Tural Allahverdiyev

📍 Baku, Azerbaijan   📞 **+994 50 360 6630**   ✉ allahverdiyev.tural@hotmail.com   ⚰ **Data Analyst**   🖥 **linkedin.com/in/a-tural**

SUMMARY

With 7+ years of experience in banking and financial analytics, I turn complex data into strategic, executive-level insights. I have led analytics initiatives, automated reporting frameworks, and developed risk and performance dashboards using SQL, Power BI, and advanced Excel. I also serve as a university lecturer in English-language graduate programs, connecting academic knowledge with real-world business analytics.

EXPERIENCE

MBA Lecturer (English Programs) | Azerbaijan State Oil and Industry University – ADNSU (Baku, Azerbaijan)   **01/2026 to Present**

- **Course Instructor – Data Driven Decision Making:** Deliver lectures to MBA students on data-driven decision frameworks and analytical thinking for strategic business decisions.
- **Data Analytics & Statistics:** Teach statistical analysis, hypothesis testing, regression modeling, and business data interpretation through real-world case studies.
- **Technical Tools Training:** Provide hands-on training in Advanced Excel, PostgreSQL, and Power BI, enabling end-to-end data analysis and dashboard development.
- **Business Intelligence & Performance Management:** Guide students in KPI design, performance measurement, and data-driven strategy implementation through applied projects.

Business Analyst Expert | SOCAR Capital (Baku, Azerbaijan)   **09/2025 to Present**

- **Dashboard Development Lead:** Designed and enhanced interactive Power BI dashboards based on leadership requirements, delivering real-time visibility into financial performance and operational trends.
- **Financial Reporting Analyst:** Conducted in-depth analysis and presentation of financial segment reports during executive meetings, providing actionable insights that supported strategic decisions.
- **Data Analytics Specialist:** Prepared and optimized analytical reports across finance and operations, ensuring accuracy, clarity, and efficiency in recurring reporting processes.
- **Reporting Platform Contributor:** Supported the development of integrated reporting platforms, streamlining workflows and enabling cross-departmental collaboration for data-driven decision-making.

Co-Founder | Movemate LLC (Startup - Fairfax, VA, US)   **01/2025 to 08/2025**

- **Market Research Lead:** Built a data-driven decision framework from scratch to identify untapped markets and operational risks, enabling scalable growth strategies for early-stage product launches.
- **Startup Operations Analyst:** Researched market gaps and customer pain points through competitive analysis, translating findings into actionable steps for service optimization.
- **Customer Insights Analyst:** Conducted customer behavior analysis using Excel and Power BI, identifying trends that directly shaped targeted marketing campaigns and retention strategies.
- **Financial Analyst:** Automated financial performance tracking and budget forecasting with dynamic Power BI dashboards, providing leadership with real-time cost/revenue insights.

Senior Business Analytics Manager – Commercial Cards | Bank of America (Vienna, VA, US)   **09/2024 to 03/2025**

- **Credit Limit Strategy:** Defined business card credit limits using PostgreSQL, analyzing risk profiles, transaction history, and company financials.
- **Customer Segmentation:** Identified high-value business clients via PostgreSQL to deliver personalized rewards and offers.
- **Overdraft Analysis:** Tracked overdraft-prone business accounts with Excel and PostgreSQL, reducing incidents through proactive alerts.
- **Performance Dashboards:** Built Tableau dashboards for real-time tracking of credit utilization, revenue, and delinquency rates.

Data Analytics Manager | Nap Queen Sleep Inc (Houston, TX, US)   **08/2023 to 08/2024**

- **Built Real-Time Power BI Dashboards:** Integrated SQL-driven analytics with Amazon Seller Central, ERP, and financial systems to automate sales/inventory reporting.
- **Recovered $1.5M via Amazon Shortage Claims:** Spearheaded root-cause analysis of supply chain discrepancies using SQL and AWS, identifying systematic fulfillment gaps and securing reimbursements for 2K+ disputed transactions.
- **ERP Data Integration Leadership:** Using Azure SQL, integrated Amazon Market place with the ERP system (Dynamics 365).
- **Scalable WMS Optimization:** Designed a custom warehouse management system (WMS) with predictive stock allocation logic.

Lead Data Analyst | Unibank CB ASC (Baku, Azerbaijan)   03/2021 to 07/2023

- **Strategic ATM Expansion:** Analyzed regional transaction data and demographic trends to identify underserved areas, driving a 40% increase in ATM deployment with data-driven site selection (SQL/Power BI).
- **Transaction Volume & Fee Correction:** Optimized ATM transaction volume by 80% through usage pattern analysis and revised cashout fee structures on bank cards.
- **Visa/Mastercard Fee Reporting:** Designed fee calculation frameworks and monthly compliance reports for card transactions, streamlining processes for finance teams and reducing billing errors by 20% (automated via Power BI/SQL).

Credit Underwriter | Unibank CB ASC (Baku, Azerbaijan)   08/2018 to 03/2021

- **Evaluate Creditworthiness:** Analyze financial documents, credit reports, and risk factors of applicants to determine their eligibility for loans, ensuring compliance with company policies and industry standards.
- **Risk Assessment:** Conduct thorough assessments of applicants' financial stability and repayment ability, recommending appropriate loan amounts, terms, and conditions based on individual risk profiles.

Credit Specialist | Baku Electronics   08/2017 to 08/2018

- **Credit Risk Analyst:** Spearheaded risk assessment for 200+ monthly retail credit applications, leveraging financial analysis and due diligence frameworks to enhance portfolio quality and mitigate default risk.

EDUCATION

Business Management (PhD program) | Istanbul Gedik University   01/2025 to Present

Master of Science in Computer Information Systems (MBA Program) | Azerbaijan State Oil and Industry University   09/2016 to 08/2018

Bachelor of Science in Petroleum Engineering | Azerbaijan State Oil and Industry University   09/2012 to 08/2016

SKILLS

Data Analysis & Visualization:

PostgreSQL, Power BI, Tableau, Microsoft Excel (Advanced) Data Visualization & Dashboard Design
KPI Metrics & Performance Analysis

Business Intelligence:

Financial Analytics
Supply Chain Analysis
Risk Assessment

Languages:

Azerbaijani	Native
English	Full professional proficiency
Turkish	Full professional proficiency
Russian	Limited working proficiency

Soft Skills:

Problem-solving & Critical
Thinking Project Management
Cross-functional Team Collaboration

CERTIFICATIONS

Google Data Analytics Professional Certificate | Coursera

Credential ID: 8c35c85f-a752-4c9e-ad34-0bd0fa745d05

Skills: SQL, Tableau. Prepare, process, analyze data.

Power BI | Udemy

Credential ID: UC-e978090a-7375-476d-b20f-15b71bbdf435

Skills: Microsoft Power BI

Google Data Analytics | Coursera

Credential ID: 0IXTGN9LZWXD

Skills: SQL, Business Analysis, Visualization and General Statistics

Microsoft Excel 2019/365 | Earn and Excel

Credential ID: yktyllq3yj

Skills: Microsoft Excel