

OPINION

regarding an announced competition for the academic position of "**Associate Professor**"
in the field of higher education 3. Social, Economic Sciences and Law,
professional field 3.8. Economics,
scientific specialty "Application of Computing in Economics,"
for the needs of the "Business Informatics" department at the "D. A. Tsenov" Academy of
Economics – Svishtov

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"Information Technologies and Communications" Department, Faculty of "Applied Informatics and Statistics," University of National and World Economy – Sofia, scientific specialty "Application of Computing in Economics".

1. **Introduction of the candidate**, the scientific specialty, and the department for whose needs the competition is announced.

The competition for the academic position of "Associate Professor" in professional field 3.8. Economics, scientific specialty "Application of Computing in Economics" has been announced for the needs of the "Business Informatics" department at the "D. A. Tsenov" Academy of Economics – Svishtov.

The sole candidate in the competition is Kremena Mariyanova Marinova-Kostova – Chief Assistant Professor at the "Business Informatics" department at the "D. A. Tsenov" Academy of Economics – Svishtov.

2. **Grounds for writing the opinion** – (The Decision of the Faculty Council, the Rector's Order, the Regulations for the Application of the Law on the Development of the Academic Staff at the "D. A. Tsenov" Academy of Economics (abbreviated as the Regulations) are indicated).

This opinion is prepared in connection with the Decision of the Faculty Council of the "Management and Marketing" Faculty at the "D. A. Tsenov" Academy of Economics – Svishtov – Protocol No. 1 / 17.09.2025, Order No. 954 / 18.09.2025 of the Rector of the "D. A. Tsenov" Academy of Economics – Svishtov for the appointment of a Scientific Jury, and the Decision from the first meeting of the Scientific Jury on 29.09.2025 to appoint a chairperson, reviewers, and opinion preparers, and to set

deadlines, in implementation of the Regulations for the Application of the Law on the Development of the Academic Staff at the "D. A. Tsenov" Academy of Economics – Svishtov.

3. Personal characteristics of the candidate:

- professional biography.
- diploma for the educational and scientific degree "Doctor" (PhD), diploma for the scientific degree "Doctor of Sciences," diploma for the academic position "Associate Professor" (in a competition for the academic position of "Professor").

The candidate, Chief Assist. Prof. Marinova, is a long-standing lecturer and researcher in the field of business informatics and the application of computer technology in economics. She graduated from the "D. A. Tsenov" Academy of Economics – Svishtov, where she consecutively obtained the "Bachelor's" and "Master's" degrees, and in 2013, she defended her educational and scientific degree "Doctor" (PhD) in the scientific specialty "Application of Computing in Economics". Chief Assist. Prof. Marinova has a high proficiency in English (C1) and possesses pronounced organizational and digital competencies, certified through numerous qualification courses and training programs. She is distinguished by her active engagement in teaching, research, and project activities, as well as her contribution to the development of the "Business Informatics" department and the academic community of the "D. A. Tsenov" Academy of Economics – Svishtov.

4. General (quantitative and qualitative) assessment of the teaching work (based on the submitted documents).

The professional career of Chief Assist. Prof. Marinova is entirely connected with the "D. A. Tsenov" Academy of Economics, where she has held the academic positions of Part-time Assistant (2011–2012), Assistant (2013–2017), and Chief Assistant Professor (from 2017 to the present) in the "Business Informatics" department. In her teaching activities, she conducts lectures and seminars in a wide range of disciplines in bachelor's and master's programs, including "Business Informatics," "Introduction to Information Systems," "Information Society," "E-Government," "Information Technologies in Economics," "Fundamentals of E-Business," "Information Systems in a Business Organization," "Customer Relationship Management Systems and Social Networks," and others. The candidate systematically participates in the development

and updating of curricula and programs, including the process of digitizing educational content. Within the projects "Digital Educational Content for Joint Programs" and "Center for Innovative Educational Technologies," she has developed educational materials and multimedia resources integrated into the Moodle e-learning environment. Furthermore, she has participated as a trainer and expert in numerous programs related to innovative educational technologies, including the National Program of the Ministry of Education and Science for enhancing the competencies of university lecturers.

The qualitative aspect of her teaching is expressed in the consistent application of modern teaching methods – interactive exercises, practical case studies, project-based work, and the use of electronic learning tools (Web 2.0, Moodle, H5P, ArcGIS Online). The candidate demonstrates a high level of commitment to students, both in terms of their academic development and by encouraging their participation in scientific forums and projects. Chief Assist. Prof. Marinova is also actively involved in the academic life of the department and the Academy – she has served as the scientific secretary of the "Business Informatics" department since 2017.

Based on the submitted documents and the activity analyzed, it can be concluded that Chief Assist. Prof. Marinova has made a significant contribution to the development of the teaching work at the "Business Informatics" department. Her activity is characterized by high competence, innovation, sustainability, and a contribution to the modernization of the educational process through the application of digital educational technologies and the integration of research results into teaching.

5. General (quantitative and qualitative) assessment of scientific research and research activity (based on the submitted documents).

The research activity of the candidate, Chief Assist. Prof. Marinova, is intensive, diverse, and consistently developing in the field of the application of computer and information technologies in economics. The presented scientific output includes all major types of scientific works – monographs, studies, articles, papers in conference proceedings, textbooks, and teaching aids, and in terms of volume and content, it exceeds the requirements for holding the academic position of "Associate Professor". The candidate is the author of two independent monographs ("Research on the Potential of Internet Technologies for Increasing Digital Competence in Education" (2023), and "Improvement of Electronic Customer Relationship Management Systems

in the Financial Sector" (2023), which are publications with a significant contribution in both theoretical and applied aspects. The first examines the integration of internet technologies in the educational process and digital literacy, while the second analyzes models for improving CRM systems in the context of financial institutions. The scientific production of Chief Assist. Prof. Marinova includes over 30 articles and conference papers published in national and international journals, and conference proceedings, some of which are indexed in Scopus and Web of Science. The candidate is also a co-author of over fifteen textbooks and teaching aids, established in the education of undergraduate and graduate students in specialties within the professional field of "Economics". Some of them are intended for disciplines such as "Information Systems in a Business Organization," "Business Information Systems," "Fundamentals of E-Business," "Information Infrastructure," and others. The high scientific activity of Chief Assist. Prof. Marinova is also confirmed by her participation in over ten research projects funded by the Scientific Research Institute of the "D. A. Tsenov" Academy of Economics and external programs. Chief Assist. Prof. Marinova is a regular participant in national and international conferences, forums, and round tables, where she presents the results of her research and actively contributes to establishing the scientific presence of the "Business Informatics" department in the academic space.

The qualitative assessment of her scientific activity is high – the works demonstrate scientific consistency, methodological correctness, and an orientation towards applied results. She develops current topics that reflect the processes of digitalization, the transformation of business models, and the integration of intelligent technologies in the economic environment. On this basis, it can be concluded that Chief Assist. Prof. Marinova possesses a stable and diverse research output, distinguished by its relevance, academic significance, and practical applicability, which fully meets the requirements for the academic position of "Associate Professor".

6. Characterization of scientific contributions (novelties; enrichment of existing knowledge; application of scientific and practical achievements).

The scientific and applied-scientific contributions of Chief Assist. Prof. Marinova are distinguished by a high degree of originality, interdisciplinarity, and applicability in the field of business informatics and the digital economy. They can be summarized in three main areas – scientific-theoretical, methodological, and empirical.

In the theoretical aspect, the candidate develops and enriches the concepts of digital competence, digital ecosystems, electronic identification, and mobile financial technologies, by formulating integrated models for their application in education, business, and the public sector. Her works systematize key dependencies between technological and economic factors and build a conceptual framework for the digital transformation of organizations in the context of the modern knowledge-based economy.

In the methodological aspect, the contributions are expressed in the development of integrated models and approaches for building digital platforms, applying innovative internet technologies, and using IoT and Big Data for process and resource management. These results demonstrate a high level of methodological consistency and an orientation towards practical solutions in data and process management.

In the empirical aspect, Chief Assist. Prof. Marinova applies a wide range of research methods – surveys, interviews, and comparative analyses – to assess the level of digital competence, the state of digital transformation, and the readiness of organizations to implement intelligent technologies. The results obtained have been used to formulate specific recommendations of high practical value.

In summary, the candidate's contributions are distinguished by their relevance, scientific depth, and significant importance for the development of modern research in the application of computing in economics, while also demonstrating a clear orientation towards real solving of socio-economic and educational problems.

7. Academic reputation – citations of the candidate in publications by other scientific researchers.

The analysis of the submitted materials shows that Chief Assist. Prof. Marinova is an established researcher with growing academic recognition both in a national and international context. Her scientific works are cited in numerous publications by other authors, which attests to their real impact and significance in the scientific community. The citations include publications indexed in international databases such as Scopus and Web of Science, as well as in national scientific journals and conference proceedings. Some of them are made in the works of Bulgarian and foreign researchers working in the fields of business informatics, e-government, digital transformation, and educational technologies. Particularly noteworthy is the fact that

the candidate is an author and co-author of publications cited in editions of prestigious international publishers such as MDPI, Springer, and IEEE, which emphasizes the international scope and academic value of her research.

The total number of reported citations significantly exceeds the minimum national requirements for the academic position of "Associate Professor," and their distribution shows sustained scientific activity and consistency in research work. These indicators confirm the established authority of Chief Assist. Prof. Marinova in academic circles and her lasting commitment to the development of the scientific field "Application of Computing in Economics".

8. Identified weaknesses, critical remarks, recommendations.

In the submitted materials and scientific production of Chief Assist. Prof. Marinova, no significant weaknesses are found that would cast doubt on the quality or contribution of her work. Her research is methodologically sound, scientifically substantiated, and subject to clearly formulated goals. A possible direction for future improvement is a more in-depth quantitative measurement of the effects of the application of the developed models and methods, especially regarding their implementation in a real organizational or sectoral environment. Such an approach would contribute to expanding the applied validity of the results and would provide additional empirical evidence in support of the theoretical propositions. From a methodological point of view, the broader integration of research results into the educational process could also be encouraged, through the development of specialized courses and practical case studies based on the conducted research.

Overall, the presented works, scientific, and teaching activities of Chief Assist. Prof. Marinova show high academic maturity, consistency, and a contribution to the development of the "Business Informatics" department and professional field 3.8. "Economics". The remarks made are constructive in nature and do not diminish the overall positive assessment of her qualifications and achievements.

9. Overall assessment – conclusion and opinion.

In conclusion, I give a positive assessment of the materials submitted for participation in the competition by the sole candidate, Chief Assist. Prof. Dr. Kremena Mariyanova Marinova-Kostova, and I confidently recommend to the Faculty Council of the "Management and Marketing" Faculty to elect Chief Assist. Prof. Dr. Kremena Mariyanova Marinova-

Kostova as "Associate Professor" in professional field 3.8. Economics, scientific specialty
"Application of Computing in Economics" at the "D. A. Tsenov" Academy of Economics –
Svishtov

October 14, 2025,
Sofia

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