KLI Website Audit: Monthly Report

October 2024

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Power to Evolve

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Project Plan & Schedule

Deliverables	Tasks	Due Date
UI_UX Audit	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
Technical Audit	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
Core Web Vitals	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
Content Gap analysis	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
Backlink Audit	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
Blogs	10 Blogs/Month	20th of each month

Audit Report	Delivery Date
UI-UX Phase 1 Audit ✅	10/10/2024
UI-UX Phase 2 Audit ✅	11/11/2024
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.

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✅ Means that Audit report has been shared with KLI

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Meetings Summary(1ˢᵗ – 31ˢᵗ October 2024)

Between 1st Oct and 30th Oct, 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

- PO for July, Aug and September were received by Digitup

- Following reports were released in October
    - Backlinks Report Q3-2024
    - Technical Audit Report Q3-2024
    - Content Audit Report Q3-2024
    - UI-UX Audit Phase-1 Report

- Product Pages URLs - Digitup has requested KLI to share the product URLs for Content Gap Audit Cycle 2

- Digitup has shared a walkthrough and provided explanations for all the reports released in October to KLI.

Action Items	Status
Digitup to share Average Position Data	Done
Digitup to share referring domains Data	Done
Digitup to share guidelines for backlink creation	Done
Digitup to share Social Media Traffic Explanation	Done
KLI to share Product Page URLs	Done
KLI to review the Group Business Blog Topics and provide feedback	Done

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Backlink Inventory & Quality Analysis

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
- Referring Domain
- Gain and Lost Backlinks in last 3 Months
- Gain and Lost Referring Domain in last 3 Months
- Domain Authority
- Page Authority
- Spam Score

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Website Authority: Quick Overview

Website	DA (MOZ) – July 2024	DA (MOZ) – Oct 2024
kotaklife.com	37	**38 ↑**
iciciprulife.com	49	**50 ↑**
canarahsbclife.com	39	39
maxlifeinsurance.com	47	47

Source MOZ

- **Kotak Life (DA 37 → 38):** An increase of DA shows gradual improvement, due to acquiring new referring domain with different IP addresses.

- **Competitors' DA Changes:**
    - ICICI Prudential Life (DA 50) maintains highest authority in this group, with a 1-point increase reflecting significantly growth.
    - In Canara HSBC Life and Max Life Insurance have no DA change.

Note:
- This data is sourced from MOZ, the creator of Domain Authority, which also tracks new referring domains and backlinks.

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Kotaklife.com: Backlink Inventory Status

Month	All Backlinks	Active Links	Referring Domains	Lost Links
Aug 2024	29,772	20,644	2,011	4,477
Nov 2024	20,900 ↓	14,685 ↓	1,852 ↓	4,069
% Change	**−29.8%**	**−28.8%**	**−7.9%**	**-**

- **Total Backlinks** have seen a significant decrease of 29.8%, dropping from 29,772 to 20,900. *It shows the majority of the lost backlinks came from less reputable or lower-authority sources, which might not have contributed strongly to the website's SEO performance.*

- **Active Backlinks:** Out of these, 14,685 backlinks are currently active and pointing to our website.

- **Lost Backlinks:** A total of 4,069 backlinks have been lost. Upon further analysis, 245 backlinks are still pointing to kotaklife.com, but SEMrush marks them as lost, which could be due to tracking discrepancies or technical issues in backlink reporting. *The remaining 3,823 backlinks are showing errors, including 'Not Found', 'Too Many Requests', 'Internal Server Error', and 'DNS Lookup Failed'.*

- **Referring Domains:** The number of referring domains has decreased from 2,150 to 1,852, reflecting a 7.9% drop, *this could be low authority Domain which must have deleted or expired.*

- **Do Follow vs No Follow –** The ratio of do-follow to no-follow backlinks is 65% to 35%. The Ratio is healthy for the website there is no issue in the approach.

Note:
- 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.

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Total Backlinks

Month	kotaklife.com	% Change	iciciprulife.com	% Change	canarahsbclife.com	% Change	maxlifeinsurance.com	% Change
Jan 2024	38394	N/A	139787	N/A	781085	N/A	212054	N/A
Feb 2024	37478 ↓	-2.39%	160558 ↑	+14.83%	824768 ↑	+5.6%	216571 ↑	+2.13%
Mar 2024	31328 ↓	-16.42%	171552 ↑	+6.84%	818863 ↓	-0.71%	219544 ↑	+1.37%
Apr 2024	35058 ↑	+11.93%	175292 ↑	+2.18%	779611 ↓	-4.80%	221160 ↑	+0.73%
May 2024	35968 ↑	+2.6%	184235 ↑	+5.11%	765434 ↓	-1.82%	222430 ↑	+0.57%
Jun 2024	34204 ↓	-4.91%	186276 ↑	+1.11%	769827 ↑	+0.57%	219361 ↓	-1.38%
Jul 2024	30960 ↓	-9.47%	184312 ↓	-1.05%	756143 ↓	-1.77%	199299 ↓	-9.13%
Aug 2024	**29923 ↓**	**-3.36%**	**184603 ↑**	**+0.16%**	**607234 ↓**	**-19.73%**	**68228 ↓**	**-65.76%**
Sep 2024	29005 ↓	-3.07%	176597 ↓	-4.34%	317093 ↓	-47.78%	61280 ↓	-10.17%
Oct 2024	28552 ↓	-1.55%	189758 ↑	+7.47%	297751 ↓	-6.12%	56448 ↓	-7.82%

In the July report, we included data from mid-August. However, please note that the August data has since been updated

Month	kotaklife.com	iciciprulife.com	canarahsbclife.com	maxlifeinsurance.com
Jul 2024	30960 ↓	184312 ↓	756143 ↓	199299 ↓
Oct 2024	28552 ↓	189758 ↑	297751 ↓	56448 ↓
% Change	**−7.8%**	**2.96%**	**−60.7%**	**−71.7%**

Insights:

- Compared to the previous report, KLI has seen a significant drop in total backlinks, mostly from low-authority domains.
- Canara HSBC and Max Life experienced a large decline, primarily due to many backlinks coming from a single domain.
- On the other hand, ICICI Prudential has consistently grown its backlink profile by 2.96%, with backlinks spread evenly across multiple domains.

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Referring Domains

Month	kotaklife.com	% Change	icicprulife.com	% Change	canarahsbclife.com	% Change	maxlifeinsurance.com	% Change
Jan 2024	2534	N/A	7634	N/A	6030	N/A	7287	N/A
Feb 2024	2525 ↓	-0.36%	8009 ↑	+4.91%	6570 ↑	+8.96%	8029 ↑	+10.18%
Mar 2024	2552 ↑	+1.07%	8095 ↑	+1.07%	6895 ↑	+4.94%	8337 ↑	+3.83%
Apr 2024	2382 ↓	-6.66%	8207 ↑	+1.38%	7061 ↑	+2.4%	8513 ↑	2.11%
May 2024	2225 ↓	-6.58%	8148 ↓	-0.72%	7068 ↑	+0.1%	8520 ↑	+0.08%
Jun 2024	2179 ↓	-2.07%	8076 ↓	-0.88%	7092 ↑	+0.34%	8526 ↑	+0.07%
Jul 2024	2150 ↓	-1.33%	8105 ↑	+0.36%	7177 ↑	+1.2%	8698 ↑	+2.02%
Aug 2024	**2055 ↓**	**-4.42%**	**7866 ↓**	**-2.95%**	**6958 ↓**	**-3.05%**	**8450 ↓**	**-2.85%**
Sep 2024	1925 ↓	-6.33%	7246 ↓	-7.88%	6308 ↓	-9.35%	7707 ↓	-8.79%
Oct 2024	1946 ↑	+1.09%	7173 ↓	-1.01%	5984 ↓	-5.14%	7456 ↓	-3.26%

Referring Domains Trend of KLI & Others
Source SEMrush

Month	kotaklife.com	icicprulife.com	canarahsbclife.com	maxlifeinsurance.com
Jul 2024	2150	8105	7177	8698
Oct 2024	1946	7173	5984	7456
% Change	**-9.5%**	**-11.5%**	**-16.6%**	**-14.3%**

Insights:
- All websites have experienced a decrease in their respective metrics from July 2024 to October 2024, with canarahsbclife.com seeing the largest decrease of -16.6%.
- The average percentage drop across all four websites is -13%.

Kotak Life should focus on expanding its referring domain base by targeting quality sites to reinforce its SEO profile.

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Referring Domain - Authority Score

Range	kotaklife.com	icicprulife.com	canarahsbclife.com	maxlifeinsurance.com
91 - 100	5 (<1%)	19 (<1%)	8 (<1%)	14 (<1%)
81 - 90	2 (<1%)	19 (<1%)	8 (<1%)	11 (<1%)
71 - 80	10 (<1%)	32 (<1%)	16 (<1%)	17 (<1%)
61 - 70	8 (<1%)	45 (<1%)	28 (<1%)	35 (<1%)
51 - 60	10 (<1%)	62 (<1%)	24 (<1%)	46 (<1%)
41 - 50	32 (2%)	110 (1%)	69 (1%)	116 (1%)
31 - 40	49 (3%)	202 (3%)	128 (2%)	264 (4%)
21 - 30	72 (4%)	388 (6%)	206 (4%)	443 (6%)
11 - 20	115 (6%)	464 (7%)	312 (6%)	540 (8%)
0 - 10	1.5K (83%)	5.5K (80%)	4,700 (85%)	5,500 (79%)

Referring Domains by Authority Score
Source SEMrush

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.

- There has been no significant change in the backlink profile compared to the previous report.

- Kotaklife.com continues to show a gap in high-quality backlinks, which is impacting its overall backlink strength.

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Gain / Lost – 1 Aug 2024 to 31 Oct 2024

Gain/Lost	kotaklife.com	iciciprulife.com	canarahsbclife.com	maxlifeinsurance.com
Gain Backlinks	2,094	30,449	130,338	7,701
Lost Backlinks	702	11,309	23,115	4,849
Gain Referring Domain	215	727	693	774
Lost Referring Domain	223	413	464	474

KLI Insights:

- **New Backlinks:** 1,300 gained for the Homepage, with additional links for:
    - **/savings-plan/importance-of-savings-plan-you-need-to-know** (183)
    - **/insurance-guide/retirement/guide-to-effective-retirement-planning** (54)
    - Most of the backlinks are gained from zurichkotak.com (913), and managingfinance.in (183). In managingfinance.in currently links has been removed from the website.

- **Backlink Losses:** 159 dropped for the Homepage and key pages, including:
    - **/term-insurance** (115), **/savings-plan** (86), and **/retirement-and-pension-plans** (50).

- **New Referring Domain:** 215 gained over the past 3 months, with the majority originating from domains categorized as Uncategorized (49), Finance (16), Directories (15), and others

- **Backlink Losses:** 234 domain has been dropped. Most of the that domains having huge spam score.

Note:
- 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.

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New Referring Domain – 1 Aug 2024 to 31 Oct 2024

Authority Score	kotaklife.com	icicprulife.com	canarahsbclife.com	maxlifeinsurance.com
91 - 100	1	3	0	0
81 - 90	1	1	1	2
71 - 80	2	4	1	0
61 - 70	0	2	2	1
51 - 60	0	5	0	0
41 - 50	4	7	3	9
31 - 40	10	20	6	9
21 - 30	8	47	22	30
11 - 20	22	56	44	59
0 - 10	167	582	614	664

Action:
- *Kotak should focus on acquiring backlinks from high-authority domains, particularly those in the 41-100 authority score range, with an emphasis on trusted financial and insurance-related domains.*

Insights:
- From 1 Aug 2024 to 31 Oct 2024, the data shows that while all brand have seen growth in new referring domains, most of the growth is in low-authority domains.
- ICICI stands out with a more diversified backlink profile, securing a greater number of backlinks from high-authority domains.
- MaxLife and Canara show strong growth in low-authority domains, while Kotak has fewer new referring domains overall but a more diverse spread across authority score ranges.

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How Digitup can Help to Improve Backlink Profile

To further optimize and enhance backlink audit strategy, we kindly request access to the following data:

• **Old Backlinks and Referring Domains:** We would appreciate it if you could provide us with the data related to KLI's existing backlinks created by Off page SEO Team and referring domains. This will allow us to thoroughly investigate the backlink inventory and profile, ensuring we are maintaining the highest quality links for SEO effectiveness.

• **Upcoming Referring Domains:** Additionally, we would like to review upcoming referring domains that are in the pipeline. Having this information will help us assess the potential impact and ensure alignment with our overall SEO strategy.

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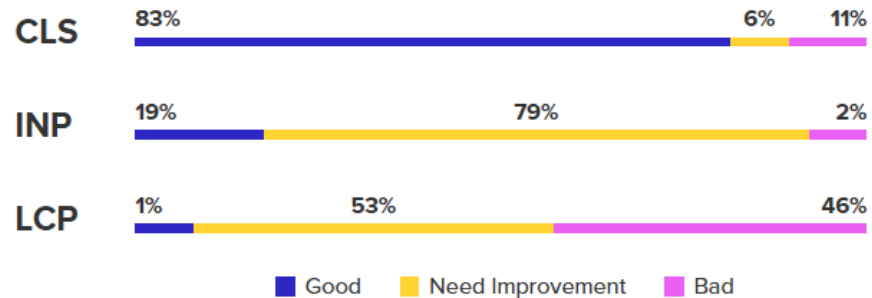
Core Web Vitals Audit

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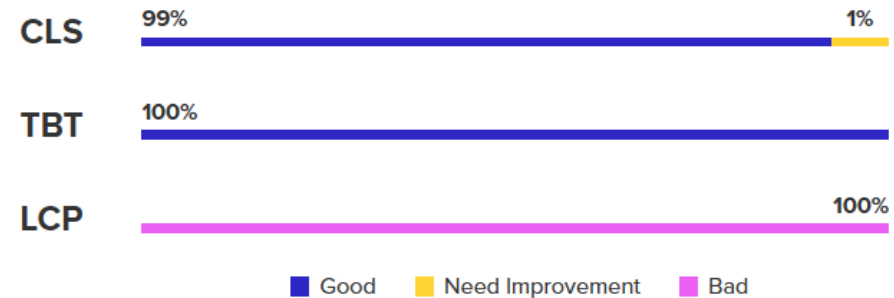
The Core Web Vitals audit reveals significant performance challenges across all website URLs, as indicated by both RUM and diagnostics data. This suggests that the user experience across the site is being notably impacted.

Data for 31st Oct

CWV Metrics at a glance

Metric	Good	Need Improvement	Bad
CLS	83%	6%	11%
INP	19%	79%	2%
LCP	1%	53%	46%

■ Good ■ Need Improvement ■ Bad

Diagnostic Metrics at a glance

Metric	Good	Need Improvement	Bad
CLS	99%	1%	
TBT	100%		
LCP			100%

■ Good ■ Need Improvement ■ Bad

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Comparison of September and October Metrics:

(Real User Monitoring and Diagnostics Data)

Metric	September	October
CLS (Good)	82%	83%
CLS (Bad)	9%	11%
CLS (Needs Improvement)	10%	6%
INP (Good)	26%	19%
INP (Bad)	3%	2%
INP (Needs Improvement)	71%	79%
LCP (Good)	1%	1%
LCP (Bad)	56%	46%
LCP (Needs Improvement)	43%	53%
CLS (Diagnostic Good)	93%	99%
TBT (Diagnostic Good)	100%	100%
LCP (Diagnostic Bad)	100%	100%

As observed, the cumulative metrics have declined compared to Sept-2024. It is recommended to implement the Performance Enhancements techniques outlined in the upcoming slides.

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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 128 URLs (5%) provide sufficient metrics for analysis, while the remaining 2,728 URLs (95%) 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 31st Oct

URLs with insufficient data (2728)

5%
CWV Data

Real-user Data

95%
Insufficient data

■ CWV data   Insufficient data

1	https://www.kotaklife.com/financial-tools-calculators/bmi-calculator
2	https://www.kotaklife.com/financial-tools-calculators/hra-calculator
3	https://www.kotaklife.com/financial-tools-calculators/income-tax-calculator
4	https://www.kotaklife.com/financial-tools-calculators/retirement-calculator
5	https://www.kotaklife.com/financial-tools-calculators/sip-calculator
6	https://www.kotaklife.com/term-insurance/1-5-crore-term-insurance
7	https://www.kotaklife.com/term-insurance/2-crore-term-insurance
8	https://www.kotaklife.com/term-insurance/5-crore-term-insurance
9	https://www.kotaklife.com/term-insurance/50-lakh-term-insurance

URLs Data	September	October
Total URLs Captured	2857	2857
URLs with RUM Data	143 (6%)	128 (5%)
URLs without RUM Data	2713 (96%)	2728 (95%)

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.

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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 3335 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 31st Oct

URL ↑	CLS	INP	LCP
https://www.kotaklife.com/	0.83	125	3335
https://www.kotaklife.com/business-solutions/group-term/kotak-group-secure-one	0.27	294	3862
https://www.kotaklife.com/buy-e-invest-ulip-plan-online/	0.01	N/A	5822
https://www.kotaklife.com/career-as-life-advisor	0.03	N/A	3133
https://www.kotaklife.com/existing-customer	0.50	222	4428
https://www.kotaklife.com/financial-tools-calculators	0.01	429	3246
https://www.kotaklife.com/financial-tools-calculators/compound-interest-calculator	0.02	410	4870
https://www.kotaklife.com/financial-tools-calculators/fd-calculator	0.02	N/A	4852
https://www.kotaklife.com/financial-tools-calculators/gratuity-calculator	0.01	N/A	3516
https://www.kotaklife.com/financial-tools-calculators/ppf-calculator	0.01	N/A	3773

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Page Performance (Graph 01 Oct – 31 Oct)

The graph illustrates the performance trends of the site's Core Web Vitals over the period from Oct 1st to Oct 31st. 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**.
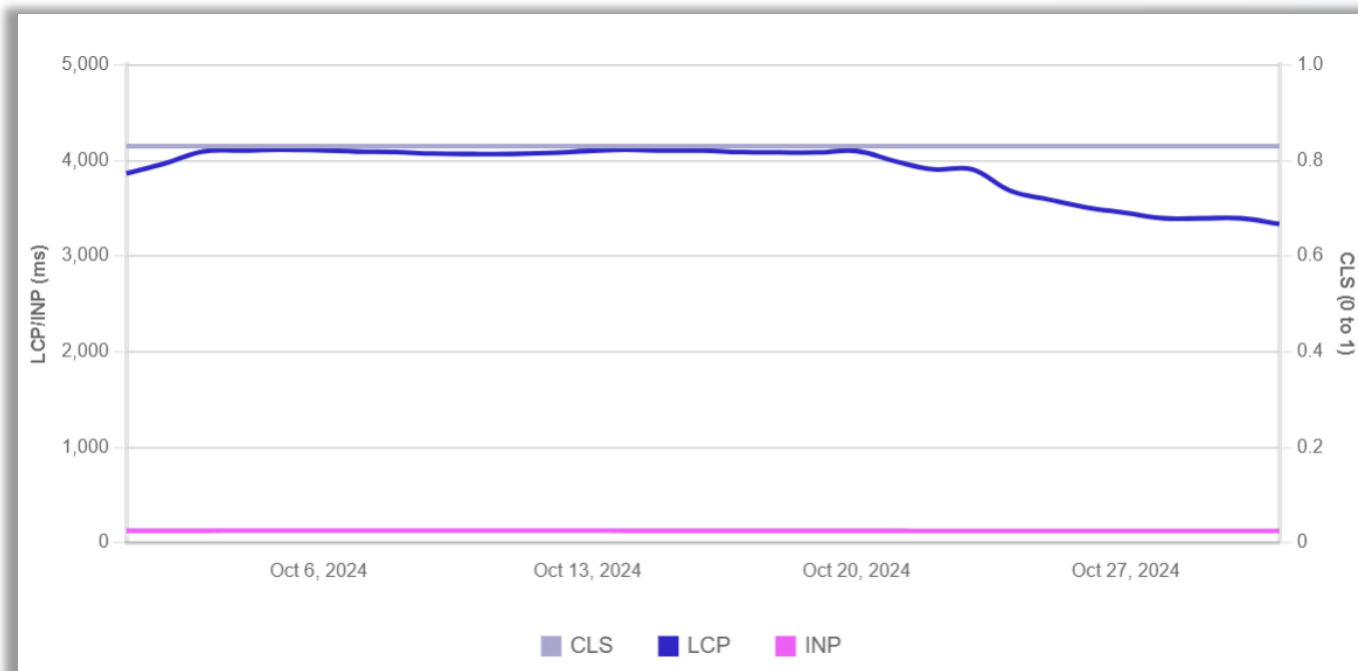
Performance Diagnostics

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 **46**, indicating room for improvement, with relatively stronger metrics in SEO (**85**), Accessibility (**62**), and Best Practices (**96**).

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 31st Oct

URL ↑	Performance	SEO	Accessibility	Best Practices
https://www.kotaklife.com/	**46**	**85**	**62**	**96**
https://www.kotaklife.com/financial-tools-calculators	67	92	66	96
https://www.kotaklife.com/financial-tools-calculators/bmi-calculator	62	85	76	96
https://www.kotaklife.com/financial-tools-calculators/compound-interest-calculator	57	85	70	96
https://www.kotaklife.com/financial-tools-calculators/fd-calculator	68	85	71	96
https://www.kotaklife.com/financial-tools-calculators/gratuity-calculator	68	77	65	96
https://www.kotaklife.com/financial-tools-calculators/hra-calculator	54	85	75	96
https://www.kotaklife.com/financial-tools-calculators/income-tax-calculator	50	85	71	96
https://www.kotaklife.com/financial-tools-calculators/ppf-calculator	63	77	67	96
https://www.kotaklife.com/financial-tools-calculators/rd-calculator	64	85	71	96

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Performance Diagnostics (Graph 01 Oct – 31 Oct)

The graph illustrates the performance trends of the site's Core Web Vitals over the date range from Oct 1st to Oct 31st. 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.
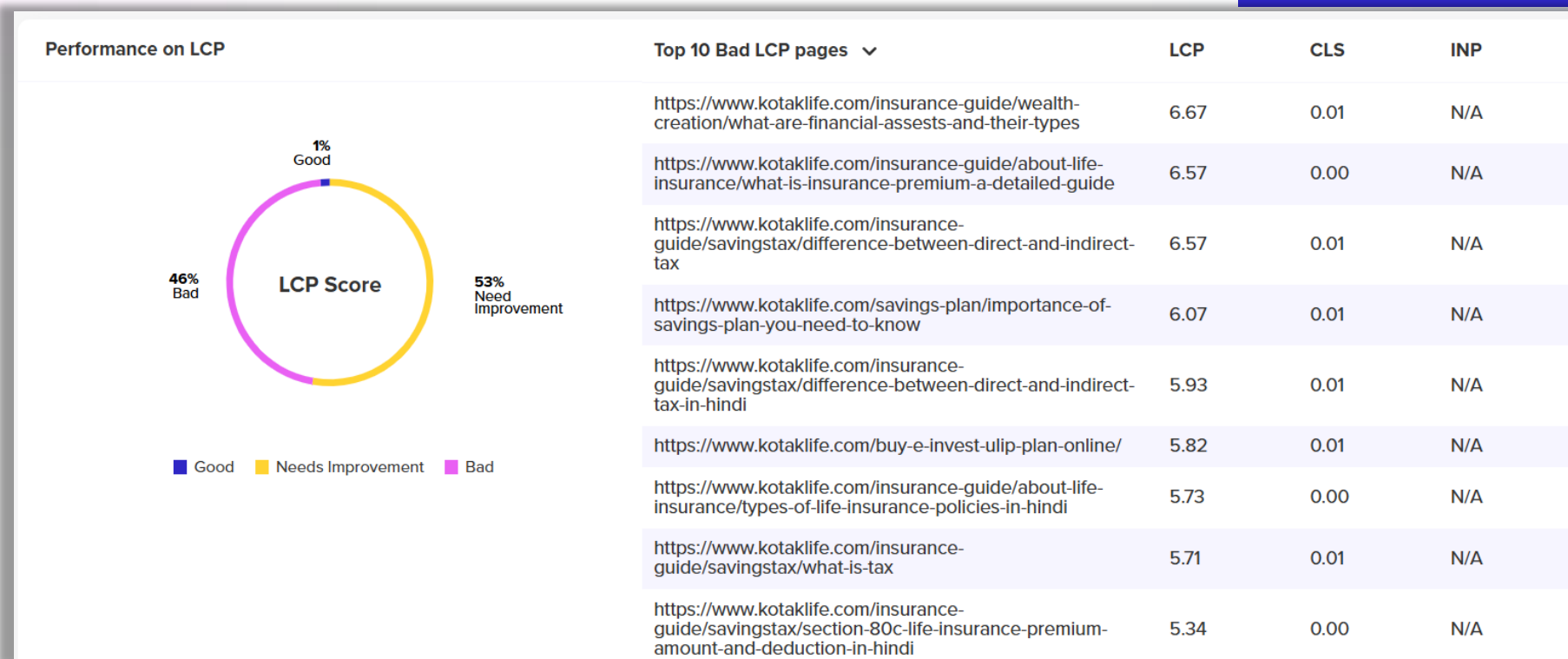
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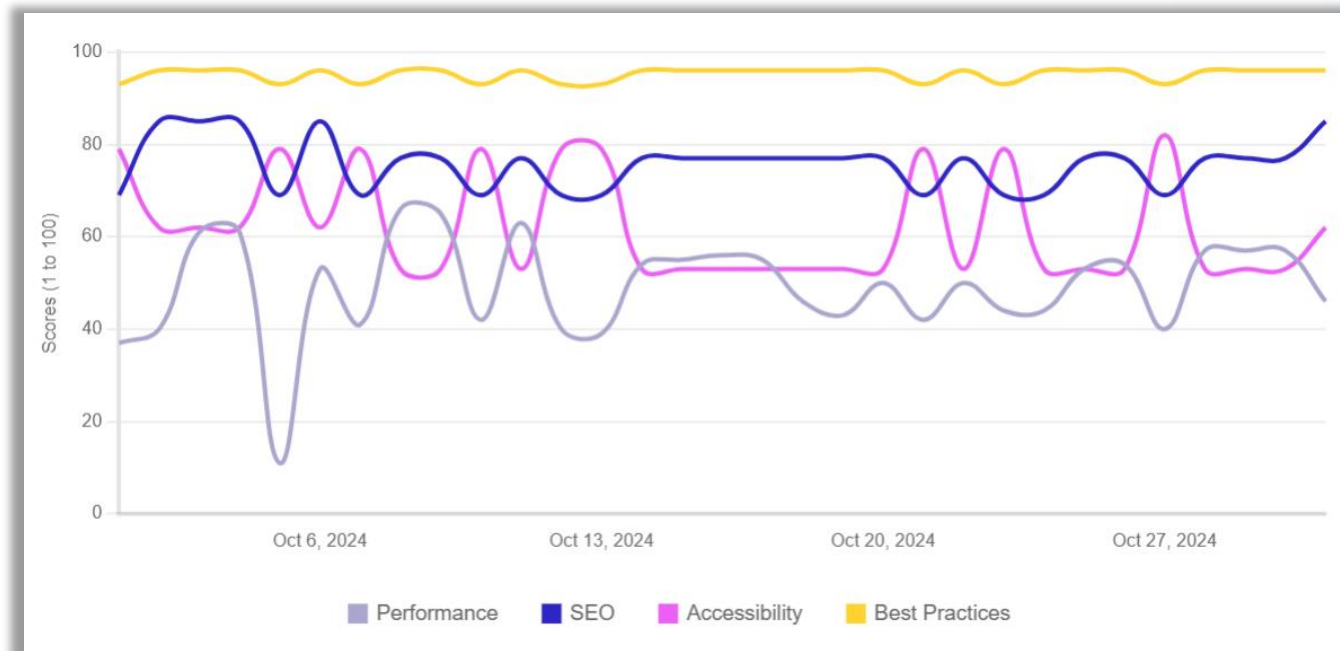
Top 10 Bad LCP Pages

The table lists the top 10 pages with the worst LCP scores, ranging from 5.34 to 6.67 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 31st Oct

Performance on LCP

1% Good
46% Bad
53% Need Improvement

LCP Score

■ Good ■ Needs Improvement ■ Bad

Top 10 Bad LCP pages ⌄	LCP	CLS	INP
https://www.kotaklife.com/insurance-guide/wealth-creation/what-are-financial-assests-and-their-types	6.67	0.01	N/A
https://www.kotaklife.com/insurance-guide/about-life-insurance/what-is-insurance-premium-a-detailed-guide	6.57	0.00	N/A
https://www.kotaklife.com/insurance-guide/savingstax/difference-between-direct-and-indirect-tax	6.57	0.01	N/A
https://www.kotaklife.com/savings-plan/importance-of-savings-plan-you-need-to-know	6.07	0.01	N/A
https://www.kotaklife.com/insurance-guide/savingstax/difference-between-direct-and-indirect-tax-in-hindi	5.93	0.01	N/A
https://www.kotaklife.com/buy-e-invest-ulip-plan-online/	5.82	0.01	N/A
https://www.kotaklife.com/insurance-guide/about-life-insurance/types-of-life-insurance-policies-in-hindi	5.73	0.00	N/A
https://www.kotaklife.com/insurance-guide/savingstax/what-is-tax	5.71	0.01	N/A
https://www.kotaklife.com/insurance-guide/savingstax/section-80c-life-insurance-premium-amount-and-deduction-in-hindi	5.34	0.00	N/A

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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	1. Host locally 2. Add property font-display: swap

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	1. Remove the redundant call to it via the CDN 2. Remove unused styles

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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
1. style.css 2. custom-min.css 3. media.css 4. media.css 5. bootstrap.min.css 6. bootstrap-select.min.css 7. milligram.min.css 8. jquery.jscrollpane.min.css 9. jquery-ui.min.css 10. jquery.fancybox.min.css 11. slick.min.css	1. Avoid large files 2. Minify and Remove unused styles

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.

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Top 10 Bad CLS Pages

The table lists the top 10 pages with the highest CLS scores, ranging from 0.36 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.

Performance on CLS

6%
Need
Improvement

11%
Bad

CLS Score

83%
Good

■ Good   ■ Needs Improvement   ■ Bad

Top 10 Bad CLS pages ⌄	CLS	INP	LCP
https://www.kotaklife.com/	0.83	125	3.33
https://www.kotaklife.com/fund-performance/nav-performance/classic-opportunities-fund/29-08-2022/30-08-2022	0.73	216	3.86
https://www.kotaklife.com/savings-plan	0.70	293	3.19
https://www.kotaklife.com/life-advisor	0.64	354	5.01
https://www.kotaklife.com/existing-customer	0.50	222	4.43
https://www.kotaklife.com/how-do-i/policy-servicing-forms	0.49	346	3.46
https://www.kotaklife.com/how-do-i/download-application-form	0.48	242	3.26
https://www.kotaklife.com/how-do-i/brochure-savings-and-investments	0.41	333	3.38
https://www.kotaklife.com/how-do-i/major-revival-policy-forms	0.37	289	3.06
https://www.kotaklife.com/how-do-i/application-form-riders	0.36	349	N/A

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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
1. Lato-Regular_gdi.woff 2. Lato-Bold_gdi.woff 3. Lato-Light_gdi.woff 4. fontawesome-webfont.woff2 5. memvYaGs126MiZpBA-UvWbX2vVnXBbObj2OVTS-mu0SC55I.woff2 (gstatic font opensans) 6. S6uyw4BMUTPHjx4wXiWtFCc.woff2 (gstatic font lato) 7. Google font Roboto, Open+Sans, Lato	1. Avoid using large number of fonts. 2. Host locally 3. Preload (<link rel="preload" href="font.woff2" as="font">)

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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
1. jquery.min.js 2. jquery-1.11.2.min.js 3. jquery_v3.js 4. recaptcha__en.js 5. slick.min.js 6. need_base_cal.js 7. bootstrap-select.min.js	1. Avoid multiple version of JS library (e.g, jquery.min.js, jquery-1.11.2.min.js) 2. Use Defer/Async

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;

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Immediate Attention Required from KLI

It is very important to fix the Reported Issues:

- Digitup is actively auditing and reporting the Core Web Vitals issues on the Kotaklife website. However, it is crucial that the KLI team prioritizes the implementation of these fixes as soon as possible.

- Addressing these issues promptly will allow the KLI team to see the improved SEO performance and user experience.

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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.

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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

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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-2 Summary

Pages	Evaluation Status	Report
1. Join Us	✅	
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	✅	Heuristic Evaluation Report for Phase 2 Handover Scheduled **- 21st November 2024**
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 top 5 worst rated pages

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UI/UX Audit Phase-2 Evaluation Summary

After analyzing the 18 pages during Phase 2, the findings of the audit are as follows:

Areas of Improvement

1. **Visual Consistency:** Fonts, colors, and design elements vary across sections. This affects readability and the professional appearance of the website.

   Example: CTA buttons differ on key pages.
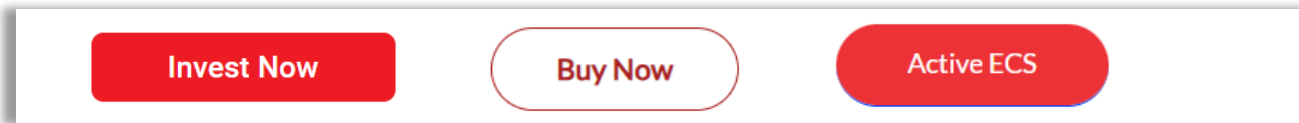
Note: Link to the relevant pages with shown CTAs are added to the buttons

2. **User Interaction & Controls:** Inconsistent interactive features like hover effects and clickable elements.

   Example: On the 'File a Claim' page, the same tab remains highlighted even when viewing a different one. Additionally, the header changes when accessing the 'Group Claim' section, leading to confusion.
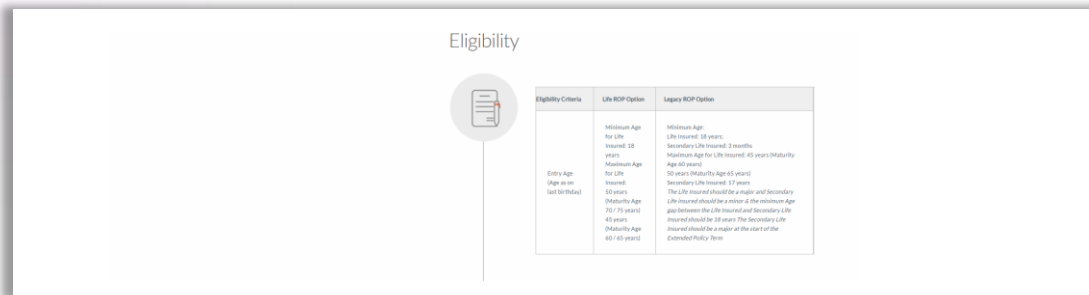

https://www.kotaklife.com/how-do-i/individual-claim
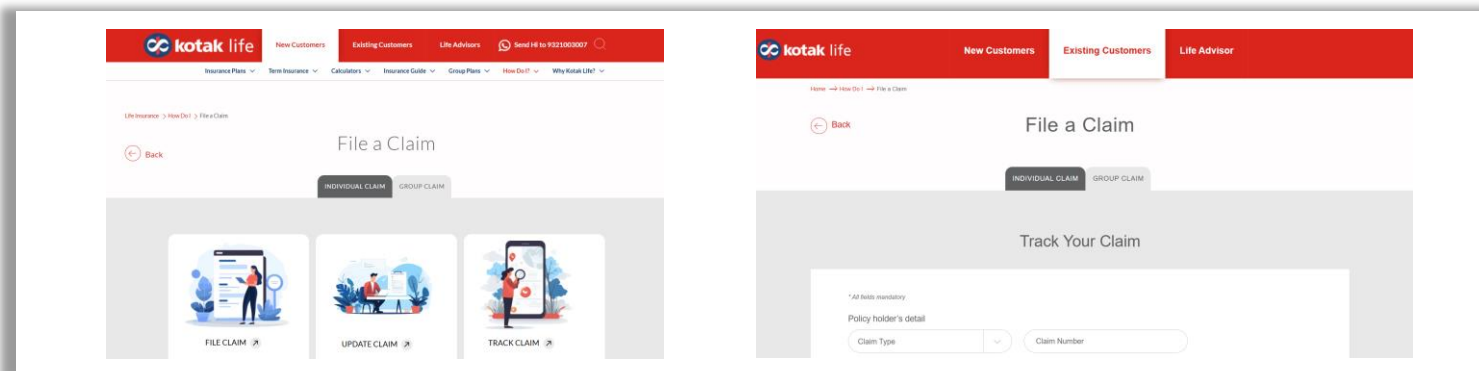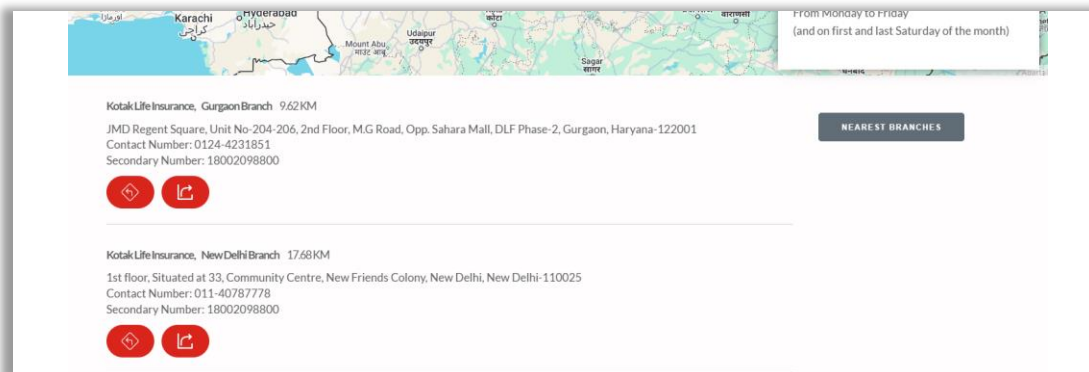
UI/UX Audit Phase-2 Evaluation Summary

3. **Layout & Space Utilization :** Inefficient use of space results in text-heavy sections and clutter.

   Example: In the Kotak Gen2Gen Protect page, empty spaces and text-heavy layouts in the "Eligibility" part makes it harder for users to engage with the content efficiently.

4. **Interactivity & Engagement :** Interactive features that are difficult to use, makes it harder for users to engage with the page.

   Example: On the 'Locate Us' page, users cannot easily filter or interact with the map to find branches, making the process less user-friendly.

Note: The section is same as one in Contact Us page, for which suggestions with mockups has already been shared.

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UI/UX Audit Phase-2 Evaluation Summary

After analyzing the 18 pages in Phase 2, the recommendations from the audit are as follows:

Recommendations/Actions:

1. **Standardize Design:** Implement a cohesive design system with consistent fonts, colors, elements and layout across the website.

2. **Improve Interaction Consistency:** Add hover effects and ensure clear feedback for interactive elements, such as tabs and clickable buttons, to reduce confusion.

3. **Optimize Layouts:** Break down text-heavy sections into concise bullet points or visual elements like cards for better readability.

4. **Enhance Interactivity:** Add filtering options, interactive maps, and dynamic features to improve usability and engagement on pages.

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 📄

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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)

- Digitup has also shared 17 blog topics with keywords, Search volumes and ranking URLs from the Group Business category. KLI has approved the below 5 topics for content generation in Group Business Category.

    1. How Group Credit Life Insurance Protects Both Employers and Employees
    2. The Importance of Credit Life Insurance for Employee Financial Security
    3. Comparing Group Insurance Plans: How to Find the Right Fit for Your Business
    4. Step-by-Step Guide to Implementing Group Insurance for Employees
    5. Choosing the Right Group Insurance Company for Your Business Needs

- **Content Writing for these blogs is in progress.**

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Content Gap Audit: Progress Report

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

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Content Gap Audit 2 Progress

- Data Collection:

  - Product URLs from KLI and competitors – Done
  - Categorization of Product URLs - Done
  - Content scraping from KLI and competitors' product URLs – In Progress