**Summary:**

* In banking, churn data is a way to track the number of customers who leave a bank, and to analyse the reasons why customers leave and to develop strategies to reduce churn and improve customer retention.
* Customer Demographics provides an overview of the bank's customer base, focusing on the distribution and status of customers.
* Customer Churn Analysis focuses on understanding the churned customers and the overall churn trend.
* Churn Factor Analysis digs into the factors contributing to customer churn, enabling a deeper understanding of why customers are leaving.
* Customer Retain Analysis provides insights into the customers who have been retained, focusing on retention trends and factors.

**Recommendations:**

* **Active Engagement:** Since this customer is not actively engaging with the bank, a personalized communication plan could have been set up to re-engage him, such as offering a financial review or a meeting with a relationship manager.
* **Product Offerings:** If the customer holds a product, a personalized offer for a new product like a high-interest savings account or a tailored investment product, could have been suggested.
* **Incentive Programs:** If the customer’s credit score is moderate. An incentive program to help improve the credit score, such as lower interest rates on loans if certain criteria are met, could have been introduced.
* **Loyalty Rewards:** Given the customer’s tenure, a loyalty reward program could have been introduced to recognize their long-standing relationship with the bank. This could include bonus points or exclusive access to certain products.