**D. A. TSENOV ACADEMY OF ECONOMICS - SVISHTOV**

# P R O G R A M

**of the**

**INTERNATIONAL SCIENTIFIC AND PRACTICAL CONFERENCE**

***"90 YEARS OF CHARITY, KNOWLEDGE, INNOVATION AND SUSTAINABLE DEVELOPMENT IN D. A. TSENOV ACADEMY OF ECONOMICS - SVISHTOV"***

**November 5–7, 2026**

*Dedicated to the 90th anniversary of*
*D. A. Tsenov Academy of Economics – Svishtov*

**Svishtov**
**2026**

*The International Scientific and Practical Conference was organized in the implementation of Administrative Contract BNSF-1.010-0023-C01 of August 18, 2026, awarded by the Bulgarian National Science Fund at the Ministry of Education and Science under the Procedure for Support of International Scientific Forums Held in the Republic of Bulgaria.*

## November 5, 2026

**9:30 – 10:00**
**Registration**

**10:00 – 11:00** **Auditorium 1**
**Group photo of participants and official guests**
Speech by the Rector of the D. A. Tsenov Academy of Economics – Svishtov
Greetings to the participants in the scientific forum

**11:00 – 11:05**
**Group photo of participants and official guests**

**11:05 – 11:30**
**Official guests' visit to the Academic Museum presentation dedicated to the museum's 70th anniversary**

**11:30 – 13:00** **Auditorium 1**
**Plenary session - Part One**

**Plenary speeches**
PREPARING FUTURE PROFESSIONALS IN BUSINESS SCIENCES FOR THE AI ERA: COMPETENCIES AND CURRICULAR CHALLENGES
**Prof. Célio Gonçalo Cardoso Marques, PhD**
**Senior Technician, MSc Ana Catarina Gomes Almeida**

INVESTIGATING GRANGER CAUSALITY BETWEEN GDP-RELATED INDICATORS: EVIDENCE FROM BULGARIA AND ROMANIA
**Prof. Alexandru-Lucian Manole, PhD**
**Prof. Cristian-Marian Barbu, PhD**

**14:00 – 19:30**
**Parallel Scientific Sessions**

## November 6, 2026

**9:30 – 11:30** **Auditorium 1**
**Plenary session - Part Two**

**Plenary speeches**
KNOWLEDGE, INNOVATION, AND SUSTAINABLE DEVELOPMENT IN CONTEMPORARY HIGHER EDUCATION – ISSUES AND CHALLENGES
**Prof. Bozhidar Bojinov, DSc.**

**11:30 – 13:30**
**Parallel Scientific Sessions**

**14:30 – 18:30**
**Parallel Scientific Sessions**

## November 7, 2026

**9:30 – 13:30**
**Students and PhD Students Scientific Sessions**

**14:30 – 17:30**
**Students and PhD Students Scientific Sessions**

**17:30 – 18:30**
**Adoption of the Conference's Final Document**
Closing of the International Scientific and Practical Conference

**Scientific Section 1**
***Topical panel 1: FINANCE, ECONOMICS, INSURANCE AND SOCIAL SECURITY***
***Topical panel 2: ACCOUNTING, CONTROL, AUDIT, STATISTICS AND MATHEMATICS***

**Auditorium 1**

**Moderator:** Assoc. Prof. Ventsislav Vechev, PhD
**Secretary:** Head Assist. Prof. Dimitar Kostov, PhD

**November 5, 2026**
**13:45 – 14:00 Coffee Break**
**14:00 – 19:30 Section-based work**

ABOUT THE FOUNDER OF THE SVISHTOV ACADEMIC ACCOUNTING SCHOOL - PROFESSOR GOSPODIN TOSHEV
**Prof. Atanas Atanasov, PhD**

SUSTAINABILITY OF AGRICULTURAL ENTERPRISES AND THE QUALITY OF REPORTING INFORMATION
**Prof. Dimitrios P. Petropoulos, PhD**
**Assoc. Prof. Galina Chipriyanova, PhD**

LEASING AS STRATEGIC FINANCING TOOL
**Prof. Dr. Tatjana Spaseska, PhD**
**Prof. Dr. Emilija Gjorgjioska, PhD**
**Prof. Dr. Aneta Risteska-Jankuloska, PhD**

ANALYSIS OF THE PRICE TREND OF BULGARIAN EXCHANGE-TRADED TOURISM COMPANIES IN THE POST-COVID PERIOD AND DURING THE WAR IN UKRAINE
**Prof. Stefan Simeonov, PhD**
**PhD Student Alexey Gudev**

SEMI-TENSOR PRODUCT FOR FINITE GAMES WITH DETERMINISTIC STRATEGY DYNAMICS: A TUTORIAL
**Prof. Renato De Leone**

SUSTAINABILITY REPORTING IN BANKS IN BULGARIA – A FACTOR FOR INCREASING THEIR COMPETITIVENESS
**Assoc. Prof. Ventsislav Vechev, PhD**

THEORETICAL AND METHODOLOGICAL ASPECTS OF DIGITAL TRANSFORMATION IN REPORTING
**Assoc. Prof. Galina Chipriyanova, PhD**

ON SOME ASPECTS OF IMPLEMENTING THE CREDIT ACCUMULATION AND TRANSFER SYSTEM (ECTS) IN ACCOUNTING EDUCATION AT THE BACHELOR'S DEGREE LEVEL
**Assoc. Prof. Galia Ivanova –Kuzmanova, PhD**

DEVELOPMENT AND DIFFERENTIATION OF INSURANCE MARKETS IN THE BALKANS: A COMPARATIVE ANALYSIS FOR THE PERIOD 2015–2024
**Assoc. Prof. Ventsislav Vasilev, PhD**

FINANCIAL CONTROLLING AND BUSINESS ORGANIZATIONS
**Assoc. Prof. Lydmil Boyanov Krastev, PhD**

THE ECONOMIC NATURE OF COSTS IN HIGHER EDUCATION
**Assoc. Prof. Marin Marinov, PhD**

GLOBALIZATION AND ITS IMPACTS ON INTERNATIONAL FINANCE AND INVESTMENTS
**Assoc, Prof, Natalia Silicheva, PhD**

PROSPECTS FOR THE SOCIAL ASSISTANCE SYSTEM IN BULGARIA
**Assoc. Prof. Nikolay Ninov, PhD**

TRENDS IN THE DURATION OF THE INSURANCE PERIOD WHEN THE RIGHT TO A PENSION FOR INSURANCE PERIOD AND AGE IS ACTUALIZED IN BULGARIA
**Assoc. Prof. Plamen Yordanov, PhD**
**Head Assist. Prof. Margarita Nikolova, PhD**

GENDER-AGE CHARACTERISTICS OF PUBLIC OLD AGE PENSION INSURANCE IN BULGARIA
**Assoc. Prof. Plamen Yordanov, PhD**
**Head Assist. Prof. Margarita Nikolova, PhD**

THE IMPACT OF KEY FACTORS ON PREMIUM INCOME FROM BUILDING AND HOUSEHOLD CONTENTS INSURANCE
**Assoc. Prof. Rumen Erusalimov, PhD**

THE BONUS-MALUS SYSTEM IN MOTOR THIRD-PARTY LIABILITY INSURANCE IN BULGARIA: PROBLEMS AND SOLUTIONS
**Assoc. Prof. Rumen Erusalimov, PhD**
**Nikolay Iliev, PhD**

FISCAL POLICY AND MACROECONOMIC STABILITY IN TIMES OF CRISIS: EMPIRICAL EVIDENCE FROM BULGARIA (2019–2022)
**Assoc. Prof. Taner Ismailov, PhD**
**Assoc. Prof. Mahmut Kadir İŞGÜVEN, PhD**

THE CONSUMER LIFE CYCLE AS A FACTOR FOR DIFFERENTIATING DEMAND FOR INSURANCE PRODUCTS
**Head Assist. Prof. Aneliya Paneva, PhD**

THE POTENTIAL ROLE OF TELEMATICS SYSTEMS IN INSURANCE AND IMPROVING ROAD SAFETY IN BULGARIA
**Head Assist.**
**Prof. Valentina Ninova, PhD**

SITUATION OF THE PROFESSIONAL PENSION FUNDS IN BULGARIA AND THEIR OPPORTUNITIES TO PAY ADEQUATE PENSIONS FOR EARLY RETIREMENT
**Head Asist. Prof. Yordan Yordanov, PhD**

THE ROLE OF INFLATION ON THE PURCHASING POWER OF HOUSEHOLDS IN BULGARIA
**Head Assist. Prof. Petya Vasileva, PhD**

ARTIFICIAL INTELLIGENCE AND CHALLENGES FACING THE LABOUR MARKET
**Head Assist. Prof. Tanya Ilieva, PhD**

VOLATILITY AS AN ASSET: AN ANALYSIS OF THE VIX AND ETF ALTERNATIVES FOR INVESTORS
**Head Assist. Prof. Tsvetan Pavlov, PhD**

STABILITY OF THE BULGARIAN BANKING SECTOR AMIDST MACROECONOMIC TURBULENCE AND PREPARATION FOR EUROZONE MEMBERSHIP
**Assist. Prof. Raya Dragoeva, PhD**

OPPORTUNITIES FOR THE ADAPTATION OF THE BULGARIAN LABOUR MARKET TO ARTIFICIAL INTELLIGENCE: A COMPARISON WITH THE EU-27
**Assist. Prof. Velislava Petrova**

THE IMPACT OF THE MICA REGULATION ON FINANCIAL STABILITY AND RISK IN THE EUROPEAN UNION'S CRYPTO-ASSET MARKET
**Gabriela Krasteva, PhD**

OPPORTUNITIES FOR DEVELOPMENT AND IMPROVEMENT OF THE ORGANIZATIONAL FRAMEWORK OF INSURANCE SENIORITY AND OLD-AGE PENSIONS IN BULGARIA
**Zhaneta Angelova, PhD**

ASSESSMENT OF THE RISK PROFILE OF CLAIMS PAYMENTS IN PROPERTY AND MOTOR CASCO INSURANCE MARKETS IN SOUTHEASTERN EUROPE FOR THE PERIOD 2015–2024
**Radka Vasileva, PhD**

## November 6, 2026
## 11:30 – 13:30

A STUDY OF ACCOUNTING STUDENTS' ATTITUDES TOWARD THE USE OF ARTIFICIAL INTELLIGENCE IN EDUCATION
**Assoc. Prof. Daniela Aleksandrova Georgieva, PhD**

SUSTAINABILITY REPORTING IN THE PUBLIC SECTOR: INTERNATIONAL FRAMEWORKS, SECTOR-SPECIFIC CHARACTERISTICS AND PROSPECTS FOR BULGARIA
**Assoc. Prof. Diana Papradanova, PhD**

ARTIFICIAL INTELLIGENCE IN SYSTEMS FOR AUTOMATED AUTHENTICITY CONTROL OF EURO BANKNOTES
**Assoc. Prof. Zornitsa Gancheva, PhD**

ARE WE PREPARED FOR THE IMPLEMENTATION OF FLIPPED TEACHING IN ACCOUNTING?
**Assoc. Prof. Iva Moneva, PhD**

STANDARDIZED APPROACH TO THE PRESENTATION AND DISCLOSURE OF INFORMATION ON ENTERPRISES' FINANCIAL PERFORMANCE
**Assoc. Prof. Ivan Andreev, PhD**

NON-STANDARD APPLICATION OF CLASSIC TECHNIQUES FOR DETERMINISTIC FACTOR ANALYSIS
**Assoc. Prof. Krasimir Kulchev, PhD**
**Head Assist. Prof. Galya Kusheva, PhD**

ANALYSIS OF THE DYNAMICS AND STRUCTURE OF AIR POLLUTANT EMISSIONS IN BULGARIA
**Assoc. Prof. Krasimira Slaveva, PhD**

HEALTHCARE EXPENDITURES BY FUNCTION IN BULGARIA - TRENDS, STRUCTURE, AND EUROPEAN COMPARISONS
**Assoc. Prof. Margarita Shopova, PhD**

ACCOUNTING TREATMENT OF SUSTAINABLE INVESTMENTS IN THE CONTEXT OF THE EU TAXONOMY
**Assoc. Prof. Nikolina Grozeva, PhD**

THE IMPORTANCE OF NON-FINANCIAL (ENVIRONMENTAL) INFORMATION FOR ACHIEVING FINANCIAL SUSTAINABILITY IN THE AGRICULTURAL SECTOR
**Assoc. Prof. Pavlina Dimitrova, PhD**

DIGITAL COHERENCE OF THE CONTROL SYSTEM: A PATH TO OVERCOMING INSTITUTIONAL FRAGMENTATION IN BULGARIA
**Assoc. Prof. Dr. Pepa Stoykova**
**Marieta Spasova**

## LUNCH BREAK
## 13:30-14:30

## 14:30 – 17:10

CENTRALISED CUSTOMS CLEARANCE IN THE EU: MYTH OR REALITY
**Assoc. Prof. Dr. Momchil Antov**

DYNAMIC CLASSIFICATION OF BULGARIAN REGIONS BY INDICATORS OF NHIF-REIMBURSED MEDICINAL PRODUCTS
**Assoc. Prof. Plamen Petkov, PhD**

PROFESSIONAL JUDGMENT IN ACCOUNTING AND RELATED RISKS: MANIFESTATIONS AND MANAGEMENT OPTIONS
**Assoc. Prof. Radosveta Yordanova Krasteva-Hristova, PhD**

ON THE ISSUE OF THE PROFITABILITY, LIQUIDITY AND TURNOVER OF THE COMPANY'S CURRENT ASSETS /METHOD AND METHODOLOGY FOR ANALYSIS/
**Assoc. Prof. PhD Rositsa Ivanova**

THE PARADOXES OF ACCOUNTING AND ACCOUNTING PRINCIPLES
**Assoc. Prof. Svetlozar Stefanov, PhD**

INTEGRATING SUSTAINABILITY INTO AUDIT: ISSA 5000 AND THE TRANSFORMATION OF THE AUDIT PROFESSION
**Assoc. Prof. Silviya Kostova, PhD**

STUDYING THE STRUCTURAL DYNAMICS OF CARBON EMISSIONS IN THE ATMOSPHERE
**Assoc. Prof. Stela Kasabova, PhD**

STRATEGIC MANAGEMENT ACCOUNTING AND INFORMATION SUPPORT FOR THE SUSTAINABLE TRANSFORMATION OF BUSINESS
**Assoc. Prof. Galina Chipriyanova, PhD**
**PhD Student Tsvetelina Yalamova**

CONTROL AND MANAGEMENT OF THE FINANCIAL HEALTH OF SMALL MUNICIPALITIES IN BULGARIA – TRENDS AND CHALLENGES
**Head Assist. Prof. Diyana Ivanova, PhD**

BIBLIOMETRIC ANALYSIS OF TAX FORMALITIES AND ADMINISTRATIVE BURDEN
**Head Assist. Prof. Zhelyo Nevyanov Zhelev, PhD**

SPECIFIC FEATURES OF ASSIGNING FINANCIAL INSPECTIONS BY PUBLIC FINANCIAL INSPECTION AUTHORITIES
**Chief Assist. Prof. Nadezhda Stoyanova Tsvetkova, PhD**

TRANSFORMATION OF ACCOUNTING IN THE CONTEXT OF ARTIFICIAL INTELLIGENCE DEVELOPMENT
**Head Assist. Prof. Ralitsa Dancheva, PhD**

ENVIRONMENTAL MANAGEMENT ACCOUNTING – HOW WE USE
**Chief Assist. Rosen Kolev, PhD**

CREDIT ANALYSIS AS AN INDEPENDENT RESEARCH AND TEACHING DISCIPLINE: SUBJECT MATTER, METHOD AND INFORMATION BASE IN THE CONTEXT OF SAF-T
**Petar P. Petrov, PhD**

CRISIS LIQUIDITY RATIO (CLR) AND STABILITY INDEX (PSI) AS EARLY WARNING SIGNALS IN CREDIT ANALYSIS: METHODOLOGICAL FRAMEWORK AND EMPIRICAL APPRAISAL
**Petar P. Petrov, PhD**

**Scientific Section 2**
***Topical panel 3: MANAGEMENT, MARKETING, PLANNING, INTERNATIONAL ECONOMICS, BUSINESS INFORMATICS***

**Auditorium 10**

**Moderator:** Head Assist. Prof. Yuliyan Gospodinov, PhD
**Secretary:** Assist. Prof. Steliana Vasileva, PhD

**November 5, 2026**
**13:45 – 14:00 Coffee Break**
**14:00 – 19:30 Section-based work**

SHADOW DIGITAL ECONOMY AND SUSTAINABLE DEVELOPMENT
**Professor, DSC Serghei Ohrimenco**
**Professor, DSC Dinara Orlova**
**Professor, PhD Tatiana Manasterska**
**Valeriu Cernei, Partner, IT Audit&Advisory**

RESEARCH ON THE READINESS, ATTITUDES AND NEEDS OF TEACHERS FROM THE D. A. TSENOV ACADEMY OF ECONOMICS FOR THE USE OF ARTIFICIAL INTELLIGENCE
**Prof. Borislav Borisov, DSc**
**Head Assist. Prof. Yuliyan Gospodinov, PhD**

THE PLACE AND ROLE OF UKRAINE IN ENSURING THE EU'S EXTERNAL ECONOMIC SECURITY
**Prof. D.Sc. Illya Khadzhynov**

MANAGING RESEARCH–EDUCATION SYNERGIES FOR ENGINEERING AND SCIENCE CAREER DEVELOPMENT IN THE UNIVERSITY ENVIRONMENT: THE CASE OF VALAHIA UNIVERSITY OF TÂRGOVIȘTE
**Associate Professor, Dr. Eng., Sălișteanu I.C.**
**Professor, Dr. Eng., Dunea D.E.C.**
**Professor, Dr. Eng., Coandă H.G.**
**Associate Professor, Dr. Eng., Udroiu I.N.**
**Professor, Dr. Croitoru G.**
**Senior Research Scientist, Dr. Eng., Nicolescu C.M.**
**Associate Professor, Dr. Bumbac M.**
**Associate Professor, Dr. Eng., Alexandrescu D.C.**
**University Lecturer Dr., Hossu A.M.**
**Associate Professor, Dr. Eng., Angelescu N.**
**Associate Professor, Dr. Eng., Popa I.F.**
**University Lecturer Dr., Catangiu A.**

PARTICIPATORY INTERACTION IN INNOVATION NETWORKS
**Assoc. Prof. Evelina Parashkevova, PhD**
**Prof. Margarita Bogdanova, PhD**
**Assoc. Prof. Aleksandra Penjisevic, PhD**
**Prof. Branislav Sancanin, PhD**

KNOWLEDGE MANAGEMENT AS A MECHANISM FOR FORMING INNOVATIVE CAPABILITY AND INNOVATIVE REPRESENTATION OF THE ENTERPRISE (THEORETICAL OVERVIEW AND CONCEPTUAL FRAMEWORK)
**Prof. Lyubcho Varamezov, PhD**
**PhD Student Stela Marinova**

STRATEGIC DEPTH (THE RISE) AND NON-STRATEGIC SHALLOWNESS (THE DECLINE) – THE CASE OF THE SVISHTOV ACADEMY
**Prof. Nikola Yankov, PhD**

CYBERSECURITY AND OPERATIONAL RISK IN THE ERA OF DIGITAL TRANSFORMATION: CHALLENGES FOR SUSTAINABLE DEVELOPMENT
**Assoc. Prof. Irina Dorogaia, habilitated doctor**
**Assistant Lecturer Olga Caminschi, PhD Student,**

MANAGING ORGANIZATIONAL STRUCTURE CHANGES IN AN UNSTABLE ENVIRONMENT
**Assoc. Prof. Irina Dorogaia, habilitated doctor**
**Assistant Lecturer Anastasia Coval**

RETHINKING PLACE BRANDING: STRATEGIC FRAMEWORKS AND EXECUTION TOOLS
**Senior Lecturer, PhD, Aliya Turganovna Baigarina**
**PhD Student Anar Aliyeva**
**Head Assist. Prof. Stanislava Stoyanova-Asenova, PhD**
**Assoc. Prof. Anatoliy Asenov, PhD**

CONVERGENCE OR DIVERGENCE? DIGITAL TRANSFORMATION AND EMERGING INTERNATIONAL MARKETING TRENDS IN ROMANIA AND BULGARIA
**Assoc. Prof. Cătălin DEATCU – GAVRIL, PhD**
**Assoc. Prof. Alexander GANCHEV, PhD**
**Ivaylo MARINOV, PhD**
**Vlad – Mihai PANAIT, PhD**
**Ec. Elena DEATCU – GAVRIL**

INTERNATIONAL ECONOMIC INTEGRATION AND STRUCTURAL RESILIENCE
**Assoc. Prof. Giga Abuseridze, PhD**
**Assoc. Prof. Anatoliy Asenov, PhD**

MANAGERIAL STRATEGIES FOR MOTIVATING THE EMPLOYEES FROM ROMANIAN PUBLIC INSTITUTIONS
**Assist. Prof. Miruna Angela Mutu, PhD**
**Senior Lecturer Andreea Anamaria Panagoret, PhD**
**Senior Lecturer Dragos Mihai Panagoret, PhD**
**Lecturer Sorina Cernat, PhD**

LEAN MARKETING – A MODERN APPROACH TO MARKETING STRATEGY TRANSFORMATION
**Assoc. Prof. Vanya Grigorova, PhD**

BRAND POSITIONING IN A DIGITAL ENVIRONMENT
**Assoc. Prof. Vanya Grigorova, PhD**
**Student Aleksandra Ivanova**

MODERN APPROACHES TO PRODUCT INNOVATION IN THE COSMETICS SECTOR
**Assoc. Prof. Vanya Grigorova, PhD**
**Student Maraya Draganova**

DETERMINANTS OF DEMAND FOR COMMERCIAL RISK INSURANCE
**Assoc. Prof. Vanya Grigorova, PhD**
**PhD Student Nikolay Markov**

IMPACT OF DIGITAL BURNOUT ON CONSUMER BEHAVIOR
**Assoc. Prof. Vanya Grigorova, PhD**
**Student Plamena Zhekova**

FEATURES OF MODERN INTERNATIONAL BUSINESS
**Assoc. Prof. Zdravko Lyubenov, PhD**

DIGITAL EQUALITY AS A FACTOR IN THE PROCESS OF DIGITAL TRANSFORMATION
**Assoc. Prof. Kremena Marinova-Kostova, PhD**

INNOVATION NETWORKS AND INTER-FIRM COOPERATION: FACTORS, INTERACTIONS, AND DEVELOPMENT
**Assoc. Prof. Lyubomir Todorov, PhD**
**Prof. Dariusz Nowak, PhD**

LINGUISTIC PROXIMITY AND INSTITUTIONAL INTEGRATION IN INTERNATIONAL TRADE: A CONCEPTUAL APPROACH
**Senior Lecturer Margarita Mihaylova, PhD**
**Assoc. Prof. Dragomir Iliev, PhD**

ESG POLICIES AND SOLUTIONS IN THE CONSTRUCTION SECTOR IN BULGARIA
**Assoc. Prof. Mihail Chipriyanov, PhD**

IMPACT OF ARTIFICIAL INTELLIGENCE AGENTS ON THE WORLD WIDE WEB
**Assoc. Prof. Natalia Marinova, PhD**

ASSESSING FACTORS AFFECTING AN ORGANIZATION'S INFORMATION SECURITY
**Assoc. Prof. Olga Pugachev, PhD**

STRATEGIC ANALYSIS OF THE FOREIGN LANGUAGE EDUCATION SERVICES MARKET
**Assoc. Prof. Penka Goranova, PhD**

CHALLENGES AND RISKS IN IMPLEMENTING ARTIFICIAL INTELLIGENCE AND BIG DATA ANALYTICS FOR SUSTAINABLE SUPPLY CHAINS
**Assoc. Prof. Petya Emilova, PhD**
**Assoc. Prof. Veselin Popov, PhD**

MANAGERIAL DIMENSIONS OF THE GOODS - SERVICES CONTINUUM: OPERATING SYSTEM AND TRANSFORMATION PROCESSES
**Assoc. Prof. Silviya Blagoeva, PhD**
**Assoc. Prof. Irena Emilova, PhD**

## November 6, 2026
## 11:30 – 13:30

ASPECTS OF QUALITY MANAGEMENT IN PUBLIC SECTOR ORGANISATIONS
**Assoc. Prof. Hristo Sirashki, PhD**

SCIENCE POLICY OF THE EUROPEAN UNION COUNTRIES AND THE INFLUENCE OF GLOBALIZATION
**Assoc. Prof. Tsvetan Dilkov, PhD**

MAPPING AND MITIGATING CHILDREN'S DIGITAL FOOTPRINTS IN EGYPT
**Assist. Prof. PhD Nehal Lotfy H. Khalil**

CONSUMER DECISION-MAKING IN AI-MEDIATED ENVIRONMENTS
**Head Assist. Prof. Atanaska Reshetkova**

FEATURES OF CRISIS MANAGEMENT
**Head Assist. Prof. Valentin Panayotov, PhD**

ADMINISTRATIVE DECISIONS FORSUSTAINABLE SOCIAL INVESTMENTS
**Assist. Prof. Desislava Aleksieva, PhD**

FOREIGN EXCHANGE EXPOSURE AND RISK MANAGEMENT APPROACHES: A STUDY OF RESEARCH LITERATURE
**Head Assist. Prof. Dimitar Kostov, PhD**

STRATEGIC ASPECTS OF SHRINKING CITIES
**Head Assist. Prof. Elitsa Lazarova, PhD**
**Chrysostomos Roditis**

GEOPOLITICAL RISK AS A FACTOR IN FOREIGN DIRECT INVESTMENT LOCATION CHOICE
**Chief Assistant Ivan Angelov, PhD**

TRANSFORMATIONAL LEADERSHIP AND AFFECTIVE ORGANIZATIONAL COMMITMENT: A FOCUSED NARRATIVE REVIEW
**PhD Student Slagjana Cvetkovska Mousa, MSc**

## LUNCH BREAK
## 13:30-14:30

## 14:30 – 16:30

EDGE COMPUTING AND THE INTERNET OF THINGS: THE FUTURE OF CONNECTED DEVICES
**Head Assist. Prof. Iskren Tairov, PhD**

EFFECTIVE COMMUNICATION STRATEGIES AS A FACTOR FOR ORGANIZATIONAL SUSTAINABILITY
**Head Assist. Prof. Milen Dinkov, PhD**

HEURISTIC STRATEGIES FOR REDUCING COMPLEXITY IN ECONOMIC PLANNING UNDER LIMITED INFORMATION
**Head Assist. Prof. Nadezhda Veselinova, PhD**

QUALITY OF WORKING LIFE: ORGANIZATIONAL-BEHAVIORAL ASPECTS
**Head Assist. Prof. Nadezhda Stefanova, PhD**

PERFORMANCE ANALYSIS OF ONLINE MARKETING AND KEY PERFORMANCE INDICATORS (KPIS)
**Chief Assist. Prof. Plamen Petrov, PhD**

THEORY AND PRACTICE: FACTORS FOR THE USE OF ARTIFICIAL INTELLIGENCE BY MARKETING STUDENTS
**Head Assist. Prof. Svetla Atanasova, PhD**

GOOD PRACTICES IN PROVIDING GOOD GOVERNANCE BY THE STATE ADMINISTRATION
**Head Assist. Prof. Yuliyan Gospodinov, PhD**

STRATEGIC STAKEHOLDER MANAGEMENT IN PLANNING ENVIRONMENTAL PROJECTS FOR WASTE MANAGEMENT
**Assist. Prof. Dimcho Shopov, PhD**

EXPERT INTERVIEWS IN DIGITAL MARKETING RESEARCH: METHODOLOGICAL GUIDELINES
**Assist. Prof. Spasimir Tsvetanov, PhD**

NOSTALGIA-DRIVEN MARKETING IN THE AGE OF ARTIFICIAL INTELLIGENCE (AI) – OPPORTUNITIES, CHALLENGES, AND TRENDS
**Assist. Prof. Steliana Vasileva, PhD**

AI TO HELP BREEDERS IN ANIMAL HUSBANDRY: PROTOTYPE OF AN INTELLIGENT SYSTEM FOR ANALYZING PEDIGREES AND SUPPORTING BREEDING ACTIVITIES
**PhD eng Penka Chernaeva**
**PhD eng Petar Chernaev**

ANALYSIS OF THE POTENTIAL OF INNOVATION PROJECTS FOR POVERTY REDUCTION IN THE NORTHWESTERN PLANNING REGION BULGARIA
**Dr. Tanya Minkova Nikolova**

**Scientific Section 3**
***Topical panel 4: ECONOMIC SECTORS***
***Topical panel 5: ECONOMIC AND SOCIAL DIMENSIONS OF THE CULTURAL HERITAGE***

**Auditorium 6**

**Moderator:** Head Assist. Prof. Iliyana Krasteva, PhD
**Secretary:** Assist. Prof. Alexander Lichev, PhD

**November 5, 2026**
**13:45 – 14:00 Coffee Break**
**14:00 – 19:30 Section-based work**

HUMAN CAPITAL AS A FACTOR FOR ENTREPRENEURIAL SUCCESS – EMPIRICAL STUDY AMONG YOUNG BULGARIAN ENTREPRENEURS
**Prof. Lyubcho Varamezov, PhD**
**PhD Student Lyubomir Nikolov**

THE FRANCHISE BUSINESS MODEL IN CONTEMPORARY INTERNATIONAL BUSINESS: OPPORTUNITIES AND LEGAL PERSPECTIVES
**Prof. Emilija Gjorgjioska, PhD**
**Prof. Tatjana Spaseska, PhD**
**Prof. Aneta Risteska-Jankuloska, PhD**
**Prof. Dragica Odzaklieska, PhD**

POTENTIAL FOR DEVELOPMENT OF EUROPEAN QUALITY SCHEMES FOR AGRICULTURAL PRODUCTS AND FOOD IN BULGARIA
**Prof. Marina Nikolova, PhD**

APPLICATION OF CLUSTER ANALYSIS IN MONITORING RECEIVABLES
**Prof. Svetoslav Iliychovski, PhD**

FOLKLORE TOURISM AS A RESOURCE FOR REGIONAL DEVELOPMENT: A STRATEGIC APPROACH
**Prof. Teodora Dimitrova, PhD**
**Zaharina Tomova, PhD**

ASSESSMENT OF THE SENSITIVITY OF DOMESTIC CONSUMPTION OF MAJOR FOOD PRODUCTS IN THE CONTEXT OF FOOD SECURITY IN BULGARIA
**Assoc. Prof. Angel Sarov, PhD**
**Chief Assist. Prof. Mihaela Mihaylova, PhD**
**Chief Assist. Prof. Daniela Tsvyatkova, PhD**
**Assist. Prof. Boryana Kozareva, PhD**
**Assist. Prof. Dilyana Boyadzhieva**

FOREIGN DIRECT INVESTMENT IN THE BALKANS – CHRONOLOGY AND OPPORTUNITIES
**Assist. Prof. Sergey Naydenov, PhD**
**Assist. Prof. Dobrin Ganchev, PhD**

CHALLENGES AND KEY CHARACTERISTICS OF THE MANAGEMENT PROCESS IN MODERN FARMING OPERATIONS
**Assoc. Prof. Elena Yordanova, PhD**
**Chief Assist. Prof. Georgi Angelov, PhD**
**Chief Assist. Prof. Tsvetan Markov, PhD**

SUPPORT FOR SUSTAINABILITY INITIATIVES: DO POSITIVE ATTITUDES TRANSLATE INTO WILLINGNESS FOR BEAR COSTS?
**Assoc. Prof. Emil Nikolov, PhD**

DIGITAL BUSINESS TRANSFORMATION – ENTREPRENEURIAL CONTEXT
**Assoc. Prof. Iskra Panteleeva, PhD**
**Prof. Beata Skowron-Mielnik, PhD**
**Head Assist. Prof. Sebastian Narojczyk, PhD**

DIGITAL TRANSFORMATION AND ARTIFICIAL INTELLIGENCE AS DRIVERS OF EMERGING TOURISM TRENDS
**Assoc. Prof. Lyubka Ilieva, PhD**
**Prof. Marina A. Izmailova, D.Sc.**

INNOVATIVE APPROACHES IN TOUR OPERATOR MANAGEMENT
**Assoc. Prof. Lyubomira Todorova, PhD**

FAMILY BUSINESS IN BULGARIA AS A MODEL FOR IMPLEMENTING COMMERCIAL ACTIVITIES
**Assoc. Prof. Petranka Midova, PhD**

CONTRIBUTION OF THE SHARING ECONOMY TO ACHIEVING THE SUSTAINABLE DEVELOPMENT GOALS
**Assoc. Prof. Petya Ivanova, PhD**

RESEARCH THE APPLICATION OF ANALYSIS OF BIG DATA IN RETAIL SECTOR ENTERPRISES: EXAMPLES FROM EUROPEAN COUNTRIES
**Assoc. Prof. Simeonka Petrova, PhD**

THE ROLE OF DIGITAL ECOSYSTEMS IN ACCELERATING ENTREPRENEURIAL CAPACITY IN EMERGING ECONOMIES
**Assoc. Prof. Tatiana Bucos, PhD**

TOURISM AMIDST GLOBAL ECONOMIC AND GEOPOLITICAL CRISIS
**Assoc. Prof. Tihomir Lichev, PhD**

THE INTRODUCTION OF THE EURO AND THE FUTURE OF RETAIL TRADE IN BULGARIA: ATTITUDES AND PROSPECTS
**Head Assist. Prof. Ivan Marinov, PhD**

SOCIAL ECONOMY – CHARACTERISTICS, GOALS, SCOPE
**Chief Assist. Prof. Vanya Ganeva, PhD**

DISPARITIES IN THE DIGITAL DEVELOPMENT OF COMMERCIAL BUSINESS IN THE EUROPEAN UNION
**Head Assist. Prof. Zoya Ivanova, PhD**
**Head Assist. Prof. Ivan Marinov, PhD**

COLLABORATION AND INDUSTRIAL ECOSYSTEMS AS DRIVERS OF INNOVATION AND SMES DEVELOPMENT
**Head Assist. Prof. Ivaylo Kostov, PhD**

MODERN AGRIBUSINESS SOLUTIONS IN THE CONTEXT OF THE CIRCULAR ECONOMY
**Head Assist. Prof. Iliyana Krasteva, PhD**

DIGITAL REPOSITIONING OF TOURISM DESTINATIONS: INNOVATIONS, MARKETING, AND ECONOMIC EFFECTS
**Head Assist. Prof. Kristina Shopova, PhD**
**Yulia Procenko, PhD**

GRIFID HOTELS ENVIRONMENTAL MANAGEMENT SYSTEM
**Head Assist. Prof. Pavlin Pavlov, PhD**

COMMERCIAL COMMUNICATIONS AND THEIR USE BY MODERN AGRICULTURAL COMPANIES
**Chief Assist. Prof. Tsvetelina Kabakchieva, PhD**

TRUST IN KNOWLEDGE SHARING
**Chief Assist. Prof. Yavor Stanev, PhD**

ENTREPRENEURSHIP IN THE CONTEXT OF ATTITUDES IN BULGARIAN SOCIETY AND BUSINESS
**Assist. Prof. Alexander Lichev, PhD**

TRENDS IN THE REGISTRATION OF VARIABLE CAPITAL COMPANY (VCC) IN BULGARIA
**Assist. Prof. Elena Valcheva, PhD**

TRADE COMPANIES IN SVISHTOV IN THE PERIOD FROM THE LIBERATION TO THE WARS (1912–1918) – GENERAL OVERVIEW
**Lecturer EmiliaVacheva, PhD**

"SPECIFICS OF “MODULATING” LEGAL RELATIONSHIPS IN ADMINISTRATIVE-PENAL PROCEEDINGS IN THE REPUBLIC OF BULGARIA" /AN OVERVIEW OF FLAWED SANCTIONING PRACTICES/
**Lecturer Ignat Papazov**

## November 6, 2026
## 11:30 – 13:20

BEYOND THE DANUBE: THE INVISIBLE ECONOMIC, INTELLECTUAL, AND CULTURAL BRIDGE BETWEEN SVISHTOV AND BUCHAREST THROUGH THE CENTURIES
**Assoc. Prof. Alexander Ganchev, PhD**

THE PARADOXES OF ONE TOURIST ATTRACTION: THE “TSIGANSKI TABOR” RESTAURANT AND VARIETY BAR BETWEEN ETHNIC CULTURE AND COMMERCIAL EXOTICIZATION
**Assoc. Prof. Yelis Erolova, PhD**
**Assist. Prof. Behrin Shopova, PhD**

CULTURAL AND NATURAL HERITAGE AS A SUBJECT OF SUSTAINABILITY REPORTING
**Assoc. Prof. Galina Chipriyanova, PhD**
**Student Emanuel Proenca Gomes**
**Student Rodrigo Miguel Gomes Rodrigues**
**Student Lara Alexandra De Paiva Tome**
**Student Miguel Angelo Bretes Pereira Carolo**
**Student Santiago Pimenta Fernandes**
**Student Faisal S. A. Abulhatal**

DEVELOPMENT OF BUSINESS ETHICS IN BULGARIA
**Assoc. Prof. Katya Licheva, PhD**

THE INSTITUTIONAL MODEL OF D. A. TSENOV ACADEMY OF ECONOMICS: QUALITY AND SUSTAINABLE DEVELOPMENT THROUGH 90 YEARS OF LEADERSHIP IN ECONOMIC EDUCATION IN BULGARIA
**Assoc. Prof. Rositsa Koleva, PhD**

INDUSTRY-ORIENTED CHINESE CRAFTS: AN EXPECTATIONS PERSPECTIVE
**Dr. Eng. Katarzyna Mazur-Włodarczyk**
**Dr. Katarzyna Łukaniszyn-Domaszewska**

POTENTIAL OF INTERNATIONAL LEGAL FRAMEWORKS PROTECTING INTRINSIC VALUES IN CULTURAL HERITAGE
**Assist. Prof. Said Edaich, PhD**

THE IMPACT OF ARTIFICIAL INTELLIGENCE ON THE EDUCATION SYSTEM
**Senior Instructor Fuad Jabbarov Zeydulla oglu, PhD**

CHALLENGES TO THE IMPLEMENTATION OF INNOVATION IN CULTURAL TOURISM
**Chief Assist. Prof. Milen Atanasov, PhD**
**Assist. Prof. Yoana Konstantinova, PhD**

## Scientific Section 4
***Thematic panel 1: HERITAGE ACROSS TIME***
***Thematic panel 2: SUSTAINABILITY AND CONVERGENCE IN EUROPEAN UNION***

**Rectorate Hall**

**Moderator:** Assoc. Prof. Marusya Smokova, PhD
**Secretary:** Head Assist. Prof. Elitsa Lazarova, PhD

## November 6, 2026
## 9:30 – 11:30

ELENA DALLES AND PHILANTHROPY IN BELLE ÉPOQUE: HERITAGE, SOCIAL IMPACT AND CULTURAL LEGACY
**Prof. Dr. Hab. Silviu Miloiu**

REMARKABLE, VETERAN AND MONUMENTAL TREES AS HERITAGE: RECOGNITION AND THE GOVERNANCE OF CARE IN SELECTED EUROPEAN JURISDICTIONS
**Doc. Mgr. Lucia Novákováp PhD**
**Prof. Dr. Hab. Silviu Miloiu**

RESOURCE AND ORGANISATIONAL PREREQUISITES FOR IMPLEMENTING AI-BASED SYSTEMS IN BULGARIAN CHITALISHTE COMMUNITY CULTURAL CENTRES
**Assoc. Prof. Aleksandrina Aleksandrova, PhD**
**Head Assist. Prof. Atanaska Reshetkova, PhD**
**Head Assist. Prof. Evgeni Ovchinnikov, PhD**

MANAGEMENT OF CULTURAL-RELIGIOUS HERITAGE: HISTORICAL, SPIRITUAL, AND INTERNATIONAL DIMENSIONS OF FÁTIMA AND CZĘSTOCHOWA
**Dr. Katarzyna Łukaniszyn-Domaszewska,**
**Dr. Eng. Katarzyna Mazur-Włodarczyk,**
**Elżbieta Karaś**

## LUNCH BREAK
## 11:30-14:30

## 14:30 – 18:30

INCOME CONVERGENCE WITHIN THE EUROPEAN UNION: COUNTRY-LEVEL VERSUS REGIONAL-LEVEL DECOMPOSITION
**Head Assist. Prof. Galin Stefanov, PhD**

BRIDGING THE INTEGRITY GAP: A COMPARATIVE ANALYSIS OF REGULATORY RIGOR IN THE EU ETS AND VOLUNTARY CARBON MARKETS
**Stefani Georgieva, PhD Student**
**Antoni Georgiev, PhD Student**

FINANCIAL LITERACY AS A FACTOR IN OVERCOMING ENERGY POVERTY AND THE TRANSITION TO LOW-CARBON HEATING
**Assoc. Prof. Aleksandrina Aleksandrova, PhD**

FROM CONCEPT TO IMPACT: DESIGNING AND IMPLEMENTING SUCCESSFUL INTERREG ROMANIA-BULGARIA PROJECTS
**Senior Lecturer Mihaela Tinca Udriștioiu, PhD**
**Prof. Nicu George Bizdoaca, PhD**

SOCIAL NETWORK ANALYSIS OF INTER-UNIVERSITY COOPERATION WITHIN THE EUROPEAN UNIVERSITY INITIATIVE: A CALL-BY-CALL COMPARISON
**Assoc. Prof. Marusya Smokova, PhD**
**Head Assist. Prof. Galin Stefanov, PhD**

## Scientific Section 1 – Students & PhD Student

***Topical panel 1: FINANCE, ECONOMICS, INSURANCE AND SOCIAL SECURITY***
***Topical panel 2: ACCOUNTING, CONTROL, AUDIT, STATISTICS AND MATHEMATICS***

**Auditorium 1**

**Moderator:** Head Assist. Prof. Petko Angelov, PhD
**Secretary:** Head Assist. Prof. Tsvetan Pavlov, PhD

**November 7, 2026**
**09:30 – 12:50**

HISTORY OF THE EURO: ORIGINS, DEVELOPMENT AND LOGIC OF THE MONETARY CONSTRUCTION
**PhD Student Atanaska Mincheva**

TAX RELIEF AS A SOLUTION FOR THE SUSTAINABLE FUNDING OF YOUTH CENTRES IN BULGARIA
**PhD Student Ahmed Kuytov**

OPTIMIZING INSURANCE COMPANY SALES AMIDST TURBULENCE
**PhD Student Gabriela Spasova**

COMPARATIVE REVIEW OF THE METHODS FOR PENSIONS CALCULATION IN THE APPLICATION OF THE EUROPEAN REGULATIONS AND INTERNATIONAL AGREEMENTS IN THE FIELD OF SOCIAL SECURITY TO WHICH THE REPUBLIC OF BULGARIA IS A PARTY
**PhD Student Dilyana Angelova Yordanova**

DECARBONIZATION AND ECONOMIC GROWTH IN BULGARIA: DYNAMICS AND INTERRELATIONSHIPS IN THE CONTEXT OF THE GREEN TRANSITION
**PhD Student Ivan Spasov**

SITUATIONAL ANALYSIS OF BANK RESIDENTIAL MORTGAGE LENDING IN BULGARIA – REGIONAL ASPECTS
**PhD Student Inna Borozenkova**

ARTIFICIAL INTELLIGENCE IN CASH FLOW AND LIQUIDITY MANAGEMENT WITHIN THE ERP/BI ENVIRONMENT: MECHANISMS, EFFECTS, AND SUCCESS CONDITIONS
**PhD Student Kiril Penev**

CRYPTOCURRENCIES AS A MEANS OF PAYMENT: ECONOMIC RATIONALE, LIMITATIONS AND PROSPECTS
**PhD Student Krasimir Ivanov**

COMPARATIVE ANALYSIS OF ANTI-INFLATIONARY MONETARY POLICY OF THE FEDERAL RESERVE AND ECB (2021-2025)
**PhD Student Kristiyan Varamezov**

ORGANIZATIONAL AND ECONOMIC CHARACTERISTICS OF SUPPLEMENTARY VOLUNTARY PENSION INSURANCE IN SOME COUNTRIES OF THE EUROPEAN UNION
**PhD Student Kristiyana Milinova**

DEVELOPMENT OF CLAIMS SUBMITTED TO THE GUARANTEE FUND RELATED TO MOTOR THIRD-PARTY LIABILITY INSURANCE
**PhD Student Maxim Kolev**

CURRENT STATE AND TRENDS OF THE PHARMACEUTICAL MARKET IN BULGARIA
**PhD Student Margarita Krasteva**

THEORETICAL CHARACTERISTICS OF THE TGARCH MODEL IN MARKET RISK ASSESSMENT
**PhD Student Petar Dzhelepov**

COMPARATIVE VALUATION OF THE SIX LARGEST OIL COMPANIES IN THE WORLD USING MARKET MULTIPLIERS P/B, P/IOS AND P/E
**PhD Student Ralitsa Ivanova**

CHALLENGES TO FINANCIAL MANAGEMENT OF EUROPEAN EDUCATION PROJECTS ARISING FROM DIFFERENCES IN INTERPRETATION OF PROGRAM REQUIREMENTS
**PhD Student Slaveyko Slavkov**

THE RAW MATERIAL BASE IN THE EUROPEAN UNION AS A PREREQUISITE FOR INVESTMENT ACTIVITY IN THE MEAT PROCESSING SECTOR
**PhD Student Youli Stankov**

SUSTAINABILITY REPORTING IN PUBLIC SECTOR ORGANIZATIONS IN BULGARIA – REGULATORY AND INFORMATION ASPECTS
**PhD Student Veselina Todorova**

COMPARATIVE ANALYSIS OF KEY ECONOMIC INDICATORS IN AGRICULTURE CALCULATED THROUGH THE ECONOMIC ACCOUNTS FOR AGRICULTURE AND THE FARM ACCOUNTANCY DATA NETWORK
**PhD Student Gergana Pavlova**

REGULATORY FRAMEWORK AND ADMINISTRATIVE PROCEDURES FOR THE ADMISSION OF FOREIGN STUDENTS IN THE REPUBLIC OF BULGARIA
**PhD Student Diana Marinkova**

DYNAMICS AND COMPARATIVE ANALYSIS OF THE HUMAN DEVELOPMENT INDEX: BULGARIA'S PLACE IN EUROPE
**PhD Student Diana Mutafova**

DIGITAL PAYMENTS AND PERSONAL BUDGET MANAGEMENT AMONG STUDENTS
**Student Galya Tulina**

INSURANCE MARKETS BEFORE AND AFTER THE EURO: A COMPARATIVE ANALYSIS OF THE BALTIC STATES AND IMPLICATIONS FOR BULGARIA
**Student Ivailo Vasilev**

## LUNCH BREAK
## 13:30-14:30

## November 7, 2026
## 14:30 – 16:50

KEY PRINCIPLES, APPROACHES AND METHODS IN CONDUCTING FORENSIC ACCOUNTING EXPERTISE
**PhD Student Dimitar Ivanov**

ACCOUNTING IN THE CONTEMPORARY INFORMATION ENVIRONMENT
**PhD Student Diyana Popova**

IMPLEMENTATION OF SUSTAINABILITY REPORTING IN ENTERPRISES – ORGANIZATIONAL AND PRACTICAL ASPECTS
**PhD Student Ivaylo Kanev**

APPLICATION OF MACHINE LEARNING FOR FORECASTING THE REQUIRED QUANTITIES OF ANTIDIABETIC MEDICATIONS
**PhD Student Ivan Mitkov**

PROFESSIONAL COMPETENCES OF ACCOUNTING STAFF AND THE QUALITY OF REPORTING INFORMATION
**PhD Student Ivan Nikolov**

FORMATION AND PRESENTATION OF FINANCIAL RESULTS (THEORETICAL APPROACHES, INTERNATIONAL AND NATIONAL ACCOUNTING PERSPECTIVES)
**PhD Student Ivelina Panayotova**

METHODS FOR MEASURING POVERTY – A COMPARATIVE ANALYSIS OF THE ABSOLUTE, RELATIVE AND SUBJECTIVE APPROACHES
**PhD Student: Nuridin Nuridin**

THE REPORTING PROCESS IN THE ENTERPRISE – NATURE, STRUCTURE AND MAIN STAGES
**PhD Student Plamena Nikolova**

SUSTAINABILITY REPORTING AS AN INSTRUMENT FOR INTEGRATED MANAGEMENT OF THE ENTERPRISE
**PhD Student Raya Temnyalova**

SPECIFIC FEATURES OF CONTROL OVER EU FUNDS IN THE IMPLEMENTATION OF DIRECT PAYMENTS
**PhD Student Snezhana Yasenova Parusheva-Lambeva**

CREDIT RATING AS A FACTOR FOR DETERMINING CREDITWORTHINESS
**PhD Student Stoyanka Bozvelieva**

THE ACCOUNTING PROFESSION IN THE CONTEXT OF ETHICAL STANDARDS, ETHICAL JUDGMENT AND PROFESSIONAL JUDGMENT
**PhD Student Tanya Dimitrova Staneva**

FEATURES OF RECEIVABLES AS REPORTING OBJECTS IN ROAD CONSTRUCTION ENTERPRISES

**PhD Student Tsvetelina Mishonova**

## Scientific Section 2 – Students & PhD Student
***Topical panel 3: MANAGEMENT, MARKETING, PLANNING, INTERNATIONAL ECONOMICS, BUSINESS INFORMATICS***

**Auditorium 10**

**Moderator:** Assoc. Prof. Kremena Marinova-Kostova, PhD
**Secretary:** Head Assist. Prof. Ivan Marinov, PhD

## November 7, 2026
## 09:30 – 13:30

GUIDED TRADE INITIATIVE PARTICIPATION AND VISA OPENNESS IN AFRICA
**PhD Student Anita Yordanova**

MODELS OF PUBLIC-PRIVATE PARTNERSHIP FOR FINANCING MUNICIPAL TRANSPORT INFRASTRUCTURE
**PhD Student Atanaska Vasileva**

INTEGRATED APPROACH TO IMPROVING THE EFFICIENCY OF ADMINISTRATIVE PROCESSES IN GLOBAL OUTSOURCING STRUCTURES
**PhD Student Veselin Vasilev Mihaylov**

CONNECTING STRUCTURES IN THE MANAGEMENT SYSTEM – PLACE AND ROLE
**PhD Student Galina Gateva-Hristova**

INTERNATIONAL TRADE AND ECONOMIC BARRIERS
**PhD Student Georgi Spasov Vitkov**

DETERMINANTS OF CUSTOMER SATISFACTION IN INSURANCE – BEHAVIORAL AND DIGITAL ASPECTS
**PhD Student Desislava Kayryakova**

CHALLENGES IN THE INTEGRATION OF UNSTRUCTURED AND SEMI-STRUCTURED DATA INTO FINANCIAL AND ACCOUNTING SYSTEMS
**PhD Student Diyan Nikolaev**

WHO: TRANSFORMING ORGANIZATIONS THROUGH ESG CULTURE
**PhD Student Elton Rodrigo Titon**

THE LINK BETWEEN INTEGRATED WASTE MANAGEMENT AND CIRCULAR BUSINESS MODELS
**PhD Student Emil Naydenov**

PROGRAM BUDGETING AS AN INSTRUMENT FOR IMPLEMENTING THE MUNICIPAL DEVELOPMENT PLAN: A MODEL FOR FINANCIAL SUSTAINABILITY
**PhD Student Emilia Varbanova**

TRANSFORMATION OF BUSINESS MODELS IN THE RENEWABLE ENERGY SECTOR OF THE EUROPEAN UNION IN THE CONTEXT OF THE GREEN TRANSITION
**PhD Student Zheni Antonova**

CHOOSING BETWEEN ON-PREMISES AND CLOUD-BASED ARTIFICIAL INTELLIGENCE IN MODERN BUSINESS INFORMATION SYSTEMS
**PhD Student Zornitsa Ivanova**

FROM THEORY TO PRACTICE: INTEGRATING SUSTAINABILITY INTO PROJECT MANAGEMENT AS A FACTOR IN THE COMPETITIVENESS OF THE BULGARIAN ECONOMY
**PhD Student Ivelina Staneva**

OPPORTUNITIES AND CHALLENGES IN THE USE OF ARTIFICIAL INTELLIGENCE FOR OPTIMIZING ADMINISTRATIVE PROCESSES IN HEALTHCARE
**PhD Student Yoan Denev**

OPPORTUNITIES AND CHALLENGES FOR THE ADOPTION OF ARTIFICIAL INTELLIGENCE IN SMALL AND MEDIUM-SIZED ENTERPRISES
**PhD Student Yoanna Bakalova**

INFORMATION SECURITY IN MODERN LEARNING PLATFORMS
**PhD Student Lora Parvanova**

DEFINING BLOCKCHAIN: CHARACTERISTICS AND KEY COMPONENTS
**PhD Student Lyuben Kirev**

FACTORS FOR THE IMPLEMENTATION OF INNOVATIONS IN THE PUBLIC SECTOR
**PhD Student Maria Savova**

MANAGEMENT OF NON-FINANCIAL RISK THROUGH CSR IN BULGARIA
**PhD Student Maria Tsvetanova**

COMPARATIVE CHARACTERISTICS OF MECHANISMS FOR IMPLEMENTING COMPETENCIES IN ECONOMICS
**PhD Student Milena Dimitrova**

COMPARITIVE ANALYSIS OF DIGITAL PLATFORMS IN THE BULGARIAN MARKET USING THE MARKET ATTRACTIVENESS SCORE (MAS): NETFLIX, TRENDYOL, TEMU
**PhD Student Nevin Angelova**

## LUNCH BREAK
## 13:30-14:30

## November 7, 2026
## 14:30 – 17:20

STABLECOINS IN CROSS-BORDER PAYMENTS: MARKET CONCENTRATION AND REGULATORY EFFECTS OF MiCA
**PhD Student Penko Angelov Byalivanov**

DETERMINANTS OF CORPORATE SOCIAL RESPONSIBILITY IN INTERNATIONAL BUSINESS SERVICES COMPANIES
**PhD Student Petyo Bozhinov**

CONCEPTUAL FRAMEWORK FOR THE DEPLOYMENT OF GREEN TECHNOLOGIES IN THE PUBLIC SECTOR
**PhD Student Radoslav Asenov**

MANAGEMENT CHALLENGES FACING THE PUBLIC SECTOR IN THE CONTEXT OF DIGITAL TRANSFORMATION AND OPEN INNOVATION
**PhD Student Sanie Isa**

ADOPTING GENERATIVE AI AND INTELLIGENT AGENTS IN BUSINESS ANALYTICS: A TECHNICAL OR AN ORGANIZATIONAL PROBLEM
**PhD Student Tanyo Georgiev Georgiev**

SOLUTIONS FOR SMART MOBILITY IN BULGARIAN SMART CITIES
**PhD Student Tihomir Panov, Eng.**

GEOGRAPHICAL EXPANSION THROUGH NETWORK STRATEGIES IN AGRICULTURAL TRADE
**PhD Student Totiu Ivanov**

GENERATIVE ARTIFICIAL INTELLIGENCE AS A CATALYST FOR THE PLATFORM-BASED INTERNATIONALIZATION OF SMALL AND MEDIUM-SIZED ENTERPRISES
**PhD Student Yuksela Shefketeva Brahimbasheva**

EVENT-DRIVEN ARCHITECTURES AND MICROSERVICES FOR INTELLIGENT AUTOMATION IN INDUSTRY 5.0
**PhD Student Yanitsa Dimitrova**

DIGITAL TRANSFORMATION AND CUSTOMER RELATIONSHIP MANAGEMENT IN SMES: A COMPARATIVE STUDY OF ROMANIA AND BULGARIA
**Student Elena Deatcu–Gavril**
**Student Adriana–Daniela Urucu**
**Student Diana – Marina Vasile**
**Student Angelo–Patrick–Cosmin Baicu**

PSYCHOLOGICAL METHODS OF MARKETING INFLUENCE ON CONSUMER BEHAVIOUR
**Student Anna Grigorova**

THE SCHOOL AS A SPECIFIC ENVIRONMENT FOR PROJECT MANAGEMENT
**Student Lora Nikolova**

THE CONTEMPORARY ENTERPRISE IN THE CONTEXT OF GLOBALIZATION AND DIGITALIZATION
**Student Milena Hristova**

STRATEGIC WORKFORCE PLANNING IN THE GREEK HEALTHCARE SYSTEM IN THE CONTEXT OF PROFESSIONAL IMBALANCES AND REGIONAL INEQUALITIES
**Anna Kollarou**

STRATEGIC PLANNING AND CRISIS MANAGEMENT IN PUBLIC HEALTH ADMINISTRATION
**Anna Kollarou**
**Alexios Antonios Kollaros**

**Scientific Section 3 – Students & PhD Student**
***Topical panel 4: ECONOMIC SECTORS***
***Topical panel 5: ECONOMIC AND SOCIAL DIMENSIONS OF THE CULTURAL HERITAGE***

**Auditorium 6**

**Moderator:** Head Assist. Prof. Yavor Stanev, PhD
**Secretary:** Head Assist. Prof. Georgi Angelov, PhD

**November 7, 2026**
**09:30 – 13:30**

RETROSPECTIVE ANALYSIS OF THE EVOLUTION OF THE LEADER APPROACH TO CLLD
**PhD Student Adelina Angelova**

POTENTIAL AND PROSPECTS FOR THE DEVELOPMENT OF GOLF TOURISM IN BULGARIA
**PhD Student Angel Angelov**

JOB ENRICHMENT – A MOTIVATION STRATEGY AND A PREREQUISITE FOR THE FORMATION OF INFORMAL INNOVATION NETWORKS
**PhD Student Anelia Staneva**

TERRITORIAL DISTRIBUTION OF EMPLOYMENT AND REGIONAL DISPARITIES IN BALNEO, SPA AND WELLNESS TOURISM IN BULGARIA
**PhD Student Antoaneta Hristova**
**Assist. Prof. Bartosz Marcinkowski, PhD**

IMBALANCES AND MARKET DISTORTIONS IN LAND RELATIONS IN BULGARIA
**PhD Student Atanas Atanasov**

OPPORTUNITIES FOR IMPROVING HUMAN RESOURCE POTENTIAL IN MODERN AGRICULTURAL FARMS IN THE CONTEXT OF SUSTAINABLE DEVELOPMENT
**PhD Student Borimil Shopov**

CLIMATOTHERAPY AS A SPECIALIZED FORM OF HEALTH TOURISM: A THEORETICAL ANALYSIS AND CONCEPTUAL POSITIONING
**PhD Student Vanya Stoeva-Andondova**

FROM A LINEAR TO A CIRCULAR MODEL: CONCEPTUAL FOUNDATIONS AND SECTORAL MANIFESTATIONS IN TOURISM
**PhD Student Viktoria Georgieva Dzhambazka**

DIGITIZATION IN INDUSTRIAL ENTERPRISES – MAIN DIRECTIONS AND TARGET BENCHMARKS
**PhD Student Denitsa Garkova**

WHY ESG DOESN'T WORK (AND HOW TO MAKE IT WORK): A CRITICAL ANALYSIS OF ESG PRACTICES IN SMES
**PhD Student Desislava Veselinova Beleva-Dimitrova**

INTEGRATION OF CIRCULAR BUSINESS MODELS IN ENTERPRISES AS A BASIS FOR TRANSITION TO INDUSTRY 5.0
**PhD Student Zahari Penev**

LOCAL SELF-GOVERNMENT AS A FACTOR IN THE SUSTAINABLE DEVELOPMENT AND COMPETITIVENESS OF TOURIST DESTINATIONS
**PhD Student Iva Plamenova Panayotova**

TECHNOLOGICAL INNOVATION AS A FACTOR FOR COMPETITIVENESS
**PhD Student Kalin Borisov**

FINANCING TOURISM ACTIVITIES THROUGH THE RECOVERY AND RESILIENCE PLAN AND EUROPEAN FUNDS
**PhD Student Maria Ivanova Pavlova-Kondrova**

CORPORATE SECURITY THREATS TO COMMERCIAL BUSINESSES
**PhD Student Ralitsa Yovcheva**

R&D CAPITAL INTENSITY AND FIRM VALUE IN CHINA'S INDUSTRIAL SECTOR: EVIDENCE FROM OWNERSHIP HETEROGENEITY
**PhD Student Xinyue Du**

DIGITAL TECHNOLOGIES AS A DRIVER OF TOURISM ENTERPRISE TRANSFORMATION
**PhD Student Teodora Popova**

DEVELOPMENT OF INDUSTRY IN BULGARIA – A RETROSPECTIVE ANALYSIS
**PhD Student Tihomir Georgiev**

THE ROLE OF CATERING SERVICES IN ENHANCING THE ATTRACTIVENESS OF TOURISM EVENTS
**PhD Student Tsvetelina Petrova**

CONTEMPORARY METHODOLOGICAL APPROACHES TO THE IMPLEMENTATION OF STUDENT TOURIST TRIPS
**PhD Student Tsvetelina Telbis**

WOMEN DONATIONS TO SWEDISH RELIGIOUS INSTITUTIONS
**PhD Student Ciocoiu Elena-Adriana**

## LUNCH BREAK
## 13:30-14:30

## November 7, 2026
## 14:30 – 17:30

ESG PERFORMANCE AND MARKET VALUATION IN CHINA'S INDUSTRIAL SECTOR: THE MODERATING ROLE OF IDIOSYNCRATIC RISK
**PhD Student Yan Fu**

UNMANNED STORES–THE NEW CONCEPT IN THE WORLD RETAIL PRACTICE
**Student Anitsa Dekova**

SECTORAL STRUCTURE OF THE ECONOMY AND ITS IMPORTANCE FOR ECONOMIC DEVELOPMENT
**Student Borislava Goretsova**

THE IMPACT OF DIGITALIZATION ON MANAGERIAL DECISIONS IN SMALL BUSINESS
**Student Dayana Plamenova Lucheva**

THE ROLE OF DIGITIZATION IN THE PRESERVATION OF CULTURAL HERITAGE.
**Student Dimitriyka Atanasova Chakova**

CULTURAL HERITAGE AS A RESOURCE FOR LOCAL ECONOMIC DEVELOPMENT IN SMALL TOWNS
**Student Nikolina Kiryakova**