2.5: Mental Models & User Journeys For "Usyra"

USYRA
TRUST WITH FLAIR

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02-JAN-2025

Jahid's User Journey Map

Demographics
Jahid
26 years old
Lives in the city NYC
Freelancer
Tech-savvy, Frequent web app user

Scenario
Jahid manages client payments all week and requires a safe, monitored financial software. He wants to utilize the app to submit payments fast, receive real-time notifications, and examine transaction history to stay organized and on top of his problems.

Goals in Journey Map
Make sure transactions are safe.
Payment alerts are real-time.
Easily view transaction history.
One web app for all money management.

PHASES	DISCOVER	REGISTER	USE	REVIEW
TASKS	• Finds and downloads a trusted financial app.	• Completes the onboarding process.	• Sends a payment to a client.	• Checks transaction history for confirmation.
THOUGHTS	• I hope this app is secure and easy to use.	• This should be quick and straightforward.	• Is my payment going through securely and immediately?	• Everything looks accurate; I can track my payments easily.
EMOTIONS 🙂😐😰😆	• Curious, slightly cautious. 🙂	• Neutral, mildly impatient. 😐	• Anxious, needs assurance. 😰	• Satisfied, confident. 😆
OPPORTUNITIES	• Biometric login - during app store listing and onboarding.	• Streamline the onboarding with minimal steps and clear instructions.	• Provide real-time notifications for payment status.	• Offer detailed transaction history with transparent fee breakdowns.

Delower's User Journey Map

Demographics
Delower
34 years old
Lives in NYC, Brooklyn
Small Business Owner
Moderate IT skills

Scenario
Delower needs a reliable financial tool to manage payroll and payments to suppliers for his growing company. To improve his business operations and planning, he wants to use the app to handle group payments, obtain real-time foreign transaction updates, and view full transaction history.

Goals in Journey Map
Ensure safe, transparent transactions.
Get real-time payment and exchange rate updates.
Simply manage payroll and payments from suppliers.
All devices work smoothly.

PHASES	DISCOVER	REGISTER	USE	REVIEW
TASKS	• Searches for a financial app with business-friendly features.	• Sets up accounts for business and team members.	• Processes payroll and vendor payments.	• Analyzes transaction history for reports and budgeting.
THOUGHTS	• I need an app that works across devices and handles complex transactions.	• This setup should accommodate my business needs.	• Are all transactions secure, and can I track them easily?	• Can I generate detailed reports for my business?
EMOTIONS 🤨😐😕😎	• Hopeful but skeptical. 🤨	• Neutral, mildly optimistic. 😐	• Focused, slightly stressed. 😕	• Confident if successful; frustrated if limited. 😎
OPPORTUNITIES	• Highlight cross-platform capabilities and features like bill-splitting.	• Onboard with an easy-to-use UI and business-specific features.	• Ensure transaction accuracy and real-time updates for payments.	• Offer detailed, exportable reports and transparent fee breakdowns.