

STATEMENT

From: Prof. Bojidar Violinov Bojinov, DSc
D. A. Tsenov Academy of Economics - Svishtov
Field of higher education: 3. Social, Economic and Legal Sciences
Professional field: 3.8 Economics
Scientific Specialty: Finance, Money Circulation, Credit and Insurance (Finance)

Subject: Competition for the academic position of "Associate Professor" in the professional field: 3.8. ECONOMICS, scientific specialty: "Application of Computing in Economics"

1. Presentation of the candidates

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 Computer Technology in Economics" (published in the "State Gazette", issue 60/25.07.2025), announced by the D. A. Tsenov Academy of Economics - Svishtov for the needs of the department of "Business Informatics", participates only Head Assist. Prof. Kremena Mariyanova Marinova-Kostova, PhD, who is a full-time lecturer in the same department.

2. Grounds for writing the opinion

The opinion was prepared in accordance with the decision of the Faculty Council of "Management and Marketing" faculty, protocol No. 1/17.09.2025 and in execution of Order No. 954 of 18.09.2025, of the Rector of the Academic University "D. A. Tsenov" - Svishtov, for the appointment of the members of the scientific jury, based on Art. 5, para. 1 and Art. 121, para. 1 and 2 of the Regulations for the Development of Academic Staff at "D. A. Tsenov" Academy of Economics, Svishtov and a decision of the meeting of the scientific jury dated 29.09.2025.

3. Personal characteristics of the candidates

Head Assist. Prof. Kremena Mariyanova Marinova-Kostova was born on June 4, 1985 in Svishtov. In 2004, she graduated from secondary special education in the specialty "Machine Information Processing" at the PSCHS "Dimitar Hadzhivasilev" (diploma A-04, No. 018377, reg. No. 5821/36 dated 01.07.2004) and acquired a second degree of professional qualification "Accountant" (degree certificate Series K-04, No. 009490, reg. No. 419/15 dated 15.10.2004).

In 2008, she obtained a **Bachelor's degree** in specialty "Informatics" in D. A. Tsenov Academy of Economics - Svishtov (Series SA - 2008, No. 048963, Reg. No. 68086/30.10.2008), and in the same year she acquired additional professional training in the specialty "Economic Pedagogy" at the Centre for Postgraduate Studies and Continuing Education at the Academy (Diploma Series C - 2005, No. 001219, Reg. No. 2898/2008). In 2009, she also graduated with a **Master's degree** in Business Informatics, MP "Information Technologies in Business" at the D. A. Tsenov Academy of Economics (Diploma Series SA - 2010, No. 054196, Reg. No. 73696/15.02.2010).

In 2010, she was enrolled as a full-time doctoral student in the department of "Business Informatics" of the D. A. Tsenov Academy of Economics, and in 2013 she obtained the **Educational and Scientific Degree "Doctor of Philosophy (PhD)"** after successfully defending a dissertation on the topic "Improvement of Electronic Customer Relationship Management systems in the financial sector" (diploma No. 2013012 of 29.04.2013)

In accordance with the requirements of Regulations for the Development of Academic Staff at "D. A. Tsenov" Academy of Economics Svishtov, Head Assist. Prof. Kremena Mariyanova Marinova-Kostova, PhD has declared the following academic career development: Assistant Professor in the Department of "Business Informatics" (2013-2017) and Head Assistant Professor in the Department of "Business Informatics" (since 2017). In parallel, the candidate also works as an Informatics teacher (2008-2009) and a practical training teacher (2023, 2025) at the PSCHS "Dimitar Hadzhivasilev" - Svishtov.

In "D. A. Tsenov" Academy of Economics, Head Assist. Prof. Kremena Mariyanova Marinova-Kostova, PhD is engaged in administrative and managerial activities as "Expert Training and Qualification / Trainer Course Web2.0 Tools for Publishing Research Results" (2017-2018), Expert "Teaching Documentation Joint Programs" (2022), Expert "Digital Educational Content Joint Programs" (2023). Since 2017, she has been the Scientific Secretary of the Department of "Business Informatics", and since 2023 she has joined the team of the "Center for Innovative Educational Technologies" at the "D.A. Tsenov" Academy of Economics. The candidate also performs the functions of secretary of 2 master's programs "Electronic Business and Digital Markets" and "Electronic Commerce", at the Department of "Business Informatics".

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 "D.A. Tsenov" Academy of Economics.

Head Assist. Prof. Kremena Mariyanova Marinova-Kostova, PhD has participated in **three research projects** funded by the state subsidy for scientific activity (Project 2/2015 "Electronic payments - trends and risks in their use", Project 2/2017 "Research on the potential of cloud computing for the development of the IT infrastructure of large enterprises in Bulgaria", Project 8/2022 "Analysis of the digital ecosystem of a local tourist

destination"), **one infrastructure project** (IP2/2023 "Research on the potential of Big Data and IoT for building a business intelligent environment") and **one project for partial financing of a scientific forum** (K6/2015 "Organization and holding of a student scientific forum "Modern trends in the development of information technologies"").

Head Assist. Prof. Kremena Mariyanova Marinova-Kostova, PhD has conducted **four short-term mobilities**, of three of which were teaching mobilities under the Erasmus+ program (University of Foggia, Italy (2022) and Canakkale Onsekiz Mart University, Canakkale, Turkey (2024, 2025)) and one related to research mobility at the University of Economics and Business, Poznan, Poland (2018) under the OP "Science and Education for Smart Growth".

Since 2020, Head Assist. Prof. Kremena Mariyanova Marinova-Kostova, PhD has been a member of the Union of Scientists in Bulgaria.

In order to improve her qualifications and skills, Head Assist. Prof. Kremena Mariyanova Marinova-Kostova, PhD has participated in several trainings and specializations, including: "Interactive training for the formation of leadership skills" (2018), "Team management and conflict resolution (TEAM BUILDING)" (2018), "Technology transfer and protection and management of intellectual property" (2018), "Innovative educational technologies part 1 and part 2" (2022), "Creating interactive content for Moodle with H5P" (2023), "Advanced online course "Working with ArcGIS Online"" (2024), "Spanish language course A1" (2019-2020).

She speaks English (C1), German (A1) and Spanish (A1).

4. General characteristics of the candidate's teaching activities

For the last five academic years, the average annual number of hours of classroom employment of Head Assist. Prof. Kremena Mariyanova Marinova-Kostova, PhD is 534.74 hours, with a standard of 500 hours in the first year and 400 hours in the next four years. The workload by academic year is as follows: 2020/2021 — 498 hours, 2021/2022 — 561 hours, 2022/2023 575 hours, 2023/2024 - 478 hours, 2024/2025 - 560 hours.

The candidate participated in the development and teaching of **23 lecture courses - 7 lecture courses in the Bachelor's Degree** (Business Information Systems, Introduction to Information Systems, Electronic Government, Information Infrastructure, Tourism Information Systems, Business Information Systems, E-Business Fundamentals) and **16 in the Master's Degree** (Information Systems in Business Organisation (in Bulgarian and English), Fundamentals of Electronic Business (in Bulgarian and English), Customer Relationship Management and Social Networks (in Bulgarian and English), Electronic Payment Systems (in Bulgarian and English), Electronic Business in Tourism, Introduction to Information Systems (in Bulgarian and English), Information Infrastructure, Electronic Commerce

and Electronic Payments, Business Information Systems, Master's Seminar in Electronic Business and Digital Markets, Master's Practicum in Electronic Commerce).

Head Assist. Prof. Kremena Mariyanova Marinova-Kostova, PhD has also developed courses at the Centre for Postgraduate Studies and Continuing Education ("Digital Competence and Digital Creativity" and "Internet Technologies and Services") and the Centre for Professional Training at NAVET ("Initial Computer Literacy", "Working with Documents with MS Word and Analyzing Information with Excel", "Opportunities for Applying Geographic Information Systems (GIS) in Education")

The specified parameters - quantitative and qualitative, of the teaching activities of the candidate for the academic position of "associate professor" are grounds for a very good assessment of her professional level.

5. Overall assessment of scientific research and research activities

For the announced competition Head Assist. Prof. Kremena Mariyanova Marinova-Kostova, PhD has submitted publications for review as follows:

- B3. Habilitation work – monograph - **1 independent, consisting of 194 pages.**
- Г5. A published book based on a defended dissertation for the award of the educational and scientific degree “Doctor” or for the award of the scientific degree “Doctor of Science” – **1 independent, consisting of 186 pages.**
- Г6. Articles and papers published in scientific editions, referenced and indexed in worldwide databases of scientific information – **8, co-authored, with a total of 71 pages.**
- Г7. Articles and papers published in non-refereed peer-reviewed journals or published in edited collective volumes – **14 items, of which 7 are independent, with a total of 45 pages, and 7 are co-authored with a total of 55 pages.**
- Г9. Studies published in non-refereed scientific journals with peer review or published in edited collective volumes - **4 in co-authorship in a total volume of 126 pages.**

The total number of scientific publications submitted for review is 28, of which 12 are in a foreign language. Of the submitted publications, over 70% were published in co-authorship, which is a good testament to the candidate's ability to work in a team.

The works submitted for review have been published in academic publishing houses and specialized scientific journals, and the reports - in collections with editorial boards. In general, they meet the requirements of the Law on the Development of Academic Staff in the Republic of Bulgaria (LADRB) and the Regulations for its application in the Republic of Bulgaria for appointment to the academic position of "associate professor".

In accordance with the attached Report on the fulfillment of the national minimum scientometric requirements, Head Assist. Prof. Kremena Mariyanova Marinova-Kostova, PhD reports the following:

- **Under Art. 116 (2) item 1 of the Regulations for the Development of Academic Staff at "D. A. Tsenov" Academy of Economics for the implementation of the minimum national requirements under Art. 2b, para. 2 and 3 of the Law on the Development of Academic Staff in the Republic of Bulgaria in the scientific field 3. "Social, Economic and Legal Sciences" – 1906, 33 points, distributed as follows:**
 - A1. Dissertation for the award of the educational and scientific degree "Doctor" - 50 points.
 - B3. Habilitation work – monograph – 100 points
 - Г5. A published book based on a defended dissertation for the award of the educational and scientific degree "Doctor" or for the award of the scientific degree "Doctor of Science" – 75 pts.
 - Г6. Articles and papers published in scientific editions, referenced and indexed in worldwide databases of scientific information (30/n) – 64 т.
 - Г7. Articles and papers published in non-refereed peer-reviewed journals or published in edited collective volumes (10/n) – 108,33 pts.
 - Г9. Studies published in non-refereed scientific journals with peer review or published in edited collective volumes (15/n) – 14 pts.
 - Д11. Citations or reviews in scientific journals, peer-reviewed and indexed in internationally recognized scientific databases, or in monographs and collective volumes. (15 pts.) – 1395 pts.
 - Д12. Citations in monographs and collective volumes with scientific review (10 pts.) – 30 pts.
 - Д13. Citations or reviews in non-refereed journals with scientific review (5pts.) – 70 points.

As a remark of the report, I can only point out that when counting the citation points, it is not clear whether a specific citation refers to the part authored by Head Assist. Prof. Kremena Mariyanova Marinova-Kostova, PhD or to the entire publication. It would be appropriate for this to be taken into account, respectively by adjusting the citation points, which in any case already significantly exceed the minimum required for the competition.

- **According to Article 116 of the Regulations for the Development of Academic Staff at "D. A. Tsenov" Academy of Economics, regarding the additional requirements for the candidate:**
 - Art. 116. (2) 2. – Declaration of originality is attached

- Article 116 (2) 3.1 – A Statement of professional experience in the specialty, covering 13 years, and a Report on academic workload – 534 hours on average per year – are attached.
- Article 116 (2) 4 – An attached list of research projects, comprising 5 projects.
- Art. 116. (2) 5.1. – An attached list of academic textbooks submitted for review – 2 (with reviewers) and participation in 4 in co-authorship
- Art. 116. (2) 5.2. - An attached list of developed and taught lecture courses for 7 courses in the Bachelor's and 16 courses in the Master's degree programs
- Art. 116. (2) 6. – 8 publications are listed (in co-authorship)
- Art. 116. (3) - Attached is a list of publications of Head Assist. Prof. Kremena Mariyanova Marinova-Kostova, PhD, submitted under a competition for the acquisition of the ESD "Doctor", through which it is evident that there is no repetition and overlap with the publications for the ESD "Doctor".

The publications of Head Assist. Prof. Kremena Mariyanova Marinova-Kostova, PhD has a versatile character and strives to emphasize the essential problems for the modern information economy. They are distinguished by erudition, relevance, and empiricism and fully satisfy the legal requirements for holding the academic position of "Associate Professor".

6. Characterization of scientific contributions

Reviewing the scientific publications of Head Assist. Prof. Kremena Mariyanova Marinova-Kostova, PhD further strengthens my assessment of the candidate's rigorous research and scholarly productivity. The following contributions stand out as particularly relevant and significant:

- The concept of a digital educational ecosystem, supplemented, expanded and adapted to Bulgarian conditions, in which technological tools, pedagogical practices and digital competencies are considered as interconnected elements of modern education, and on its basis, the author's vision of an interdisciplinary model for increasing the competencies of teachers and learners through the integration of innovative Internet technologies and good pedagogical practices, covering all stages of the Bulgarian education system, is proposed.
- The author's proposed vision for an expanded conceptual framework for the interaction between Big Data, IoT and business processes in the context of the modern digital economy, applicable to the tourism business in Bulgaria
- The author's vision and recommendations for increasing digital skills through targeted training, resource support and implementation of hybrid

learning models, based on the survey conducted among learners and trainers, are reflected in the monographic work submitted for review.

These highlighted contributions are original, substantive, and significant for both economic science and practice..

7. Academic recognition

The submitted Report on Citations lists a total of 110 references, of which 4 are to the candidate's single-authored publications and 106 are to co-authored publications. This indicates that the research results of Head Assistant Professor Head Assist. Prof. Kremena Mariyanova Marinova-Kostova, PhD generates interest among other colleagues, who reference her work.

8. Identified weaknesses, critical remarks, and recommendations

While emphasizing the candidate's high competence in the subject matter of the announced competition, I consider that in her future research work she could make efforts to further diversify and enrich the topics researched, as well as to increase the number of single-authored publications.

9. Summary evaluation

The presented arguments and findings demonstrate in a clear and unequivocal manner that Head Assist. Prof. Kremena Mariyanova Marinova-Kostova, PhD has achieved the fully required teaching, research, methodological, and theoretical-applied results to be awarded the academic position of "Associate Professor." The candidate fully meets the requirements of the Law on the Development of the Academic Staff in the Republic of Bulgaria and the Regulations for the Development of Academic Staff at "D. A. Tsenov" Academy of Economics - Svishtov.

Given the scientific merits, high professionalism and overall assessment of the candidate's teaching and research work, I declare my positive assessment and with conviction recommend to the esteemed Scientific Jury, appointed by Order No. 954 of 18.09.2025, of the Rector of the "D. A. Tsenov" Academy of Economics - Svishtov to propose Head Assist. Prof. Kremena Mariyanova Marinova-Kostova, PhD be appointed to the academic position of "Associate Professor" in the professional field 3.8. Economics, scientific specialty: "Application of Computing in Economics".

Svishtov
20.10.2025 г.

Opinion prepared by:
(Prof. Bojidar Bojinov, DSc)