



Understanding customer value beyond the booking moment



Boris Raoul,

CEO DERTOUR Germany & Austria,
CTO DERTOUR Group



Working with **Visa Consulting & Analytics** has provided us with **valuable additional insights** into our customers and the potential within our existing customer base. By complementing our own booking data, we gained a **broader view of customer behaviour across the travel journey**. These insights help inform how we further strengthen our customer focus and approach future growth. ”



Fazlu Dawood,

Vice President, Head of Advisory Services
Central Europe, Visa Consulting & Analytics (VCA)



Our collaboration with DERTOUR shows the strength of a **true partnership**, combining their deep industry expertise with Visa's data and consulting capabilities to drive **meaningful business outcomes**.

Together, we provided a **more complete view of customer behaviour beyond the booking moment**, identifying clear opportunities to **increase share of wallet** and **better capture value across the travel journey**. This enabled a clear prioritisation of **high-impact actions** across customer segments, markets, and in-destination spend categories.

The strong engagement and positive feedback from DERTOUR underline the relevance of these insights and their direct applicability to **strategic decision-making**. This pilot reflects how Visa Consulting & Analytics supports clients in translating data into **concrete actions and sustainable growth**. ”

What DERTOUR set out to understand

DERTOUR partnered with Visa Consulting & Analytics to answer practical business questions:



How much of our customers' total travel spend do we capture today, and where does the remaining value sit?



What happens during the trip itself, beyond the booking moment?

Growth potential within the existing customer base

The analysis indicates that DERTOUR attracts high-value customers while only capturing part of their total travel spend. This highlights that future growth potential also lies in better understanding and developing the existing customer base.



Value extends beyond booking¹

Payment data suggests that customer value continues beyond the initial booking.

German travellers spend around

€575pp

on the booking itself,

then a further

€676

at the destination.

As the summer travel season begins, real spend data offers a clear view of how German travellers move through their journey, and where value sits along the way.



In-destination spend concentrates in a few recognisable categories. **The largest share goes to restaurants and dining at 28%, followed by shopping at 21%, groceries at 20% and attractions and experiences at around 6%.**

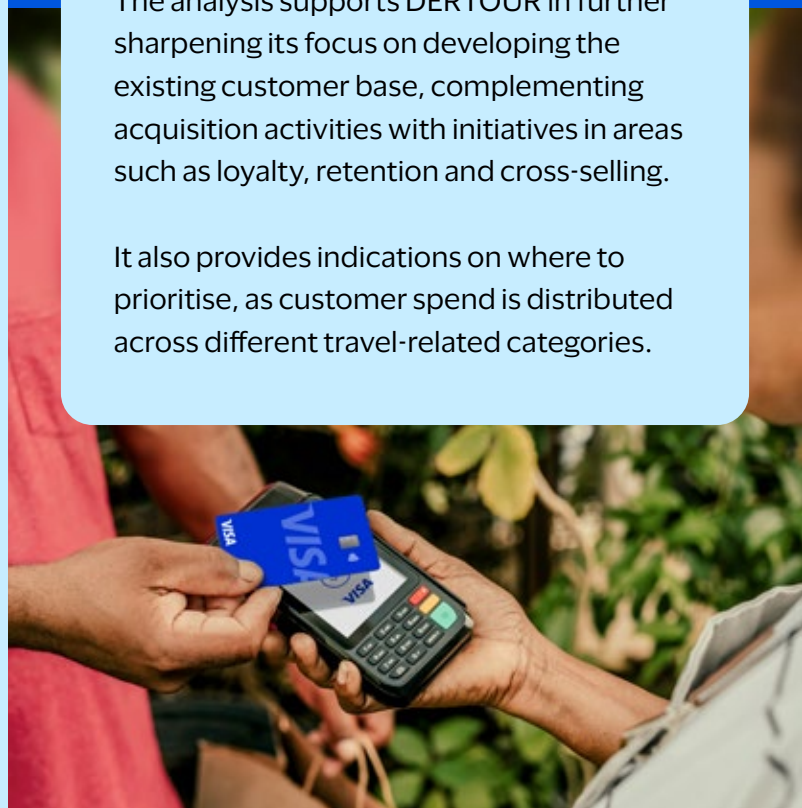
¹ Based on anonymized data and analysis conducted by Visa Consulting & Analytics for 2025



What this enabled DERTOUR to decide

The analysis supports DERTOUR in further sharpening its focus on developing the existing customer base, complementing acquisition activities with initiatives in areas such as loyalty, retention and cross-selling.

It also provides indications on where to prioritise, as customer spend is distributed across different travel-related categories.



Why this matters more broadly

German travellers take

 **2.4** trips a year

on average, and how they book is spread widely across models. **Around 21% of bookings are package holidays, 44% are direct hotel bookings and 27% are Do-It-Yourself (DIY) or online.**¹

Spend also varies by destination.

The average is around

€484 in Spain,

€539 in Italy and

€843 in the United States.*

Understanding where customers spend, how they behave across journeys and which segments truly drive value is critical for any merchant competing for customer spend.

¹. Based on anonymized data and analysis conducted by Visa Consulting & Analytics for 2025

*Based on payment volume.

Partnership perspective

Visa Consulting & Analytics works with DERTOUR Group as a long-term partner, combining aggregated, privacy-compliant payment data with business-driven interpretation to turn data into decisions DERTOUR can act on.



Interested in exploring what payment data could unlock for your business?

Contact Visa Consulting & Analytics via your Visa representative.

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