

Review

for the academic position of "associate professor"

in the field of higher education 3. Social, economic, and legal sciences, professional field 3.8 Economics, scientific specialty "Application of computing technology in economics,"

announced for the needs of the Department of Business Informatics at the D. A. Tsenov Academy of Economics – Svishtov,

in the State Gazette, issue 60 of 25.07.2025,

with sole candidate Chief Assistant Professor Dr. Kremena Marianova Marinova-Kostova

Reviewer: Prof. Dr. Vladimir Stoyanov Sulov,

from the University of Economics – Varna, professor in professional field 3.8 Economics and doctor in "Application of Computing Technology in Economics",

member of the scientific jury for the competition in accordance with Order No. 954 of 18 September 2025 of the Rector of the University of National and World Economy – Svishtov, and appointed as reviewer at a meeting of the jury on 29 September 2025.

General presentation of the candidate

The only candidate in the announced competition is Chief Assistant Professor Dr. Kremena Marianova Marinova-Kostova. She was born on 04.06.1985 in the city of Svishtov.

In 2004, she completed her secondary specialized education in the field of "Machine Processing of Information" at the Dimitar Hadzhivasilev Technical

College in Svishtov (diploma Series A-04, No. 018377, reg. No. 5821/36 of 01.07.2004). In the same year, she obtained a second degree of professional qualification in Accounting at the Dimitar Hadzhivasilev Technical College in Svishtov (certificate Series K-04, No. 009490, reg. No. 419/15 of 15.10.2004).

In 2008, she graduated with a bachelor's degree in "Informatics" from the Dimitar A. Tsenov Academy of Economics – Svishtov (diploma Series CA – 2008, No. 048963, registration No. 68086/30.10.2008). Also in 2008, she acquired additional professional training in Economic Pedagogy at the Center for Postgraduate and Optional Training at the Dimitar A. Tsenov Academy of Economics in Svishtov (diploma Series C – 2005, No. 001219, registration No. 2898/2008). In 2009, she also completed a Master's degree in Business Informatics, MP "Information Technologies in Business" at the Dimitar A. Tsenov Academy of Economics – Svishtov (diploma series CA – 2010, No. 054196, reg. No. 73696/15.02.2010).

In 2010, she was enrolled as a full-time doctoral student in the Business Informatics program at the Dimitar A. Tsenov Academy of Economics, and in 2013, she obtained a Doctor of Science degree after successfully defending her dissertation on "Improving Electronic Customer Relationship Management Systems in the Financial Sector" (diploma No. 2013012 of 29.04.2013).

Kremena Marinova-Kostova's professional experience began in 2008, when, as a bachelor's degree student, she started working as an honorary teacher of computer science at the Dimitar Hadzhivasilev Technical High School in Svishtov. In Svishtov, and later that year she was hired on a contract as a teacher of computer science at the same school. After obtaining her doctorate in 2013, the candidate was appointed as an assistant in the Department of Business Informatics at the D. A. Tsenov Academy of Economics in Svishtov and in 2017 she became a chief assistant. As of August 2025, the candidate's total work experience is 13 years, 0 months, and 6 days, of which 11 years, 10 months, and

21 days were spent as an assistant/chief assistant at the D. A. Tsenov Academy of Economics. Since 2017, the candidate has been the department's scientific secretary. In addition, Kremena Marinova-Kostova is the secretary of two master's programs, "Electronic Business and Digital Markets" and "Electronic Commerce," at the Department of Business Informatics.

The candidate has a good command of several foreign languages and constantly strives to improve her qualifications by participating in a number of courses, trainings, and specializations.

Chief Assistant Professor Dr. Kremena Marinova-Kostova has submitted a complete set of documents, including a CV, a copy of her doctoral degree diploma, a list of publications, their abstracts, contributions, and the publications themselves, a certificate of academic employment, a certificate of work experience, a list of citations, a list of minimum requirements fulfillment, a list of project participation, developed lecture courses and teaching materials, etc. The documentation submitted complies with the regulations.

Teaching and lecturing activities of the candidate

Over the past five years, Kremena Marinova-Kostova has worked more than 2,500 classroom hours, with an average annual number of classroom hours exceeding 500, which is above the standards at D. A. Tsenov Academy of Economics. The workload per academic year is as follows: 2020/2021 – 498.45 hours, 2021/2022 – 561.78 hours, 2022/2023 – 575.38 hours, 2023/2024 – 477.96 hours, 2024/2025 – 560.14 hours.

The candidate participates in the development and teaching of over 20 lecture courses at the bachelor's and master's degree levels. The courses at the bachelor's degree level are "Business Information Systems," "Introduction to Information Systems," "E-Government," "Information Infrastructure," "Tourism Information Systems," "E-Business Fundamentals," and at the master's degree level – "Information Systems in Business Organization," "Fundamentals of

Electronic Business“, "Customer Relationship Management and Social Networks", "Electronic Payment Systems", "Electronic Business in Tourism", "Introduction to Information Systems", "Information Infrastructure", "Electronic Commerce and Electronic Payments", "Business Information Systems", "Master's Seminar on Electronic Business and Digital Markets", "Master's Practicum on Electronic Commerce".

Chief Assistant Professor Dr. Kremena Marinova-Kostova also teaches courses at the Center for Postgraduate and Optional Training and the Center for Professional Training. She has also participated in three short-term teaching mobilities under the Erasmus+ program (two in Turkey and one in Italy).

The candidate has participated (as co-author) in the writing of six textbooks. Formally, according to the internal rules and requirements of SA – Svishtov, two of them are considered "academic textbooks" (with two reviewers and discussed at a department meeting) – "Business Information Systems" and "Information Infrastructure", while the other four are "teaching materials" – "Electronic Payment Systems", "E-Government", "Fundamentals of E-Business" and "Introduction to Information Systems".

I rate the candidate's teaching work as excellent, especially considering that this is a competition for first habilitation.

With regard to the requirements of the Law on the Development of Academic Staff in the Republic of Bulgaria and the Regulations for the Application of the Law on the Development of Academic Staff in the Republic of Bulgaria in this area:

The candidate has held the academic position of "assistant"/"chief assistant" (many) for more than 2 years.

With regard to the additional requirements of the Regulations for the Development of Academic Staff at D. A. Tsenov Academy of Economics:

The candidate has more than 5 years of experience as an "assistant"/"chief assistant" with over 360 hours of annual classroom teaching.

The candidate has participated in the co-authorship of 2 academic textbooks.

The candidate has developed multiple (more than one) lecture courses.

There are no unfulfilled requirements.

Research activity of the candidate

In the competition for associate professor, Chief Assistant Professor Dr. Kremena Marinova-Kostova presents a total of 28 scientific publications, as follows:

1 single-authored monograph, habilitation thesis.

1 single-authored book based on the defended dissertation.

4 co-authored studies.

8 articles, of which 2 are single-authored and 6 are co-authored.

14 reports, of which 6 are single-authored and 8 are co-authored.

Eight of the articles and reports are in so-called "scientific publications, referenced and indexed in world-renowned scientific information databases" (Scopus and/or Web of Science). All of them are co-authored.

The main monograph for the competition is entitled "Research On Internet Technologies' Potential To Improve Digital Competence In Education" and is 194 pages long. It consists of an introduction, three chapters, a conclusion, a list of references (158 literary sources and 69 Internet sources), and two appendices.

The thesis argues that "Internet technologies provide powerful and diverse tools for improving digital competence in education, developing the learning process, facilitating access to information and educational resources, and encouraging interactivity, collaboration, and innovation in the learning environment. In addition, they provide opportunities for personalizing learning, which can help both learners with different learning styles and abilities, as well as those with special educational needs. Internet technologies enrich educational

practices by creating dynamic and engaging learning environments, which is essential for preparing future workers for the digital age.

The aim of the work is "to present the opportunities offered by some of the most popular Internet technologies for improving the digital competence of two categories of people: learners (pupils and students) and educators (teachers and university lecturers), who are the main links and key biotic components of the education system."

I believe that the scope, structure, and content of the work correspond to its presentation as a basic monograph for the competition for "associate professor."

Overall, this and other publications by the candidate cover a variety of topics related mainly to digital ecosystems and platforms, the application of information technologies, including Big Data and the Internet of Things (IoT), in the economy and tourism, the development of financial and business IT solutions, as well as digital competence and transformation in education.

It is precisely in these areas that the candidate's contributions can be identified: analyses, systematizations, summaries, proposals for improvement related to digital competence and education in general, the processes of digital transformation in tourism and other areas of the economy, electronic identification and digital wallets, etc.

Chief Assistant Professor Dr. Kremena Marinova-Kostova offers her own assessments, models, frameworks, and concepts, which, taken together, have the potential to improve a number of areas of education, the economy, and society.

The candidate's publications at the time of submission have been cited numerous times, as follows:

Citations in scientific publications, referenced and indexed in world-renowned scientific information databases or in monographs and collective volumes: 93 citations.

Citations in monographs and collective volumes with scientific review:
3 citations.

Citations in non-referenced peer-reviewed journals: 14 citations.

Total: 110 citations of the author's publications, which I find to be an excellent achievement in principle, but I will emphasize again—especially for a competition for the academic position of "associate professor."

After defending her doctoral thesis, Kremena Marinova-Kostova participated in 3 team research projects, 1 infrastructure project for conducting high-quality and competitive scientific research, and 1 project for partial funding of a scientific forum as a team member. In addition, she has participated in one international project as part of a focus group. She also has one research mobility. Since 2020, she has been a member of the Union of Scientists in Bulgaria.

With regard to the requirements of the Law on the Development of Academic Staff in the Republic of Bulgaria and the Regulations for the Application of the Law on the Development of Academic Staff in the Republic of Bulgaria in this area:

The candidate has obtained a doctoral degree.

The candidate has submitted a published monographic work.

The candidate meets the minimum national requirements for this position in field 3.8. Economics, as follows:

Under item A (dissertation) – 50 points (out of 50 required).

Under item V (monographic work) – 100 points (out of 100 required).

Under point G (other publications) – 261.33 points (out of 200 required).

Under item D (citations) – 1495 points (out of 50 required).

No plagiarism has been found.

With regard to the additional requirements of the Regulations for the Development of Academic Staff at D. A. Tsenov Academy of Economics:

The candidate has participated in more than two research projects that have yielded scientific results, educational and/or scientific-applied projects, and one international project.

The candidate has at least one (actually 8) publication in Scopus and/or Web of Science.

There are no unfulfilled requirements.

Comments and recommendations

I would like to make a comment and recommendation to Chief Assistant Professor Dr. Kremena Marinova-Kostova regarding her main monographic work and some other publications. As a future habilitated and increasingly experienced scientist, I would recommend that the candidate set goals in her scientific publications that not only explore and present (as is the stated goal of the monograph) reality and technologies, but also provide more ideas for their improvement, which is the meaning of science in general.

Summarized conclusion and opinion

In conclusion, I will summarize my opinion on the candidate's individual categories of work and achievements and their compliance with the requirements.

As a current chief assistant professor, the candidate has excellent achievements in all areas of her activity – qualification, teaching, and scientific research.

The candidate meets the requirements of the Law on the Development of Academic Staff in the Republic of Bulgaria and the Regulations for the Application of the Law on the Development of Academic Staff in the Republic of Bulgaria, including the minimum national requirements in the professional field,

as well as the Regulations for the Development of Academic Staff at SA "D. A. Tsenov".

On this basis, and also on the basis of all the candidate's actual achievements, I recommend that the distinguished jury award the academic position of "associate professor" in the field of higher education 3.Social, Economic, and Legal Sciences, professional field 3.8 Economics, scientific specialty "Application of Computing Technology in Economics" to Chief Assistant Professor Dr. Kremena Marianova Marinova-Kostova.

20.10.2025

Varna

Reviewer:

(Prof. Dr. Vl. Sulov)