

HIGHER SCHOOL FOR INSURANCE AND FINANCE

STATEMENT

by Prof. Dr. Daniela Nikolova Bobeva

member of a scientific jury, according to order № 108 of 18.06.2021 of the Rector of VUZF

for a competition for the academic position "PROFESSOR", in the scientific field "Economics" (Institutions and sustainable development, behavioural economics), announced in SG, issue 28 / 06.04.2021.

Candidate: **Assoc. Prof. Dr. Julia Dobрева**

I. Brief biographical data of the applicant

Assoc. Prof. Dr. Julia Dobрева holds a Bachelor's degree in English Philology and a Master's degree in British and American Literature and Culture from Sofia's Kliment Ohridski University, after which she majored in economics and received a Master's degree in Business Administration from the same university. Her doctorate (PhD) is in the field of political economy. The topic of her dissertation is "Optimization modelling in the study of sustainable development."

Assoc. Prof. Dobрева's professional career is a combination of professional development in banking and academia. The accumulated experience gives impetus for expanding the scope of her scientific interests and for the practical applicability of her scientific achievements.

Her academic career is concentrated in the Higher School of Insurance and Finance, where she has been teaching since 2012. Her teaching activities cover a wide range of topics such as globalization, consumer behaviour, bank payments and others, including in English.

Assoc. Prof. Dobрева actively participates in the research activities of VUZF, including in international research projects. As Director of the Department of Economics at the Laboratory for Applied Research of VUZF, she initiated and organized the conduct of research and the preparation of opinions on current economic issues. She is a member of the Academic Council of VUZF.

II. General characteristics of the scientific and scientific-applied production of the candidate

1. General description of the presented materials (monographs, textbooks, articles, reports, projects, etc.) by research areas

Assoc. Prof. Dr. Julia Dobрева participated in the announced competition with publications that were made after the habilitation as an associate professor. In the documentation prepared by the candidate, they are arranged according to the accepted classification of the Law for the Development of the Academic Staff in the Republic of Bulgaria and NACID, namely:

- *main habilitation work*. This is the monograph "Institutions and Economic Development. St. Gregory the Theologian Publishing House, Sofia. ISBN - 978-954-8590-57-0 ", published in 2019.
- *a monograph, which is not presented as a main habilitation work*. The candidate presents the book "Modelling sustainable development in the economy". St. Gregory the Theologian Publishing House, Sofia. ISBN - 978-954-8590-59-4
- *articles and reports published in non-peer-reviewed journals with scientific review*. There are 11 articles and scientific reports, of which only one is co-authored.
- *articles and reports published in scientific journals, referenced and indexed in world-famous databases of scientific information*. Two co-authored publications from 2019 and 2020 are listed.
- *studies published in non-peer-reviewed journals or in edited collective volumes*. There is a separate publication in this section;
- *published chapters in collective monographs*. In this field, Assoc. Prof. Dobрева demonstrates high scientific productivity. Four participations in significant collective monographs are indicated;
- *citations*. Assoc. Prof. Dobрева's publications on the topic of the competition have aroused interest both among Bulgarian authors and among the international scientific community. The citations that are presented are in monographs and collective volumes, as well as in refereed and non-refereed journals;
- *management of a successfully defended doctoral student*. Currently Assoc. Prof. Dobрева has two doctoral students who have successfully defended their PhD;
- *management and participation in a national scientific or educational project*. Assoc. Prof. Dobрева has participated in 2 projects for the period after her habilitation as an associate professor. Both projects are international and are related to both sustainable development and behavioural economics and the main themes of the candidate's research;
- *published university textbook or textbook to be used in the school network*. In this section the candidate has presented a textbook - "Behavioural Economics". St. Gregory the Theologian Publishing House, Sofia. (textbook) ISBN - 978-954-8590-48-8

The total number of publications submitted for review by the candidate in the competition, together with the main monograph, amounts to 31. They are of all scientific forms - monographs, studies, articles, scientific reports, textbooks. With a required minimum of 550 points, the candidate in the competition Assoc. Prof. Dr.

Julia Dobрева shows 720 points. It is noteworthy that her scientific publications outside the competition are also numerous - 13 in number, which demonstrates the broad scientific interests of the candidate.

2. General characteristics of the scientific, scientific-applied and teaching activity of the candidate.

From the review of the submitted materials for participation in this competition under item 1 it can be concluded that the candidate meets the minimum requirements for the academic position of "professor" in the professional field 3.8 Economics, scientific field "Institutions and sustainable development, behavioural economics".

Both thematically and quantitatively, the publications and works of Assoc. Prof. Dr. Julia Dobрева are characterized by topicality and scientific originality. All these publications were published after the previous habilitation for "associate professor". The main habilitation work is presented, which complies with the requirement of Art. 29, item 3 of the Law for Academic Development in the Republic of Bulgaria.

The topics of the research of Assoc. Prof. Dobрева are entirely within the scope of the scientific specialty for which the competition was announced - "Institutions and sustainable development, behavioural economics". In the majority of publications, she is an independent author. Some of the developments have an in-depth methodological character, while others have a strong practical application. The topic of the competition unites two broad areas of economics, in which the candidate's work is concentrated, and the publications that are not entirely on the topic of the competition complement the main ideas of the author and her scientific image.

III. Quantitative characteristics of the candidate's scientific production

Under item 1 of the present statement a quantitative assessment of the conformity of the scientific production is made, with which Assoc. Prof. Dr. Dobрева participates in the announced competition for the academic position "Professor". The overfulfillment of the minimum scientific metrics of national requirements and the requirements of the Regulations on the terms and conditions for holding academic positions at VUZF is obvious.

IV. Evaluation of the results and the scientific contribution of the candidate

1. Analysis of the scientific achievements of the candidate

The results and scientific contributions of the candidate can be grouped into three main areas, which fully correspond to the theme of the competition.

A. Scientific achievements in the field of institutional development

The scientific achievements of the author after the habilitation represent a kind of upgrade over the achieved scientific achievements as the culmination of this development are in the monographic work presented for the competition for professor. We could highlight three important aspects:

- The application of the Triple Helix system as a model of interaction between the state, business and educational institutions in economies in transition. The study acquires particular significance against the background of the European Commission's well-founded criticism of the new Member States, including Bulgaria, whose problems in institutional development are a serious obstacle to economic development, convergence and catching up.
- The monograph adds strong arguments to the thesis that the decisive factor for the institutional and economic development is played by the human factor - the ways and mechanisms for selection and development of human capital.
- The monograph emphasizes the link between institutional development and behavioural economics.

Apart from the monographic work, significant contributions in this area could be highlighted in some of the candidate's recent publications. The author enters into specifics by examining in her publications the tax system, European funds, subsidy policy and others.

B. Scientific achievements in the field of sustainable development

Sustainable development occupies a central place in the scientific activity of the candidate. The book on the basis of a dissertation for the award of the degree Doctor of Economics "Modelling of sustainable development in the economy" has a certain methodological nature and is an in-depth synthesis of optimization problems and their applicability in economic models with great practical application.

In recent years, the author gives priority to research on sustainable development in the context of the lessons of the transition to a market economy and thus based on the historical context seeks optimization of the economic model - a topic with great intellectual and political charge for generations of Bulgarian economists.

Although the factors for sustainable development are widely analysed in the literature, the contributions of Assoc. Prof. Dobрева's publications are related to the use of new up-to-date information covering recent crises, which have largely revised the conventional theory of sustainable development.

II. Textbooks

The textbook *Behavioural Economics. Publishing House "St. Gregory the Theologian"*.

C. Scientific achievements in the field of behavioural economics

The results of empirical research conducted personally by Assoc. Prof. Dobрева are presented.

Assoc. Prof. Dobрева's research in the field of behavioural economics is closely related to the problems of institutional development.

The author's undoubted contribution in the field of behavioural economics is the textbook dedicated to this topic. It is one of the first systematic publications by a Bulgarian author, adapted to the student audience in Bulgaria and especially students with a profile in the field of economics and finance. Various case studies are presented to illustrate the theoretical models and basic concepts. Questions for self-preparation and consolidation of the study material, as well as self-assessment tests have been developed. The impressions from its use in the teaching practice are for easy assimilation of the material and high exam results.

As can be seen from the formulated contributions in the work of the candidate - they are both theoretical and strongly expressed in practice. The indicators for the citations include 18 mentions, which is evidence of the strong scientific interest in the problems that are the subject of research. It should be borne in mind that these are new publications in the last few years, for which the technological time to cite is still very short.

1. Significance of contributions to science and practice.

Prominent contributions to the candidate's research are important from the point of view of theory - they are expressed in new concepts, ideas, methodologies and models. The conclusions are based on a wide range of sources of information and data, which forms a high degree of professionalism in the economic research of the candidate.

Assoc. Prof. Dobрева's language and style correspond to the highest scientific standards.

V. Assessment of the originality of the submitted works and the reliability of the submitted scientific data

I have every reason to believe that the formulated contributions, concepts, analyses, processing of scientific data and findings in the scientific works of Assoc. Prof. Dobрева are a personal work, the result of motivated and ambitious scientific activity, skills to do research, process data, do analyses and summaries in multidisciplinary areas of scientific knowledge.

VI. Critical remarks and recommendations

1. Critical remarks on the submitted works.

In the reference presented by the candidate for the scientific and practical-applied contributions, the problems, which are investigated in the scientific works, are pointed out. Among the wordings are those that do not have the character of a contribution. This weakness - to list everything that the authors have developed in their publications is a common practice in the documents of many of the peer-reviewed candidates in competitions for academic positions. In formulating the scientific contributions, the candidate can highlight more clearly by focusing on the new methodologies, methods, models, etc. proposed by her. In this case, the real achievements of Assoc. Prof. Dobрева are not underestimated.

Although the variety of topics the candidate deals with can be considered in the broad context of sustainable development - for example, innovation, migration, etc., a higher degree of concentration in creativity would increase the visibility of the candidate in the scientific community.

As a general note to the publications, I would like to point out that the candidate has enough experience and expertise to develop a more critical approach to the studied problems, especially in the field of institutional development. This is particularly important in assessing the role of subsidies, European funds as a factor in development and other issues.

I recommend in the future Assoc. Prof. Dobрева to expand her research in the field in which she works - banking, where there is a wide field for innovation and applicability of research.

2. Personal impressions of the reviewer from the candidate and other data previously not specified

My personal impressions of the candidate are from 2015, when I started teaching at VUZF. She is an extremely active scientist with interests in a wide range of current economic issues. She has organizational qualities, good teamwork relationships with members of the department and a high reputation among the students she teaches.

VII. Conclusion

As a result of the merits of the candidate in the competition Assoc. Prof. Dr. Julia Dobрева, the contributions in theoretical and practical terms, I give my positive vote FOR assigning the academic position "Professor" to Assoc. Prof. Dr. Julia Dobрева.

15.08.2021
Sofia

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