

LOYALTY UNPACKED

by the NORTH AMERICAN LOYALTY ASSOCIATION

Walmart





THE BRAND

Walmart is the world's largest retailer, built since 1962 on one promise: Save Money. Live Better. Its roughly 4,600 US stores put 90% of Americans within ten miles of one, and they now work as delivery hubs as much as places to shop: e-commerce already tops 20% of sales.



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THE PROGRAM

Walmart+ is a paid membership, launched in September 2020, **with no points and no tiers:**

- \$98 a year or \$12.95 a month; half price for college students and government-assistance recipients
- Free same-day delivery from stores on orders over \$35, and free shipping online with no order minimum
- One included streaming subscription, with a choice the member can switch every 90 days
- Fuel savings of up to 10 cents per gallon at more than 13,000 stations
- Scan & Go mobile checkout in store, free pharmacy delivery, and free flat-tire repair
- Travel bookings earn up to 10% back in Walmart Cash
- Early access to the retailer's major sale events
- The program was launched in Canada in June 2026





THE NUMBER

28

million

Paying members



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THE IMPACT



Members shop 3x more often and visit e-commerce 7x more than non-members.

Membership and advertising now deliver about a third of Walmart's operating income.

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THE BIG IDEA



The fee buys time, not price.

The store is open to everyone, and the brand already promises the lowest price to everyone. That closes the two doors paid memberships usually walk through: **this fee cannot sell access, and it will not sell price. So it sells time.** Delivery instead of the trip, Scan & Go instead of the line, prescriptions and fuel without the wait, each benefit built for regular use rather than one-off redemption.



THE NALA™ INSIGHT

What the program **leaves out** is the design.

Walmart+ is defined by its absences, and each one does a job. No points means no liability to fund, no status to defend, and no devaluation to apologize for. But nothing to earn is table stakes across paid memberships; what sets this one apart is the asset underneath.

The store network powers a same-day delivery grid, so the time the fee promises is manufactured locally, at a scale no purely digital membership can match. Store-fulfilled delivery has more than doubled in two years, and over a third of those orders now arrive in under three hours.

And that is just the foundation. The design rule on top of it is explicit: add benefits with compounding utility, not one-off aspirations. The proof is in renewal: **members who use multiple benefits are 20% more likely to renew than single-benefit users**, so value is deliberately not one-dimensional. The ambition is now on the record, to become America's most essential membership. But in a paid program, essential is not declared. It is renewed.

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OUR CHALLENGE

The fee is discounted hard and often, with recurring **half-price offers and \$1 trials**. If the price is half off for much of the year, what does full price signal at renewal?

Multi-benefit users renew 20% more often, which is the argument for every new perk. But does breadth create stickier members, or do already-committed members simply **use more benefits**?

Delivery, the **core promise**, carries a \$35 order minimum and coverage gaps. Do paying members tolerate the asterisks better than free members would, or worse?



THE BIG QUESTION

“If your members had to pay to belong, which of your benefits would they actually pay for?”

JOIN US

NALA™ is a community for people doing the real work of loyalty, CRM and customer engagement inside brands and retailers.

We create space for real brand stories like this, open debate, practical exchange and celebrate success.



Meet us at **The BIG Handshake Loyalty™**
event in Chicago on November 10
[Get your tickets here](#)

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