

SOLUTION DESIGN DOCUMENT

Problem Recap

Over the past 45 days, TrakMoney has experienced a 40% increase in app uninstalls, with 68% of users uninstalling within the first hour of installation. Analysis of onboarding funnel data, uninstall logs, and exit survey feedback revealed friction in OTP verification, low trust in the app, and a lack of feature engagement beyond the dashboard. Negative app store reviews also cite lag, frequent notifications, and app crashes.

Solution Goals

1. Reduce uninstalls within the first hour from 68% to below 40%
2. Increase Day-7 retention by at least 40%
3. Raise OTP verification completion from 52% to 75%
4. Improve bank account linking from 21% to 50%
5. Increase feature engagement beyond the dashboard from 15% to 40%
6. Improve average app rating from 3.1 to 4.0+ across stores

Proposed Solutions

1. Onboarding Improvements
 - Allow users to explore the app before requiring OTP or bank account linking (explore-before-commit flow)
 - Improve OTP UI/UX, especially for older Android devices with SMS auto-read issues
 - Add trust-building elements in onboarding (security badges, microcopy explaining why permissions are needed)
 - Add onboarding progress indicator to reduce uncertainty
2. Feature Engagement Enhancements
 - Introduce a “Getting Started” checklist for new users to explore 3–4 core features
 - Add contextual tooltips for key features like Expense Tracker and Budget Setup
 - Redesign dashboard layout to make additional features more visible and accessible
3. Notification Optimization
 - Reduce default notification frequency from daily to 2 times per week
 - Provide users with notification control settings during onboarding
 - Shift early notifications to highlight value (e.g., tips, reminders) rather than prompts
4. Performance & Trust Improvements
 - Fix reported app lag and crash issues across devices
 - Optimize app load time and reduce unnecessary animations
 - Limit initial permission prompts to only what is required to start

- Add explainer popups: “Why We Ask” for sensitive permissions

Prioritization (ICE Method)

Solution	Impact	Confidence	Effort	Priority
Explore Before Linking Flow	High	High	Medium	High
Reduce Notification	Medium	High	Low	High
Improve OPT UX	High	Medium	Medium	Medium
Onboarding Trust Indicators	Medium	Medium	Low	Medium
Tooltips and Guided Onboarding	High	Medium	Medium	Medium
Permission Explanation Popup	Medium	High	Low	Medium
Dashboard Redesign	Medium	Medium	High	Low

Risks & Mitigations

Risk	Mitigation Strategy
Users still hesitant to share sensitive info	Add security certifications and explainers
Reduced notifications may lower re-engagement	Focus on content quality and timing
Too many onboarding changes may confuse users	Test iteratively via A/B rollouts
Feature discoverability changes may go unnoticed	Support with tooltips and guided checklist
UX changes may impact performance on low-end devices	QA and performance testing across devices

Launch Plan

Phase 1 – Week 1–2 (Initial Tests)

- A/B test: Explore-before-linking onboarding vs. current flow
- Launch notification frequency reduction to 20% of users

Phase 2 – Week 3–4 (Feature Improvements)

- Roll out improved OTP screen
- Add onboarding progress indicators and trust microcopy
- Launch tooltip-based feature discovery

Phase 3 – Week 5+ (Iteration & Optimization)

- Monitor impact on retention, engagement, and ratings
- Iterate based on analytics and user feedback
- Gradual rollout of redesigned dashboard and “Getting Started” checklist