

CUSTOMER INTELLIGENCE PLATFORM

NorthStar

Know every customer. Across every system. In real time.

NorthStar unifies fragmented customer data from CRM, transactions, products, and digital channels into a single governed intelligence layer — delivering churn prediction, CLV scoring, and next-best-product recommendations on a timeline measured in weeks, not years.

6–8 weeks Time to first insight (Phase 1)	10–20% Churn risk reduction	15–30% Cross-sell uplift	20–40% Campaign ROI improvement
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THE CHALLENGE

Fragmented data is costing you growth

Organisations hold rich customer data across CRM, transaction systems, product platforms, and digital channels — but these sources have never been joined. The result is a customer experience that does not reflect the relationship you actually have.

<p>Undetected churn</p> <p>Customers leave before at-risk signals are recognised. Retention campaigns are reactive, not preventive.</p>	<p>Missed cross-sell opportunities</p> <p>Without a unified customer view, teams don't know which product to offer, to whom, and when. Broad campaigns replace personalised conversations.</p>
<p>Wasted campaign spend</p> <p>Segment-based targeting assumes every customer in a cohort is the same. The result is low conversion rates, high acquisition cost, and eroded ROI.</p>	<p>Digital challenger pressure</p> <p>Neobanks and DTC brands are systematically winning wallet share — not because they have better products, but because they have a unified customer view.</p>

INDUSTRY USE CASES

Built for complex customer relationships

NorthStar was designed for industries where customer data is rich, spread across multiple systems, and commercially underutilised.

Retail Banking — Retain and grow the right customers

Core banking, mobile, and product data joined for the first time — enabling proactive retention and personalised product offers at individual customer level.

- Predict churn weeks before customers act
- Identify cross-sell moments across mortgage, savings, and investments
- Score customer lifetime value across the full book
- Demonstrate Consumer Duty compliance with full data lineage

Insurance — Move from renewal-led to relationship-led

Policy, claims, and digital engagement data unified to reveal which customers are at risk, which are ready to expand, and which represent your highest lifetime value.

- Predict non-renewal before the cycle begins
- Identify multi-policy upsell and cross-sell signals
- Segment by digital maturity and channel preference
- Connect claims behaviour to loyalty risk

Payments & Fintech — Turn transaction data into commercial intelligence

Transaction volume, merchant category, frequency, and channel data analysed at customer level — transforming raw payment data into a product growth engine.

- Identify high-value customers before competitors do
- Detect behavioural shifts that signal churn risk
- Recommend premium product tiers at the right moment
- Analyse merchant category trends across customer cohorts

Retail & E-Commerce — Personalise at the scale your catalogue demands

Purchase history, browsing behaviour, digital engagement, and loyalty data combined into a real-time customer intelligence layer that powers personalisation engines.

- Next-best-product recommendations at individual customer level
- Identify high-CLV customers for prioritised service
- Predict lapsed customer re-engagement windows
- Connect campaign spend to customer-level revenue outcomes

Multi-Market Organisations — One intelligence layer, every geography

For organisations operating across multiple markets, NorthStar provides a consistent Customer 360 architecture with country-level performance segmentation built in.

- Segment and compare customer behaviour by market
- Apply consistent churn and CLV models across geographies
- Localise product affinity recommendations
- Consolidate reporting without consolidating data residency

THE PLATFORM

Six intelligence models. Seven dashboards. One governed platform.

NorthStar is a pre-validated accelerator, not a bespoke build. Every capability below is included and deployable within the engagement timeline.

Architecture — Medallion Model

GOLD	<p>Intelligence Layer</p> <p>Business-ready Customer 360. Single row per customer joining all source systems. Six intelligence models powered by Snowflake Cortex AI. Refreshed every 30 minutes via Dynamic Tables.</p>
SILVER	<p>Clean Layer</p> <p>Cleaned, standardised, deduplicated customer records. Change data capture triggers processing only when source data changes. Hourly refresh.</p>
RAW	<p>Ingestion Layer</p> <p>Source data ingested as-is via Snowpipe Streaming from CRM, core systems, APIs, and mobile platforms. Full audit trail preserved. Zero transformation. Row-level security and dynamic data masking applied at source.</p>

Six Intelligence Models

#	Model	What it delivers
01	Customer 360 Profile	Single unified row per customer joining CRM, transactions, products, digital behaviour, and service history. The single source of truth for every customer-facing team.
02	Customer Lifetime Value Scoring	Classifies customers by value tier — combining revenue, product breadth, transaction frequency, and tenure — to prioritise retention and upsell investment.
03	Churn Risk Prediction	Multi-signal model identifying at-risk customers weeks or months before they act, using transaction recency, digital engagement, and behavioural pattern deviation.

#	Model	What it delivers
04	Next-Best-Product Affinity Engine	Product gap analysis combined with individual behavioural signals — recommending the right product for the right customer at the right moment.
05	Digital Engagement Scoring	Connects digital behaviour to product holdings, revenue, and churn risk — scored by channel preference, mobile usage level, and engagement trend.
06	Transaction Analytics	Spending patterns, channel breakdowns, merchant category analysis, and frequency trends — feeding directly into churn risk and CLV models.

Seven Streamlit Dashboards

All seven dashboards run natively inside Snowflake — no external BI tool required, no additional licensing, no data egress.

Dashboard	Primary use
Executive KPI	Board-level customer health metrics: CLV distribution, churn rate, digital adoption
Country Performance	Geographic segmentation for multi-market operations
Segment Analysis	Behavioural and value-based customer segmentation
Churn Risk	Weekly at-risk customer list with intervention triggers and priority scoring
Digital Adoption	Channel usage trends, mobile engagement by cohort, online/offline split
Cross-Sell Opportunities	Customer-level product gap analysis and next-best-product recommendations
CLV Distribution	Value tier breakdown, revenue concentration, and retention investment prioritisation

Snowflake-native — no data ever leaves your environment

All seven dashboards, all six ML models, and all pipeline automation run entirely inside your Snowflake environment. No external BI tools. No additional vendor contracts. No data egress. One contract — with Snowflake and with Jarvis.

COMMERCIAL OUTCOMES

Results measured in weeks, not years

The commercial impact of moving from generic to personalised engagement is well established. NorthStar is engineered to deliver it on a timeline measured in weeks.

<p>10–20%</p> <p>CHURN REDUCTION</p> <p>Proactive identification moves retention from reactive to preventive — identifying at-risk customers weeks before they act.</p>	<p>15–30%</p> <p>CROSS-SELL UPLIFT</p> <p>Product gap analysis at individual customer level drives personalised offers that convert at multiples of broad campaign rates.</p>
<p>20–40%</p> <p>CAMPAIGN ROI IMPROVEMENT</p> <p>Unified data enables segment-of-one targeting that dramatically outperforms broad demographic segments.</p>	<p>6–16 weeks</p> <p>TO LIVE INTELLIGENCE</p> <p>Pre-built data models compress delivery from 12+ months to weeks. First insight within the first engagement phase.</p>

DELIVERY MODEL

Three phases. Clear milestones. Stop at any point.

NorthStar is delivered in structured phases, each producing a fully operational platform. Every phase ends with something working — not a report.

<p>Phase 1</p> <p>Assessment & Prototype</p> <p>6–8 weeks</p>	<p>Customer 360 assessment on real client data. Unified customer view prototype, CLV distribution, and initial churn risk scoring — built from your actual data, not projections. Business case quantified by the end of the engagement. Delivered as a fixed-scope, fixed-fee engagement.</p> <p>Deliverables: Snowflake environment configured · Customer 360 prototype · CLV distribution · Churn risk scoring · 2 live dashboards · Quantified business case</p>
<p>Phase 2</p> <p>Full Intelligence Platform</p> <p>Typically 12–20 weeks following Phase 1</p>	<p>Full deployment of all six intelligence models and seven Streamlit dashboards. Pipeline automation commissioned. Snowpipe ingestion from all source systems. Teams trained and operating against a live intelligence layer.</p> <p>Deliverables: All 6 intelligence models · 7 Streamlit dashboards · Full pipeline automation · All source systems integrated · Team training & enablement</p>

<p>Phase 3 AI Personalisation & Triggers Ongoing</p>	<p>Real-time event triggers. AI-driven personalisation engine. Open banking API integration. Next-best-action recommendations pushed to CRM and digital channels in real time — closing the loop between intelligence and execution.</p> <p>Deliverables: Real-time event triggers · AI personalisation engine · Open banking integration · CRM & channel push · Next-best-action in real time</p>
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WHY JARVIS

Built and proven. Not theorised.

Jarvis Business Solutions is a global enterprise technology consultancy with deep expertise across SAP, Salesforce, Snowflake, and cloud data platforms. NorthStar is not a product pitch — it is a platform we have delivered.

<p>Production-validated, not theoretical</p> <p>NorthStar was built and proven on a real Nordic banking engagement. The data models and ML models are production-tested.</p>	<p>Snowflake-native, zero egress</p> <p>Runs entirely within your Snowflake environment. No data movement. No additional vendor contracts. No ML infrastructure to manage.</p>	<p>Weeks, not years</p> <p>Pre-built templates compress delivery from 12+ months to 6–16 weeks. First insight within the first engagement phase.</p>
<p>Six models, not one</p> <p>NorthStar delivers a working intelligence layer: CLV, churn risk, product affinity, digital engagement, transaction analytics, and Customer 360 — all live at Phase 2.</p>	<p>Commercial & regulatory in one</p> <p>Data lineage, row-level security, dynamic masking, and time travel satisfy Consumer Duty, GDPR, PSD2, and equivalent frameworks without additional tooling.</p>	<p>Deep integration expertise</p> <p>Direct connectors to SAP S/4HANA, Salesforce Sales and Marketing Cloud, Adobe Experience Platform, and AWS and Azure infrastructure.</p>

GET STARTED

Start with a Discovery Call

A 30-minute conversation to assess fit, discuss your current data architecture, and understand the commercial opportunity. No commitment required. If there is a fit, we will scope a Phase 1 Assessment and Prototype built from your own data.

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The commercial outcomes described reflect typical results from comparable deployments and are indicative only. Past results are not a guarantee of future performance. All activity estimates are subject to detailed scoping. © 2026 Jarvis Business Solutions. All rights reserved.