



Grow
Intelligently

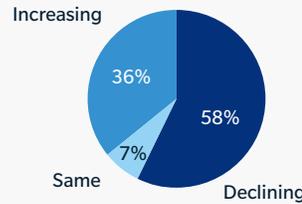
Engineering SaaS Account Growth: From guesswork to predictable growth

Executive summary:

NRR performance has become the defining challenge for SaaS growth

- Net Revenue Retention has declined steadily since 2023, from 110.5% to 107.1
- 58% of companies report lower NRR now than they did two years ago.
- This trend has made growing revenue from the existing customer base the top focus area for 54% of CEOs

Share of companies with declining NRR Q1 2023 to Q1 2025



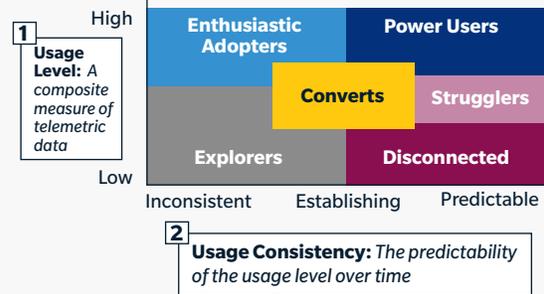
Note: Percentages do not equal 100% due to rounding

CEOs' top five focus areas to meet revenue/ margin targets



Accounts will churn, retain or grow based on six identified usage patterns

- SBI partnered with QuadSci to analyze 160 billion telemetry data points across 9,100 customer accounts, confirming that solution usage is the primary driver for commercial outcomes, accounting for 80% of all renewal and expansion decisions.
- Simply tracking usage levels is not enough, as this data is often volatile and provides an incomplete picture. The key is to combine usage level with usage consistency.
- Analyzing these two dimensions together reveals six distinct and predictable customer usage patterns, or "cohorts".
- These six cohorts can predict renewal and expansion decisions with 90% accuracy up to a year in advance.
- Unlike static segmentation approaches, these cohorts are dynamic, providing early warnings as customer needs and usage patterns change.



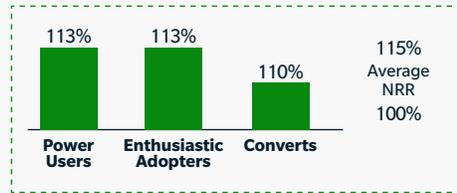
Usage Level and Usage Consistency reveal Cohorts enabling:

- 90% accuracy predicting account retention and growth
- 5% improvement in NRR

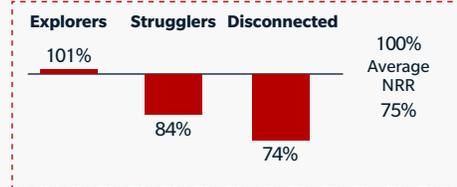
Cohorts divide accounts into clear zones of action

- The cohorts clearly divide the customer base into two actionable zones:
 - Zone of Expansion: Three cohorts with high NRR where teams should focus growth efforts.
 - Zone of Contraction: Three cohorts with low NRR that are below the renewal threshold.

Zone of Expansion— Above renewal threshold



Zone of Contraction— Below renewal threshold



Cohorts help companies achieve a 5% NRR improvement

- Companies that implement this cohort-based model report an average 5% improvement in NRR.
- This data-driven approach reduces resources wasted on accounts that are unlikely to renew transforming account management from a process based on intuition into a systematic method for driving predictable growth.

NRR Declines Threaten Growth Targets

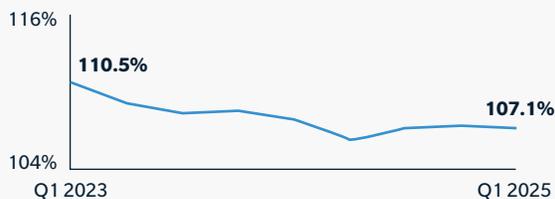
For years, SaaS companies built their growth strategies on a simple premise: keep customers happy, and they'll spend more over time. Net Revenue Retention (NRR) became a key metric, a reliable indicator that existing customers were not just staying but investing deeper in their relationships. Today, that assumption no longer holds.

Since the first quarter of 2023, average NRR has declined steadily from 110.5% to just 107.1% at the start of 2025. Today, nearly six in ten companies report lower NRR than two years ago. Customer retention and expansion used to be dependable growth levers, but are now urgent concerns.

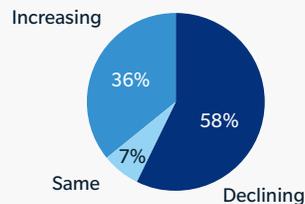
SBI's quarterly executive survey reveals that CEOs have made reversing this trend their top priority: "realigning resources to grow revenue from the base" and "adjusting guidance regarding which accounts to prioritize" are now CEOs' top focus areas to meet revenue and margin targets.

The data underscores just how central this challenge has become: 77% of CEOs say that increasing retention and reducing churn is their most critical growth lever — a focus that outpaces any other initiative by nearly ten percentage points.

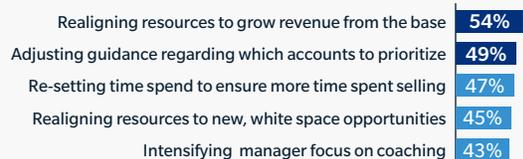
NRR is Down and Has Not Recovered
Average NRR by quarter Q1 2023 to Q1 2025



Most Companies' NRR is Lower than Two Years Ago
Share of companies with declining NRR Q1 2023 to Q1 2025



Growing the Base is the Highest Focus Area
CEOs' top five focus areas to meet revenue/ margin targets



Source: SBI NRR Dataset N = 45 Q1 2023; N = 80 Q1 2025

Increasing Retention is The Top Priority
CEOs' top five growth levers to value creation plans



Source: SBI 2025 Q2 CEO Survey N= 120
Note: Pie Chart percentages do not equal 100% due to rounding

Yet despite this universal recognition about the importance of growing the base, there's uncertainty about the problem's root cause. When asked why customers choose not to renew, responses scatter across multiple factors. External headwinds like competitor pricing or budget challenges rank highest, while internal factors such as inconsistent service or slow product evolution receive less attention. This lack of clarity on what causes churn creates a blind spot and makes it more difficult to know which actions and investments will reverse NRR's downward trend.

Renewal Barriers From CEO Viewpoint
Percentage of CEOs ranking each reason in their top 3 for why customers don't renew



Source: SBI 2025 Q2 CEO Survey N= 120

How can we improve NRR?

Improving retention and driving expansion are perennial challenges for GTM teams and the subject of countless pieces of thought leadership. SBI wanted to take an approach that goes beyond typical examinations of the issue.

To achieve this, we partnered with QuadSci, which provided over 160 billion telemetry data points across 9,100 accounts and the associated commercial outcomes. Working with the QuadSci team, we set out to answer two fundamental questions:

1. How can you predict if an account will churn, renew, or grow?
2. What can you do to improve NRR without increasing expense?

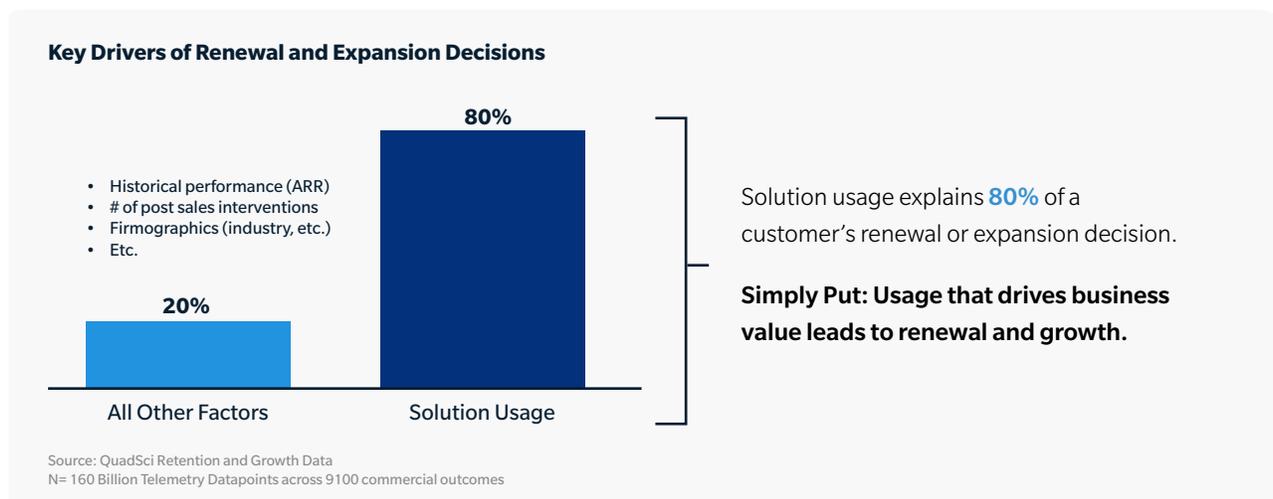
To address problems common in traditional thought leadership, we developed an approach guided by three core principles:

1. **Base understanding on observable behavior, not opinions.** We started with telemetry data (i.e., information automatically collected by the solution when customers use the software) and augmented it with survey responses. Most research relies on surveying a single buyer about why their company renewed or left a supplier. This approach provides an incomplete picture since decisions are rarely made in isolation, and individual respondents have limited insight into how everyone at their company viewed their supplier.
2. **Review enough decisions to identify meaningful patterns.** Studies limited to hundreds of accounts often miss critical insights. With 9,100 commercial outcomes in our dataset, we could identify patterns, trends, and behavioral shifts that would otherwise be impossible to detect.
3. **Take a longitudinal view, not a point-in-time snapshot.** Customer decisions evolve as conditions and needs change. We tracked customer behavior throughout the entire lifecycle of supplier relationships to understand how churn, renewal, and expansion probability shifted over time.

These principles enabled us to develop a new approach for analyzing existing accounts that provides clearer, more actionable insights into what truly drives customer decisions.

Solution usage drives renewal and expansion decisions

Our research validates what many GTM leaders have long suspected: solution usage sits at the heart of customer commercial decisions. Specifically, solution usage drives 80% of customers' commercial decisions, making it more impactful than all other factors like firmographics, historical performance, and customer success events combined.



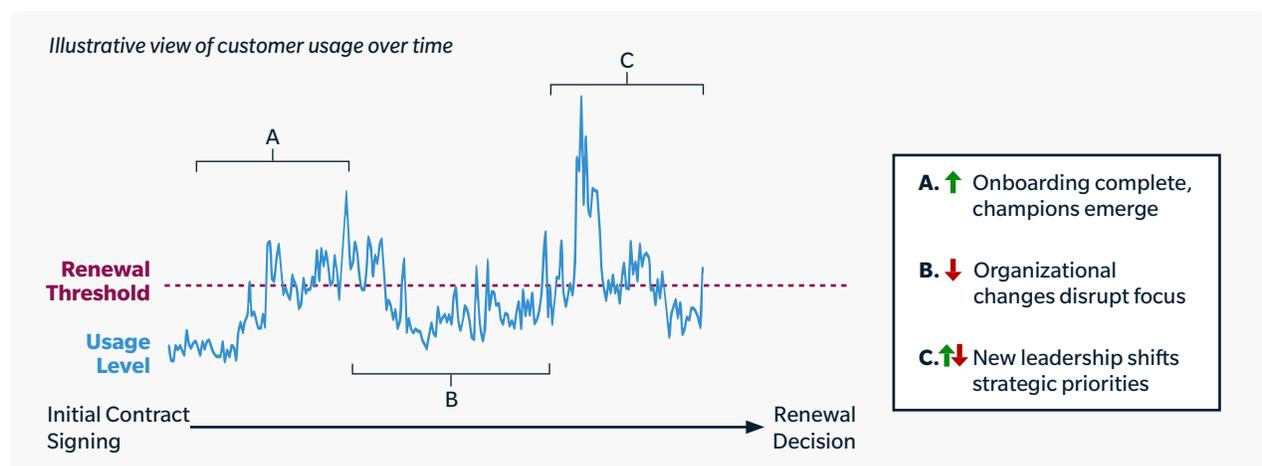
This finding should reassure GTM teams that their instinctive focus on driving product adoption and engagement is fundamentally sound. Yet this discovery highlights a key question: If usage is so predictive, why is it so hard to predict renewal and expansion outcomes?

If usage is so predictive, why is it so hard to predict renewal and expansion outcomes?

Usage volatility masks critical predictive signals

The answer lies in a phenomenon that has frustrated GTM teams for years: volatility in usage levels masks the signals that GTM leaders need to predict whether a customer will churn, renew, or grow.

Customer usage varies dramatically throughout relationships, influenced by factors suppliers control, such as onboarding quality and CSM effectiveness, but also external factors, including organizational changes and shifting strategic priorities at customer companies.



These fluctuations in usage levels mean accounts regularly move above or below the threshold necessary to drive renewal, making it nearly impossible to distinguish between genuine warning signs and temporary dips.

For many teams, this volatility has intensified over recent years. Customers who appear to extract significant value in Q2 may show concerning usage declines in Q3, only to rebound strongly in Q4. For teams trying to prioritize their interventions and forecast outcomes, this volatility is a source of operational frustration and inefficiency.

Volatility creates two critical problems for GTM teams

This volatility creates two interconnected challenges that directly undermine NRR performance.

1. Identifying savable accounts. A review of usage for 9,100 accounts found that 48% fall below the renewal threshold. However, accounts below this threshold are not equal. Thirty-one percent are classified as 'at-risk' and can be saved with appropriate interventions, while 17% will likely churn regardless of GTM team efforts. Usage volatility makes distinguishing between these groups difficult, leading teams to waste time on unsavable accounts and hurting overall NRR.

2. Prioritizing retention versus growth efforts. Account teams should confidently focus expansion efforts on the 52% of accounts above the renewal threshold. These represent safe accounts where customers are satisfied and getting value from the partnership. Unfortunately, usage volatility blurs the distinction between safe and unsafe accounts, leading most teams to apply renewal-focused playbooks to accounts that don't need reinforcement, missing expansion opportunities or defaulting to a generic playbook that post-sales teams use with every account 180 days before renewal.

The effect is a systematic misallocation of account management resources, with teams simultaneously over-investing in lost causes and under-investing in genuine opportunities for expansion.

Usage patterns unlock cohorts and predict commercial outcomes

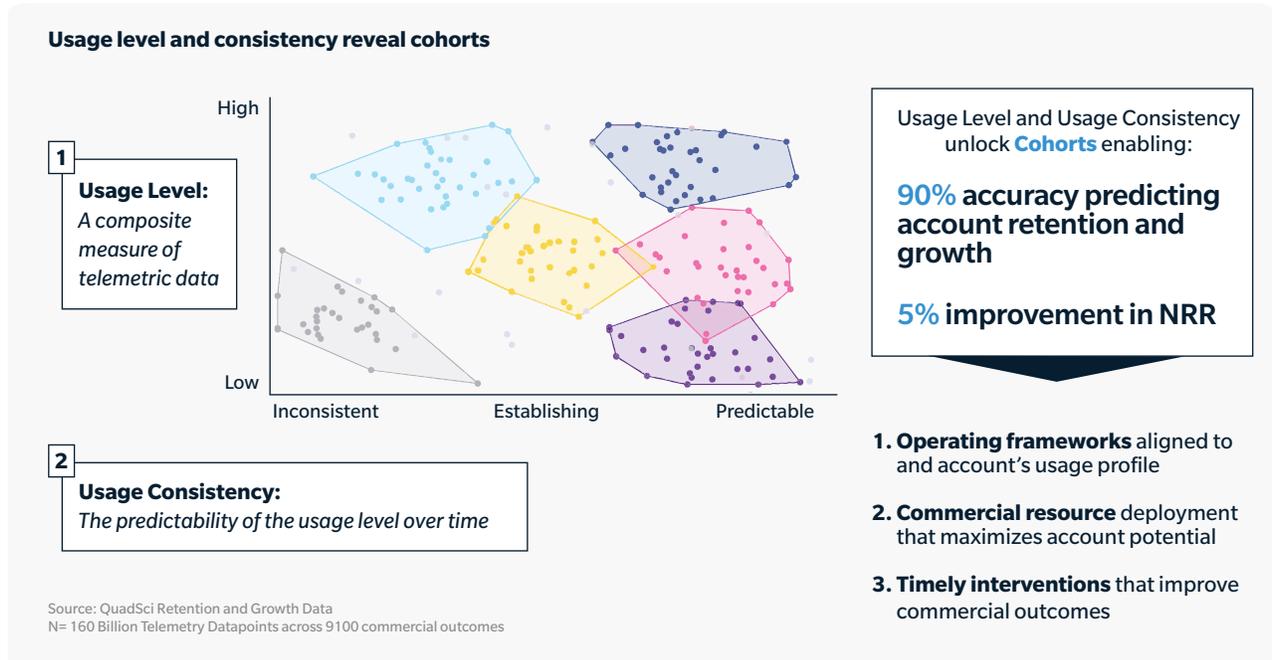
Despite tracking dozens of usage metrics, most GTM teams find themselves struggling to predict customer behavior. The problem isn't a lack of data; it's the absence of a critical dimension: an effective measure that smooths volatility, shows how consistently customers use a solution, and reliably predicts renewal and expansion decisions.

We worked with QuadSci's Cohorts AI to analyze 160 billion telemetry data points to understand how usage consistency—the predictability of customer engagement over time—could cut through the noise of volatile usage patterns. The breakthrough came when we realized that combining usage level with usage consistency revealed something new: customers naturally organize themselves into distinct, predictable usage patterns.

With this insight, we examined usage level and usage consistency across 9,100 accounts throughout their entire customer lifecycle. The results showed that, rather than exhibiting infinite variety, customer usage clusters into six distinct patterns, which we term "cohorts."

Consider two accounts that have identical usage levels; one might demonstrate consistency in how they engage with the platform, while another shows erratic usage despite the same overall volume. These accounts would belong to different cohorts, and knowing which cohort they belong to helps predict the decisions they will make when renewal time arrives.

The predictive power of cohorts is extraordinary. Cohorts formed by combining usage level and consistency forecast which accounts will churn, renew, or expand with 90% accuracy up to twelve months in advance. This level of precision transforms account management from guesswork into science.



Understanding an account's cohort provides more than forecasting capability. It allows GTM teams to change how they operate by providing three distinct advantages over traditional segmentation approaches:

- Operating frameworks aligned to an account's usage profile: Because accounts within the same cohort share engagement patterns, GTM teams can develop strategies that address each group's specific needs and preferences. This eliminates the generic, one-size-fits-all interactions that customers increasingly resist, replacing them with contextually relevant touchpoints that demonstrate understanding of their business reality.
- Commercial resource deployment that maximizes account potential: Since accounts within cohorts churn, renew, or grow at the same rate, GTM leaders can allocate their teams' time and attention with more precision. High-touch resources get directed toward cohorts with the greatest expansion opportunity, while at-risk cohorts receive targeted retention interventions matched to their specific patterns.
- Timely interventions that improve commercial outcomes: Rather than discovering account health issues during quarterly business reviews or renewal conversations, teams can identify emerging problems and expansion opportunities months in advance. This temporal advantage allows for strategic, rather than reactive, account management—the difference between preventing churn and scrambling to save a relationship already in decline.

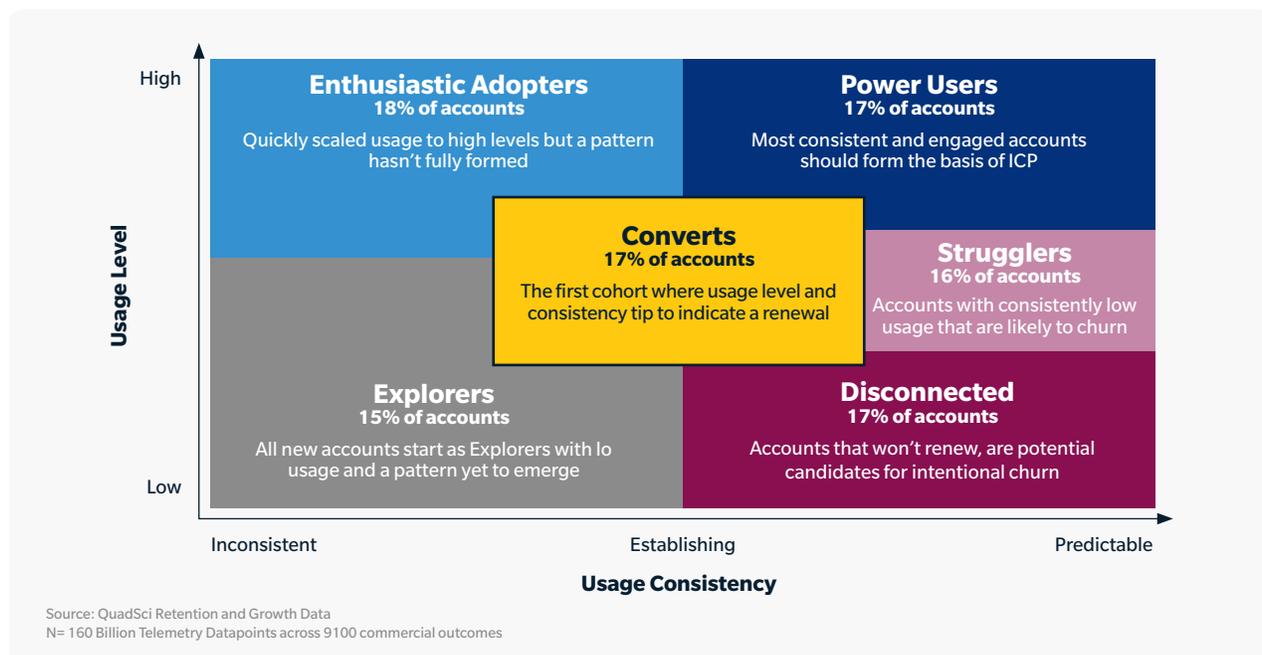
The result: Companies implementing cohort-based account management report an average 5% improvement in Net Revenue Retention while simultaneously reducing the resources wasted on ineffective interventions.

After analyzing 9,100 accounts, we found that usage patterns aren't infinite: a supplier's customers naturally cluster into six distinct patterns. We call these patterns "cohorts," and they predict renewal and growth with 90% accuracy up to 12 months in advance. This helps GTM teams realize an average 5% improvement in their NRR.

Six cohort archetypes tell you an account's profile

Instead of viewing volatility as unpredictable noise, cohorts reveal the underlying patterns that show how customers engage with solutions. This helps GTM leaders and teams understand customer accounts in a new way, since each cohort has its own characteristics, needs, and commercial outcomes.

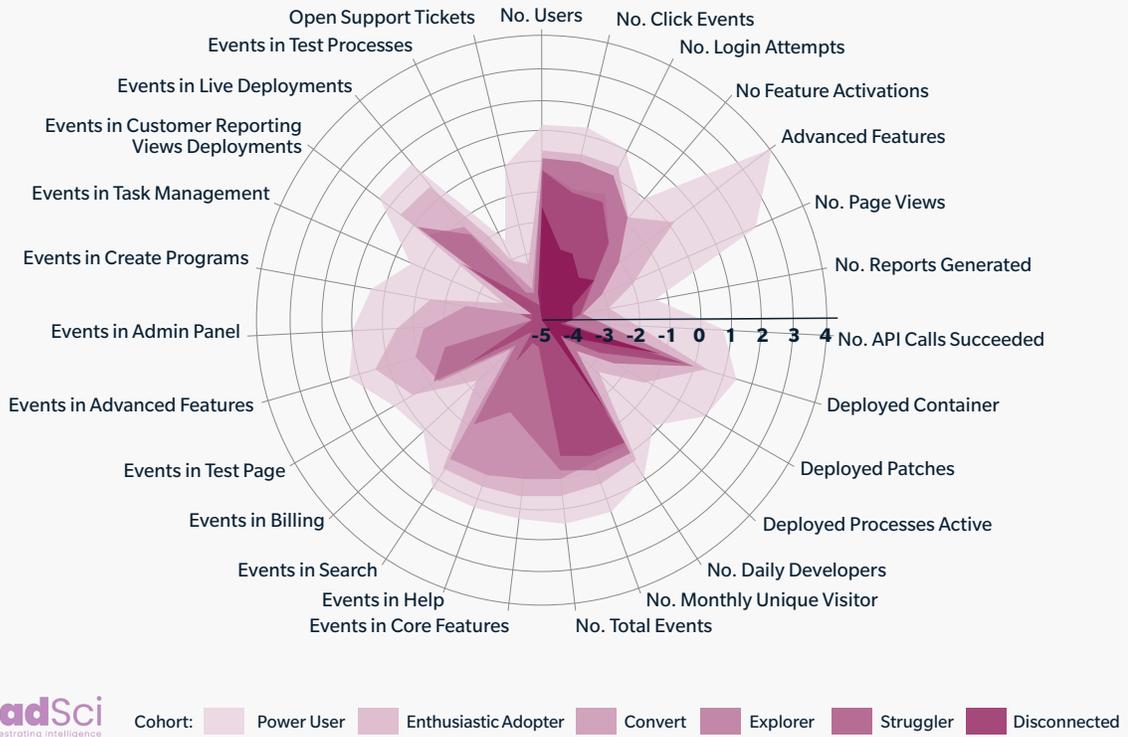
Cohorts distribute with surprising consistency across customer bases. Rather than following a typical bell curve, each cohort represents roughly 15-18% of accounts. This even distribution suggests that customer behavior follows deeper patterns than most GTM teams have recognized.



1. Explorers (15% of accounts): All new accounts start as Explorers with low usage and no clear pattern. Customers are figuring out whether and how well the solution works for them.
2. Converts (17% of accounts): The first cohort where usage level and consistency indicate likely renewal. Customers have found ways to recognize value in the solution and become brand converts.
3. Enthusiastic Adopters (18% of accounts): Accounts that quickly scale usage to high levels but haven't established consistent patterns. Customers show strong engagement but are either newer accounts or accounts that experienced changes, making their usage inconsistent.
4. Power Users (17% of accounts): The most consistent and engaged accounts that should form the basis of the supplier's ideal customer profile. Customers have fully integrated the solution into their workflow and depend on it regularly.
5. Strugglers (16% of accounts): Accounts with consistently low usage, indicating difficulty finding effective ways to use the solution. These customers show usage levels that have settled into patterns below the renewal threshold.
6. Disconnected (17% of accounts): Accounts where the solution is treated as 'shelfware' with minimal or almost no usage over a consistent period. These accounts have completely disconnected and may be unaware that the partnership even exists.

QuadSci.ai's Cohorts AI Feature Contributions Radar Plot – Cohorts transform abstract usage data into concrete customer archetypes, each requiring distinct engagement strategies. Cohorts AI helps GTM & Product teams visually identify the range of usage patterns that exist. GTM leaders see a Radar Plot (example below) where the intensity and consistency of usage are represented by values closer to the edge of the circle. Conversely, shallow or sporadic usage is represented by values closer to the core. The normalized values Cohorts AI identifies create both the shape and number of cohorts. By understanding usage patterns across cohorts down to specific customers, GTM leaders across the organization have a unified view of how customers use their product and the features driving customer value.

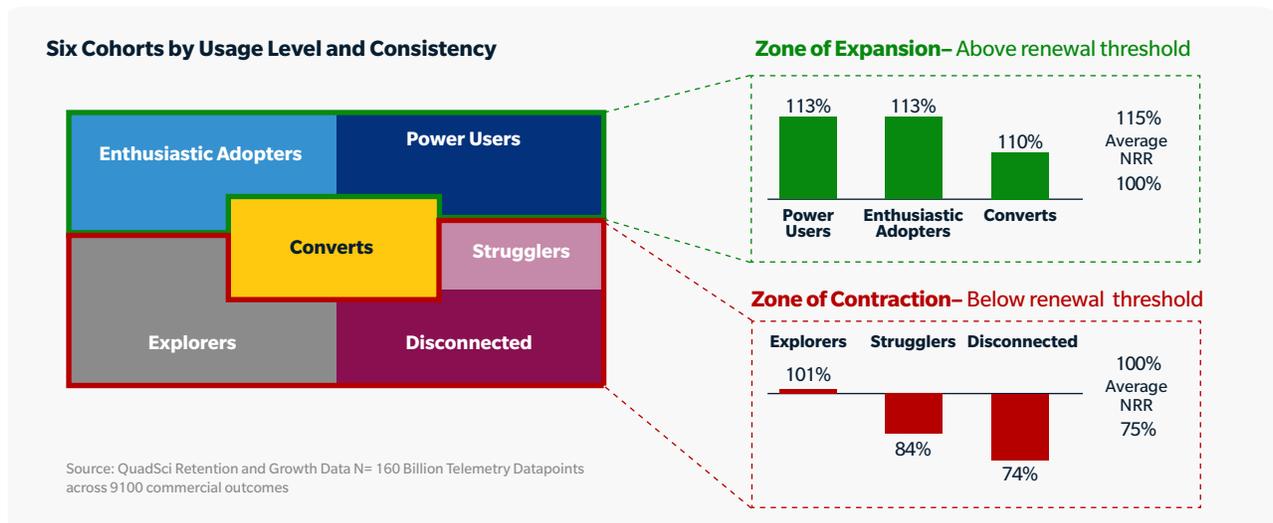
Usage Pattern by Cohort



In our analysis, some suppliers displayed substantially more than six cohorts. In nearly all cases, this indicated solution problems, such as complex packaging or poorly integrated offerings following mergers or acquisitions that distorted typically consistent usage patterns.

Cohorts divide accounts into clear zones of action

Cohorts indicate an account’s potential by showing whether it falls above or below the renewal threshold. This makes it clear whether an account is at risk of churning or presents an expansion opportunity. This creates clear zones of action that GTM teams can use to align their efforts with likely outcomes, targeting renewal efforts for at-risk accounts and expansion plays for growth opportunities.



Below the threshold: The Zone of Contraction

Below the renewal threshold lies what we call the “Zone of Contraction”—occupied by Explorers, Strugglers, and Disconnected accounts. These cohorts collectively generate an average NRR well below 100%, with performance ranging from Explorers at roughly 100% down to Disconnected accounts whose NRR is only 74%.

The Zone of Contraction should not be viewed as uniformly hopeless territory. Each cohort within this zone responds to different interventions, and understanding these distinctions can mean the difference between successful recovery and wasted resources.

- Explorers are often new accounts. The primary goal should be rapidly scaling usage through intensive onboarding, targeted in-app guides, and context-aware AI agents. High-priority accounts should be supplemented with focused check-ins. Marketing should deploy quick-win campaigns showing how other customers realized value early in the partnership.
- Strugglers are typically long-standing accounts with consistently low usage. This signals that GTM teams need to realign value. Start by diagnosing value gaps in the customer’s current workflow. AI agents can proactively provide product configuration updates, and marketing should highlight alternative use cases. High-priority accounts are candidates for service investments to reinvigorate usage and value realization.
- Disconnected accounts pose a strategic question: Should account teams try to save these accounts or intentionally churn them? Disconnected accounts often have deep-seated issues where the solution is seen as ‘shelfware.’ They’re frequently mis-sold, or their business priorities have shifted so significantly that they no longer see value. A very low-touch approach may be most efficient. Only engage if usage patterns shift.

Above the threshold: The Zone of Expansion

The Zone of Expansion encompasses Power Users, Enthusiastic Adopters, and Converts—cohorts that collectively drive NRR above 100% and represent the primary engine for organic growth. These accounts have demonstrated both satisfaction with the solution and sufficient engagement to justify deeper investment.

Success in the Zone of Expansion requires recognizing that each cohort offers different growth opportunities and responds to different approaches.

- Power Users are already the most loyal and regular users. Account teams should look beyond core users to map expansion opportunities throughout the organization. Marketing should focus on executive-level expansion content and highlight current successes in case studies. Power Users are ideal candidates for beta testing and early adoption of new features.
- Enthusiastic Adopters show strong usage levels, but expansion requires helping them stabilize consistency across the account. Work with champions to identify workflow changes that accelerate broader adoption and provide advanced training. AI agents and marketing should focus on promoting the features and capabilities common in the Power User Cohort based on the account’s usage pattern.
- Converts occupy a unique position as the first cohort where renewal is more likely than churn. Usage level and consistency are both solid, but account teams need to improve both to build a compelling expansion case. Focus on deepening engagement and demonstrating additional value to move these accounts toward Power User or Enthusiastic Adopter status.

Engineer growth by managing movement between cohorts

Cohorts represent a departure from static segmentation approaches because they evolve as customer needs change. This dynamic quality explains why cohorts successfully predict renewal and expansion outcomes: they track account health as it shifts over time, rather than freezing customers in fixed categories.

Cohorts represent a departure from static segmentation approaches because they evolve as customer needs change.

Movement between cohorts occurs throughout the customer lifecycle but is most common during the first year when customers determine whether the solution truly fits their needs. New customers change cohorts nearly every 60 days, moving an average of five times during their first 12 months with a supplier.

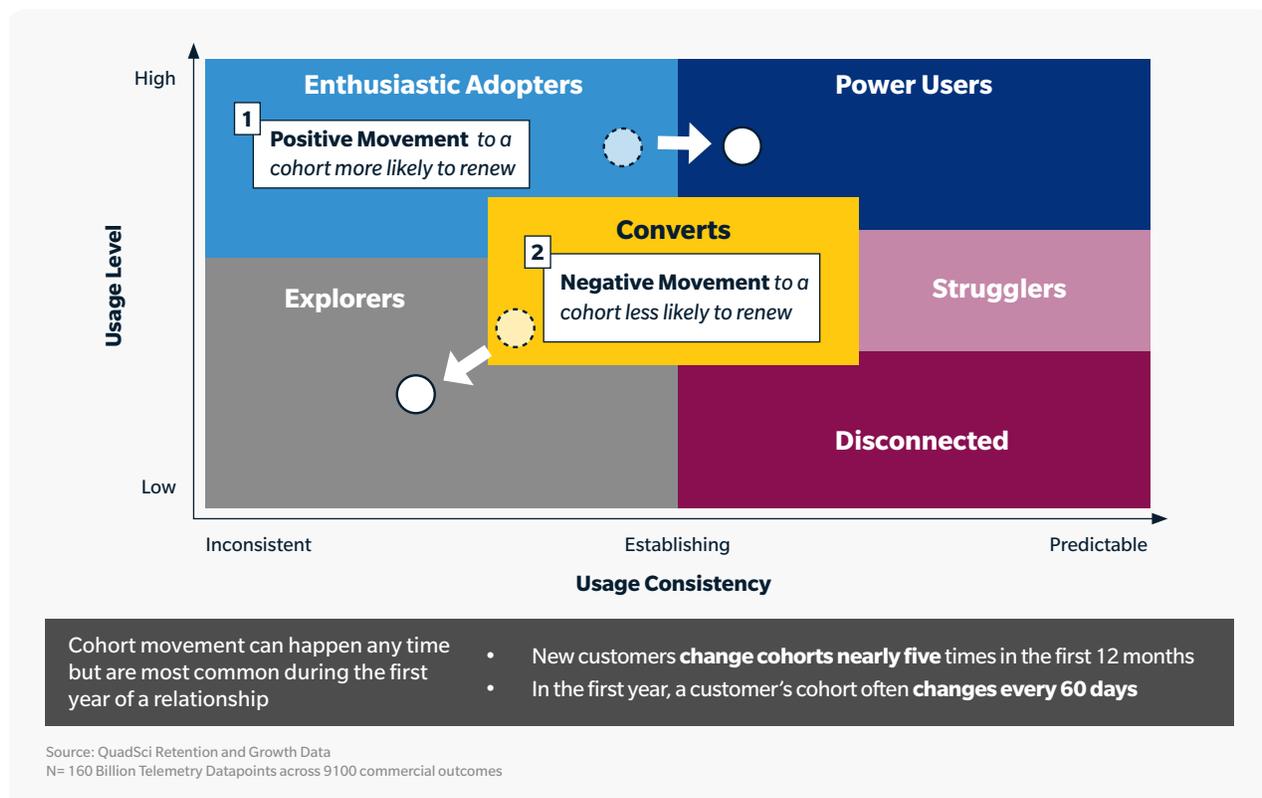
Tracking this movement provides GTM teams with unprecedented visibility into account trajectory. Rather than waiting for quarterly reviews or renewal conversations to surface problems, teams can monitor customer evolution as it unfolds and respond accordingly.

Interpreting movement signals

In today's business environment, customers regularly confront shifting strategic priorities and changing economic pressures. These changes influence how customers engage with solutions, creating usage pattern movement that can signal either emerging opportunities or developing risks.

Cohort movement is the framework to interpret these changes. When accounts move between cohorts, it reveals important information about their evolving relationship with the solution that traditional health scores often miss. Cohorts show two types of movement:

- Positive movement occurs when accounts shift to cohorts with higher NRR, signaling that customers have found better ways to align solution capabilities with their current needs. A Struggler evolving into a Convert, or an Enthusiastic Adopter maturing into a Power User, indicates strengthening value realization and increasing dependency on the solution. These upward migrations suggest growing commercial potential and expansion readiness.
- Negative movement happens when accounts slide toward cohorts with lower NRR, indicating that customers are struggling to maintain their previous level of engagement and value extraction. A Convert moving toward Struggler status, or a Power User falling to Convert, signals emerging challenges that could threaten renewal prospects. These downward migrations serve as early warning indicators that enable intervention before relationships deteriorate beyond recovery.



The ability to track and interpret cohort movement transforms changing customer needs from a source of uncertainty into a strategic advantage. Teams gain key milestone indicators that help identify which accounts require immediate attention and which can be managed through standard engagement protocols.

Companies that leverage cohort movement analysis report significant improvements in both retention and expansion outcomes. They can anticipate customer evolution rather than react to it, positioning their solutions as essential enablers of customers' changing needs while maintaining the operational efficiency that drives profitable growth.

Prioritizing high-movement cohorts

Our analysis of cohort movement patterns reveals a key insight for resource allocation: not all customer segments require the same level of attention. Explorers, Strugglers, and Converts are more likely to experience positive and negative shifts. GTM teams should prioritize these high-movement cohorts, working to trigger positive transitions while quickly addressing negative shifts.

Conversely, Power Users, Enthusiastic Adopters, and Disconnected accounts exhibit greater stability. This stability suggests different engagement approaches. Rather than investing heavily in movement-triggering activities, teams should focus their efforts with stable, high-performing cohorts on identifying expansion opportunities while maintaining vigilance for early warning signs of negative movement that would warrant defensive intervention.

This differentiated approach enables teams to deploy their limited resources where they can generate the greatest impact, rather than applying uniform strategies across fundamentally different customer populations.

Defensive plays for responding to negative movement

Playbooks should outline defensive plays for GTM teams to run when accounts experience negative cohort movement. Defensive plays follow three steps:

1. Diagnose the root cause of the change, the implications for the customer, and how it impacts their relationship with your company
2. Confirm your understanding of the cause with the customer and document the impacts on their business goals
3. Realign solution capabilities to help customers understand how the solution can advance their new goals. This often involves highlighting previously underutilized features and necessary workflow adjustments

Effective defensive interventions reset the relationship and should result in customers returning to their previous cohort.

Offensive plays for driving positive movement

Offensive plays proactively drive positive movement in accounts. Offensive plays are most effective when account teams:

1. Identify expansion signals through usage patterns and cohort transitions - particularly accounts approaching key thresholds (e.g., Explorer→Convert, Convert→Enthusiastic Adopter)
2. Align expansion opportunities to customer milestones, ensuring each expansion directly enables their next business goal and supports their vision for the future
3. Accelerate momentum with rapid wins - target 30–90-day transitions for new accounts and leverage usage insights to unlock untapped value

Customer onboarding represents the most critical offensive play opportunity. All new customers start as high-volatility Explorers, and how quickly CSM teams at scale or digital PLG teams (via in-app guides and AI agents) can move them to Converts or Enthusiastic Adopters becomes the first milestone predicting likely churn, renewal, or expansion.

The ideal timeline varies by company but usually falls between 30 and 90 days. During this period, CS, Product and supporting GTM tech teams should create a model focused on four key goals

1. Understand customer workflows and potential friction points that could slow adoption
2. Activate targeted and adaptive in-app guides and product usage aware AI agents to accelerate healthy feature adoption and platform configuration
3. Scale usage through cohort-targeted enablement, peer-driven adoption guidance, and targeted enablement of relevant capabilities based on actual usage patterns
4. Develop internal champions who will advocate and drive usage

The path forward: From guesswork to predictable growth

The decline in Net Revenue Retention is not inevitable. Companies can reverse this trend by recognizing that usage consistency, combined with usage level, reveals the patterns that predict customer outcomes.

Cohort-based account management enables teams to predict renewal and expansion outcomes with 90% accuracy up to twelve months in advance. The approach directs growth efforts toward the 52% of accounts in the expansion zone while applying targeted interventions to struggling accounts.

Companies using this approach report an average 5% improvement in NRR while reducing wasted effort. In a market where acquisition costs continue rising, systematic expansion of existing relationships may determine which companies succeed.

Next Steps

Define Cohorts	<ul style="list-style-type: none">• Establish baseline usage levels using customer data and telemetry• Determine usage consistency at an account level• Group accounts by usage level and consistency to create cohorts
Align by Profile	<ul style="list-style-type: none">• Create targeted engagement playbooks for each cohort to align sales, success, and marketing teams• Set team KPIs based on cohort progression to measure success and accountability
Manage Movement	<ul style="list-style-type: none">• Design targeted plays and enablement programs to drive customer movement• Enable AI Agents to understand usage patterns and Cohorts targets to lead customers to the “next best feature”• Leverage cohort shifts to identify changing needs and trigger timely interventions
Monitor Cohorts	<ul style="list-style-type: none">• Highlight cohort distribution and shifts on executive and individual dashboards• Flag at-risk accounts and those approaching renewal thresholds

Glossary of Terms

- AI Agents are autonomous software systems designed to perceive their environment, make decisions, and take actions to achieve specific goals or complete tasks with minimal human intervention.
- QuadSci’s Cohorts AI applies unsupervised machine learning that distills unique usage patterns from telemetry data to form Cohorts that identify the “range” of usage patterns customers generate when using software. This enriched view of your customers’ usage is then indexed by business KPIs such as ARR, Net Dollar Retention (NDR) and Support Effort to design and deploy engagements to advance or control product adoption that drives “Cohort shift”. Cohorts AI empowers Product Management, Marketing & GTM StratOps to understand the true range of usage and how best to lead customers through product adoption. Cohorts AI answers what are my usage patterns and how do I control them.
- Telemetry data is information that software automatically collects when customers interact with it—capturing which features they use, how the system performs, and where technical issues occur. It typically includes two main types of events:
 - Product Analytics events — showing customer usage patterns such as feature adoption, login frequency, task duration, workflows, and abandoned processes.
 - Observability Metrics events — monitoring system health, performance indicators, and errors to ensure reliable product operation.
 - Together, telemetry data provides a complete picture of both how customers use your product and how well the product is running.

About QuadSci.ai

QuadSci is a provider of AI Products for B2B Software GTM teams. QuadSci applies AI to product usage data by processing tens of billions of telemetry events to capture the behavioral patterns of customers, allowing the analysis of customer behavior and usage patterns. QuadSci's AI products identify patterns across these billions of telemetry events as well as tens of thousands of customer engagement events to predict growth, churn, and contraction up to 12 months in advance with 90% accuracy. QuadSci was recognized as "Machine Learning Company of the Year" in the 8th annual AI Breakthrough Awards program conducted by AI Breakthrough, a leading market intelligence organization that recognizes the top companies, technologies and products in the global Artificial Intelligence(AI) market.

Why SBI?

Driven by insights and delivered from experience, SBI continues to help clients grow their revenue, margin, and enterprise value in ways never before possible.

Working with us, go-to-market leaders can expect confidence and trust with experienced partners every step of the way. We engage and support our clients as an extension of their team, both guiding and working side-by-side to deliver reliable, practical strategies that work for today and tomorrow.

Connect with SBI today and talk to us about how we can help you on your growth journey.



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