

Travel Rewards Credit Cards Market Size, Share & Trends Analysis Report By Card Type (Personal, Business, Co-Branded, Non-Co-Branded), By Card Network, By Distribution Channel, By Application, By End Use, By Region, And Segment Forecasts, 2026 - 2033

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Abstracts

Travel Rewards Credit Cards Market Summary

The global travel rewards credit cards market size was estimated at USD 200.05 billion in 2025 and is projected to reach USD 375.18 billion by 2033, growing at a CAGR of 8.6% from 2026 to 2033. The increasing demand for travel and tourism is driving the growth of the market.

With the rise in travel expenditure, consumers are adopting travel rewards credit cards to earn points and benefits, thereby incentivizing higher spending. These cards enable users to offset future travel costs or access premium services such as seat upgrades and airport lounge access. Simultaneously, credit card providers are witnessing increased usage and engagement across their rewards programs, prompting them to enhance offerings with incentives such as bonus miles and accelerated rewards on travel-related transactions. This increasing adoption, coupled with an evolving value proposition, is contributing to the expansion of both the travel and credit card markets.

The integration of mobile and digital wallets is driving demand for travel rewards credit cards. This integration allows users to add their cards to mobile wallets such as Apple Pay, Google Pay, and Samsung Pay. These technologies enhance the convenience of using travel rewards cards. In addition, mobile wallets often provide real-time reward

tracking, enabling users to monitor and redeem points or miles instantly. The added security features, such as biometric authentication, also help build trust and reduce fraud concerns, making users more comfortable using their cards for mobile payments. As a result, consumers are more likely to engage with and continue using travel rewards cards, which leads to higher transaction volumes and greater rewards accumulation. Moreover, the rising adoption of mobile wallets, coupled with growing demand for reward-based credit cards, is driving growth in the digital payments ecosystem.

High annual fees on travel rewards credit cards, often amounting to hundreds of dollars, pose a challenge for consumers, especially those who travel infrequently. In addition, the complexity of understanding the full range of benefits and ensuring that the cardholder uses them effectively can deter some consumers from adopting premium cards. The upfront cost, coupled with the need for high travel spending to justify the card's value, can limit the appeal of premium travel rewards cards, particularly among infrequent travelers and lower-income consumers.

Global Travel Rewards Credit Cards Market Report Segmentation

This report forecasts revenue growth at global, regional, and country levels and provides an analysis of the latest industry trends in each of the sub-segments from 2021 to 2033. For this study, Grand View Research has segmented the global travel rewards credit cards market report based on card type, card networks, distribution channel, application, end use, and region:

Card Type Outlook (Revenue, USD Million, 2021 - 2033)

Personal

Business

Co-Branded

Non-Co-Branded

Card Network Outlook (Revenue, USD Million, 2021 - 2033)

Visa

Mastercard

American Express

Discover

Other Card Networks

Distribution Channel Outlook (Revenue, USD Million, 2021 - 2033)

Banks

Online Platforms

Direct Sales

Application Outlook (Revenue, USD Million, 2021 - 2033)

Domestic Travel

International Travel

Online Booking

End Use Outlook (Revenue, USD Million, 2021 - 2033)

Individuals

SMEs

Corporates

Regional Outlook (Revenue, USD Million, 2021 - 2033)

North America

U.S.

Canada

Mexico

Europe

UK

Germany

France

Asia Pacific

China

India

Japan

South Korea

Australia

Latin America

Brazil

Middle East & Africa (MEA)

KSA

UAE

South Africa

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