# Zodial UX & Product Feedback Report

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Date: July 2026
Protocol: Zodial | zodial.xyz

**Report Contents**:
➟ Testing Period
➟ User Profile
➟ First Impressions & Learning Curve
➟ Friction Points
➟ UI/UX & Product Suggestions (with annotated mockups)
➟ What Works
➟ Conclusion
➟ One-Sentence Test

## TESTING PERIOD

5 sessions across 5–7 days
Day 1: Onboarding & first borrow (Lend, Borrow and Swap)
Day 2: Portfolio exploration (Loop)
Day 4: Repay & rebalance position
Day 6: Unwind & Copy trade
Day 7: Final review & documentation

### USER PROFILE

I am an intermediate DeFi user who regularly explores and tests protocols within the Solana ecosystem. I have experience using lending, borrowing, and trading platforms such as **Kamino**, **Jupiter**, **Hobba** and other DeFi applications, and I'm comfortable with common DeFi concepts like collateral, borrowing, and liquidations.

I regularly evaluate DeFi products from both a user and product perspective, paying close attention to onboarding, usability, and how product decisions shape the overall user experience.

While I'm familiar with DeFi lending, this was my first time using a **portfolio-margin lending protocol**, so my feedback focuses on how well Zodial helps users understand its unique borrowing and risk model.

## FIRST IMPRESSION & LEARNING CURVE

The first thing that stood out was the clean, modern interface. The dark theme, minimal layout, and clear value proposition immediately made the protocol feel polished and geared toward experienced DeFi users. The "**Launch App**" call-to-action was easy to find, and I had no trouble navigating to the application.

Connecting my Phantom wallet was straightforward. Within a few seconds, I was looking at the market dashboard without unnecessary setup or permission requests. Asset markets, APYs, deposits, and borrowing information loaded quickly, making the protocol feel responsive from the start.

Depositing SOL and borrowing USDC followed a familiar Solana transaction flow, so completing my first borrow required very little effort. The confirmation process felt consistent with other DeFi protocols, which reduced friction during onboarding.

However, my confidence dropped once I moved beyond the basic borrowing flow. Terms such as **Portfolio Coverage Flow**, **LTV Borrow Headroom**, and **LT Liquidation Buffer** appeared before I fully understood what they represented. Initially, I assumed the interface would explain these metrics in the context of my own position, but I found myself clicking through different pages to understand how they related to my borrow.

My first impression was that Zodial excels at getting users into their first transaction quickly, but understanding the protocol's portfolio-based risk model requires more effort than completing the borrow itself.

## FRICTION POINTS

1. **Risk information is difficult to interpret for the current position**

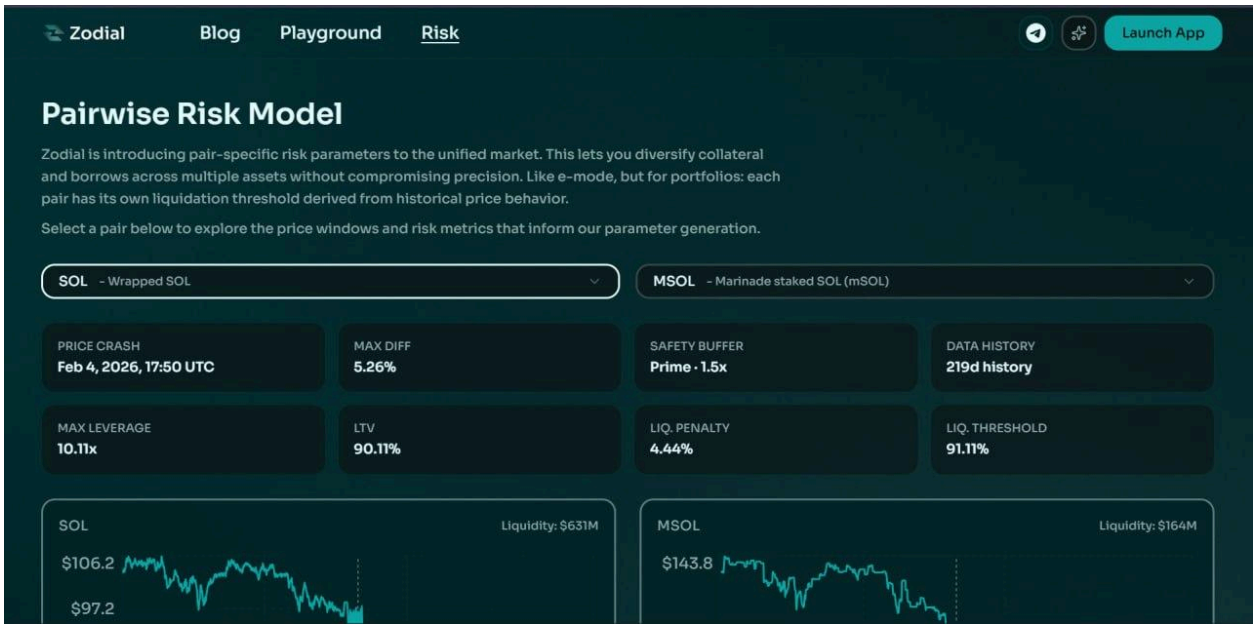
What happened: After borrowing MSOL against my SOL collateral, I noticed an LTV value of 90.11% displayed within the **Portfolio Coverage Flow**. I clicked it expecting a simple explanation of what it meant for my position.

Instead, I was taken to a technical Risk page containing metrics such as **Pair Max LTV, Pairwise Risk Model, Safety Buffer,** and other protocol-level information.

While these metrics explain how the protocol manages risk, they don't immediately answer the question most users have: "Is my current position safe?"




***After clicking 90.11%, I got this***




Why it caused friction: As a user familiar with DeFi lending but new to portfolio-margin lending, I found it difficult to translate these technical metrics into an understanding of my own position.

The interface explains the protocol's risk model rather than providing a clear assessment of my portfolio's current risk, making it harder to make confident borrowing decisions.

For example, if clicking LTV 90.11% immediately showed:

**Effective LTV: 90.11%**
*This means your current borrow ($54.33) uses 90.11% of the supported value of your SOL collateral ($60.30).*

*Higher LTV means higher liquidation risk.*

then most users wouldn't be confused

Impact: Risk is one of the most important factors in a lending protocol. When users cannot quickly understand how close they are to their limits or what their current metrics mean, confidence in managing positions decreases, especially for first-time users of portfolio-margin lending.

Severity: **High**

2. **Loop configuration triggers unnecessary chart refreshes**

What happened: While testing the Loop feature, I adjusted parameters in the Deposit Loop widget, such as changing the collateral asset from USDC to CRCLx, switching the borrow asset, or moving the leverage slider.

Every time I made one of these changes, the chart on the left cleared completely, displayed a loading spinner, and reset to the default asset instead of preserving my selection.

**Screen recording:**
https://drive.google.com/drive/folders/1MUU4OvNoqOmoGRt2Cuv4QeXws8RGfeE6

Why it caused friction: These were small configuration changes, but each one interrupted my workflow. Every adjustment caused the chart to reload, making it harder to compare different borrowing scenarios and slowing down the planning process.

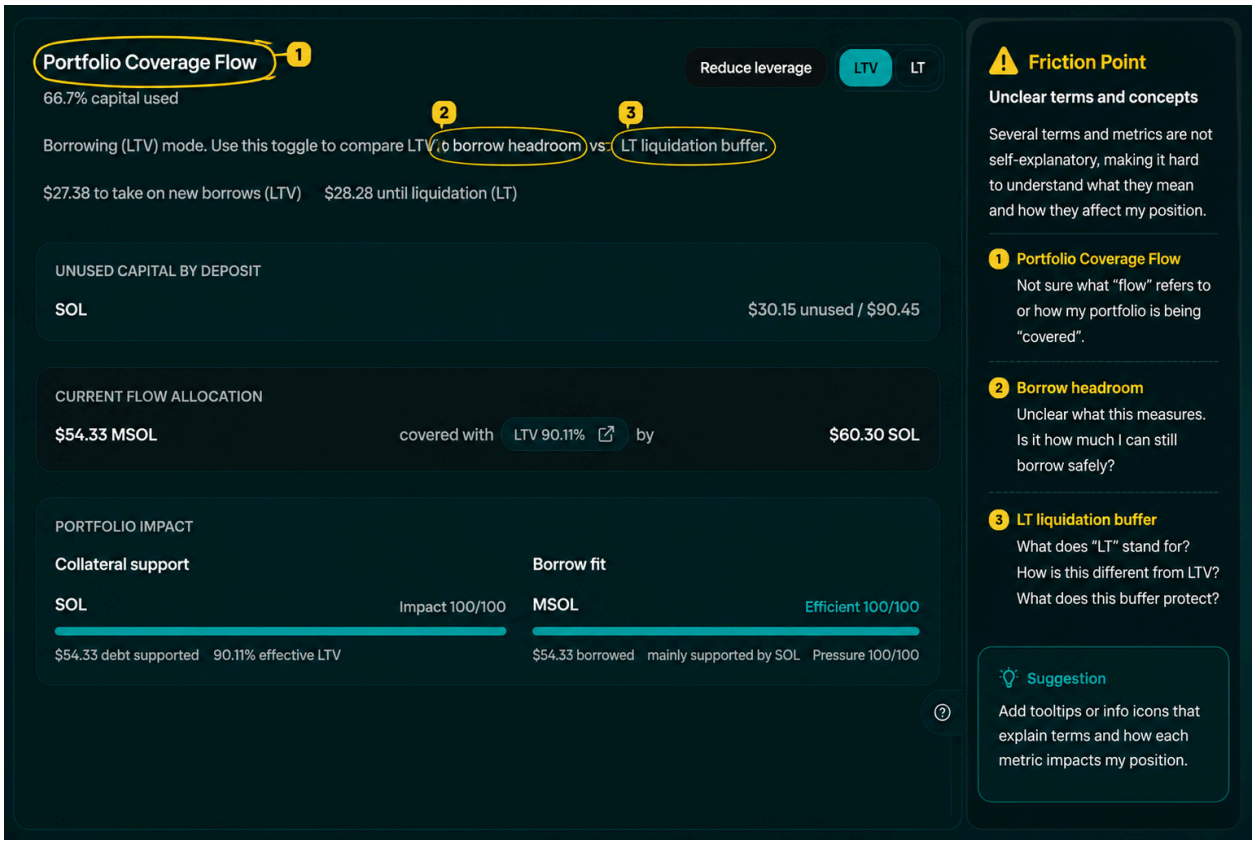
Impact: Instead of feeling responsive and interactive, the Loop experience felt disruptive. Experimenting with different collateral, borrow assets, and leverage settings became slower because I had to repeatedly wait for the chart to reload and reorient myself.

Severity: **Medium**

3. **Portfolio metrics lack sufficient context for first-time users**

What happened: After opening and managing my position, I encountered portfolio-specific metrics such as **Borrow Headroom**, **Portfolio Coverage Flow, LT Liquidation Buffer,** and other account-level indicators.

While these values updated as expected, the interface provided little context about what they represented, why they mattered, or how changes to my position affected them.




Why it caused friction: As someone familiar with traditional DeFi lending, I understood concepts like collateral and LTV, but Zodial's portfolio-margin metrics introduced a different mental model.

Without concise explanations or practical guidance, I had to infer what each metric meant and how it should influence my borrowing decisions.

Impact: Users can complete the borrowing flow successfully while still lacking confidence in interpreting their portfolio. This increases the learning curve and may discourage users from taking full advantage of Zodial's portfolio-margin features.

Severity: **Medium**

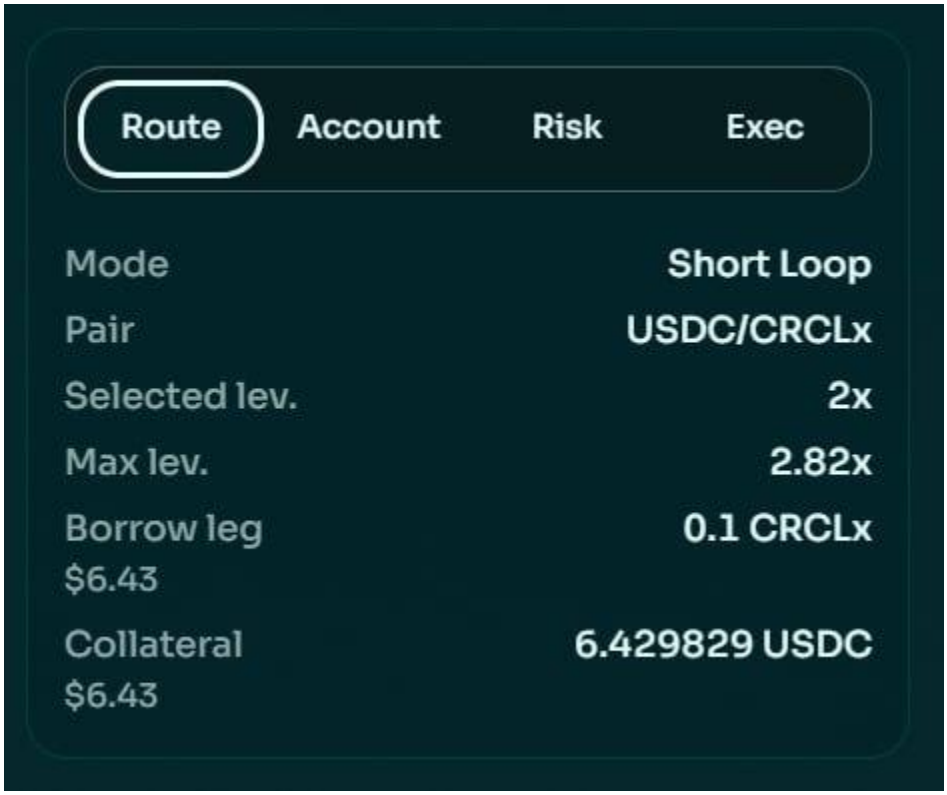
4. **Conflicting status messages during leverage planning**

What happened: While configuring a Short Loop, the **Route** tab showed **6.429829 USDC** as the collateral for the transaction.

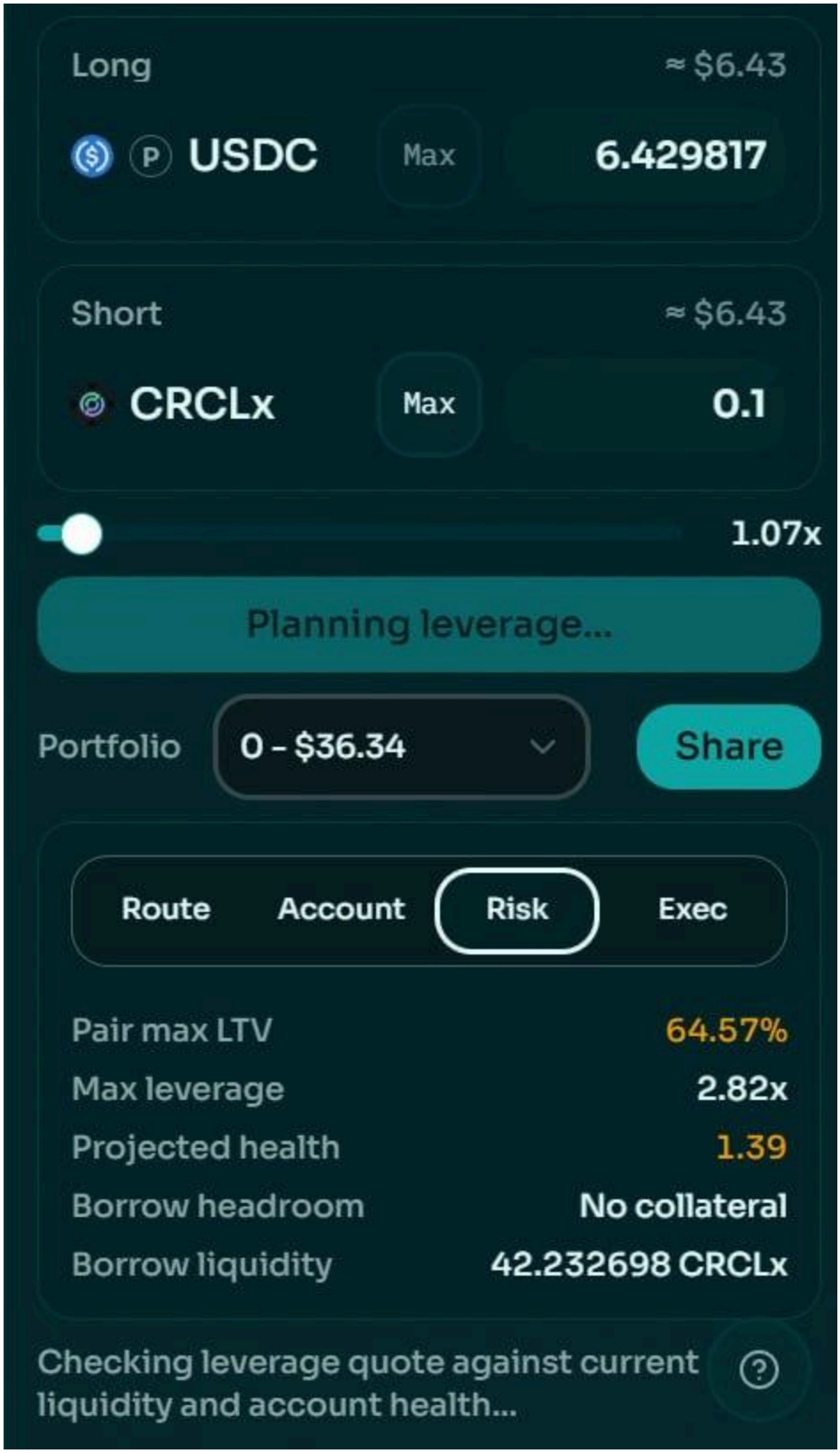
However, the **Risk** tab simultaneously displayed "**Borrow headroom: No collateral**" while the interface remained in a "**Planning leverage...**" state.

There was no indication that the borrow headroom was still being calculated or why the value was temporarily unavailable.

**Route tab showing collateral**




**Risk tab showing no collateral**


Long
≈ $6.43
USDC
Max
6.429817
Short
≈ $6.43
CRCLx
Max
0.1
1.07x
Planning leverage...
Portfolio
0 – $36.34
Share
Route
Account
Risk
Exec
Pair max LTV
64.57%
Max leverage
2.82x
Projected health
1.39
Borrow headroom
No collateral
Borrow liquidity
42.232698 CRCLx
Checking leverage quote against current liquidity and account health...

Why it caused friction: The interface presents conflicting information during the planning stage. One section confirms that collateral has already been assigned, while another suggests that no collateral exists.

Without any explanation that the leverage quote is still being computed, it's difficult to tell whether this is an expected loading state or a problem with the transaction setup.

Impact: This creates uncertainty immediately before execution, when users expect clear and reliable information.

Conflicting status messages can reduce confidence in the transaction, cause users to question whether their collateral has been recognized correctly, or lead them to retry the flow unnecessarily.

## UI/UX & PRODUCT SUGGESTIONS

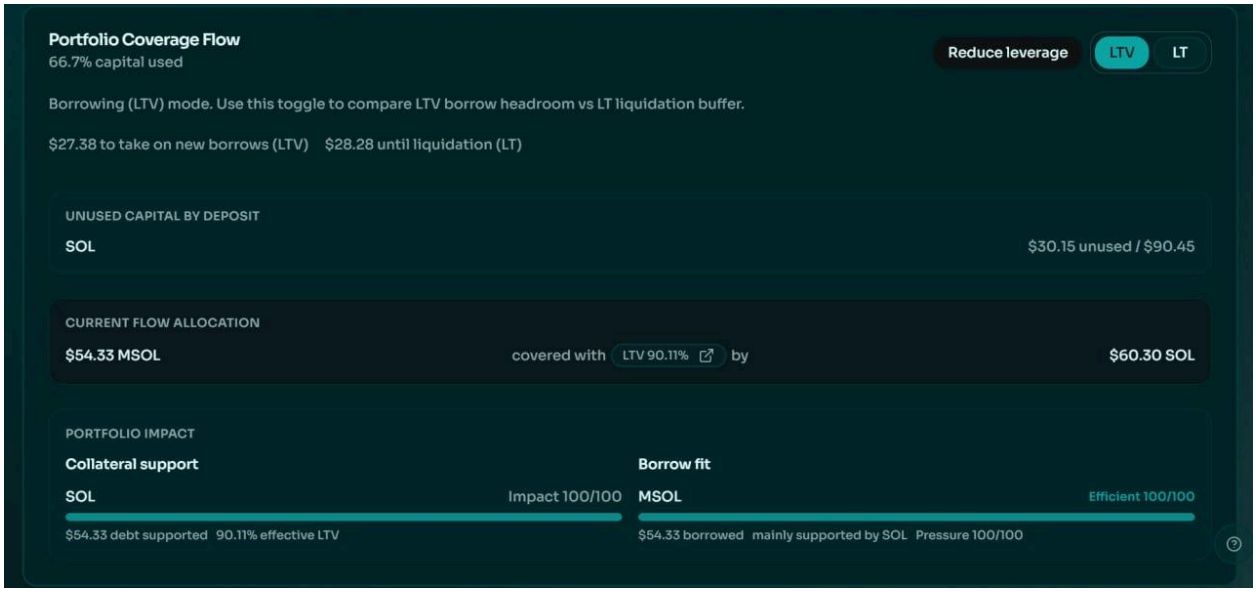
1. **Improve Position Risk Visibility**

Problem: Users are presented with detailed protocol-level risk information, but it's difficult to quickly understand what those metrics mean for their own position.

Suggested Improvement: Introduce a Position Health Summary that highlights key information such as **Current LTV, Liquidation Threshold, Remaining Safety Buffer**, and an overall risk status (Safe, Moderate, or High) with color grading before displaying advanced risk metrics.

Expected Impact: Users can assess the health of their position at a glance, make more informed borrowing decisions, and gain greater confidence when managing their portfolio.

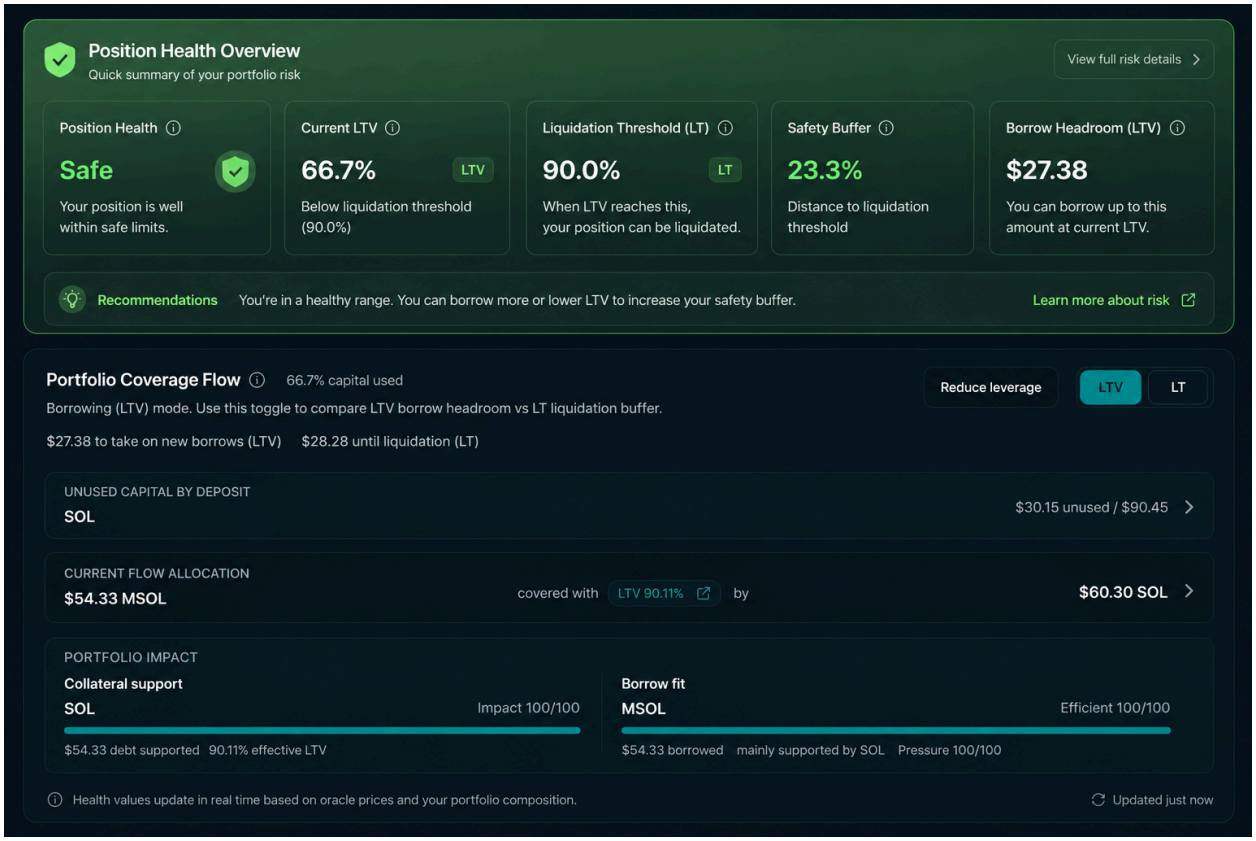
**Original**




**Mockup**

Sample of how the Position Health Summary could look.

(Note: Numbers displayed are sample numbers)



2. **Add Context to Portfolio Metrics**

Problem: Portfolio-specific metrics such as Borrow Headroom and Portfolio Coverage Flow lack sufficient context for users who are new to portfolio-margin lending.

Suggested Improvement: Add contextual tooltips, concise descriptions, and practical examples that explain what each metric represents and how user actions affect it.

Expected Impact: Users can learn the portfolio-margin model directly within the interface, reducing the learning curve and enabling more confident use of advanced features.

**Note:** The first UI mockup also solves the problem.

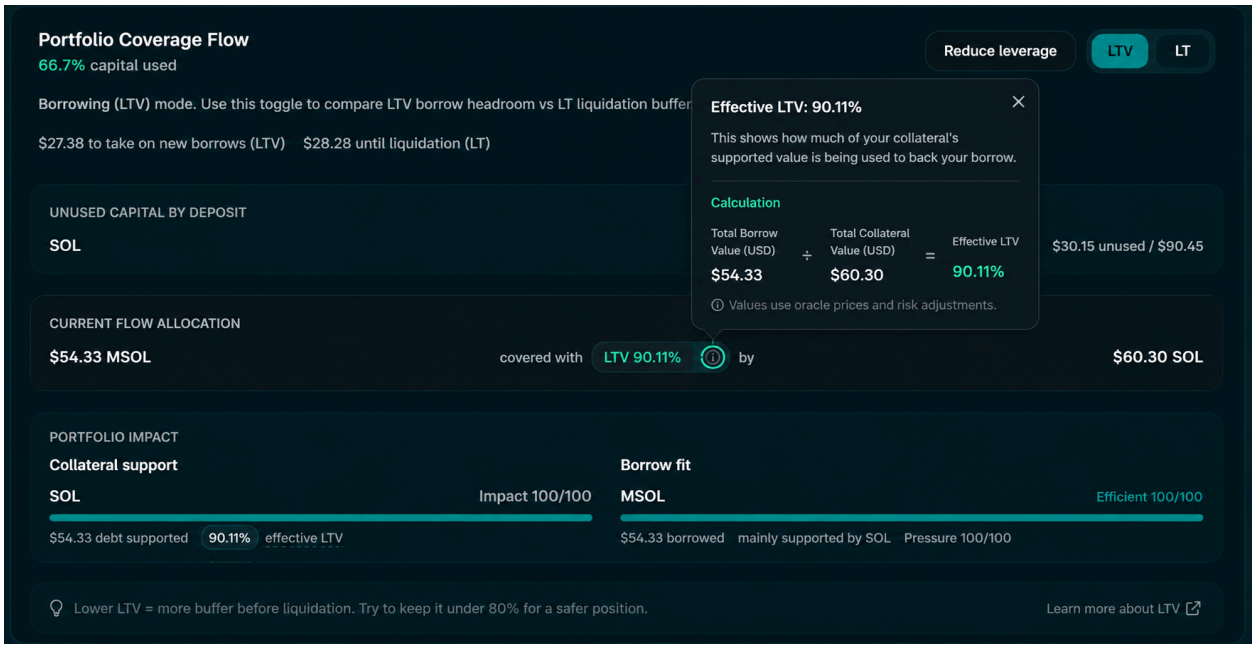
3. **Add an Interactive LTV Explanation Tooltip**

Problem: The LTV 90.11% badge in the Current Flow Allocation provides an important risk metric but offers no immediate explanation of what the value represents or how it relates to the user's position. Users may recognize that the metric is important but still be unsure how to interpret it or what action, if any, they should take.

Suggested Improvement: Allow users to hover over or click the LTV badge to open a contextual tooltip that explains what Effective LTV represents, how it relates to the current borrow and collateral, and why it matters. Where appropriate, include a simplified breakdown of the calculation or a link to view the complete methodology.

Expected Impact: Providing contextual explanations directly within the interface reduces ambiguity, helps users build confidence in interpreting portfolio metrics, and makes advanced concepts easier to understand without requiring users to leave the current workflow.

**Mockup**




**Note:** The calculations shown are illustrative and not verified against Zodial's actual formula.

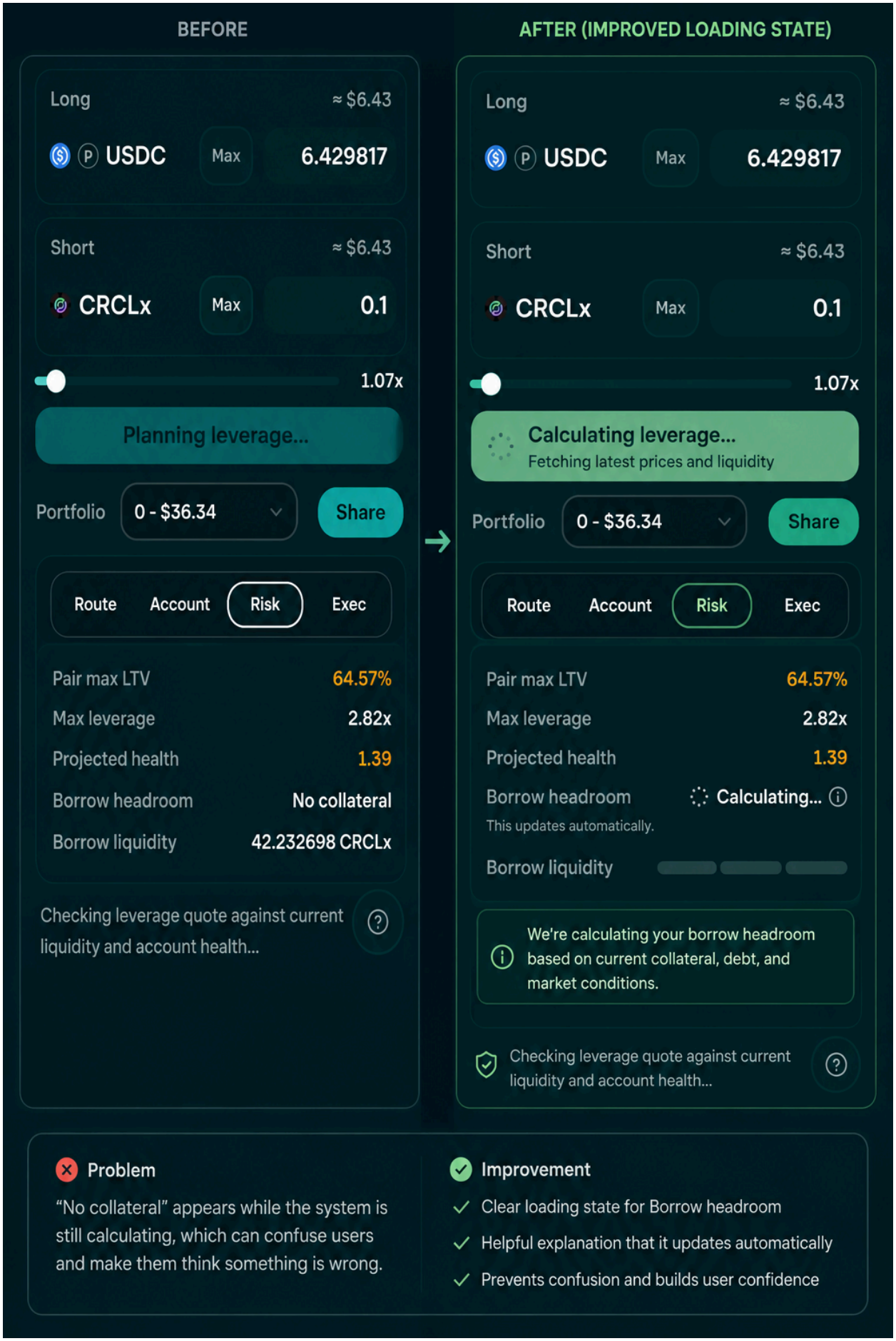
4. **<u>Improve Loading-State Communication</u>**

<u>Problem:</u> During leverage planning, the interface displays conflicting information, such as showing **"No collateral"** while collateral has already been selected, without indicating that calculations are still in progress.

<u>Suggested Improvement:</u> Replace temporary values with loading states such as "**Calculating borrow headroom...**", use skeleton loaders for dependent metrics, and clearly indicate when leverage calculations are being processed.

<u>Expected Impact:</u> Users will better understand the system's current state, reducing confusion and increasing confidence before executing transactions.

**Mockup**


BEFORE
Long
≈ $6.43
USDC
Max
6.429817
Short
≈ $6.43
CRCLx
Max
0.1
1.07x
Planning leverage...
Portfolio
0 - $36.34
Share
Route
Account
Risk
Exec
Pair max LTV
64.57%
Max leverage
2.82x
Projected health
1.39
Borrow headroom
No collateral
Borrow liquidity
42.232698 CRCLx
Checking leverage quote against current liquidity and account health...
AFTER (IMPROVED LOADING STATE)
Long
≈ $6.43
USDC
Max
6.429817
Short
≈ $6.43
CRCLx
Max
0.1
1.07x
Calculating leverage...
Fetching latest prices and liquidity
Portfolio
0 - $36.34
Share
Route
Account
Risk
Exec
Pair max LTV
64.57%
Max leverage
2.82x
Projected health
1.39
Borrow headroom
Calculating...
This updates automatically.
Borrow liquidity
We're calculating your borrow headroom based on current collateral, debt, and market conditions.
Checking leverage quote against current liquidity and account health...
Problem
"No collateral" appears while the system is still calculating, which can confuse users and make them think something is wrong.
Improvement
Clear loading state for Borrow headroom
Helpful explanation that it updates automatically
Prevents confusion and builds user confidence

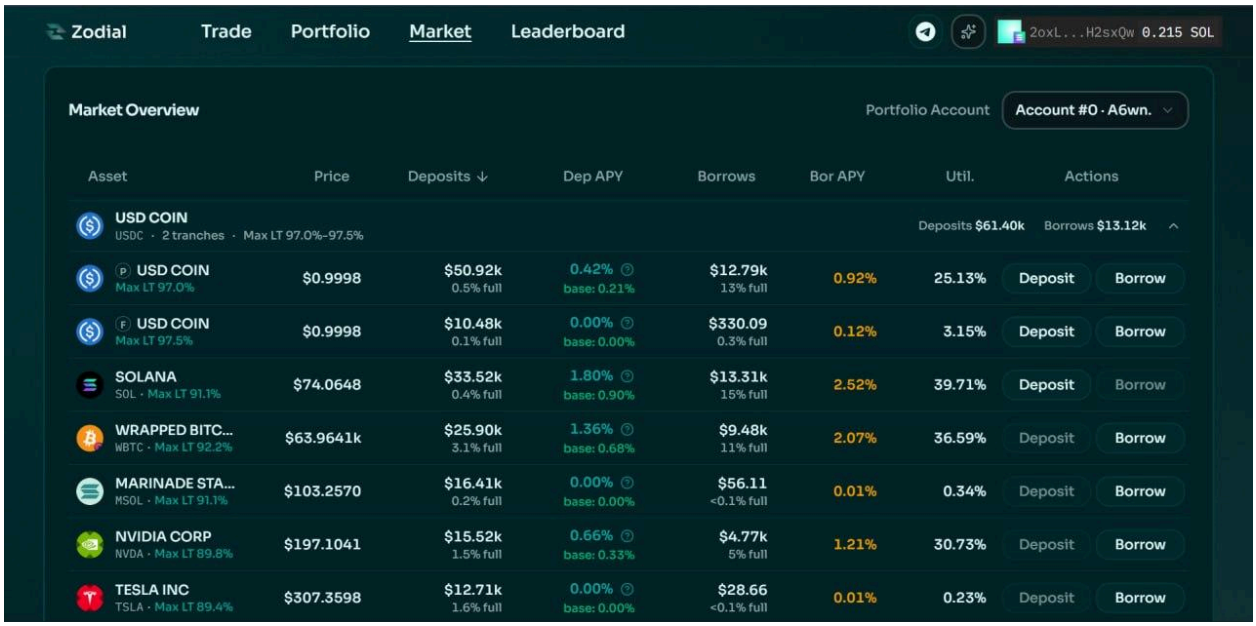
**WHAT WORKS**

1. **Comprehensive and Well-Organized Market Overview**

The Market Overview is one of Zodial's strongest interfaces. It presents a large amount of information without feeling overwhelming. Users can quickly compare assets while viewing prices, deposits, borrowing demand, utilization, and both **base** and **boosted** deposit APYs in a single table.

Displaying how full each lending pool is alongside utilization also helps users understand market conditions before depositing or borrowing.

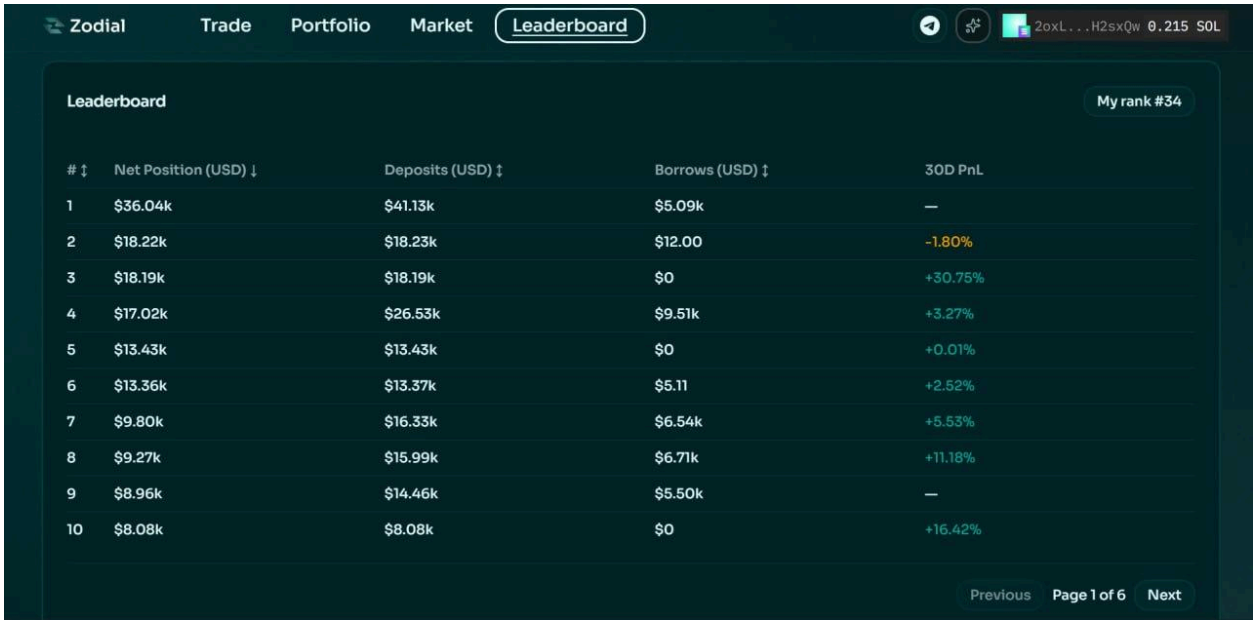
Having Deposit and Borrow actions directly beside each asset reduces unnecessary navigation and makes the workflow more efficient.

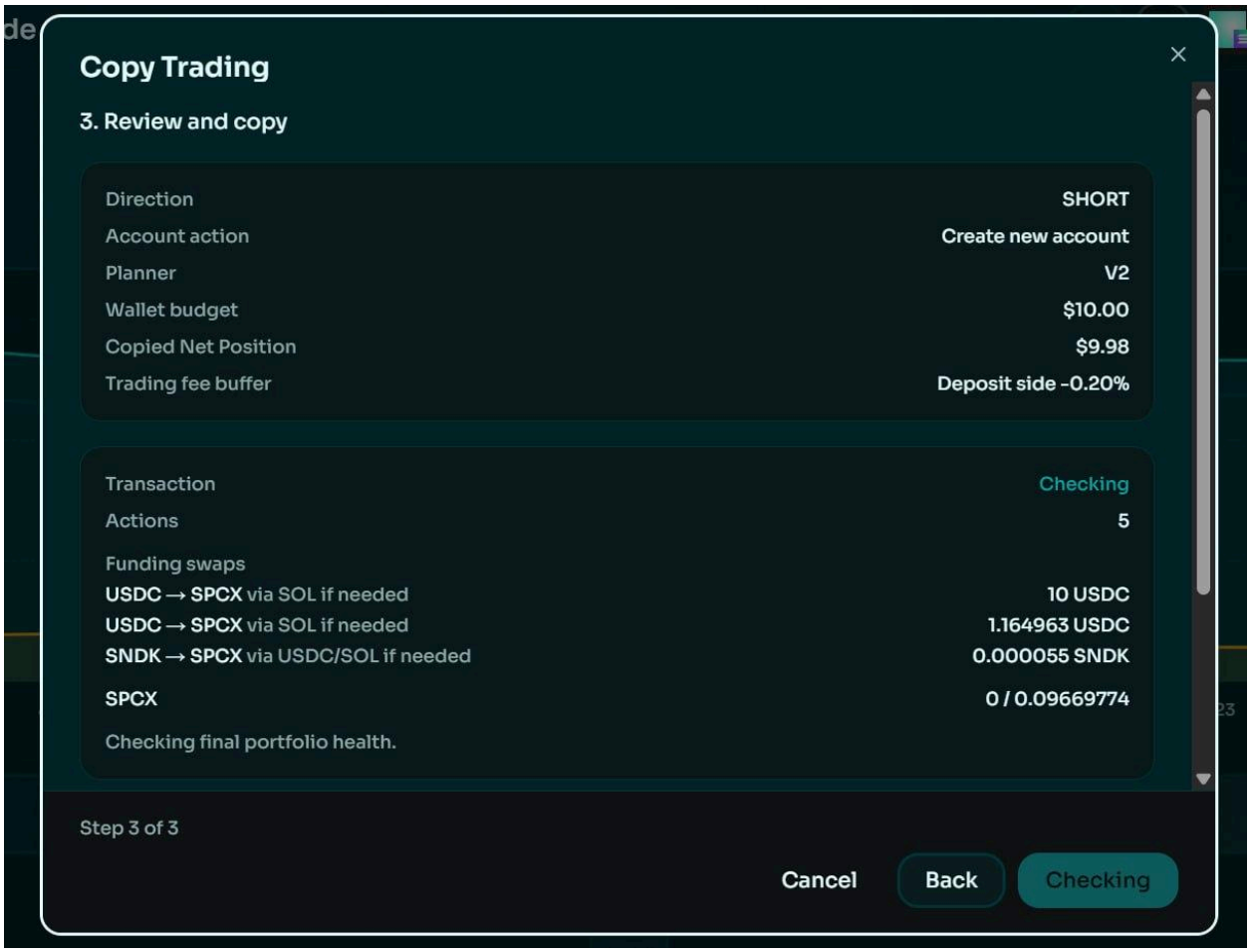



2. **Leaderboard with Copy Trading Improves Discoverability**

The **Leaderboard** is a thoughtful addition that goes beyond displaying rankings. The ability to view and copy the strategies of top-performing users makes it easier for newcomers to learn how experienced users structure their portfolios.

Rather than starting from scratch, users can explore successful positions and use them as a reference for their own strategies, making advanced features feel more approachable.


Zodial
Trade
Portfolio
Market
Leaderboard
2oxL...H2sxQw 0.215 SOL
Leaderboard
My rank #34
# ↕ | Net Position (USD) ↓ | Deposits (USD) ↕ | Borrows (USD) ↕ | 30D PnL
1 | $36.04k | $41.13k | $5.09k | —
2 | $18.22k | $18.23k | $12.00 | -1.80%
3 | $18.19k | $18.19k | $0 | +30.75%
4 | $17.02k | $26.53k | $9.51k | +3.27%
5 | $13.43k | $13.43k | $0 | +0.01%
6 | $13.36k | $13.37k | $5.11 | +2.52%
7 | $9.80k | $16.33k | $6.54k | +5.53%
8 | $9.27k | $15.99k | $6.71k | +11.18%
9 | $8.96k | $14.46k | $5.50k | —
10 | $8.08k | $8.08k | $0 | +16.42%
Previous
Page 1 of 6
Next

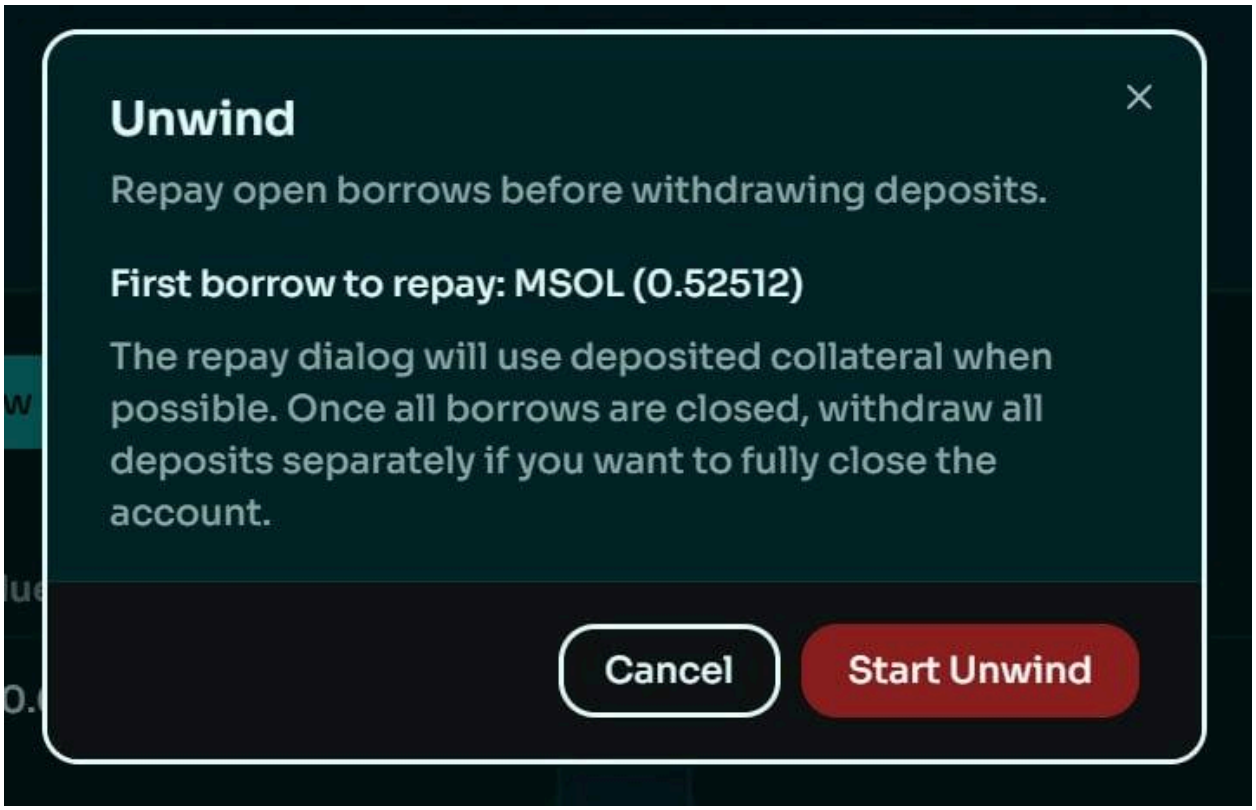

Copy Trading
3. Review and copy
Direction
SHORT
Account action
Create new account
Planner
V2
Wallet budget
$10.00
Copied Net Position
$9.98
Trading fee buffer
Deposit side -0.20%
Transaction
Checking
Actions
5
Funding swaps
USDC → SPCX via SOL if needed
10 USDC
USDC → SPCX via SOL if needed
1.164963 USDC
SNDK → SPCX via USDC/SOL if needed
0.000055 SNDK
SPCX
0 / 0.09669774
Checking final portfolio health.
Step 3 of 3
Cancel
Back
Checking

3. **Unwind Simplifies Position Management**

The **Unwind** feature significantly improves the borrowing experience by reducing the number of manual steps required to close a position.

Instead of repaying borrowed assets and then withdrawing collateral through separate actions, users can use their deposited assets to repay outstanding debt before automatically withdrawing the remaining balance.

This creates a smoother exit flow, reduces operational complexity, and makes managing leveraged positions much more convenient.




4. **Access to Tokenized Stocks**

Unlike most DeFi lending protocols that focus primarily on crypto assets, Zodial supports **tokenized stocks**, giving users access to a broader range of collateral and borrowing opportunities within the same platform.

This expands the protocol's use cases and makes it appealing to users who want exposure to both traditional equities and crypto assets without leaving the ecosystem.

## Conclusion

Zodial provides a solid foundation for portfolio-margin lending on Solana. The onboarding experience is straightforward, the interface is clean, and features such as the Market Overview, Leaderboard with copy trading, and Unwind make the platform intuitive and efficient to use.

The feedback in this report focuses on improving both the user experience and the overall interaction flow. Clearer risk communication, better loading-state feedback, improved portfolio metric guidance, and smoother leverage calculations would make Zodial more intuitive, responsive, and confidence-inspiring for users.

Overall, I enjoyed testing Zodial and believe it has strong potential. Refining these UX and performance improvements would make the platform even more approachable for new users while enhancing the experience for more advanced traders.

## ONE SENTENCE TEST

Zodial makes portfolio-margin lending accessible, but clearer risk communication and smoother interaction flows would make the experience significantly more intuitive.

## X POST

https://x.com/i/status/2082220198975660160