

## **STATE**

**by Assoc. Prof. Dr. Radostin Vazov from the Higher School of Insurance and Finance (VUZF), appointed a member of the scientific jury by order of the Rector of the Higher School of Insurance and Finance 108/18.06.2021 concerning the scientific, scientific-applied and professional-academic activity and the production, presented by Assoc. Prof. Dr. Julia Dobрева in connection with the participation and in published in the State Gazette no. 28 / 06.04.2021 competition from the Higher School of Insurance and Finance for full professor in the field of higher education 3. "Social, economic and legal sciences", professional field 3.8. "Economics", scientific specialty "Institutions and sustainable development, behavioral economics"**

### **1. General presentation of the received materials**

For the purposes of this procedure, the candidate Assoc. Prof. Dr. Julia Dobрева has submitted a total of 36 scientific publications after the defense of the academic position of "Associate Professor" of which 1 textbook, 2 monographs, 1 study, 4 published chapters of collective monographs, 28 articles. Some of the publications are in English and have been published in international publications. There are also joint publications for which separation protocols have been duly submitted.

The main monographic work consists of 192 pages, of which 184 pages are main text. The main text contains 17 figures and tables. The literature used covers 90 sources and Internet sites.

The submitted materials include:

1. Diploma for ONS Doctor
4. Monographic work on "Institutions and Economic Development"
5. List of publications.
6. Reviews of the submitted works.
8. Summaries of publications
9. Reference to the citations.
10. Reference national minimum requirements
11. Autobiography.
12. Certificate of experience.

The documentation submitted by the applicant is characterized by completeness and visual structuring.

## **2. General characteristics of the candidate's activity**

From the reference for the scientific-applied activity of Assoc. Prof. Dr. Julia Dobрева it is evident that her scientific publications are from the field of the announced competition.

The presented main monographic work of Assoc. Prof. Dr. Julia Dobрева is dedicated to the institutions and their main role in solving a number of problems of

modern economic systems. The dependence of economic development and economic growth on effectively functioning institutions has been studied. The main thesis that is defended is that well-established and solid interactions between institutions and various economic agents have the potential to lead to positive results in economic development and to ensure sustainability in the results achieved.

The work in the first place establishes the relationship between institutions, business and society. The aim is to clarify the role of institutions in ensuring economic growth, as well as their contribution to building social structures and achieving social development. It explains the nature of institutions and how they affect economic and social development - positively or negatively. The elements of the Triple Helix system are introduced as a model of interaction between the state, business and educational institutes. It is proven that this model can find an appropriate formula for achieving economic growth. Emphasis is placed on the importance and contribution of innovation, again looking for the function of institutions for their implementation, proper and efficient functioning. Particular attention is paid to behavioral economics on institutional and economic development.

The study concludes that the modern economy should be oriented not only to quantitative results associated with economic growth, but also to achieve qualitative results. It is here that the author discovers one of the roles of institutions - "to ensure economic development in accordance with the state of the environment and the needs of modern society."

Numerous examples from the practice in countries such as Japan, China, Cuba, Egypt, Taiwan, Albania, Singapore and others are given in support of the research.

The proposed theoretical framework of the innovative conceptual model satisfies all the criteria for the principle construction of a theory.

The work definitely has a number of merits that make it a useful read not only for students studying the problems of modern management science, but also for a very wide range of readers.

## **2. Contributions (scientific, scientific-applied, applied)**

Scientific and practical-applied contributions are presented to the list of documents of Assoc. Prof. Dr. Julia Dobрева. I accept with confidence these contributions in the way they are defined, as I believe that they fully correspond to the qualities of the scientific works of Assoc. Prof. Dr. Julia Dobрева. I would like to emphasize the fact, seen from the presented autobiography of Assoc. Prof. Dr. Julia Dobрева, that she has gained enviable experience in teaching various disciplines, such as: Sustainable Economic Development, Globalism, Banking Risk Management, Management of Bank Payments, Consumer behavior; Behavioral Finance, Introduction to Accounting, Principles of Accounting, Management Accounting, Business Economics, Financial Management, Operational Management, Corporate Finance finance), Sustainable Development.

As a result of this exceptional intensity in teaching, she had the opportunity to identify a number of real problems on the issues under consideration, as well as to analyze them in depth.

In addition, the serious experience that Assoc. Prof. Dr. Julia Dobрева has from the practice as a participant in the following European projects is impressive: BG051PO001-3.3.06-0053 / 13.08.2013 Ministry of Education and Science European Social Fund 2007-2013 Operational Program "Human Resources

Development", 2016-1-BG01-KA203-023754 Open Mind - gamified platform & open online course in Social Entrepreneurship for female earners and students from diverse fields of study (funded by the Erasmus + program), 764357 MAGNET - Migrant Acceleration for Growth Network for Entrepreneurship Training International Project, Funded by the Executive Agency for Small and Medium-sized Enterprises (EASME) under the COSME program Researcher

In addition, Assoc. Prof. Dr. Julia Dobрева also participates in the following institutions: Institute for Economic Research, BAS, Resource Center for Economic Research in Asia, Laboratory for Applied Research, VUZF - Director of Economics

This experience has contributed to the formation as an in-depth professional and gives completeness to the profile and as a person who very successfully combines research and teaching with practice in a real business environment.

#### **4. Critical remarks and recommendations**

I have no significant critical remarks. I would recommend Assoc. Prof. Dr. Julia Dobрева to continue to strive to combine academic and practical activities and to develop their knowledge and experience in the form of in-depth research.

### **CONCLUSION**

The documents and materials submitted by Assoc. Prof. Dr. Julia Dobрева meet all the requirements of the Law on the Development of Academic Staff in the Republic of Bulgaria (ZRASRB) and the Regulations for its implementation. Undoubtedly, during the years of its development, Assoc. Prof. Dr. Julia Dobрева

has established herself as a serious scientist, lecturer and professional. Acquiring the degree of "Doctor of Science" is a completely natural part of her growth.

The candidate in the procedure has submitted a sufficient number of scientific papers published after the materials used in the acquisition of the academic position of "associate professor". The works are distinguished by indisputable original scientific and applied contributions.

After getting acquainted with the presented materials and scientific papers, analysis of their significance and contained in them scientific, scientific-applied and applied contributions, I find it reasonable to give my positive assessment and recommend to the Scientific Jury to prepare a report on the position of "Professor "By Assoc. Prof. Dr. Julia Dobрева 3." Social, economic and legal sciences ", professional field 3.8. "Economics" at VUZF

12.08.2021

Sofia

Prepared the opinion:

(Assoc. Prof. Dr. Radostin Vazov)