

STATEMENT

From: Assoc. Prof. Marin Stefanov Marinov, PhD

D. A. Tsenov Academy of Economics Svishtov

Field of higher education: Social, Economic and Legal Sciences

Professional field: 3.8 Economics

Subject: *Competitions for the academic positions of Associate Professor (two places) in the field of higher education: 3. Social, Economic and Legal Sciences, professional field: 3.8 Economics, scientific specialty "Political Economy" for the needs of the Department of General Theory of Economics, announced in the State Gazette, issue 32 /15.04.2025.*

1. Presentation of the candidates

Three candidates have submitted documents for participation in the competition - Assoc. Dr. Aleksandrina Borisova Aleksandrova, Asst. Dr. Taner Mustafov Ismailov and Asst. Dr. Tanya Plamenova Todorova - Senior Assistant Professors at the Department of General Theory of Economics of the Faculty of Finance at the D. A. Prof. Dr. T. Tsenov, Department of Economics, Department of Economics, Sofia. The papers and documents submitted by the candidates cover the mandatory minimum national requirements of the Law on the Development of Academic Staff in the Republic of Bulgaria (LADRB) and its implementing regulations and meet the additional requirements under the Regulations for the Development of Academic Staff at the D. A. Tsenov" for the academic position "Associate Professor" in the professional field 3.8. Economics.

2. Reason for writing the opinion

The opinion is prepared on the basis of the decision of the Protocol No. 1 / 19.06.2025 of the meeting of the scientific jury, formed by the Order No. 475/12.06.2025 of the Rector of the Academy of Economics "D. Zeno". A. D. 2

3. Personal characteristics of the candidates

Head Assistant Professor Aleksandrina Borisova Aleksandrova, PhD was born on November 30, 1989 in the town of Sofia. In 2008 she graduated from the Professional High School of Economics and Management in Ruse with a degree in Economics and Management and acquired professional qualification as an accountant. Since 2008 she has been studying two specialties at the Academy of Economics in the Bachelor's degree programme - Finance and Accounting and Control. In 2013 he completed his studies at the Academy with a Master's degree in Economics, two specialisations - Finance, MP "Financial Management" and Accounting, MP "Accounting and Audit in Non-Financial Enterprises". In 2017, he defended his dissertation on "Optimization of the Tax System in the Republic of Bulgaria" in the Ph.D. Program in Finance, Money Circulation, Credit and Insurance (Finance). Since 2021 he has been studying Law at Ruse University "Angel Kanchev". Since 2017, she has been appointed to the Institute of Scientific Research at the Academy of Economics as Researcher R1, and since 2021 she has held the position of Researcher R2. From 2013 to 2022 she was a Visiting Assistant Professor at the Department of Finance and Credit at the Academy of Economics. Since 2017, he has been a licensed trainer at the CBE at the Academy of Economics. In 2022 she was appointed to the position of Assistant Professor at the Department of General Theory of Economics, and from 2023 she is a Senior Assistant Professor at the same Department. Since 2021 she has been a Principal Asst. Dr. Aleksandrina Aleksandrova is the Secretary of the Council of Scientific Secretaries at the Academy of Economics. Since the same year she has been engaged as a guest lecturer at the Baltic International Academy University in Riga, Latvia. Since 2022 she is the Founder and Development Manager of the NGO Alliance for Sustainable Regional Development. Since 2023, she has been appointed as an External Expert (Evaluator) at the Centre for Human Resource Development (CHRD) in Bulgaria, and since the same year as an External Evaluator for the Recovery and Sustainability Plan under Article 15 of the Decree No. 23 of the Council of Ministers. Since 2024 he has been the Chief Coordinator of

the Institute for Scientific Research at the Academy of Economics. She is fluent in English, Spanish, Russian and German.

|Head Assistant Professor Taner Mustafov Ismailov, PhD was born on 7 July 1981 in the city of Svishtov. In 2000 he graduated from the State Commercial High School - "Dimitar Hadzhivasylev" - Sofia. He graduated with a degree in Banking, and Insurance. In 2005 he graduated from the Academy of Economics Svishtov with an educational - qualification degree "Master of Economics", specialty -Financial Control. In 2017 he obtained a second Master's degree at Shumen University "Bishop Konstantin Preslavsky" - specialty "Language Services for Tourism and Business" (Turkish Philology). In 2015 he defended her dissertation on "Income Inequality in Bulgaria and Opportunities for Small Business Development" in the PhD program "Political Economy", at the Department of General Economic Theory at the "D. A. Tsenov". Since 2012 he has held the positions of Visiting Assistant, Assistant Professor and Head Assistant Professor in the Department of Finance and Credit and in the Department of General Economic Theory at the Academy of Economics Svishtov. In the period 2019 - 2020 he holds the position of Secretary of the MPOA "Financial Management in the Public Sector" at the Department of Finance and Credit.

Taner Ismailov has extensive practical and professional experience in the field of finance and insurance. Since 2020 he has been working as an Assistant Broker at Musala Insurance Broker Ltd, Varna. In the period from 2009 to 2013 incl. he worked as a credit consultant and manager in several non-financial banking institutions ("Easy Asset Management" JSC - Sofia, "Kredibul" EAD - Sofia and "Micro Credit"). EAD - Sofia). He gained extensive practical experience in the field of customs policy in the period 2000 - 2007, as a customs representative at Bulkargo Ltd. in Varna. He speaks Turkish and English.

Head Assistant Professor Tanya Plamenova Todorova, PhD was born on May 13, 1978. In 1998 she graduated from the Business-Language High School "Intellect" in Pleven. In 2003 she completed her studies at D. A. Tsenov Academy with the degree of "Master of Economics", specialty - International Business and Management. From 2003 to 2006 she was a Business Secretary-Associate in "Svilosa" AD, Svishtov. In 2012 she defended her dissertation thesis. Since 2006 she has held the positions of assistant, senior assistant and head assistant at the Department of General Economic Theory at the "D. A. Tsenov" Academy of Economics. In the period 2016 - 2020 she held the position of Associate Professor at the Department of Finance at the University

of Agriculture and Rural Development of Plovdiv. From 2016 to 2024 she is also the Scientific Secretary of the Department of General Economic Theory at the Academy in Svishtov. Tanya Todorova is fluent in English and German.

4. General description of the works with which the candidates participate in the competition

Aleksandrina Borisova Aleksandrova submits for the competition as the author of 53 publications, which are different from those submitted for obtaining the PhD degree. Independent publications: 18, co-authored 35. A significant accent in her publishing activity is the number of contributions to published **monographic works - 5**, of which **1 independent and 4 co-authored**, in which she has published a total of **6 independent chapters**. For participation in the competition Aleksandrina Aleksandrova, PhD has also submitted **7 articles and reports** published in scientific journals, refereed and indexed in world-known databases with scientific information (**Scopus, Web of Science**) and **3 studies** published in scientific journals, refereed and indexed in world-known databases with scientific information (**Scopus, Web of Science**), which makes a total number of 10 publications in the mentioned databases.

Taner Mustafov Ismailov, PhD submits for the competition as the author of 26 publications, which are not repeated with the publications for the acquisition of the PhD. Independent publications: 6, co-authored 20. 6 in Bulgarian, 20 in English. Publications in conferences: 12, of which 9 abroad; **6 articles** in foreign journals; **4 studies** in foreign journals; **monographs: 3**, of which 1 independent and 2 co-authored, of which 1 abroad indexed in Scopus. It should be noted that **8** of the presented publications **are indexed** in the world's scientific databases, as follows - 4 indexed in **Scopus** and 4 in **Web of science**.

The presented scientific production includes: 3 monographs; 1 book based on a dissertation; 4 studies abroad; 6 articles abroad; 12 scientific papers, 9 abroad and 3 in Bulgaria.

Tanya Plamenova Todorova, PhD submits for participation in the competition as an author 30 publications, which are different from the attached for obtaining the PhD. Of them - independent publications: 21, co-authored 9. Of the submitted publications, **2** are indexed in the **Scopus/Web of science** databases. It should be noted that 1 of her indexed publications is not in the field 3.8

Economics according to the Scopus Matrix of Correlation between Scientific Fields and Professional Fields used in the calculation of Scopus Science Indicators. Of the papers submitted for peer review, 6 were published abroad. Monographs - 1; Book based on a dissertation - 1; articles and reports - 24 (including **2 articles indexed in Scopus/Web of Science**) and studies - 4.

5. General characteristics of the candidates' scientific and teaching activities

A. Scientific activity

Aleksandrina Borisova Aleksandrova has participated in 34 national and international scientific forums, organized and held both in leading universities and scientific organizations in Bulgaria and abroad. She is a member of the organizing committee of the International Scientific and Practical Conference "Circular Economy in the Context of the Industry 4.0 - Society 5.0 Relation", organized by the D. A. Svishtov, Bulgaria with funding from the Scientific Research Fund at the Ministry of Education and Science. Aleksandrina Aleksandrova has considerable expertise in the management and administration of scientific, research, educational and infrastructure projects. She was the leader of 1 national scientific project entitled: "Fiscal discipline and/or increasing the fiscal capacity of the Republic of Bulgaria?", No. KP-06 PM35/5 of /09/2019; funded by the Scientific Research Fund at the Ministry of Education and Science "Competition for Funding of Basic Research of Young Scientists and Postdoctoral Fellows - 2019"." and 2 international projects - 1 scientific (for the creation of an inter-university scientific network and the promotion of scientific exchange) and 1 educational, respectively. 2023-1-BG01-KA122-ADU-000143993 "Learn (out) to grow (up)", beneficiary - Alliance for Sustainable Regional Development funded by Erasmus+ Programme. As an expert and coordinator she has been involved in the implementation of 10 other national scientific or educational projects and 17 international scientific or educational projects. The above expertise is confirmed by the fact that Dr. Aleksandrova is the Chief Coordinator of the Institute for Scientific Research at the Academy of Economics, whose main activity according to the Rules of Procedure of the Academy of Economics is to administer and coordinate research and project activities at the higher education institution, as well as by the fact that in her capacity as External Expert (Evaluator) at the CDRC she evaluates project proposals in the field of education applying for funding under the Erasmus+ Programme. From the documents submitted for the competition, it is clear that more than two thirds of the teams for the implementation of the above

mentioned projects also include students, PhD students and young scientists, which confirms the high commitment of the applicant to promote the development of the research potential of the above mentioned groups, and are also a testimonial to her ability to organize and lead research teams and to create and administer scientific networks.

Taner Mustafov Ismailov, PhD has participated in 12 national and international scientific forums, 9 of them abroad, 1 organized by SA "D. A. 1 organized by the University of National and World Economy - Sofia; 1 organized by the University of Economics - Varna. As. Dr. Ismailov has participated in more than 15 national and international projects (research and infrastructure). Noteworthy is a successfully completed research project funded by the Scientific Research Fund (SRF) in 2022. Furthermore, it is noteworthy that he has been an evaluator at the FNI since 2024. Since 2022, he is a co-founder and full member of the Alliance for Sustainable Development. Since 2018 he is a member of the Union of Scientists in Bulgaria.

He has also been a scientific supervisor of 7 graduates for the Master's degree in the period 2020 - 2023. In 2018, the candidate was a scientific supervisor of student Gloria Koncharska, who published an article in the prestigious I-Customs Journal. Taner Ismayilov is an active participant as a youth leader and mentor in various Erasmus+ projects. In the project "Fiscal discipline and/or increasing the fiscal capacity of the Republic of Bulgaria" at the National Research Fund, Taner Ismailov has a joint publication with student Viktoria Bazinska. From the documents submitted for participation in the competition, it is clear that a significant part of the teams for the implementation of the mentioned projects include students, PhD students and young scientists, which is a testimony to the commitment of the applicant to promote the development of research potential of students, PhD students and young scientists at the Academy of Economics and to provide mentoring and scientific guidance.

According to the documents submitted for participation in the competition, **Tanya Plamenova Todorova, PhD** has participated in 2 national and international scientific forums, 1 of which abroad (Nis, Serbia) and 1 organized by the UNWE - Sofia. Main as. Dr. Tanya Todorova has participated in the implementation of 3 research projects and it is important to note that she was the leader of 1 of them. She has been involved in 5 projects for faculty mobility under the Erasmus + Programme. It is not clear from the documents submitted for the competition whether students, postgraduate students and young scientists were also involved in the implementation teams of these projects. A

highlight of the applicant's research activity is that she held the position of Scientific Secretary of the Department of General Theory of Economics at the Academy of Economics from 2016 to 2024.

B. Teaching activity

Aleksandrina Aleksandrova has more than 10 years of experience as a lecturer, including a lecturer at the Department of Finance and Credit at the Academy of Economics, assistant professor and senior lecturer at the Department of General Theory of Economics and a licensed trainer at the CET at the Academy. She has given lectures, seminars, qualification courses and trainings to students in the Bachelor and Master degree programmes and other students. Since 2021 she is also a guest lecturer at Baltic International Academy - in Riga, Latvia, where she teaches 4 lecture courses in English to Bachelor and Master students. Dr. Aleksandrova is also a lecturer, author of training courses and trainer on topics related to leadership, women's entrepreneurship, advocacy, civic education, European citizenship, etc., which she presents to different target groups of learners, including students, youth and adults. The textbooks and teaching materials submitted for review, as well as the academic employment reports, testify that the candidate meets the requirements stipulated in the Law on Academic Staff Development at the Academy of Economics.

Taner Ismailov has more than 10 years of work experience in the Department of General Theory of Economics and "Department of Finance and Credit" at SA "D. A. Tsenov" Svishtov, where he conducts classes with students in "Bachelor" and "Master". In the period 2012 - 2015 he was a lecturer at SA "D. A. Tsenov" Svishtov, where he conducts seminars and lectures to students in the Bachelor and Master courses in Microeconomics, Macroeconomics and Customs and Customs Policy. Since 2021, he has been a leading lecturer at the Centre for Postgraduate and Optional Studies of the specialisation "Insurance" in the disciplines "Prices and Pricing" and "Finance and Financial Relations", and since 2023 also at the specialisation "Eco entrepreneurship" in the disciplines "Sustainable Household Consumption" and "Constraints and Opportunities for Eco-entrepreneurial Business Development". The candidate also gives lecture courses in English on the subjects "Economics", "Price Management", "Introduction to Finance", "Taxation Technique", etc. Mr. Ismailov is a lecturer on topics related to civic education, European citizenship, youth activism and the fight against misinformation, which he presents to schoolchildren, students, PhD students and young people. The textbooks and teaching materials submitted for peer review, as well as the

academic employment reports, testify that the candidate meets the requirements stipulated in the Law on Academic Staff Development at the Academy of Economics.

Tanya Plamenova Todorova has significant teaching experience as an assistant, senior assistant and senior assistant at the Academy of Economics and as an associate professor at the VUARR, with over 18 years at the Academy of Economics. He has given lectures and seminars to students at Bachelor and Master levels in Bulgarian and English on a number of subjects, including Microeconomics, Macroeconomics, Economics, Economic Theories, Applied Economics, Comparative Economic Systems, Economic Conjuncture, World Economics, etc. The textbooks and teaching materials submitted for review, as well as the academic employment report, testify that the candidate meets the requirements set forth in the APRA, the PPRA and the Regulations for the Development of Academic Staff at the Academy of Economics.

6. Characterisation of scientific contributions

The publications submitted for participation in the competition demonstrate multidisciplinary and in-depth knowledge of the researched by **Aleksandrina Borisova Aleksandrova, PhD** scientific fields. The main results thematically stand out in the following main areas:

Financial literacy

As representatives of this type of publications are included the works mentioned in the list of publications, namely: FINANCIAL LITERACY IN BULGARIA, RELATION BETWEEN FINANCIAL LITERACY AND CARBON FOOTPRINT; IMPROVING FINANCIAL LITERACY AS A PREREQUISITE FOR INCREASING FISCAL CAPACITY: THE BULGARIAN CASE; Sustainable Households Financial Behaviour in EU and Implications on Developing Financial Literacy, Digital Financial Literacy in a Post-Covid World incl. Habilitation thesis. Dr. Aleksandrova's monographic work with the title: "Financial Literacy in Bulgaria". This topic is of marked economic and social importance and has a significant impact on household welfare. The study analyses data from a survey conducted by the author in 2024.

Public finance, tax policy and fiscal convergence in the EU

Representative of this type of publications are the papers mentioned in the list of publications, namely Fiscal responsibility - necessity vs. obligation. The EU case, COMPARING THE FISCAL GOVERNANCE FRAMEWORKS OF THE USA AND THE EU, FINANCIAL RESOURCES OF MUNICIPALITIES IN BULGARIA AND EUROPEAN UNION COUNTRIES, IMPROVING FINANCIAL LITERACY AS A PREREQUISITE FOR INCREASING FISCAL CAPACITY: THE BULGARIAN CASE, Evolution of the Tax System in Bulgaria, WHY STUDYING THE BULGARIAN FISCAL CAPACITY IS IMPORTANT?, U.S. AND EU FISCAL GOVERNANCE FRAMEWORKS OR WHEN DOES DECENTRALIZED FISCAL DISCIPLINE WORK, Tax trends in the European Union in the field of personal income taxation (2010 - 2017), Taxation of interest income in the European Union, Historical conditioning of tax harmonization within the European Union, International and national treatment of personal interest income tax, Specificity in the regulation of the tax system of the Republic of Bulgaria, Double taxation treaties - a factor for promoting competitiveness and international trade, Fiscal consolidation within the European Union

Economic growth, digitalisation, sustainable development and artificial intelligence

As representatives of this type of publications are included the works mentioned in the list of publications, namely: FINANCIAL LITERACY IN BULGARIA (Monograph), RELATION BETWEEN FINANCIAL LITERACY AND CARBON FOOTPRINT: REVIEW ON IMPLICATIONS FOR SUSTAINABLE DEVELOPMENT, DIGITAL FINANCIAL LITERACY AND SUSTAINABLE DEVELOPMENT - PRECEDENTS AND PERSPECTIVES, Enhancing E-commerce with Artificial Intelligence Applications for Better Customer Experience, ARTIFICIAL INTELLIGENCE APPLICATION IN HUMAN RESOURCES MANAGEMENT, Recurrent Neural Networks for Forecasting Social Processes, REVIEW OF AI-DRIVEN SOLUTIONS IN BUSINESS VALUE AND OPERATIONAL EFFICIENCY, The Circular Economy in the Context of Relational Industry 4.0 - Society 5.0, The Digital Transformation - Effects in the Field of Labour and Education, A Survey on AI Implementation in Finance, (Cyber) Insurance and Financial Controlling, FISCAL SUSTAINABILITY AND FISCAL RISK IN THE EU:, USING DEEP NETWORKS TO DETECT CREDIT CARD FRAUD, Multimedia Technology - A Prerequisite for Increasing the Effectiveness of the Student Learning Process, Artificial Intelligence in Economic Perspective

European funds, project management and EU funding

As representatives of this type of publications are included the works mentioned in the list of publications, namely: INTEGRATING CRISIS MANAGEMENT MECHANISMS IN EUROPEAN COHESION POLICY, IMPACT OF INTEGRATED TERRITORIAL INVESTMENTS ON REGIONAL DEVELOPMENT - LESSONS LEARNED BY EUROPE THROUGH AN INTEGRATED APPROACH IN REGIONAL DEVELOPMENT TOWARDS A MORE COHERENT EUROPE

Budgetary management and public sector efficiency

As representatives of this type of publications are included the works mentioned in the list of publications, namely: Fiscal responsibility - necessity vs. Obligation. The EU case, COMPARING THE FISCAL GOVERNANCE FRAMEWORKS OF THE USA AND THE EU, FINANCIAL RESOURCES OF MUNICIPALITIES IN BULGARIA AND EUROPEAN UNION COUNTRIES, WHY STUDYING THE BULGARIAN FISCAL CAPACITY IS IMPORTANT?, FRAMEWORKS FOR FISCAL GOVERNANCE OF THE USA AND THE EU OR WHEN DECENTRALISED FISCAL DISCIPLINE WORKS? / FISCAL GOVERNANCE FRAMEWORKS OF THE USA AND THE EU OR WHEN DOES DECENTRALISED FISCAL DISCIPLINE WORK?, FISCAL SUSTAINABILITY AND FISCAL RISK IN THE EU: FORECASTS AND CHALLENGES IN TERMS OF COVID-19, THE BANK INSOLVENCY: FROM LEHMAN BROTHERS TO COVID-19 (INTERNATIONAL REMARKS AND NATIONAL PECULIARITIES), Fiscal consolidation within the European Union - a necessity and/or a challenge, Fiscal discipline and/or increasing fiscal capacity in the Republic of Bulgaria?

Labour market, education and regional development

As representatives of this type of publications are included the works mentioned in the list of publications, namely: Self-assessment of Economics Students' Readiness to Enter the Labour Market in Bulgaria, Study of the Future Economists' Skills for Realization in the Modern Labour Market, The Digital Transformation - Effects in the Field of Labour and Education, Readiness of the students-economists from the higher education institutions in the North Central Planning Region for realization in the labour market in the conditions of digital transformation, Model for socio-economic development of the Bulgarian Pridunavie, Socio-Economic Development of the

Bulgarian Pridunavie - Trends and Prospects, Dimensions of The Youth Unemployment Problem within The European Union through The Last Decade, Youth Unemployment within The European Union through The Last Decade, The Problem of "Education" in The European Community, Youth Unemployment in Bulgaria - Trends and Mechanisms for Overcoming It, ACHIEVING BULGARIAN AND ROMANIAN NATIONAL EMPLOYMENT GOAL IN THE CONTEXT OF THE EUROPE 2020 STRATEGY - EXPECTATIONS VS. REALITY, Progress of the Republic of Bulgaria towards the national targets of the European Union's Europe 2020 Growth and Jobs Strategy, Business Involvement in the Learning Process - Models for Partnerships

Regional Analysis and Tourism

As representatives of this type of publications are included the works mentioned in the list of publications, namely: CHANGES IN THE CLIMATE ATTRACTIVITY FOR TOURISM ALONG THE ROMANIAN-BULGARIAN NATURAL BORDER DANUBE, Analysis of baseline indicators on tourism in the member states of the European Union

By field, the most significant contributions of the candidate are:

Financial Literacy: An assessment of financial literacy in Bulgaria is made, highlighting the role of education. A direct link between educational attainment and financial literacy is demonstrated. Recommendations for a national financial literacy strategy are developed, including integration into education and the development of digital financial literacy. The impact of financial literacy on economic stability and sustainable development, as well as the relationship with the carbon footprint is analysed and a correlation between the two is empirically derived.

Public finance, tax policy and fiscal convergence in the EU: Tax systems and fiscal policy in the EU are examined, challenges to fiscal convergence are identified and measures to coordinate and harmonise tax policies are proposed. The impact of fiscal policies on economic growth and inflation is examined. The adaptation of tax systems to digital transformation is also examined. 12

Economic growth, digitalisation, sustainable development and artificial intelligence: The impact of artificial intelligence, innovation and digitalisation on the economy is explored. The potential of blockchain technology and cryptocurrencies is explored. Applications of artificial intelligence in the financial sphere are identified and explored and solutions for its integration are proposed.

European Funds, Project Management and EU Funding. Good practices and challenges are identified, suggesting measures to improve efficiency.

Fiscal governance and public sector efficiency: the impact of crises (such as COVID-19) on public finances is explored. A comparative analysis of US and EU fiscal governance is carried out and areas of intervention to improve fiscal governance in the EU and Bulgaria are identified.

Labour market, education and regional development: Labour market dynamics and youth unemployment are tracked and trends are identified. An empirical study examines the readiness of student economists for the labour market in the context of digital transformation.

Regional analysis and tourism: Key aspects of tourism and their regional relevance are explored, including the impact of climatic factors on the tourism potential of the Danube region. Measures for tourism development in the Danube region are proposed.

I accept the **author's claims of** principal as. Dr. Aleksandrina Aleksandrova for the scientific and applied contributions formulated in the abstracts and the submitted Reference for the scientific and applied contributions in the publications and materials submitted for review. They correspond to the subject of the competition. Summarizing the specific evaluations of the works, I consider that the main as. Dr. Aleksandrina Aleksandrova is clearly aware of the criteria established in science for the presence of scientific usefulness in them.

I highly appreciate the candidate's scientific and applied activity. The presented scientific production is logically linked, scientifically substantiated and empirically confirmed.

Aleksandrina Aleksandrova demonstrates high scientific expertise, in-depth multidisciplinary research activity and knowledge in the field of financial literacy, fiscal policy and budget management, public finance, fiscal convergence, regional analysis, labour market, application of artificial intelligence in economic activity, digitalization, EU funds, economic growth, etc.

The publications for the competition show in-depth knowledge and expertise in the field of research by **Taner Ismailov**. The most significant research results of the candidate can be thematically and meaningfully separated into the following areas:

Sustainable consumption.

As representatives of this type of publications are included the works mentioned in the list of publications, namely: a major monographic work, a chapter of a monographic work, a study and a paper in which the results of the study are approbated. These are numbered (3.1), (7.5), (8.1), (10.1.) and (6.4). The topic of sustainable consumption (the candidate's main monographic work) is particularly relevant in the context of the transition to a green economy. In his study, the author analyses data from conducted by the author in 2023, which makes them particularly relevant today.

Fiscal governance and fiscal system efficiency

Representatives of this group of publications include a collective monograph (publication - 10.2.), and also the works mentioned in the list of publications with numbers (7.4.), (7.6.), (7.7.), (7.8.), (7.9.) and (9.1.).

Labour market and youth unemployment: Overcoming socio-economic challenges.

Publications (7.10.), (5.1.), (6.5.), (7.11.) are included as representatives of this group of publications.

Entrepreneurship and the role of SMEs: A catalyst for economic development.

As representatives of this type of publications refer papers (6.3.), (6.6.) and (7.12.).

Banking and financial stability: Navigating a dynamic environment.

As representatives of this type of publications refer papers (8.2.), (9.2.), (7.3.), (7.2.), (6.2.) and (6.1.).

The author's most significant scientific contributions can be summarized in:

Sustainable Consumption: the theoretical foundations and practical approaches for sustainable consumption in Bulgaria, including household awareness and motivation, are investigated. The effectiveness of policies supporting sustainable consumption is assessed and recommendations for improvement are proposed. The global interest in environmentally friendly dairy products is explored, proposing a 7P marketing mix for dairy companies. The relationship between financial literacy and carbon footprint is also identified.

Fiscal governance and fiscal system efficiency: In-depth research on EU and US fiscal governance frameworks has been conducted, identifying key similarities and differences. The

relevance of fiscal sustainability for EU fiscal policy is substantiated. An original model for assessing the effectiveness of the Bulgarian fiscal system is constructed and applied. The relationship between the financial literacy of the population and the fiscal capacity is investigated and it is shown that high financial literacy is a prerequisite for improving the fiscal capacity of Bulgaria.

Labour Market and Youth Unemployment: The paper explores the dimensions of youth unemployment as a socio-economic problem in the EU over the last decade. It has been shown that lack of work experience opportunities leads to permanent exclusion from the labour market. The dimensions of poverty and social exclusion as well as income inequality in Bulgaria are analysed, demonstrating that small business development can overcome income inequality.

Entrepreneurship and the role of small and medium-sized enterprises (SMEs): It has been shown that an enabling business environment for SMEs promotes self-employment, entrepreneurship and economic growth. Innovative support methods have been developed for the sustainable development of the agricultural sector. ESG factors and the impact of capital on firms' sources of finance are assessed.

I acknowledge and accept the **authorship claims of Taner Ismailov** for scientific and applied contributions, formulated in the abstracts and separated in the attached to the documents summary of scientific contributions. They correspond to the subject of the competition. Summarizing the specific evaluations of the works, I consider that Taner Ismailov is aware of the criteria established in science for the presence of scientific usefulness in them.

I highly appreciate the candidate's scientific and applied research activity. The presented scientific production is logically linked, scientifically substantiated and empirically confirmed.

Taner Ismailov shows high scientific expertise and knowledge in the field of sustainable consumption, fiscal management and efficiency of the fiscal system, labour market and youth unemployment, entrepreneurship and the role of small and medium-sized enterprises, as well as banking and financial stability.

The contributions of Tanya Plamenova Todorova, presented in the documents and publications for the competition, are mainly consolidated in the field of fiscal policy and economic growth, as follows:

Optimization of public revenues and economic growth. An empirical study of public revenue dynamics in Bulgaria and other EU countries is carried out, establishing the relationship between public revenue and GDP. The main trends in the development of tax revenues and the possibilities to reduce their share in GDP are outlined, suggesting a restructuring from distortionary to non-deformative taxes for higher efficiency. A reduction of progressive taxation at the expense of proportional taxation is recommended.

Impact of budget balance and deficit on economic growth: The degree of correlation between budget balance and economic growth is established through econometric analysis. It is shown that an increase in the budget deficit does not have a positive impact on real GDP growth, with a balanced budget balance having the most favourable impact. It has been recommended to reduce the budget deficit by increasing taxes, broadening the tax base or reducing public spending. It is stressed that "big governments" slow down economic growth due to high costs for taxpayers.

Efficiency of public spending: The productivity of public activity and the efficiency of public spending in Bulgaria and the new EU Member States are examined. It is shown that increasing public spending does not have a positive impact on GDP growth. Conclusions and recommendations for achieving the "optimal size" of public spending are proposed. The functional and economic restructuring of public expenditure from non-productive to productive activities and from current to investment expenditure is recommended.

The candidate's main monographic work submitted for peer review was published in 2016, i.e. the analysis and data in it cover a period of more than 10 years, which raises the question of its timeliness at the date of participation in the competition.

7. Academic reputation

According to the citation reference provided, there are **83 citations** of publications of the **Aleksandrina Aleksandrova** in the international scientific databases of which **33 in Web of Science and 40 in Scopus**. Data on 5 citations in peer-reviewed monographs and collective volumes and 5 citations in non-peer-reviewed journals are also provided. The candidate has a profile in Scopus, Web of Science, ORCID, Google Scholar, Researchgate, etc. c verified affiliation

to the Academy of Economics "D. A. Tsenov", which assumes better visibility and citability. Positive impression is that no citations are found in the citation list of the candidate.

I emphasize on the high scientific recognition and citability of the author - Assoc. Dr. Aleksandrova has a Hirsch index (**h-index**) as follows:

- **4 in Web of science;**
- **2 in Scopus;**
- 6 in Google scholar;
- 6 in Researchgate.

According to the citation reference provided, there are **71 citations** of the presented author's publications, of which **31 citations in Scopus/WOS, 39 in non-refereed peer-reviewed journals**. One citation in a peer-reviewed monograph should be noted. The citations of the scientific publications are from both Bulgarian authors and foreign scientists. The candidate has a profile in Scopus, Web of science, Erih Plus, Google Scholar, ORCID, Publons, E-library.ru, etc., with an affiliation to SA "D. A. Tsenov - Svishtov, which encourages high citation of the author. I emphasize on the fact that in the submitted reference for citations of the candidate no self-citations are found.

Taner Ismailov has the following h-index for citations in international databases as follows:

- **Web of Science - 2 h-index**
- **Scopus - 1 h-index**
- Google Scholar - 5 h-index
- ResearchGate - 5 h-index

According to the provided reference for citations, there are **48 citations** of publications of **Tanya Todorova**, of which in the international scientific databases **Web of Science and Scopus - 28**. It is impressive that in these 28 citations, the candidate has also indicated a significant number of author citations. According to the applicable definition in the APA, "an '**autocitation**' is a citation in which the cited and the citing publication have at least one author in common". The citations are contrary to the provisions of the CFAA, Art. 2(b) (New - SG 30/2018), "(2) The minimum national

requirements are a set of requirements, each of which is determined by the numerical values of one or more objectively measurable indicators, relevant to the respective scientific field and/or professional field, such as. 1. scientific metrics that reflect scientific results and their resonance in the scientific literature, and/or metrics that reflect measurable achievements in artistic or sporting activities, such as: number of authored monographs, number of publications in refereed and indexed journals, number of book chapters, number of studies and/or reviews, number of citations **without citations...**" Data on 18 citations in peer-reviewed monographs and collective volumes and 2 in non-peer-reviewed journals were also provided. In the application documents for the competition, the applicant did not provide information on the availability of research profiles in the following databases: Scopus, Web of Science, ORCID, Google Scholar, Researchgate, ErihPlus, etc. Given the lack of such profiles officially declared and confirmed by the author in the application documents for the competition, it is not possible to make any reference to the h-index for citation of the main asc. Dr. Tanya Todorova, respectively to summarize precise conclusions about her recognition and citation in the research space.

8. Weaknesses, critical remarks and recommendations

To Aleksandrina Borisova Aleksandrova

I do not take into account any weaknesses and inaccuracies in the publications submitted for review and I have no critical remarks to the main asst. Dr. Aleksandrina Aleksandrova. Considering her definite experience and expertise in the field of conducting scientific research and publishing its results in IF/IR journals, my recommendations to her for future work are directed towards seeking opportunities for scientific peer review of papers published in the Scopus/Web of Science databases.

To Taner Mustafov Ismailov

I do not report any significant errors and inaccuracies in the publications submitted for peer review, but I can make the following recommendation to improve future work - the author's research should continue in the future on the issues under study and the results should be published in international journals with **IF/IR**, for which the candidate has extensive practical experience and scientific potential.

To Tanya Plamenova Todorova

I note some gaps and inaccuracies in the publications and documents submitted for review, which I have described above in this opinion, and on this basis I formulate the following recommendations for improving future work:

1. The candidate should increase his/her involvement in research by participating in more national and international scientific forums.
2. The candidate should increase his/her publishing activity on the issues under study in the field 3.8 Economics and publish the results of his/her research in international journals with IF/IR.
3. The applicant should broaden the range of its research areas, as currently a significant part of it is concentrated in the area of fiscal policy.

9. Summary evaluation

The materials submitted by the three candidates for the competitions formally meet the requirements of the Bulgarian legislation in the field and the Rules for the Development of Academic Staff at the Academy of Economics. According to the submitted documents and materials for peer review, as well as the Report on compliance with the minimum national requirements and the requirements under Article 116 of the Regulations for the Development of Academic Staff at the Academy of Economics, provided by each of the three candidates, the sum of all indicators of **Aleksandrina Aleksandrova, PhD declares that she has generated a total of 2342,20 points, Taner Ismailov, PhD declared 1442,99 points and Tanya Todorova, PhD - 1333 points.** In view of what has been stated so far, I believe that the most objective approach, applicable in the situation with three candidates for the post of Associate Professor in two announced competitions, is to apply a ranking by points as follows: with the highest number - Aleksandrina Borisova Aleksandrova, in the next place - Taner Mustafaov Ismailov, and last - Tanya Plamenova Todorova. Although all three candidates formally meet all the requirements for the position of Associate Professor under the described competitions, the two with higher scores demonstrate greater experience in scientific research (in terms of publication activity in the global scientific databases Scopus/Web of Science and project activity (including leadership and participation in

national and international scientific and educational projects), as well as higher recognition in the scientific space (number of citations and citation index).

On the basis of the above I give a **positive evaluation** and I confidently recommend to the honorable scientific jury to propose to the Faculty Council of the Faculty of Finance at the D. A. Tsenov to elect Aleksandrina Borisova Aleksandrova, PhD and Taner Mustafov Ismailov, PhD for Associate professors in the field of higher education: 3. Social, Economic and Legal Sciences, professional field: 3.8 Economics, scientific specialty "Political Economy" for the needs of the Department of General Theory of Economics.

28.07.2025

Member of scientific jury: ...

/Assoc. prof. Marin Stefanov Marinov, PhD/ |