

OPPINION

Prepared by: *Assoc. Prof. Zdravko Lyubenov, PhD, Department of International Economic Relations in D. A. Tsenov Academy of Economics - Svishtov*

About: *Competition announced in the State Gazette, No. 32 of April 15, 2025 for the academic position of Associate Professor at D. A. Tsenov Academy of Economics -Svishtov in professional field 3.8 "Economics" (two persons), scientific specialty "Political Economy" for the needs of the Department of the General Theory of Economics in D. A. Tsenov Academy of Economics*

1. Basis for writing the opinion

The opinion was prepared as a member of the Scientific Jury, determined according to the decision of the Faculty of Finance in D. A. Tsenov Academy of Economics - Svishtov - Protocol No. 11 of 11.06.2025, issued order No. 475 of 12.06.2025 of the Rector of D. A. Tsenov Academy of Economics - Svishtov and Decision from the first meeting of the Scientific Jury held on 19.06.2025 to determine authors of opinions and reviews on the competition.

The opinion is in accordance with the Law on the Development of the Academic Staff in the Republic of Bulgaria (LDASRB) (Art. 2b, Art. 3, Art. 4, Art. 15, Art. 24, Art. 25, Art. 26, Art. 27, Art. 27a, Art. 28); The Regulations for the Implementation of the LDASRB (RILDASRB) (Art. 1, para. 2, Art. 1a, Art. 2, Art. 53, Art. 54, Art. 55, Art. 56, Art. 57, Art. 57a, Art. 58, Annex to Art. 1a, para. 1 Area 3. Social, Economic and Legal Sciences Professional Field 3.1. Sociology, Anthropology and Cultural Sciences, 3.2. Psychology, 3.3. Political Sciences, 3.4. Social Activities, 3.5. Public Communications and Information Sciences, 3.6. Law, 3.7. Administration and Management, 3.8. Economics, 3.9. Tourism), the Regulations for the Development of the Academic Staff at the D.

A. Tsenov Academy of Economics - Svishtov (RDASAE) (Art. 2, para. 1 and para. 2, Art. 4, Art. 116, Art. 124).

2. Presentation of the candidates for participation in the competition

In the competition announced by the D. A. Tsenov Academy of Economics - Svishtov for the academic position of Associate Professor (two persons) 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 of April 15, 2025, documents have been submitted by three candidates (arranged in alphabetical order according to the first letter of the name): **Chief Assist. Prof. Alexandrina Borisova Alexandrova, PhD**; **Chief Assist. Prof. Taner Mustafov Ismailov, PhD** and **Chief Assist. Prof. Tanya Plamenova Todorova, PhD**, who are full-time lecturers in the Department of the General Theory of Economics, the D. A. Tsenov Academy of Economics - Svishtov and were admitted to participate in the competition by a commission appointed by order of the Rector of the D. A. Tsenov Academy of Economics - Svishtov No.478 of 12.06.2025 on the basis of meeting the minimum national requirements under Art. 3, para. 4 of the Law on the LDASRB.

3. Personal characteristics of the candidates

The first candidate - *Chief Assist. Prof. Alexandrina Borisova Alexandrova, PhD*, has an impressive CV, showing professional experience in various fields. She holds two bachelor's degrees - a degree in the Finance and a degree in the Accounting and Control and two master's degrees - in the Finance and the Accounting and Control, and is currently studying in the Master's Program "Law" at the University of Ruse "Angel Kanchev". In 2017, he defended his dissertation in the Doctoral Program the Finance, Money Circulation, Credit and Insurance (Finance) (meets the requirement of Art. 24, para. 1, item 1 of the LDASRB). In

2016, at the Center for Postgraduate and Optional Training of the D. A. Tsenov Academy of Economics - Svishtov, she acquired the qualification: Economic Pedagogy. In 2017 she takes an intensive Spanish language course in the Granada Business School and received a certificate of proficiency in Spanish - level B2. She has worked as an expert in various fields and is a recognized researcher - R2.

She has extensive experience in working on projects as a manager, supervisor, expert and facilitator. She has carried out numerous international mobilities for the purpose of teaching and training under the Erasmus + program. The candidate meets the requirements of art. 116 para. 2 item 4 from RDASAE, relating to the required projects.

She is currently a Chief Assistant Professor at the Department of General Economic Theory of the D. A. Tsenov Academy of Economics - Svishtov.

The second candidate - *Chief Assist. Prof. Taner Mustafaov Ismailov, PhD*, graduated with a bachelor's degree in the Economic and Financial Control and a master's degree in the Financial Control of the Academy of Economics "D. A. Tsenov", Svishtov. In addition, he also has a master's degree in the Turkish Philology from the University of Shumen "Bishop Konstantin Preslavski". In 2015, he became a PhD - majoring in Political Economy at the Academy of Economics "D. A. Tsenov", Svishtov (meets the requirement of Art. 24, para. 1, item 1 of the LDASRB).

The candidate has completed numerous training courses at the Center for Postgraduate and Optional Training of the D. A. Tsenov Academy of Economics - Svishtov. He has worked as a manager, credit consultant, courier - administrator, inspector, assistant broker and appraiser. He has participated in numerous projects, including under the Erasmus+ program. The candidate meets the requirements of Art. 116 para. 2 item 4 from RDASAE, relating to the required projects.

He is currently a Chief Assistant Professor at the Department of General Economic Theory of the D. A. Tsenov Academy of Economics - Svishtov.

The third candidate - *Chief Assist. Prof. Tanya Plamenova Todorova, PhD*, has a bachelor's and master's degree in the International Economic Relations of the Academy of Economics "D. A. Tsenov" - Svishtov. She also holds a bachelor's degree in the Accounting and Control of the same institution. In 2012, she became a PhD - majoring in the Political Economy at the Academy of Economics "D. A. Tsenov", Svishtov (meets the requirement of Art. 24, para. 1, item 1 of the LDASRB).

In the period 2016-2020, she was appointed to the academic position of Associate Professor in the Department of Finance at the Higher School of Agribusiness and Regional Development - Plovdiv.

The candidate participates in four research projects at the Institute of Research and Innovation of the Academy of Economics "D. A. Tsenov", Svishtov, one of which she is the head. She also participates in the team of a project for partial funding of a scientific forum at the same institution. She meets the requirements of Art. 116 para. 2 item 4 from RDASAE, relating to the required projects.

She has participated in six short-term teaching mobilities under the Erasmus+ program.

She is currently a Chief Assistant Professor at the Department of General Economic Theory of the D. A. Tsenov Academy of Economics - Svishtov.

4. Overall (quantitative and qualitative) assessment of the candidate's educational and teaching work

The attached academic employment report of the first candidate *Alexandrina Alexandrova* for the period: academic year 2021/2022 - academic year 2024/2025, prepared by the Study Department at the D. A. Tsenov Academy of Economics - Svishtov, shows the candidate's intense commitment to the educational process. The standard for academic workload has been met and exceeded. The candidate meets the requirements of Art. 116 para. 2 item 3 by

RDASAE and the requirement of Art. 24, para. 1, item 2 of the LDASRB, relating to the required experience.

The applicant's reference for developed and taught lecture courses shows that she participated in bachelor's and master's degree studies in twenty-five courses, conducted in Bulgarian and English. In addition, at the Center for Professional Training at the D. A. Tsenov Academy of Economics - Svishtov, curriculum has been developed for four courses, as well as for three courses at the Baltic International Academy – Latvia.

Most of the subjects studied by the candidate are provided with co-authored peer -reviewed academic textbooks. The candidate meets the requirements of Art. 116 para. 2 item 5 from RDASAE, relating to educational activities.

The references provided testify to the candidate's significant experience in the field of the teaching activities.

Of the attached report on the academic employment of the second candidate –*Taner Ismailov* for the period: academic year 2020/2021 - academic year 2024/2025, prepared by the Study Department at the D. A. Tsenov Academy of Economics - Svishtov, it is evident that, with the exception of the academic year 2022/2023, the academic employment standard has been met and exceeded. The candidate meets the requirements of Art. 116 para. 2 item 3 by RDASAE and the requirement of Art. 24, para. 1, item 2 of the LDASRB, relating to the required experience.

The reference for lecture courses developed and taught by the candidate shows that he participated in bachelor's and master's degree studies in thirty-one courses in Bulgarian and English, most of which were provided with textbooks and teaching aids. The candidate meets the requirements of Art. 116 para. 2 item 5 from RDASAE, relating to educational activities.

This is a good certificate for the candidate's teaching work.

Of the attached report on the academic employment of the third candidate –*Tanya Todorova* for the period: academic year 2020/2021 - academic year

2024/2025, prepared by the Academic Department at the Study Department at the D. A. Tsenov Academy of Economics - Svishtov, it is evident that the academic employment standard has been exceeded for each individual year separately. The candidate meets the requirements of Art. 116 para. 2 item 3 by RDASAE and the requirement of Art. 24, para. 1, item 2 of the LDASRB, relating to the required experience.

The reference for lecture courses developed and taught by the candidate shows that there are three independent and one joint course in the Bachelor's Degree Program and one independent course in the Master's Degree Program.

The candidate provides her teaching with textbooks and teaching aids, most of which are independent, and meets the requirements of Art. 116, para. 2, item 5 of the RDASAE, relating to teaching activities.

5. Overall (quantitative and qualitative) assessment of the candidates' scientific research and research activities

All three candidates meet the requirement of Art. 24, para. 1, item 3 of the LDASRB, relating to the presentation of a published monographic work:

- Alexandrina Alexandrova has published a monographic work on the topic: Financial Literacy in Bulgaria (164 pages), which was discussed at a meeting of the Department of General Theory of the D. A. Tsenov Academy of Economics - Svishtov, reviewed by two reviewers and published in the Tsenov Academic Publishing House, Svishtov.

- Taner Ismailov has published a monograph on the topic: Sustainable Household Consumption in Bulgaria (146 pages) which was discussed at meeting of the Department of General Theory of the D. A. Tsenov Academy of Economics - Svishtov, was reviewed by two reviewers and was published in the "ACCESS PRESS" Publishing House, Bulgaria.

- Tanya Todorova has published a monograph on the topic: Public Revenue and Economic Growth (176 pages), it was reviewed by two reviewers and

published by the "MAKROS" Publishing House. There is no data on its discussion at a department meeting.

The candidates also meet the minimum national requirements in area 3. Social, economic and legal sciences, according to Art. 2b, para. 2 and 3 of the LDASRB and RILDASRB (Annex to Art. 1a, para. 1):

- Chief Assist. Prof. Alexandrina Alexandrova, PhD (see table 1)

Table 1. Compliance with the minimum national requirements in area 3. "Social, economic and legal sciences", according to Art. 2b, para. 2 and 3 of the LDASRB and RILDASRB (Annex to Art. 1a, para. 1) of the Alexandrina Alexandrova

| Group according to RILDASRB | No. indicator under RILDASRB | Minimum points according to RILDASRB | Number of points - of the candidate in the competition | Exceeding the candidate's points in the competition | Compliance with the minimum national requirements in area 3. "Social, economic and legal sciences", according to Art. 2b, para. 2 and 3 of the LDASRB and RILDASRB (Annex to Art. 1a, para. 1) |
|-----------------------------|------------------------------|--------------------------------------|--------------------------------------------------------|-----------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| A | 1 | 50.00 | 50.00 | 0.00 | Yes: required under RILDASRB 50 points, counted under the competition 50 points |
| B | 2 | 0.00 | 0.00 | 0.00 | No minimum requirement |
| In | 3 | 100.00 | 100.00 | 0.00 | Yes: required under RILDASRB 100 points, counted under the competition 100 points |
| G | 4 -11 | 200.00 | 393.10 | 193.10 | Yes: required under RILDASRB 200 points, counted under the competition 393.10 points |
| D | 12 -14 | 50.00 | 1145.00 | 1095.00 | Yes: required under RILDASRB 50 points, counted under the competition 1145 points |
| E | 15-22 | 0.00 | 654.10 | 654.10 | Yes: no points required under the RILDASRB, counted under the competition 654.10 points |
| | TOTAL: | 400.00 | 2342.20 | <u>1942.20</u> | Yes: required under RILDASRB 400 points, counted under the competition 2342.20 points |

- Chief Assist. Prof. Taner Ismailov, PhD (see table 2)

Table 2. Compliance with the minimum national requirements in area 3. "Social, economic and legal sciences", according to Art. 2b, para. 2 and 3 of the LDASRB and RILDASRB (Annex to Art. 1a, para. 1) of the Taner Ismailov

| Group according to RILDASRB | No. indicator under RILDASRB | Minimum points according to RILDASRB | Number of points - of the candidate in the competition | Exceeding the candidate's points in the competition | Compliance with the minimum national requirements in area 3. "Social, economic and legal sciences", according to Art. 2b, para. 2 and 3 of the LDASRB and RILDASRB (Annex to Art. 1a, para. 1) |
|-----------------------------|------------------------------|--------------------------------------|--------------------------------------------------------|-----------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| A | 1 | 50.00 | 50.00 | 0.00 | Yes: required under RILDASRB 50 points, counted under the competition 50 points |
| B | 2 | 0.00 | 0.00 | 0.00 | No minimum requirement |
| In | 3 | 100.00 | 100.00 | 0.00 | Yes: required under RILDASRB 100 points, counted under the competition 100 points |
| G | 4 -11 | 200.00 | 274.67 | 74.67 | Yes: required under RILDASRB 200 points, counted under the competition 274.67 points |
| D | 12 -14 | 50.00 | 670.00 | 620.00 | Yes: required under RILDASRB 50 points, counted under the competition 670 points |
| E | 15-22 | 0.00 | 348.32 | 348.32 | Yes: no points required under the RILDASRB, counted under the competition 348.32 points |
| | TOTAL: | 400.00 | 1442.99 | <u>1042.99</u> | Yes: required under RILDASRB 400 points, counted under the competition 1442.99 points |

- Chief Assist. Prof. Tanya Todorova, PhD (see table 3)

Table 3. Compliance with the minimum national requirements in area 3. "Social, economic and legal sciences", according to Art. 2b, para. 2 and 3 of the LDASRB and RILDASRB (Annex to Art. 1a, para. 1) of Senior Assistant Professor Dr. Tanya Todorova

| Group according to RILDASRB | No. indicator under RILDASRB | Minimum points according to RILDASRB | Number of points - of the candidate in the competition | Exceeding the candidate's points in the competition | Compliance with the minimum national requirements in area 3. "Social, economic and legal sciences", according to Art. 2b, para. 2 and 3 of the LDASRB and RILDASRB (Annex to Art. 1a, para. 1) |
|-----------------------------|------------------------------|--------------------------------------|--------------------------------------------------------|-----------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| A | 1 | 50.00 | 50.00 | 0.00 | Yes: required under RILDASRB 50 points, counted under the competition 50 points |

| | | | | | |
|----|---------------|---------------|----------------|----------------------|----------------------------------------------------------------------------------------------|
| B | 2 | 0.00 | 0.00 | 0.00 | No minimum requirement |
| In | 3 | 100.00 | 100.00 | 0.00 | Yes: required under RILDASRB 100 points, counted under the competition 100 points |
| G | 4 -11 | 200.00 | 328.33 | 128.33 | Yes: required under RILDASRB 200 points, counted under the competition 328.33 points |
| D | 12 -14 | 50.00 | 610.00 | 560.00 | Yes: required under RILDASRB 50 points, counted under the competition 610 points |
| E | 15-22 | 0.00 | 244.66 | 244.66 | Yes: no points required under the RILDASRB, counted under the competition 244.66 points |
| | TOTAL: | 400.00 | 1332.99 | <u>932.99</u> | Yes: required under RILDASRB 400 points, counted under the competition 1332.99 points |

The tables show that the ranking of candidates according to the points collected covering the minimum national requirements is:

1. Chief Assist. Prof. Alexandrina Alexandrova, PhD - 2342.20 points.
2. Chief Assist. Prof. Taner Ismailov, PhD - 1442.99 items.
3. Chief Assist. Prof. Tanya Todorova, PhD – 1332.99 items.

All three candidates meet the additional requirement introduced in Art. 116 para. 2 item 6 of the RDASAE, relating to the presence of a scientific publication in refereed journals in Scopus and/or Web of Science:

- Chief Assist. Prof. Alexandrina Alexandrova, PhD – 5 co-authored publications in Scopus , 4 co-authored publications in Web of Science and 1 co-authored publication in Scopus and Web of Science.
- Chief Assist. Prof. Taner Ismailov, PhD - 4 co-authored publications in Scopus and Web of Science, and 4 co-authored publications in Web of Science.
- Chief Assist. Prof. Tanya Todorova, PhD – 1 co-authored publication in Scopus and 1 co-authored publication in Web of Science.

Here again the candidates can be arranged in the manner presented above.

All three candidates have declared that they have no proven, according to the statutory procedure, plagiarism in the scientific papers submitted for review with which they participate in this competition.

6. Characterization of scientific contributions of the candidates

The three candidates have provided a Statement of the scientific and applied scientific contributions in the publications and materials submitted for review.

The report of the Chief Assist. Prof. Alexandrina Alexandrova outlines a multidisciplinary approach to work. I accept the contributions described by her in the following areas: deriving and assessing the state and determinants of financial literacy in Bulgaria with an emphasis on increasing it through education; management of public finances and tax policy for the benefit of society; achieving fiscal convergence in the EU; effectiveness of European funds and projects financed by the EU; the interrelationship: education–labor market– regional development; development of tourism in the EU.

I accept the contributions in the report of the Chief Assist. Prof. Taner Ismailov, PhD, namely: studying and achieving sustainable consumption; analysis of the effectiveness of fiscal management in the EU and the USA; the labor market and the problems of youth in it; the interrelationship: entrepreneurship–Small and medium-sized enterprises–economic growth; banking and financial stability.

The report by the Chief Assist. Prof. Tanya Todorova, PhD, is too extensive and can be summarized in the following areas of contribution: research and analysis of public revenues and derivation of guidelines for their increase; study of tax policy and opportunities for its improvement; analysis of state budget policy from the perspective of its improvement and achieving economic growth.

7. Academic prominence – citation of the candidates in publications of other researchers

From the documents provided by the Chief Assist. Prof. Alexandrina Alexandrova, it can be established that she is widely known in specialized scientific circles in our country and abroad. In refereed and indexed scientific publications in world-renowned databases with scientific information or in monographs and collective volumes she has: 33 citations or reviews on the Web

of Science and 40 citations or reviews in Scopus. In addition, the candidate has 149 citations in peer-reviewed monographs and collective volumes and 149 citations or reviews in non-peer-reviewed journals.

The Chief Assist. Prof. Taner Ismailov, PhD, also shows that his scientific works are very popular. He indicates 31 citations or reviews in refereed and indexed scientific publications in world-renowned databases of scientific information or in monographs and collective volumes (Web of Science and/or Scopus). He also indicates 1 citation in monographs and collective volumes with scientific review and 38 citations or reviews in non-refereed journals with scientific review.

And the third candidate - the Chief Assist. Prof. Tanya Todorova, PhD, is well-known in specialized scientific circles. The reference indicates: 28 citations or reviews in refereed and indexed scientific publications in world-renowned databases with scientific information or in monographs and collective volumes; 18 citations in monographs and collective volumes with scientific review and 2 citations or reviews in non-refereed journals with scientific review.

In terms of the academic prominence of the candidates, an arrangement can be made again in the manner presented above.

8. Weaknesses, critical remarks, recommendations to the candidates

I have no critical remarks towards the candidates and no significant weaknesses or omissions are noticeable in the scientific papers submitted for review for the competition. All candidates deserve to take the academic position the Associate Professor, but the announced positions are two and this requires them to be ranked based on the above. I hope that regardless of which two candidates will occupy the academic position the Associate Professor, all three will continue to work with the same diligence and enthusiasm. I wish them success!

9. Summary assessment

Based on the submitted documents, the review of the publications, the data from the attached references of the candidates, I concluded that the applications of all three candidates correspond to the requirements of the LDASRB, RILDASRB and RDASAE for occupying the academic position the Associate Professor, but since as I already mentioned there are less positions than candidates, I will make a ranking in accordance with the above. In my opinion, they can be arranged in the following way based on who most deserves to occupy the academic position the Associate Professor:

1. **Chief Assist. Prof. Alexandrina Alexandrova, PhD**
2. **Chief Assist. Prof. Taner Ismailov, PhD**
3. **Chief Assist. Prof. Tanya Todorova**

Although by a small margin, *Chief Assist. Prof. Alexandrina Alexandrova, PhD* and *Chief Assist. Prof. Taner Ismailov, PhD* showed better results on each of the points considered above, and therefore I recommend that the other esteemed members of the Scientific Jury vote like me "FOR" awarding the academic position the Associate Professor in the scientific specialty the Political Economy to:

Chief Assist. Prof. Alexandrina Borisova Alexandrova, PhD and
Chief Assist. Prof. Taner Mustafov Ismailov, PhD.

24.07.2025

Svishtov

Signature: .

(Assoc. Prof. Zdravko Lyubenov, PhD)