

# Ismat Samadov

## Data Analyst | Fraud Analytics Specialist | Business Intelligence

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## PROFESSIONAL SUMMARY

Experienced Data Analyst and Fraud Analytics Specialist with strong expertise in fraud risk assessment, business intelligence, and financial analytics. Proven track record in developing fraud detection models, behavioral scoring systems, and strategic KPI monitoring across leading banking institutions. Skilled in Python, SQL, data analysis, and data-driven decision making with a focus on building scalable analytical solutions.

## PROFESSIONAL EXPERIENCE

### Leading Analyst | Bank of Baku

*Oct 2025 - Present | Baku, Azerbaijan | Full Time | Onsite*

- Collecting and analyzing data about products and services related to the Bank's activities
- Monitoring strategic goals set by the Bank and conducting related analyses
- Preparing analytical reports and reviews based on descriptive and diagnostic analyses to support decision-making processes
- Monitoring KPI indicators and evaluating their effectiveness
- Analyzing competitive environment, market trends, and new business opportunities
- Initiating improvements in analytical processes and automation of reports

### Fraud Analyst | Kapital Bank

*Feb 2023 - Sep 2025 | Baku, Azerbaijan | Full Time | Onsite*

- Analyzing fraud risks across all bank campaigns, promotions, and lottery programs
- Assessing fraud risks for new and existing banking products, services, and projects
- Developing and refining fraud indicators, behavioral scenarios, and scoring models
- Investigating fraud cases, performing root cause analysis, and implementing preventive measures
- Monitoring local and international fraud trends and proposing best practice implementations
- Evaluating effectiveness of existing control mechanisms and recommending improvements
- Collaborating with risk management, internal audit, and compliance teams on fraud prevention
- Conducting staff training on fraud risks and promoting zero-tolerance culture

### Business Analyst | Unibank

*Dec 2021 - Feb 2023 | Baku, Azerbaijan | Full Time | Onsite*

- Extracted and analyzed data using SQL and other analytical tools to derive business insights
- Manipulated and processed data with Python for comprehensive analysis and reporting
- Analyzed consumer loan performance and cashback program effectiveness
- Created reports and dashboards to track key business metrics and customer behavior
- Collaborated with stakeholders to identify trends and extract business value from data

## Credit Analyst | Unibank

Sep 2019 - Dec 2021 | Baku, Azerbaijan | Full Time | Onsite

- Reviewed consumer loan applications and made approval or rejection decisions
- Analyzed customer data through comprehensive financial and loan history review
- Evaluated applicant creditworthiness and risk profiles
- Verified application information and supporting documentation
- Collaborated with fraud prevention teams on application verification and pattern recognition

## TECHNICAL SKILLS

**Programming & Development:** Python (FastAPI, Django, Flask), SQL, JavaScript, Node.js, RESTful APIs, Microservices Architecture

**Databases:** PostgreSQL, MongoDB, Redis, Oracle Database, SQL Query Optimization, Database Design, Stored Procedures

**Fraud Analytics & Risk Management:** Fraud Risk Assessment, Behavioral Modeling, Scoring Models, Fraud Indicators, Root Cause Analysis, Control Mechanisms

**Data Analysis & BI:** Data Analytics, ETL Pipelines, Business Intelligence, KPI Monitoring, Financial Analytics, Reporting & Dashboards

**Cloud & Infrastructure:** Google Cloud Platform, AWS, Docker, Kubernetes, Containerization

**Tools & Platforms:** Git, GitLab CI/CD, pytest, Automated Testing, Version Control

**Frontend Technologies:** React, Next.js, TypeScript, HTML/CSS

## KEY ACHIEVEMENTS

- Developed comprehensive fraud risk assessment frameworks for banking campaigns and products at Kapital Bank
- Created and refined fraud indicators, behavioral scenarios, and scoring models to prevent financial losses
- Successfully monitored strategic KPIs and delivered analytical reports supporting executive decision-making at Bank of Baku
- Implemented preventive measures through root cause analysis of fraud cases and control mechanism evaluation
- Built automated reporting systems and data pipelines improving analytical process efficiency
- Collaborated across risk management, internal audit, and compliance teams on fraud prevention initiatives

## EDUCATION

### Master of Business Administration (MBA) - Artificial Intelligence

Azerbaijan State University of Economics | Current | Baku, Azerbaijan

Advanced studies in AI applications for business, machine learning systems design, and enterprise AI strategy.

### Bachelor's Degree - Management of Industry

Mingachevir State University | 2012 - 2016 | Mingachevir, Azerbaijan

Foundation in business management with focus on process optimization and analytical thinking.

## CERTIFICATIONS

### **Oracle Database SQL Certified Associate**

*Oracle | ID: 290631207OCASQL12C | Issued: May 2022*

Advanced SQL optimization and database design for backend systems and data pipelines.

**Additional Professional Development:** 46+ certificates across 5 platforms covering data analytics, fraud detection, SQL optimization, and business intelligence