

STATEMENT

From: Assoc. Prof. Natalia Stoyanova Marinova, PhD
"D. A. Tsenov" Academy of Economics - Svishtov
Field of higher education: 3. "Social, Economic and Legal Sciences"
Professional field: 3.8. "Economics"
Scientific specialty "Application of Computing in Economics"

Subject: competition for occupying the academic position of "**Associate Professor**" in the scientific specialty "Application of Computing in Economics", professional field 3.8 "Economics", field of higher education 3. "Social, Economic and Legal Sciences", for the needs of the Department of "Business Informatics", published in the State Gazette, issue No. 60/25.07.2025.

1. Grounds for Writing the Statement

The opinion was prepared on the basis of the decision of the Faculty Council of the Faculty of "Management and Marketing" of the "D. A. Tsenov" Academy of Economics - Svishtov (Protocol No. 1/17.09.2025), Order No. 954 of 18.09.2025 of the Rector of the "D. A. Tsenov" Academy of Economics - Svishtov on determining the composition of the scientific jury for an announced competition for associate professor (based on Art. 5, para. 1 and Art. 121, paras. 1 and 2 of the Regulations for the Development of the Academic Staff at the Academy of Economics, RDASSA) and the decision of the first meeting of the scientific jury on 29.09.2025.

2. Presentation of the Candidate

In the competition 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 in Economics", announced for the needs of the Department of "Business Informatics" at the "D. A. Tsenov" Academy of Economics - Svishtov, one candidate participated, namely Head Assistant Professor Kremena Mariyanova Marinova-Kostova, PhD, who is a lecturer in the same department.

3. Personal Characteristics of the Candidate

The educational path of the candidate for the academic position of "associate professor" is inextricably linked to her hometown of Svishtov, where she:

- Graduated in 2004 from the "Dimitar Hadzhivasilev" PSCHS - Svishtov with a degree in "Machine Information Processing" and acquired a second degree of professional qualification "Accountant".

- Graduated in 2008 from the "D. A. Tsenov" Academy of Economics - Svishtov with a Bachelor's Degree in Informatics and acquired additional professional training in the specialty "Economic Pedagogy" at the Centre for Postgraduate Studies and Optional Education of the "D. A. Tsenov" Academy of Economics – Svishtov.
- Graduated in 2009 from the "D. A. Tsenov" Academy of Economics - Svishtov in the Master's Degree program in speciality "Business Informatics", master's program "Information Technologies in Business".
- In 2013, as a full-time doctoral student at the Business Informatics department of the "D. A. Tsenov" Academy of Economics - Svishtov, she obtained the educational and scientific degree of “Doctor of Philosophy” (PhD) in the scientific specialty "Application of Computing in Economics" after successfully defending a thesis on the topic "Improvement of Electronic Systems for Managing Customer Relationships in the Financial Sector".

The work experience of Head Assistant Professor Kremena Mariyanova Marinova-Kostova, PhD began during her studies as a student, when in the period 2008-2009 she worked as a part-time and later as full-time teacher of informatics at the "Dimitar Hadzhivasilev" PSCHS - Svishtov, and subsequently (2023 and 2025) as a teacher of practical training at the same school. In 2013, she was appointed as an Assistant Professor in the Department of "Business Informatics" at the "D. A. Tsenov" Academy of Economics - Svishtov, and after successful attestation of her teaching and research work in 2017, she was promoted to the position of Head Assistant Professor at the same department. 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 as an Assistant/Head assistant at the Academy, thereby meeting the requirements of Art. 116, para. 2, item 3.1 of the RDASSA for internship in the specialty.

During her long academic career, Head Assistant Professor Kremena Mariyanova Marinova-Kostova, PhD has participated in a number of courses, trainings, specializations and mobilities (3 short-term ones for teaching purposes and 1 research mobility), increasing her professional qualification and language and didactic skills for teamwork, for the application of innovative educational technologies, for the creation of interactive educational content, for project management, etc. The candidate's research abilities are demonstrated by her participation in 3 scientific projects for conducting scientific research in the fields of science in which the Academy of Economics prepares students and doctoral students, in 1 infrastructure project for the conduct of quality and competitive scientific research, in 1 project for partial funding of a scientific forum, and in a focus group of 1 international project, with which she meets the requirements of Art. 116, para. 2, item 4 of the RDASSA for participation in scientific research projects.

The administrative and managerial aspect of the professional experience of Head Assistant Professor Kremena Mariyanova Marinova-Kostova, PhD is expressed in:

- Implementation of expert and training activities on publishing research results through Web 2.0 tools and on creating educational documentation and digital content for joint curricula.
- Administration of the scientific activity of the Department of "Business Informatics".
- Administration of the master's programs "Electronic Business and Digital Markets" and "Electronic Commerce" led by the Department of "Business Informatics";
- Organizational management and conducting certification courses at the "Centre for Innovative Educational Technologies" at the "D. A. Tsenov" Academy of Economics - Svishtov.

Since 2020, the candidate has been a member of the Union of Scientists in Bulgaria. She is fluent in English (C1), German (A1) and Spanish (A1). She has excellent computer and digital skills, as well as very good pedagogical and social competencies.

4. Overall Assessment of the Candidate's Teaching Activities

From the reports submitted by the employer on the academic employment of Head Assistant Professor Kremena Mariyanova Marinova-Kostova, PhD, it is evident that for the last five academic years she has covered and even exceeded the academic standard of 500 hours in the first and 400 hours in the remaining four years, achieving an average workload for the period of 534.74 hours and an annual workload of 498 hours, 561 hours, 575 hours, 478 hours and 560 hours.

The candidate's teaching and learning activities are expressed in the development and delivery of a number of lecture courses in Bulgarian and English, namely:

- 7 lecture courses in the Bachelor's Degree program - "Business Information Systems" (14 academic weeks), "Introduction to Information Systems", "Electronic Governance", "Information Infrastructure", "Tourism Information Systems", "Business Information Systems" (9 academic weeks), E- Business Fundamentals.
- 16 lecture courses in the Master's Degree program - "Information Systems in the Business Organization", Information systems in Business Organisation , "Fundamentals of Electronic Business", Fundamentals of Electronic Business , "Customer Relationship Management Systems and Social Networks", Customer Relationship Management and Social Networks , "Electronic Payment Systems", Electronic Payment Systems, Electronic Business in Tourism , "Introduction to Information Systems", Introduction this Information Systems, "Information Infrastructure", "E-Commerce and Electronic Payments", "Business Information Systems",

"Master's Seminar in Electronic Business and Digital Markets",
"Master's Practicum in Electronic Commerce".

- 2 lecture courses at the Centre for Postgraduate and Optional Education at the "D. A. Tsenov" Academy of Economics - Svishtov, "Optional Education" sector - "Digital Competence and Digital Creativity", "Internet Technologies and Services".
- 3 lecture courses at the Vocational Training Centre of the NAVET at the "D. A. Tsenov" Academy of Economics – Svishtov, "Vocational Training" sector - "Initial computer literacy", "Working with documents with MS Word and Analysing Information with Excel", "Opportunities for Applying Geographic Information Systems (GIS) in Training".
- 3 certification courses Vocational Training Centre of the NAVET at the "D. A. Tsenov" Academy of Economics – Svishtov, "Vocational Training" sector - "Tools for Publishing Research Results", "Digital Competence - Basic Level" (1 and 2 according to DigComp), "Digital Competence - Intermediate Level" (3 and 4 according to DigComp).

The educational and methodological support of the lecture courses led by Head Assistant Professor Kremena Mariyanova Marinova-Kostova, PhD is expressed in the writing and publication in co-authorship of 6 academic textbooks and teaching materials, discussed and accepted by the Department Council with two internal reviewers.

The presented quantitative and qualitative parameters of the pedagogical activity of the candidate for the academic position of "associate professor" fully meet the requirements of Art. 116, para. 2, items 5.1 and 5.2 of the RDASSA for educational activity and are grounds for a very good assessment of his professionalism.

5. Overall Assessment of the Candidate's Scientific Research and Research Activities

The candidate for the academic position of "associate professor" participates in the announced competition with 28 publications that do not repeat or overlap the scientific works for the acquisition of the educational and scientific degree of "Doctor of Philosophy" (requirement of Art. 116, para. 3 of the RDASSA), namely:

- One issue of a monographic work in a volume of 194 pages.
- One book based on a defended dissertation for the award of the educational and scientific degree of "Doctor of Philosophy" in a volume of 186 pages.
- Eight articles and reports published in scientific journals, referenced and indexed in world-renowned databases with scientific information in a total volume of 71 pages, with which the candidate meets the requirements of Art. 116, para. 2, item 6 of the RDASSA for the presence

of at least 1 (one) scientific publication in refereed journals in Scopus and/or Web of Science.

- Fourteen articles and reports published in non-refereed journals with scientific review or published in edited collective volumes in a total volume of 100 pages.
- Four studies published in non-refereed journals with scientific review or published in edited scientific volumes in a total volume of 126 pages.

The publications submitted for review, totalling 702 pages, have original content, with which the candidate meets the requirements of Art. 116, para. 2, item 2 of the RDASSA for the absence of plagiarism proven in accordance with the statutory procedure. All developments have been published in academic publishing houses and specialized scientific journals, and the reports - in collections with editorial boards. In structural terms, 10 of the scientific works have been developed independently, and 12 have been published in English. The content analysis of the publications shows a focus on a wide range of problems in the field of information technologies, concerning digital ecosystems and platforms, the application of Big Data and IoT in the economy and tourism, the development of various financial and business technologies and the digital transformation in education.

The Report submitted by Head Assistant Professor Kremena Mariyanova Marinova-Kostova, PhD on the fulfilment of the minimum national requirements of 400 points under Art. 2b, para. 2 and 3 of the Law on the Development of Academic Staff in the Republic of Bulgaria in scientific field 3. "Social, Economic and Legal Sciences" proves the coverage of the requirements of Art. 116, para. 2, item 1 of the RDASSA for compliance with the same with a total of 1906.33 points in relation to the following scientific-metric indicators:

- Group A. Thesis for the award of the educational and scientific degree "doctor" - 50 points;
- Group B. Habilitation work – monograph - 100 points;
- Group Д. Publications – 261.33 points out of 200 points required;
- Group Д. Citations – 1495 points out of 50 points required.

In summary, the scientific output of the candidate for the academic position of "associate professor" is sufficient in volume, diverse in structure, current in subject matter, recognizable among the international research community, and meets legal requirements.

6. Characterization of the Candidate's Scientific Contributions

In the Report on the scientific and applied scientific contributions in the publications and materials submitted for review, presented by Head Assistant Professor Kremena Mariyanova Marinova-Kostova, PhD, the same are divided into three groups: scientific contributions, applied scientific contributions of a methodological nature, and applied scientific contributions of an empirical nature. I accept this division.

As particularly relevant in the field of the announced competition, real and significant for economic science and practice, I can highlight the following contributing moments and original author's ideas:

- Schools and higher education institutions in Bulgaria can build modern digital educational ecosystems by integrating innovative internet technologies, implementing good pedagogical practices, and implementing tools to improve the digital competencies of trainers and learners.
- The tourism industry in Bulgaria can be successfully digitized by implementing an integrated set of digital platforms, application interfaces, sensor networks, mobile applications, cloud computing and Big Data analysis tools.
- The interaction between Big Data technologies, the Internet of Things, and business process management is the foundation for building and improving intelligent business environments in the modern digital economy.
- The digital transformation process of large Bulgarian enterprises can be implemented smoothly, optimally and effectively through the implementation of cloud services, integration of corporate information systems and monitoring solutions.

The analysis of a reference for the scientific and applied scientific contributions in the publications and works of Head Assistant Professor Kremena Mariyanova Marinova-Kostova, PhD and the acquaintance with her scientific publications, textbooks and teaching materials gives me reason to conclude that there is a correspondence between the contributions in the candidate's scientific research and those announced in the materials submitted for review.

7. Academic Recognition of the Candidate

The Citations and Reviews Report presented by Head Assistant Professor Kremena Mariyanova Marinova-Kostova, PhD is a testament to the quality and popularity of her scientific publications among the academic community and information technology specialists from the country and abroad. The document lists a total of 110 references (93 in refereed scientific publications, 3 in monographs and collective volumes with scientific review and 14 in non-refereed journals with scientific review) on 4 independent and 106 joint works of the candidate, carrying 1495 points with a minimum required of 50.

8. Weaknesses, Critical Remarks, Recommendations

Knowing closely the teaching, administrative and scientific work of Head Assistant Professor Kremena Mariyanova Marinova-Kostova, PhD and referring to the quantitative and qualitative indicators for her evaluation detailed in the previous points of the statement, I have no critical remarks. I recommend increasing the number of independent publications in her future research activity.

9. Summary Conclusion and Opinion

The data, quantitative and qualitative indicators presented in this statement and the documents attached by the candidate for the academic position of "associate professor" prove unequivocally that Head Assistant Professor Kremena Mariyanova Marinova-Kostova, PhD fully meets the requirements of the Law on the Development of Academic Staff in the Republic of Bulgaria and of Art. 116 of the Regulations for the Development of the Academic Staff at the Academy of Economics.

The many years of teaching experience, educational competencies, scientific merits of the publications and the affirmative overall assessment of the candidate's teaching and research work give me reason to recommend to the members of the Scientific Jury to propose to the Faculty Council of the Faculty of "Management and Marketing" at the "D. A. Tsenov" Academy of Economics - Svishtov Head Assistant Professor Kremena Mariyanova Marinova-Kostova, PhD **to be elected** to the academic position of "Associate Professor" in the scientific specialty "Application of Computing in Economics", professional field 3.8. "Economics", field of higher education 3. "Social, Economic and Legal Sciences".

Svishtov
14.10.2025

Prepared the statement:
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