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From: Assoc. Prof. Dr. Zheko Milev, Department of Finance, UNWE, professional field 3.8. Economics, scientific specialty "Finance, Money Circulation, Credit and Insurance".

To: dissertation for the award of the scientific degree "Doctor of Science" in the field of higher education 3. Social, economic and legal sciences Professional field 3.8.

Author: Norbert Ziczynski

Topic: Marginalization of sales chains and vulnerability to financial and image crisis in the context of the implementation of the OMNICNANNEL strategy

1. General description of the submitted materials

With order № 28 from 02.03.2021. of the Rector of the Higher School of Insurance and Finance Assoc. Prof. Dr. Grigoriy Vazov I have been appointed a member of the scientific jury to provide a procedure for defense of a dissertation on "Marginalization of sales chains and vulnerability to financial and image crisis in the context of the implementation of the OMNICNANNEL strategy for obtaining the scientific degree "Doctor of Science" in the field of higher education 3. Social, economic and legal sciences, Professional field 3.8. Economics. The author of the dissertation is Norbert Ziczynski.

The materials submitted by the applicant include the following documents:

- Autobiography
- Dissertation for obtaining the scientific degree "Doctor of Economics"
- Abstract in Bulgarian and Russian

- Reference with fulfilled quantitative criteria for acquiring the scientific degree
- "Doctor of Economics"
- Reference to the contribution moments
- Reference to the candidate's publications
- Reference to the candidate's citations

2. Brief biographical data about the candidate

Norbert Ziczynski was born on August 20, 1971. In 2006 he graduated from the University of Information Technology and Management in Rzeszow, Poland with a degree in Informatics and Econometrics. In 2008 he graduated from the same university with a degree in economics. In 2015 he obtained a doctorate in economics from the Marie Curie University - Skłodowska also in Poland. He is currently the Chief Executive Officer of COMMIT POLSKA SP Z.0.0., Poland and Associate Professor at the University of Technology in Rzeszow, Poland.

3. Topicality of the topic and expediency of the set goals and tasks

The research made within the dissertation is of indisputable relevance. Retail supply chains and the ways in which manufactured goods and services reach end customers determine the success or failure of a business. The rapid development of online commerce over the last decade has further intensified competition between individual companies and given even more power to the end user. In such a situation, the need for research to show in detail the factors and conditions necessary for the successful structuring and management of a supply chain is enormous. The main goal of the development is to analyze and evaluate the problems with the marginalization of distribution chains for retail trade, as a special type of enterprises and to assess how vulnerable they are in a crisis situation. The author sets two hypotheses to confirm or reject in the study - Hypothesis 1: scattered retail networks, as a special type of enterprises are particularly vulnerable in a crisis situation and Hypothesis 2: the implementation of the omnichannel strategy can be considered proactive and preventive action that allows to obtain and maintain a competitive position. Both the

set goal and the formulated two hypotheses fully correspond and are in the spirit of the further content of the dissertation.

4. Knowledge of the problem

From what is written in the dissertation it can be stated with confidence that the candidate is well acquainted with the subject. Norbert Ziczynski knows the literature and the scientific achievements in the scientific field, within which the problems studied in the dissertation are. This is evidenced by the extremely rich bibliographic reference, which includes over 120 publications, 8 regulations and 17 Internet addresses.

5. Research methodology

The methodology used by the candidate includes: historical overview, comparative analysis and synthesis, logical and systematic approach, inductive and deductive method, descriptive method, empirical and econometric analysis. All these approaches allow the author to fully fulfill the goal set at the beginning. Norbert Ziczynski successfully analyzes and adequately assesses the problems with the marginalization of retail distribution chains.

6. Characteristics and evaluation of the dissertation

The dissertation consists of an introduction, three chapters, a conclusion, a bibliography and appendices in a total volume of 213 pages. Within the introduction, the purpose of the research is correctly specified, the subject and the methodology of the research are clearly formulated. The first chapter presents the development of trade from antiquity to the present day, with a focus on the situation in Poland in terms of innovative technological solutions in the field of multi-channel sales. The second chapter presents a characteristic of the so-called by the author, between "Marginalization" of the commercial network and its vulnerability to emergencies. Chapter 3 discusses in detail the scope of Omnichannel's strategy to implement an integrated IT system to support the sales network.

I believe that the overall structure of the dissertation meets the requirements for this type of development. Within the research, the author has demonstrated excellent knowledge of the research topic. The conclusions he reaches are thorough and well-founded.

7. Contributions and significance of the development for science and practice

As part of the reference to the contribution moments, the candidate has highlighted the following contributions of scientific-applied and practical-applied nature:

- 1. It has been demonstrated that the risk of falling into a state of crisis is particularly high for companies operating in sectors affected by the economic slowdown. The study shows that in the presence of scattered retail chains it is possible to obtain the transfer of various crisis elements through them.
- 2. The gradual integration of traditional and electronic sales channels is justified as a possible anti-crisis measure in retail chains. For this purpose, proactive and preventive actions are needed by the endangered enterprises, through which to maintain a competitive position through the use of modern technologies.
- 3. The components of the multi-channel trading strategy and their impact on the business in the rapidly changing technological environment, which shapes the behavior and expectations of consumers, are identified.
- 4. Those components have been identified that lead to the vulnerability of retail chains and increase the risk of a crisis to the extent that it is necessary to include these components in standard management activities.

I believe that each of these contributions can be found in the dissertation and deserves high praise.

8. Evaluation of the publications on the dissertation

The candidate has presented the following publications in connection with the defense of the dissertation:

1. Monograph - 1 pc.

- 2. Articles and reports published in scientific journals, referenced and indexed in world-famous databases with scientific information 7 pcs. (all co-authored)
- 3. Studies published in scientific journals, referenced and indexed in world-famous databases with scientific information 1 pc. (co-authored)
- 4. Studies published in non-refereed journals with scientific review or published in edited collective volumes 9 pcs. (all co-authored)
- 5. Published chapter of a collective monograph -4 pcs. (two co-authored)

Each of the publications reveals essential parts of the dissertation submitted for consideration and deserves high praise.

9. Assessment of compliance with the minimum national requirements

The report on the candidate's fulfillment of the minimum national requirements for obtaining the scientific degree "Doctor of Science" in the professional field 3.8 Economics shows that he meets the set criteria.

10. Personal participation of the candidate

From the content of the dissertation the following main conclusions can be made regarding the personal participation of the candidate:

First. The dissertation has clearly formulated economic problem, goal and tasks, suggesting scientific research.

Second. I can confidently say that the candidate:

- knows the literature and scientific achievements in the scientific field within which the problems studied in the dissertation are;
- has highlighted the unsolved and partially solved problems directly related to the topic of the dissertation.

- has undoubtedly demonstrated abilities for independent scientific research, critical thinking of existing scientific theses and argumentation of one's own positions;
- has correctly interpreted the results of his scientific research, having formulated and presented them in an understandable, logical and with the necessary precision.

Third, the methodology used corresponds to the level of this type of development No plagiarism was found.

11. Abstract

The abstract is well structured. It correctly distinguishes the purpose of writing the dissertation and research hypotheses. The author has correctly selected the most essential elements of his research and presented them in an understandable and sufficiently synthesized way. There is also a reference to the contribution moments and one for the publications related to the dissertation.

12. Critical remarks and recommendations

My main recommendation to the candidate Norbert Ziczynski is to continue his research with the same depth and perseverance after receiving the scientific degree "Doctor of Science" from the Higher School of Insurance and Finance.

CONCLUSION

The dissertation contains scientific, scientific-applied and applied results, which represent an original contribution to science and meet the requirements of the Law for development of the academic staff in the Republic of Bulgaria. The presented materials and dissertation results fully comply with the specific require ments of the Regulations for admission and training of doctoral students at the Higher School of Insurance and Finance.

Due to the above, I confidently give my positive assessment of the research presented in the above-reviewed dissertation, abstract, results and contributions, and I recommend the scientific jury to award the degree of "Doctor of Science" to Norbert Zyczynski. in the area of higher education 3. Social, economic and legal sciences; Professional field 3. 8. Economics

Date: 06.04.2021

Sofia Signature:, ,,, ...

/ As. Prof. Zheko Milev /