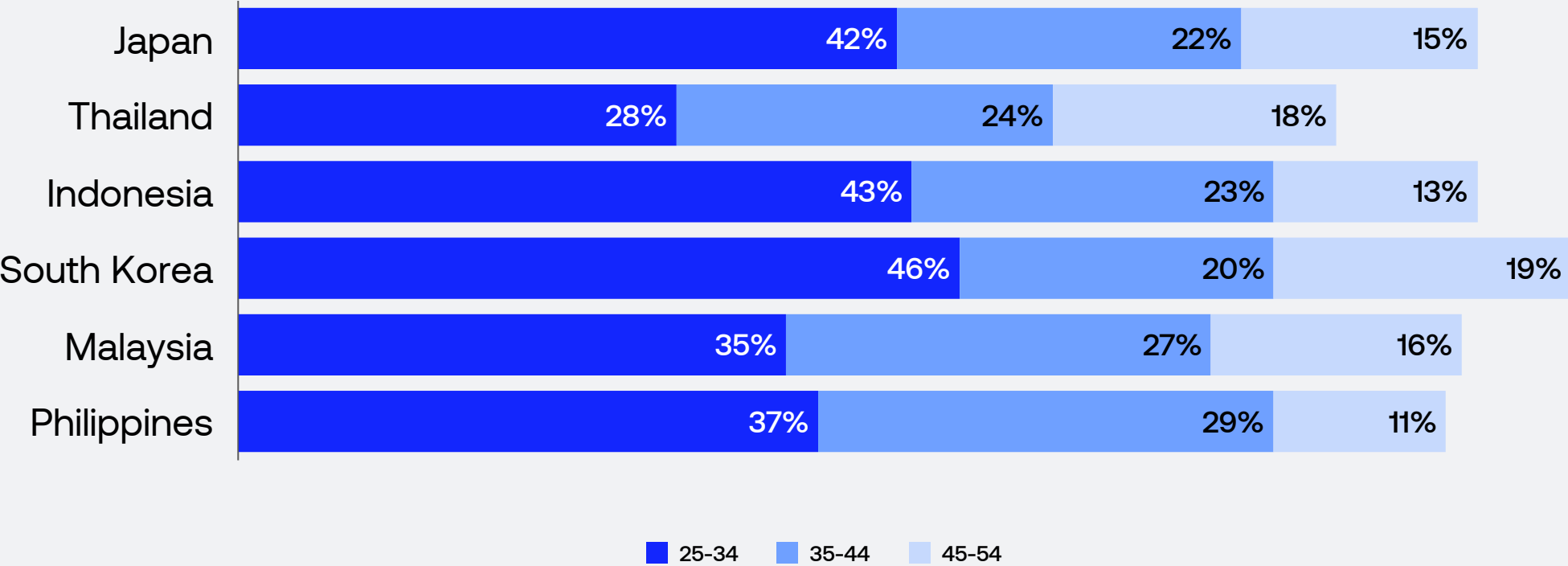
Dining out tops the chart making up to 26% of total spend.

● Spending categories



- Restaurants
- Groceries
- Transport
- Entertainment
- Services
- Shopping
- Travel
- Health
- Utilities
- General

● Age breakdown by country



Millennials lead the pack

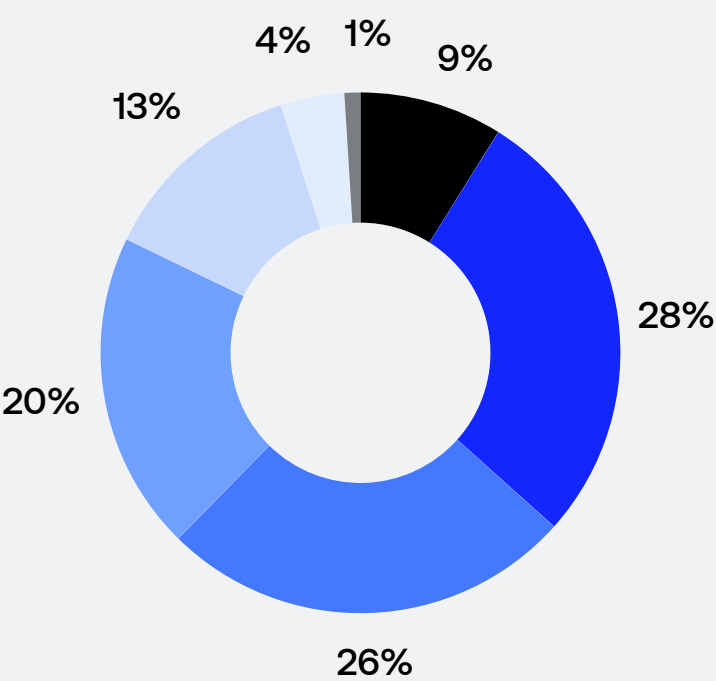
The largest spenders are aged 25–34 (28%), closely followed by the 35–44 (25%) and 45–54 (20%) age brackets. These cohorts represent financially stable professionals and seasoned travellers who drive a significant portion of overall expenditure.

Spending outlook

Flat or slightly downward. Swiss travellers will likely continue their cautious spending patterns, with further interest in long-haul and culturally enriching destinations like Japan, Thailand, and South Korea.

● Spending by age

- 18-24
- 25-34
- 35-44
- 45-54
- 55-64
- 65-74
- 75





Spending abroad grows by 8% as Europe remains the top choice

Romanian travellers are spending more abroad than ever, with international expenditure up 8% yearly. Western Europe continues to hold strong appeal, capturing the bulk of Romanian travel spend. This trend underscores Romania’s integration into the European travel circuit, especially among younger groups.

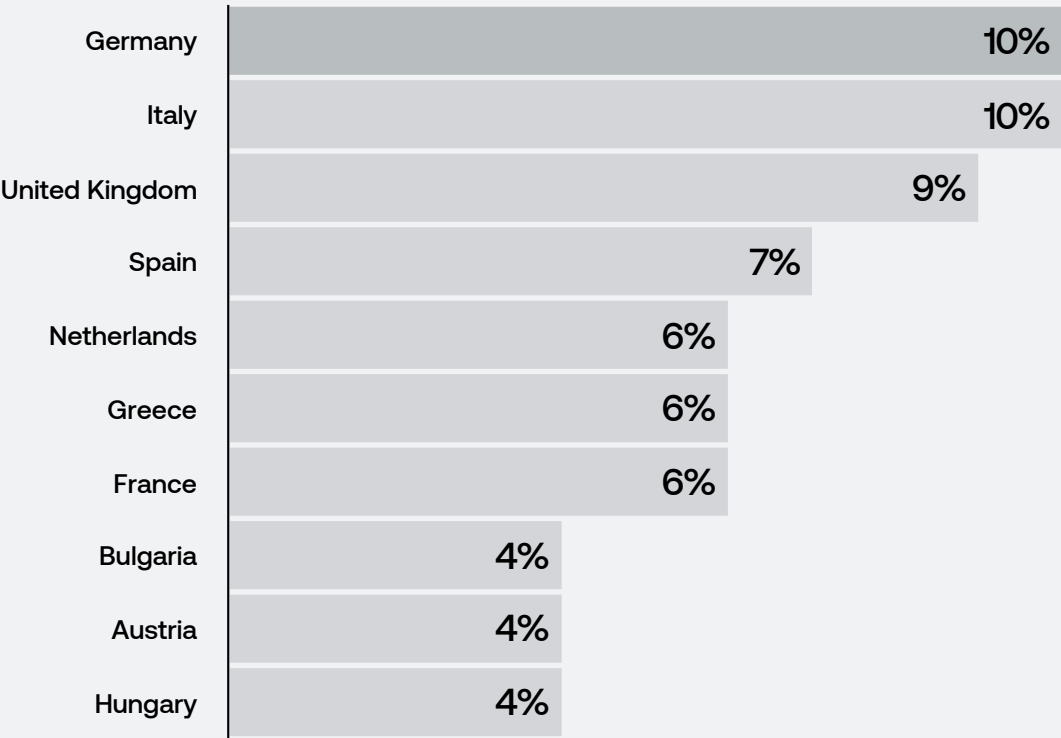
Western Europe leads as the preferred destination

Romanian spending remains concentrated in neighbouring and Western European countries. Germany and Italy tie as the most popular destinations, each claiming 10% of total travel spend, followed closely by the United Kingdom (9%) and Spain (7%). Other key destinations include the Netherlands, Greece, and France, each attracting 6% of spending.

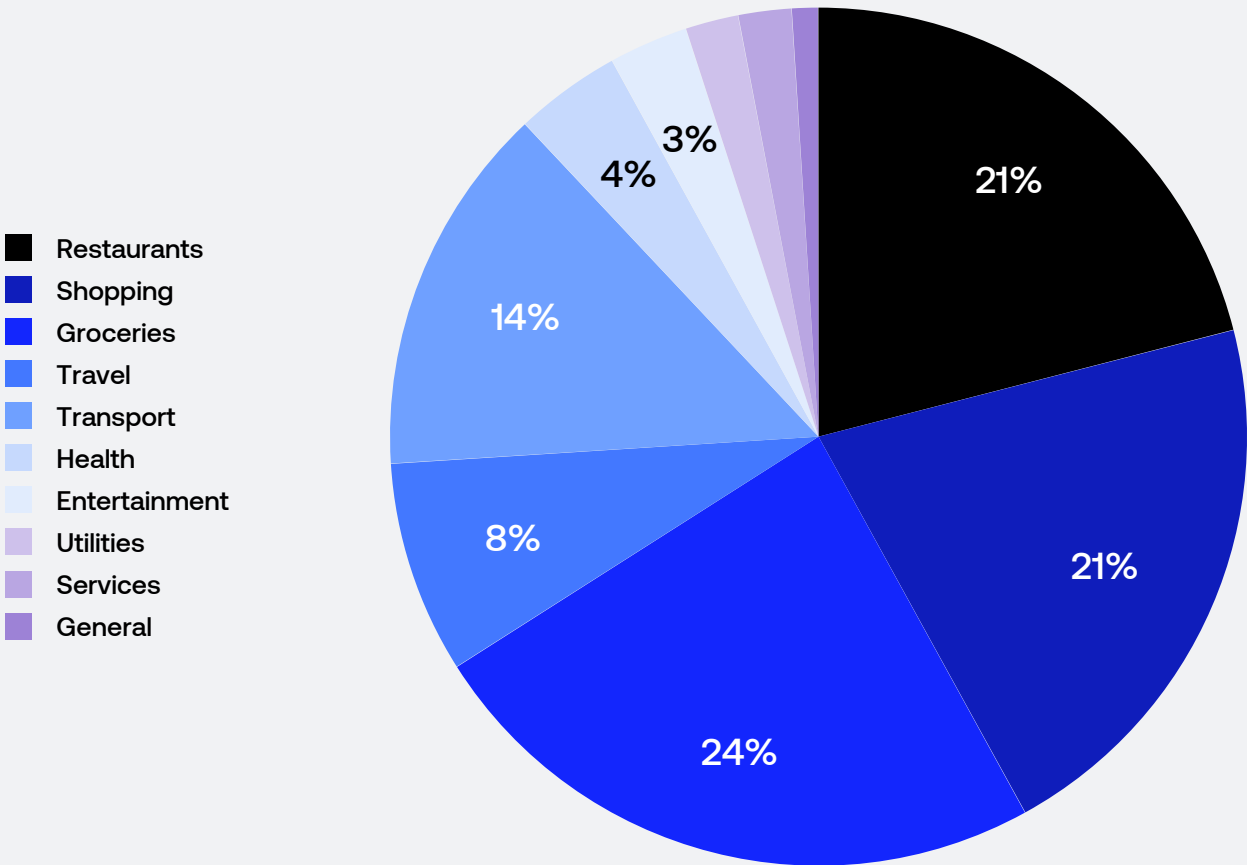
What Romanians are spending on

Spending patterns show a balanced mix of essentials and experiences. Dining and shopping top the list at 21% each, highlighting a strong appetite for leisure and lifestyle-related expenditure abroad. Groceries account for the highest category (24%), likely reflecting longer stays or travel with families. Transport and travel-related services also remain significant.

● Top destinations in 2024



● Spending categories

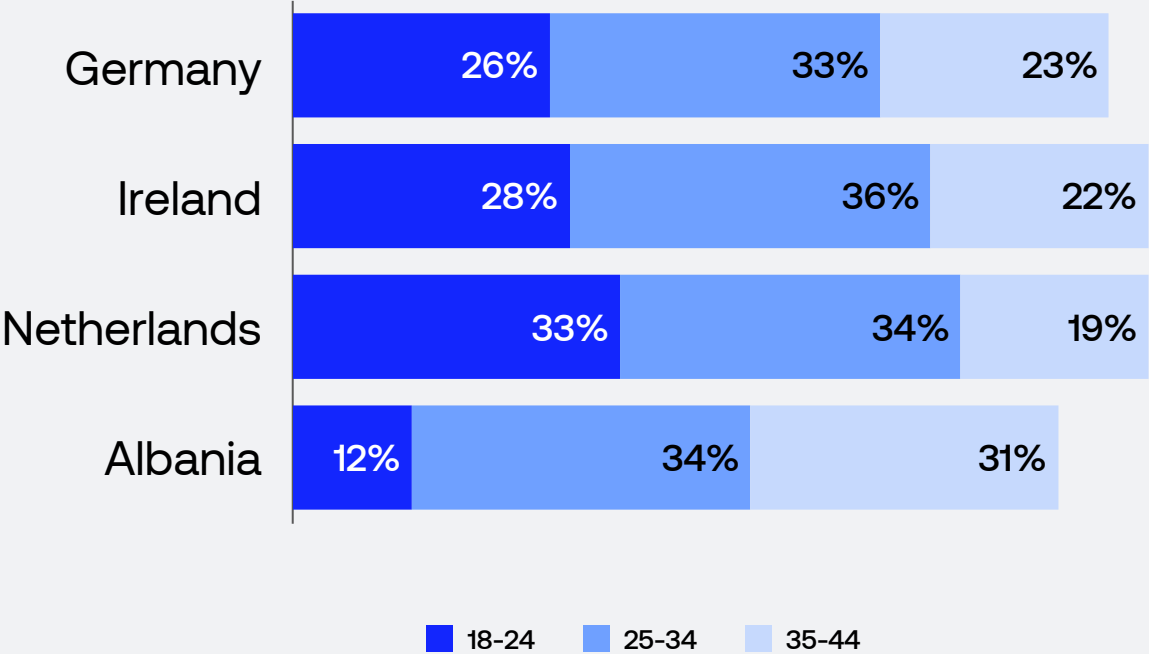


Boom destinations: growth in familiar and far-flung places

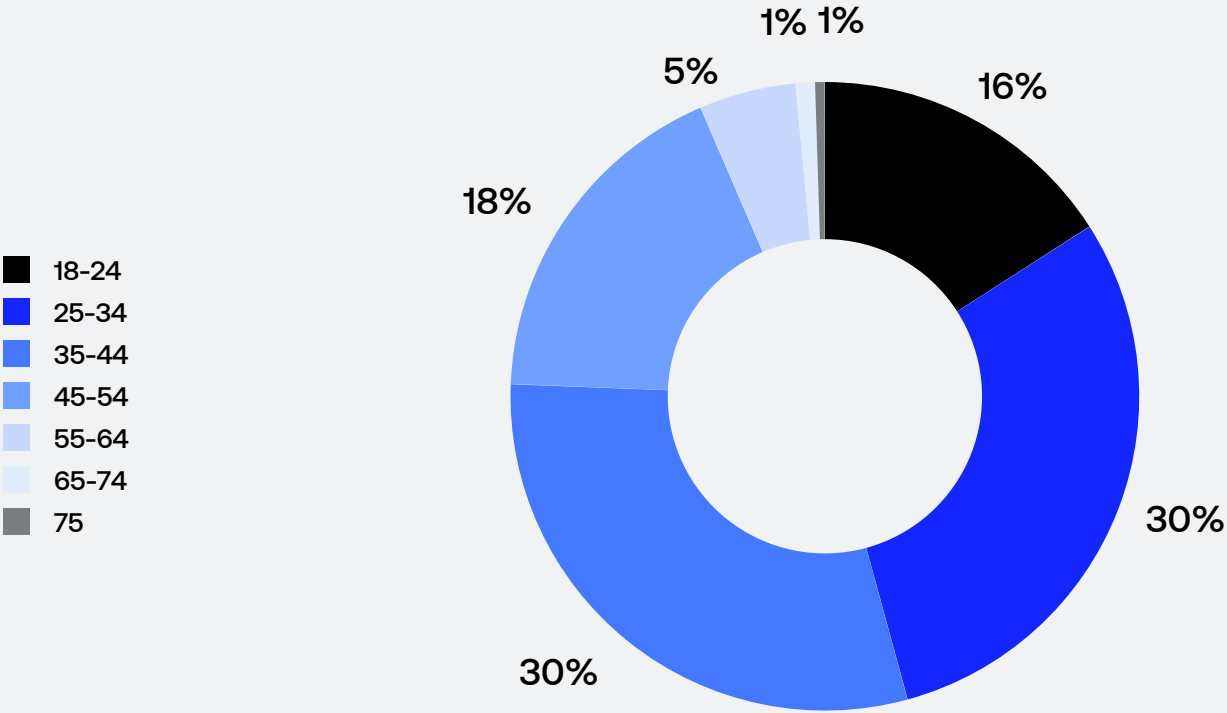
Europe continues to dominate, with standout increases in destinations like Germany (+32%), Ireland (+21%), and the Netherlands (+24%). Particularly striking is the rise in Albania, up by 42%, suggesting growing interest in affordable, lesser-known European destinations.

Meanwhile, Asia is emerging as a hotspot. Japan (+52%), South Korea (+37%), and Thailand (+12%) all saw significant jumps in Romanian traveller spending, especially among those aged 25–44, a demographic that makes up 60% of all outbound travel expenditure.

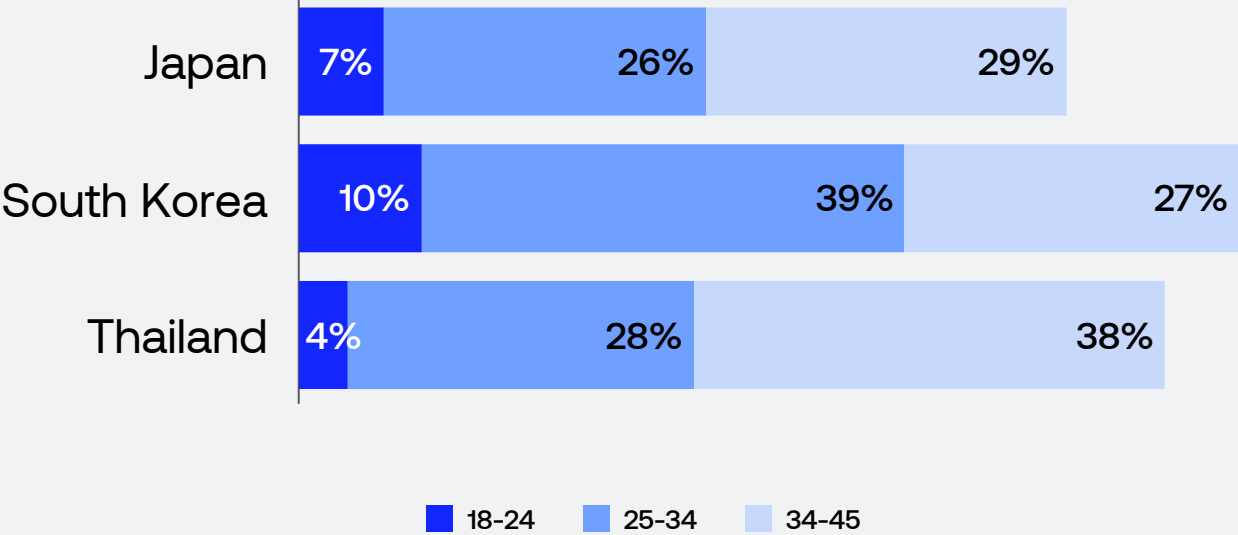
● Age breakdown by country



● Spending by age



● Age breakdown by country



Looking ahead: what's next for Romanian travel?

As confidence in international travel continues to rebound post-pandemic, Romanian spending is expected to grow steadily in 2025. European destinations will remain strong, particularly Germany and Southern Europe, but growth in Asia points to a diversifying travel appetite.



Asia-Pacific travel may see the fastest growth, with Japan and South Korea leading.



The 25–44 age group will continue to dominate, though growth among 18–24s is expected to accelerate.



Low-cost European destinations like Albania and the Balkans are set to rise in popularity.



European staples hold steady, but long-haul dreams grow

Bulgarian travellers increased their international spending by 7% this year, maintaining strong ties to European destinations. They also show a rising appetite for long-haul travel. Southern and Western Europe continue to dominate, but emerging markets in Asia are rapidly gaining momentum as favourable exchange rates and wanderlust push Bulgarians further afield.

European mainstays still lead the way

Greece remains the top travel destination for Bulgarians, accounting for 11% of total international spend. The United Kingdom (10%), Italy (9%), and Spain (7%) follow closely, underscoring the appeal of Southern Europe. Notably, Turkey and Germany are also key players, each attracting 7% of abroad spend, while the United States edges into the top ten with 3%, signalling a rising interest in transatlantic travel.

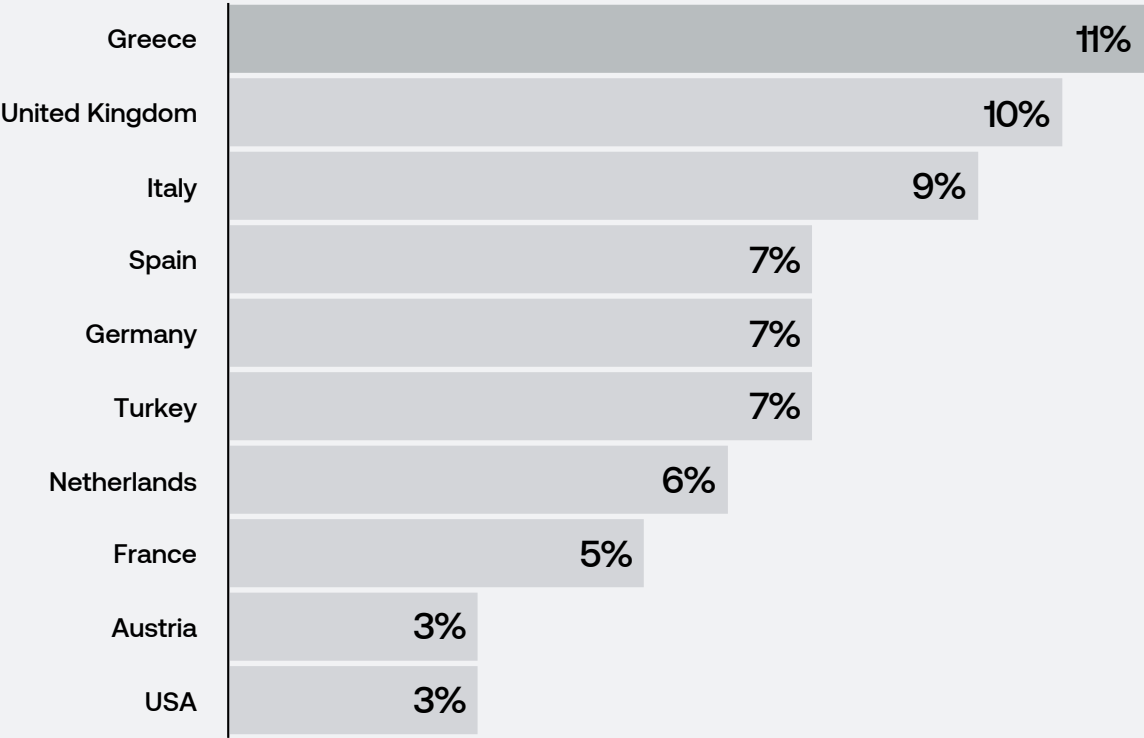
Where the money goes: culinary priorities

Bulgarians are spending most of their travel budgets on food and everyday needs, with restaurants (25%) and groceries (21%) making up nearly half of all international spend. Shopping also ranks high at 20%, reflecting a continued enthusiasm for retail abroad. Travel-related categories such as transport (13%) and direct travel expenses (9%) remain steady contributors.

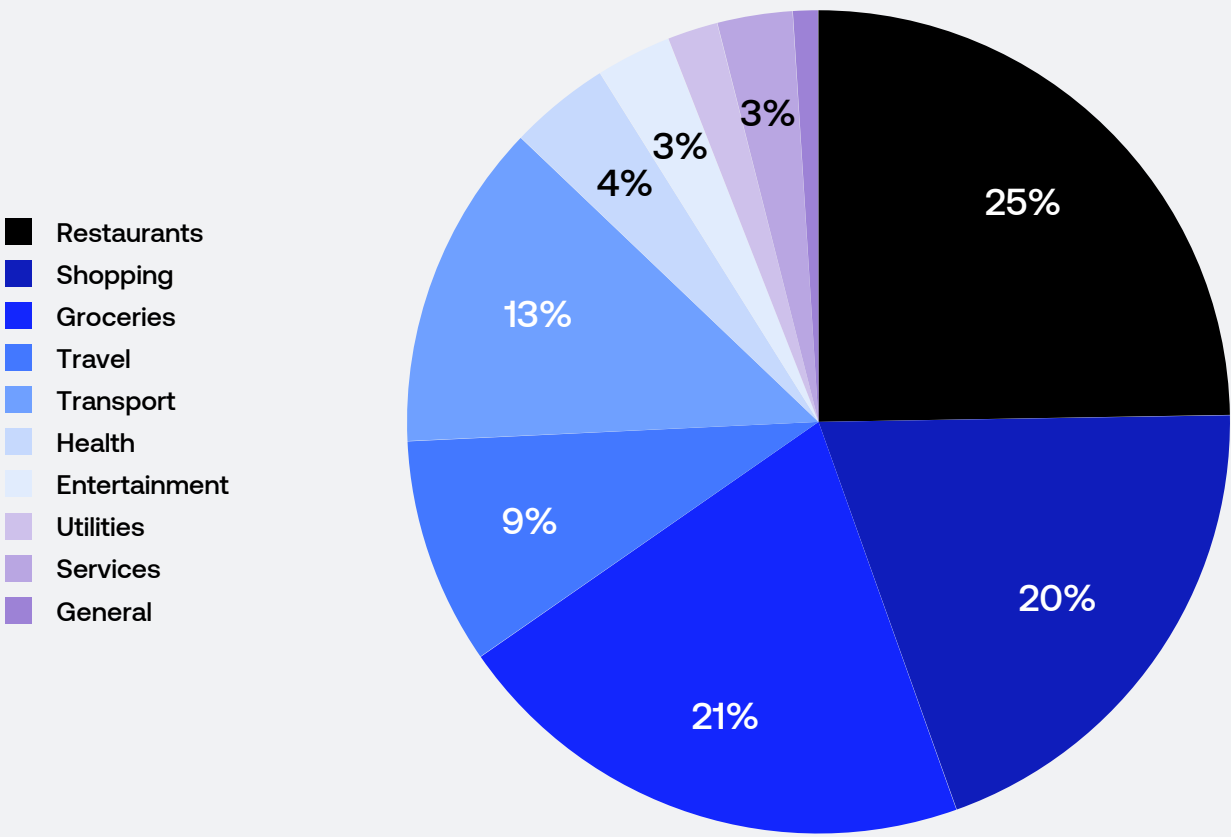
7%

International spending rises 7% as Bulgarians look beyond the continent.

● Top destinations in 2024



● Spending categories



Growth destinations: familiar favourites and Asian explorations

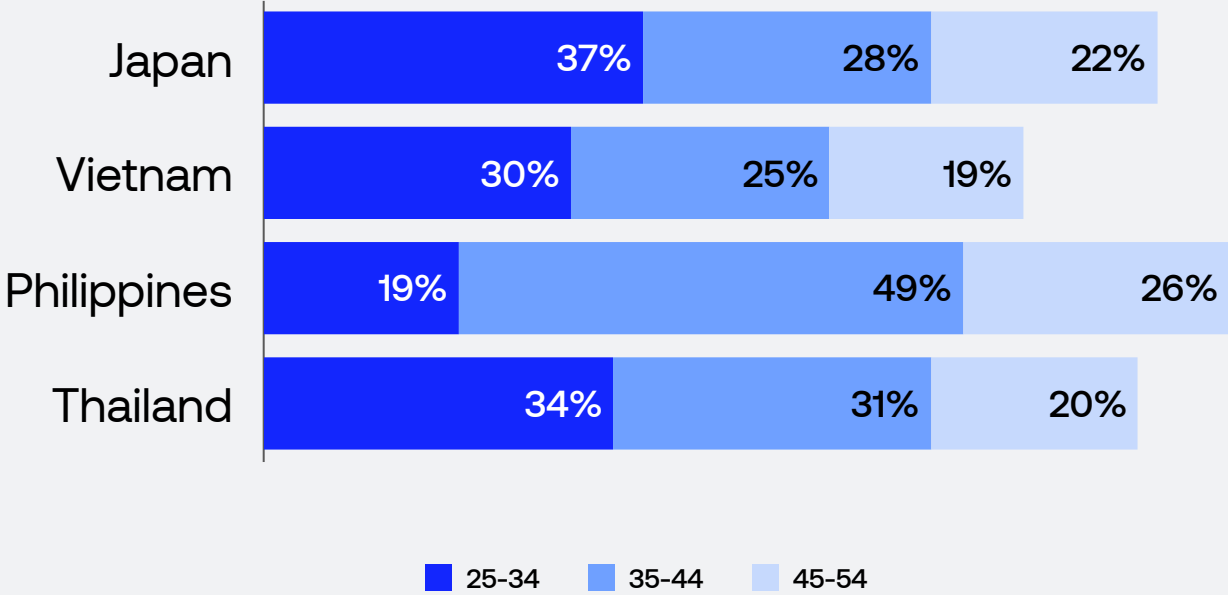
European favourites are still growing: Italy (+18%), Spain (+17%), and Greece (+14%) continue to see strong gains. Interestingly, Italian spending is evenly split across three core age groups — 25–34 (25%), 35–44 (28%), and 45–54 (24%) — suggesting broad appeal across generations. The Netherlands stands out as the only major market where Gen Z (18–24) dominates, representing 38% of spend.

But the real breakout stars are in Asia. Japan (+84%), Vietnam (+33%), Thailand (+27%) the Philippines (+21%) have seen some of the most explosive growth, driven by a desire for more adventurous experiences. Among these, Japan appeals most to the 25–44 demographic (65% combined), while the Philippines sees its strongest engagement from older millennials and Gen X (35–54).

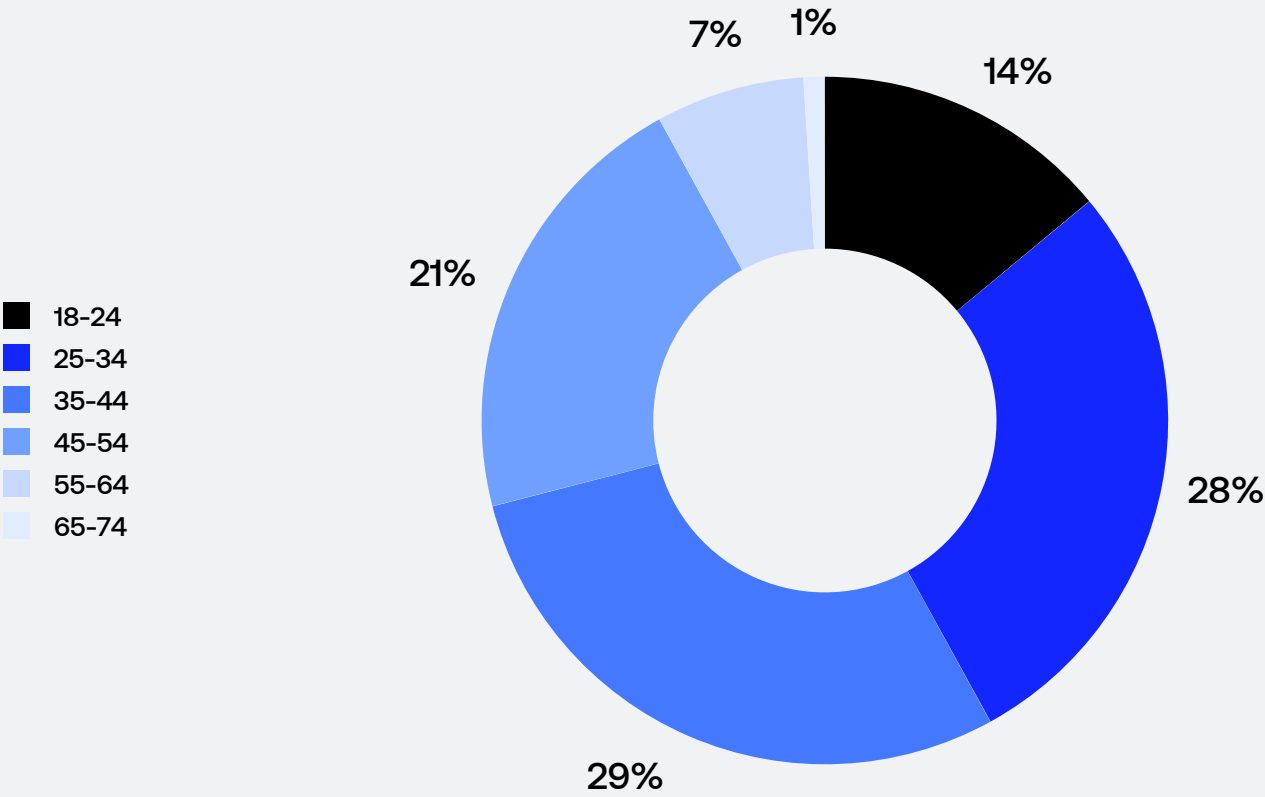
Declining destinations: a shift away from familiar spots

Not all destinations are thriving. The UK (-9%), Turkey (-5%), Sweden (-16%), and Canada (-17%) have all experienced notable declines. Whether due to economic shifts, visa restrictions, or changing consumer preferences, these markets are losing ground to more affordable and exciting alternatives.

● Age breakdown by country



● Spending by age



Millennials and Gen X are steering the ship

Travellers aged 25–44 account for a combined 57% of total international spending, with a fairly even split between 25–34 (28%) and 35–44 (29%). The 45–54 age group also plays a strong role at 21%, while Gen Z (18–24) contributes 14%. Older travellers remain cautious, with limited spending from those over 55.

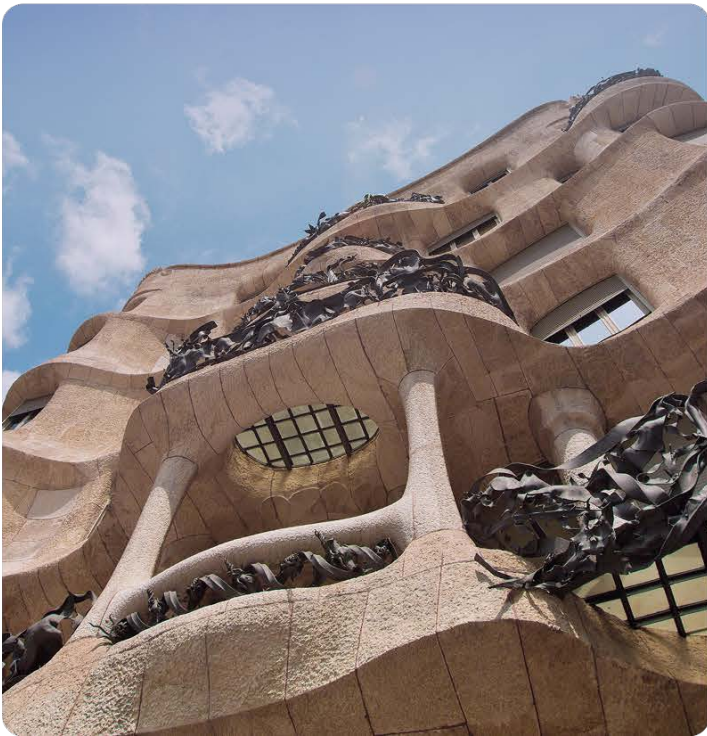


Looking ahead: eyes on Asia, but Europe still in the picture

With long-haul interest rising fast, particularly across Asia, Bulgarian travel patterns are poised to diversify further in 2025. The balance of spending is expected to shift slightly, with Japan, Vietnam, and other Asian hotspots continuing to climb. Nevertheless, European destinations will likely remain dominant, particularly those offering value, culture, and accessibility.



Japan and Southeast Asia will continue to see record-breaking growth.



Southern Europe (Italy, Spain, Greece) will remain resilient.



Spending by 25–44 year olds will continue to lead, though Gen Z is likely to increase its share.



Declines may continue in traditional markets like the UK and Canada unless new incentives emerge.



Lithuanians have clear favourites when it comes to spending abroad. The top 10 destinations accounted for 65% of all spending in 2024.

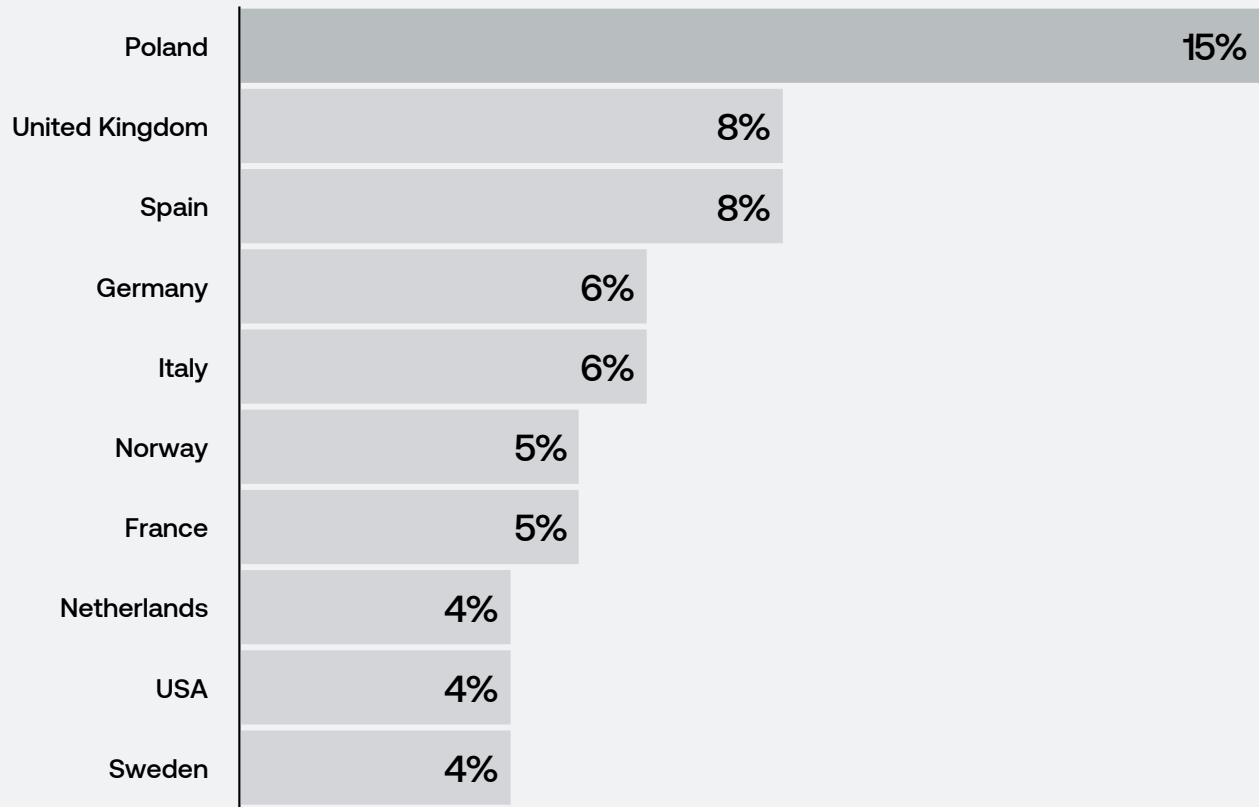
However, there are signs of change with some popular destinations are experiencing notable declines in Lithuanian consumer spending.

The biggest drop is seen in Poland (-18%), followed by the UK (-12%) and Georgia (-11%). Neighbouring countries like Sweden, Estonia, and Norway also show small declines, potentially indicating shifting regional travel patterns or price sensitivity.

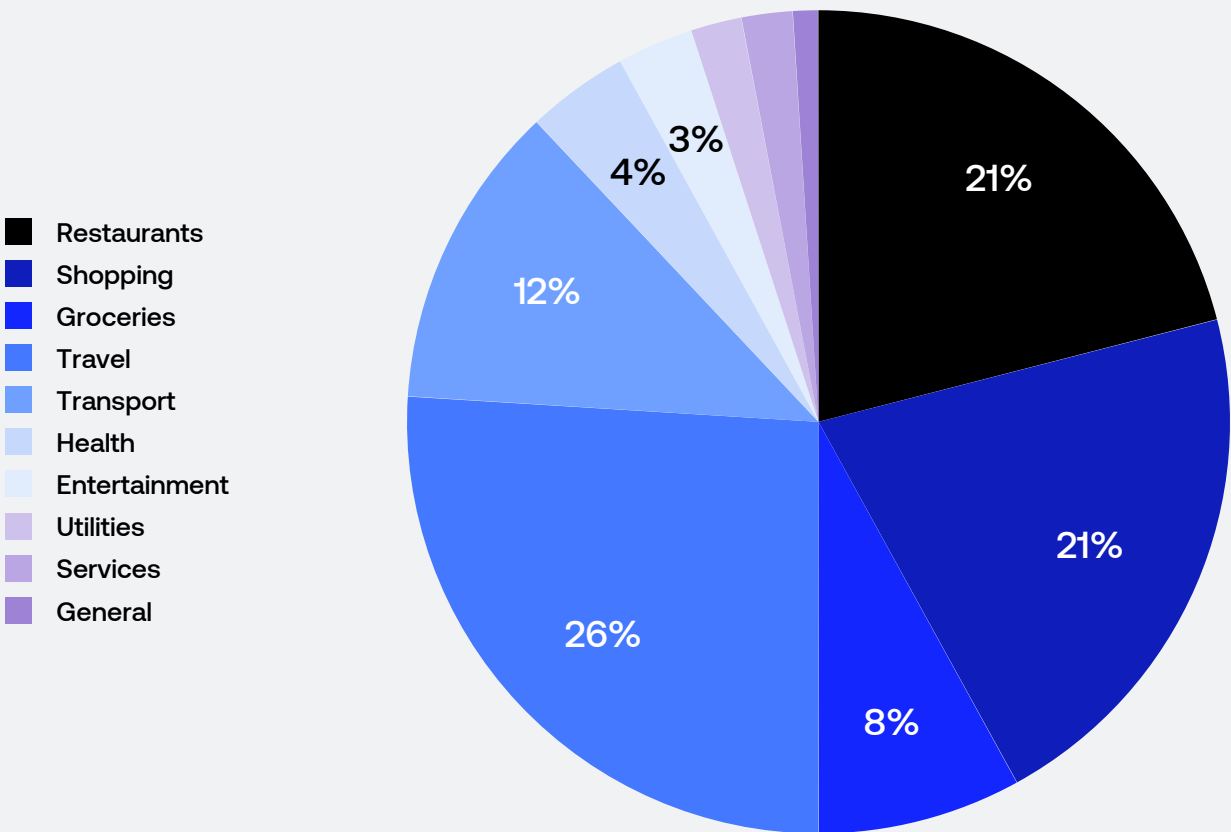
Spending habits abroad reflect a blend of practicality and experience

Groceries (26%) lead the way, suggesting a high volume of independent or longer-stay travel. Restaurants and shopping are tied at 21% each, reinforcing the appeal of lifestyle-driven spending. Transport and travel costs round out the core categories.

● Top destinations in 2024



● Spending categories



Asia on the rise: long-haul curiosity awakens

Despite Europe’s dominance, Asian destinations are experiencing exceptional growth among Lithuanian travellers. Sri Lanka (+124%), Japan (+75%), and Vietnam (+68%) are all seeing booming spend, pointing to a growing appetite for cultural discovery and long-haul exploration. Elsewhere, South Korea has also seen a Lithuanian spending boom, up 40%.

These patterns suggest that Lithuania’s younger and mid-life travellers are increasingly willing to venture further afield, exploring Asia in greater numbers than ever before.



Japan sees peak spending from ages 25–34 (45%), followed by 35–44 (24%).

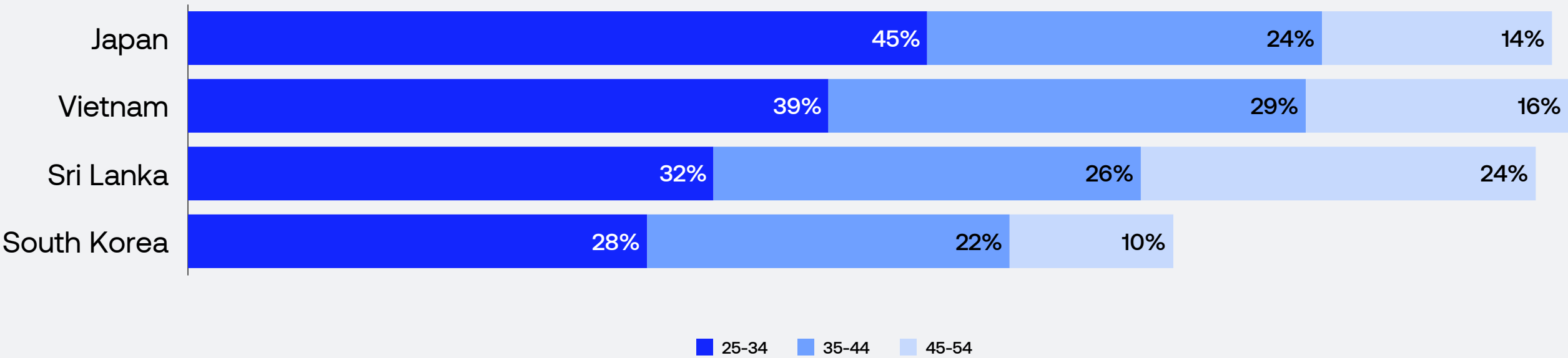


Vietnam appeals most to 25–44 year olds (68% combined).



Sri Lanka shows a more even distribution across 25–54, with particularly strong engagement from 35–44 year olds (26%).

● Age breakdown by country



Who's driving the spend?

Lithuania's international spending is dominated by millennial and Gen X travellers, with 25–34 year olds accounting for 32% and 35–44 year olds close behind at 31%. Together, they represent 63% of total travel spend, making them the key driver behind both steady European visits and the recent surge in long-haul travel.

Looking ahead: modest growth, but big shifts possible

While overall spending may grow conservatively in the year ahead, shifts in destination choice and travel style are already underway. Traditional destinations may face further declines as price sensitivity and curiosity drive travellers beyond their usual routes.

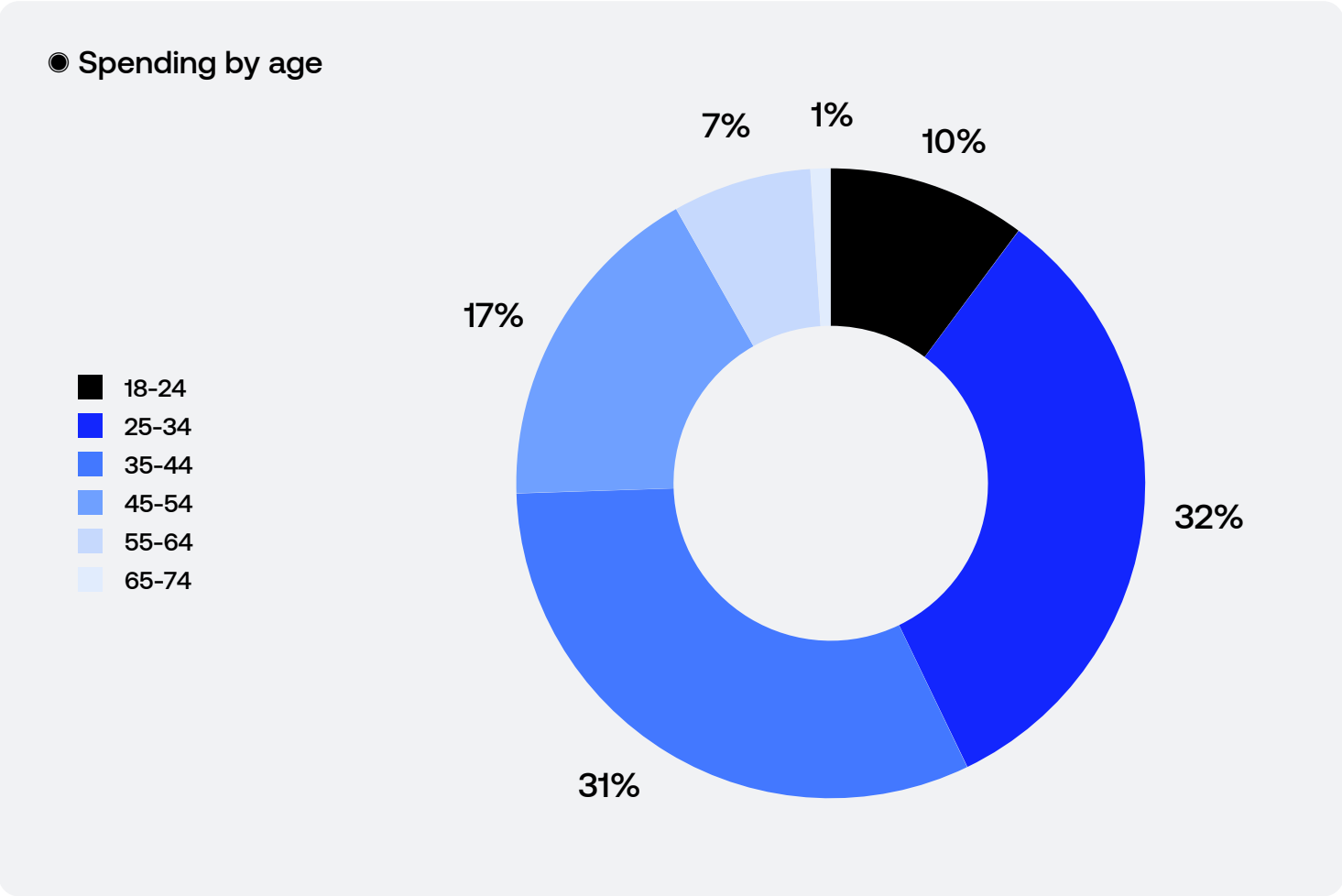
Predictions for the year ahead



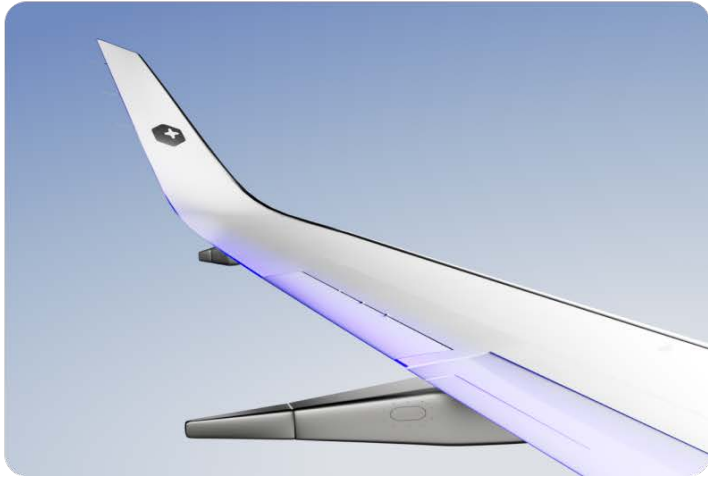
Asia-Pacific growth will likely continue, especially among 25–44 year olds.



Spending in Poland, UK, and Sweden may continue to decline unless price and value perceptions improve.



Sri Lanka and Vietnam are strong contenders to break into the top 15 destinations.



Experiential and independent travel will gain further momentum, especially among younger adults.



Spending down by 5%, but Asia becomes a bright spot

International travel spending by Czech consumers fell by 5% in 2024, with notable pull backs from neighbouring countries such as Poland and Austria. However, this overall decline masks some dynamic shifts beneath the surface. As spending in traditional markets cools, Czech travellers are increasingly turning their attention eastward, with Asia — particularly Japan, South Korea, and Vietnam — emerging as powerful growth destinations.

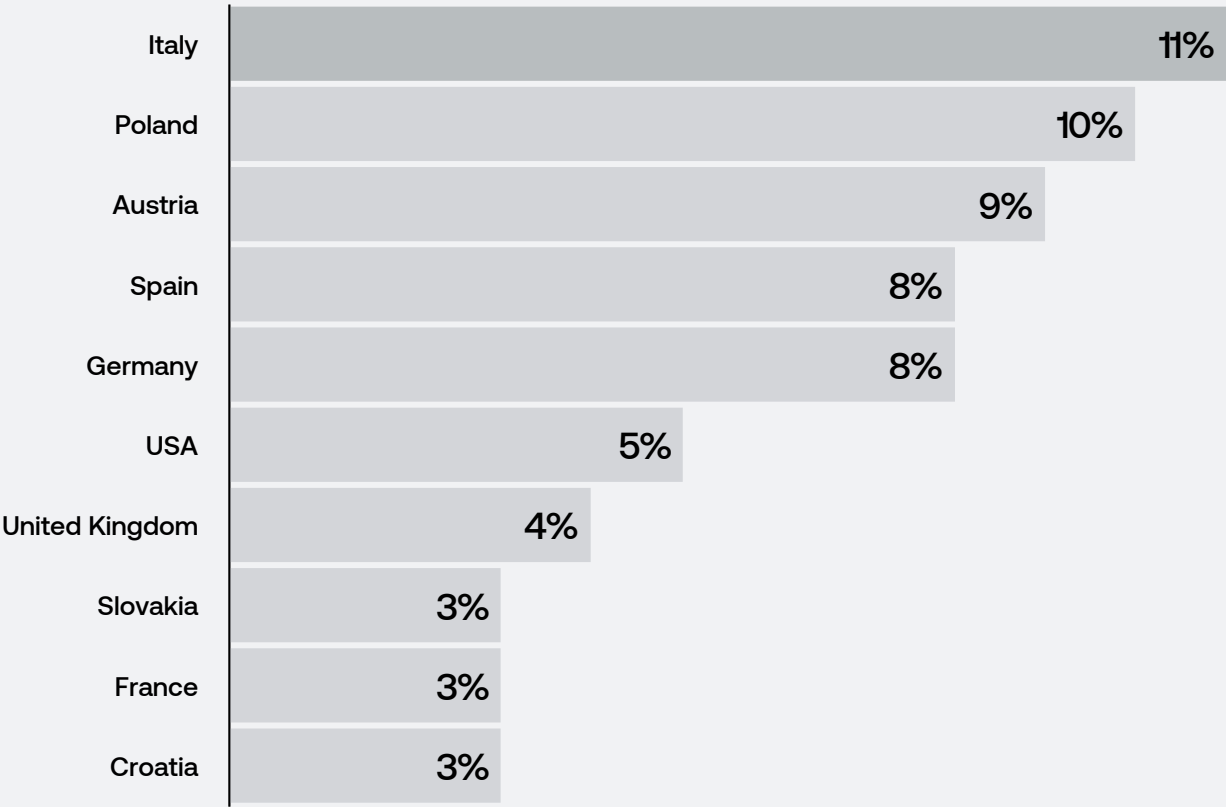
Regional staples lose ground as spending rebalances

While Europe still commands the lion’s share of Czech travel expenditure, shifts are evident. Italy (11%), Poland (10%), and Austria (9%) remain the top three destinations, but Poland and Austria are both seeing lower year-on-year spending. Interest in Mediterranean destinations like Spain (8%) and Croatia (3%) remains steady, while the United States (5%) has quietly climbed into the top six.

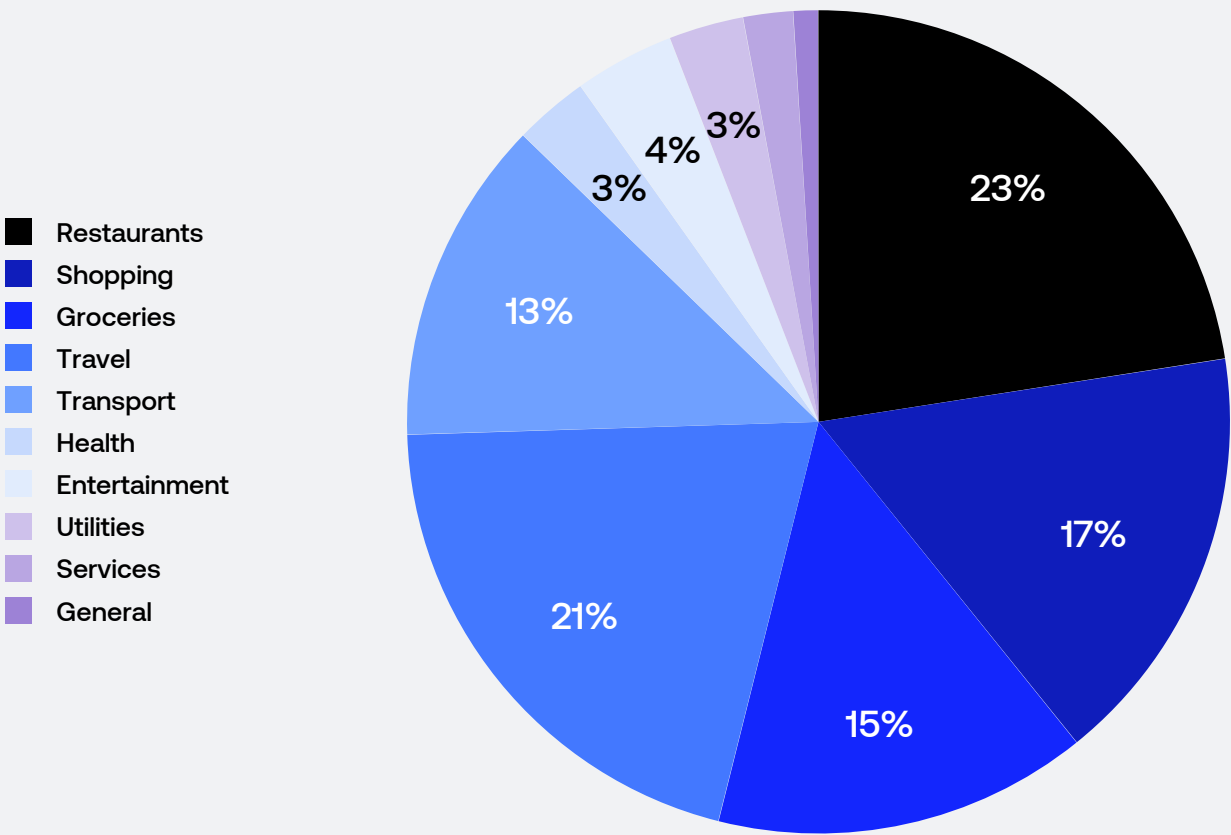
What Czech travellers are spending on

Czech international spending habits show a blend of essentials and experiences. Restaurants (23%) and groceries (21%) account for nearly half of all spending, indicating a strong interest in food and day-to-day necessities abroad. Travel-specific costs (15%) and transport (13%) round out the major categories.

● Top destinations in 2024



● Spending categories



Asia’s moment: long-haul growth offsets regional declines

While total spending has declined, Czechia’s outbound spend in Asia is booming. Leading the charge is Japan, where spending jumped 59%, driven heavily by younger travellers. South Korea (+34%), Vietnam (+26%), and Southeast Asian hotspots like Thailand and Indonesia also saw double-digit growth.

This marks a clear diversification in travel appetite, with younger Czech consumers prioritising immersive, experience-rich destinations outside of Europe.

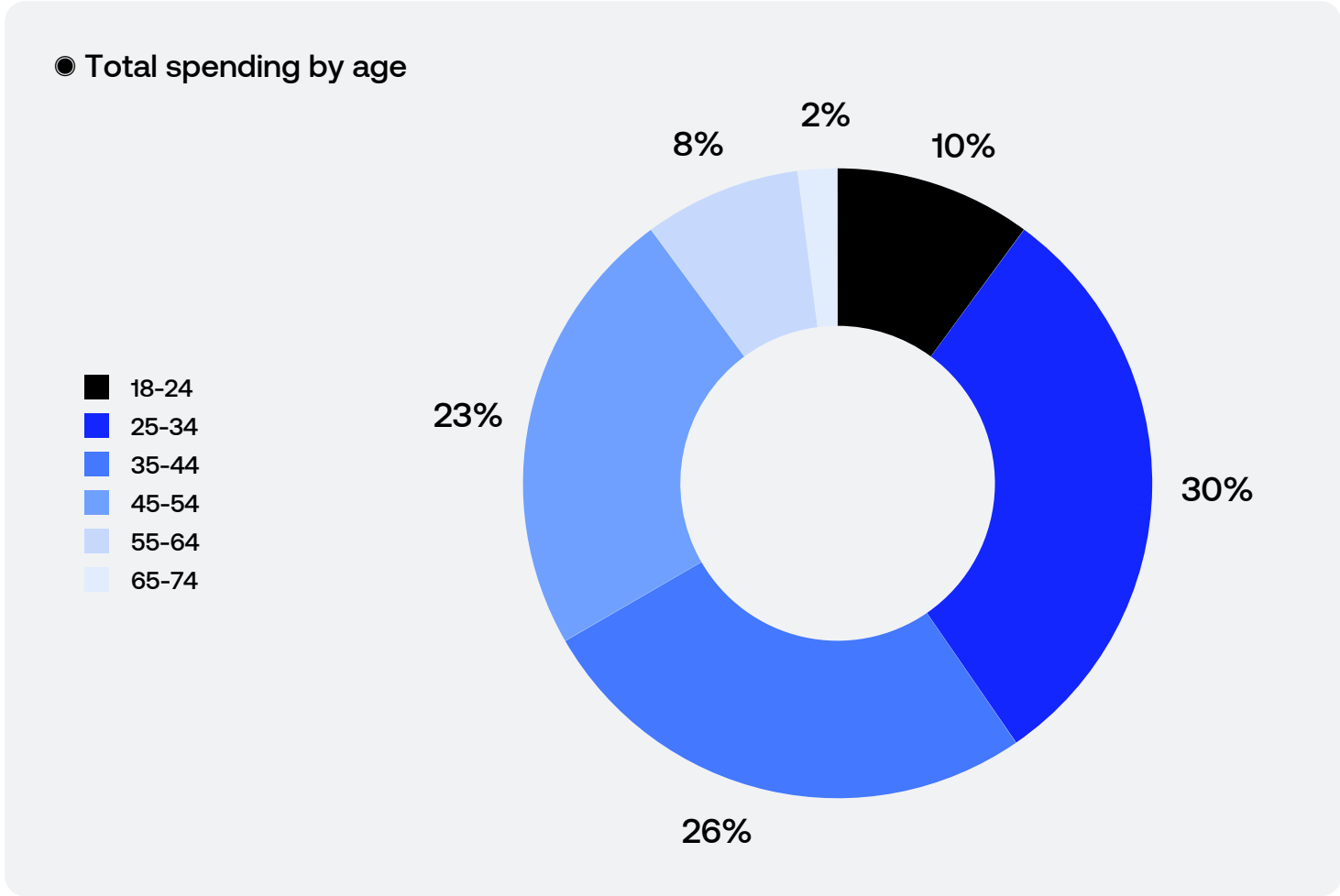
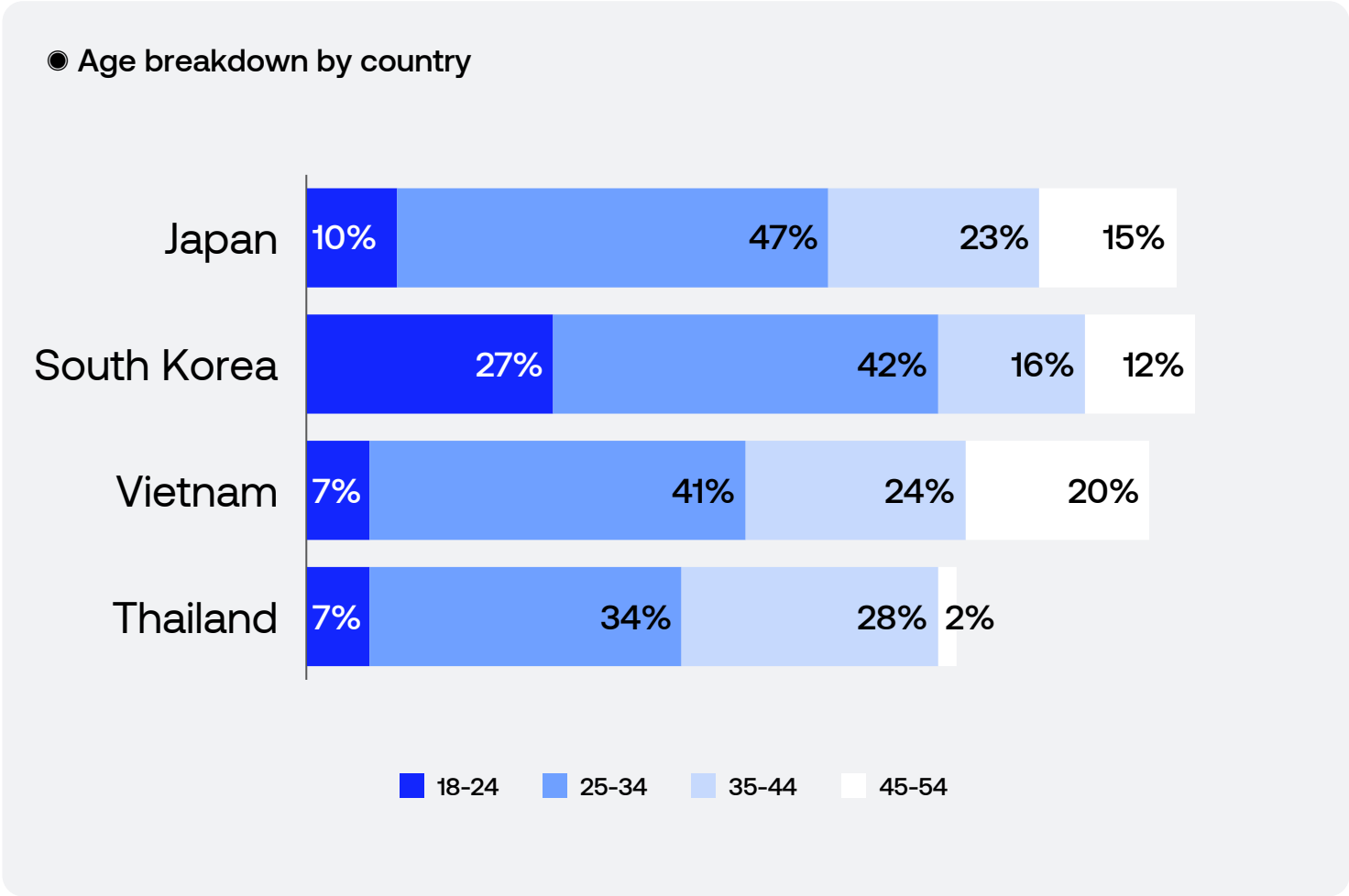
Age dynamics: Millennials still lead, but Gen Z is rising

Travellers aged 25–34 continue to lead Czech international spending, making up 30% of the total. The 35–44 cohort follows closely at 26%, with 45–54 year olds contributing 23%. Younger travellers (18–24) now account for 10% of spend — a share that is steadily rising, especially in emerging markets like South Korea and Vietnam.

Japan: 47% of spending from ages 25–34.

South Korea: high share from both 25–34 (42%) and 18–24 (27%).

Vietnam, Thailand, and Indonesia: strong across 25–54, with the 25–34 group consistently leading.

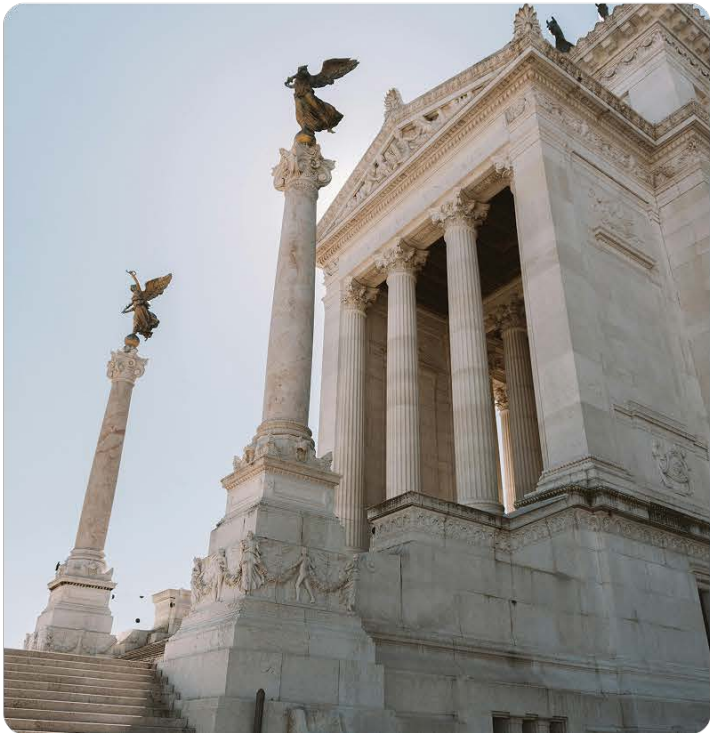


Looking ahead: poised for redirection

As travellers shift focus from regional neighbours to long-haul adventures, especially in Asia, we can expect a rebound in total spend — albeit with a very different destination mix.



Asia will continue to grow, with Japan and Southeast Asia leading.



European spend likely to stabilise, with Italy and Spain staying strong.



18–24 age group expected to gain more spending share, particularly in niche markets.



Experiential travel and cultural discovery to dominate Czech behaviours abroad.



A quiet rise with shifting regional preferences

Slovakian international travel spending crept up by a modest 1% in 2024, but beneath this calm surface is a reshuffling of priorities. While neighbouring countries still attract a sizable share of outbound spend, Slovaks are increasingly favouring larger Western economies and venturing further afield to destinations like Japan and Thailand.

Neighbours still dominate, but Western Europe is gaining

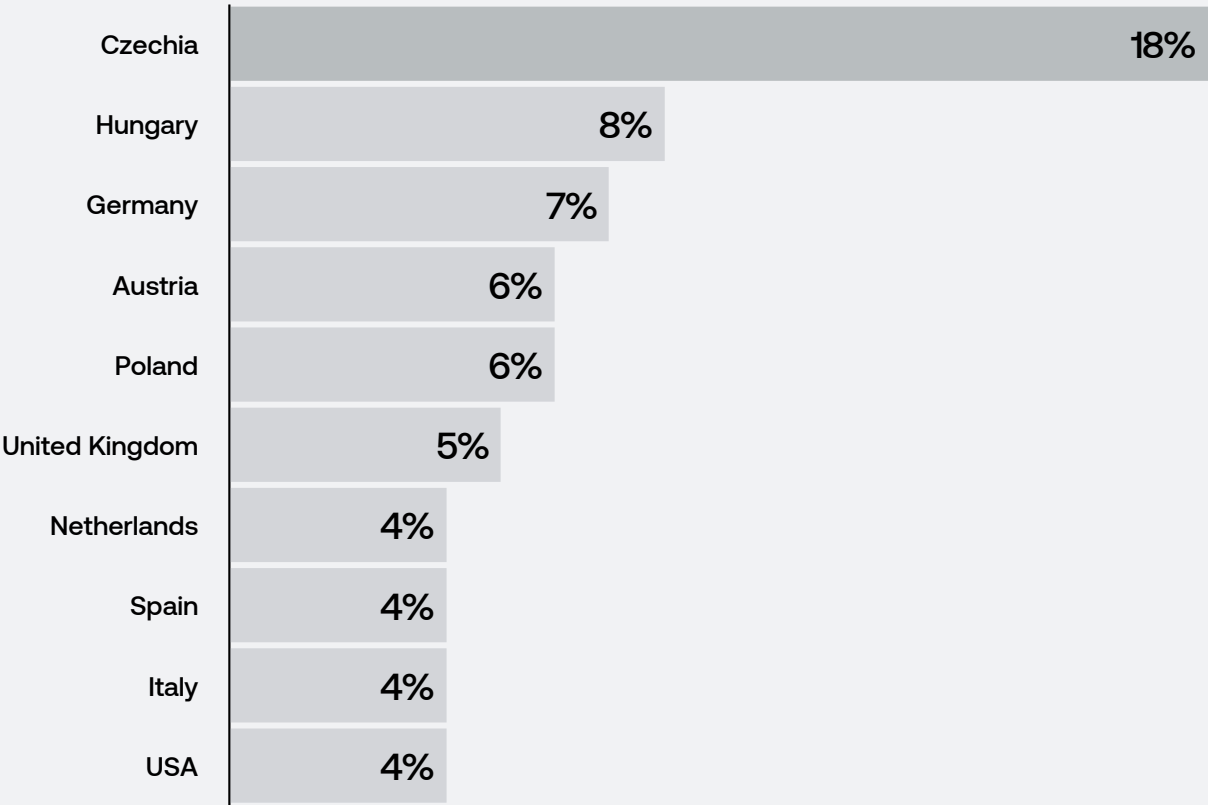
Czechia (18%) remains the top travel destination by a wide margin, followed by Hungary (8%), Germany (7%), and Austria (6%). However, spending in many of these nearby countries is beginning to slide. Poland (-10%), Hungary (-6%), and even Czechia (-4%) saw declines, while Germany (+37%), the Netherlands (+16%), and France (+7%) experienced strong growth.

This suggests that Slovakian travellers are gradually shifting their spending westward, aligning more closely with broader European trends.

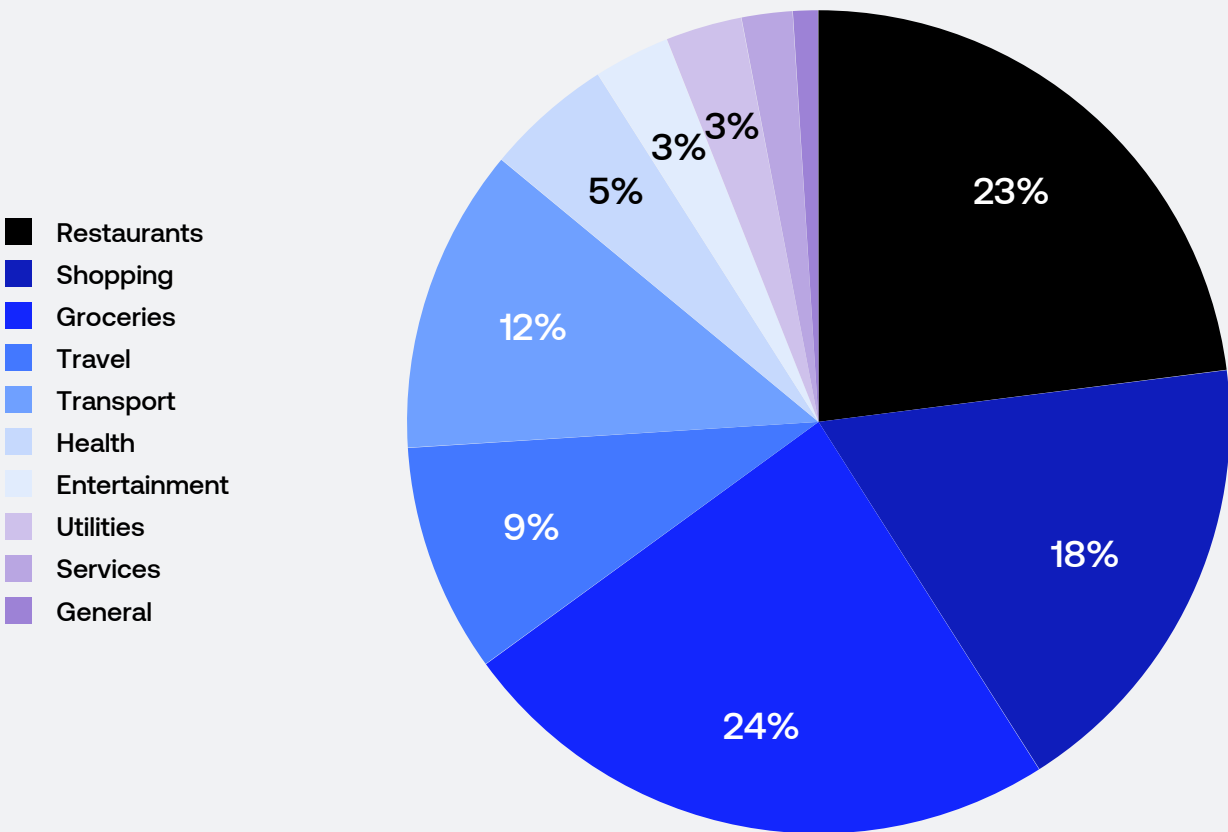
How Slovaks spend abroad

Travel spending by Slovaks skews toward daily essentials and leisure. Groceries (24%) and restaurants (23%) make up nearly half of all international spend, followed by shopping (18%) and transport (12%). These patterns reflect a combination of budget-conscious travel and a strong appetite for lifestyle-driven experiences abroad.

● Top destinations in 2024



● Spending categories



Germany and the Netherlands surge, Asia gathers momentum

While neighbouring markets contract, Slovakia is directing more spend toward Germany (+37%), the Netherlands (+16%), and Switzerland (+11%). These countries appeal especially to younger and mid-career travellers.

Meanwhile, Asia is quietly gaining ground. Although not yet dominant, destinations like Japan (+54%) and Thailand (+34%) are seeing strong increases. Travellers aged 25–44 account for the bulk of this growth, highlighting a growing desire for adventure, cultural immersion, and longer-haul experiences.

Germany: 43% of spend from 25–34s, 24% from 35–44s.

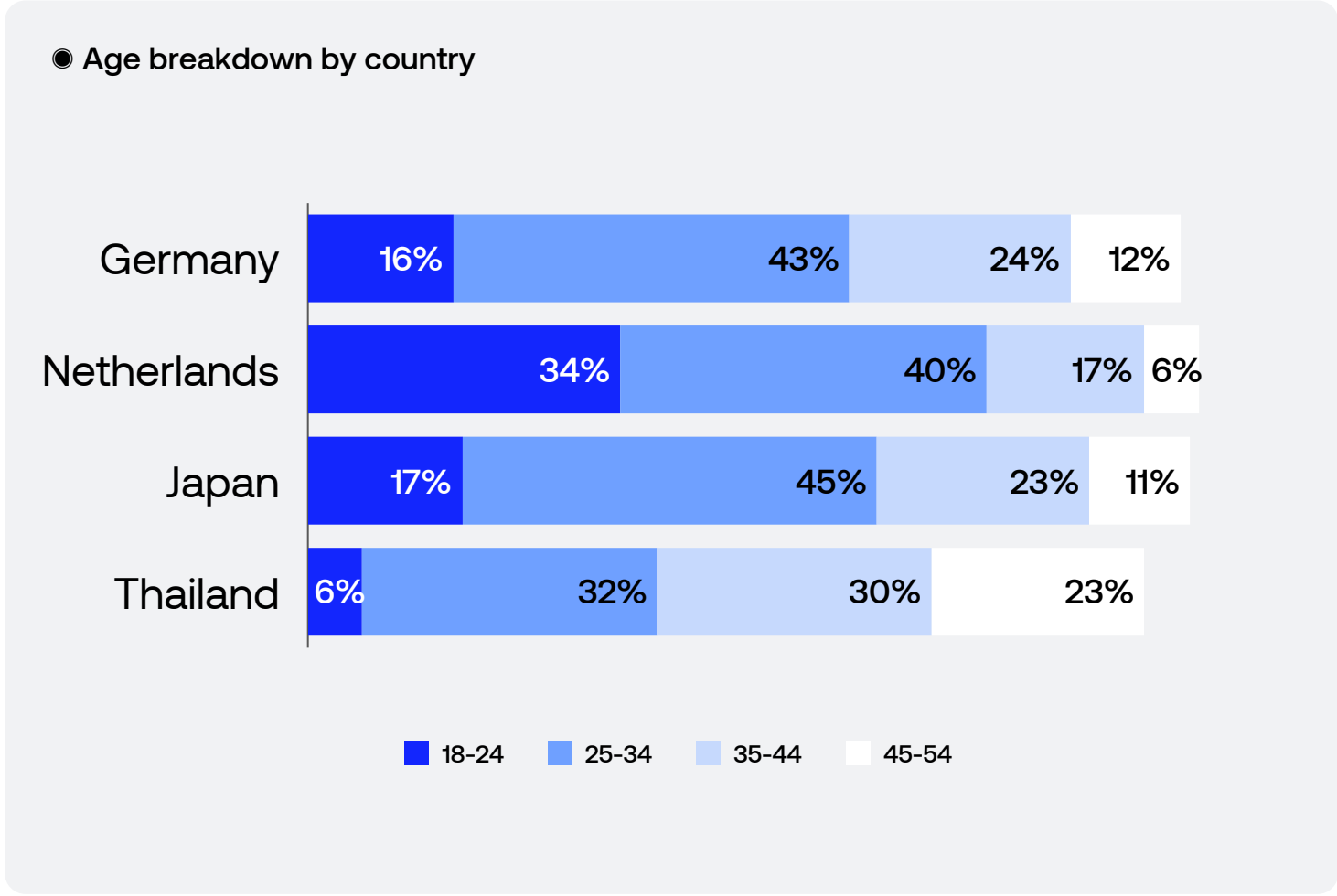
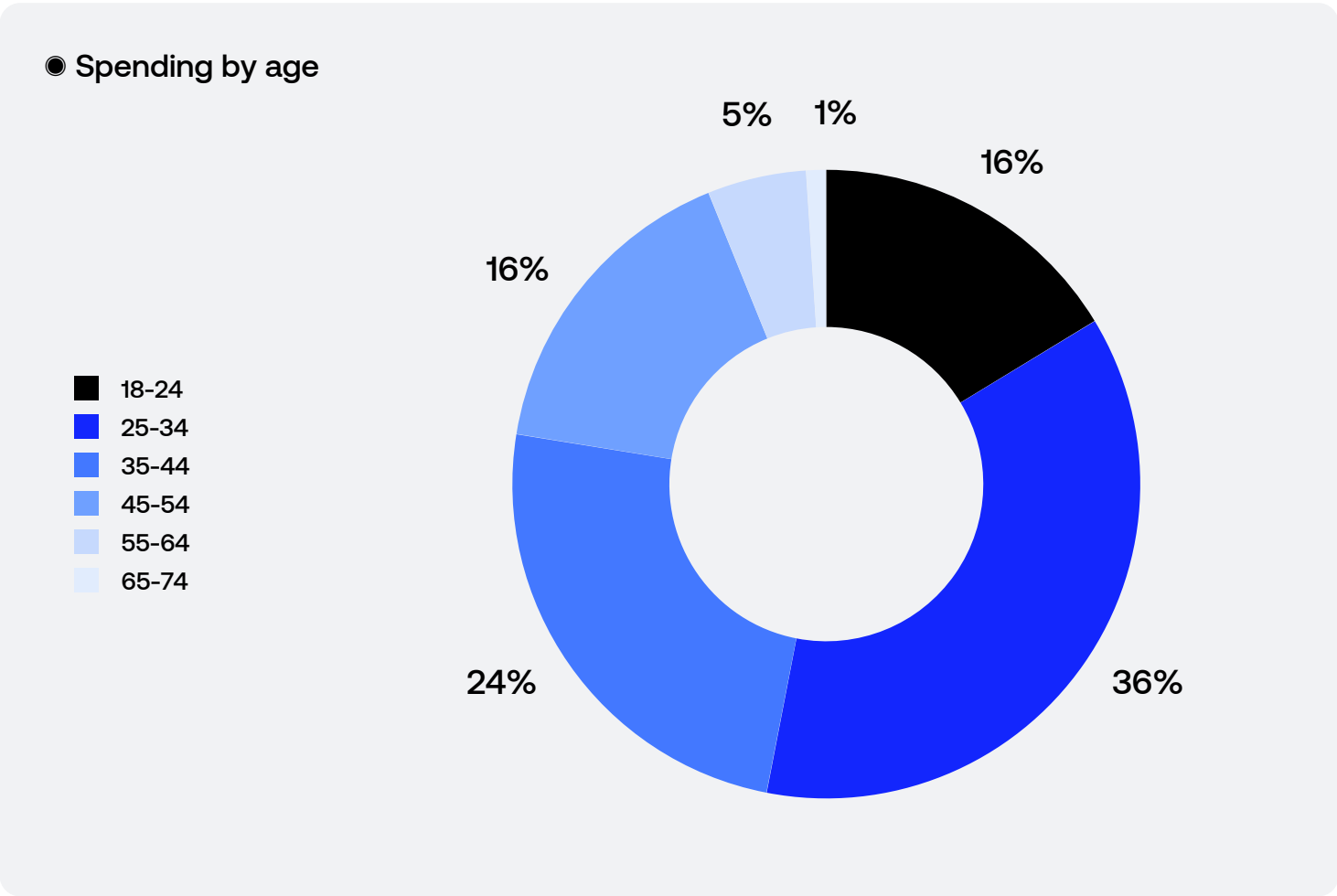
Netherlands: 40% from ages 25–43, with 18–24s contributing 34%.

Japan: 45% of spend from 25–34s, 23% from 35–44s.

Thailand: Split across 25–43s (32%), 35–44s (30%), and 45–54s (23%).

Generational insights: Millennials take the lead

Slovakia’s outbound spend is powered overwhelmingly by younger adults. Travellers aged 25–34 account for a remarkable 36% of total international spending, followed by the 35–44 group at 24%. The 18–24 and 45–54 age brackets are tied at 16%, showing broad multi-generational interest but a clear leadership from millennials.



Looking ahead: small growth, big shifts

As Slovaks begin to look past neighbouring countries in favour of Western Europe and Asia, the travel landscape is evolving. Price sensitivity, cultural appeal, and a hunger for new experiences are setting the tone for 2025.



Germany and the Netherlands will likely see continued growth.



Japan and Thailand will gain more ground, possibly cracking the top 15 destinations.



Neighbouring countries may face further declines without renewed value perceptions.



Experiential, independent travel will define the next wave of Slovakian tourism trends.

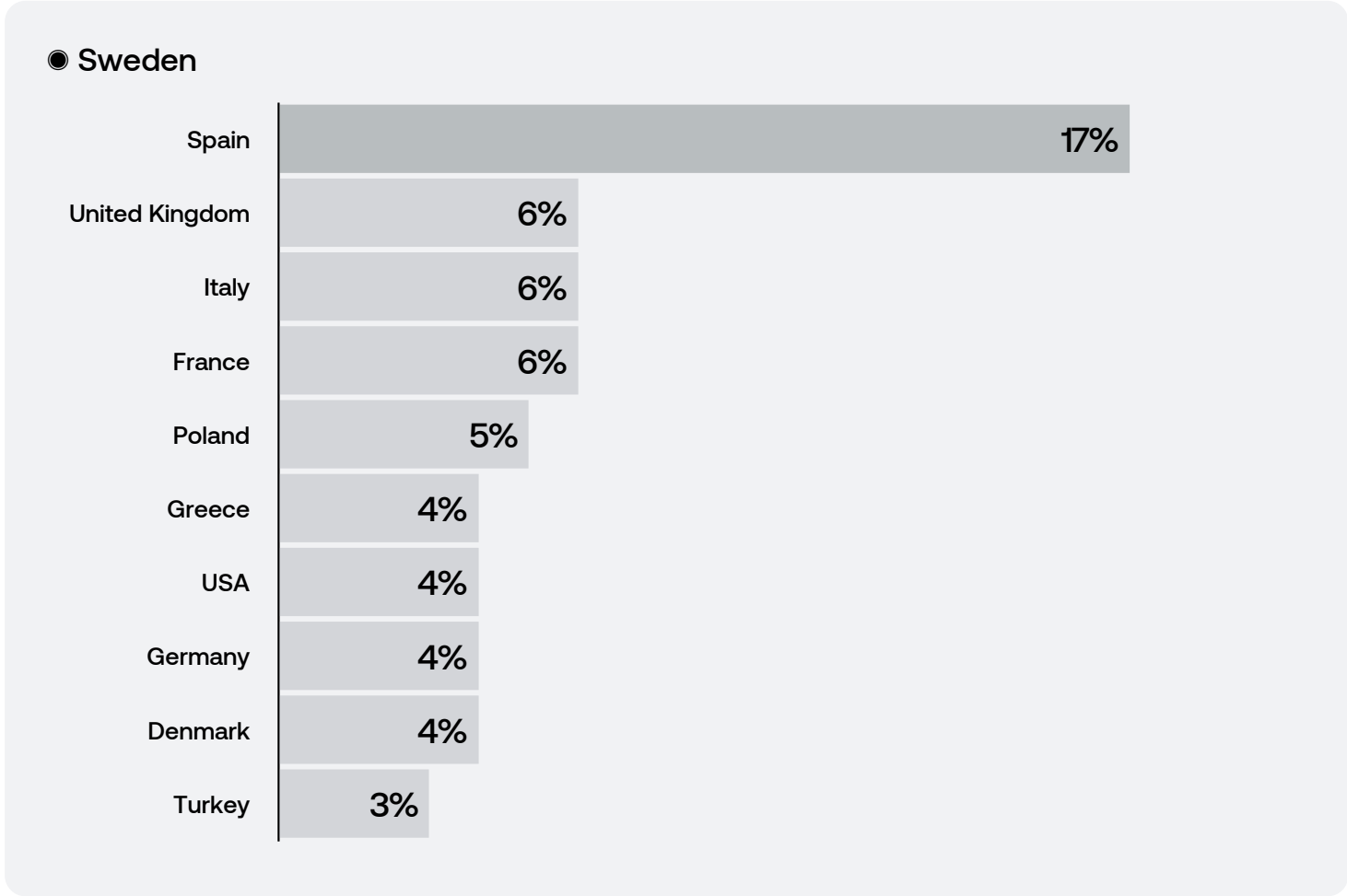
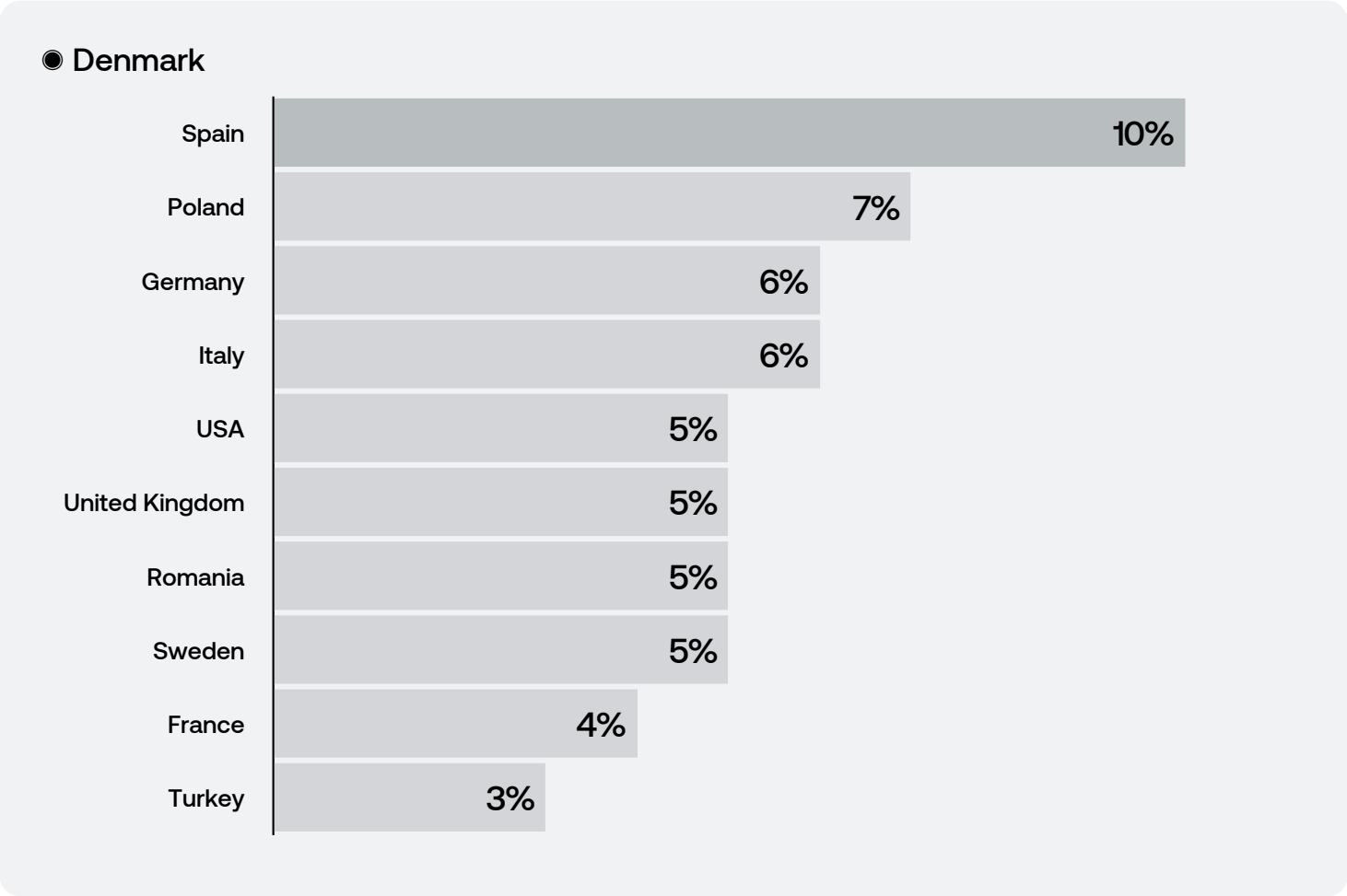


Asia on the rise: a shift in Nordic spending patterns

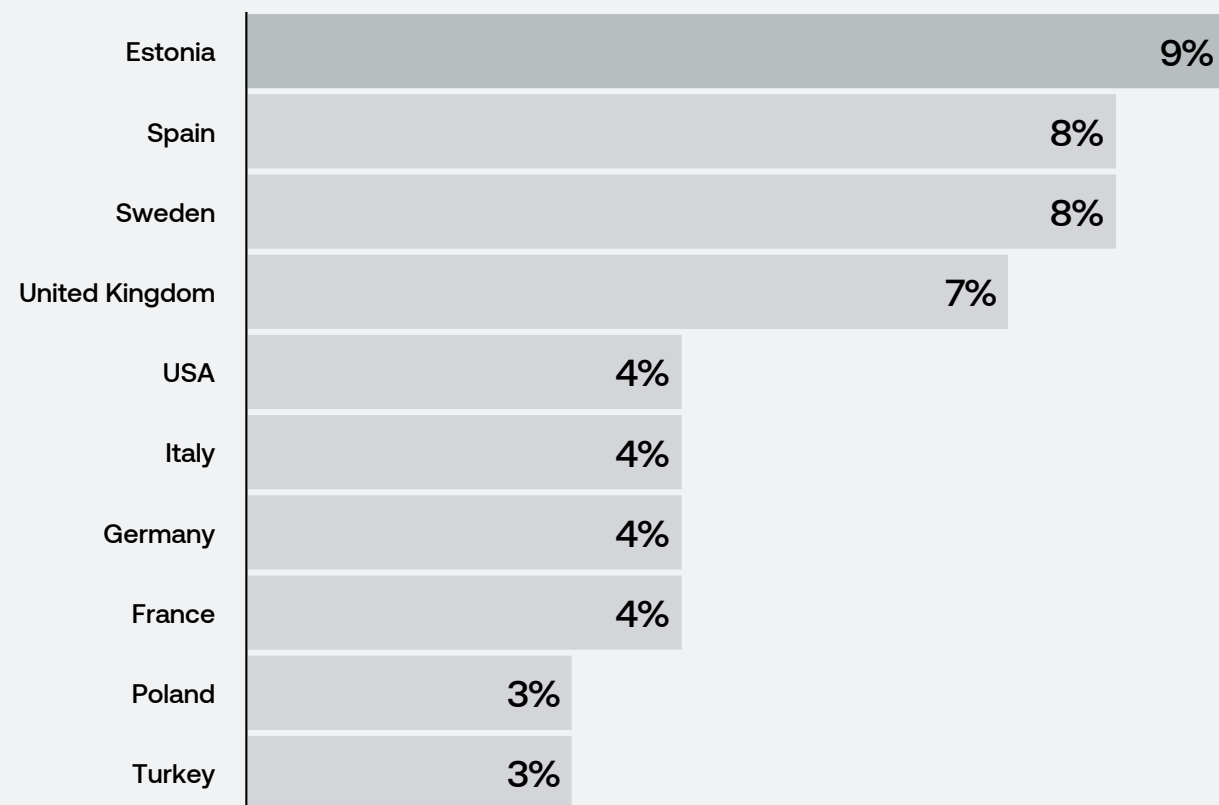
In 2024, Nordic travellers are expanding their horizons. While Europe remains popular, spending in Asia is surging, driven mainly by younger travellers aged 25–34. Experiences like dining, shopping, and local exploration dominate travel budgets.

Norwegians, however, are bucking the trend, staying closer to home with strong growth in local European destinations. Across the four Nordic countries noted below, 2024 has seen an undeniable trend: Asia is rapidly becoming a major spending destination.

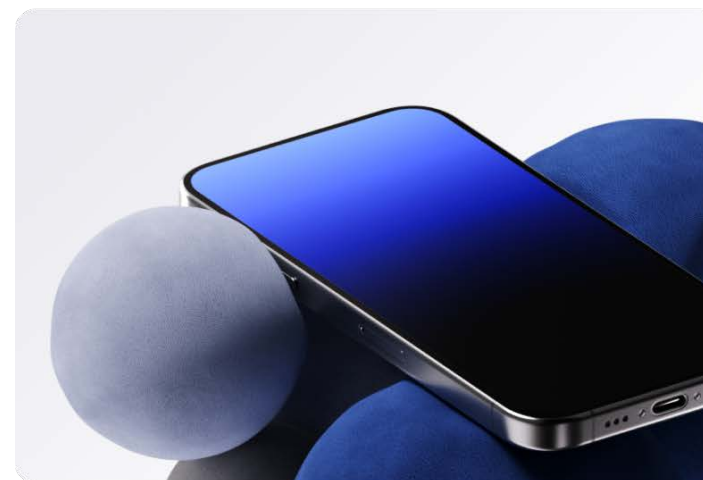
Top spending destinations



● Finland



Across the four Nordic countries, 2024 has seen an undeniable trend: Asia is rapidly becoming a major spending destination.

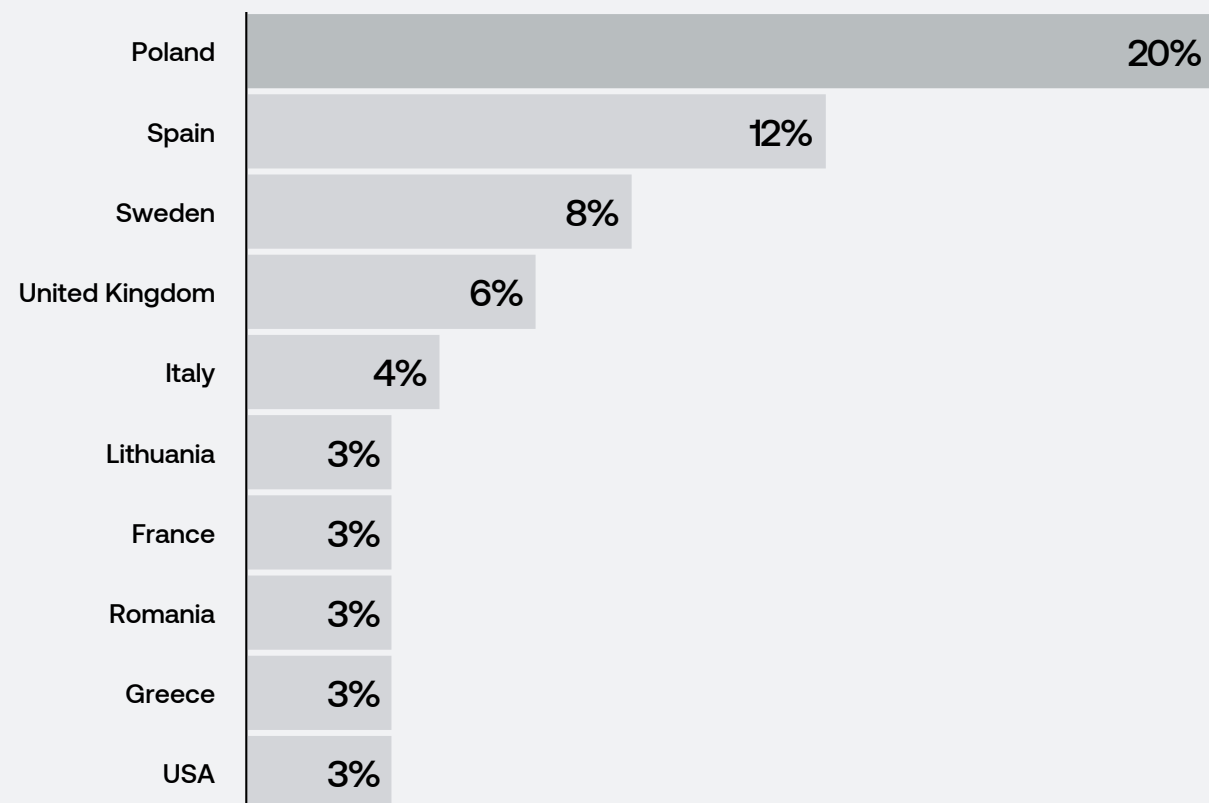
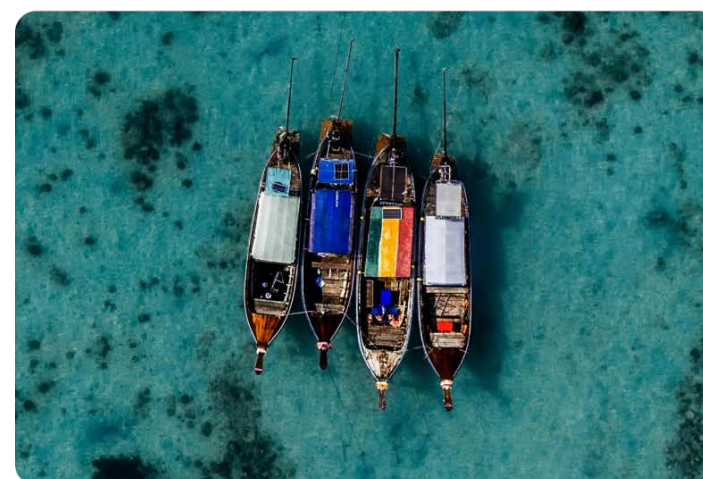


Denmark: Spending in Japan soared by 33%, Indonesia jumped 36%, and Vietnam skyrocketed 42%.



Sweden: Spending in Japan climbed by 29%, Thailand rose 20% year-on-year, and Vietnam saw a spectacular 45% increase.

● Norway



Finland: Travellers shifted eastward too, with spending in Japan up 20%, Thailand 23%, and Vietnam 20%.



Norway: Norwegians embraced the Far East, with spending in Japan surging 46% and South Korea increasing 27%.

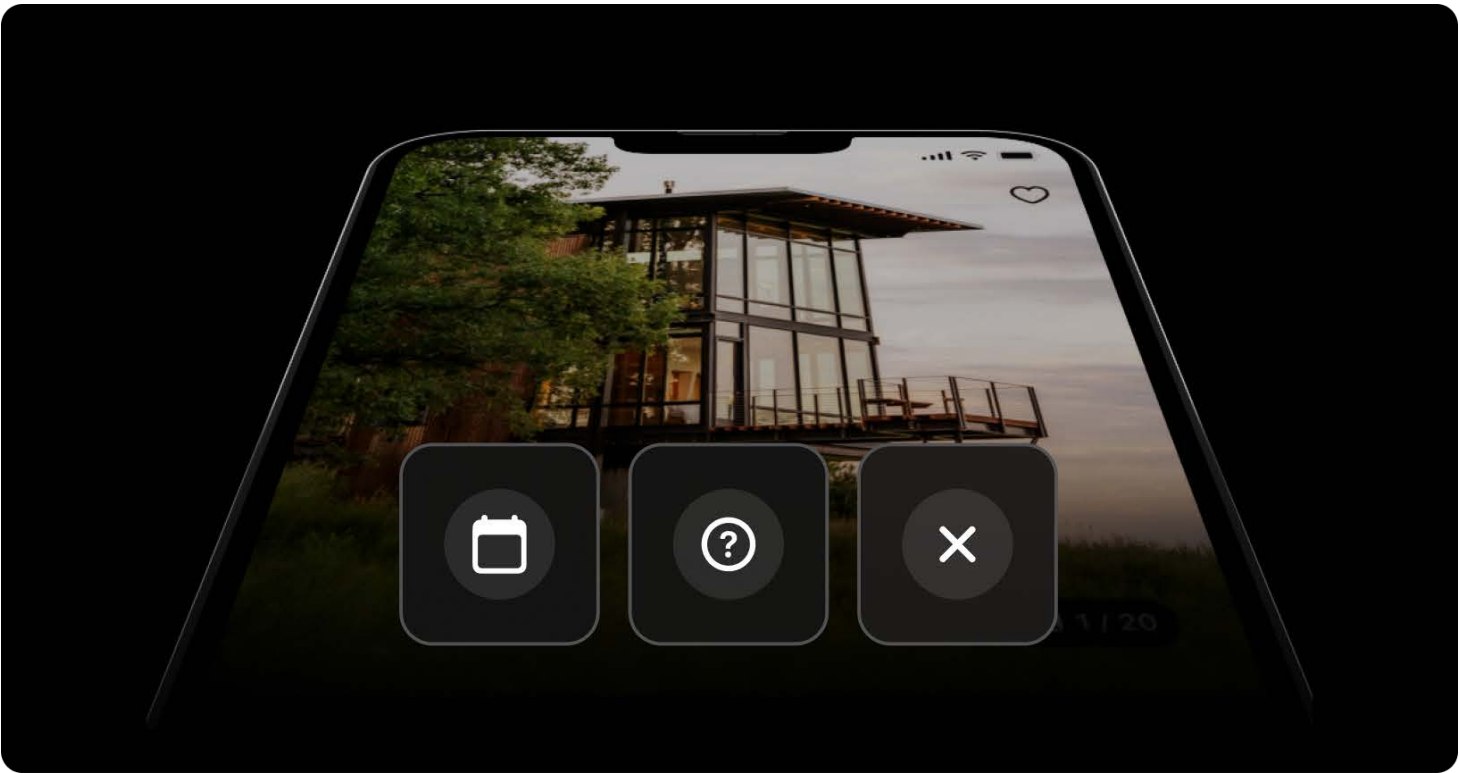
25-34 year olds are driving this Asian travel boom

In Japan, they accounted for 49% of all spending, with 35-44 year olds contributing another 20%. In Thailand, 32% of spending came from 25-34 year olds, with a strong showing across other young adult demographics too. This growing appetite for Asian travel signals a significant generational shift towards more adventurous, long-haul exploration.

Europe still holds its charm — especially for Norwegians

Despite the surging interest in Asia, Norwegians are staying closer to home with spending in Sweden rising 23%, trips to Greece increasing by 11%, and spending in Spain up 9%.

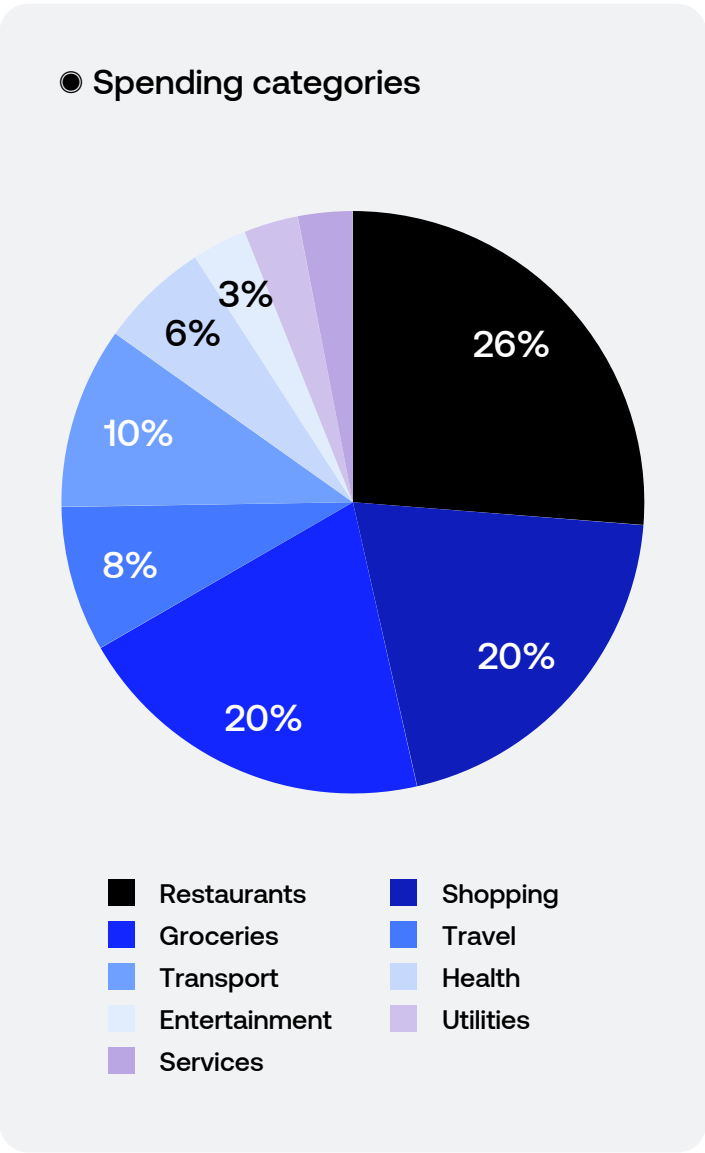
Meanwhile, other Nordic countries show a cooling-off effect for traditional European favourites. In Finland, spending fell at most top destinations, apart from modest growth in France (+2%) and Germany (+11%). In Sweden, declines were seen across the board, except for a 3% rise in spending to Greece. Denmark saw slight growth only for Turkey (+4%).



How Nordics are spending abroad: a look at budgets

Beyond where they're travelling, how Nordic travellers are spending reveals more about changing habits.

Restaurants, groceries, and shopping make up two-thirds of total international spend, highlighting that Nordic travellers prioritise experiences and daily living comforts while abroad.



Who is leading the travel surge? A generational breakdown

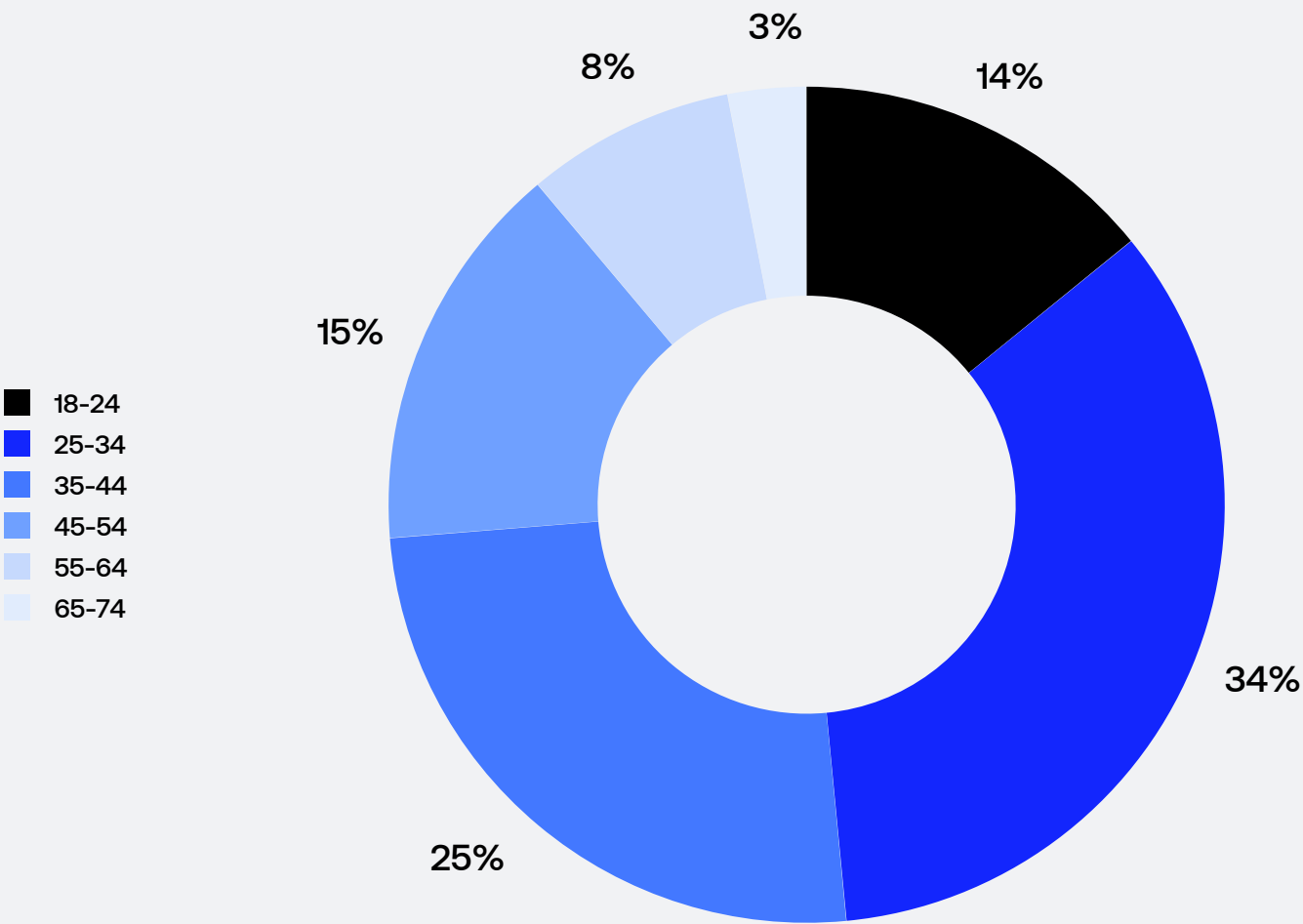
Travel and spending are being dominated by younger travellers.

The 25-34 age group leads by a wide margin, responsible for over a third of all international spending. Combined with the 35-44 segment, these travellers are shaping the future of Nordic travel.

Explorers at heart, but still rooted in Europe

While Nordic travellers are venturing further afield, particularly into Asia, Europe's cultural and geographic proximity still holds a powerful draw so we can expect for travel to still remain local.

● Spending by age





Americans pivot away from Europe

In 2024, American international travel spending pivoted. Instead of sticking to the same European destinations, American travellers have instead chosen to spend their money in more cost-effective destinations in Central and South America and Southeast Asia. This marked pivot highlights a growing demand for destinations where the US dollar goes further, amid rising global travel costs and economic uncertainty.

Europe fades as travel dollars move elsewhere

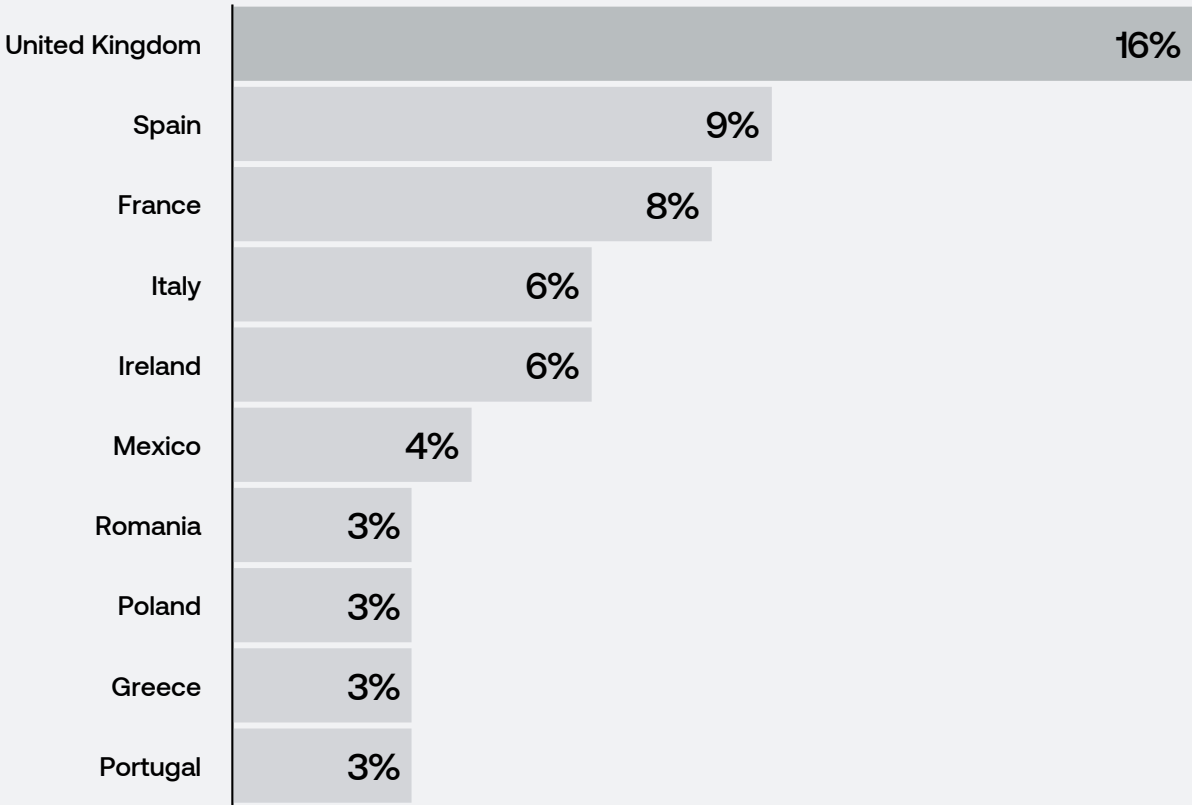
Despite overall declines, Europe remains the most visited region for American travellers. The UK (16%), Spain (9%), and France (8%) still top the list, followed by Italy and Ireland (6% each). However, these figures are down significantly from previous years, with drops of over 20% in most of Western Europe.

The trend points to a clear recalibration: Americans are reducing trips to higher-cost countries and reallocating spend toward destinations perceived as better value.

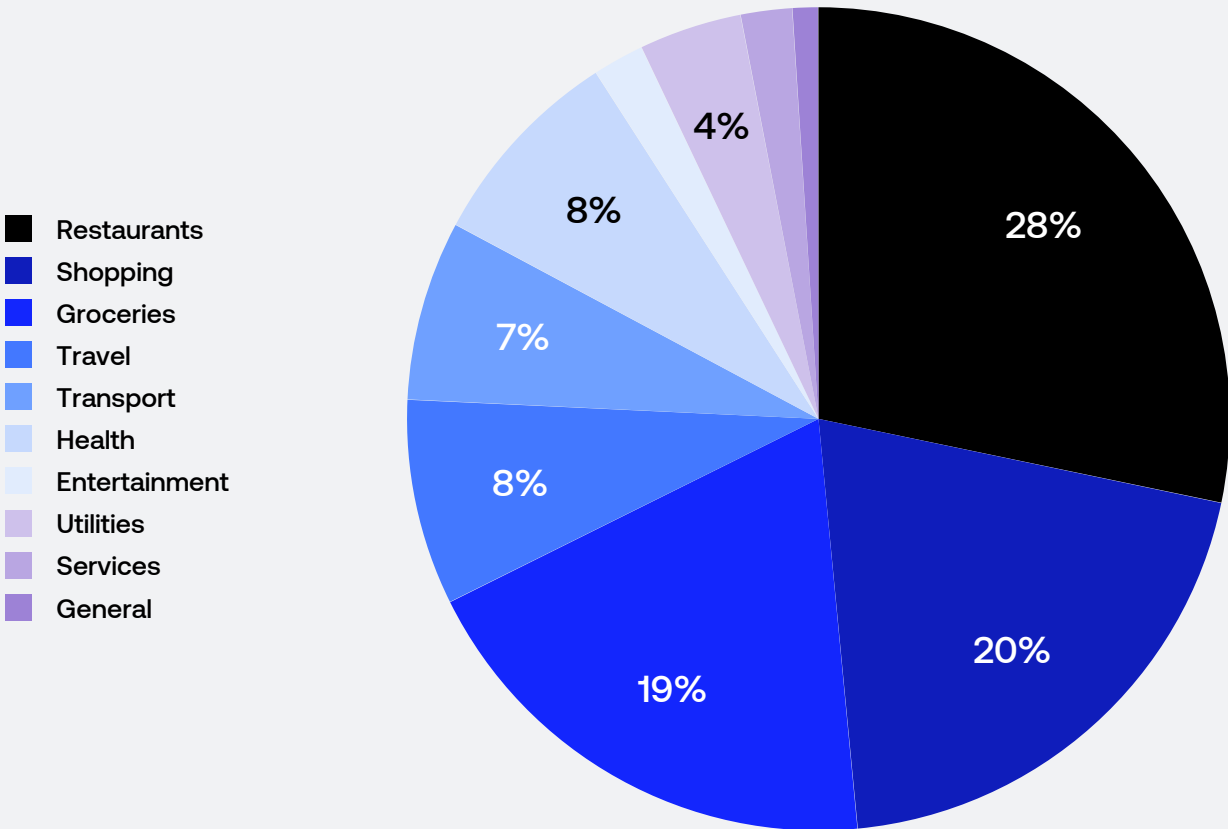
Where the money goes: food and shopping still reign

American travellers abroad continue to allocate most of their spend to restaurants (28%) and shopping (20%), followed by groceries (19%). These top three categories account for over two-thirds of all international spending. Transportation, health, and direct travel costs round out the middle tier, reflecting a blend of leisure and practical expenses.

● Top destinations in 2024



● Spending categories



Where spending is rising: value driven destinations surge

As Europe contracts, value-for-money destinations are booming. Countries in Central and South America, especially those with favourable exchange rates, are seeing strong growth in American spending.

These surges are primarily led by millennials and younger Gen X travellers, many of whom are seeking adventure, affordability, and immersive cultural experiences beyond the traditional European circuit.

The UK (-26%), Spain (-22%), France (-20%), and Italy (-25%) saw notable drops. Other European nations like Switzerland (-30%), the Netherlands (-27%), and Sweden (-30%) also experienced steep declines. The largest European declines suggest Americans are cutting back on trips to high-cost destinations and heading towards new, more cost effective locations.

Millennials still on top

The core of America’s outbound spending continues to come from travellers aged 25–44, who together make up 53% of total international spend. 25–34 year olds alone account for 29%, making them the most influential demographic shaping travel trends. Gen Z (18–24) is also growing, holding 11% of spending, while the 55+ market shows signs of caution amid cost concerns.

Key growth countries

Argentina:

+133%

Belize:

+24%

Guatemala:

+18%

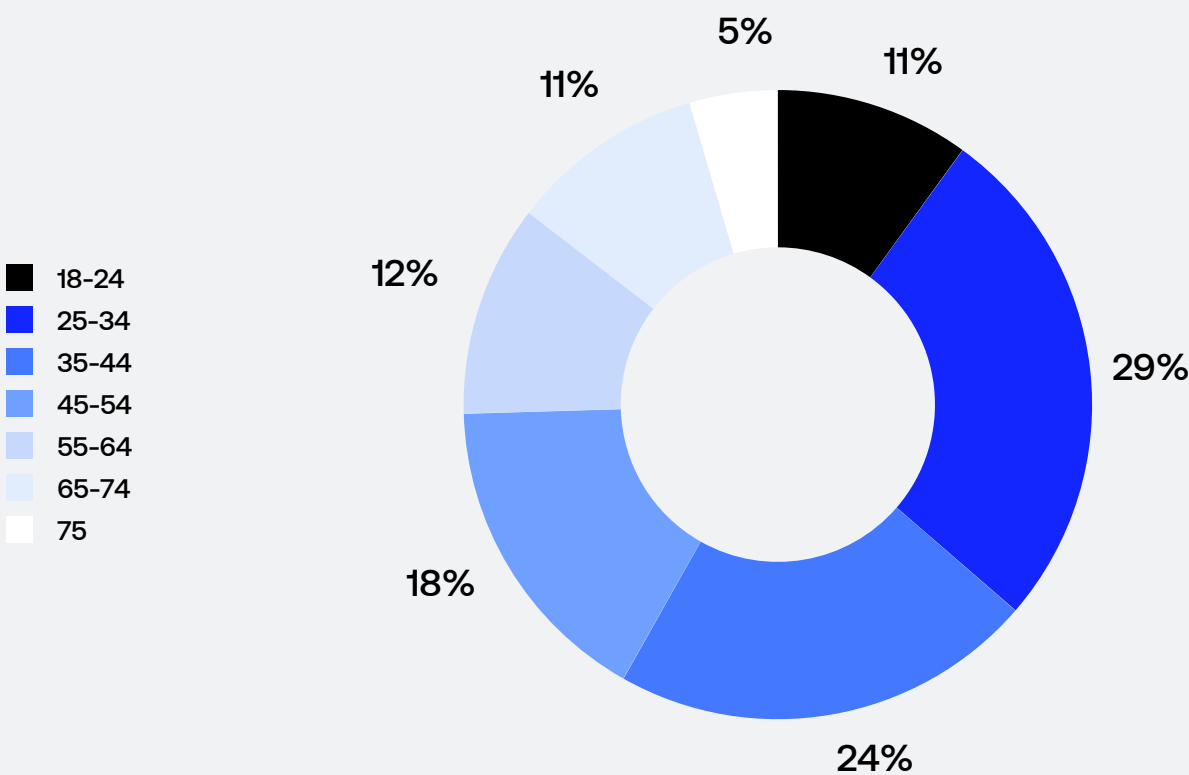
Vietnam:

+26%

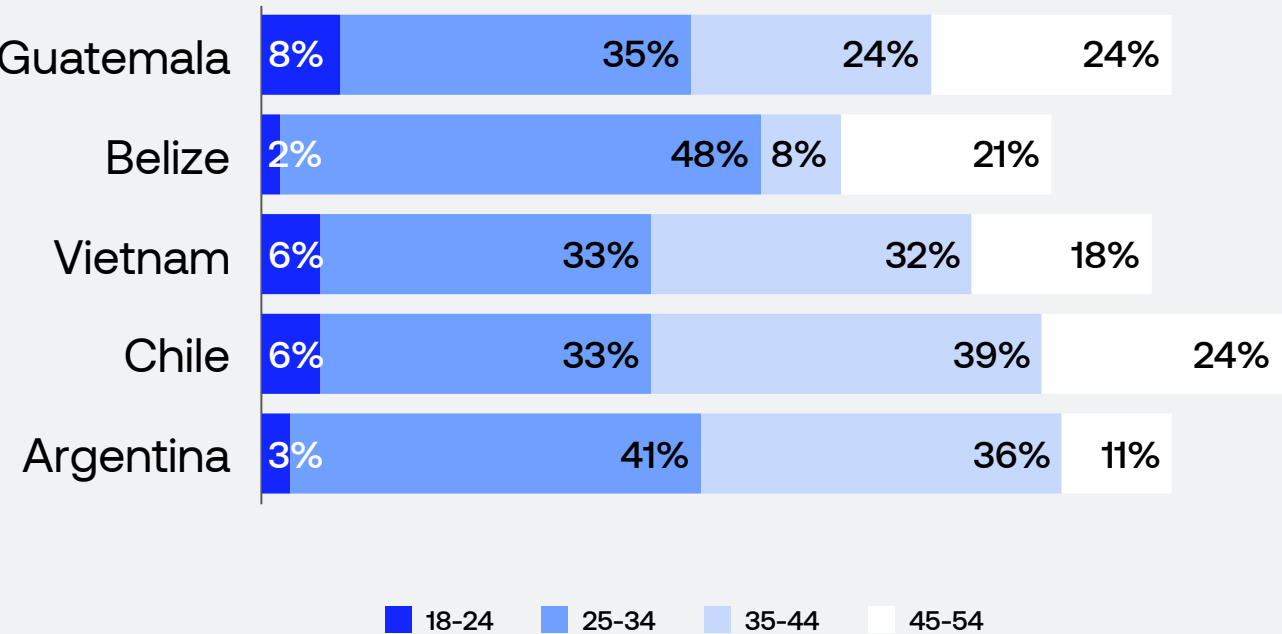
Chile:

+17%

● Spending by age



● Age breakdown by country

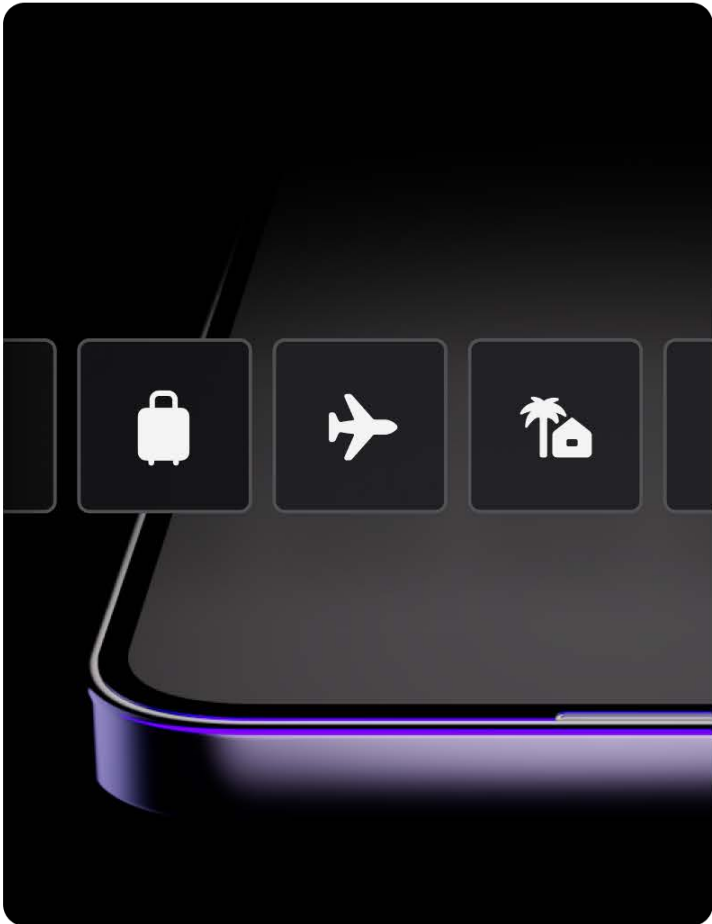


Looking ahead: expect more long haul bargain hunting

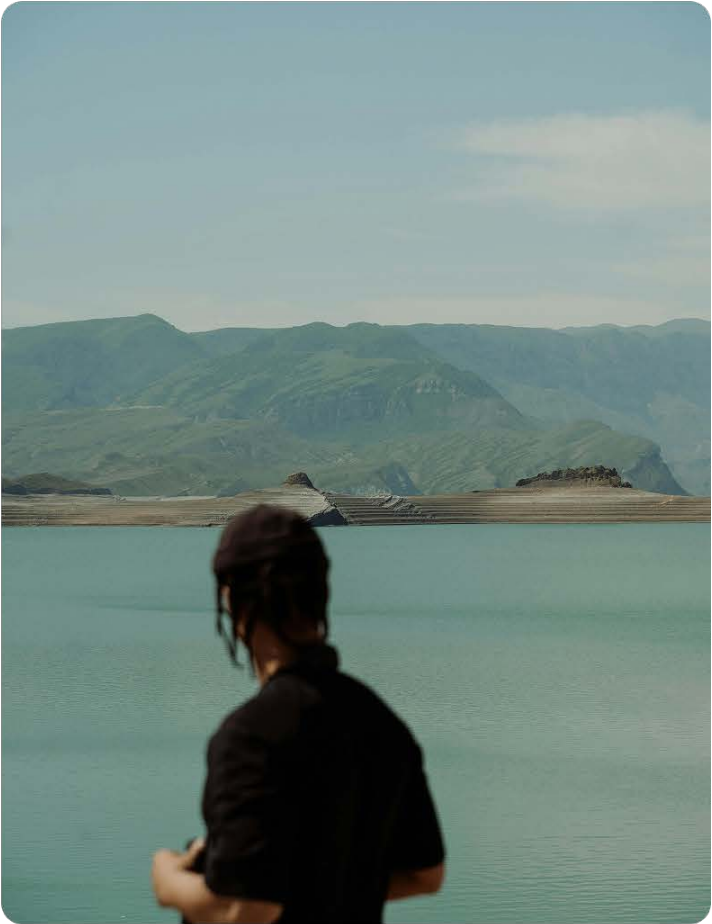
As Americans become more cost-conscious, we expect this shift away from high-cost Western Europe to persist into 2025. Central and South America, Southeast Asia, and emerging African destinations are likely to see continued growth, especially among younger and mid-life travellers seeking experiences without the premium price tag.



Latin America and Southeast Asia will see the strongest growth, especially in Argentina, Vietnam, and Guatemala.



Europe's share may continue to decline, as price sensitivity continues.



25–44 age group will remain the driving force behind destination shifts.



Australian travellers prioritise proximity and affordability

In 2024, Australians cut their international travel spending by 22%, marking one of the steepest declines among global markets. Traditional long-haul favourites like Europe and North America saw particularly sharp drop-offs, while Asia-Pacific destinations surged, driven by value, proximity, and shifting travel preferences. The result? A clear reorientation of Australian travel dollars towards destinations that are closer, cheaper, and culturally rich.

Top destinations: UK still leads, but Asia makes gains

The United Kingdom remains the top destination for Australian travellers, followed by Japan, the USA, and Italy. However, the most notable trend is the growing share of travel spend across Asia-Pacific, with Indonesia, Japan, Vietnam, and South Korea climbing rapidly in popularity.

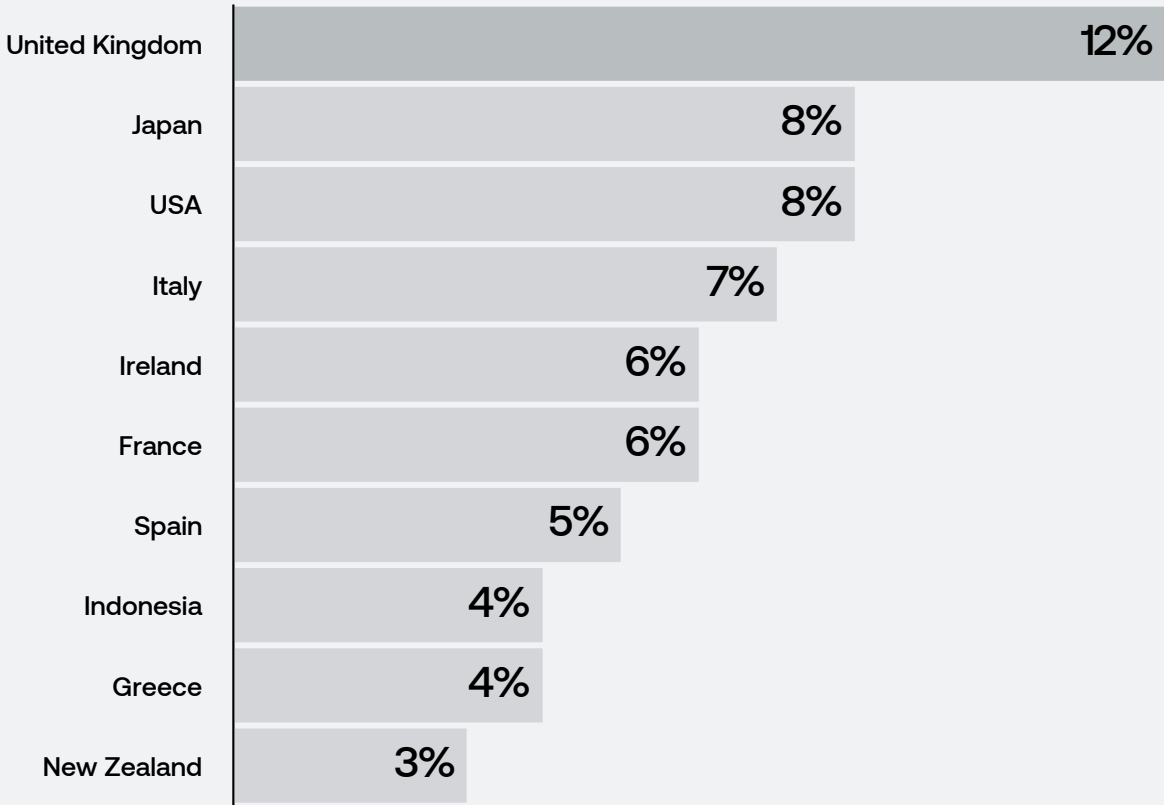
How Australians spend abroad

Australians abroad are prioritising dining and shopping, with restaurants (30%) and retail (22%) making up over half of total international spending. Travel and groceries remain important, though spending on entertainment, services, and health is comparatively lower.

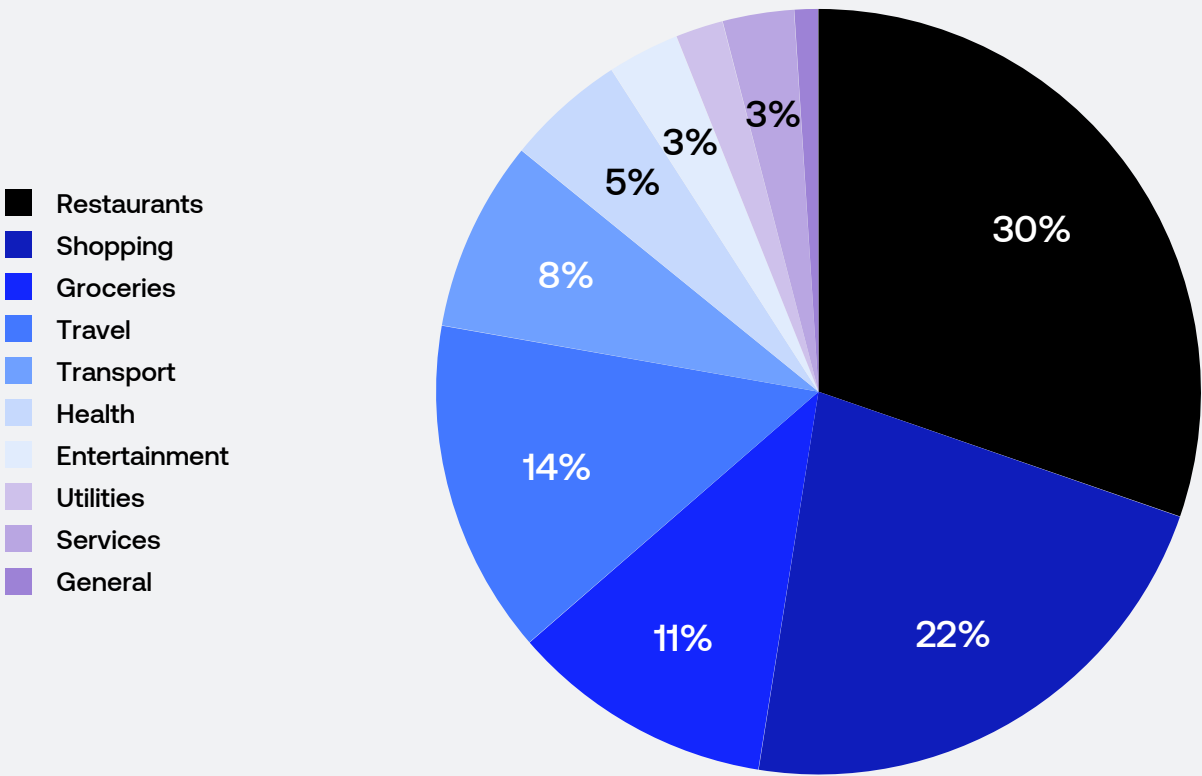
63%

Together, the top ten countries now account for 63% of all international Australian spending.

● Top destinations in 2024



● Spending categories



Where spending is falling: Europe and North America retreat

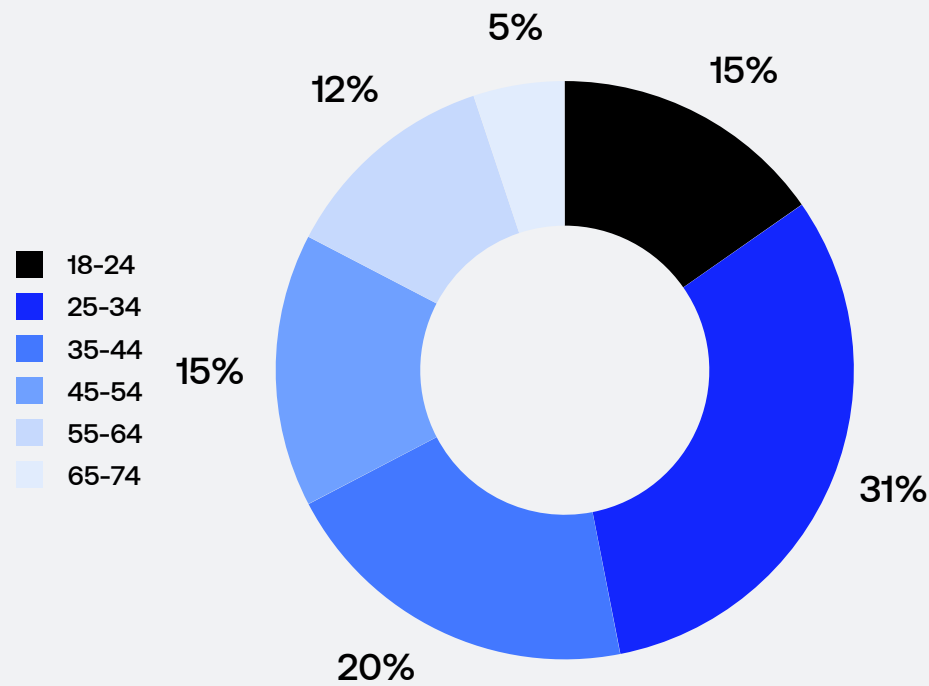
Traditional European destinations have experienced major spending declines.

North America has also taken a hit, with USA (~22%) and Canada (~28%) both falling out of favour. High costs, weaker exchange rates, and long travel times are likely culprits.

Millennials are the travel powerhouse

Australians aged 25–34 dominate international spending, accounting for 31% of the total. This is followed by the 35–44 group (20%), and two equally strong cohorts — 18–24 and 45–54, both at 15%. While older age groups are travelling less, younger and mid-life travellers are clearly steering the shift toward Asia-Pacific.

● Traveller demographics



Asia-Pacific is rising: proximity meets value

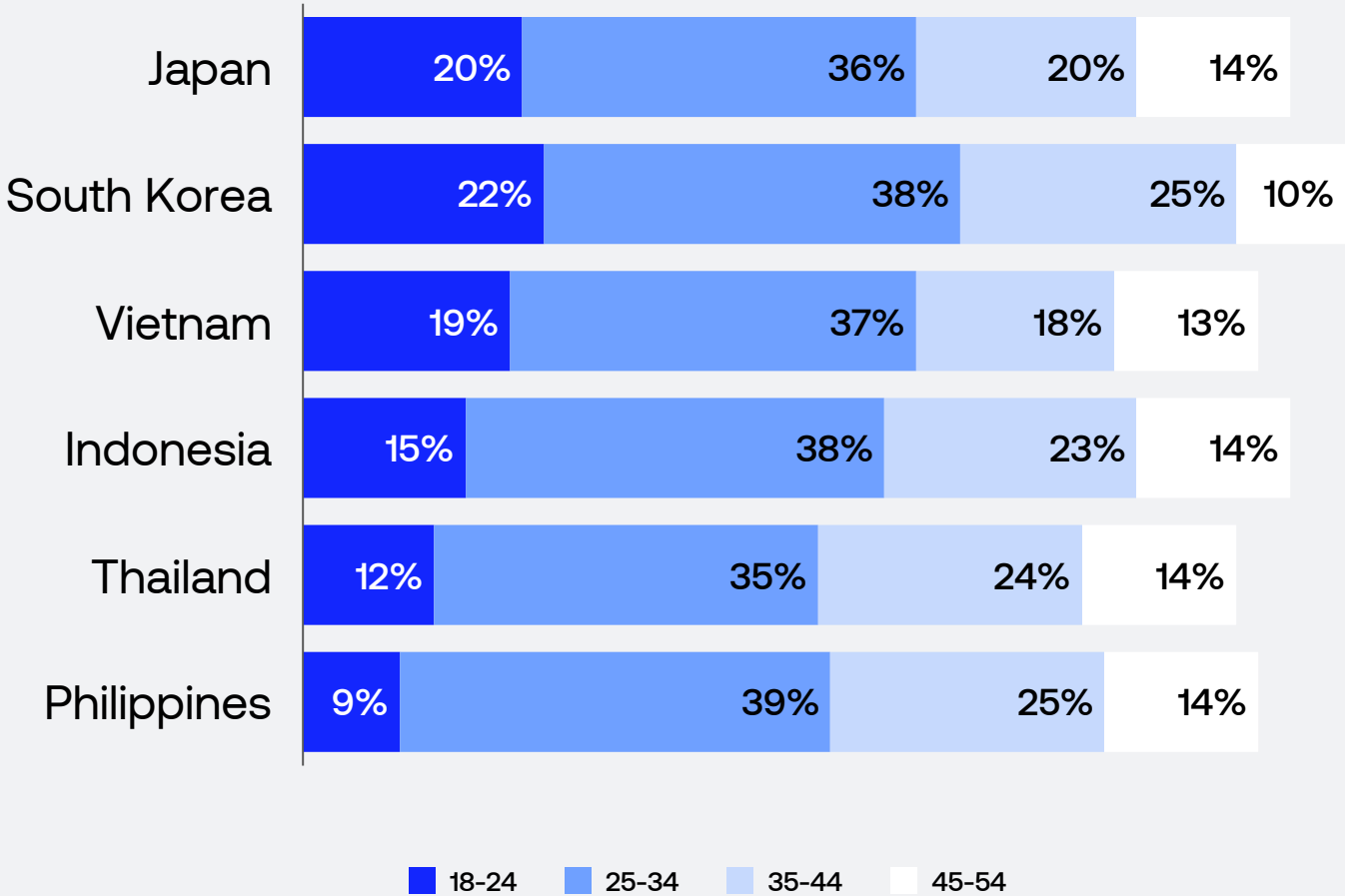
Spending across the Asia-Pacific region is gaining impressive momentum, driven by a wave of younger consumers fuelling growth across key markets. In Japan, South Korea, Vietnam, and Indonesia, the 25–34 age group consistently led the charge, driving growth of over 30% in some markets. Even Thailand and the Philippines, with more modest increases, saw the same demographic at the forefront.

Looking ahead: the Asia-Pacific era continues

With cost-of-living pressures and a weaker Aussie dollar shaping decisions, Australians are likely to continue favouring nearby and affordable destinations in 2025. The rebound of international travel may be gradual, but it will likely be led by short-haul getaways and regional escapes.



● Age breakdown by country



Predictions for the year ahead:

Asia-Pacific travel will continue to climb, especially among 18–44-year-olds.

Europe and North America may see further declines unless price dynamics shift.

Dining and shopping will remain dominant spending categories.



Stable spend, rising curiosity: a year of subtle shifts

Japan's international travel spending in 2024 reflects broad stability —with 1% growth. While top destinations like the United States and United Kingdom continue to anchor overall spend, growth is increasingly coming from newer or previously under explored regions, particularly in the Nordics. These trends are being driven by a younger, experience-hungry generation that is shifting how, where, and why they travel.

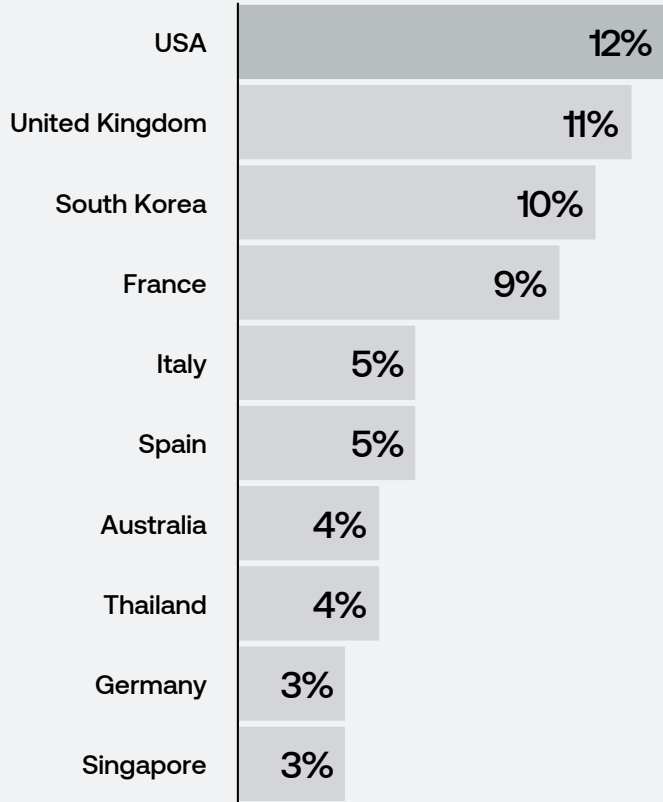
Top destinations: familiar faces, but changing fortunes

Japan's top ten travel destinations offer a geographically diverse picture — from Asia-Pacific neighbours like South Korea and Thailand to traditional long-haul markets in Europe and North America. But not all high-volume markets are growing.

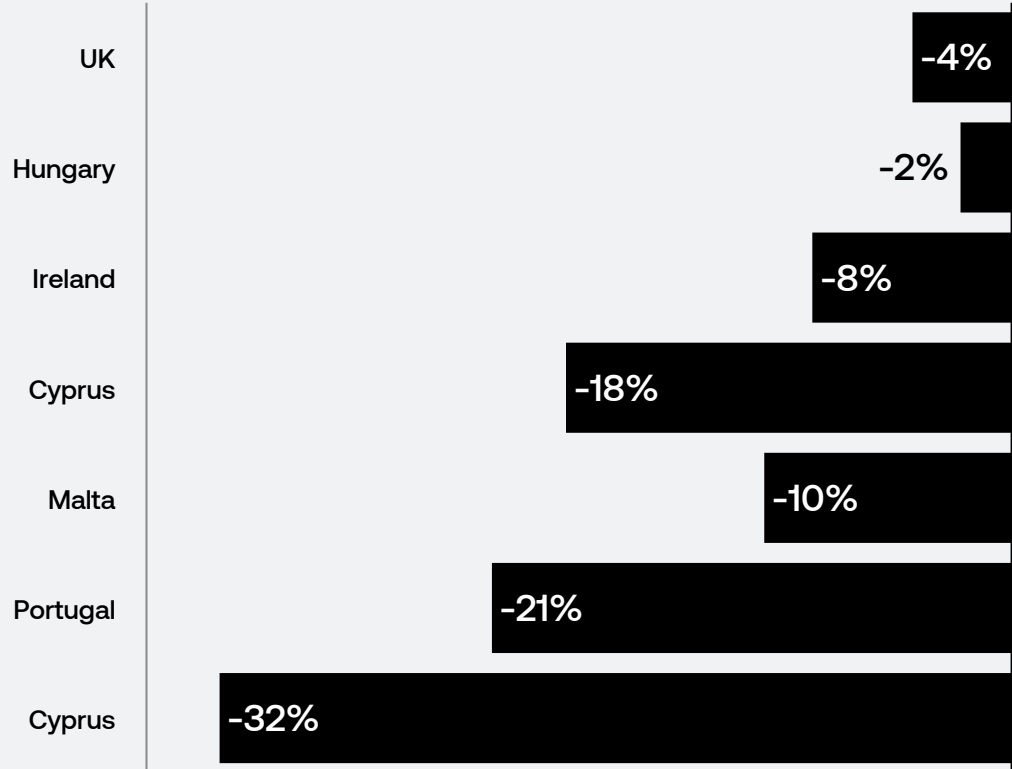
The United States (12%) and South Korea (10%) are holding steady, benefiting from cultural ties, and close proximity (in the case of Korea), and strong air connectivity. Italy (+13%) is the clear standout in Europe — driven by luxury shopping, high-end tourism, and a rising appreciation for Italian culture and cuisine.

In contrast, France, Germany, Thailand, and even the UK — despite high spend levels — are experiencing subtle declines, likely influenced by shifting tastes, saturation, and cost dynamics.

● Top destinations in 2024



● Decline in spending



Spending priorities: food, fashion, and function

Japanese travellers continue to spend heavily on restaurants (27%) and shopping (22%), reflecting their appreciation for culinary experiences and premium retail while abroad. Practical categories like groceries (16%), travel (11%), and transport (7%) round out the core of international spend.

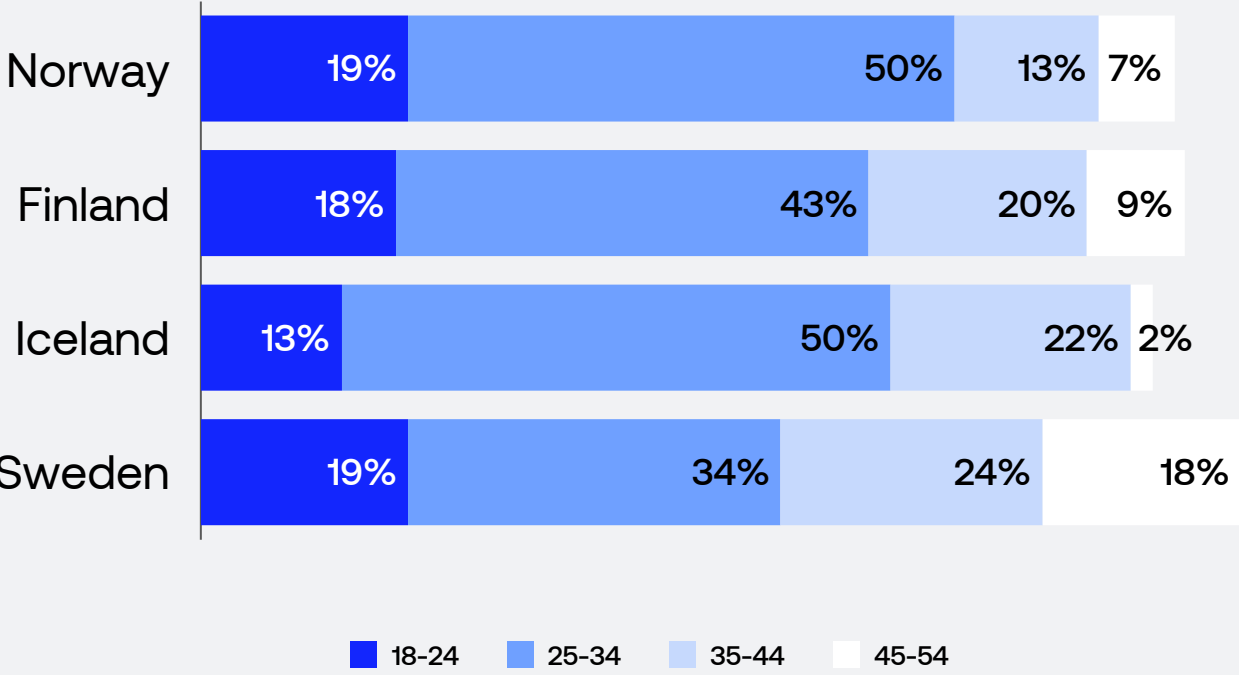
Booming markets: the Nordics are calling

Nordic countries have emerged as some of the fastest-growing destinations among Japanese travellers. These regions offer cooler climates, striking landscapes, and lower-density tourism — qualities increasingly attractive among young, adventure-driven travellers. These countries also show relatively strong engagement from 18–24 year olds, highlighting the next generation’s growing appetite for eco-tourism and remote adventures.

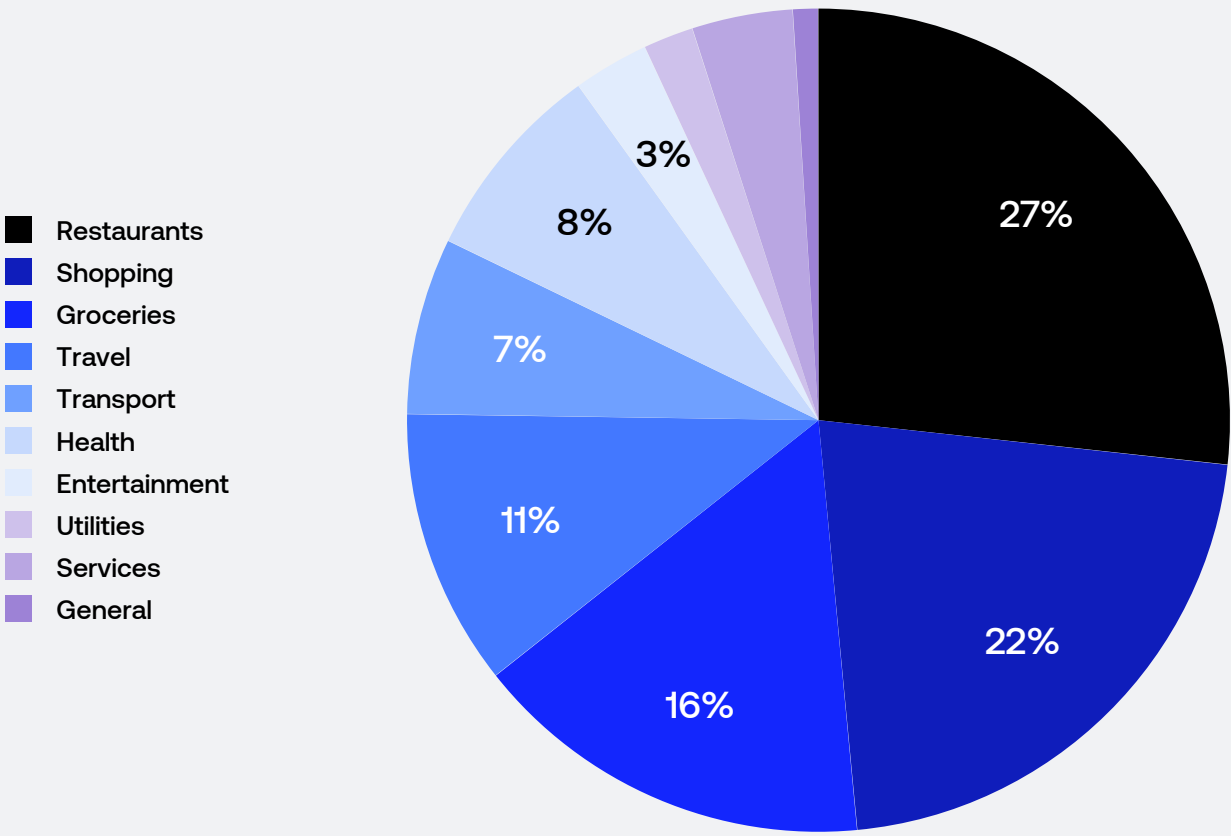
Norway (+41%) is leading the charge, with half of all spending coming from the 25–34 age group.

Iceland (+33%), Finland (+24%), and Sweden (+11%) are also surging, driven by interest in nature-based travel, Northern Lights tourism, and cultural curiosity.

● Age breakdown by country



● Spending categories



Generational breakdown: Millennials shape the present, Gen Z eyes the future

Japan’s international spending is heavily concentrated in the 25–44 age range, which accounts for a combined 65% of total spend. These travellers are fuelling both established favourites and emerging hotspots.

Looking ahead: more nature, more newness

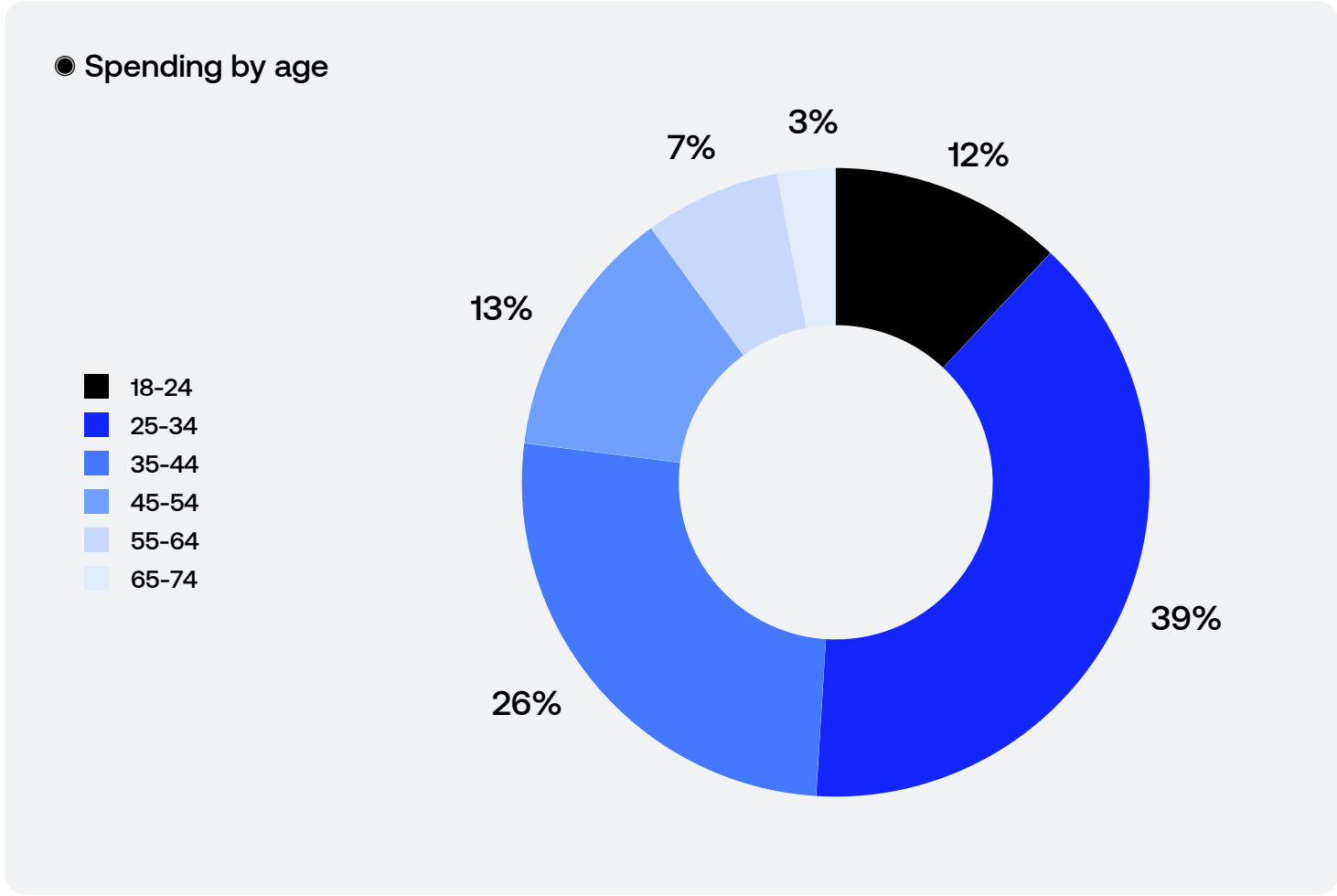
The Japanese outbound travel landscape is evolving—not retreating. While many of the top-spending countries remain consistent, the destinations gaining momentum are markedly different. Younger generations are redefining what premium travel looks like, favouring adventure, culture, sustainability, and emotional value over status.

Nordic countries will continue to rise, possibly breaking into Japan’s top 10 within two years.

Experience-first destinations — offering nature, art, or culinary immersion—will outperform big cities.

Luxury shopping and wellness tourism will rebound, especially in Italy, France, and Thailand.

18–24 year olds will become a more prominent force, driving spending internationally.



Singapore



Although these ten countries account for the highest international spending by Singaporeans, their growth trends vary sharply. Malaysia is the only country with positive year on year growth (+5%), reflecting strong cross-border activity.

Regional destinations like South Korea (-4%) and Thailand (-11%), show relatively mild declines, suggesting steady demand. In contrast, long-haul markets such as Japan (-24%), the UK (-35%), US (-38%), and parts of Europe have seen steep drops, despite high total spend.

What Singaporeans spend on: retail leads, dining follows

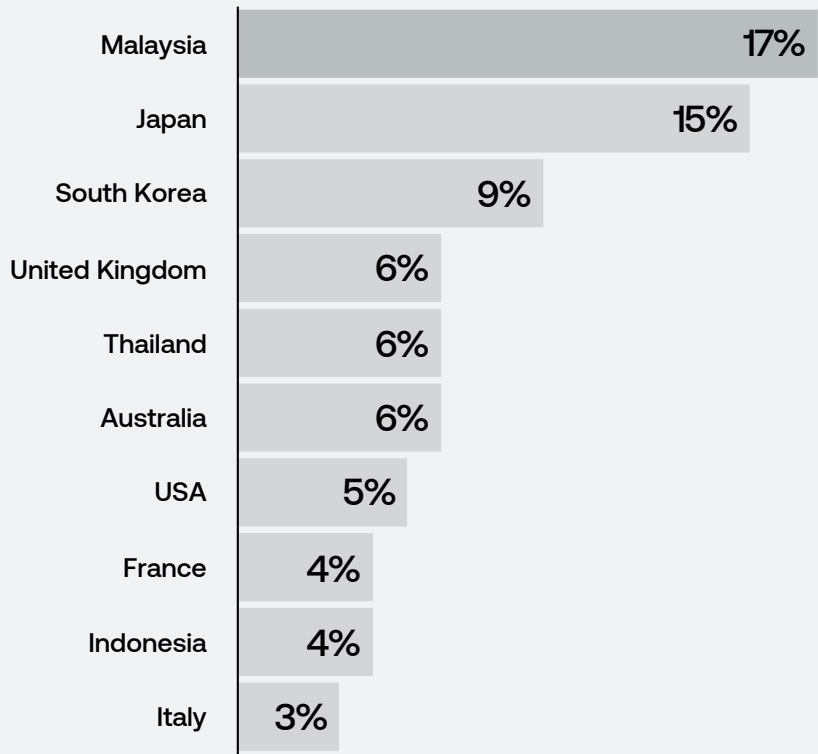
Spending patterns abroad are experience-driven, with shopping (33%) leading all categories—a testament to Singaporeans’ affinity for fashion, luxury, and retail tourism. Restaurants (24%) come second, showing strong interest in culinary experiences.

Categories like travel (10%), health (10%), and groceries (11%) round out essential and wellness-related expenditures, while entertainment (3%) and services (2%) remain smaller but stable contributors.

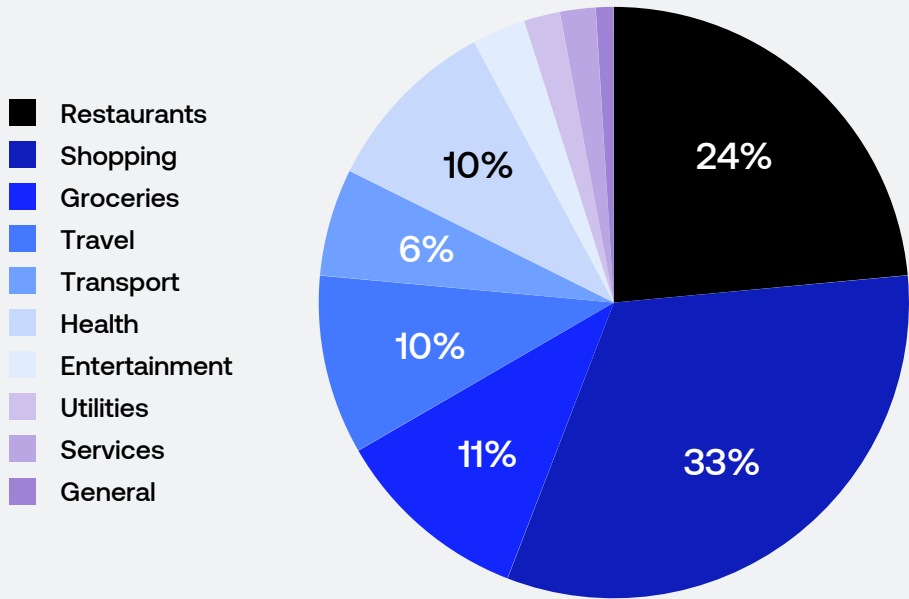
Exploring new destinations

Spending in destinations such as Brazil and Peru have catapulted in the last year, with spending in both destinations up 24% and 34% respectively. Additionally, spending in holiday destinations like Sri Lanka has also seen a major increase in spend, up 55% as Singaporeans seek new adventures.

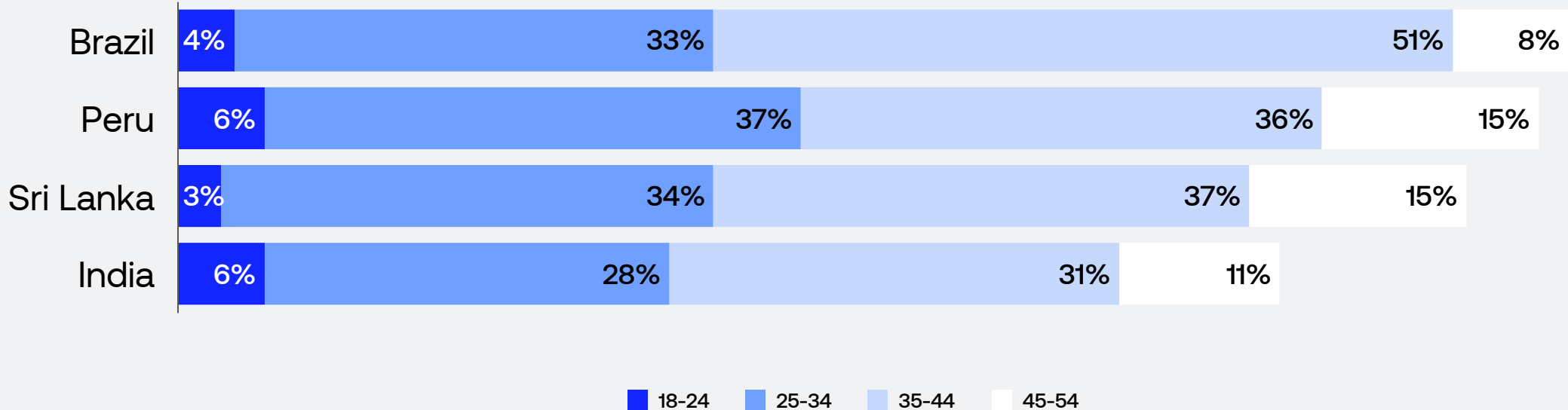
● Top destinations 2024



● Spending categories



● Age breakdown by country



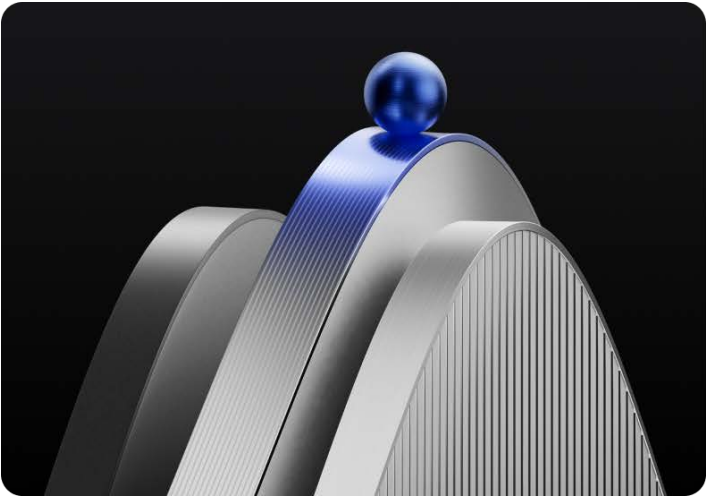
Generational trends:
Millennials lead a practical,
value driven shift

Singaporean outbound travel is heavily concentrated among 25–44 year olds, who together make up 59% of all international spending.

Looking ahead: the future is
local, leaner, and experiential

2024 has made one thing clear: Singapore’s outbound travellers are re-evaluating how they spend and where they go. Meanwhile, regional destinations that offer culture, affordability, and flexibility are set to thrive.

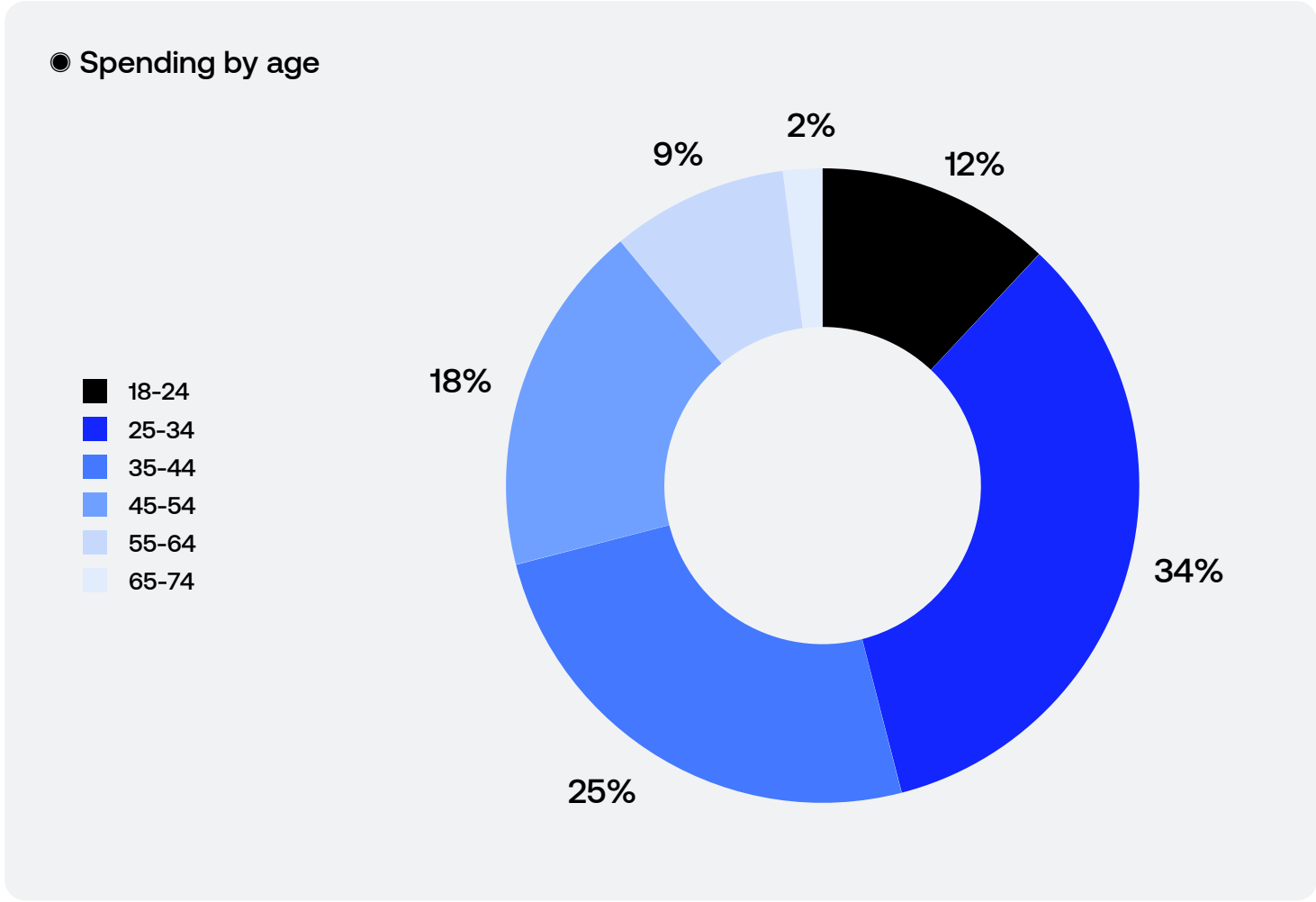
Predictions for the year ahead:



Malaysia, South Korea, and Sri Lanka are expected to see continued growth.



Europe and the US will likely remain subdued unless price value improves.



25–44s will drive destination discovery, with Gen Z gaining more share. The 2024 international travel spending report reveals a shift in global spending habits, driven by economic factors and changing traveller preferences.



In 2024, international spending patterns revealed a clear picture: younger Brazilians are leading a wave of global exploration, favouring a mix of classic destinations and emerging hotspots.

Passport power: where Brazilians are jetting off to

The United States held its ground as the number one international spending destination, accounting for 15% of all Brazilian spending abroad. Portugal (12%) and the UK (10%) weren't far behind, showing strong ties to Europe.

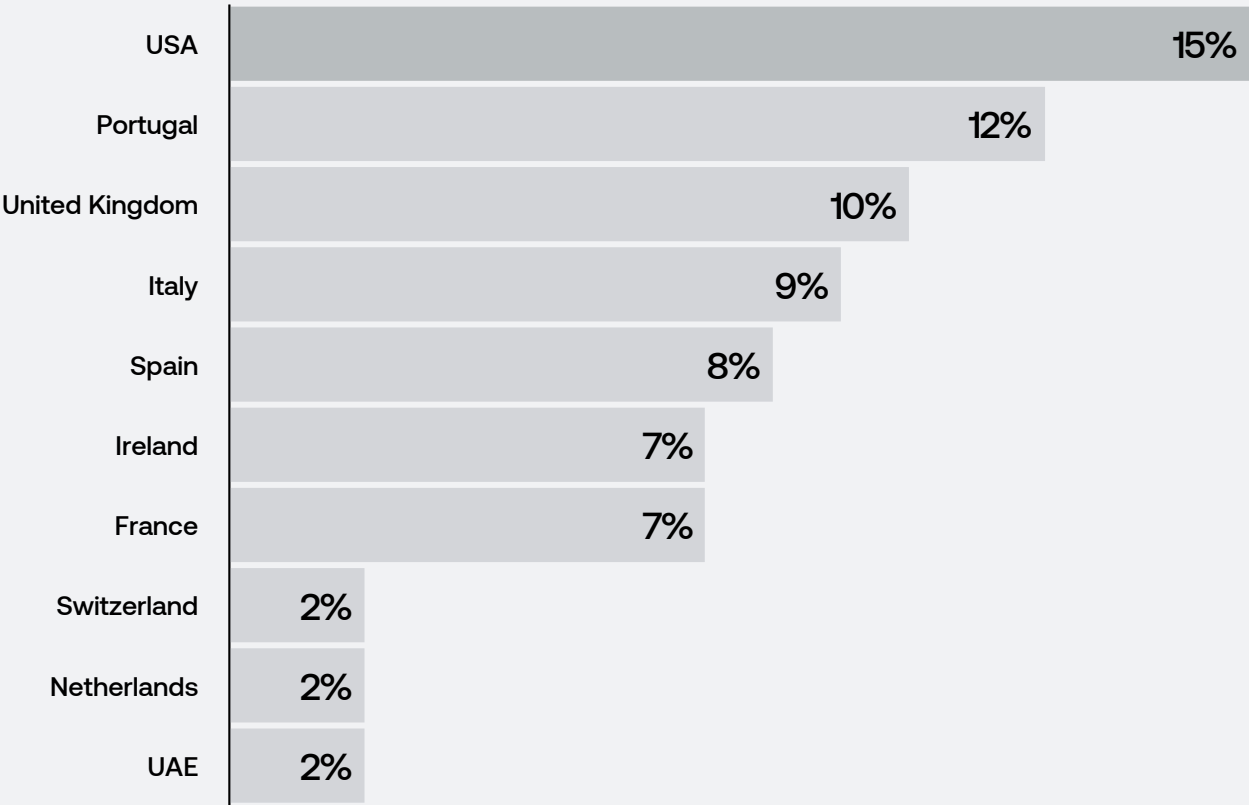
Italy and Spain (9% and 8%, respectively) also proved popular, while Ireland and France (7% each) rounded out the top-tier picks.

Millennials driving spending

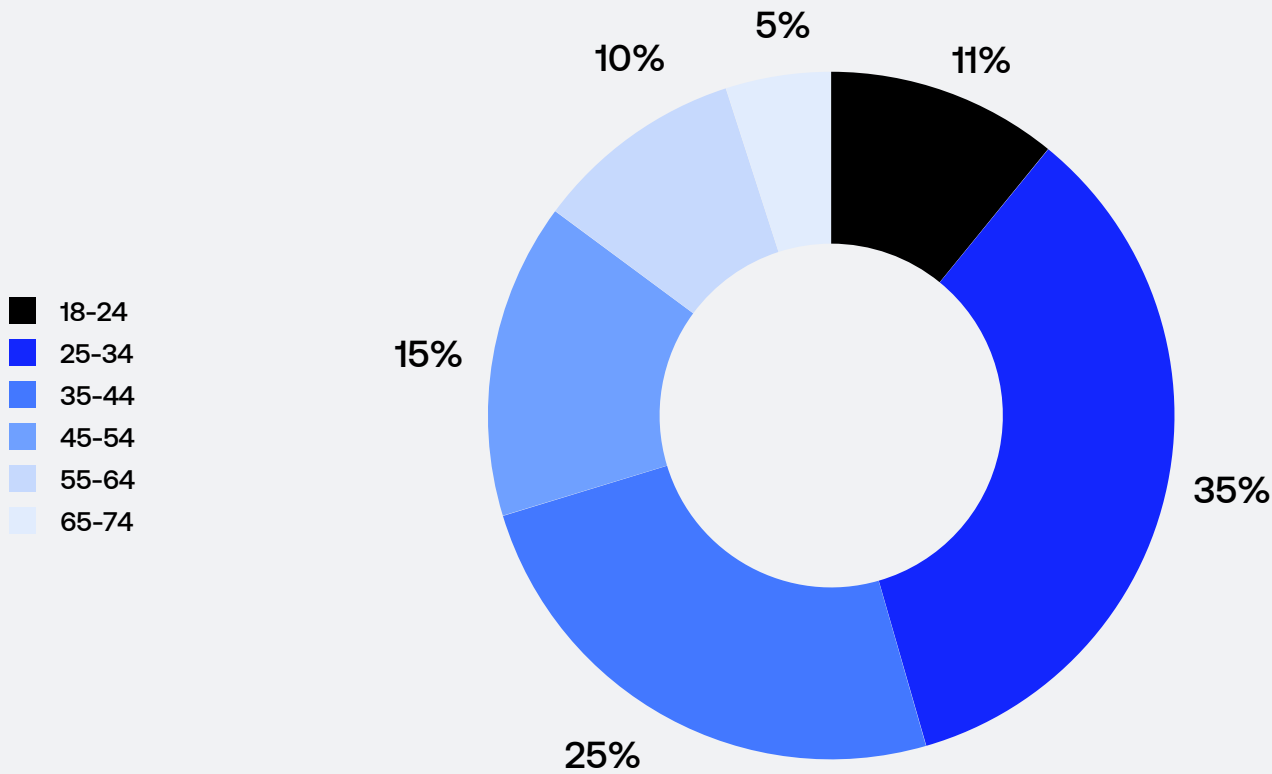
Young professionals are leading the charge. The 25–34 age group made up a whopping 35% of Brazil's international spending, followed by the 35–44 bracket (25%). Gen Z travellers (18–24) contributed 11%, while older generations — particularly those over 55 — accounted for a modest share (15% combined).

Clearly, millennials are driving Brazil's global footprint.

● Top destinations in 2024



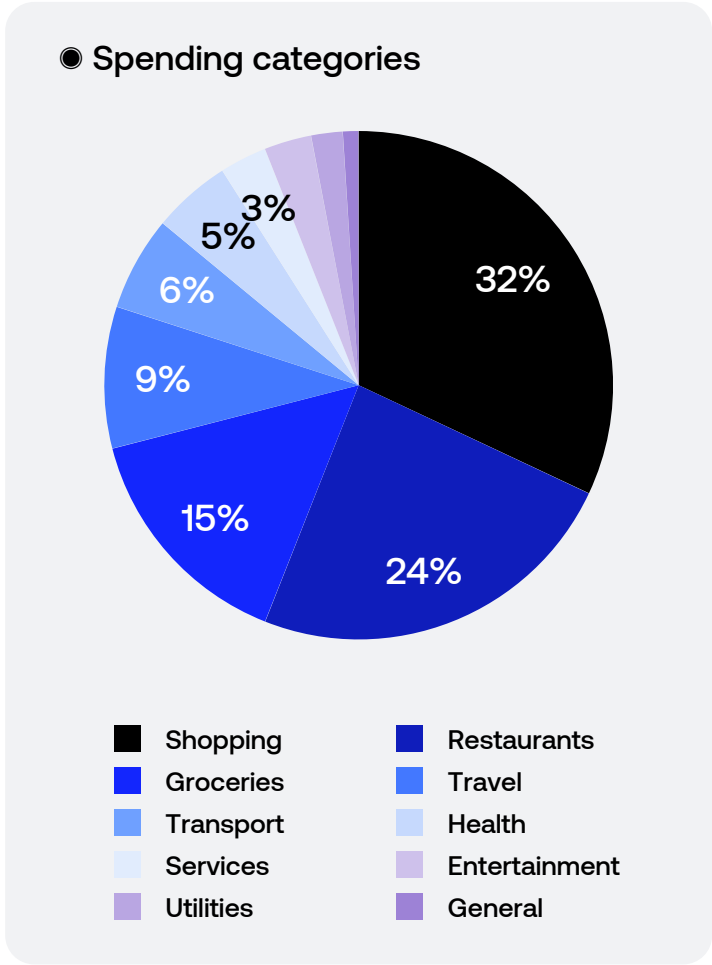
● Spending by age



Retail therapy and fine dining: what Brazilians prioritise abroad

Shopping topped the list of spending categories at 32%, showing that international trips remain a prime opportunity for retail indulgence. Dining out followed at 24%, reflecting a love for culinary experiences abroad.

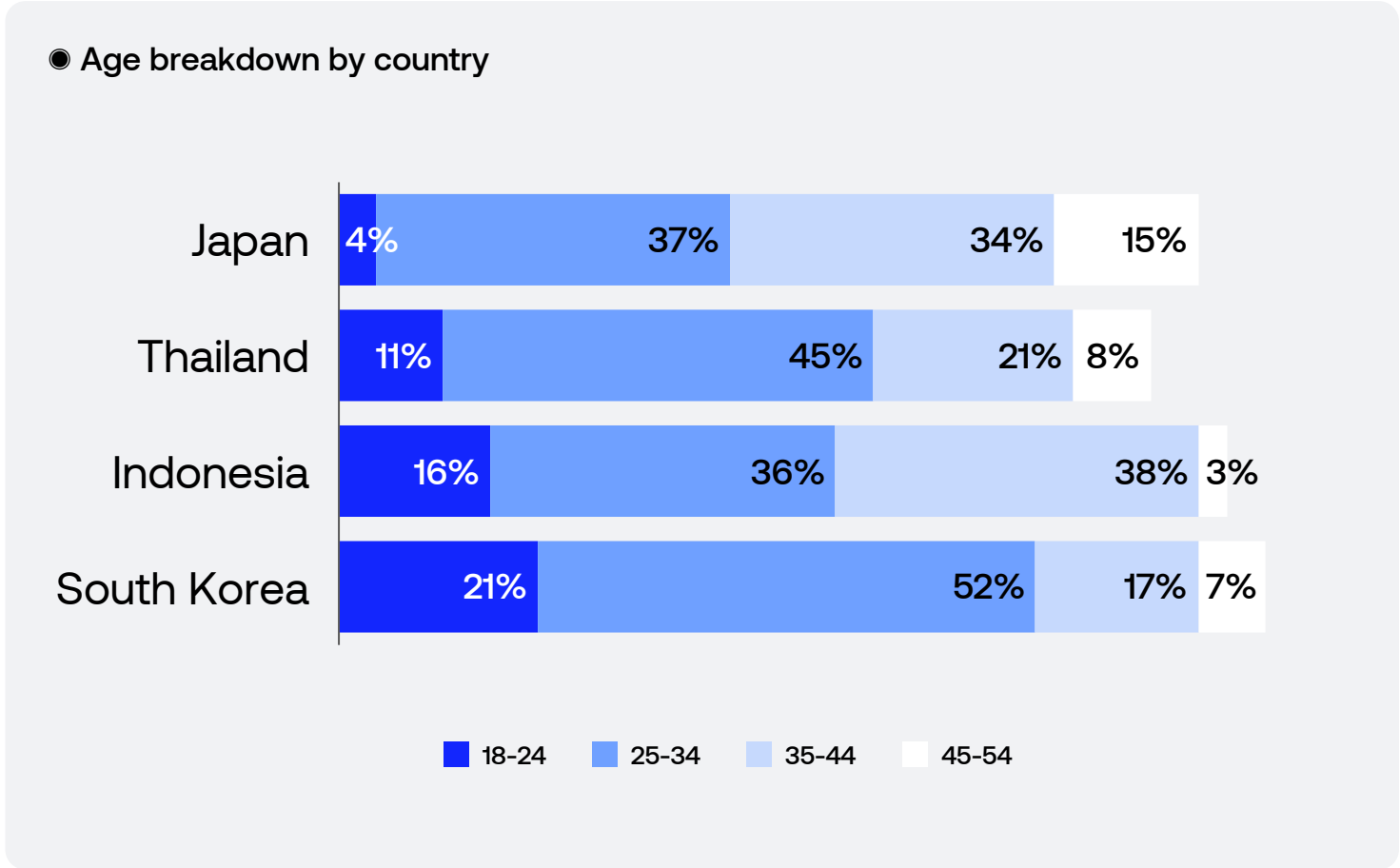
Other notable categories included groceries (15%), travel services (9%), transport (6%), and health (5%). Entertainment, services, and utilities made up smaller portions of the pie. Whether it's fashion finds or unforgettable meals, experiences matter most to Brazilian travellers.



Asia rising: the top destination stars

Asia is emerging as a rising hotspot for Brazilian travellers. Japan saw the largest year-on-year increase in spending — a 27% jump — driven by adventurous millennials and Gen X (25–44 age group accounted for over 70% of the growth).

Thailand followed with a 14% boost, again led by the 25–34 segment. Indonesia (9% increase) and South Korea (7%) also gained traction, especially among younger travellers aged 18–34. These trends suggest a growing appetite for cultural exploration beyond traditional Western destinations.



New destinations will emerge as travel gets smarter

As travellers become more digitally connected and price-savvy, emerging destinations in Eastern Europe, North Africa, and lesser-known parts of Asia may rise on the radar for Brazilian tourists.

Experience over possessions: a shift in spending priorities

While shopping still top the charts in 2024, the appetite for experiences, such as food, local travel, and cultural events, is growing. Expect Brazilian travellers to channel more of their international spend into restaurants, entertainment, wellness, and unique local services in 2025.

Brazil's love affair with Asia will accelerate

After a notable surge in spending across Japan, Thailand, Indonesia, and South Korea in 2024, expect this trend to intensify in 2025. As younger Brazilians seek out more adventurous, culture-rich destinations, Asia is poised to become Brazil's next travel hotspot.



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Methodology

Methodology

The findings in this report are based on anonymised data from the Revolut platform, spanning a 12-month period between 1 January 2024 – 31 December 2024.

The data was taken from the following countries: United Kingdom, Ireland, Germany, Spain, France, Italy, Portugal, Greece, Belgium, Netherlands, Poland, Hungary, Switzerland, Romania, Bulgaria, Lithuania, Czechia, Slovakia, USA, Australia, Japan, Singapore, Sweden, Finland, Denmark, and Norway.

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