



ACADEMIC OPINION

in reference to a competition for taking the academic position "Associate Professor" in professional field 3.8. Economics, scientific specialty "Economics and Management (Tourism)".

1. General information

From: Prof. Stoyan Petkov Marinov, PhD, department of "Economics of tourism management" (ETM) in the University of Economics-Varna (UE-Varna), area of higher education 3. Social, economic and legal sciences, professional trend 3.9 Tourism, scientific specialty "Economics and management (Tourism)".

This opinion was prepared on the basis of Order No. RD-140-352/19.02.2026 of the Rector of D. A. Tsenov Academy of Economics for the appointment of a Scientific Jury and Protocol No. 1 of the first meeting of the Scientific Jury for the election of a chairman and appointment of reviewers for the competition dated 02.03.2026.

The opinion was prepared in accordance with the requirements of the Act on the Development of the Academic Staff in the Republic of Bulgaria (ADASRB), the Regulations for its implementation (RAADASRB) and the Regulations for the Implementation of the Law on the Development of the Academic Staff at the D. A. Tsenov Academy of Economics.

2. Information about the competition

The competition for the academic position of "associate professor" was announced in the State Gazette, issue 113/23.12.2025 in the field of higher education 3. Social, economic and legal sciences, professional field 3.8. Economics, scientific specialty "Economics and Management (Tourism)" for the needs of the Department of Tourism Economics and Management at the D. A. Tsenov Academy of Economics

3. Candidates in the competition

The only candidate who has submitted documents for participation in the announced competition is Chief Assist. Prof. Lyubomira Krasimirova Todorova PhD from the Department of Tourism Economics and Management at the D. A. Tsenov Academy of Economics

The set of materials and documents submitted by the candidate is in accordance with the national and internal university regulatory requirements for the development of the academic staff at the D. A. Tsenov Academy of Economics

Chief Assist. Prof. Lyubomira Todorova PhD meets the minimum national requirements for the academic position of "associate professor" in the field of higher education, in which the competition is announced under Art. 2b, para. 2 and 3 of the ADASRB. In group A, indicator 1 has 50 points. with 50 points required; in group B, indicator 3 has 100 points. with 100 points required; group D, the sum of indicators from 4 to 10 is 298,17 points. with 200 points required; group E, the sum of indicators is 180 points. with 50 points required. With a required minimum of 400 points, the candidate has a total number of points of 628,17.

4. Data on candidate

Lyubomira Todorova graduated from secondary education at Tsar Simeon the Great Secondary School, Plovdiv, with a degree in "Manager of Medium and Small Businesses". In 2008, she obtained a Bachelor's degree in Finance, and in 2009, a Master's degree in Banking Management at the D. A. Tsenov Academy of Economics. In 2016, she acquired ESD PhD in professional field 3.8. Economics after successfully defending a dissertation on the topic: "*Management of trade credit by enterprises in the furniture sector*" at the D. A. Tsenov Academy of Economics.

After successfully completing specializations, Lyubomira Todorova has acquired professional qualifications in the specialties "Methodology of scientific research" (2013), "Web 2.0 tools for e-learning" (2014), "Organization and management of a commercial enterprise" (2020) and "Economics teacher" (2024).

Lyubomira Todorova's professional career began in 2008 at Alfa Bank - Bulgaria branch, where she worked until 2014. In the period 2018–2020, she was a part-time lecturer at the Paisiy Hilendarski University, Plovdiv. From 2016 to 2019, she held the position of "assistant", and from 2019 to the present, she has held the position of "chief assistant" at the D. A. Tsenov Academy of Economics.

Since 2023 Currently, Lyubomira Todorova works as a consultant at the travel company Amavi Travel Ltd. From 2022 to the present, she is an evaluator at the Scientific Research Fund

5. Outline of research work

For participation in the competition, Chief Assist. Prof. Lyubomira Todorova PhD presents a total of 37 publications according to the attached list. The submitted scientific works include: 1 independent monograph - habilitation work, 1 monograph based on a dissertation thesis; 2 independent chapters in a collective monograph; 2 collective monographic chapters; 2 collective studies in English; 12 collective scientific articles in English - indexed in the scientific information databases Scopus and WoS; 9 articles and reports in non-refereed publications (4 independent and 5 in co-authorship) and 8 textbooks (2 independent and 6 collective).

Of all the reviewed publications, 6 are independent, 18 are in English. To participate in the competition, Lyubomira Todorova presents an independent monographic habilitation work on the topic "*Tour operator activity based on innovations: new approaches and perspectives in contemporary tourism management*" with a volume of 232 pages, which does not repeat publications for the acquisition of an educational and scientific degree of PhD. The monograph was reviewed by two habilitation persons and was published in the Economic World Library of the Tsenov Academic Publishing House, Svishtov. The monograph examines the transformation of tour operator activity in the conditions of digitalization, changing consumer preferences and greening of the tourism business. The author synthesizes and approves a model for assessing and increasing the effectiveness of innovations in tour operator activity. The role of technological tools such as artificial intelligence, big data and digital platforms for personalizing tourist services and increasing the competitiveness of tour operators is defined. For the needs of the study, appropriate methods for collecting primary data were used - a questionnaire survey and interviews, and the primary information was processed using regression analysis. The thesis is proven that the application of



innovations and digital technologies in tour operator activities contributes to increasing its efficiency, as well as to creating a higher degree of personalization of tourist services.

The monograph on the candidate's dissertation work "*Management of trade credit by enterprises in the furniture sector*" was published in 2026 by the publishing house Avangard Print, Ruse. The work has a volume of 205 pages and examines trade credit as a significant tool for expanding market positions and increasing the competitiveness of enterprises. The analysis covers the theoretical aspects of trade credit, methods for planning and controlling accounts receivable, as well as its practical application in the furniture sector through situational and financial analysis.

In his studies, articles and reports, Chief Assist. Prof. Lyubomira Todorova PhD mainly examines theoretical and practical issues of innovation as a tool for the development of a sustainable and competitive tourism business. Attention is also paid to the recovery of the tourism industry after the crisis caused by the COVID-19 pandemic.

The publications presented by Chief Assist. Prof. Lyubomira Todorova PhD are qualitative from a linguistic and stylistic point of view. In quantitative, structural and content terms, they fully meet the requirements of ADASRB, RAADASRB, as well as the Regulations for the Implementation of the Law on the Development of the Academic Staff at the D. A. Tsenov Academy of Economics.

6. Identifying contributions in the candidate's research work

The content of the publications of Chief Assist. Prof. Lyubomira Todorova PhD highlights significant scientific and applied contributions to tourism theory and practice. In a generalized form, they can be synthesized in five directions.

First, the theoretical aspects of innovations and specifically the digital innovation transformation are systematized for the needs of the strategic management of tourism enterprises for the development of a sustainable tourism business.

Second, an author's theoretical model for evaluating innovations in tour operator activity has been developed, which model covers technological, economic, social and environmental dimensions and combines organizational, market and consumer indicators. The model has applied value in the management of tourism organizations.

Third, the dual perception of technologies and organizational changes in tourism is interpreted - from the side of the tourism enterprise and from the side of the end user. The importance of the balance between the implementation of digital tools in service and the preservation of personalization for a quality consumer experience with the aim of effective market adaptability and sustainable positioning is argued.

Fourth, the theory of tourist destination management has been upgraded through the application of a systematic approach combining the interests of all stakeholders - tourists, the tourism business, public administration and the local population. The approach has been tested through research and a comprehensive assessment of the processes of development, sustainability and recovery of tourist destinations, including through research into the impact of external economic and health crises on income, employment and regional dynamics using the example of Bulgaria.

Fifth, scientific knowledge has been enriched on the application of technological, creative and innovative management approaches in tourism through an analysis of good

practices in the gamification of cultural heritage and the implementation of digital tools to increase visitor engagement and enrich the tourist experience.

The significance of the scientific research results achieved by Chief Assist. Prof. Lyubomira Todorova PhD is argued by the presented evidence for a total of 12 citations of her works, all of which are in publications indexed in the world-renowned scientific information databases Scopus and WoS

7. Participation in scientific projects and scientific forums.

In the period 2017-2025, Lyubomira Todorova has participated as an expert in 7 research projects. She is an expert in the international project "A gamification model for community-based heritage work" (from 01.01.2024 and currently).

Chief Assist. Prof Lyubomira Todorova has participated as an academic mentor in the 2 phases of the project "Student Practices" under the Operational Program "Science and Education for Smart Growth 2014-2020", and also participates in the current project "From Higher Education to Employment", funded by the Education 2021-2027 Program. She has participated in 7 mobility projects for the purpose of training and teaching in Slovakia, Greece, Romania, Serbia, North Macedonia and Spain.

Chief Assist. Prof Lyubomira Todorova has participated with reports and presentations in 12 scientific conferences.

The candidate is a member of the Union of Scientists in Bulgaria - Svishtov branch. She is a member of the editorial board of the Journal of Tourism, Policy and Business (JTPB).

8. Teaching work

The teaching and pedagogical activity of Chief Assist. Prof Lyubomira Todorova is mainly focused on the Department of Tourism Economics and Management at the D. A. Tsenov Academy of Economics. She teaches students at the bachelor's and master's degrees and leads lectures and seminars in many disciplines: "Tour operator, agent and transport activities"; "Innovations in tourism"; "Economics of tourism"; "Tourist destinations"; "Tourism management"; "Logistics systems in tourism"; "Organizational structures in tourism"; "Tourist animation"; "Property management in tourism"; "Organization and technology of tourist services"; "Organization of the hotel business"; "Evaluation of the tourist business"; "Tourist guiding" "Economics of trade"; "Trade business and mediation"; "Economics of services"; "Distribution management"; "Exchanges and stock exchange operations"; "Trade in services"; "Competitiveness of the tourism business"; "Master's seminar in tourism economics and management".

The candidate also develops and delivers lecture courses at the Center for vocational training at the D. A. Tsenov Academy of Economics. in the disciplines: "Organization of guide service; "Organization and management of tourist animation; "Organization and technology of tourist activity and leisure". She has developed curricula and content in the disciplines: "Preparation for an excursion"; "Animation in tourism"; "Creation of an animation product and service in animation"; "Management of animation in tourism"; "Specialized types of tourism".

The work of Chief Assist. Prof Lyubomira Todorova with students includes carrying out joint activities on various scientific research projects



9. Plagiarism

In the publications submitted for review there is neither plagiarism proven in accordance with the statutory procedure, nor use of incorrect data and/or incorrect citation of other people's scientific work.

10. Critical notes and questions to the candidate

The peer-reviewed scientific works do not provide grounds for significant critical remarks. I recommend that Lyubomira Todorova deepen her research work in the field of economic aspects - the efficiency and profitability of the tourism business

11. Conclusion

According to the submitted documents and the achieved scientific and teaching results, Chief Assist. Prof. Lyubomira Todorova PhD meets the requirements of the ADASRB, RAADASRB, as well the Regulations for the Implementation of the Law on the Development of the Academic Staff at the D. A. Tsenov Academy of Economics.

She has obtained the educational and scientific degree PhD.

She holds the academic position "chief assistant" in the Department of Tourism Economics and Management at the D. A. Tsenov Academy of Economics for more than 6 years.

37 publications were submitted and accepted for evaluation, including habilitation work in the form of an independent monograph, articles, reports and textbooks.

12 citations of the candidate's works by other authors in Bulgaria and abroad have been documented.

She teaches courses in the Bachelor's and Master's degree programs at D. A. Tsenov Academy of Economics that are directly related to the field of the competition.

She has participated in 7 scientific-applied projects.

She meets the minimum national requirements under Art. 2b, para. 2 and 3 of the Act on the Development of the Academic Staff in the Republic of Bulgaria. The candidate declares a total of 628,17 points with a required minimum of 400 points with performance on indicators from all groups.

Fulfills the additional requirements of the Academy under Art. 60 (2) of the the Regulations for the Implementation of the Law on the Development of the Academic Staff at the D. A. Tsenov Academy of Economics.

There is no proven plagiarism in scientific works in accordance with the statutory procedure.

The achievements of Chief Assist. Prof. Lyubomira Todorova PhD in scientific-applied and educational-pedagogical activities are grounds for me to give her a positive assessment and to propose her for election to the academic position of "associate professor" in the professional field 3.8. Economics, scientific specialty "Economics and Management (Tourism)" at the D. A. Tsenov Academy of Economics.

23.03. 2026
Varna

Opinion written by:
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