

## STATEMENT

by Assoc. Prof. Emil Georgiev Trifonov, Angel Kanchev University of Ruse,  
scientific specialty "Political Economy"

### REGARDING

the materials submitted for participation in the procedure  
for the academic position of "associate professor" (two seats) in the field of higher  
education 3. *Social, economic, and legal sciences*,  
professional field 3.8 "*Economics*,"  
scientific specialty "*Political Economy*"  
at the *D.A. Tsenov Academy of Economics*  
- *Svishtov*

I am a member of the scientific jury for the competition for associate professor in accordance with Order No. 475/12.06.2025 of the Rector of the D.A. Tsenov Academy of Economics in Svishtov. In the competition for associate professors, announced in the State Newspaper, issue 32/15.04.2025, for the needs of the Department of General Theory of Economics at the Faculty of Finance, the candidates are Senior Assistant Professor Alexandrina Borisova Alexandrova (PhD), Senior Assistant professor Taner Mustafiov Ismailov (PhD), Senior Assistant Professor Tanya Plamenova Todorova (PhD), all three from the Department of General Theory of Economics at D. A. Tsenov Academy of Economics – Svishtov.

### 1. Brief biographical information

#### 1.1. Senior Assistant Professor Alexandrina Borisova Alexandrova

Alexandrina Borisova Alexandrova is a senior assistant professor at the Department of General Theory of Economics at the D. A. Tsenov Academy of Economics in Svishtov. In 2017, she obtained her PhD degree with a dissertation on "Optimization of the Tax System in the Republic of Bulgaria." Since 2017, she has held the position of Researcher (since 2021 - Researcher R2) at the Institute for Scientific Research at the University of Economics, and since 2024 she has also been its Chief Coordinator. Since 2021, she has been a guest lecturer at the Baltic International Academy-Riga, LV, where she teaches four independently developed lecture courses in English to bachelor's and master's degree students. Dr. Alexandrova has significant practical experience in both the government and non-governmental sectors, gained as an external expert at the Center for Human Resources Development, a consultant on project financing for business organizations, and founder and Development Manager of the non-governmental organization Alliance for Sustainable Regional Development. During the period 2020-2022, she is an honorary assistant at the Department of Finance and Credit. She has completed two bachelor's degrees and two master's degrees at the Academy of Economics and is currently studying a master's program in Law at RU Angel Kanchev University. She has completed nine international mobility programs for teaching purposes. The candidate possesses excellent language skills, is fluent in English and Russian, and has a good knowledge of Spanish and German.

### **1.2. Senior Assistant Professor Taner Mustafov Ismailov**

Taner Mustafov Ismailov graduated from the State Trade High School (Svishtov) and completed his higher education at the Academy of Economics. He completed his master's degree at Shumen University. He was a regular doctoral student at the Department of General Economic Theory and successfully defended his dissertation. The candidate has professional qualifications in the fields of pedagogy, customs documentation, and insurance products. He has experience in the real economy. He is fluent in Turkish and has a good command of English and German.

### **1.3. Senior Assistant Professor Tanya Plamenova Todorova**

Tanya Plamenova Todorova completed her high school education in Pleven, specializing in Economics in English. She holds two bachelor's degrees and a master's degree in International Business and Management from D.A.Tsenov Academy of Economics. She is a doctoral student in the Department of General Theory of Economics with a defended dissertation entitled "Effectiveness of Public Expenditure in the Bulgarian Economy (Macroeconomic Aspects)". She has high language skills (English and German) and good computer literacy. From 2016 to 2020, he was an associate professor at UARD-Plovdiv.

## **2. General description of the materials provided**

### **2.1. Senior Assistant Professor Alexandrina Borisova Alexandrova**

The candidate submits the following materials for the competition:

- Textbooks - 5 (all co-authored) and 2 teaching aids (co-authored)
- Monographs - 1;
- Publications - 53, including a habilitation thesis.

The publications can be classified as follows:

- monograph - 1;
- chapter from a collective monograph – 6;
- articles and reports in scientific publications, referenced and indexed in global databases – 7;
- articles published in non-referenced peer-reviewed journals – 10;
- reports published in non-refereed journals with scientific review – 18;
- studies published in scientific publications, referenced and indexed in global databases – 3;
- studies published in non-refereed journals with scientific review – 8

Most of the publications are co-authored, with one article and five reports being solo works. All materials were reviewed prior to publication.

### **2.2. Senior Assistant Professor Taner Mustafov Ismailov**

The candidate submits the following materials for the competition:

- Textbooks - 5 (all co-authored) and 3 independent lecture courses at the Center for Postgraduate and Optional Training;
- Monographs - 1;
- Publications - 27, including a habilitation thesis.

The publications can be classified as follows:

- monographs - 1;
- chapters from collective monographs - 3;
- articles and reports in scientific publications, referenced and indexed in global databases – 6;
- articles and reports published in non-referenced journals with scientific review – 12;
- studies published in scientific journals, referenced and indexed in global databases – 2;
- studies published in non-referenced journals with scientific review – 2;
- book based on a defended dissertation – 1.

Most of the publications are co-authored. Of the articles and reports in non-refereed publications, the candidate has 3 independent ones. All materials are reviewed prior to publication.

### **2.3. Senior Assistant Professor Tanya Plamenova Todorova**

The candidate submits the following materials for the competition:

- Textbooks - 5 (all co-authored) and 4 independent;
- Teaching aids - 1 (co-authored) and 2 independent;
- Monographs - 1;
- Publications - 30, including a habilitation thesis.

The publications can be classified as follows:

- monographs - 1;
- articles and reports in scientific publications, referenced and indexed in global databases – 2;
- articles and reports published in non-referenced peer-reviewed journals – 22;
- studies published in non-refereed journals with scientific review – 4;
- book based on a defended dissertation – 1.

The articles and reports in non-refereed publications are independent, as is one of the studies. All materials were reviewed prior to publication.

The nature of the candidates' publications, especially those of the first two, reflects the policy of the Academy of Economics, respectively the Department of General Theory of Economics, to encourage participation in collective scientific publications.

## **3. Impact of the candidate's scientific publications in the literature (known citations)**

### **3.1. Senior Assistant Professor Alexandrina Borisova Alexandrova**

Citations

- In global databases – 73;
- In monographs and collective volumes with scientific review – 149;
- In non-refereed journals with scientific review – 149.

### **3.2. Senior Assistant Professor Taner Mustafov Ismailov**

Citations

- In global databases – 31;
- In monographs and collective volumes with scientific review – 1;
- In non-refereed journals with scientific review – 38.



### **3.3. Senior Assistant Professor Tanya Plamenova Todorova**

#### **Citations**

- In global databases – 28;
- In monographs and collective volumes with scientific review – 18;
- In non-refereed journals with scientific review – 2.

### **4. General description of the candidate's activities**

#### **4.1. Teaching and educational activities (working with students and doctoral candidates)**

##### **4.1.1. Senior Assistant Professor Alexandrina Borisova Alexandrova**

In her teaching and lecturing activities, Assist. Prof. Dr. Alexandrova stands out as a creative and innovative lecturer. The candidate teaches a huge number of subjects, conducting training in 25 courses in Bulgarian and English. The classes are attended by students from various majors in bachelor's and master's degree programs and consist primarily of seminars. The majority of the subjects taught correspond to the scientific profile of the department and the scientific specialty, and are related to the peer-reviewed publications of the announced competition for the position of associate professor. The candidate also fulfills the additional requirements according posed by the Academy of Economics. Some of the courses she teaches are interdisciplinary in nature.

##### **4.1.2. Senior Assistant Professor Taner Mustafaov Ismailov**

Assoc. Prof. Dr. Taner Mustafaov Ismailov teaches students in a wide range of academic disciplines, which far exceeds the reasonable number of academic disciplines for a single lecturer. For the 2024/25 academic year alone, the candidate reports teaching 20 academic courses. Most of the subjects are related to the announced competition for the position of associate professor, with some taught in Bulgarian and others in English. The candidate meets the additional requirements of the Svishtov Academy of Economics. Taner Ismailov has received very good evaluations in his performance reviews.

##### **4.1.3. Senior Assistant Professor Tanya Plamenova Todorova**

Assist. Prof. Dr. Tanya Plamenova Todorova, as an established lecturer, demonstrates a high level of responsibility towards the teaching process. She teaches four subjects at the bachelor's level—three independently and one course ("Macroeconomics") jointly—as well as one subject at the master's level. The subjects correspond to the profile of the announced competition and the scientific specialty and present the candidate as an accomplished lecturer in the field of theoretical economics.

#### **4.2. Scientific and applied scientific activity**

Right from the start, I should mention that the candidates meet—and by all accounts exceed—the minimum national and additional university requirements for scientific publications needed to get the title of associate professor. The scientific publications are sufficient in volume and there is a good balance between articles and conference papers, although most are co-authored. There is no evidence of plagiarism in the materials presented, as defined by law.

#### **4.2.1. Senior Assistant Professor Alexandrina Borisova Alexandrova**

The publications presented examine issues that are topical and of importance to Bulgarian economy; it is important to note that in most of them the author takes an interdisciplinary approach based on her background in finance. Her main work is the monograph "Financial Literacy in Bulgaria," published in 2025, with a volume of 164 standard pages. The monograph examines the importance of financial literacy in contemporary society and its impact on individuals and society. It is seen as a direct consequence of the quality and scope of lifelong education. Various aspects of financial literacy are examined, especially those related to poverty and inequality. An empirical study on financial literacy in Bulgaria has been conducted. There is also a critical analysis of financial literacy at the European level and reasoning for Bulgaria's lagging behind. The monograph has been peer-reviewed.

The candidate demonstrates exceptional activity in the field of research projects as a member and leader of research teams. During the period, she participated in a total of 27 projects, including 10 national scientific or educational projects and 17 international scientific or educational projects, and was the leader of 1 national and 2 international projects. The candidate's professional training has been put to excellent use in her participation in projects. Many of the results of the projects have been published.

#### **4.2.2. Senior Assistant Professor Taner Mustafov Ismailov**

The publications presented examine various economic and financial aspects of Bulgaria's economy. Noteworthy are the publications in the field of sustainable consumption and the efficiency of the fiscal system, as well as the role of SMEs. The main work presented is a monograph entitled "Sustainable Consumption of Households in Bulgaria" from 2023, 148 pages – reviewed. The monograph consists of two chapters, its main purpose being to study the degree of application of the concept of sustainable consumption among Bulgarian households. It examines the theoretical and practical problems of sustainable consumption, the factors on which it depends, and its manifestation in the Bulgarian context. The monograph represents a significant contribution to the field of research. The book *Income Inequality in Bulgaria and Opportunities for Small Business Development*, published in 2023, can be considered a supplement to the monograph. The main objective of the study is to examine how the development of small businesses can affect inequality in Bulgaria. The issue is developed in three chapters.

During the observed period, the candidate participated in 16 research projects, some of the results of which were published in the form of articles and reports.

#### **4.2.3. Senior Assistant Professor Tanya Plamenova Todorova**

The publications presented define the researched issues that relate to public revenue and economic growth in Bulgaria and the EU. The 2016 monograph "Public Revenue and Economic Growth" is 176 pages long. It examines in detail the tax structure and tax rates in 12 European economies, which contributes to the achievement of certain socio-economic analyses by comparing empirical data with that of Bulgaria. Three chapters demonstrate that, in addition to the amount of public expenditure, attention should be paid to tax collection and tax restructuring from direct to indirect taxes, and from distortionary to non-distortionary taxes. The issue is

further explored in the book "Effectiveness of Public Expenditure," published in 2023, which can be seen as a further development of the author's research.

For the period 2009-2025, Assist. Prof. Todorova participated in four completed and one ongoing research projects, one of which she led.

#### **4.3. Contributions (scientific, scientific-applied, applied)**

The publications presented by the candidates contain indisputable, and in my opinion, in some cases original, scientific and applied scientific contributions. I accept most of the contributions listed by the candidates in the reports as original scientific contributions. They meet the requirements of Article 54 of the Development of Academic Staff in the Republic of Bulgaria Law and correspond to the achievements contained in the publications presented.

##### **4.3.1. Senior Assistant Professor Alexandrina Borisova Alexandrova**

The publications and materials submitted for review demonstrate multidisciplinary scientific activity, which allows for the separation of scientific and applied scientific contributions into seven areas, namely: financial literacy; public finance, tax policy, and fiscal convergence in the EU; economic growth, digitalization, sustainable development, and artificial intelligence; budget management and public sector efficiency; labor market, education, and regional development; European funds; regional analysis and tourism. The areas listed are too numerous and broad, and some of them are not relevant to the scientific field of the competition for the position of associate professor. Nevertheless, the scientific publications outline and complement each other, demonstrating the author's high professional competence and skills in applying modern methods of analysis. I accept the scientific and applied contributions mentioned as the author's personal work.

##### **4.3.2. Senior Assistant Professor Taner Mustafov Ismailov**

The scientific contributions of Assist. Prof. Dr. Taner Mustafov Ismailov are correctly arranged in five main areas: sustainable consumption; fiscal management and fiscal system efficiency; labor market and youth unemployment; SMEs and entrepreneurship; banking and financial stability. As with Assist. Prof. Dr. Alexandrova, the basic higher education in finance and credit clearly has an impact on the issues studied. The scientific and applied scientific contributions are correctly indicated, and I accept that they are the work of the author.

##### **4.3.3. Senior Assistant Professor Tanya Plamenova Todorova**

The main scientific and applied scientific contributions of Assist. Prof. Tanya Plamenova Todorova stem directly from the monograph and book presented and are primarily related to the study of the role and size of public revenues in the economy and the possibilities for their optimization in order to stimulate economic growth. The individual contributions address various aspects of the problem, including in the economies of the countries that joined the EU in 2004 and 2007. Thirteen specific scientific and applied scientific contributions are listed, some of which are not independent scientific contributions.

#### **5. Critical Notes**

After carefully reviewing the publications submitted by the three candidates, I am convinced that they contain no significant errors, omissions, or contradictions. I



have several critical comments and recommendations for each of the candidates regarding their future research and scientific work.

**5.1. Senior Assistant Professor Alexandrina Borisova Alexandrova**

- to use her undisputed potential in scientific research in a more targeted manner by overcoming fragmentation in scientific research and focusing on issues relevant to general economic theory;
- increase the number of independent publications that better outline her scientific profile.

**5.2. Senior Assistant Professor Taner Mustafov Ismailov**

- focus its research efforts on fewer areas, e.g. progressive taxation and the fight against inequality – political aspects;
- a general weakness (shared with Assist. Prof. Dr. Alexandrova), which obviously does not stem solely from them, is the huge number of diverse (despite the basic qualification) academic disciplines taught.

**5.3. Senior Assistant Professor Tanya Plamenova Todorova**

- focus on publications in peer-reviewed scientific journals indexed in global databases;
- use its potential to participate in scientific research projects in a more organised manner.

**6. Conclusion:**

The research and teaching activities of Senior Assistant Professor Dr. Alexandrina Borisova Alexandrova, Senior Assistant Professor Dr. Taner Mustafov Ismailov, and Senior Assistant Professor Dr. Tanya Plamenova Todorova fully meet all the requirements of the Law on the Development of Academic Staff in Bulgaria and the Regulations for its application at D. A. Tsenov Academy of Economics – Svishtov. In connection with the fact that the competition for the position of Associate Professor in the field of higher education 3. Social, Economic, and Legal Sciences, Professional Field 3.8 Economics, Scientific Specialty "Political Economy," published in State Newspaper No. 32/15.04.25, is for two positions, and there are three candidates participating, I conclude the following ranking based on the materials submitted by the candidates:

1. Senior Assistant Professor Dr. Alexandrina Borisova Alexandrova;
2. Senior Assistant Professor Dr. Taner Mustafov Ismailov;
3. Senior Assistant Professor Dr. Tanya Plamenova Todorova.

Based on the above, I propose that the first two be elected as Associate Professors in professional field 3.8 "Economics," scientific specialty "Political Economy," for the needs of the Department of General Theory of Economics at D.A. Tsenov Academy of Economics – Svishtov.

Rousse,  
22.07.2025 г.

Jury member:

/Assoc. Prof. Dr. Emil Georgiev Trifonov/