

**TO THE CHAIRMAN OF THE SCIENTIFIC JURY FOR EVALUATION OF A
CANDIDATE IN THE COMPETITION FOR THE ACADEMIC POSITION
"ASSOCIATE PROFESSOR"
IN THE D. A. TSENOV ACADEMY OF ECONOMICS**

OPINION

***From:** Assoc. Prof. Dr. Petya Emilova Popova, scientific specialty "Application of Computing in Economics", Department of "Business Informatics" at "D. A. Tsenov" Academy of Economics - Svishtov*

***Subject:** 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", published in the State Gazette, issue 60a*

1. Presentation of the candidate for participation in the competition, the scientific specialty and the department for the needs of which the competition is announced

Head Assistant Prof. Kremena Marianova Marinova-Kostova, PhD is a candidate for a competition announced in the State Gazette No. 60/25.07.2025, 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" for the needs of the Department of Business Informatics at the "D. A. Tsenov" Academy of Economics - Svishtov.

2. Basis for writing the opinion

The opinion was prepared on the basis of the Decision of the Faculty Council of the Faculty of Management and Marketing, Protocol No. 1/17.09.2025, Order of the Rector No. 954/18.09.2025 of "D. A. Tsenov" Academy of Economics - Svishtov on determining the composition of the scientific jury and the decision of the first meeting of the scientific jury, held on 29.09.2025 and the Regulations for the Development of the Academic Staff at the Academy of Economics "D. A. Tsenov" (RDAS).

3. Personal characteristics of the candidate:

Kremena Marianova Marinova-Kostova was born on 04.06.1985 in the town of Svishtov. In 2004, she graduated from secondary special education in the specialty "Machine Information Processing" at the "Dimitar Hadzhivasilev" High school of commerce - Svishtov. In the same year, she acquired a second degree of professional qualification "Accountant" at the "Dimitar Hadzhivasilev" High school of commerce - Svishtov. In 2008, she graduated as a bachelor in the specialty "Informatics" at the "D. A. Tsenov" Academy of Economics - Svishtov and acquired additional professional training in the specialty "Economic Pedagogy" at the Centre for Postgraduate and Optional Training at the "D. A. Tsenov" Academy of Economics - Svishtov. In 2009, she also graduated from the Master of Science in Business Informatics, MP "Information Technologies in Business" at the "D. A. Tsenov" Academy of Economics - Svishtov. In 2010, she was enrolled as a full-time doctoral student in the Business Informatics course of the "D. A. Tsenov" Academy of Economics, and in 2013 she obtained the ONS "Doctor" degree after successfully defending her dissertation on the topic "Improvement of Electronic Systems for Managing Customer Relationships in the Financial Sector".

Kremena Marinova-Kostova was appointed as an assistant professor in the Department of Business Informatics of the D. A. Tsenov Academy of Economics in 2013. In 2017, she became a Head Assistant Professor. Since 2017, she has been the Department's Scientific Secretary. She is also the secretary of 2 master's programs at the Department of Business Informatics - MP "Electronic Business and Digital Markets" and MP "Electronic Commerce"

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/chief assistant at the Academy of Economics.

Kremena Marinova-Kostova has participated in 3 team projects for scientific research in the fields of science in which the Academy prepares students and PhD students, 1 infrastructure project for conducting quality and competitive scientific research and 1 project for partial funding of a scientific forum as a team member.

She has also participated in 3 short-term mobilities for teaching under the Erasmus + program (Turkey - 2 mobilities and Italy) and one research mobility under project BG05M2OP001-2.009-0026-C01 "Development of the capacity of students, doctoral students, postdoctoral students and young scientists from the D". A. Tsenov" Academy of Economics - Svishtov, implemented in Poland.

Since 2020, Kremena Marinova-Kostova has been a member of the Union of Scientists in Bulgaria.

According to a report from the Academy of Economics "D. A. Tsenov" - Svishtov, the fulfilment of the requirements for classroom and extracurricular employment has been confirmed in full for the last five academic years. The Head Assistant Prof. Kremena Marinova-Kostova, PhD reports employment for the last five academic years of 534.74 hours, compared to the PRAS standard at the Academy of Economics "D. A. Tsenov" - Svishtov of 360 hours.

The assessment from the last attestation of Head Assistant Professor Kremena Marinova-Kostova, PhD is "Very good".

Since the beginning of her academic career, Head Assistant Professor Kremena Marinova-Kostova, PhD has established herself as a lecturer and researcher in the field of business informatics theory and practice. This is confirmed by the recommendations submitted by the candidate for the competition, including scientific articles, academic teaching materials, and developed lecture courses (independently and in co-authorship).

4. General (quantitative and qualitative) evaluation of the teaching work

The evidence of the candidate's academic work presented in the competition shows a rich portfolio of authored educational content for providing courses in the bachelor's and master's degree programs.

The candidate submits for review two academic textbooks in co-authorship, according to the requirement of Art. 116, para. 2, item 5.1 of the Academic Regulations at the "D. A. Tsenov" Academy of Economics - at least two published textbooks, discussed and accepted by the Department Council with two internal reviewers. A list of the two submitted textbooks is attached to the documents - "Business Information Systems" and "Information Infrastructure". Additionally, under the same article, four educational materials are included - "Electronic Payment Systems", "Electronic Governance", "Fundamentals of Electronic Business" and "Introduction to Information Systems", also in co-authorship.

According to Art. 116, para. 2, item 5.2, the candidate proves the development and teaching of lecture courses for students in the Bachelor's (7 pcs.) and Master's (16 pcs.) degree programs in full-time, part-time and distance learning.

5. General (quantitative and qualitative) assessment based on the criteria and indicators for research activity and compliance with the requirement).

Based on the Report on the implementation of the minimum national requirements under Art. 2b, para. 2 and 3 of the Law on the Republic of Bulgaria on the State Administration of Education and Science in the scientific field 3. "Social, economic and legal sciences" and the additional requirements specified in Art. 116, para. 2, item 1 of the Regulations for the Development of the Academic Staff at "D. A. Tsenov" Academy of Economics - Svishtov, the candidate for the competition, Head Assistant Professor Kremena Marianova Marinova-Kostova, PhD, reports the following publications, summarized by groups and number of points:

- Group A – dissertation – 50 points;
 - Group B – habitation thesis – 100 points;
 - Group D – 27 publications – 261.33 points; (with a minimum requirement of 200);
 - Group E – 110 citations – 1495 points, (with a minimum requirement of 50);
- or a total of 1906.33 points (with a minimum requirement of 400 points)).

One monographic work with the following bibliographic description was submitted for review under the competition: Marinova-Kostova, K. *Research on the potential of Internet technologies for increasing digital competence in education. Varna, "Knowledge and Business" - Varna, 12.2023, 194 c., ISBN: 978-619-210-070-4.*

The material has a theoretical and applied nature. In a theoretical aspect, it is aimed at studying the digital competence of learners and trainers and the possibilities of Internet technologies for developing this type of competence. The author of the study develops the thesis that Internet technologies provide powerful and diverse tools for increasing digital competence in education, developing the learning process, facilitating access to information and educational resources, but also promoting interactivity, collaboration and innovation in the learning environment.

To prove the research thesis, first, the digital transformation of education is examined, the role of information technologies in education is identified, the essence of e-learning is studied, a concept of a digital educational ecosystem is presented, the essence of digital competence is defined. Second, the application of Internet technologies in education is studied, the historical development of these technologies and, more specifically, web technologies is outlined, the possibilities of leading Internet technologies for their application in the educational process are analysed in order to improve digital competence, the specific applications and benefits of Internet technologies for the education of persons with special educational needs are outlined and deduced.

In an applied aspect, based on author's surveys, the monographic work presents the results of a study of the status, trends and challenges in the use of Internet technologies to increase digital competence in education in Bulgaria.

The monographic material proposed for review has the content and form of a completed independent study on a current and significant problem, both for the theory and practice of educational institutions in Bulgaria. The language of the presentation is scientific and demonstrates excellent theoretical preparation, practical experience and high professionalism. The volume of 194 pages corresponds to the established standards for similar types of scientific research. In terms of the tools, the study used a variety of scientific approaches and methods such as the deductive and inductive approaches, the comparative approach, the system analysis, the survey, etc. The study is based on 158 current and authoritative literary sources and 69 Internet sources, illustrated with appropriate figures, tables and diagrams.

The candidate for associate professor has presented a book based on a defended dissertation entitled *Improving electronic systems for managing customer relationships in the financial sector*. Svishtov, "Tsenov" Academic Publishing House, 12.2023, 186 c., ISBN: 978-954-23-2448-5,

To participate in the competition, the candidate has submitted 4 studies, 8 articles and 14 reports. Of these, 8 (3 articles and 5 reports) have been published in scientific publications, referenced and indexed in the world-renowned databases of scientific information Scopus and Web of Science. In accordance with Art. 116, para. 2, item 6 – To have at least 1 (one) scientific publication in referenced publications in Scopus and/or Web of Science, 8 scientific publications have been submitted.

The publications are structured in several main thematic areas, each of which has significant scientific value and presents different research perspectives and approaches. The main emphasis is placed on digital ecosystems and platforms, the application of Big Data and the Internet of Things (IoT) in the economy and tourism, the development of financial and business technologies, as well as on the processes of digital transformation in education.

The scientific publications submitted for the competition are in a volume that fully complies with the requirements of the current regulatory framework. Their high-quality characteristics – in-depth analysis of the researched issues, methodological precision, the presence of significant contributions and opportunities for practical application – testify to the high level of preparation, motivation and scientific maturity of the candidate.

According to Art. 116, para. 3, the publications submitted for the competition do not duplicate those for the acquisition of the ONS "doctor". Attached to the documents is a list of

the publications of Head Asst. Prof. Kremena Marinova-Kostova, PhD, submitted for the ONS "doctor" competition, according to the requirements of NACID.

6. Compliance of contributions with scientific requirements.

In the Report on the scientific and applied scientific contributions in the publications and materials submitted for review under Art. 118, para. 1, item 17 of the Regulations for the Development of the Academic Staff at "D. A. Tsenov" Academy of Economics by Head Asst. Prof. Kremena Marinova-Kostova, PhD, two main areas of scientific contributions are highlighted.

The presented scientific publications and materials of Head Assistant Professor Kremena Marinova-Kostova, PhD cover a wide range of current issues in the field of digital economy and the application of computing technology in business practice. They demonstrate high scientific and methodological maturity, depth of analysis and ability for an interdisciplinary approach in the study of complex socio-economic and technological processes.

In scientific terms, the candidate's contributions are related to the systematization of the areas of digital competence and the development of a concept for a digital educational ecosystem; the definition of models for increasing the competencies of teachers and learners; clarification of the concept of a digital ecosystem of a tourist destination and analysis of its structure and economic potential; development of conceptual frameworks for the interaction between Big Data, IoT and business processes; theoretical justification of the architecture of the mobile wallet and the digital transformation of large enterprises.

The scientific and applied contributions have a significant methodological and empirical nature. Among them, the developed integrated model for digital platforms in tourism, the proposal for using the NRA's PIK as a universal identifier for electronic services, as well as the models for implementing digital transformation in large enterprises stand out. The empirical research contributes to assessing the level of digital competence in education, the degree of digitalization of tourist destinations and the readiness of Bulgarian business for integrating Big Data and IoT technologies.

In summary, the scientific and applied scientific contributions of Head Assistant Professor Kremena Marinova-Kostova, PhD are distinguished by their relevance, originality and high practical significance. They establish the candidate as a mature researcher with enduring interests in the field of digital transformation, intelligent technologies and their application in the economic and educational environment.

7. Characterizing the academic reputation of the candidate

Head Assistant Professor Kremena Marinova-Kostova, PhD is respected both in the academic community and beyond, thanks to her ability to maintain professional, ethical and responsible communication with students, fellow researchers, lecturers and representatives of practice. This quality of hers contributes significantly to the high level of her teaching and research activities.

The citation information for her works shows that they have received a wide scientific response - a total of 110 citations, of which 93 in publications indexed in established international databases, 3 in scientifically reviewed monographs and collective works and 14 in non-refereed but reviewed publications.

Head Assistant Professor Kremena Marinova-Kostova, PhD actively participates in national and international scientific and practical conferences, as well as in the development of scientific and educational projects. This activity increases her scientific visibility, confirms her authority in academic circles and argues her candidacy for the academic position of "Associate Professor".

8. Critical notes and recommendations

I have no critical remarks about the candidate in the competition.

9. Summary conclusion and opinion

Based on my opinion, I express the opinion that the teaching and research activities and scientific production of the candidate fully comply with the regulatory criteria for holding the academic position of "Associate Professor". The submitted references, documents and publications clearly prove the presence of significant scientific and applied scientific contributions with high theoretical and practical value.

Based on the above, I express a categorical positive assessment of the candidacy of Head Assistant Professor Kremena Marinova-Kostova, PhD and support her election to 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".

Svishtov,
20.10.2025 г.

Reviewer: .
(Assoc. Prof. Petya Emilova, PhD)