

AIJAZ BASHIR LONE

Corporate Strategy & Applied Research | Teaching & Training | Islamic Economics & Finance (PhD Candidate)

Istanbul, Türkiye | +90 535 698 2794 | aijaz.lone57@gmail.com | www.aijazlone.org

PROFESSIONAL SUMMARY

Strategy, research, and teaching professional with 15+ years across banking, investment services, and FMCG/consumer businesses, alongside ongoing PhD research in Islamic Economics & Finance. Deliver market/competitor intelligence, business cases/feasibility analysis, and executive-ready reporting; experienced in trainings/workshops and publishable research. Advanced Excel with SPSS and Power BI for quantitative analysis and dashboards.

CORE SKILLS

- Corporate strategy and market intelligence: market/industry research, trend tracking, competitor benchmarking, opportunity assessment
- Business cases and feasibility: assumptions, scenarios, sensitivity analysis; investment narratives and management reports
- Applied research and quantitative analysis: secondary data, regression/hypothesis testing, dataset management, evidence synthesis
- Teaching, training, and mentoring: workshop facilitation, learning materials, executive/employee training, stakeholder communication
- Islamic economics and finance: ethical investment, sukuk/SME finance, governance and policy analysis

TOOLS

Excel (advanced) | Power BI | SPSS | PowerPoint | Word | WordPress (e-commerce)

PROFESSIONAL EXPERIENCE

Head of Research & Business Strategy - TIBET, Türkiye

Aug 2024 - Jan 2026

- Led market and competitor research to inform strategic planning and identify growth opportunities.
- Prepared business cases and feasibility narratives for strategic initiatives and potential investments.
- Supported market entry and expansion planning (regional/international), including channel and positioning analysis.
- Built KPI tracking frameworks and dashboards to monitor performance and support decision-making.

Co-Founder & Head of Strategy/Research - Heaven's Kashmir (E-commerce), India

Apr 2023 - Present

- Designed go-to-market strategy and product portfolio direction for a premium natural-products brand.
- Evaluated product/category opportunities using customer segmentation, pricing research, and competitive benchmarking.
- Developed KPI dashboards to track sales, marketing ROI, customer acquisition, and retention.

Chief Marketing Officer - BTD International Fund House, Türkiye

Sep 2022 - Aug 2024

- Executed multi-channel marketing strategy for Islamic investment products; strengthened brand positioning.
- Led investor engagement initiatives and performance reporting to senior stakeholders/board.
- Used data to track campaign effectiveness and optimize budget allocation and channel mix.

Branch Head - Bank of Maharashtra, India

Apr 2017 - Mar 2021

- Managed branch operations and business development; ensured regulatory and internal compliance.
- Led risk management initiatives and trained prospective branch managers on workflow and controls.

Senior Manager - Research & Marketing, Bank of Maharashtra, India

Dec 2012 - Apr 2017

- Conducted industry research, customer segmentation, and competitor analysis to support product and marketing decisions.
- Partnered with senior leadership on strategic initiatives and mentored teams on customer engagement and financial inclusion.

Manager - Marketing & Client Relationship Management, Bank of Maharashtra, India

May 2010 - Dec 2012

- Executed research-led marketing programs and delivered internal trainings on CRM and cross-selling.

TEACHING & TRAINING (SELECTED)

- Financial inclusion and microfinance training; self-help group (SHG) program awareness.
- Digital banking adoption and its role in customer engagement/marketing.
- Branch workflow and processing training for prospective branch managers.

EDUCATION

- PhD Candidate, Islamic Economics & Finance - Istanbul Sabahattin Zaim University (expected April 2026)
- PGDM - Accurate Institute of Management and Technology, New Delhi (2010)
- BSc - University of Kashmir, Srinagar (2007)

RESEARCH & PUBLICATIONS (SELECTED)

- PhD thesis (ongoing): The Impact of Conditional Loans/Aid on Socio-Economic Performance: A Comparative Analysis of Selected Countries.
- Aijaz, A.B. (2025). Advancing Sustainable Livelihoods and Societal Development: An Integrated Approach for Islamic Charity Organizations
- Lone, A. B., & Abbas, M. H. (2022). The Significance of Sukuk in Facilitating Small and Medium Enterprises (SMEs). International Journal of Islamic Economics and Governance, 3(2), 62-76.
- Lone, A. B. (2022). Status of women and their socio-economic and internal security contribution during the Ottoman period. ASSAM International Islamic Union Congress.

LANGUAGES

English (Fluent) | Urdu (Fluent) | Hindi (Fluent) | Turkish (Beginner) | Kashmiri (Fluent)