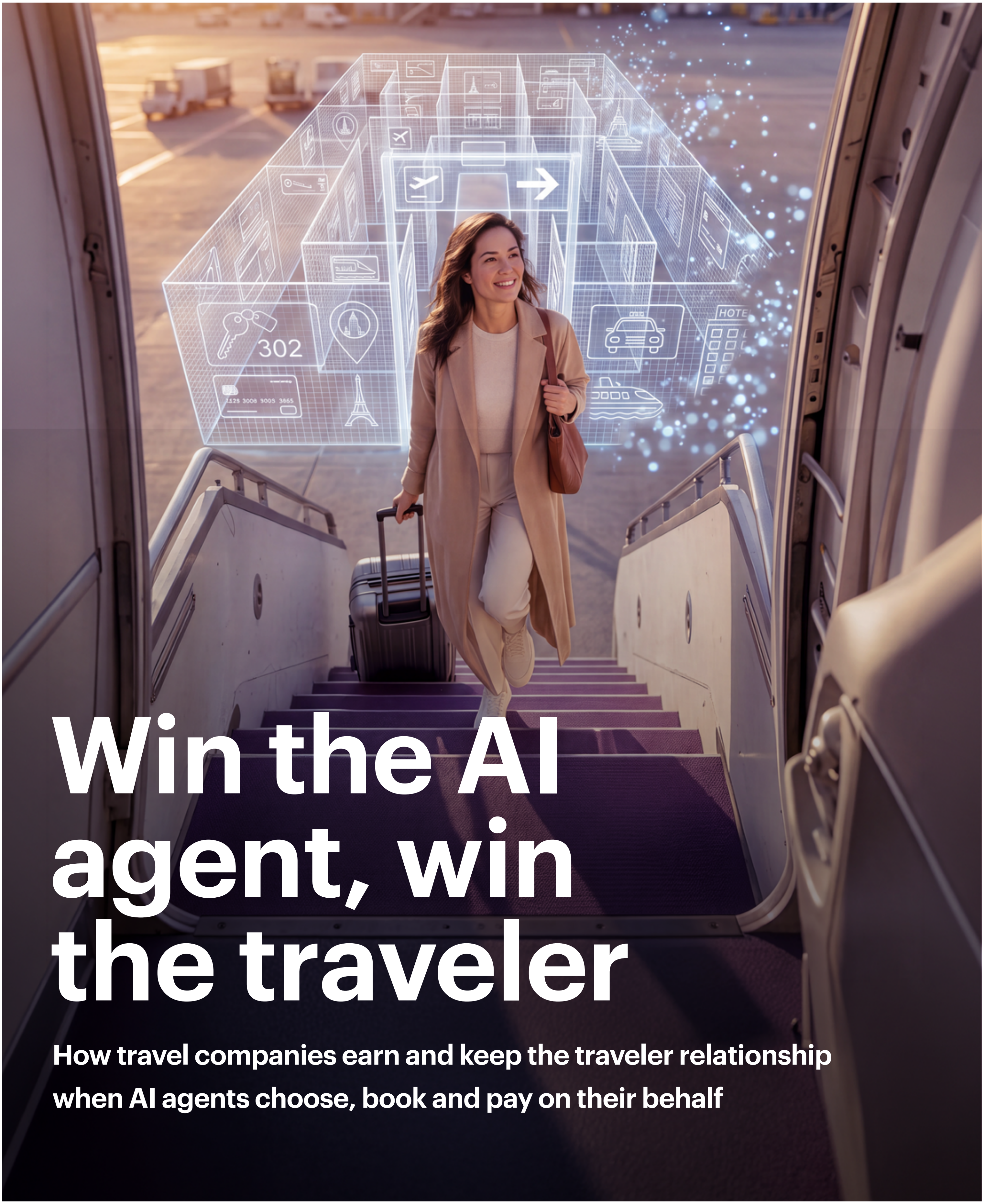
Accenture Research Report



Win the AI agent, win the traveler

How travel companies earn and keep the traveler relationship when AI agents choose, book and pay on their behalf

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What it takes to stay visible, trusted and chosen in agent-led travel

Every travel company counts on something to anchor their customer relationships. An airline has seats and a hotel has rooms; many trips can't happen without them, and loyalty status built up over time makes switching feel like walking away from money.

Similarly, an online travel agency has its range and signature interface, both of which can make it easier for travelers to return than to explore other options.

Now, however, AI agents are making it clear that being essential is not the same as being irreplaceable. When a person taps an AI agent to help plan and book a trip, that agent doesn't have a sense of sunk cost. It assembles travel options, loyalty programs, payments and destination spending, homing in on the brands that offer the best combination of value and experience for the occasion. It also systematically and rapidly factors in reliability, ease of doing business and existing loyalty benefits, comparing tiers, redemption values and payment perks until it lands on the best available option.

Choices that used to lean heavily on habit and perceived benefits are fast becoming algorithmic, and as they do, a different competitive reality is coming into focus. Executives already recognize this shift. In fact, when we asked 600 industry executives who will own the traveler relationship in the near future, they favored online travel agents (OTAs), but ranked AI-native platforms ahead of traditional travel brands such as individual airlines and hotels, 21% to 19%. An intermediary that barely existed a few years ago is expected to sit closer to the traveler than the brands that actually run the trip.

The issue is that most companies in the industry aren't ready for this change. Just 30% of travel executives say their organizations are fully ready to orchestrate end-to-end customer journeys across partners and ecosystems that agents will be looking.

The answer lies in rewiring their brand's own digital infrastructure and its connectivity to partners and other platforms. That means connecting the systems agents need to use, such as payments, loyalty, identity and customer data, through shared platforms. It also means building in guardrails so agents can act reliably and securely.

In this research report, we examine why it's critical to address the needs of an AI agent acting on behalf of customers now—and how doing so will concurrently meet customers' own rising expectations. Then, we outline the actions travel leaders can take to build durable loyalty and trusted growth, including the first step airlines, hotels and online travel agencies should make while the market is still taking shape.

Already, first-movers are defining the contours of the agent-ready future built to deliver easier, better experiences for travelers.

Research snapshot

To prepare this report, we conducted two surveys in June 2026. The first included 5,003 travelers across 12 markets: the United States, Canada, the United Kingdom, Germany, France, Spain, Italy, India, China, Japan, the United Arab Emirates and Saudi Arabia. The second included 600 senior industry executives at airlines, hotels, and online travel agencies and platforms headquartered across 17 countries spanning Asia Pacific, Europe, North America, the Middle East and Latin America.

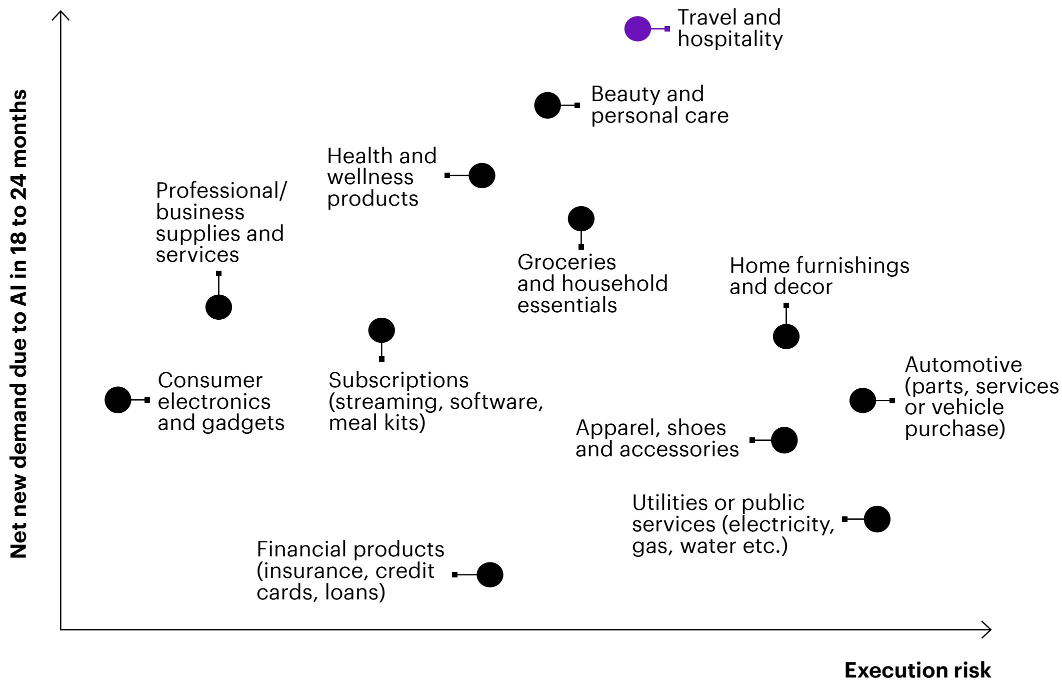
For more information on our methodology, please see page 23.

Travelers are ready for more. The industry is still catching up.

The travel and hospitality sector ranks among the industries expected to benefit most from agentic commerce, according to our research.

But as Figure 1 shows below, it is also among those facing the greatest execution challenges as AI-driven transactions reshape demand and raise expectations for seamless fulfillment.

Figure 1: Travel is agentic commerce's biggest test



Source: Accenture Aaru Agentic Commerce Simulation (February 2026, N=50,000 consumer agents). See References for full source details.[1]

Understanding why starts with the traveler. AI agents can make trip planning easier by reducing the work of comparing, booking and paying. But the same technology also exposes the industry's challenge: connecting the systems that support agent activities well enough to attract their attention and win their choice.

Travelers are willing to delegate, but on their terms

Customers have long been looking for easier and more holistic ways to plan travel. Dealing with frustrating user interfaces (UI), they're looking for better personalization, more connected journeys and better partnerships across players.

Today, many still have to work across several platforms to plan and book a single trip. Nearly two in three travelers use four or more platforms to book one trip, and 94% describe the process as moderately or very complex. That complexity has a cost: 66% believe it has caused them to miss better travel options they might otherwise have found.

This makes ease a real switching trigger when price is comparable. Almost all of our traveler survey respondents (96%) said they would switch away from a preferred travel brand if another option offered a significantly easier and faster experience.

That turns an experience gap into a structural competitive risk: loyalty and habit will no longer protect companies that cannot make the journey more seamless to navigate and execute.

83%

want rewards they can spend beyond travel.

Travelers bring the same preference for ease and flexibility to loyalty. They value rewards, but want rewards to be easy to use and flexible. Eighty-three percent want rewards they can spend beyond travel, including everyday spending, rather than only on flights and hotels. And 86% say they would be more likely to choose a travel brand if rewards could be combined with payment methods or other loyalty ecosystems. For an AI agent, that kind of flexibility matters because it makes the value easier to recognize, compare and apply.

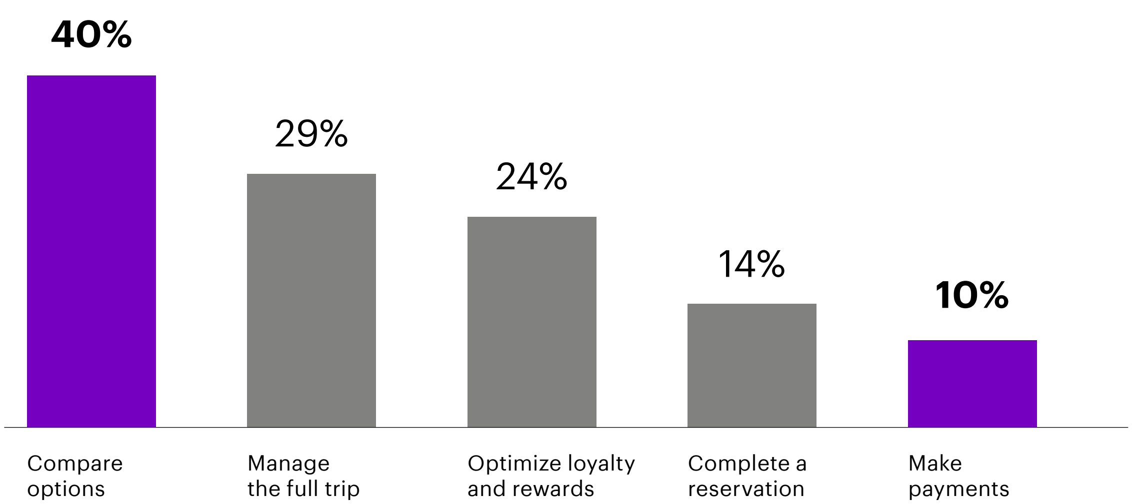
Travelers also show a strong appetite for a more connected experience. Ninety-six percent value a single system that brings together payments, rewards and preferences, and almost all (97%) would use it even if it required sharing travel, payment and personal information. That willingness points to a clear value exchange, as travelers will share more when the experience becomes easier, more useful and more connected.

That is the allure of an agent-led journey. AI agents appeal because they can manage complexity. They can compare options, apply preferences, weigh loyalty value, check payment choices and help travelers make decisions with less manual effort. For travel purchases such as flights and hotels, 87% of consumers say they are open to collaborating with an AI agent. More broadly, three in four consumers globally say they would be willing to let an AI agent handle routine tasks.

That openness has limits. Travelers are more comfortable with AI help when the stakes are lower and when they remain in control. In our research, 40% of travelers are willing to fully delegate comparison of travel options to an agent. Only 10% are willing to fully delegate payment execution. Payments show the same pattern: 84% chose some form of AI-assisted payment option, while only 29% were comfortable with fully or largely autonomous optimization. Most prefer an agent to work within payment methods they have already chosen or approved.

For example, a traveler could authorize an agent to monitor dynamic fares and book when the right option appears, within preset limits such as budget, preferred airlines, payment methods and a 24-hour cancellation window. As Figure 2 shows, travelers are far more willing to delegate lower-stakes decisions than higher-stakes ones, welcoming agent help without giving up final control entirely.

Figure 2: Travelers delegate low-stakes tasks far more readily than high-stakes ones



Implication. Discovery and loyalty are the safe entry points for agentic travel; autonomous payment is a trust problem to be earned, not a feature to be shipped.

Source: Accenture B2C Traveler Survey (June 2026, N=5,003). See References for full source details.[2]

The next travel advantage is orchestrated value

Two distinct problems sit behind traveler frustration. The complexity travelers feel is a user experience problem: too many platforms, too much repeated effort. Better interfaces, including agentic ones, can ease it. The fragmentation beneath it is structural, and no interface fixes it alone. It comes from organizations building payments, loyalty, identity and servicing separately over decades, on systems never designed to work as one. AI agents will compel travel companies to connect these systems. Until now, AI in travel has mostly played copilot. It reads data and makes suggestions, while the traveler still compares, books and pays. Agents will do far more, and in turn, demand more from travel companies.

Fragmentation runs in two directions. Across the industry, no single player owns the full journey, so airlines, hotels, online travel agencies, payment providers and loyalty partners each operate on their own terms. Executives name the barriers clearly: organizational complexity, legacy systems and data silos are the top obstacles to connecting the journey.

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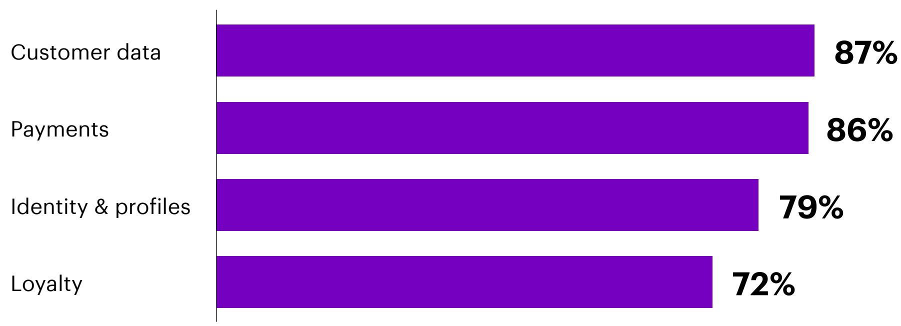
That fragmentation also exists inside companies. As Figure 3 illustrates, executives report that the systems agents need most remain disconnected across their organizations: customer data at 87%, payments at 86%, identity and profiles at 79% and loyalty at 72%. These are the systems an agent needs to use if it is going to act reliably on a traveler's behalf. When they remain disconnected, a better interface can make travel feel smoother, but it does not give an agent what it needs to execute.

Figure 3: The systems AI agents need most remain disconnected



Why this matters

For reliable end-to-end execution, an AI agent may need access to these four core systems

Customer data personalize the journey

Payments transact

Identity & profiles know who the traveler is

Loyalty apply rewards

Source: Accenture B2B Executive Survey (June 2026, N=600). See References for full source details.[3]

Payments show what that fragmentation costs. If payment fails, there is no trip. Executives describe their payment operations as fragmented, often split across channels, currencies and provider relationships. Travelers feel that fragmentation at the point of purchase: 83% have walked away from a booking because of a payment problem, such as a failed card, too few payment options or a fee that appeared late in the process.

Yet companies are investing AI where it is easier to deploy rather than investing AI in connecting disconnected systems where execution risk is highest: 66% use AI in marketing, while only 23% use AI in payments. For agents, payment choice matters in two ways. The transaction has to clear, and the agent has to be able to evaluate which payment method best fits the traveler's preferences, rewards and constraints. Providers that expose more payment options give agents more to work with. Providers that do not may become easier to bypass.

Loyalty shows a second cost of fragmentation. Tiers, changing point values and partner restrictions have made rewards hard for travelers to compare. That complexity helped keep customers in place when people had to do the math themselves. Agents can compare redemption value, payment perks and partner options instantly. Programs built on clear, flexible value become easier for an agent to recommend. The financial stakes are material. Delta's American Express remuneration reached $8.2 billion in 2025, up 11% year-over-year, showing the scale of value tied to airline loyalty ecosystems.[4]

> Fragmentation is therefore not only an experience issue but a business issue. More than eight in ten executives say fragmentation has a high or significant impact on revenue growth (88%), customer ownership and conversion rates (both 84%), and operational costs (83%). What travelers experience as friction, the business experiences as lost revenue, a weaker hold on the customer relationship and higher costs.

Agents heighten that risk. When a machine books at scale, a payment failure or misapplied reward is repeated many times. This is high-volume, low-error commerce: the more agents act, the less room companies have for execution mistakes. A company whose systems let an agent complete the journey reliably is better placed to stay in the traveler's path. A company whose systems create friction may lose the traveler without seeing a failed transaction or receiving a complaint. The agent simply routes elsewhere.

OpenAI stepping back from enabling direct checkout inside ChatGPT is a telling example. It acknowledged that Instant Checkout “did not offer the level of flexibility” needed and redirected transactions to third-party apps. Even for physical goods, in-chat commerce proved harder to execute reliably than discovery. For travel, with its pricing volatility, cancellation rules, multi-currency payments and post-booking servicing, the execution bar is higher still. Whoever clears it owns the moment that matters.[5]

That is why the question of ownership shifts. When an agent sits between the traveler and the companies serving the trip, the business closest to the customer is the one the agent can identify, price, book, pay and service reliably. The demand extends beyond a better interface. Nearly three-quarters of consumers (71%) would want an AI agent to coordinate a holiday across flights, hotels and hire cars and other providers, including itineraries, logistics and communications.[6]

To coordinate that journey reliably, agents need value orchestration: a way to move through the journey without stitching disconnected systems together.

71%

consumers want an AI agent to coordinate a holiday across flights, hotels and hire cars and other providers, including itineraries, logistics and communications.

As Figure 4 shows, the foundation is a trusted execution layer with the connected capabilities an agent can find, understand, trust and use to complete a booking, apply rewards, take payment or handle a change.

Figure 4: Agent-led travel runs on trusted execution

1 Discovery & planning

Inspiration and planning

AI helps understand preferences and make recommendations.

- Personalized recommendations
- Payment preferences
- Trip budget guidance

2 Booking & purchase

Make it easy and rewarding

AI finds the best way to pay and maximize value.

- Flexible payment options
- Rewards
- Insurance/travel protection

3 During travel

Seamless and secure on-the-go

AI ensures smooth experiences adapted in real-time.

- Wallets
- FX optimization
- Servicing & support
- Fraud/ security support

4 Post-trip

Extend value beyond the trip

AI turns every interaction into future value.

- Loyalty
- Rewards
- Future engagement

Connected by value orchestration

Travel companies will increasingly need to orchestrate payments, loyalty, preferences and services to enable seamless AI-mediated experiences across the journey

Source: Accenture Research analysis based on Accenture survey findings and research.
See References for full source details.[7]

Value orchestration should be built in sequence. Identity, payments, loyalty, data and the AI layer each carry different levels of investment, integration complexity and time to value. Identity and data integration can deliver earlier benefits. Payment settlement and loyalty re-architecture are heavier, slower moves. Treating value orchestration as one large system to switch on at once risks the wrong sequencing, and the wrong sequence is the difference between a program that creates value and one that does not.

The readiness gap is already wide. As Figure 5 illustrates, traveler expectations are outpacing industry readiness.

Figure 5: Traveler demand is outpacing industry readiness.

Travelers are ready for more

96% value a connected system across payments, rewards and preferences

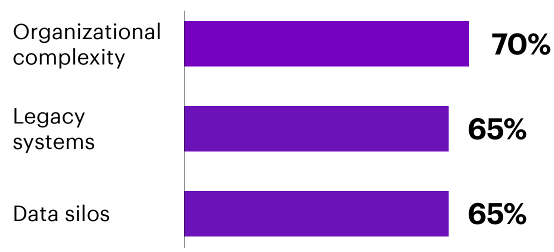
97% would use it even if it required sharing their data

86% more likely to choose a brand with rewards integrated into payments

83% say rewards usable beyond travel are important

Industry readiness is still catching up

30%
feel fully ready to orchestrate end-to-end journeys across ecosystems and partners



The barriers behind the gap

Implications: The constraint is not traveler appetite; it is enterprise readiness. Value orchestration is the work of closing this gap before agents start choosing on travelers' behalf.

Source: Accenture B2C Traveler Survey (June 2026, N=5,003) and Accenture B2B Executive Survey (June 2026, N=600). See References for full source details.[8]

Delta offers an early preview. Its Delta Concierge assistant, in beta in the Fly Delta app for SkyMiles members, authenticates the traveler and draws on their history to give personalized, real-time support across the journey, from flight details to eCredits and baggage tracking. It is a first step toward the connected, identity-aware foundation an agent-led experience will need, an incumbent beginning to move from AI that informs toward AI that acts.[9]

Executives expect this shift overall to happen quickly: In our survey, around three-quarters believe AI will be executing customer-facing actions, including bookings, payments and disruption handling, within three years.

Where to start and how to prioritize

Every travel company needs the same foundation, API-led interoperability, as fast as possible. Accenture research found that 86% of agent-mediated transactions are at risk of being abandoned or switched to a competitor when something goes wrong in the purchase, with travel among the most exposed categories. That makes agent-readiness a near-term priority, not a future bet.

Moreover, connecting systems, developing clear rules and enough reliability for agents to act will buy an organization time to modernize the heavier parts in the right order.

Companies also need to build in guardrails. Connectivity alone will not be enough. Nearly four in five executives identify security risks and regulatory compliance as the biggest concerns around AI-driven execution, while governance, accuracy and customer trust are essential before organizations allow AI to execute customer-facing actions. Agent readiness therefore requires governance, regulatory clarity, accuracy and trust, not connectivity alone.

Together, connected systems and guardrails give every travel company a common foundation. From there, airlines, hotels and online travel agencies should prioritize different capabilities. Their economics differ, and so do the control points that matter most to their customer relationships. With that foundation in place, every travel company faces the same strategic choice: become the agent of choice, the choice of agents, or both.

30%

of executives are fully ready to orchestrate end-to-end journeys.

For most travel companies, the necessary first move is to become the choice of agents: making their value, rules and systems clear enough for agents to choose them repeatedly. With only 30% of executives fully ready to orchestrate end-to-end journeys, the majority have not yet built the foundation that agent-readiness requires.

A smaller number of companies, those with real category authority and proprietary data, may also strive to become an agent of choice. A travel agent that handles a full itinerary could fit that role by becoming the agent that people trust to plan and book their trip, and the partner that other agents turn to for reliable advice, products and support.

Value orchestration gets concrete at three control points: identity, loyalty value and payment choice. Identity defines who the traveler is and what they are entitled to. Loyalty value determines how rewards are earned, compared and redeemed. Payment choice determines which methods are available to the agent, the criteria available to evaluate and whether the transaction can be completed, authorized, settled, refunded and protected reliably.

A company's economics determine which control point it should own, connect or expose first. Airline loyalty behaves like a financial asset, tied to co-brand deals and close to the core of the business. Hotel loyalty depends on direct-booking economics and the fight against OTA commission. OTAs make money from breadth and coordination, not from owning any single travel asset. Those differences determine where each segment should focus first.

Airlines: Unify traveler identity

Airlines should start by bringing profile, preferences, entitlements, loyalty and transaction history together across every touchpoint. This is the foundation everything else builds on. Loyalty and payment modernization, disruption handling, recognition and future agent-led servicing all depend on knowing who the traveler is. It also connects naturally to the offer and order management processes of the New Distribution Capability (NDC) standard that is already reshaping airline retailing. Airlines that do not build this layer may remain essential to the core flight while losing influence over the higher-value moments around it, including loyalty, upgrades, payments and servicing, to whichever agent or platform can execute those interactions more reliably.

A first step: Unify identity across touchpoints before rebuilding loyalty or payments on top of it.

Air India shows the move in practice: Its 2026 app relaunch brought booking and payments in-house, with generative AI running across the journey, rather than relying on third-party vendors. Owning identity, booking and payments together creates the foundation an agent needs to execute reliably.[10]

Hotels: Make value legible to agents

Hotels should start by making their value easier for agents to read. Today, rates, member pricing, upgrade rules, redemption value, inventory and cancellation terms often sit in separate systems designed for people rather than machines. Agents need that information in a structured form they can find, compare and act on.

The first move is to make hotel value machine-readable by publishing availability, policies and loyalty rules in a structured format agents can understand. Hotels that fail to do this risk being excluded from AI-native recommendation sets before a booking agent ever reaches the transaction.

A first step: Publish rates, policies and loyalty rules as structured data an agent can read, not just as pages a person can browse.

Ascott offers an example. The Singapore-based hospitality group is rebuilding its systems to surface its inventory directly inside AI platforms, connecting its inventory and booking capabilities to leading AI assistants so travelers can discover, evaluate and book Ascott properties through their AI agent of choice.[11]

OTAs: Shift from aggregation to orchestration

OTAs already aggregate supply, so the move to an agent-facing model can be shorter than it is for airlines or hotels. The competitive risk is also greater. If an AI-native platform becomes the traveler's entry point, the OTA may keep processing transactions while the relationship, data and upsell opportunities move to the layer above.

The move is to become that infrastructure, not just a booking screen. The pragmatic place to start is payment orchestration: a reliable multi-currency and multi-method payment layer that gives agents visibility into payment options and routes each transaction according to traveler and merchant preferences. That gives agents both greater payment choice and more reliable execution, with cross-partner loyalty and redemption as the next layer.

A first step: Expose multiple payment methods, and the rules behind them, through a machine-readable orchestration layer that agents can evaluate and use reliably, before someone else claims a layer above you.

The risk is real. In 2025, ChatGPT's Agent Mode had already booked through an American online travel agency without its human user ever leaving ChatGPT. The OTA processed the transaction and lost the customer relationship.[12]

> The starting points differ because the economics differ. Airlines should start where identity and loyalty protect enterprise value. Hotels should start where value must be visible enough to win direct demand. OTAs should start where orchestration is already their advantage and payment can make that advantage agent-ready.

The race to reinvent travel value

Travelers are ready and agents are arriving. The challenge is no longer simply to deliver great experiences, but to make value easy for agents to recognize, trust and choose, while protecting traveler privacy and delivering journeys that exceed expectations.

The companies that succeed will be those that move beyond great experiences to become businesses that AI agents trust. In the next era of travel, trusted execution will become as important a source of competitive advantage as brand, loyalty or price.

Companies that delay may still participate in the next generation of travel, but on someone else's terms. Those that act now can shape the travel experience, while strengthening relationships and creating lasting value.

How Accenture can help

New decision makers create new must-win moments. Agentic commerce is a cross-functional shift spanning customer experience, payments, technology and operations. Most organizations will need to move on several of these fronts at once.

Accenture turns agentic commerce into a real advantage. We help leaders across the travel industry decide whether to become the agent of choice, the choice of agents or both. We then help connect that strategy to the operational and technology changes required to execute it.

Accenture's Reinvention Services helps organizations move from early experimentation to durable competitive capability with speed and confidence. That includes designing agent-enabled experiences alongside the connected capabilities agents need to execute reliably. It also includes building and strengthening the digital foundations such as cloud, data, AI, security and integration, that allow agentic commerce to scale reliably and responsibly. Our goal and promise is to help companies make their value easier for agents to recognize, trust and choose, while delivering better, more connected experiences for travelers.

Methodology

This report is informed primarily by two parallel primary surveys commissioned by Accenture Research and conducted in June 2026.

The traveler survey captured responses from 5,003 travelers across 12 markets: the United States, Canada, the United Kingdom, Germany, France, Spain, Italy, India, China, Japan, the United Arab Emirates and Saudi Arabia. All respondents had taken at least one leisure trip of three or more nights in the prior 12 months.

The executive survey captured responses from 600 senior leaders at airlines, hotels, and online travel agencies and platforms, equally distributed across the three segments, and headquartered across 17 countries spanning Asia Pacific, Europe, North America, the Middle East and Latin America. Sixty percent represent companies with annual revenues above $1 billion. Respondents hold C-suite and functional leadership roles across payments, loyalty, digital and customer experience, commercial, finance, and technology.

Additionally, the report drew on findings from two recent Accenture reports: **Agentic Commerce: Make Your Brand Unmissable and Accenture's Consumer Pulse 2026 Research, as well as our work with clients.**

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1. Figure 1. Source: Accenture Aaru Agentic Commerce Simulation (February 2026, N=50,000 consumer agents). "Execution risk" refers to how difficult it is for a company to deliver a smooth, AI-driven buying experience. Bubble size indicates the relative expected shift from traditional retail to AI-assisted commerce in the next 18 to 24 months. See Accenture's 2026 report Agentic commerce: Make your brand unmissable for additional methodology details. Accenture.com: **https://www.accenture.com/us-en/insights/song/agentic-commerce**

2. Figure 2. Source: Accenture B2C Traveler Survey (June 2026, N=5,003). Q33: "To what extent would you be willing to delegate the following parts of your travel journey to a personal AI agent?" Figures represent respondents selecting "AI agent handles completely, no traveler involvement required."

3. Figure 3. Source: Accenture B2B Executive Survey (June 2026, N=600). Q13: "How fragmented (i.e., siloed and not well integrated) are the following areas in your organization?" Top-2-box represents the combined share rating 4 ("fragmented") and 5 ("highly fragmented") on a 5-point scale (1 = not fragmented at all; 5 = highly fragmented).

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7. Figure 4. Source: Accenture Research analysis based on the Accenture B2C Traveler Survey (June 2026, N=5,003), the Accenture B2B Executive Survey (June 2026, N=600), and Accenture research on agentic commerce. Conceptual framework developed by Accenture Research.

8. Figure 5. Source: Accenture B2C Traveler Survey (June 2026, N=5,003). Q45: "How appealing is the idea of having one system that connects your payments, rewards, and travel preferences?" Q46: "How likely would you be to use such a system if it required sharing your travel preferences, payment preferences, and personal information?" Q29: "Would you be more likely to choose a travel brand if its rewards could be combined with your payment methods or other loyalty programs?" Q31: "How important is being able to use rewards beyond travel?" Accenture B2B Executive Survey (June 2026, N=600). Q30: "How ready is your organization to orchestrate end-to-end customer journeys across partners?" (30% represents respondents selecting "5 – Fully ready" only.)

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About Accenture

Accenture helps the world's leading enterprises reinvent by building their digital core and unleashing the power of AI to create value at speed for organizations across industries. Our strategy is to be the reinvention partner of choice for our clients and lead in the safe, widespread adoption of AI, and to be the most client-focused, AI-enabled, great place to work in the world. We bring together the talent of our approximately 799,000 people with proprietary assets and platforms, deep process and industry expertise, and leading ecosystem relationships to deliver end-to-end solutions and measurable outcomes at scale. Through our Reinvention Services, we offer broad expertise across Cybersecurity, Digital Core, Finance, Industry and Enterprise, Song, Supply Chain and Engineering, and Talent, with advanced capabilities in AI and Data, Industry and Process, and Technology. We serve approximately 9,000 clients and generated approximately $70 billion in FY25 revenue.

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