

OPINION
on the dissertation
for the acquisition of the educational and scientific degree "Doctor"

Prepared by: Assoc. Prof. Dr. Nikolay Penev Ivanov

Trakia University – Stara Zagora, Faculty of Economics, Department of Economics; Scientific area 3. Social, economic and legal sciences; in professional field: 3.8. Economics; scientific specialty: “Accounting, control and analysis of economic activity”; appointed according to Order No. 307 of 09.04.2026 of the Rector of the Academy of Economics “D. A. Tsenov” – Svishtov as a member of the scientific jury.

Author of the dissertation: doctoral student Diman Hristov Karanfilov

Academy of Economics “D. A. Tsenov” – Svishtov, Scientific area 3. Social, economic and legal sciences; in professional field: 3.8. Economics; scientific specialty: “Finance, money circulation, credit and insurance” (Finance).

Topic of the dissertation: "Improvement of fiscal techniques in VAT taxation in Bulgaria and Romania"

I. General presentation of the dissertation work

The dissertation work of doctoral student Diman Hristov Karanfilov submitted for evaluation on the topic "Improvement of fiscal techniques in VAT taxation in Bulgaria and Romania" is a logically connected and in-depth study, developed in a total volume of 192 standard pages.

The main text of the dissertation includes an introduction, three chapters, a conclusion, a list of tables, figures and a list of literary sources used. The dissertation is illustrated and contains 3 tables and 13 figures.

The research is well balanced in structural terms. The dissertation work is properly constructed, which allows the problems posed to be studied with the necessary logical sequence.

The literature used, which was studied by the doctoral student in the research process, consists of 91 titles, in Cyrillic and Latin. An attempt has been made to demonstrate the author's awareness of the research on the topic, by both Bulgarian and foreign authors. The sources correspond to the thematic focus. No unscrupulous use of foreign texts has been identified.

II. Assessment of the form and content of the dissertation work

The in-depth analysis of the dissertation work allows us to conclude that research on such a topic is relevant in time.

The chosen topic is dissertable and allows us to draw reasoned conclusions, proposals and formulate contributing aspects.

The subject of the dissertation research covers the specific fiscal techniques, procedures and control mechanisms, the improvement of which leads to a reduction in VAT fraud and increases tax revenues in the central budgets of Bulgaria and Romania. Special attention should be paid to electronic systems and modern technological solutions. Fraud problems and ways to overcome them are also examined.

The object of the research is the value added tax systems in Bulgaria and Romania.

The research thesis is well formulated. The leading research thesis is to prove the potential for improving fiscal techniques in VAT taxation in Bulgaria and Romania, based on European harmonization, national trends and mutual exchange of goods, capital and good practices for prevention against tax fraud.

The main goal is adequate to the subject and object of the study. The main goal of this dissertation is to analyze the fiscal techniques under VAT in the two neighbors and EU members: Bulgaria and Romania. Opportunities are sought for improving the Bulgarian system based on the successful Romanian experience. The study aims to propose specific measures to increase the efficiency of administration. An important aspect is the reduction of the administrative burden for conscientious taxpayers.

The goal and objectives of the study are precisely formulated, which is a prerequisite for in-depth conclusions and recommendations.

The language and style of the presentation in the dissertation work are at a good level. No repetitions and deviations are identified in the presentation. The work is properly structured. There is a proportionality of its individual parts. The scientific tools are appropriate for the specific issue and allow for reasoned conclusions to be drawn.

The literary sources used are accurately cited in accordance with the requirements. No significant deviations from the norms of scientific and professional ethics have been identified.

The presented abstract, amounting to 28 pages, presents the complete and accurate content of the dissertation work. It is written in a clear, understandable and scientifically sound style, reflecting the main points in the dissertation and giving a clear idea of the achievements of the doctoral student.

The publications are tied to the dissertation, ensuring the necessary publicity of the author's achievements.

III. Scientific and applied contributions of the dissertation work

The dissertation work contains the positive aspects and achievements of the author, which can be characterized as contributions to theory and practice. The author's scientific achievements stand out with originality and practical applicability:

- A comprehensive comparative characteristic of the VAT taxation systems in Bulgaria and Romania has been developed, which systematizes the similarities, differences and specific national approaches to tax administration.

- A system of specific, practically applicable recommendations for improving the Bulgarian VAT taxation system has been formulated, including the phased introduction of electronic invoicing, a split payment mechanism and risk analysis with artificial intelligence, based on proven practices.

- A coevolutionary model of Bulgarian-Romanian administrative cooperation in the field of fiscal control has been substantiated.

IV. Critical notes, opinions, questions and recommendations

A bolder, more explicit, strong and well-argued authorial presence in subsequent works would be a prerequisite for higher-quality research output.

In connection with the public defense, I would like the doctoral student to answer the following question:

* You recommend implementing elements of the Romanian model for electronic invoicing and split payment in Bulgaria. What do you think would be the main economic, administrative and organizational obstacles to the practical introduction of these tools and how can they be overcome?

The above remarks and the question posed should be perceived as guidelines and recommendations in the future development of the doctoral student.

V. General assessment of the dissertation work and conclusion

Based on the in-depth analysis of the developed dissertation work, it can be confidently stated that it is a scientific work with significant achievements. The contributing moments, scientific merits and the content of the dissertation work present the author and his results in a positive light.

The research tasks have been successfully completed, and the main goal set has been achieved. The scientific and scientific-applied contributions in the dissertation work enrich scientific knowledge and support practice.

The materials presented to me for the preparation of this opinion comply with the laws and the Regulations for its application at the Academy of Economics "D. A. Tsenov" - Svishtov.

Therefore, I allow myself, fully convinced and objectively, to give my positive assessment and propose to the esteemed members of the Scientific Jury to award the educational and scientific degree "Doctor" in the scientific specialty "Finance, Money Circulation, Credit and Insurance" (Finance) to Diman Hristov Karanfilov.

05/27/2026

City of Stara Zagora

Prepared the opinion:

(Assoc. Prof. Dr. Nikolay Penev)