

OPPINION

Autor of the opinion: Prof. Krassimir Marinov Marinov, PhD - Department of Marketing and Strategic Planning, University of National and World Economy. Scientific specialty "Marketing"

About: Dissertation work for obtaining the educational and scientific degree "Doctor" in the scientific specialty "Marketing" in SA "D. A. Tsenov" - Svishtov

Grounds for presenting the opinion: Participation in the scientific jury according to Order №1083 / 15.12.2021 of the Rector of SA "D. A. Tsenov" - Svishtov.

Autor of the dissertation: DIMITAR GEORGIEV TRICHKOV

Dissertation name: PRODUCT DIVERSIFICATION USING BIG DATA ANALYTICS

Dimitar Trichkov has been studying as a part-time doctoral student in public procurement during the period 01.01.2018 - 01.01.2022. He has a bachelor's degree in Marketing and a master's degree in Management from the University of Economics - Varna. The doctoral student has exceptional practical experience on expert and managerial positions in Bulgarian and foreign companies. Its main areas of activities are business development, sales management, introduction and development of company databases, product management, incl. developing new products.

I. General presentation of the dissertation

The dissertation of Dimitar Trichkov is in a total volume of 218 pages and includes: content, list of used terms, list of figures and list of tables (9 pages); introduction (7 pages); 192 pages of main text, divided into three chapters; conclusion (3 pages); and cited sources (6 pages).

The bibliography includes 107 sources - scientific publications, publications of industry organizations, institutional sites, sites for statistical and market information. The sources are in Bulgarian and English languages. The number of cited sources is adequate for such type of scientific work. The sources included are relevant; well selected; and reflect current developments in the range of issues under consideration. The analysed scientific sources testify to the very good awareness of the author on the issues discussed in the dissertation.

The doctoral student also presented: abstract; list of publications on the topic of the dissertation; and a list of required contributions; therefore, the formal requirements have been met in order to review the dissertation and proceed to the procedure for awarding the doctoral degree, according to the Law for the Development of Academic Staff in the Republic of Bulgaria, the Regulations for its implementation and the internal regulations of SA "D. A. Tsenov".

II. Assessment of the form and content of the dissertation

The topic of the dissertation can definitely be defined as relevant and significant. I find grounds for this statement in at least two directions:

First, based on an analysis of the telecommunications and banking sectors and the challenges of digitalization of the economy they face, the dissertation shows that traditional players in these sectors face a number of threats, both internal and external, and from alternative suppliers. The author reviews possible shared development strategies and citing examples of successful cross-sectoral collaborations. This makes relevant and significant the study of the possibilities for increasing the revenues of a telecom company via offering its own financial services.

The second direction in which the dissertation carries its relevance and significance relates to the rapidly evolving opportunities for the use of the so-called Big Data and analysis of large data sets to improve product quality, customer segmentation, targeted campaigns, customer churn forecasting, last minute bid development, etc. The increase of these opportunities in recent years is associated with the implementation in companies of the so-called. "Single user profile", which allows you to analyse past behaviour in different systems and environments to build and customize more effective interaction with customers.

The above gives us reason to summarize that the topic of this study is relevant and significant, and that by engaging with it the author demonstrates a thorough understanding of its multifaceted nature.

The object of the research is clearly outlined - these are the alternative services, in particular in the financial sector, offered by the telecommunications company, unrelated to the main subject of its activities to provide connectivity.

The subject of the study is precisely formulated - market growth and related additional financial inflows generated as a result of offering its own financial services by the telecommunications company in partnership with a financial institution.

The opportunities that the object and subject thus defined provide to the researcher have stimulated the doctoral student to formulate a research goal and related tasks.

The research goal is to analyse the possibility and to propose a conceptual model for increasing the revenues of the telecommunications company through diversification, which consists in offering its own financial services via its own technological, information and physical infrastructure.

The doctoral student transforms the goal formulated in this way into a logically substantiated complex of five research tasks, which are logically arranged and clearly formulated. They are enough specific; their implementation allows to achieve the set goal; and steer the research in the right direction.

The thesis that the dissertation not only formulated, but also convincingly defend is that telecommunications companies have great potential for diversification, based on the big data generated by and in connection with the activity of their clients.

The structure of the work reflects the logical completeness of the research and is an expression of the existing connections and dependencies between the elements of the

exposition - both between the individual chapters and between the points in them. The logical arrangement of the chapters allows the author to ask the right questions to the research problem; to make very accurate summaries of the possibility for telecommunications companies to add value by using the diversification strategy, while at the same time manage his own opinion. The style and language are scientific, but at the same time understandable and clear. I especially want to note that the work is extremely easy to read; it is cleared of details that the dissertation has inevitably stepped on. The transitions between world practice of telecoms and the situation in Bulgaria are elegantly made.

The abstract has a volume of 50 standard pages and it presents accurately and completely the content and structure of the dissertation, as well as the results achieved.

Reading the doctoral student's publications - 1 study and 2 articles - shows that they are related to the research topic and show his lasting research interest in the using of consumer data generated by telecoms.

III. Scientific and scientific-applied contributions of the dissertation

In the dissertation, the doctoral student demonstrates knowledge of the intersectoral use of Big Data and the skills for developing predictive models based on the analysis of behavioural telecom data. This is the reason for my high appreciation for the presented work.

I accept as existing all three contributions claimed by the author.

IV. Questions on the dissertation

I have no critical remarks to the doctoral student. My recommendation is to continue with researches, based on the potential he definitely has.

I have one question for the doctoral student: Can you name other pairs of businesses/ companies from different industries, where cross-sectoral cooperation based on the use of Big Data is most likely possible.

V. Summary assessment of the dissertation and conclusion

The presented dissertation is an independently conducted scientific research with clearly distinguished results and scientific and scientific-applied contributions, fully meeting the requirements for such type of work.

This gives me a reason to recommend with inner conviction to the jury to award the doctoral student Dimitar Georgiev Trichkov the educational and scientific degree "Doctor" in the scientific specialty "Marketing".

I myself will vote in favour and with a resounding "YES".

Date: 19.01.2022

Prof. Krassimir Marinov, PhD