

# KLI Website Audit: Monthly Report

July 2024



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# Project Plan & Schedule

| Deliverables                | Tasks  | Due Date                       |
|-----------------------------|--|--------------------------------|
| <b>UI_UX Audit</b>          | 1. UI_UX Audit 1 + Mockups for Critical Pages        | 24/09/2024                     |
|                             | 2. UI_UX Audit Phase 2 + Mockups for Remaining Pages | 31/10/2024                     |
|                             | 3. UI_UX Audit Review 1                              | 31/12/2024                     |
|                             | 4. UI_UX Audit Review 2                              | 30/06/2025                     |
| <b>Technical Audit</b>      | 1. Technical Audit Q3-2024                           | 30/09/2024                     |
|                             | 2. Technical Audit Q4-2024                           | 31/12/2024                     |
|                             | 3. Technical Audit Q1-2025                           | 31/03/2025                     |
|                             | 4. Technical Audit Q2-2025                           | 30/06/2025                     |
| <b>Core Web Vitals</b>      | 1. CWV Dashboard First Review                        | 02/09/2024                     |
|                             | 2. CWV Dashboard Review Q3-2024                      | 30/09/2024                     |
|                             | 3. CWV Dashboard Review Q4-2024                      | 31/12/2024                     |
|                             | 4. CWV Dashboard Review Q1-2025                      | 31/03/2025                     |
|                             | 5. CWV Dashboard Review Q2-2025                      | 30/06/2025                     |
| <b>Content Gap analysis</b> | 1. Content Gap Analysis Q3-2024                      | 30/09/2024                     |
|                             | 2. Content Gap Analysis Q4-2024                      | 31/12/2024                     |
|                             | 3. Content Gap Analysis Q1-2025                      | 31/03/2025                     |
|                             | 4. Content Gap Analysis Q2-2025                      | 30/06/2025                     |
| <b>Backlink Audit</b>       | 1. Backlink Audit Q3-2024                            | 30/09/2024                     |
|                             | 2. Backlink Audit Q4-2024                            | 31/12/2024                     |
|                             | 3. Backlink Audit Q1-2025                            | 31/03/2025                     |
|                             | 4. Backlink Audit Q2-2025                            | 30/06/2025                     |
| <b>Blogs</b>                | 10 Blogs/Month                                       | 20 <sup>th</sup> of each month |

| Audit Report            | Delivery Date |
|-------------------------|---------------|
| UI-UX Phase 1 Audit     | 10/10/2024    |
| UI-UX Phase 2 Audit     | 10/11/2024    |
| Technical Audit Q3-2024 | 10/10/2024    |
| Technical Audit Q4-2024 | 10/01/2025    |
| Technical Audit Q1-2025 | 10/04/2025    |
| Technical Audit Q2-2025 | 10/07/2025    |
| Content Gap Q3-2024     | 10/10/2024    |
| Content Gap Q4-2024     | 10/01/2025    |
| Content Gap Q1-2025     | 10/04/2025    |
| Content Gap Q2-2025     | 10/07/2025    |
| Backlink Audit Q3-2024  | 10/10/2024    |
| Backlink Audit Q4-2024  | 10/01/2025    |
| Backlink Audit Q1-2025  | 10/04/2025    |
| Backlink Audit Q2-2025  | 10/07/2025    |

**Note:** A management-level report will be issued monthly, providing updates on the progress of deliverables and meetings summary.

# Meetings Summary(22<sup>nd</sup> - 31<sup>st</sup> July 2024)

Between 22nd July and 31st July, two critical meetings were held between the Digitup and KLI teams. This summary outlines the key discussions, decisions, and action items from these meetings.

## 1. Project Kick-off Meeting(22-07-2024)

### Key Takeaways:

- Digitup presented the project Kick-off document, outlining the project scope, purpose, timelines, team structure, and a clear delineation of roles and responsibilities.

## 2. Content Gap Analysis + Blog Title Discussion(30-07-2024)

### Key Takeaways:

- Keyword Selection:** Digitup explained that keyword selection will be driven by machine learning and data analysis of competitors' keyword ranking, with no manual intervention required.
- Blog Topics Suggestion:** KLI proposed suggesting three blog topics each month, which was mutually agreed upon by KLI and Digitup. These topics will be shared via email and will adhere to a "content brief" process.
- Competitor Selection:** Amit clarified that there is no set number of competitors for analysis. Factors like scraping capability influence the choice. With ICICI and Max Life already included, HSBC was selected for scraping.

| Action Items  | Status      |
|---|-------------|
| KLI to provide Google Search Console, Google Analytics Access           | Done        |
| KLI to provide 30 min slot for weekly meetings.                         | Done        |
| Digitup to setup weekly calls   | Done        |
| Digitup to setup KLI Audit Clickup Board                                | Done        |
| Digitup to send Content Brief form via email for Blog Topics Submission | Done        |
| KLI will share three blog topics for August via content brief form.     | In-Progress |

# Backlink Audit

# Backlink Audit Progress Summary

- **Data Gathering:**

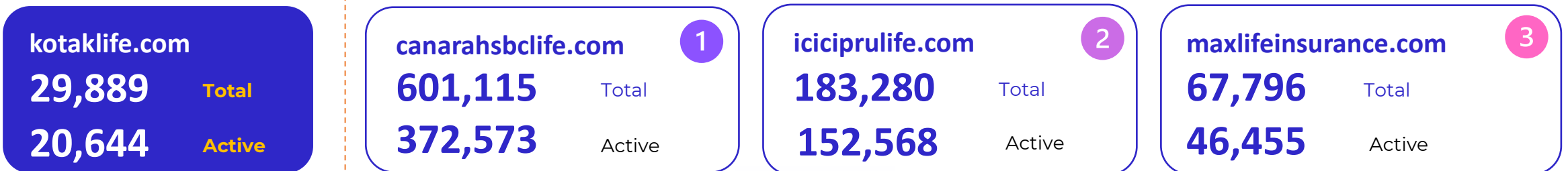
We are gathering detailed backlink data for Kotak Life Insurance (KLI) and its major competitors, including MAX Life, ICICI Prudential, and Canara HSBC Life.

- **Collected Metrics:**

This analysis encompasses various metrics, including:

- Total Backlinks
- Domain Authority (DA)
- Page Authority (PA)
- Backlink Distribution by Page Category
- GA4 Data For Kotak Life Insurance (KLI)

## Total Backlinks & Active Backlink Data –



**Note:** We are conducting an in-depth analysis of Kotak Life Insurance (KLI) and its competitors backlink profile. A comprehensive report detailing our findings will be submitted by September 30, 2024.

# kotaklife.com: Quick Overview

Page types vs Backlinks & Avg. Page Authority

| Website Structure | URL Count | Total Backlinks | Average PA |
|-------------------|-----------|-----------------|------------|
| Homepage          | 1         | 13,209          | 46         |
| Product Pages     | 85        | 175             | 26         |
| Category Pages    | 12        | 7,039           | 32         |
| Blog Pages        | 1044      | 3,680           | 27         |
| News Pages        | 23        | 2               | 26         |
| Fund Pages        | 1159      | 2               | 26         |
| Other Pages       | 137       | 631             | 28         |

**Note:** The website structure data presented may vary, as it has been analyzed based on URL slugs and page structure. Differences may arise due to the method of categorization and the dynamic nature of website content

Quarterly Backlink Overview

| Quarterly           | Total Backlinks | Referring Domain |
|---------------------|-----------------|------------------|
| Q1                  | 107,200         | 7,611            |
| Q2                  | 105,230         | 6,786            |
| Q3<br>(In Progress) | 60,849          | 4,197            |

## Total Backlinks & Page Authority Data

- We have categorized pages into types, which helps us identify which page types have strong backlinks. A higher backlink count increases the likelihood of a better page authority score, which, in turn, improves the chances of achieving a higher search ranking.

## Quarterly Backlink Overview

- Referring domains decreased from 7,611 in Q1 to 4197 in Q3.
- Total backlinks decreased from 107,200 to 60849, suggesting a need to address link retention.

- As per current analysis of the backlink and page authority data, KLI's top priority pages are the Homepage, Product pages, and Category pages.
- We are interested in knowing which pages are the most important page from the brand's point of view so that we can prepare the benchmark report for these pages by doing competitor analysis.

In the next slide, we compare KLI with competitors on website structure, URL count, total backlinks, and average Page Authority (PA).

# kotaklife.com Vs Competitor

| Website Structure | kotaklife.com |                 |            | iciciprulife.com |                 |            | canarahsbclife.com |                 |            | maxlifeinsurance.com |                 |            |
|-------------------|---------------|-----------------|------------|------------------|-----------------|------------|--------------------|-----------------|------------|----------------------|-----------------|------------|
|                   | URL Count     | Total Backlinks | Average PA | URL Count        | Total Backlinks | Average PA | URL Count          | Total Backlinks | Average PA | URL Count            | Total Backlinks | Average PA |
| Homepage          | 1             | 13209           | 46         | 1                | 86904           | 56         | 1                  | 224023          | 52         | 1                    | 6454            | 56         |
| Product           | 85            | 175             | 26         | 60               | 864             | 39         | 44                 | 100             | 31         | 63                   | 1380            | 35         |
| Category          | 12            | 7039            | 32         | 13               | 1507            | 44         | 11                 | 713             | 35         | 9                    | 2281            | 42         |
| Article           | -             | -               | -          | 270              | 13138           | 37         | 189                | 517             | 30         | 56                   | 1223            | 35         |
| Blog              | 1044          | 3680            | 27         | 8                | 4               | 31         | 1125               | 4677            | 29         | 408                  | 14270           | 34         |
| Fund              | 1159          | 2               | 26         | 7                | 76              | 38         | 11                 | 2               | 32         | 23                   | 146             | 32         |
| News              | 23            | 2               | 26         | -                | -               | -          | -                  | -               | -          | 4                    | 28              | 31         |
| FAQ               | -             | -               | -          | -                | -               | -          | 138                | 1980            | 30         | -                    | -               | -          |
| Other             | 137           | 631             | 28         | 90               | 4044            | 40         | 104                | 131             | 30         | 126                  | 6470            | 35         |

- Kotak Life Insurance (kotaklife.com) has the lowest Domain Authority (DA) and average Page Authority (PA) scores compared to its closest competitors. This comparison clearly indicates that most of Kotak Life's backlinks come from low-authority and irrelevant websites, resulting in lower DA and PA scores than its competitors.

**Domain Authority**  
 kotaklife.com – 37  
 iciciprulife.com – 49  
 canarahsbclife.com – 39  
 maxlifeinsurance.com – 47

**Disclaimer:** The website structure data presented may vary, as it has been analyzed based on URL slugs and page structure. Differences may arise due to the method of categorization and the dynamic nature of website content



# Referring Domain Analytics

| Range    | kotaklife.com | iciciprulife.com | canarahsbclife.com | maxlifeinsurance.com |
|----------|---------------|------------------|--------------------|----------------------|
| 91 - 100 | 6 (<1%)       | 17 (<1%)         | 10 (<1%)           | 14 (<1%)             |
| 81 - 90  | 2 (<1%)       | 18 (<1%)         | 7 (<1%)            | 10 (<1%)             |
| 71 - 80  | 9 (<1%)       | 33 (<1%)         | 18 (<1%)           | 18 (<1%)             |
| 61 - 70  | 12 (<1%)      | 43 (<1%)         | 26 (<1%)           | 35 (<1%)             |
| 51 - 60  | 6 (<1%)       | 57 (<1%)         | 17 (<1%)           | 35 (<1%)             |
| 41 - 50  | 26 (<1%)      | 102 (2%)         | 69 (1%)            | 105 (1%)             |
| 31 - 40  | 56 (<3%)      | 201 (3%)         | 124 (2%)           | 281 (4%)             |
| 21 - 30  | 79 (<4%)      | 380 (5%)         | 218 (4%)           | 499 (7%)             |
| 11 - 20  | 119 (<6%)     | 473 (7%)         | 315 (5%)           | 548 (7%)             |
| 0 - 10   | 1.7K (84%)    | 5.8K (81%)       | 5.4K (87%)         | 6K (80%)             |

Referring Domains by Authority Score

## Backlink Distribution & Quality -

- **Status:** Most referring domains (80-87%) for all sites are in the 0-10 authority range. Kotaklife.com has fewer high-authority backlinks compared to competitors, consistently lagging in quality and mid-range categories.
- **Action:** Strengthen link-building efforts by targeting higher authority domains, focusing on content marketing, outreach, and partnerships to improve overall domain authority.

# Kotaklife.com: Backlink Inventory Status

All Backlinks

29,772 \*

Active Links

20,644

Lost Links

4,477

Referring Domains

2,011

- **Total Backlinks:** In Sep 2023, the total number of backlink was 45,633. As of now, it has decreased to 29,772.
- **Active Backlinks:** Out of these, 20,644 backlinks are currently active and pointing to our website.
- **Lost Backlinks:** A total of 4,477 backlinks have been lost, affecting various categories. Notably, 991 URLs lost backlinks from Kotak.com and its subdomains. Lost links url status code given below -
  - *No Response - 1927*
  - *3XX - 747*
  - *2XX - 1147 (Further investigation most of domains are expired and showing dummy page )*
  - *4XX - 272*
  - *5XX - 8*
  - *Meta Refresh - 22*
- **Referring Domains:** In Oct 2023, the number of referring domains was 2,668. As of now, it has decreased to 2,011.
- **Do Follow vs No Follow** – The ratio of do-follow to no-follow backlinks is 64% to 36%.

**Note:**

- The backlinks data has been taken from SEMrush and count of total backlink is 29,772 but the downloaded data is 25,121. We have raised the query to SEMrush for this issue.
- Lost backlink data may occasionally differ because it is sourced from SEMrush. If the website does not respond promptly during the crawling process, SEMrush's crawler might consider the backlink as lost.

[Click Here For Report](#)

# Comparison With Competitors

# Total Backlinks

| Date     | kotaklife.com | iciciprulife.com | canarahsbclife.com | maxlifeinsurance.com |
|----------|---------------|------------------|--------------------|----------------------|
| Jan 2024 | 38394         | 139787           | 781085             | 212054               |
| Feb 2024 | 37478         | 160558           | 824768             | 216571               |
| Mar 2024 | 31328         | 171552           | 818863             | 219544               |
| Apr 2024 | 35058         | 175292           | 779611             | 221160               |
| May 2024 | 35968         | 184235           | 765434             | 222430               |
| Jun 2024 | 34204         | 186276           | 769827             | 219361               |
| Jul 2024 | 30960         | 184312           | 756143             | 199299               |
| Aug 2024 | 29889         | 183280           | 601115             | 67796                |

Total Backlinks Trend of KLI & Others

## Competitive Position:

- Kotaklife.com has the lowest backlink count among its competitors, while Canarahsbclife.com leads with the highest backlink volume.

## Trend Analysis:

- Kotaklife.com has seen a 22.15% decline in backlinks from January to August, while Iciprulife.com is the only competitor showing positive growth, with a 31.11% increase.

- This is the formula for calculating percentage change

$$\text{Percentage Change} = (\text{Value in August} - \text{Value in January}) / \text{Value in January} \times 100$$

## Stability:

- Kotaklife.com shows stability in its backlink profile, despite having the lowest total count. In comparison, competitors exhibit greater volatility in backlink numbers, particularly in the later months.

# Referring Domains

| Date     | kotaklife.com | iciciprulife.com | canarahsbclife.com | maxlifeinsurance.com |
|----------|---------------|------------------|--------------------|----------------------|
| Jan 2024 | 2534          | 7634             | 6030               | 7287                 |
| Feb 2024 | 2525          | 8009             | 6570               | 8029                 |
| Mar 2024 | 2552          | 8095             | 6895               | 8337                 |
| Apr 2024 | 2382          | 8207             | 7061               | 8513                 |
| May 2024 | 2225          | 8148             | 7068               | 8520                 |
| Jun 2024 | 2179          | 8076             | 7092               | 8526                 |
| Jul 2024 | 2150          | 8105             | 7177               | 8698                 |
| Aug 2024 | 2047          | 7830             | 6921               | 8398                 |

Referring Domains Trend of KLI & Others

## Competitive Standing:

- Kotaklife.com has the fewest referring domains at 2,047 in August, while Maxlifeinsurance.com leads with 8,398, followed by Iciciprulife.com.

## Trend Analysis:

- Kotaklife.com saw a 19.22% decline in referring domains from January to August, while competitors grew: Iciciprulife.com (+2.57%), Canarahsbclife.com (+14.78%), and Maxlifeinsurance.com (+15.25%).
- All sites saw a slight decrease in August 2024.

## Growth Patterns:

- Kotaklife.com is the only site with a consistent downward trend, while competitors generally show positive growth with some fluctuations.

# Top Categories of Referring Domains

| Category              | kotaklife.com | icicprulife.com | canarahsbclife.com | maxlifeinsurance.com |
|-----------------------|---------------|-----------------|--------------------|----------------------|
| Business & Industrial | 241           | 1.2K            | 811                | 1.1K                 |
| Internet & Telecom    | 191           | 811             | 548                | 837                  |
| Arts & Entertainment  | 177           | 699             | 595                | 865                  |
| Jobs & Education      | 141           | 726             | 439                | 665                  |
| News                  | 132           | 563             | 422                | 634                  |

## Overall Domain Distribution:

- Kotaklife.com has significantly fewer referring domains compared to competitors, with Iciprulife.com and Maxlifeinsurance.com consistently leading across categories. Canarahsbclife.com maintains a middle position.

## Category Leadership:

- The "Business & Industrial" category is the strongest for all sites. Despite Kotaklife.com's strongest category (Business & Industrial: 241), it remains lower than the competitors' weakest categories.

# Kotaklife.com: Backlinks Analysis Insights

- **Domain Authority** – The current domain authority (Moz metrics) score is 37. While domain authority is an indicator of a website's trustworthiness, it's important to note that it's just one factor among many that contribute to search engine rankings.
- **Referring domain analytics** – The referring domain distribution indicates that most of the backlinks have been created from the low authority score domains. Getting backlinks from the high authority websites is highly recommended as per the market best practices.
- **Backlink types** – The 95% of the backlinks are Text backlinks.
- **Backlink distribution** – The backlink distribution strategy for KLI pages is unclear. Top priority pages should ideally have the most backlinks, but this is not being followed.
- **Referral Traffic Analysis** – As per GA4 referral traffic analysis, we analyzed following URLs have gained high number of traffic using referral in last 7 Months –
  - /buy-e-invest-ulip-plan-online (55,748 users)
  - /life-insurance-plans (35,902 users)
  - /how-do-i/fund-update (11,975 users)
  - Homepage (11,430 users)

The top traffic sources are primarily social media platforms (Facebook, YouTube, Instagram), indicating that social media is a major driver of traffic or user engagement. Many Indian news websites and media outlets are present in the list, such as Zee News, Aaj Tak, ABP Live, etc.

# Action on Kotaklife.com:

## Backlink Strategy –

- **Why** – Google's E-E-A-T (experience, expertise, authoritativeness, and trustworthiness) guidelines are important for SEO and aim to increase trust and user experience. Backlinks are an important part of improving E-E-A-T.
- **How** – Currently KLI website referring domain and backlinks count is showing continuous drop. It will be good to strategize the backlink creation process to improve the DA also work on improving the PA for the top pages. Please refer this link for [Website Analytics](#) data that can help to plan backlink strategy.

## Diversify Referring Domains –

- **Why** – Google's Penguin and subsequent updates focus on penalizing unnatural link-building tactics, including the over-reliance on a few domains or obtaining sitewide links. A diversified backlink profile is crucial to avoid penalties and enhance the credibility of your site.
- **How** – Identify high DA and PA sites in your niche for creating backlinks. The backlinks should be from the websites that are reputable and trusted by both users and search engines. Please refer this link for [Referring Domain Data](#).

## Optimize Anchor Text –

- **Why** – Google's algorithms, including updates to Penguin, evaluate the naturalness of anchor text profiles. Over-optimization or using repetitive anchor texts can lead to penalties. A varied and natural anchor text profile helps in ranking for a broader set of keywords.
- **How** – Kindly use a mix of branded, generic, and exact match anchor texts to mimic natural linking and reduce penalty risk. For product pages, use the product name as anchor text to enhance rankings for specific queries, but do so naturally and sparingly. [Click here](#).



# Best Practices: Key Do's and Don'ts

## Do's –

- **Focus on Relevance** - Acquire backlinks from websites relevant to your niche or industry
- **Diversify Link Profiles** - Obtain a mix of editorial mentions, guest posts, directory listings, social shares, etc.
- **Prioritize Authority and Trust** - Aim for backlinks from high-authority, reputable websites
- **Monitor Anchor Text** - Maintain a natural distribution of branded, generic, and keyword-rich anchor text
- **Maintain Link Hygiene** - Regularly audit and disavow low-quality or spammy backlinks
- **Earn Natural Links** - Create high-quality content that others will want to link to organically
- **Leverage Internal Linking** - Strengthen your internal linking structure

## Don'ts –

- **Avoid Link Farms or Link Networks** - Steer clear of manipulative link building practices
- **Don't Buy Backlinks** - Purchasing backlinks can be risky and lead to penalties
- **Refrain from Excessive Keyword-Rich Anchor Text** - Overuse of optimized anchor text can appear unnatural
- **Avoid Low-Quality Directory Submissions** - Be selective with directory listings and avoid spammy directories
- **Don't Neglect Link Velocity** - Sudden spikes or drops in backlinks can raise red flags
- **Refrain from Reciprocal Link Exchanges** - Excessive reciprocal linking is generally considered a poor strategy
- **Avoid Automated Link Building Tools** - Automated tools can result in unnatural-looking backlinks

# Impact and Outcome

## Possible Impact –

- **Alignment with Google Algorithms:** Ensures compliance with Google's search algorithms, enhancing overall site quality.
- **Strengthening E-E-A-T:** Boosts Expertise, Authoritativeness, and Trustworthiness, essential for higher rankings.
- **Improved Domain Authority (DA):** Enhanced site credibility leads to better competitive positioning.
- **Improved Page Authority (PA):** Top pages gain more authority, leading to stronger individual page performance.
- **Competitive Advantage:** Outpaces competitors by leveraging high-quality backlinks, setting your site apart.
- **Increased Brand Awareness & Trust:** High-quality backlinks from reputable sites enhance brand visibility and reliability.

## Possible Outcomes –

- **Increased Referral Traffic:** Quality backlinks drive more traffic from external sites.
- **Boost in Organic Traffic:** Better rankings lead to more organic visits, enhancing site visibility.
- **Improved Search Rankings:** Higher DA and PA contribute to better positioning on search engine results pages.
- **Enhanced Brand Trustworthiness:** Perception of the brand improves, leading to more user engagement and loyalty.

# Core Web Vitals Audit

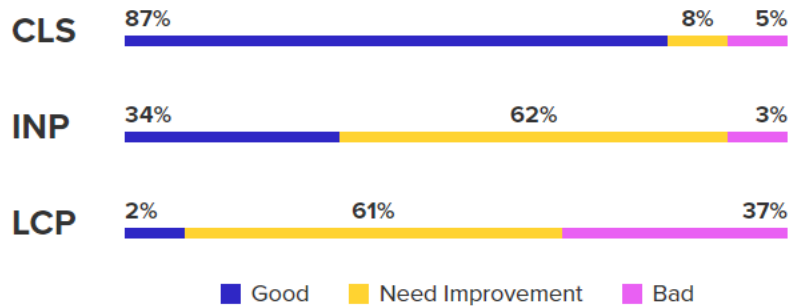
# Real User Monitoring and Diagnostics Data

The following graphics present performance data for your website based on real user monitoring (RUM). They illustrate how many users are experiencing good, Need Improvement, or Bad performance across each Core Web Vital metric.

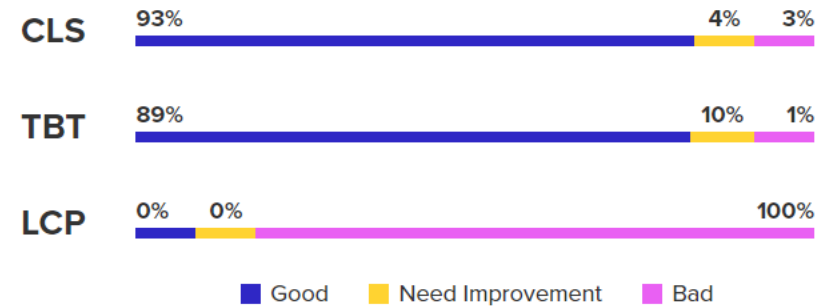
The Core Web Vitals audit reveals significant performance challenges across all website URLs, as indicated by both RUM and diagnostics data. This suggests that the user experience across the site is being notably impacted.

Data for 30th July

Real user monitoring (RUM) Metrics at a glance



Diagnostic Metrics at a glance



[Click Here For Dashboard](#)

# URL with insufficient RUM data

The Total 2857 URLs captured from sitemap, the Core Web Vitals audit highlights a significant gap in Real User Monitoring (RUM) data, with only 64 URLs (3%) of the site's traffic providing sufficient metrics for analysis. The remaining 2793 URLs (97%) lack adequate RUM data, making it challenging to assess the overall user experience accurately.

This data insufficiency could lead to an incomplete understanding of the site's performance and user interactions. ([Insufficient data sheet](#))

## Data for 30th July



### Root Causes of Insufficient RUM data:

If a URL doesn't have enough data, Here are the primary reasons for this:

**Low Traffic:** If a URL doesn't receive enough visits from Chrome users who have opted into data sharing, there might not be sufficient data to generate a report.

**Seasonal Variations:** If a URL's traffic fluctuates significantly based on seasons or events, it might not have consistent data throughout the year.

**URL Changes:** If the URL structure has changed recently, it might take time to update its data.

**Server Errors:** If the server hosting the URL is experiencing frequent errors or downtime, it can affect data collection.

[Click Here For Dashboard](#)

# Page Performance

The attached table provides Core Web Vitals data for 10 URLs on the Kotak Life website, focusing on three key metrics: Cumulative Layout Shift (CLS), Interaction to Next Paint (INP), and Largest Contentful Paint (LCP).

Notably, the homepage (<https://www.kotaklife.com/>) shows a high CLS value of **0.84**, indicating significant layout instability, along with an LCP of **3230 ms**. These figures fall short of the recommended thresholds (**CLS:  $\leq 0.1$ , LCP:  $\leq 2500$  ms, INP:  $\leq 200$  ms**), signaling a slower loading experience.

While other pages exhibit more stable CLS values, there is considerable variation in LCP and INP performance, underscoring the need for targeted optimizations to improve the overall user experience across the site.

Data for 30th July

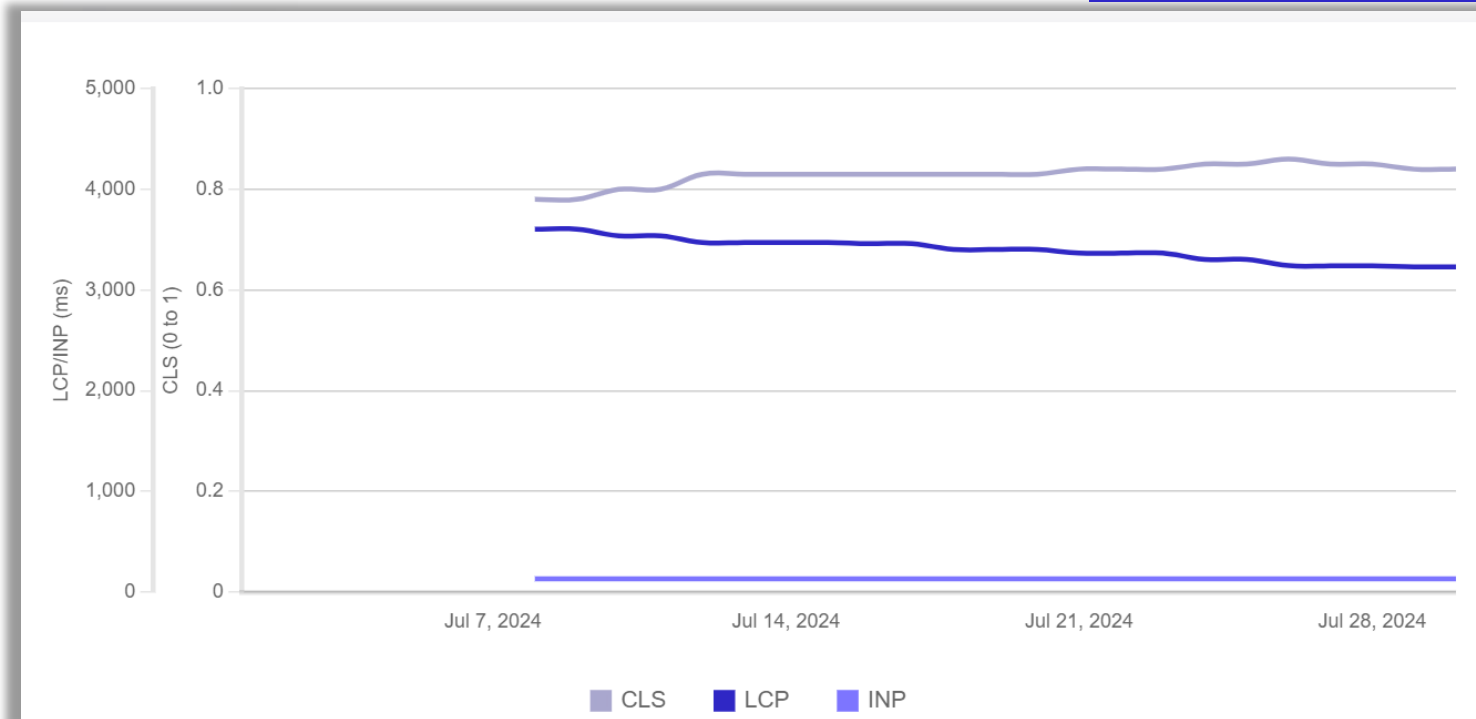
| URL ↑   | CLS         | INP        | LCP         |
|---|-------------|------------|-------------|
| <a href="https://www.kotaklife.com/">https://www.kotaklife.com/</a>   | <b>0.84</b> | <b>131</b> | <b>3230</b> |
| <a href="https://www.kotaklife.com/financial-tools-calculators">https://www.kotaklife.com/financial-tools-calculators</a>   | 0.01        | 459        | 2847        |
| <a href="https://www.kotaklife.com/financial-tools-calculators/compound-interest-calculator">https://www.kotaklife.com/financial-tools-calculators/compound-interest-calculator</a> | 0.02        | 442        | 4547        |
| <a href="https://www.kotaklife.com/financial-tools-calculators/fd-calculator">https://www.kotaklife.com/financial-tools-calculators/fd-calculator</a>                               | 0.01        | N/A        | 2959        |
| <a href="https://www.kotaklife.com/financial-tools-calculators/hra-calculator">https://www.kotaklife.com/financial-tools-calculators/hra-calculator</a>                             | 0.01        | N/A        | N/A         |
| <a href="https://www.kotaklife.com/financial-tools-calculators/rd-calculator">https://www.kotaklife.com/financial-tools-calculators/rd-calculator</a>                               | 0.01        | N/A        | 3199        |
| <a href="https://www.kotaklife.com/financial-tools-calculators/retirement-calculator">https://www.kotaklife.com/financial-tools-calculators/retirement-calculator</a>               | 0.01        | 284        | N/A         |
| <a href="https://www.kotaklife.com/financial-tools-calculators/sip-calculator">https://www.kotaklife.com/financial-tools-calculators/sip-calculator</a>                             | 0.05        | 264        | 3633        |
| <a href="https://www.kotaklife.com/financial-tools-calculators/ulip-calculator">https://www.kotaklife.com/financial-tools-calculators/ulip-calculator</a>                           | 0.02        | 341        | 3576        |
| <a href="https://www.kotaklife.com/fund-performance">https://www.kotaklife.com/fund-performance</a>   | 0.10        | 211        | 3220        |

# Page Performance Graph (01 July – 30th July)

The graph illustrates the performance trends of the site's Core Web Vitals over the period from July 1st to July 30th. This visualization offers insights into key metrics—CLS, LCP, and INP—for the Kotak homepage (<https://www.kotaklife.com/>), revealing how they fluctuated throughout July.

By analyzing this data, we can identify patterns, pinpoint dates with significant performance issues, and assess the impact of any optimizations or changes made during this period. This trend analysis is essential for understanding overall site performance and guiding future improvements. To analyze the performance of other pages, **please refer to the [dashboard](#)**.

Data for 30th July



[Click Here For Dashboard](#)

# Performance Diagnostics

The attached table presents diagnostic data for 10 URLs on the Kotak Life website, focusing on key performance indicators such as Performance, SEO, Accessibility, and Best Practices. The homepage (<https://www.kotaklife.com/>) has a performance score of **50**, indicating room for improvement, with relatively stronger metrics in SEO (**69**), Accessibility (**77**), and Best Practices (**93**).

These figures should ideally meet or exceed the thresholds of **90+ for optimal performance**. Other pages, particularly within the business solutions and insurance sections, show a wide range of performance scores, highlighting areas where optimization efforts should be concentrated to enhance the overall user experience and site efficiency.

Data for 30th July

| URL ↑   | Performance | SEO | Accessibility | Best Practices |
|---|-------------|-----|---------------|----------------|
| <a href="https://www.kotaklife.com/">https://www.kotaklife.com/</a>   | 50          | 69  | 77            | 93             |
| <a href="https://www.kotaklife.com/OnlineTermInsurance/">https://www.kotaklife.com/OnlineTermInsurance/</a>   | 26          | 75  | 55            | 56             |
| <a href="https://www.kotaklife.com/agents-terminated-due-malpractices">https://www.kotaklife.com/agents-terminated-due-malpractices</a>   | 14          | 92  | 68            | 96             |
| <a href="https://www.kotaklife.com/business-solutions">https://www.kotaklife.com/business-solutions</a>   | 24          | 85  | 56            | 93             |
| <a href="https://www.kotaklife.com/business-solutions/group-credit">https://www.kotaklife.com/business-solutions/group-credit</a>   | 28          | 85  | 62            | 93             |
| <a href="https://www.kotaklife.com/business-solutions/group-credit/kotak-complete-cover-group-plan">https://www.kotaklife.com/business-solutions/group-credit/kotak-complete-cover-group-plan</a> | 30          | 92  | 64            | 96             |
| <a href="https://www.kotaklife.com/business-solutions/group-credit/kotak-credit-term-group-plan">https://www.kotaklife.com/business-solutions/group-credit/kotak-credit-term-group-plan</a>       | 19          | 92  | 64            | 96             |
| <a href="https://www.kotaklife.com/business-solutions/group-credit/kotak-group-assure">https://www.kotaklife.com/business-solutions/group-credit/kotak-group-assure</a>                           | 30          | 92  | 66            | 96             |
| <a href="https://www.kotaklife.com/business-solutions/group-credit/kotak-group-shield">https://www.kotaklife.com/business-solutions/group-credit/kotak-group-shield</a>                           | 31          | 92  | 66            | 96             |
| <a href="https://www.kotaklife.com/business-solutions/group-gratuity-leave-encashment">https://www.kotaklife.com/business-solutions/group-gratuity-leave-encashment</a>                           | 28          | 85  | 62            | 93             |

[Click Here For Dashboard](#)

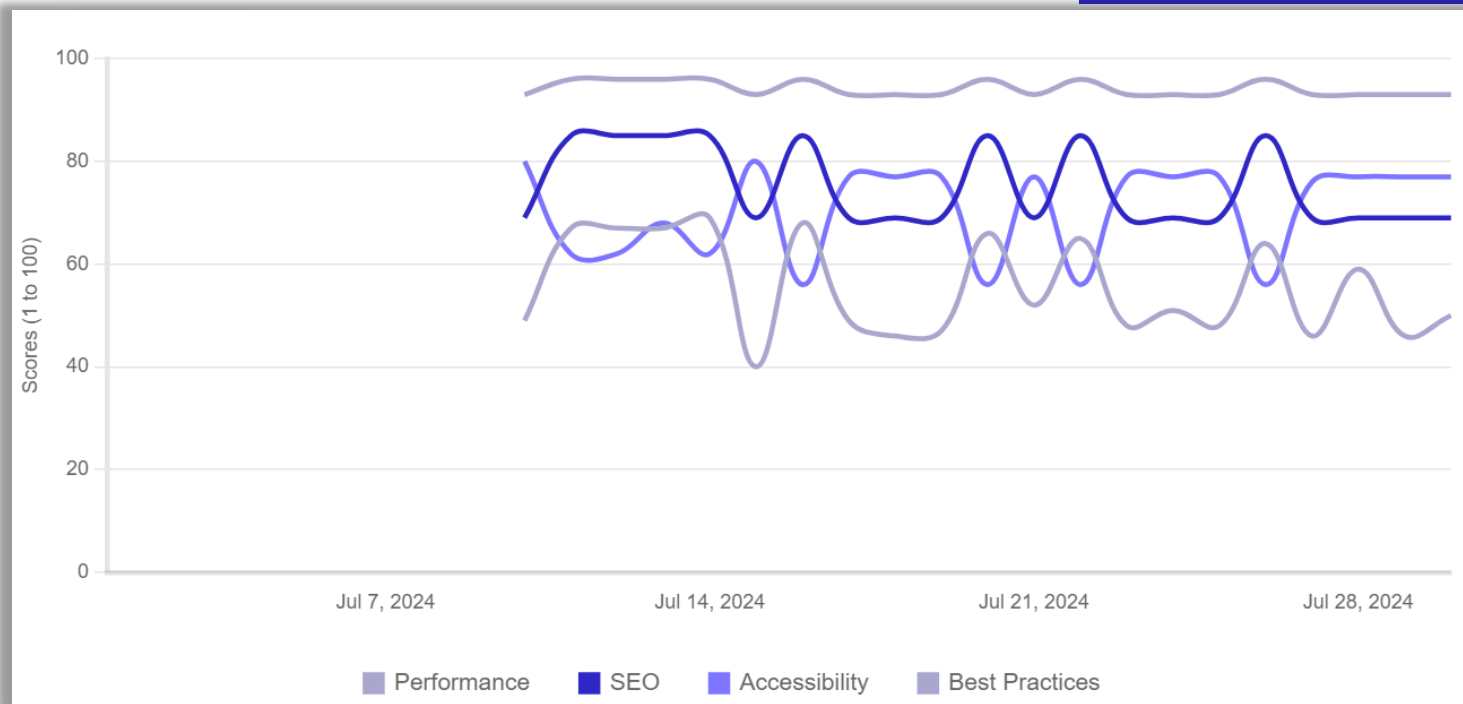


# Performance Diagnostics Graph (01 July – 30th July)

The graph illustrates the performance trends of the site's Core Web Vitals over the date range from July 1st to July 30th. This visualization provides insights into key metrics such as Performance, SEO, Accessibility and Best Practices- for the Kotak homepage (<https://www.kotaklife.com/>), revealing how they fluctuated throughout the month.

By analyzing this data, we can identify patterns, pinpoint dates with significant performance issues, and evaluate the impact of any optimizations or changes made during this period. This trend analysis is essential for understanding overall site performance and guiding future improvements. To analyze the performance of other pages, **please refer to the [dashboard](#)**.

Data for 30th July



[Click Here For Dashboard](#)

# Performance Enhancements

LCP and CLS optimization for top 10 bad pages

# Top 10 Bad LCP Pages

The table lists the top 10 pages with the worst LCP scores, ranging from 4.55 to 6.07 seconds. LCP metric is crucial for evaluating the loading performance of web pages, and it reflects how quickly the main content is rendered to users.

Data for 30th July

| Performance on LCP   | Top 10 Bad LCP pages  | LCP  | CLS  | INP |
|--|---|------|------|-----|
| <p><b>LCP Score</b></p> <ul style="list-style-type: none"> <li>2% Good</li> <li>61% Need Improvement</li> <li>37% Bad</li> </ul> <p>Legend: ■ Good ■ Needs Improvement ■ Bad</p> | <a href="https://www.kotaklife.com/insurance-guide/wealth-creation/planning-financial-goals-and-objectives-of-financial-planning">https://www.kotaklife.com/insurance-guide/wealth-creation/planning-financial-goals-and-objectives-of-financial-planning</a>                 | 6.07 | 0.13 | 153 |
|  | <a href="https://www.kotaklife.com/insurance-guide/savingstax/difference-between-direct-and-indirect-tax-in-hindi">https://www.kotaklife.com/insurance-guide/savingstax/difference-between-direct-and-indirect-tax-in-hindi</a>   | 5.67 | 0.01 | 263 |
|  | <a href="https://www.kotaklife.com/insurance-guide/about-life-insurance/types-of-life-insurance-policies-in-hindi">https://www.kotaklife.com/insurance-guide/about-life-insurance/types-of-life-insurance-policies-in-hindi</a>   | 5.16 | 0.02 | N/A |
|  | <a href="https://www.kotaklife.com/privacy-policy">https://www.kotaklife.com/privacy-policy</a>   | 4.91 | 0.01 | N/A |
|  | <a href="https://www.kotaklife.com/insurance-guide/savingstax/section-80c-life-insurance-premium-amount-and-deduction-in-hindi">https://www.kotaklife.com/insurance-guide/savingstax/section-80c-life-insurance-premium-amount-and-deduction-in-hindi</a>                     | 4.89 | 0.00 | N/A |
|  | <a href="https://www.kotaklife.com/insurance-guide/savingstax/tax-deductions-vs-tax-exemptions-india">https://www.kotaklife.com/insurance-guide/savingstax/tax-deductions-vs-tax-exemptions-india</a>   | 4.83 | 0.00 | N/A |
|  | <a href="https://www.kotaklife.com/insurance-guide/about-life-insurance/what-is-life-insurance-in-hindi">https://www.kotaklife.com/insurance-guide/about-life-insurance/what-is-life-insurance-in-hindi</a>   | 4.77 | 0.00 | N/A |
|  | <a href="https://www.kotaklife.com/life-advisor">https://www.kotaklife.com/life-advisor</a>   | 4.74 | 0.51 | 291 |
|  | <a href="https://www.kotaklife.com/insurance-guide/savingstax/the-difference-between-gross-income-total-income-in-calculating-income-tax">https://www.kotaklife.com/insurance-guide/savingstax/the-difference-between-gross-income-total-income-in-calculating-income-tax</a> | 4.63 | 0.01 | N/A |
|  | <a href="https://www.kotaklife.com/financial-tools-calculators/compound-interest-calculator">https://www.kotaklife.com/financial-tools-calculators/compound-interest-calculator</a>   | 4.55 | 0.02 | 442 |

# LCP Optimization Recommendations

To address the Largest Contentful Paint (LCP) issues indicated in the provided screenshot, you can implement several optimizations as follows:

## 1. Eliminate Render-Blocking Resources:

### Font Optimization (Google Fonts - Roboto):

Fonts can delay page rendering as the browser waits for them to load. Implement font-display: swap; to ensure text is displayed with a fallback font until the custom font is fully loaded. Additionally, consider hosting the font locally to reduce latency.

| Resources             | Recommendation   |
|-----------------------|--|
| Google Fonts - Roboto | <ol style="list-style-type: none"><li>1. Host locally</li><li>2. Add property font-display: swap</li></ol> |

### Bootstrap CDN :

Since font-awesome.min.css is already hosted locally, remove the redundant call to it via the CDN. This will streamline resource loading and prevent unnecessary duplication.

| Resources            | Recommendation   |
|----------------------|--|
| font-awesome.min.css | <ol style="list-style-type: none"><li>1. Remove the redundant call to it via the CDN</li><li>2. Remove unused styles</li></ol> |

# LCP Optimization Recommendations

## 2. Optimize CSS:

Investigate your CSS files, specifically **style.css**, **bootstrap.min.css**, **custom-min.css** and remove any unused CSS rules or icons. This will significantly reduce the file size, leading to faster load times.

| Resources  | Recommendation  |
|--|---|
| <ol style="list-style-type: none"><li>1. style.css</li><li>2. custom-min.css</li><li>3. media.css</li><li>4. bootstrap.min.css</li><li>5. bootstrap-select.min.css</li></ol> | <ol style="list-style-type: none"><li>1. Avoid large files</li><li>2. Minify and Remove unused styles</li></ol> |

## 3. Defer Offscreen Images

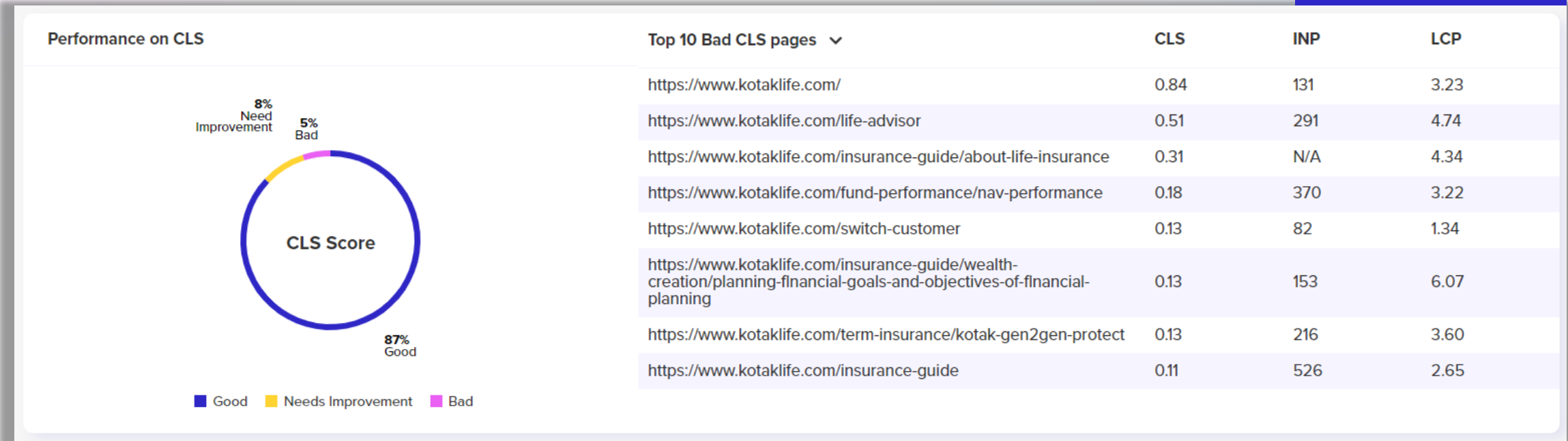
### Native Lazy Loading:

Since Native Lazy loading is not implemented on various pages, hence optimize image loading by utilizing the loading="lazy" attribute within the <img> tag. This instructs the browser to load images only when they are about to enter the viewport, improving page load performance.

# Top 10 Bad CLS Pages

The table lists the top 10 pages with the highest CLS scores, ranging from 0.11 to 0.84 unit. CLS measures the visual stability of a webpage by tracking unexpected layout shifts that occur during the loading process, which can negatively impact the user experience.

Data for 30th July



# CLS Optimization Recommendations

Cumulative Layout Shift (CLS) issues occur when elements on a webpage shift unexpectedly during the page load, causing a poor user experience. There are the fonts, CSS and JS files are contributing to layout shifts. Here's how to address these issues:

## 1. Avoid Large Layout Shifts :

### Optimize Image Delivery:

Images are loaded without specifying width and height attributes, the browser doesn't know how much space to allocate for the image, causing content below to shift as the image loads, also **WebP** is the recommended image format for optimal performance.

### Reduce the Size of CSS and Fonts:

Large number of font and CSS files take longer to load, delaying the application of styles and causing shifts, hence Optimize and minimize CSS and font files.

### Locally hosted and Preload Key Web Fonts:

Instead of CDN, host your web fonts locally and preload them, To prevent layout shifts caused by late-loading fonts like S6uyw4BMU....woff2, to ensure they are available when needed, reducing layout instability.

| Resources   | Recommendation  |
|---|---|
| <ol style="list-style-type: none"><li>1. Lato-Regular_gdi.woff</li><li>2. Lato-Bold_gdi.woff</li><li>3. Lato-Light_gdi.woff</li><li>4. fontawesome-webfont.woff2</li><li>5. memvYaGs126MiZpBA-UvWbX2vVnXBbObj2OVTS-mu0SC55I.woff2 (gstatic font opensans)</li><li>6. S6uyw4BMUTPHjx4wXiWtFCc.woff2 (gstatic font lato)</li><li>7. Google font Roboto, Open+Sans, Lato</li></ol> | <ol style="list-style-type: none"><li>1. Avoid using large number of fonts.</li><li>2. Host locally</li><li>3. Preload (&lt;link rel="preload" href="font.woff2" as="font"&gt;)</li></ol> |

# CLS Optimization Recommendations

## Defer Non-Critical JavaScript :

JavaScript files like **bootstrap-select.min.js, slick.min.js, and loader.js** are loading late, potentially causing layout shifts as they impact the DOM.

Use the defer or async attributes for JavaScript files that are not critical to the initial rendering of the page.

**Defer:** Use defer for scripts that need to be executed in order but can be deferred until after the HTML document has been fully parsed.

**Async:** Use async for scripts that don't depend on other scripts and can be executed as soon as they are downloaded.

| Resources   | Recommendation  |
|---|---|
| <ol style="list-style-type: none"><li>1. jquery.min.js</li><li>2. jquery-1.11.2.min.js</li><li>3. jquery_v3.js</li><li>4. recaptcha__en.js</li><li>5. slick.min.js</li><li>6. need_base_cal.js</li><li>7. bootstrap-select.min.js</li></ol> | <ol style="list-style-type: none"><li>1. Avoid multiple version of JS library (e.g, jquery.min.js, jquery-1.11.2.min.js)</li><li>2. Use Defer/Async</li></ol> |

## 2. Avoid Non-Composited Animations:

**Optimize Animation Performance:** Use CSS properties that trigger composited animations (like transform and opacity) instead of properties that cause reflows or repaints, to improve performance and reduce layout shifts.



# Optimization Strategies

Improving overall CWV Performance

# General Optimization Strategies

## Optimize Image Delivery:

- Compress images: Reduce image file size without compromising quality.
- Use proper formats: Select the appropriate image format (JPEG, PNG, WebP) based on the content. WebP is the recommended format for optimal performance.
- Lazy loading: Load images only when they are about to be displayed.
- Responsive images: Serve different image sizes based on screen size.

## Minimize Resource Load Time:

- Reduce HTTP requests: Combine files, minify CSS and JavaScript.  
Optimize fonts: Use fewer font files and preload critical fonts.

## Improve Server Response Time:

- Use a Content Delivery Network (CDN): Distribute content across multiple servers for faster delivery.

## Prioritize Critical Rendering Path:

- Minimize render-blocking resources: Defer non-critical CSS and JavaScript.
- Leverage preloading: Load critical resources early.

## Address Layout Shifts:

- Reserve space for ads: Prevent unexpected layout shifts caused by ads.
- Avoid dynamic content size changes: Use fixed-width elements when possible.
- Use placeholders: Display placeholders for images and other content before they load.

# Individual Metric Optimization Strategies

## Improving LCP:

- Optimize images
- Reduce server response time
- Minimize render-blocking resources
- Preload critical resources
- Implement critical CSS

## Improving INP:

- Defer or eliminate non-essential third-party scripts and optimize JavaScript to reduce delays between user input and visual feedback.
- Reduce JavaScript execution time
- Optimize event listeners
- Prioritize main thread tasks

## Improving CLS:

- Assign explicit width and height dimensions to all media elements (images, videos, ads) to prevent unexpected shifts during loading.
- Reserve space for ads
- Avoid dynamic content size changes
- Use font display: swap
- Prevent image size changes

# How to Obtain Sufficient Data for Core Web Vitals

## Increase Traffic to Your Pages:

- Organic SEO: Improve your search engine rankings to attract more organic traffic.
- Paid Advertising: Consider running targeted ad campaigns to drive traffic to specific pages.
- Social Media Promotion: Share your content on social media platforms to increase visibility.

## Leverage Google Search Console:

- URL Inspection Tool: Check the indexing status of your pages.
- Coverage Report: Identify any issues preventing Google from crawling and indexing your pages.

## Prioritize Optimization:

- Focus on Critical Pages: Prioritize optimizing pages with the highest traffic or conversion potential.
- Identify Performance Bottlenecks: Use tools like Lighthouse or WebPageTest to pinpoint areas for improvement.
- Implement Optimization Techniques: Optimize images, reduce code size, leverage browser caching, and improve server response times.

# UI/UX Audit: Critical Pages

# UI/UX Audit Phase-1 Summary

| Pages                             | Design Mockups | Handover Date  | Design Link                 | Evaluation Status | Report  |
|-----------------------------------|----------------|--|-----------------------------|-------------------|---|
| 1. Blog category page             | ✓              | Variation A, B Handover Done<br>- <b>16th Aug 2024</b>   | <a href="#">Variation A</a> | ✓                 | Heuristic Evaluation Report for Phase 1<br>- <b>10th Oct 2024</b> |
| 2. Blog content/article page      | ✓              | Variation C Scheduled Handover<br>- <b>9th Sept 2024</b> | <a href="#">Variation B</a> | ✓                 |   |
| 3. Insurance Guide (Blog Landing) | ✓              |  |                             | ✓                 |   |
| 4. Homepage                       | ⚠              | Scheduled Handover<br>- <b>9th Sept 2024</b>             |                             | ✓                 |   |
| 5. About Us                       | ⚠              |  |                             | ✓                 |   |
| 6. Contact Us                     | ⚠              |  |                             | ✓                 |   |
| 7. Buy Kotak e-term               | -              | -  | -                           | ✓                 |   |
| 8. Corporate Governance           | -              | -  | -                           | ✓                 |   |
| 9. CSR                            | -              | -  | -                           | ✓                 |   |
| 10. Media Center                  | -              | -  | -                           | ✓                 |   |
| 11. Career                        | -              | -  | -                           | ✓                 |   |
| 12. Why Kotak Life?               | -              | -  | -                           | ✓                 |   |
| 13. Fund Performance              | -              | -  | -                           | ✓                 |   |
| 14. Hiring Process                | -              | -  | -                           | ✓                 |   |
| 15. Policy FAQs                   | -              | -  | -                           | ✓                 |   |
| 16. Kotak Health Shield           | -              | -  | -                           | ✓                 |   |
| 17. How Do I                      | -              | -  | -                           | ✓                 |   |
| 18. Retirement Plans              | -              | -  | -                           | ⚠                 |   |
| 19. Savings Plans                 | -              | -  | -                           | ⚠                 |   |
| 20. Our Rider Solutions           | -              | -  | -                           | ⚠                 |   |
| 21. ULIP Plan                     | -              | -  | -                           | ⚠                 |   |
| 22. Tools & Calculators           | -              | -  | -                           | ⚠                 |   |
| 23. Group Gratuity/Leave          | -              | -  | -                           | ⚠                 |   |
| 24. Encashment                    | -              | -  | -                           | ⚠                 |   |
| 25. Group Term                    | -              | -  | -                           | ⚠                 |   |
| 26. Group Superannuation Plans    | -              | -  | -                           | ⚠                 |   |
| 27. Group Credit                  | -              | -  | -                           | ⚠                 |   |

- ✓ Completed
- ⚠ In-progress

**Note:** Monthly Audit Report and Heuristic Report are two different documents. The Monthly Audit Report summarizes progress over the month, while the Heuristic Report offers a detailed UI/UX analysis based on design principles.

# Critical Pages for This Month's UI/UX Audit

These are the 5 critical pages that have been evaluated so far. These critical pages are prioritized due to their significant impact on user experience, engagement, and traffic.

- 1. Blog Page - Critical for driving traffic** and increasing user engagement on the site. It also adds SEO value as it uses keywords, links and multiple CTAs. Continuously updating of blog pages **build credibility** which translates into higher trust and more conversions.
- 2. Homepage - Essential as the first point of contact for users**, setting the tone for their overall experience. It serves as the central hub, **guiding visitors to key areas** of the site and showcasing the brand's value proposition
- 3. Contact Page - Vital for user interaction**, serving as a primary conversion point for queries and support. It also **enhances user trust** by providing a direct channel for **communication and assistance**.
- 4. About Us Page - Important for establishing trust and providing essential information** about the company. It helps build a connection with users by sharing the brand's story, values, and mission, **fostering credibility and loyalty**.
- 5. Product Page(Kotak e-term)- Crucial for user understanding**, ensuring clarity and accessibility of digital insurance products. It plays a key role in driving conversions by clearly presenting features, benefits, and pricing, helping users **make informed decisions**.

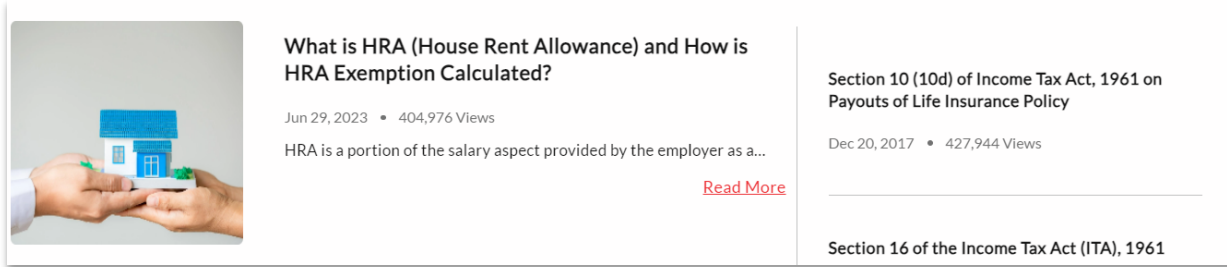
# UI-UX Audit Findings for critical pages

These findings are based on the heuristic evaluation, which assessed usability and design principles to identify key issues & areas for improvement.

- **Visibility of System Status:** Breadcrumb navigation is present but not very clear, making it hard for users to understand their current location. Additionally, the active page should be highlighted while the others remain dormant, but currently, it's the opposite, creating confusion.

Life Insurance > Insurance Guide

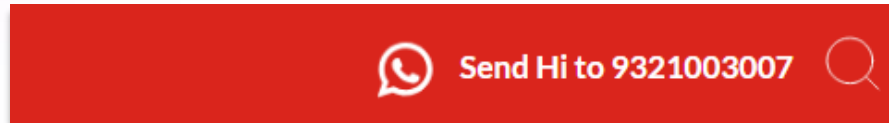
- **Consistency and Standards:** The layout of blog cards is inconsistent with varying alignments. Inconsistent font sizes, spacing, and design elements across pages disrupt visual cohesion and user experience.



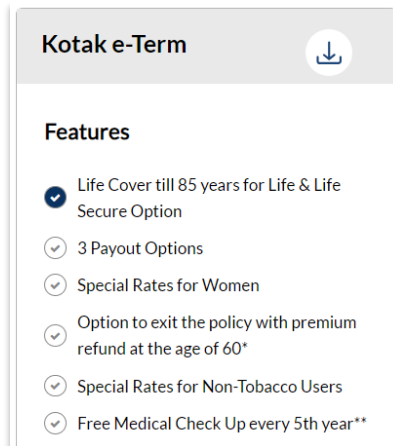


# UI-UX Audit Findings for critical pages

- **Flexibility and Efficiency of Use:** The search function is not clearly visible. Inefficient sorting component on blog category page reduce usability for in-experienced users.



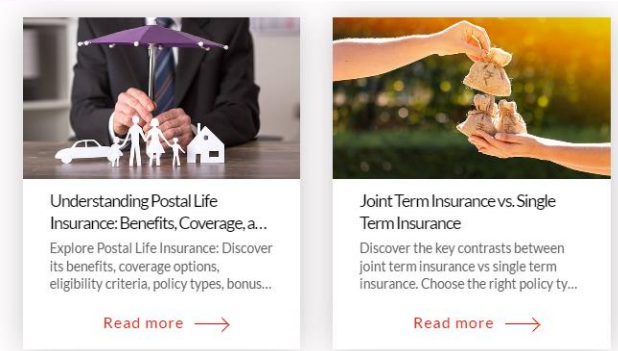
- **Match Between System and Real World:** Some design elements were not functioning as intended according to the design language. For example, the Kotak eTerm product promotion on the article page includes check marks that appear selectable, but they serve no functional purpose, leading to confusion.



# UI-UX Audit Findings for critical pages

- **Consistency and Standards:** Rounded corners are inconsistently applied across sections. Some buttons, input fields and cards have rounded corners while others do not, disrupting the visual uniformity.

## Sharp edges



## Rounded edges



- **Error Prevention:** The Contact Us and Blog Category page lacks sufficient confirmation or guidance when users interact with some components. Malfunctioning components increase the likelihood of user errors and frustration.

**For e.g.** The button on the Contact Us page lacks clear visibility and functionality; it functions more like a toggle rather than a distinct, actionable button.



- **Aesthetic and Minimalist Design:** Multiple pages have a cluttered look, particularly with text-heavy sections. Dense blocks of text make it difficult for users to scan and digest information.

# UI-UX Recommendations for critical pages

Considering the heuristic evaluation and audit findings, we propose the following recommendations in the pages:

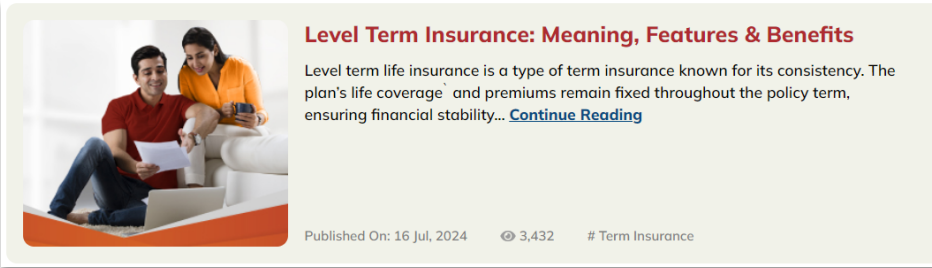
- **Enhance Breadcrumb Visibility:** Increase the breadcrumb trail's prominence by **enlarging it and using a consistent, darker color**. Ensure the active page is clearly highlighted while other steps remain subdued, enhancing clarity and navigation for users.



Home / Life Insurance Plans

For reference: Canara HSBC's breadcrumbs are visibly large and clear, with a hover state that shows status visibility effectively.

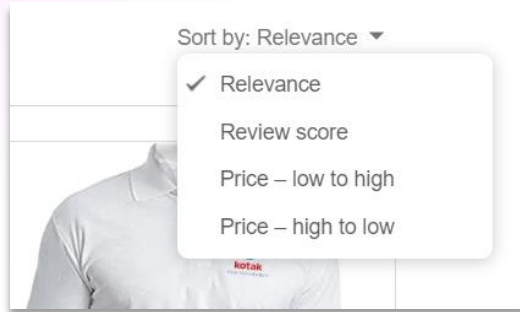
- **Standardize Blog Card Layout:** Use a **consistent image size ratio and uniform text alignment** across all blog cards. This creates a more cohesive and visually appealing layout, which also improves the CLS (Cumulative Layout Shift) score.



For reference: ICICI Prudential's blog cards are well-defined, minimizing the likelihood of any CLS issues.

# UI-UX Recommendations for critical pages

- **Improve Sort Functionality:** Introduce more prominent sorting options and make the search function clearly visible. This enhances user control and navigation efficiency.



For reference: Google uses a clean dropdown for sorting options, clearly displaying the selected choice.

- **Align Sidebar Design with Main Content:** Redesign the sidebar's product promotion section to match the main content's design language. This creates a cohesive and harmonious visual flow.
- **Apply Consistent Design Elements:** In alignment with the CTA button design **standardize the use of rounded corners** on all buttons, input fields, and cards. This ensures a unified and professional visual appearance across the site.



For example: If we use a rounded primary CTA button, the secondary button will also have a rounded design for consistency.

- **Declutter Text-Heavy Sections:** Break up dense text with **visuals and appropriate spacing**. This enhances readability and keeps users more engaged with the content.

# Competitor UI-UX Analysis for critical pages

A detailed comparison of UI/UX features across competitors to identify best practices and areas to excel, using **competitor benchmarking method**.

| Competitors | Navigation           | Layout              | Breadcrumb          | Videos    | Interactive | Promotions              | Consistency             | Support           | Search        |
|-------------|----------------------|---------------------|---------------------|-----------|-------------|-------------------------|-------------------------|-------------------|---------------|
| MaxLife     | Seamless             | Cluttered blog page | Clear on main pages | Available | Effective   | Limited                 | Blog pages inconsistent | Prominent         | Not available |
| ICICI       | Non-intuitive        | Clean               | Not prominent       | None      | Engaging    | Minimal                 | Good consistency        | Easily accessible | Visible       |
| Canara HSBC | Cluttered Navigation | Congested           | Cluttered           | Available | Confusing   | Integrated on blog page | Inconsistent            | Not Prominent     | Not Prominent |

## Recommendations based on UI-UX findings and competitor benchmarking :

- Use uniform design elements across pages. For instance, consistently using rounded corners for cards throughout the website will enhance visual consistency.
- Feature products prominently on the homepage, apart from hero banner, to effectively showcase offerings, thereby driving conversions and increasing user engagement.
- Improve navigation with easy-to-understand interactions. For example, the CTAs should have visible active, inactive, & hover states, the sorting feature should be intuitive.
- Add interactive features such as **share, like, and text-to-speech** features, on blog pages, to boost engagement and optimize page performance.
- Include a newsletter subscription option to capture leads and keep users informed about updates and offerings.
- Offer diverse navigation methods, including search bars, dropdown menus, and categorized content, to accommodate varying user preferences and improve accessibility.

# Kotak Vs Competitor UI-UX

|           | Kotak   | MaxLife   | ICICI   | Canara HSBC  |
|-----------|---|---|---|--|
| Strengths | <ul style="list-style-type: none"><li>• Clean and professional layout</li><li>• Clear and prominent CTAs</li><li>• Good use of whitespace</li><li>• Accessible and visible customer support options</li></ul> | <ul style="list-style-type: none"><li>• Well-organized &amp; consistent homepage</li><li>• Seamless navigation</li><li>• Effective use of interactive elements</li><li>• Clean information architecture</li></ul> | <ul style="list-style-type: none"><li>• Clean and lively layout throughout</li><li>• Consistent design</li><li>• Clear information presentation</li><li>• Easy accessibility to support</li></ul> | <ul style="list-style-type: none"><li>• Prominent use of multimedia, such as videos on the homepage</li><li>• Integrated product promotions within articles</li><li>• Visible breadcrumb trail</li><li>• Use of interactive elements</li></ul> |
| Weakness  | <ul style="list-style-type: none"><li>• Lacks interactive elements</li><li>• Product promotions not very prominent</li><li>• Breadcrumbs not clearly visible</li></ul>  | <ul style="list-style-type: none"><li>• Blog pages appear cluttered</li><li>• Search functionality is absent</li><li>• Product promotion areas are limited</li></ul>  | <ul style="list-style-type: none"><li>• Some links are non-functional, affecting navigation</li><li>• Lacks product promotion on many pages</li></ul>   | <ul style="list-style-type: none"><li>• Overall layout is cluttered</li><li>• Navigation is hampered by congestion</li><li>• Inconsistent typography</li><li>• Overwhelms readers with excessive data.</li></ul>                               |

# SEO Best Practices for Enhancing UI/UX Design

- **User Experience (UX):** A positive user experience can directly impact SEO. When users find a website easy to navigate, visually appealing, and provides the information they need quickly, they are more likely to stay on the site longer. This can lead to improved dwell time, which is a ranking factor for search engines.
- **Site Speed:** A well-designed UI/UX can contribute to faster page load times. Search engines prioritize websites that load quickly, so optimizing your site's speed can improve your search rankings.
- **Mobile-Friendliness:** With the increasing number of mobile users, it's essential to have a mobile-friendly website. A good UI/UX design ensures that your website looks and functions well on different screen sizes, which is a crucial ranking factor.
- **Internal Linking:** A well-structured internal linking strategy can improve user navigation and help search engines crawl your website more efficiently. Clear and intuitive navigation menus and internal links can enhance both user experience and SEO.
- **Accessibility:** The last important factor is making your website accessible to other people. Your user base might have a lower reading level than you imagine. Otherwise, they might need to learn English. You should add vernacular texts for such audiences. There are also people with vision problems who might not read your website. Hence, you should use alt texts and audio content on the website.

# **Blogs Report**





# Overview

## Analysis performed

- Understand the latest market trends in blogs considering competitors.
- Finding best keywords to rank higher on SERP results.

## Deliverables

- Suggesting blog topics based on selected keywords.

# Blog Title Generation with ML and Data Analytics

Kotak is a private national bank and faces immense competition from rivals for 1st page of google SERP. One key activity to stay ahead is to create blogging content for its readers to get more share of the search results with regard to insurance business.

Choosing the right content out of infinite number of topics and keywords can be a daunting task. The key is to bring speed and publish the content at its peak value.

## ML based blog title suggestion

ML based blog title search includes:

- Collecting data of competitors and popular blogging platforms
- Researching on collected data and finding the most relevant content
- Relevant could be latest, not included on kotak site but competitor site, not included on any competitor but popular blogging site, trending keyword from google trends etc
- Further refine to generate topics iteratively to create improved search intent

## Competitors and popular blogging platforms considered

1. ICICI Prudential
2. Max Life Insurance
3. Canara HSBC Life Insurance
4. Policy bazaar, Healthians and Edufund

## Competitors Selection Criteria

- No. of Ranking keywords
- No. of Blog pages
- No. of Blog categories
- Ability to scrape the website



# Blog Titles for July 2024

1. How Home Loan Insurance Can Secure Your Property Investment
2. YSR Pension Kanuka: Eligibility and Application Process
3. How to Use a GST emSigner for Your Insurance Needs
4. Maximizing Your House Rent Allowance Under Section 10 13A
5. Guide to PF Withdrawal with Form 15G
6. Tax Audit Deadlines for 2024-25: What Business Owners Need to Know
7. Understanding Family Pension Rules After Death of Pensioner
8. The Ultimate Guide to Fitness Certificates: Everything You Need to Know (Vehicle Fitness)
9. Top Performing Small Cap Fund for Long Term Investment
10. Steps to Download Your Jeevan Pramaan Life Certificate Online
11. Understanding TPA in Medical Insurance: Full Form and Functions
12. Maximizing Your Benefits with the Atal Pension Yojana Scheme
13. Capital Gain on Sale of Property: Tips to Reduce Your Tax Liability
14. How Annualized Return Impacts Your Term Insurance Policy

# What and how much data are we collecting?

## Websites Scraped for

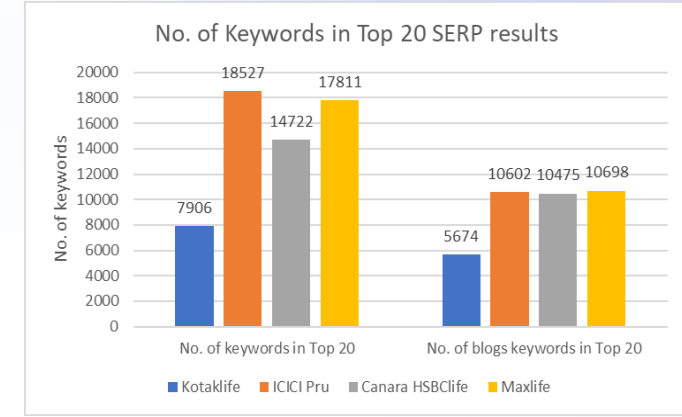
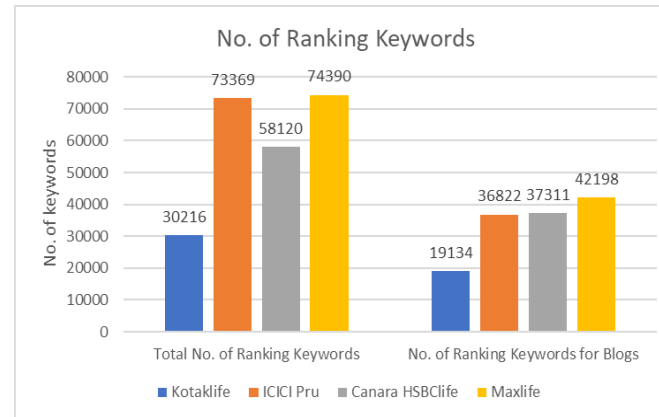
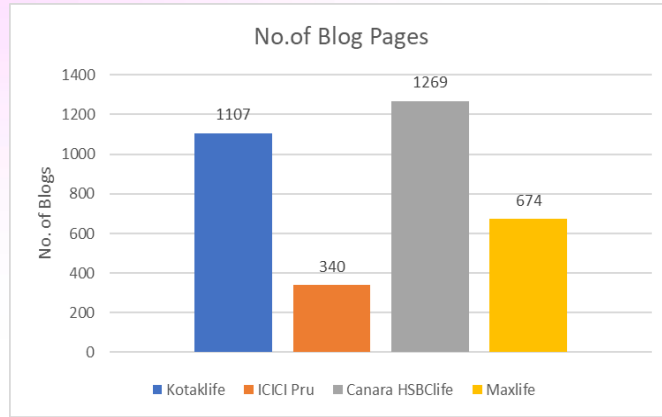
1. Kotaklife
2. ICICI Prudential
3. Max Life Insurance
4. Canara HSBC Life Insurance

## Keywords Data Collected for

1. Kotaklife
2. Competitors
3. Popular Blogging websites (such as PolicyBazaar, Healthians, Edufund)
4. Trending keywords from Google

- Total Blog URLs data collected - 3000 URLs approx.
- Total Blog keywords collected - 3 lacs approx.

# Kotak Blogs not performing, RCA is in Progress



|                | % share of blog related ranking keyword | % share of Top 20 SERP result associated with Blog |
|----------------|---|--|
| <b>Kotak</b>   | 63%                                     | 72%  |
| <b>HSBC</b>    | 64%                                     | 71%  |
| <b>ICICI</b>   | 50%                                     | 57%  |
| <b>Maxlife</b> | 57%                                     | 60%  |

## Observation:

1. RCA (Root cause Analysis) to find the reason for large number of kotak blogs are not as effective as Max and ICICI is on-going. Various other factors and data being gather to find the reasons.
2. Kotak and HSBC are largely dependent on blog writing activity to generate traffic compared to ICICI and Maxlife. Be able to reduce this dependency or improving effectiveness of existing blog can give huge advantage to Kotak. E.g date-wise distribution
3. For pages other than blogs, the investigation will proceed in subsequent months.
4. Some preliminary reasoning is given in subsequent slides

# Blog Categories – KotakLife and Competitors

## Kotaklife Blog Categories:

1. About Life Insurance
2. Protection
3. Wealth Creation
4. Book Summary
5. Savings & Tax
6. Government Schemes
7. Health Insurance
8. Retirement
9. Current Affairs
10. Wellbeing Corner

## Maxlife Blog Categories:

1. Term
2. Life
3. Health Insurance
4. Investments
5. Tax
6. Retirement
7. Personal Finance
8. Child
9. Cancer
10. Lifestyle
11. Online Insurance Plans

## CanaraHSBC Blog Categories:

1. Life Insurance
2. Term Insurance
3. ULIP
4. Tax Saving
5. Health Insurance
6. Child Insurance
7. Retirement
8. Saving Plan
9. Financial planning
10. Pension Schemes
11. Online Life Insurance Plans
12. Traditional Insurance Plans

## ICICI Prudential Blog Categories:

1. Term Insurance
2. Life Insurance
3. Income Tax
4. Insurance Basics
5. ULIPs
6. Protection Security
7. Fund Basics
8. Systematic Investment Plan
9. Wealth Insurance
10. Retirement Pension Plans
11. Investments
12. Health Insurance
13. Child Insurance
14. Insurance Claim
15. Insurance Guide(Financial tool calculators)
16. Protection Savings Plan
17. Moneyback Endowment Plans
18. Insurance Plans
19. Insurance
20. Customized Insurance Solutions
21. Rural Insurance

## Observations

- Generic/ambiguous blog category topics exist on Kotaklife.
- Blogs categories are inconsistent across Kotaklife and competitors.
- Need standard categories across all the websites for better comparison and understanding.
- New Blog category divisions are made for the analysis in the next slide.

# Recommended Blog Categories

Analysis of collected data suggest that blogs can be categorised into several sub-topics. The same has been recommended below. The intention of this suggestion is from Audit perspective. Kotaklife must introspect and decide if it prefers to adopt new categories for better user experience.

| Blog Categories (as per business) |                                    |
|-----------------------------------|------------------------------------|
| Health insurance                  | Government Schemes                 |
| Career Blogs                      | Health & Fitness                   |
| Life Insurance                    | Investment Plans                   |
| Tax Saving Investment             | Unit Linked Insurance Plans (ULIP) |
| Retirement Planning               | Term Insurance                     |
| Debt/Equities Investment          | Gold investment                    |

| Other Blogs categories (as per analysis of competitors categories) |                      |
|--|----------------------|
| Child plans  | Motor Insurance      |
| Business/Corporate Insurance                                       | Educational Planning |
| Cancer Insurance   | Home Insurance       |
| Travel Insurance   |                      |

- It is worth writing blogs similar to competitors on topics which are not part of kotaklife business but indirectly related with insurance business.
- As a result blog topics which are not directly kotaklife business have been suggested.

# How Kotaklife and Competitors' blogs ranking keywords are distributed across recommended blog categories?

|                                    | Kotaklife | ICICI Pru | Maxlife | Canara HSBCLife |
|------------------------------------|-----------|-----------|---------|-----------------|
| Tax Saving Investment              | 27.10%    | 35.80%    | 22.10%  | 30.70%          |
| Unit Linked Insurance Plans (ULIP) | 8.50%     | 8.40%     | 10.10%  | 6.70%           |
| Government Schemes                 | 7.00%     | 4.50%     | 7.70%   | 5.60%           |
| Investment Plans                   | 6.20%     | 9.60%     | 9.10%   | 10.00%          |
| Gold Investments                   | 5.90%     | 6.90%     | 5.90%   | 5.40%           |
| Retirement Planning                | 5.60%     | 3.30%     | 5.60%   | 6.00%           |
| Health insurance                   | 4.90%     | 3.20%     | 3.60%   | 3.70%           |
| Debt/Equities Investment           | 4.80%     | 5.90%     | 4.30%   | 5.10%           |
| Life Insurance                     | 4.80%     | 3.50%     | 5.00%   | 3.80%           |
| Child Plans                        | 3.90%     | 2.20%     | 2.80%   | 3.30%           |
| Term Insurance                     | 3.90%     | 2.10%     | 4.50%   | 3.90%           |
| Motor Insurance                    | 3.80%     | 2.60%     | 2.90%   | 2.70%           |
| Cancer Insurance                   | 3.00%     | 2.40%     | 2.70%   | 2.50%           |
| Education Planning                 | 3.00%     | 2.10%     | 5.00%   | 3.00%           |
| Business/Corporate Insurance       | 2.40%     | 1.00%     | 2.30%   | 2.50%           |
| Home Insurance                     | 2.20%     | 4.30%     | 1.60%   | 2.00%           |
| Health & Fitness                   | 1.20%     | 0.80%     | 1.80%   | 0.80%           |
| Career Blogs                       | 0.80%     | 0.80%     | 1.40%   | 1.30%           |
| Travel Insurance                   | 0.80%     | 0.60%     | 1.60%   | 0.90%           |

- This is part of ongoing analysis to find traffic with regard to each categories and performance in each. Analysis is on-going.
- We have presented this data in case, kotaklife would like to give any preliminary comment based out of their domain knowledge.



# Kotak Search Intent is significantly poor

A critical element of SEO is to create content which is best aligned with various search queries. This slide gives an example of [Kotak vs ICICI] URL's and which one is better. How a URL is written largely defines the content on the page. **Example below: ULIP**

| Cluster Topic              | URL's Individual Analysis |             | URL's Cluster Analysis |                 |
|----------------------------|---------------------------|-------------|------------------------|-----------------|
|                            | Kotak Score               | ICICI Score | Kotak URL Count        | ICICI URL Count |
| ULIP Returns               | 9.0                       | N/A         | 14                     | 0               |
| ULIP Benefits              | 7.65                      | 8.85        | 14                     | 20              |
| ULIP Investment Strategies | 8.25                      | N/A         | 11                     | 0               |
| ULIP Comparison            | 8.35                      | N/A         | 9                      | 0               |
| ULIP Tax Benefits          | 7.65                      | 9.35        | 8                      | 25              |
| ULIP Features              | 8.35                      | 8.95        | 15                     | 20              |
| ULIP FAQs                  | 7.5                       | 8.5         | 14                     | 12              |
| ULIP Performance           | 8.0                       | 8.0         | 18                     | 10              |

\*Based on analysis by LLMs

N/A: Value not available

## Individual Analysis

- Assess each URL based on **Keyword Relevance, URL Structure, Content Categorization, Content Depth, and User Engagement Potential**.
- Assign a weighted score to determine the **Search Intent Alignment**.

## Cluster Analysis

- Group URLs into clusters (e.g., **ULIP Returns, Benefits, Tax Benefits**). Evaluate the **Breadth** (number of URLs) and **Alignment** with search intent within each cluster.

**ICICI:** Scores higher in broad clusters like **ULIP Tax Benefits** and **ULIP Features**, suggesting a well-rounded approach to covering a wide range of search queries. ICICI's URLs generally have higher search intent scores, making it better suited for capturing a wide array of high-volume search traffic.

**Kotak:** While Kotak may not cover as many broad topics as ICICI, it excels in niche areas like **ULIP Returns** and **Investment Strategies**. Kotak's content is more focused, potentially leading to strong performance for long-tail queries within those specific niches.

**ICICI** has the advantage in broader, high-volume areas which should get it more traffic, while **Kotak** is better positioned for more specialized, niche topics

# How are we selecting the best keywords for writing blogs?

1. High Search Volume - keywords searched most on popular search engines
2. Low Keyword Difficulty - keywords easier to rank in organic search results
3. Top ranking keywords
4. Keywords present on Competitors and missing from Kotak
5. Keywords missing from competitors and Kotak. Such keywords are taken from:
  - Blogging websites
  - Google Trends

Total Suggested Keywords for **14** blogs - **37**

- Top ranking keywords have been suggested for the mentioned blog titles.
- As per the analysis, the keywords are highly searched on popular search engines with median search volume of 8800.
- Achieving high ranks in organic searches for given keywords is considerably easy with median difficulty as 38.
- Out of 37 suggested keywords , 16 are long tail. Long-tail keywords are more specific usually having less search traffic but high conversion rate.

Detailed data in next slide



# Supporting data for previous slide

| blog_category         | blog_title  | keywords_used   | keywords_best_position | keywords_median_position | keywords_median_search_volume | keywords_median_difficulty |
|-----------------------|---|---|------------------------|--------------------------|-------------------------------|----------------------------|
| Business Insurance    | Audit Deadlines for 2024-25: What Business Owners Need to Know for Insurance Purposes | ['audit last date 20-21', 'audit last date 20 21']  | 9                      | 46                       | 4400                          | 33                         |
| General Insurance     | How to Use GST Emsigner for Your Insurance Needs                                      | ['gst emsigner', "emsigner for gst"]  | 9                      | 9                        | 8100                          | 36.5                       |
| Health & Fitness      | The Ultimate Guide to Fitness Certificates: Everything You Need to Know               | ['fitness certificate']   | 41                     | 41                       | 40500                         | 20                         |
| Health insurance      | Understanding TPA in Medical Insurance: Full Form and Functions                       | ['tpa full form in medical', "tds meaning medical", "huf"]  | 4                      | 49                       | 5400                          | 47                         |
| Home Insurance        | How Home Loan Insurance Can Secure Your Property Investment                           | ['home loan insurance', 'home loan insurance calculator', 'income from house property']   | 1                      | 48                       | 5400                          | 32                         |
| Home Insurance        | Maximizing Your House Rent Allowance Under Section 10 13A                             | ['house rent allowance under section 10 13a', 'income from house property', 'tds on rent payment']  | 3                      | 13.5                     | 2650                          | 27                         |
| Investment Plans      | Top Performing Small Cap Fund for Long Term Investment                                | ['best small cap mutual funds', 'small cap mutual funds', 'mutual fund nav', 'what is xirr in mutual fund', 'best long term stocks', 'smart investment', 'index fund calculator'] | 21                     | 49                       | 14800                         | 44                         |
| Life Insurance        | Navigating Family Pension Rules After the Death of a Pensioner                        | ['family pension rules after death of pensioner']   | 13                     | 36                       | 6600                          | 33                         |
| Life Insurance        | Steps to Download Your Jeevan Pramaan Life Certificate Online                         | ['jeevan pramaan gov in view life certificate', 'jeevan pramaan life certificate download']   | 38                     | 45                       | 9600                          | 47                         |
| Retirement Planning   | YSR Pension Kanuka: Eligibility and Application Process                               | ['ysr pension kanuka', 'senior citizen age', 'senior citizen card online apply']  | 13                     | 42                       | 22200                         | 42                         |
| Retirement Planning   | Maximizing Your Benefits with the Atal Pension Yojana Scheme                          | ['atal pension yojana calculator', 'atal pension yojana scheme details', 'atal pension yojana chart', 'atal pension yojana benefits', 'atal pension yojana statement']            | 1                      | 26                       | 9900                          | 45                         |
| Tax Saving Investment | How to Use Form 15G for PF Withdrawal to Save on Taxes                                | ['form 15g for pf withdrawal', 'tax saving investment']   | 28                     | 48.5                     | 12100                         | 34                         |
| Tax Saving Investment | Capital Gain on Sale of Property: Tips to Reduce Your Tax Liability                   | ['capital gain on sale of property', 'long term capital gain tax rate', 'tax saving investment']  | 12                     | 22                       | 14800                         | 50                         |
| Term Insurance        | How Annualized Return Impacts Your Term Insurance Policy                              | ['annualized return', "term insurance"]   | 4                      | 4                        | 3600                          | 39                         |

Category-wise No. of suggested blogs

Life Insurance - 2

Retirement Planning - 2

Tax Saving Investment - 2

Home Insurance - 2

Business Insurance - 1

General Insurance - 1

Health & Fitness - 1

Health Insurance - 1

Investment Plans - 1

Term Insurance - 1

# **Content Gap Audit 1: Progress Report**

(to be submitted on 10-10-2024)



# Objective of Content Gap Audit 1

- Perform Content Audit for Kotaklife Blogs
- Understand Kotaklife Blogs' content gap with competitors.

# Data Collection So Far

## → Website Data Scraped for

- Kotak Life
- Max Life
- Canara HSBC Life
- ICICI Prudential

**Note:** Scraping in progress

## → Ranking keywords data, such as

- Position
- Search Volume
- Traffic
- Keyword Difficulty
- Keyword Intent etc.

## → Google Analytics (GA4) and Google Search Console (GSC) data collected for Kotaklife

## → Core Web Vitals data for Kotaklife & Competitors

- No. of Kotaklife URLs scraped - 2393
- No. of ICICI Prudential URLs scraped - 95
- No. of Canara HSBClife URLs scraped - 1430
- No. of Maxlife URLs scraped - 469
- No. of keywords collected - 2.3 lacs approx

# Content Gap Analysis Tasks to be performed

1. Understand Kotaklife's content capacity and status (i.e. any missing data, any duplicacy of information, content capacity utilization on webpage etc.) - **Done**
2. Develop a scoring system to evaluate all Kotaklife and competitors' website URLs. - **In Progress**
  - Website score will take into consideration
    - Domain Authority
    - Content Relevance
    - Content Readability
    - Internal Linking of Website pages
    - URL performance metrics
      - Page Authority
      - Page Size
      - Core Web Vitals (LCP, INP, CLS etc.)
      - Backlink Strategy
      - Google performance data (exit rate, bounce rate, etc.)
3. Understand ranking keywords usage on a URL - **In Progress**
4. Understand Kotaklifes' content similarities/dissimilarities with competitors pages - **In Progress**

# Thank You