

**TO THE MEMBERS OF THE SCIENTIFIC JURY
BY PROCEDURE FOR THE ACQUISITION OF
ESD "DOCTOR" ON DOCTORAL PROGRAM "FINANCE, MONEY
CIRCULATION, CREDIT AND INSURANCE (FINANCE)"**

OPINION

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Dissertation topic: "Challenges to pricing in e-commerce in our country in the conditions of a pandemic"

This opinion has been prepared in accordance with the requirements of the existing Law on the Development of the Academic Staff, the Implementing Regulations and the Regulations for the Development of the Academic Staff in the D. A. Tsenov Academy of Economics - Svishtov.

I. General presentation of the dissertation work

The dissertation is 206 pages long, contains 49 figures and 23 tables. 148 literary sources were used. Compositionally, it consists of an introduction, three chapters, a conclusion, references, appendices. There is a balanced and logical classical structure.

The chosen topic is distinguished by its relevance and significance.

The relevance of the research is determined by the constantly growing role and importance of the theoretical and practical aspects of e-commerce in the conditions of a pandemic. The upgrading and expansion of scientific research in the field of pricing in the company determine the importance of the dissertation.

The subject of research is e-commerce pricing in Bulgaria in the context of the COVID-19 pandemic.

The subject of research is focused on pricing models for products and services in the e-commerce sector.

The main goal of the dissertation is to evaluate the applicable models for pricing products and services used by Bulgarian companies in the field of e-commerce and to look for opportunities to optimize the pricing process taking into account the new economic realities.

For the implementation of the main goal, the following tasks have been formulated:

1. To carry out a critical analysis of views on the essence, functions, elements and structure of prices, as a basis for clarifying the stages and elements of pricing in the company.
2. To clarify the role of price policy and strategy within the overall price management process in the company.

3. To carry out a critical review of the emergence and development of electronic commerce as a basis for clarifying the place and role of companies in the new economy.

4. To analyse the applicable business models and approaches for generating revenue from companies in the field of electronic commerce, with a view to clarifying the specifics of the pricing process of their products and services.

5. To evaluate, study and assess the state and trends in the e-commerce sector in our country as a result of the pandemic situation and the applicable models for pricing products and services used by Bulgarian companies

6. To look for opportunities to optimize the pricing process and by testing the effectiveness of different pricing models to give recommendations and suggestions for optimizing the pricing process in Bulgarian companies in the field of e-commerce, taking into account the new economic realities.

The main research thesis that the author defends in the dissertation is that the application of adaptive pricing models, taking into account the specifics of e-commerce and consumer behavior, can lead to the maximization of sales in the conditions of dynamic economic processes caused by external shocks such as the COVID-19 pandemic. The specifics of e-commerce form characteristic business models, which also require a special look at pricing.

For research methods in the dissertation, the following were chosen: the historical method, the comparative method, the inductive and deductive method, the method of analysis and synthesis, the descriptive method, the method of observation, questionnaire surveys and other methods combined with appropriate graphic and statistical tools. In the analysis of the state and challenges of pricing in the field of e-commerce in our country, publicly available data on the investigated issues, the results of a planned survey, as well as information from interviews and informal conversations with representatives of the sector in our country were used. The online survey was conducted using the Google Forms tool on Google Docs, and data processing and presentation was performed using MS Office Excel 365 and IBM SPSS 23.

During the works on this dissertation, some limitations have been adopted in the scope of the research – questions related to the purely technological aspects of e-commerce, which would shift the focus of the research, remain outside the scope of the dissertation.

The used scientific literature is correctly cited. Current Bulgarian and foreign specialized publications have been thoroughly studied and analysed.

II. Assessment of the form and content of the dissertation

The research logic and structure of the dissertation work are well constructed. The dissertation is based on studies of scientific studies of Bulgarian and foreign researchers in the related field.

In the structuring, the doctoral student first of all (in the first chapter) has clarified key issues of pricing in the modern economy through a critical theoretical analysis of the essence, functions, factors, elements and structure of the price and the main stages and methods of pricing in the company. A description of the company's price policy and strategy was developed as part of the company's overall price and financial management.

The second chapter has a markedly analytical and research character - it examines the emergence, essence and types of electronic commerce, and on this basis the place, role and interaction between companies in the electronic market is also examined. Special attention is paid to the analysis of applicable business models and approaches to generate income in e-commerce.

Chapter three is devoted to an analysis of the impact of the pandemic on the economy and consumer behavior, as well as on e-commerce through a comparative analysis of global trends and trends in Bulgaria (survey results). The chapter tests possibilities for implementing a dynamic pricing system by using big data and artificial intelligence.

Formulated recommendations in the closing point give completeness to the study, and summarized conclusions and statements presenting the author's views at the end of each chapter further emphasize its qualities. At the conclusion of the study, the doctoral student systematizes the main conclusions and achieved results, which can be considered as scientific contributions - the essence of any research of this type. This, in turn, gives grounds for confirmation of the research thesis put forward at the beginning of the study.

Following the above research logic, the abstract is developed in accordance with the main points of the dissertation, highlighting the contributions of the author. It reflects in a synthesized form the content, the main results and conclusions reached in the research process. It contains all the necessary elements for composing an abstract for a dissertation work, including justifying the relevance of the topic, outlining the object, subject, purpose, tasks, research thesis and research methodology, presentation of the structure and content of the work, as well as directions for future research on the topic of the dissertation, report on contributions, report on compliance with national requirements, a list of the doctoral student's publications, a declaration of originality.

Five publications on the topic of the dissertation are presented - proof that key aspects of the research have been made available to the scientific community, including and through participation in scientific forums, as well as that the national requirements for a minimum number of points are covered according to the Implementing Regulations of the Law on the Development of the Academic Staff in the Republic of Bulgaria.

III. Scientific contributions of the dissertation work

The dissertation upgrades existing and presents new scientific ideas with scientific and practical significance for e-commerce pricing. The careful review of the dissertation gives reason to single out the following scientific contributions:

1. Based on an in-depth review of the scientific literature on the related issues, the author offers a complex systematization of the theoretical aspects in the field of pricing and his own view of the importance of pricing policy and pricing strategy in the overall price management process in the company.

2. Through a theoretical and practical analysis the author defines the place and role of modern e-commerce, methodologically evaluates the applicable business models and approaches for generating revenue from companies in the field of e-commerce, and distinguishes the specifics of the pricing process of their products and services on the base of key indicators.

3. Based on a survey conducted and a comparative analysis of global and national practice, the author presents his own view of the state and trends in the e-commerce sector in Bulgaria, analyses applicable models for pricing products and services from Bulgarian companies, and assesses the impact of COVID-19 pandemic on e-commerce.

4. By using big data and artificial intelligence, the author tests possibilities for implementing a system for dynamic pricing, evaluates the effectiveness of different pricing models, and formulates recommendations and proposals for optimizing the pricing process in Bulgarian companies in the field of e-commerce taking into account the new economic realities.

IV. Critical notes, questions and recommendations on the dissertation work

Regarding the dissertation, including the main presentation and the author's argumentation, I have no significant critical remarks and recommendations.

Dissertation Questions:

1. Give a comment about the main risks in implementing a pricing policy and pricing strategy in e-commerce.

V. Overall conclusion and opinion

The dissertation submitted for review has the characteristics of a thorough and complete scientific study on a significant economic problem. I believe that the goals and tasks of the dissertation, set in the introduction, have been achieved in the course of the research work. The scientific contributions formulated in the conclusion and the results of the conducted practical research can be defined as real achievements of the doctoral student.

For the purposes of making a decision by the Scientific jury for the award of the educational and scientific degree "doctor" in the doctoral program "Finance, Money Circulation, Credit and Insurance" (Finance), I give a positive assessment of the dissertation work on the topic "Challenges to pricing in e-commerce in our country in the conditions of a pandemic". That's why I propose to the members of the Scientific jury to award the educational and scientific degree "doctor" (in economics) to Georgi Stoilov Anev.

25.01.2024

Prof. T. Dimitrova