

# KLI Website Audit: Monthly Report

September 2024




# Table of Contents

- Project Plan & Schedule
- Meetings Summary
- Backlink Audit
- Technical Audit
- Core Web Vitals Audit
- UI-UX Audit: Critical Pages
- Blog Report
- Content Gap Audit 1 Summary

# 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(1<sup>st</sup> – 30<sup>th</sup> September 2024)

Between 1st Sept and 30th Sept, four critical meetings were held between the Digitup and KLI teams. This summary outlines the key discussions, decisions, and action items from these meetings.

## Weekly Meeting Takeaways

- **Digitup Central Dashboard** access provided to Biswas, Tanuj and Gaureesh.
- Digitup has sent the signed and sealed **Contract Agreement** to KLI.
- KLI has locked the **blog content generation scope** to following categories.
  - Group Business
  - PR(Public Relation)
  - Careers(HR related)
  - Agent Recruitment
  - KLI offline business
  - CSR(Corporate Social Responsibilities)
- The **mockups for critical pages**, scheduled for the UI-UX Audit Phase 1, have been shared with the KLI Team. The following mockups have been provided.
  1. Blog Landing 3 variations
  2. Blog category page 3 variations
  3. Blog content/article page 3 variations
  4. Homepage
  5. About Us
  6. Contact Us
  7. Product Landing Page(Kotak e-term)

Action Items	Status
KLI to check and update on Stamp Duty	Done
Digitup to provide Digitup Central Walkthrough	Done
Digitup to setup weekly calls	Done
KLI to review July and August monthly reports	Done
KLI to get the page not loading issue fixed	In-Progress
Digitup to share blog topics for Group Business Category	Done

# Backlink Audit



# Backlink Audit Quarterly Report Summary

The purpose of this slide is to summarize our findings from the backlinks audit. The Q3 report provides an overview of the backlink profiles for Kotak Life and its competitors from the first to the third quarter of 2024. In our previous monthly report, we presented a detailed inventory of backlinks, conducted a competitive analysis, evaluated toxic links, and suggested actionable items for Kotak Life Insurance to enhance its online presence and mitigate potential risks.

## Previous Report Highlights:

- Comprehensive backlink inventory – *July 2024 Monthly Report*
- Competitive comparison – *July 2024 Report*
- Analysis of toxic links – *August 2024 Report*
- Brand Mentions Analysis – *August 2024 Report*
- Recommended action items for Kotak Life Insurance.
- Q3 2024 Backlink Audit Report – *September 2024*



# Backlink Creation Guidelines

1. **Domain Authority (DA):** Higher DA indicates strong trust and authority in the eyes of search engines. Aim for websites with DA > 37 (current DA of Kotak Life Insurance). Build backlinks from a mix of DA 40-60 and even some higher ones (DA 70+).
2. **Relevancy:** Backlinks from relevant industries signal search engines about contextual authority. Focus on insurance, financial services, banking, and business-related sites. Avoid getting links from irrelevant niches like travel or entertainment.
3. **Link Type (Do-follow/No-follow):** Do-follow links pass link equity (SEO value), but a balanced mix looks more natural. Acquire more do-follow links from relevant sources, but also include no-follow links to maintain a natural link profile.
4. **Anchor Text Variety:** Over-optimized anchors can lead to penalties, while diverse anchor types signal natural linking. Use branded, generic, product related, partial match keywords.
5. **Link Placement:** Links placed within the content body have higher SEO value. Target in-content placements within blog posts, news articles, or industry reports. Avoid excessive sidebar, footer, or comment section links.
6. **Non-indexed domains:** Before creating backlinks in any domain first make sure domain is indexed on google because non-indexed domains are detected as toxic domain.
7. **Domain Linking Profile:** Before creating backlinks check domain linking profile that helps to understand website domain authority is genuine if domain linking is very less and domain authority is very high then that domain are getting backlinks from irrelevant website and sources.

# Referring Domain Data

In this datasheet, we have provided a list of domains where KLI can create backlinks to enhance their backlink profile and domain authority. The data has been sourced from the ICICI Pru backlink profile. The sheet covers several key aspects, including:

- *Domain Name*
- *Domain Authority*
- *Spam Score*
- *Monthly Visits*
- *Linking Domains*
- *Domain Category*
- *Reference Links*

Sheet Name: **KLI - Referring Domain Suggestion**



# Technical Audit

# Technical Audit Quarterly Report Summary

The purpose of this slide is to summarize our findings from the website technical audit. We released the Q3 Technical Audit Report on October 14, 2024. This report highlights critical areas for optimization across six major categories:

- *Technical Issues*
- *On-Page Issues*
- *Website Crawling and Indexing Issues*
- *Manual Issues*
- *URL Structure Issues*
- *Image Issues*

This audit offers actionable insights aimed at enhancing website performance, search engine visibility, and user experience. By implementing the recommended fixes, we can strengthen the website's technical foundation and boost organic search performance.

**Q3 2024 Technical Audit Report**

# Core Web Vitals Audit



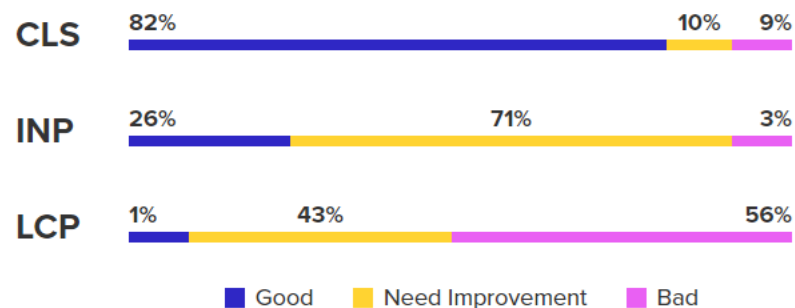
# Real User Monitoring and Diagnostics Data

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.

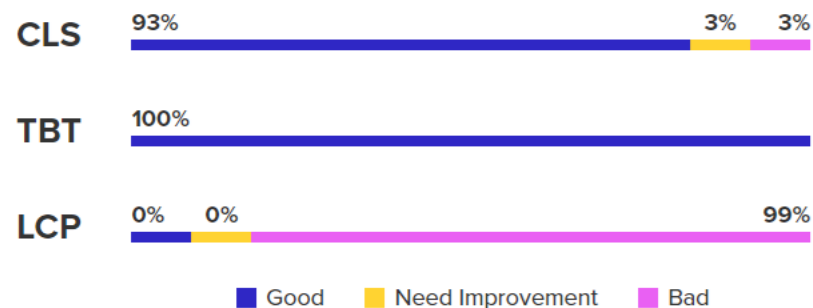
The Core Web Vitals audit reveals significant performance challenges across all website URLs, as indicated by both RUM and diagnostics data. This suggests that the user experience across the site is being notably impacted.

Data for 30th Sept

## CWV Metrics at a glance



## Diagnostic Metrics at a glance



[Click Here For Dashboard](#)

# Comparison of August and September Metrics

(Real User Monitoring and Diagnostics Data)

Metric	August	September
CLS (Good)	85%	82%
CLS (Bad)	8%	9%
CLS (Needs Improvement)	7%	10%
INP (Good)	27%	26%
INP (Bad)	2%	3%
INP (Needs Improvement)	71%	71%
LCP (Good)	2%	1%
LCP (Bad)	36%	56%
LCP (Needs Improvement)	62%	43%
CLS (Diagnostic Good)	92%	93%
TBT (Diagnostic Good)	98%	100%
LCP (Diagnostic Bad)	100%	100%

As observed, the cumulative metrics have declined compared to Aug-2024.

It is recommended to implement the Performance Enhancements techniques outlined in the upcoming slides.



# URL with insufficient RUM data

A total of 2,857 URLs were captured from the sitemap, and the Core Web Vitals audit reveals a considerable gap in Real User Monitoring (RUM) data. Only 143 URLs (6%) provide sufficient metrics for analysis, while the remaining 2,713 URLs (94%) lack adequate RUM data, making it difficult to accurately evaluate the overall user experience.

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

Data for 30th Sept



URLs Data	August	September
Total URLs Captured	2857	2857
URLs with RUM Data	104 (4%)	143 (6%)
URLs without RUM Data	2753 (96%)	2713 (96%)

## 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 0.83, indicating significant layout instability, along with an LCP of 3823 ms. These figures fall short of the recommended thresholds (CLS: ≤ 0.1, LCP: ≤ 2500 ms, INP: ≤ 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 Sept

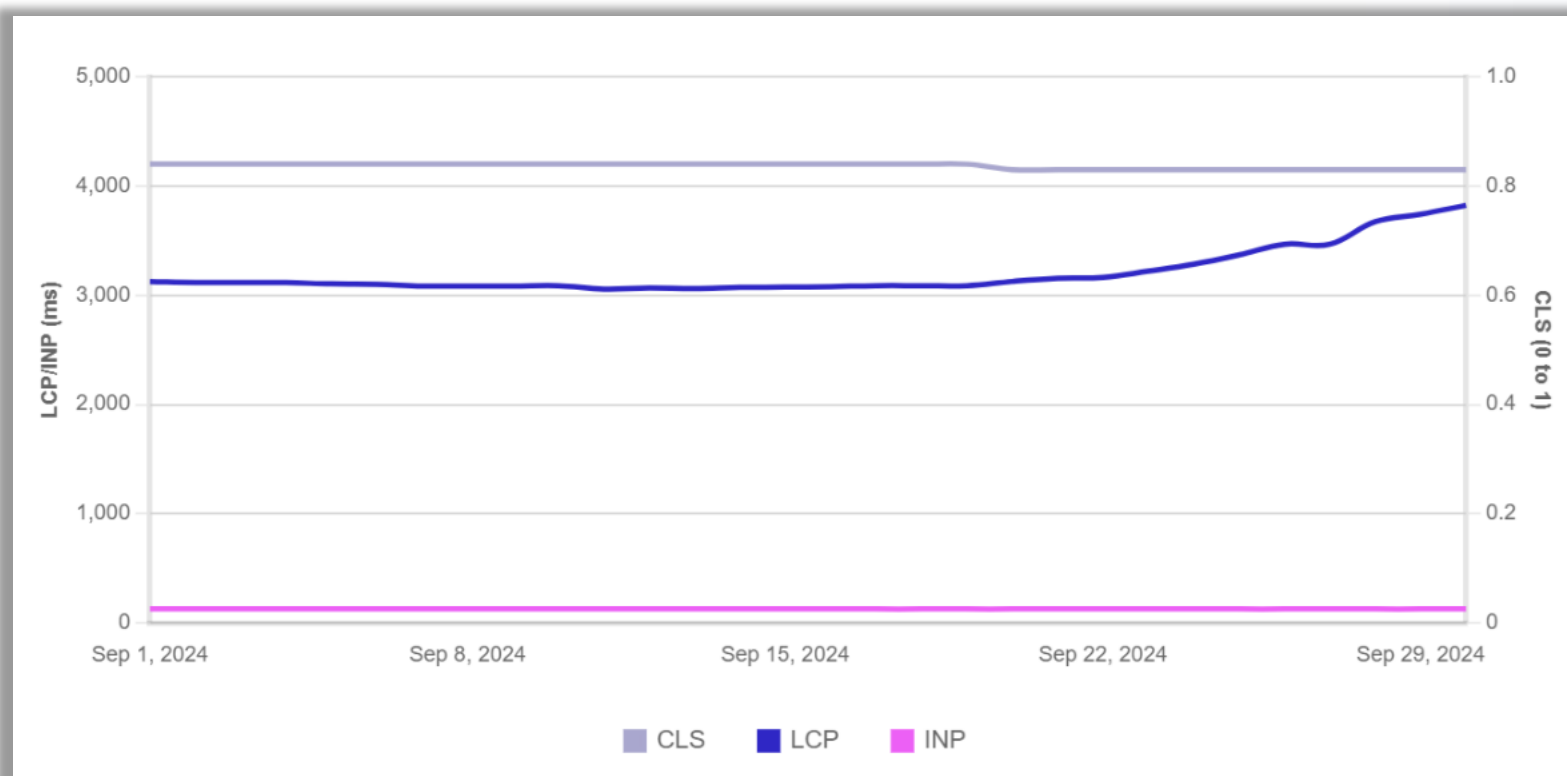
URL ↑	CLS	INP	LCP
<a href="https://www.kotaklife.com/">https://www.kotaklife.com/</a>	0.83	128	3823
<a href="https://www.kotaklife.com/OnlineTermInsurance/">https://www.kotaklife.com/OnlineTermInsurance/</a>	0.00	N/A	5634
<a href="https://www.kotaklife.com/business-solutions/group-term/kotak-group-secure-one">https://www.kotaklife.com/business-solutions/group-term/kotak-group-secure-one</a>	0.17	N/A	4365
<a href="https://www.kotaklife.com/buy-annuity-plan/">https://www.kotaklife.com/buy-annuity-plan/</a>	0.00	345	4971
<a href="https://www.kotaklife.com/buy-e-invest-ulip-plan-online/">https://www.kotaklife.com/buy-e-invest-ulip-plan-online/</a>	0.01	N/A	6224
<a href="https://www.kotaklife.com/career-as-life-advisor">https://www.kotaklife.com/career-as-life-advisor</a>	0.02	N/A	3833
<a href="https://www.kotaklife.com/corporate-partners">https://www.kotaklife.com/corporate-partners</a>	0.01	N/A	4743
<a href="https://www.kotaklife.com/existing-customer">https://www.kotaklife.com/existing-customer</a>	0.64	209	4414
<a href="https://www.kotaklife.com/financial-tools-calculators">https://www.kotaklife.com/financial-tools-calculators</a>	0.01	628	3166
<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	430	5205



# Page Performance (Graph 01 Sept – 30 Sept)

The graph illustrates the performance trends of the site's Core Web Vitals over the period from Sept 1st to Sept 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 September.

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](#)**.





# 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 **39**, indicating room for improvement, with relatively stronger metrics in SEO (**69**), Accessibility (**80**), 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 Sept

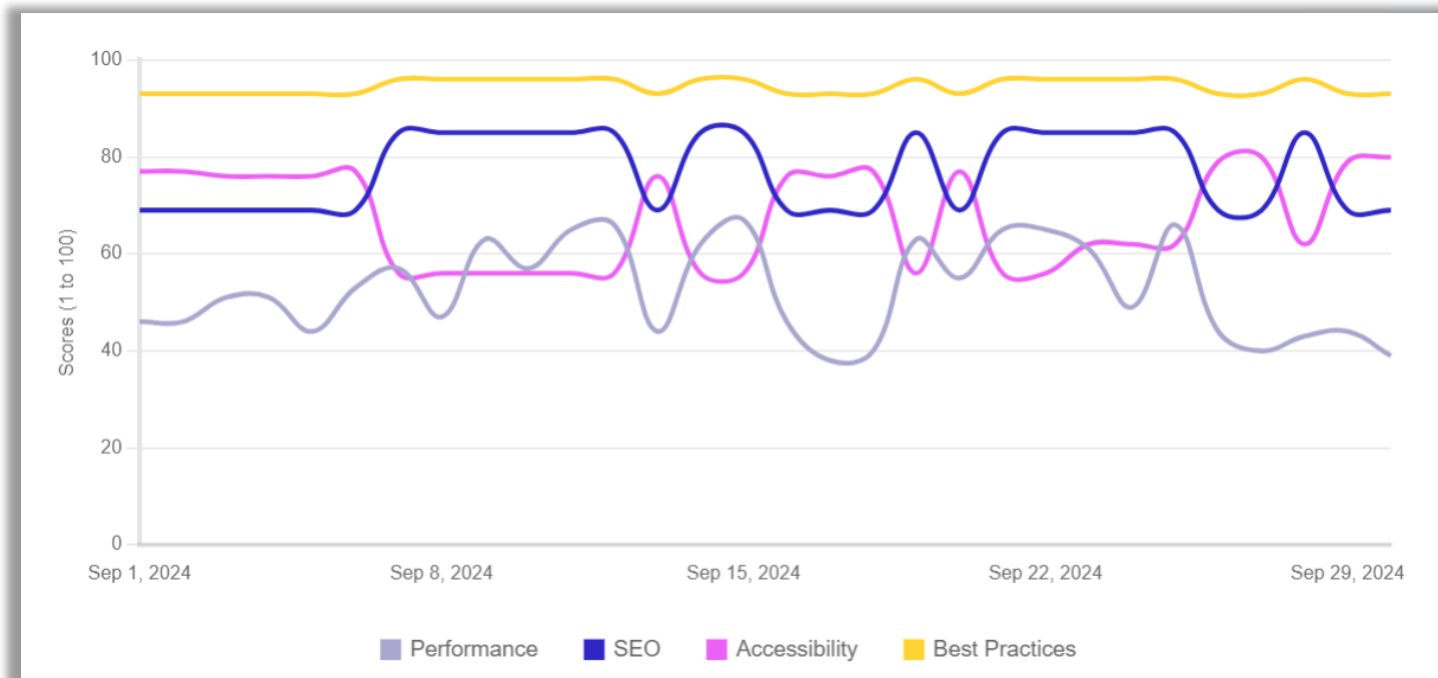
URL ↑	Performance	SEO	Accessibility	Best Practices
<a href="https://www.kotaklife.com/">https://www.kotaklife.com/</a>	39	69	80	93
<a href="https://www.kotaklife.com/OnlineTermInsurance/">https://www.kotaklife.com/OnlineTermInsurance/</a>	100	82	79	89
<a href="https://www.kotaklife.com/agents-terminated-due-malpractices">https://www.kotaklife.com/agents-terminated-due-malpractices</a>	12	92	68	96
<a href="https://www.kotaklife.com/business-solutions">https://www.kotaklife.com/business-solutions</a>	26	85	56	93
<a href="https://www.kotaklife.com/business-solutions/group-credit">https://www.kotaklife.com/business-solutions/group-credit</a>	26	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>	26	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>	17	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>	26	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>	26	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>	26	85	62	93

[Click Here For Dashboard](#)

# Performance Diagnostics (Graph 01 Sept – 30 Sept)

The graph illustrates the performance trends of the site's Core Web Vitals over the date range from Sept 1st to Sept 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](#).**



# Performance Enhancements

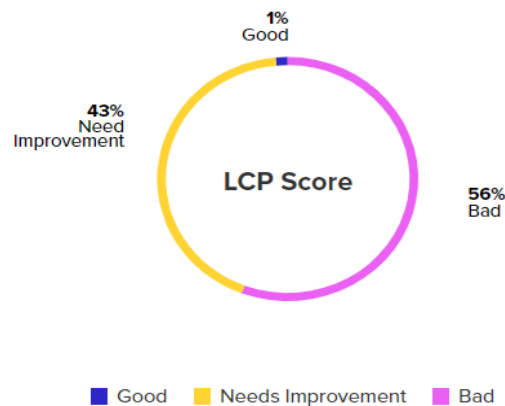
LCP and CLS optimization for top 10 bad pages

# Top 10 Bad LCP Pages

The table lists the top 10 pages with the worst LCP scores, ranging from 5.63 to 7.85 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 Sept

## Performance on LCP



## Top 10 Bad LCP pages

	LCP	CLS	INP
<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>	7.85	0.00	N/A
<a href="https://www.kotaklife.com/insurance-guide/wealth-creation/what-are-financial-assests-and-their-types">https://www.kotaklife.com/insurance-guide/wealth-creation/what-are-financial-assests-and-their-types</a>	6.34	0.01	N/A
<a href="https://www.kotaklife.com/buy-e-invest-ulip-plan-online/">https://www.kotaklife.com/buy-e-invest-ulip-plan-online/</a>	6.22	0.01	N/A
<a href="https://www.kotaklife.com/insurance-guide/savingstax/what-is-indirect-tax-and-its-types">https://www.kotaklife.com/insurance-guide/savingstax/what-is-indirect-tax-and-its-types</a>	6.22	0.01	N/A
<a href="https://www.kotaklife.com/insurance-guide/savingstax/income-tax-act-1961-of-india">https://www.kotaklife.com/insurance-guide/savingstax/income-tax-act-1961-of-india</a>	6.17	0.01	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>	6.08	0.00	N/A
<a href="https://www.kotaklife.com/insurance-guide/savingstax/argiculture-income-tax-and-its-types">https://www.kotaklife.com/insurance-guide/savingstax/argiculture-income-tax-and-its-types</a>	5.88	0.01	N/A
<a href="https://www.kotaklife.com/insurance-guide/savingstax/what-is-endowment-plan">https://www.kotaklife.com/insurance-guide/savingstax/what-is-endowment-plan</a>	5.68	0.00	N/A
<a href="https://www.kotaklife.com/insurance-guide/savingstax/types-of-custom-duty">https://www.kotaklife.com/insurance-guide/savingstax/types-of-custom-duty</a>	5.67	0.00	N/A
<a href="https://www.kotaklife.com/OnlineTermInsurance/">https://www.kotaklife.com/OnlineTermInsurance/</a>	5.63	0.00	N/A

[Click Here For Dashboard](#)



# 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>Host locally</li><li>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>Remove the redundant call to it via the CDN</li><li>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. media.css</li><li>5. bootstrap.min.css</li><li>6. bootstrap-select.min.css</li><li>7. milligram.min.css</li><li>8. jquery.jscrollpane.min.css</li><li>9. jquery-ui.min.css</li><li>10. jquery.fancybox.min.css</li><li>11. slick.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

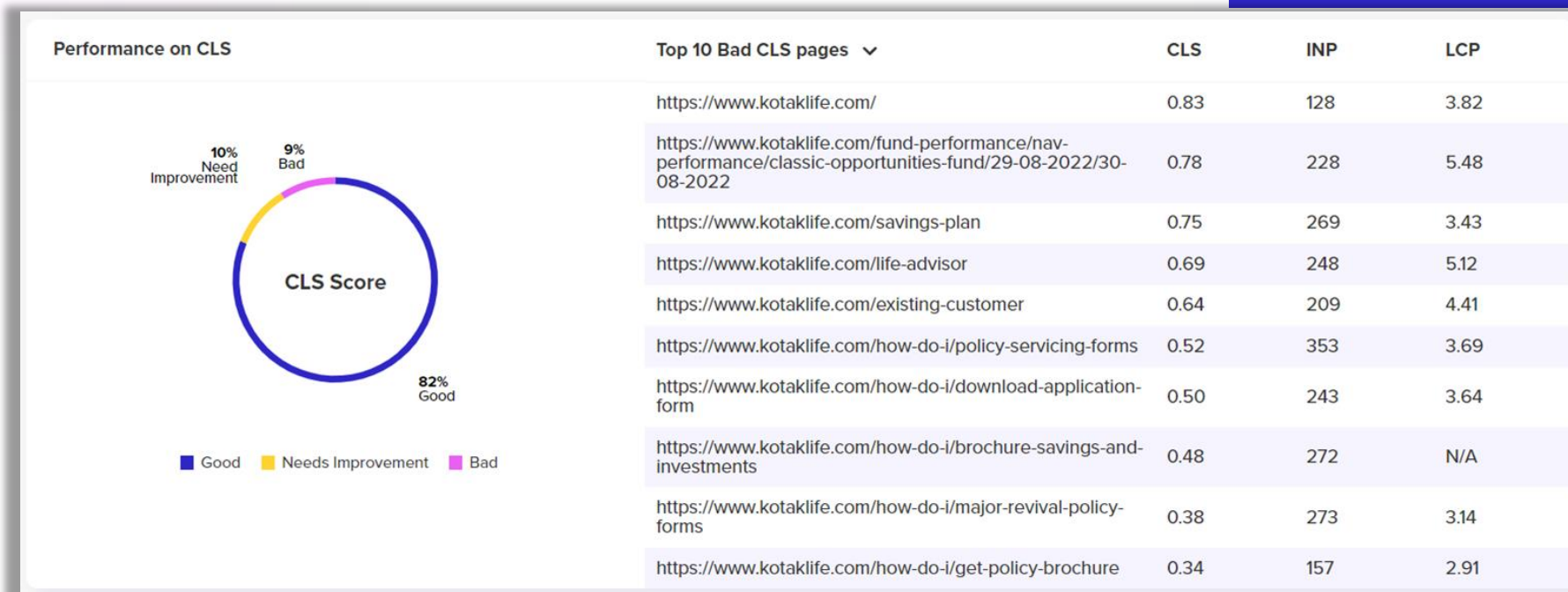
### Native Lazy Loading:

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 0.34 to 0.83 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 Sept



[Click Here For Dashboard](#)



# 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. memvYaGsI26MiZpBA-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.

e.g.,

**Issue:** transition: background-color .2s ease-in-out, border-color .2s ease-in-out,

**Fix:** transform .2s ease-in-out; will-change: background-color, border-color, transform;

# 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	<a href="#">Variation A</a>	✓	<a href="#">Heuristic Evaluation Report for Phase 1</a> Handover Done - 18th Oct 2024
2. Blog content/article page	✓	- 16th Aug 2024	<a href="#">Variation B</a>	✓	
3. Insurance Guide (Blog Landing)	✓	Variation C Handover Done	<a href="#">Variation C</a>	✓	
4. Homepage	✓	Handover Done - 17th Sept 2024	<a href="#">Homepage</a>	✓	
5. About Us	✓		<a href="#">About Us</a>	✓	
6. Contact Us	✓		<a href="#">Contact Us</a>	✓	
7. Kotak e-term	✓		<a href="#">Kotak e-term</a>	✓	
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 Encashment	-	-	-	✓	
24. Group Term	-	-	-	✓	
25. Group Superannuation Plans	-	-	-	✓	
26. 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.



# UI/UX Audit Phase-1 Design Mockups Summary

During Phase 1 of the Kotak Audit, we provided mockups for the following seven critical pages:

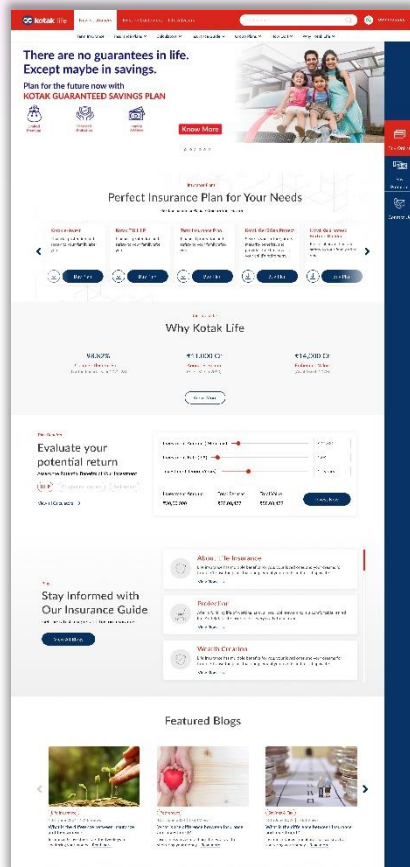
- 1. Homepage:** Added sections for better clarity about Kotak Life's offerings and to provide visibility into popular pages. A testimonial section was included to build trust and enhance user engagement.
- 2. About Us:** Enhanced the presentation of the vision and mission with visually appealing layouts to capture user attention. Added sections for achievements, awards, and company story to build credibility and convey Kotak Life's brand values.
- 3. Contact Us:** Streamlined the layout for better consistency and minimalism. Added options for email and QR code for user convenience. Updated the "Locate Us" section with tab-based options for a more intuitive experience.
- 4. Kotak E-Term:** Refined the page for better information flow and consistency with other product pages. Added interactive elements for benefits and eligibility criteria to create engaging brand experience.
- 5. Insurance Guide (Blog Landing):** Improved the landing page layout to highlight key insurance resources, making it easier for users to find relevant topics. Added new sections for visibility.
- 6. Blog Category Page:** Updated the layout to create a cleaner and more organized structure, making it easier for users to browse through blog categories. Enhanced navigation elements were added to facilitate quicker access to various topics.
- 7. Blog Content/Article Page:** Redesigned the article layout to improve readability, with better formatting for headers, images, and text. Social sharing options and related content suggestions were incorporated to keep users engaged.



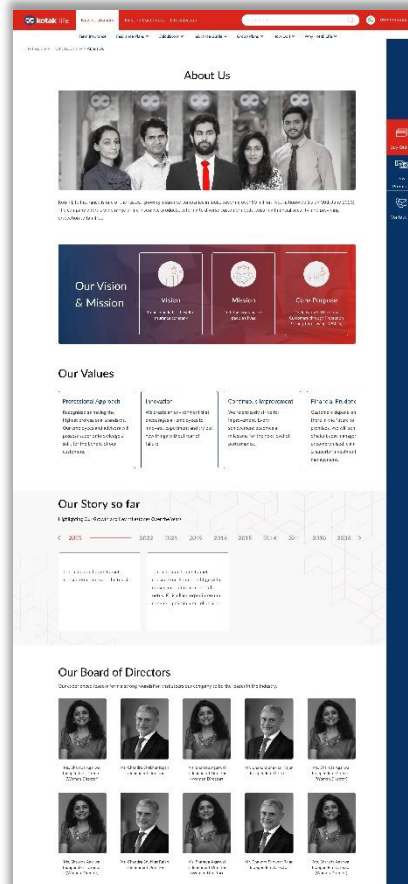
# UI/UX Audit Phase-1 Design Mockups Summary

The images displayed in this slide represent partial views of the pages, as the full pages are lengthy. These are included for reference purposes only. Please use the provided links in the summary table to access the complete designs.

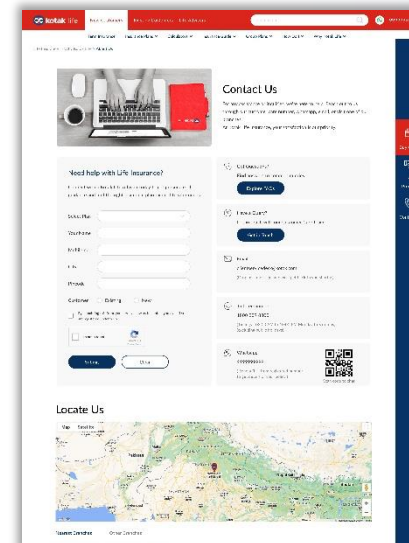
## Homepage



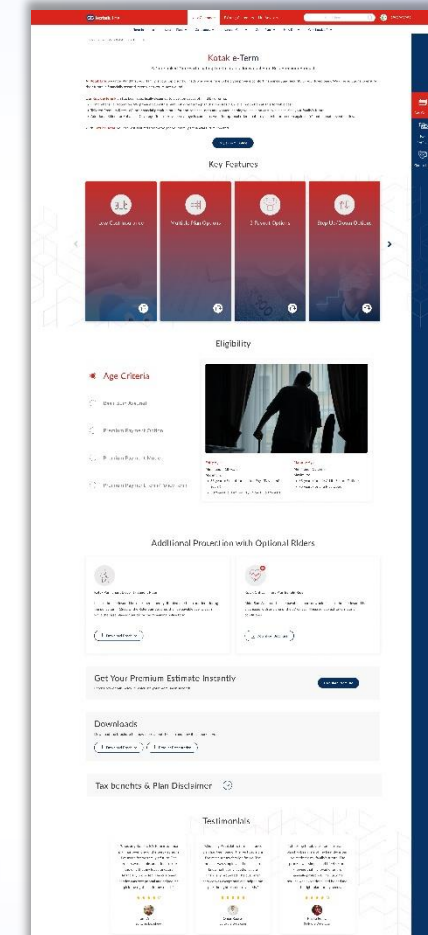
## About Us



## Contact Us



## Kotak e-Term

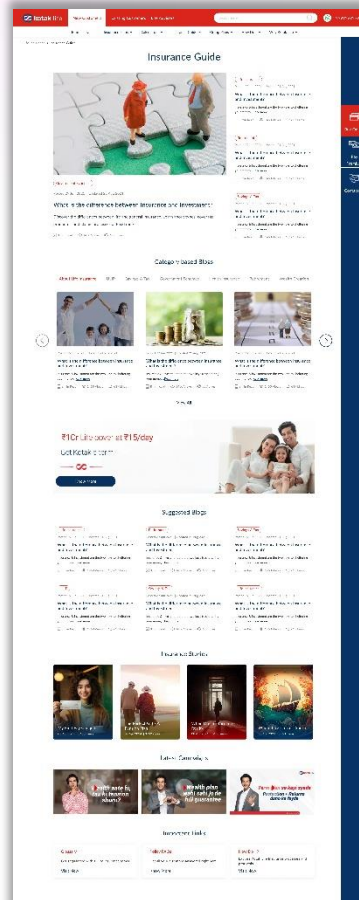




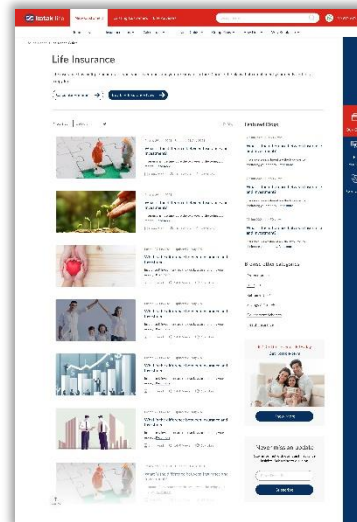
# UI/UX Audit Phase-1 Design Mockups Summary

For the blog-related pages, three variations were shared for each page. In this slide, one variation for each page is included for reference. Please refer to the summary table to access the respective links for all variations.

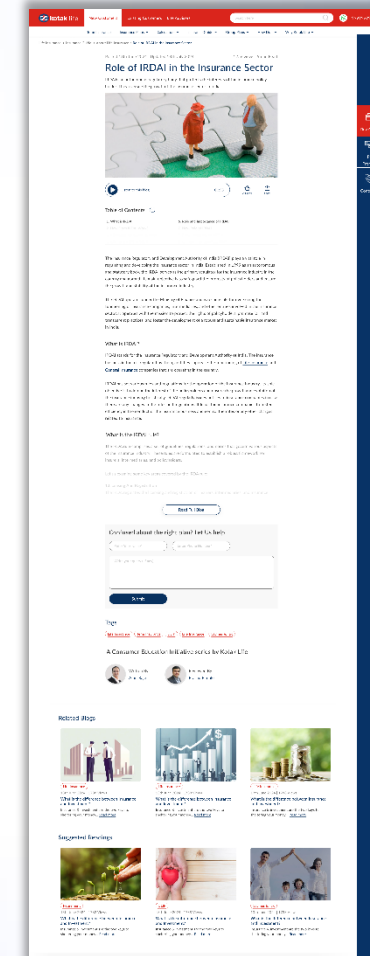
## Insurance Guide (Blog Landing)



## Blog Category page



## Blog Content/Article page



# UI/UX Audit Phase-1 Evaluation Summary

After analyzing the 26 pages during Phase 1 , the findings of the audit are as follows:

## Areas of Improvement

- 1. Visual Consistency:** There are inconsistencies in font usage, color schemes, and visual hierarchy across different sections, which can affect the website's professionalism and readability.
- 2. User Interaction and Controls:** Certain elements lack clear interactive features, such as hover effects, leading to confusion about their clickability. Consistency in CTA behaviors would enhance user experience.
- 3. Layout and Space Utilization:** Some pages have layouts that push essential content down or are text-heavy, which can overwhelm users and reduce engagement. A more balanced approach to text and visuals is needed.
- 4. Color Choices for CTAs:** The current red color used for CTA buttons may convey urgency or anxiety, which might not align with the desired calm and trustworthy impression. A shift to blue, associated with reliability, could improve user experience.
- 5. Interactivity and Engagement:** The website could benefit from more interactive elements, such as animations or dynamic content, to create a more engaging experience.



# UI/UX Audit Phase-1 Evaluation Summary

After analyzing the 26 pages in Phase 1, the recommendations from the audit are as follows:

## Recommendations/Actions:

- 1. Establish a Design System:** Implement a consistent design system with standardized fonts, colors, and spacing across all pages.
- 2. Enhance Visual Hierarchy:** Use clear visual cues to differentiate headings, content, and CTAs, and ensure key information stands out.
- 3. Improve Interactivity:** Add clear interactive features like hover effects for clickable elements and consider more dynamic elements to boost engagement.
- 4. Optimize Layouts:** Restructure text-heavy sections to present information in a more visually appealing way, possibly using infographics, cards, or expandable content.
- 5. Review Color Schemes:** Evaluate the current color palette, particularly CTA button colors, to better convey the intended emotional tone and align with industry standards.

Please refer to the previously shared UI/UX audit quarterly report for a detailed review of all pages and recommendations.

[Access all shared reports here](#) 

# UI/UX Audit Phase-2 Summary

Pages	Evaluation Status	Report
1. Join Us	✓	Heuristic Evaluation Report for Phase 2 Handover Scheduled - <b>11th November 2024</b>
2. Glossary	✓	
3. Fund Update	✓	
4. Investment Philosophy	✓	
5. Kotak Gen2Gen Protect	✓	
6. ULIP Calculator	✓	
7. DASS 21 Calculator	✓	
8. Buy Kotak e-Term	✓	
9. Kotak Corporate Benefit Plan	✓	
10. Pay My Premium	✓	
11. File a Claim	✓	
12. Manage My Policy	✓	
13. Register for ECS/Autodebit	✓	
14. Understand the Stages of My Application	✓	
15. Apply for Life Insurance Plan	✓	
16. Locate a Kotak Life branch	✓	
17. Download statements	✓	
18. Verify My Life Advisor	✓	

✓ 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.

In addition to the Phase 1 mockups, we will provide two additional mockups:

- **Policy FAQs** – Lowest scoring page
- **Career** – Highest traffic in 5 worst scoring pages

# Blogs Report

# Blogs Current Status

- As KLI has informed that the blog content generation can only be done for the below categories.
  1. Group Business
  2. PR(Public Relation)
  3. Careers(HR related)
  4. Agent Recruitment
  5. KLI offline business
  6. CSR(Corporate Social Responsibilities)
- KLI also shared few blog topics and keywords with the search volumes from the Group Business Category. Biswas requested Digitup to do a feasibility analysis of these topics and keywords. [Digitup has shared the feasibility analysis on 13<sup>th</sup> September.](#)
- Digitup has also shared 17 blog topics with keywords, Search volumes and ranking URLs from the Group Business category. [Response and feedback from KLI is still awaited on these topics.](#)

# **Content Gap Audit: Progress Report**



# Objective of Content Gap Audit 1

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

# Content Gap Audit 1 Tasks Updates

- Comparative study of Kotaklife and competitors' blog and product categories. – **Done**
- Understand Kotaklife's content capacity and status (i.e. any missing data, any duplicacy of information, content capacity utilization on webpage etc.) - **Done**
- Develop a scoring system to evaluate all Kotaklife and competitors' website URLs. - **Done**
  - ❑ 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.)
- Understand ranking keywords usage on a URL (i.e. finding keyword location and density on the webpage) - **Done**
- Understand Kotaklives' content similarities/dissimilarities with competitors pages - **Done**

# Next Steps: Content Gap Audit 2

## Objective:

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

**Report to be released on:** 10-01-2025

# Thank You