

Building Critical User Journeys for a Financing Product

#UX strategy #Journey mapping #Cross-functional collaboration

Context

The product was a mobile application for personalized financial management. To build a yearly roadmap, leadership wanted to clarify critical user journeys (CUJs) of our product, a single use case with a specific user goal. As a UX researcher, I joined the task force team to lead the work.

Challenges

- This was a unique research that hadx not been done before
- Limited resources and time constraint - The team had 3 months with existing works
- Few internal stakeholders were familiar with the concept

Actions

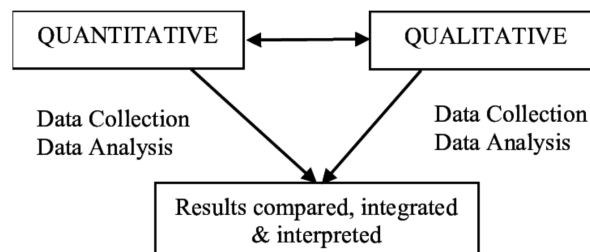
First, I set up a framework to inform the direction of research for the team understanding considering its unfamiliarity. I chose a dynamic mixed-methods approach to analyze all types of user data with efficiency. To actively engage with stakeholders, I shared the outcome of each stage and addressed their perspectives for iterations.

Research process

The research process consisted of three phases including 7 steps.

In the 2-week review phase, we curated a collection of qualitative and quantitative data with the aid of the customer success team, and evaluated existing user scenarios of each journey.

- **Setting up a framework.** I chose a dynamic mixed-methods approach to combine and evaluate both qualitative and quantitative user data in parallel.



- **Analyzing a collection of user data.** I analyzed a vast quantity of user data. Qualitative data included a series of NPS surveys, brand index, pain point maps, and voices of customers on each product feature. Quantitative data included Weekly Active User (WAU) and retention.
- **Selecting main user scenarios.** Based on the analysis, the team manager and I drafted a list of 20 user scenarios. Through iterative discussions, the team selected 6 main user scenarios out of them.
- **Evaluating scenarios using triangulation.** I organized each scenario into a journey map and asked a data analyst in the team to conduct a funnel analysis on completed journey maps. Then I triangulated both outcomes to check users' behavioral and emotional flows.

In the 3-week validation phase, I conducted user interviews to validate user journeys and scenarios with both new and long-term users.

- **User interviews.** I conducted a semi-structured interview with two user groups, new users (2 week usage) and long-term users (2 year usage). Each session lasted an hour, and the focus was why they accessed user journeys and how they felt about them.

In the 4-week participation phase, I actively reached out to internal stakeholders to build a consensus. Through iterations based on their feedback, I finalized CUJ and officially delivered the outcome earlier than the deadline.

- **Getting feedback and further iteration.** We decided on a preliminary version of 3 main CUJs and shared them with every stakeholder whose products contributed to CUJs. We received intensive feedback from many teams and addressed them to iterate CUJs.
- **Sharing outcomes and building consensus.** I double-checked CUJ flows with the product team to address any missing details. Finally, I presented the finalized CUJs and documented it as a future reference.

Results

In the review phase, we found a few common patterns out of multiple user scenarios across many features. Narrowing down 20 user scenarios into 6 user journeys, we realized existing user journeys might reveal long-term users' needs only.

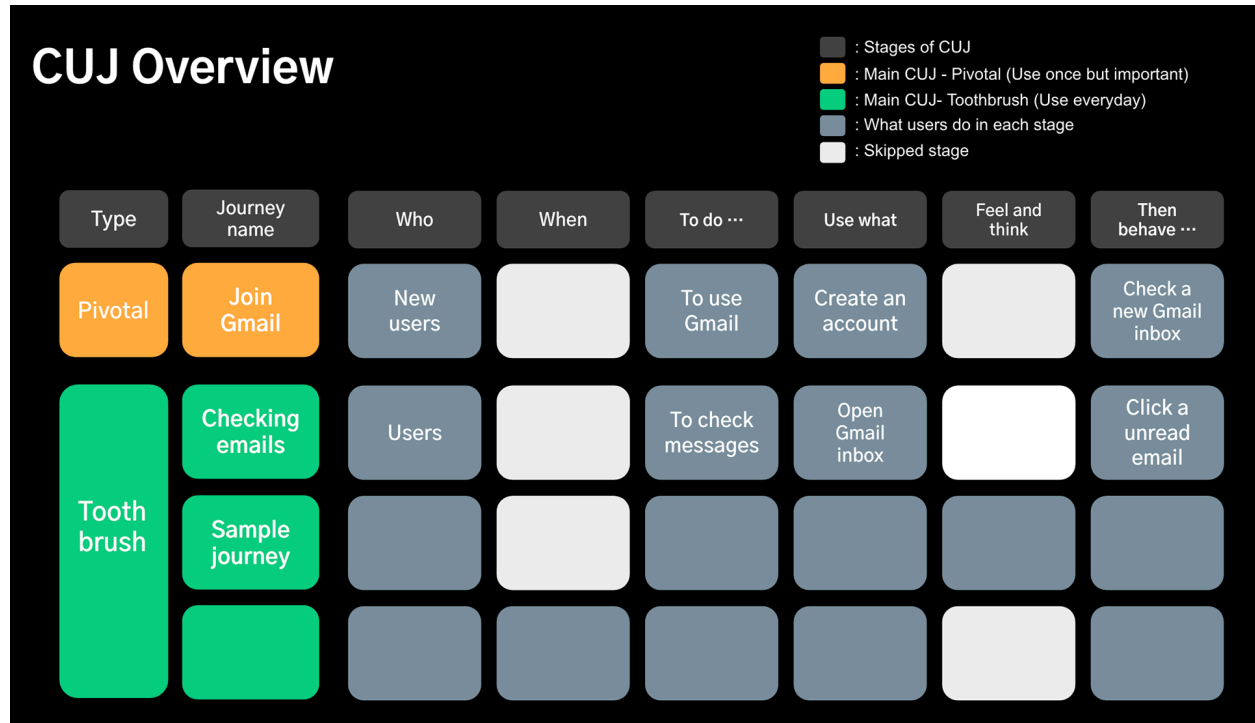
In the validation phase, I focused on comparing new and long-term users' experiences, needs, and feelings. Then I learned that both groups shared similar motivations, attitudes, and behavioral habits.

Both user groups mainly accessed 3 CUJs for checking:

- Balances, debts, and assets to get motivated to control finances better.
- Saving amounts in each bank account to set up a future financial plan.

- Personal ledger records to monitor daily expenses.

Below is a visual sample of **main CUJs**: Identifying details have been altered and replaced with another product's scenario to maintain confidentiality.

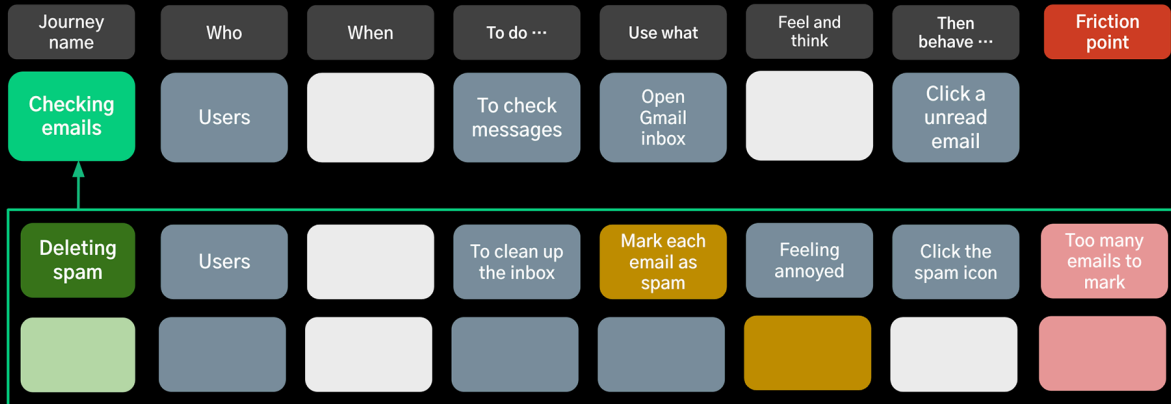


In the participation phase, stakeholders and I learned specific user segments revealed distinctive behavioral patterns. For example, users who marked a short-term financial goal frequently visited saving amount pages while others didn't. We elaborated eight sub-CUJs under three main CUJs.

Below is a visual sample of sub-CUJs: Identifying details have been altered and replaced with another product's scenario to maintain confidentiality.

CUJ #1. Checking emails

■ : Detailed CUJ - the most used
■ : Detailed CUJ
■ : Stage to be improved
■ : Friction points



Impact

- Leadership successfully integrated CUJs on time for building a future roadmap.
- The research process led to a deeper understanding of diverse user segments.
- Internal stakeholders shared a consensus on CUJs and actively adopted them for planning.