

## OPINION

**From Prof. Dr. Silvia Trifonova Trifonova-Pramatarova,  
University of National and World Economy (UNWE), Sofia**

Member of the Scientific Jury in the competition for the occupation of the academic position of „Professor” in the Area of study 3. „Social Sciences, Economics and Law”, professional field 3.8 „Economics”, scientific specialty „Institutions and sustainable development, behavioural economics” for the needs of the VUZF University, a competition announced in State Gazette, no. 28 of April 6, 2021.

By Order of the Rector of VUZF, № 108 of 18.06.2021 for approval of the Scientific Jury for selection of „Professor” I was appointed a member of the Scientific Jury, and by decision of the first meeting of the Scientific Jury, I am obliged to prepare an opinion of the competition.

### **1. General description of the presented materials**

The only candidate in the competition for the occupation of the academic position of „Professor” in the Area of study 3. „Social Sciences, Economics and Law”, professional field 3.8 „Economics”, scientific specialty „Institutions and sustainable development, behavioural economics” for the needs of the VUZF University, a competition announced in State Gazette, no. 28 of April 6, 2021, is Assoc. Prof. Dr. Julia Dobрева.

The materials submitted by Assoc. Prof. Dr. Julia Dobрева include all the necessary documents for the procedure. They meet the requirements of the Law for Development of the Academic Staff in the Republic of Bulgaria (ZRASRB), the Regulations for application of ZRASRB and the Regulations on the Terms and Conditions for Occupying Academic Positions at the VUZF University. The documentation is clearly and conscientiously prepared.

### **2. General characteristics of the applicant’s education, scientific and pedagogical activity**

Julia Dobрева is an Associate Professor at the VUZF University in the field of study 3.8 Economics (since March 2016) and a Doctor of Economics (Political Economy) from Sofia University „St. Kliment Ohridski” (since 2011). She has a bachelor’s degree in English Philology and a master’s degree in two specialties – „British and American Literature and Culture” and „Business Administration” from Sofia University „St. Kliment Ohridski”.

Assoc. Prof. Dr. Julia Dobрева has a rich professional practice. She began her professional career in 2000 as an expert in the State Fund „Agriculture” – Paying Agency, where she later became chief expert (since 2004). Since 2011 she has been a specialist – Corporate Banking Directorate at Central Cooperative Bank AD – Head office, and since 2014 she has become a chief specialist (until 2017). In the period December 2017 – June 2018 she was an advisor to the shareholder in D Commerce Bank AD

– Head Office, and since June 2018 she has been the head of the Corporate Banking Department at the same bank.

From January 2012 to January 2014 she was a part-time assistant at the VUZF University. From January 2014 to March 2016 she was a senior assistant at the VUZF University. Since March 2018, she has been the Director of the Economics Field of the Laboratory for scientific and applied research at the VUZF University. Since January 2012 she has been an honorary lecturer at the University of Sheffield, CITY College – Sofia at the VUZF University. She is a member of the Academic Council of the VUZF.

She speaks 5 foreign languages – English, Russian, German, French, Italian.

Assoc. Prof. Dobрева participates as a leader and expert in the implementation of a number of important scientific and practical projects, some of which are the following:

1. Project № BG051PO001-3.3.06-0053/13.08.2013, Ministry of Education and Science, European Social Fund 2007-2013, Operational Programme “Human Resources Development”;

2. Project № 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 (financed under the Erasmus+ Programme);

3. Project № 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 Programme;

4. Head of a team for preparation of a Package of measures for overcoming the crisis from the spread of COVID-19 in Bulgaria, presented to the Council of Ministers – 2020.

5. Head of a team for preparation of an opinion of Laboratory for scientific and applied research at the VUZF on a draft National Plan for Reconstruction and Sustainability of Bulgaria, presented to the Council of Ministers – 2020.

6. Team leader for the preparation of a multi-volume book - Volume I – A look at the economic development of Bulgaria – from post-socialism to EU integration (1990-2020) – submitted for publication to the Publishing House of the VUZF „Sv. Gregorii Bogoslov” – 2021.

### **3. The applicant’s teaching activities: lectures, textbooks and teaching aids, guidance for doctoral students and graduates**

Assoc. Prof. Dr. Julia Dobрева has a variety of academic activities as a university lecturer. So far she has 5 own developed courses and academic disciplines taught in bachelor’s and master’s degree at the VUZF University: „Sustainable economic development”; „Global Studies”; „Banking Risk Management”; „Management of bank payments” and „Consumer behaviour; Behavioural Finance”.

In the period 2012-2017 she taught the following academic courses in English at the VUZF and the University of Sheffield, CITY College – Sofia: “Introduction to Accounting”, “Fundamentals of

Accounting”, “Fundamentals of Accounting”, “Business Economics”, “Financial Management”, “Operational Management”, “Corporate Finance” and “Sustainable Development”.

As can be seen, the academic courses that Assoc. Prof. Dobрева teaches are extremely diverse. My recommendation is the teaching courses of Assoc. Prof. Dobрева to be more focused and concentrated in several main areas.

#### **4. Comprehensive analysis of the applicant’s scientific achievements**

For the participation in the competition for the academic position “Professor” in the professional field 3.8 “Economics” (Institutions and sustainable development, behavioural economics) Assoc. Prof. Dr. Julia Dobрева has presented the following scientific publications:

- 2 monographs – 1/ “Institutions and Economic Development”, Ed. by Publishing House of the VUZF „Sv. Gregorii Bogoslov”, 2019, and 2/ “Modeling of sustainable development in the economy”, Ed. of Publishing House of the VUZF „Sv. Gregorii Bogoslov”, 2019 (book based on a dissertation for the scientific degree of “Doctor of Economics”);
- 1 textbook „Behavioural Economics”, Ed. of Publishing House of the VUZF „Sv. Gregorii Bogoslov”, 2018;
- 2 studies – 1/ „Factors for sustainable economic development of modern economies”, Ed. of Publishing House of the VUZF „Sv. Gregorii Bogoslov”, 2020, Yearbook of the Higher School of Insurance and Finance; 2/ “Model and features of the transition to a market economy”, Ed. of Publishing House of the VUZF „Sv. Gregorii Bogoslov”, 2021, Yearbook of the Higher School of Insurance and Finance;
- 4 chapters from books, entirely in English – 1/ “Institutional Change: A Theoretical Framework”, IJOPEC Publications Ltd., London, UK, 2017, In: Berksoy, I., Dane, K. & Popovic, M. (Eds.) Institutions & Economic Policies: Effects on Social Justice, Employment, Environmental Protection & Growth. pp. 147-168; 2/ “Behavioral Economics and Public Policy”, in: Erdogdu, MM, Batrancea, L. and Cevik, S. (Eds.) Behavioral Public Finance: Individuals, Society, and the State, In: Rotledge International Studies in Money and Banking . Routledge, UK, 2020, pp. 38-51; 3/ “The Challenges of Global Inequalities: the Case of Europe”, In: Global Inequalities and Polarization, Erdogdu, M., Merritt, H. & Garcia, A. (Eds.), 2020, pp. 19-35; 4/ “The Survival of Modern economies - Challenges and Remedies”, In: Globalization, Poverty, Inequality & Sustainability, Mavroudeas, S., akar, S. & Dobрева, J. (Eds.), IJOPEC Publications Ltd, London, UK, 2019, pp. 17-29;
- 17 scientific articles and papers, most of which are in English. Two of them are published in a scientific publication indexed in the Web of Science, namely INTED Proceedings (2019). 4 publications have been published in the Journal of International Scientific Publications: Economy

and Business (in the period 2016-2019). Three of the publications were published in the “VUZF Review magazine” (in the period 2017-2018).

The acquaintance with the presented scientific publications of Assoc. Prof. Dr. Julia Dobрева in the competition for the academic position “Professor” in the professional field 3.8 “Economics” allows me to assess that the candidate sets significant goals and objectives in her research, and succeeds to achieve them through in-depth analyzes and discussions. The theses she has formulated in her publications have been confirmed. They are related to the identification and analysis of the problems of sustainable development, institutional changes and behavioural economics, and fully correspond to the theme of the competition. In her research, the candidate has applied a rich and modern research toolkit, which leads to the achievement of important scientific results. Assoc. Prof. Dobрева is undoubtedly very well acquainted with the problems she treats in her research, having in mind her rich professional and academic experience. I can emphasize the importance of the candidate’s research on the relationship between institutions and economic agents, institutional changes in economic crisis, economies in transition and integration, and the impact of behavioural economics on institutional and economic development.

In the scientific publications of Assoc. Prof. Dobрева there is sufficient evidence of realized scientific achievements, both in theoretical and methodological aspect and in the practical field. It provides a reasoned justification for the results and conclusions, and formulates important recommendations for economic practice. Her scientific achievements are significant for the economic theory and practice in Bulgaria, given the valuable experience and conclusions derived from the detailed analyzes made by the author. I have a recommendation to the presented List of the candidate’s contributions, where the scientific and scientific-applied contributions of her scientific publications are not clearly and precisely formed, systematized and formulated.

The candidate meets the accepted recommended scientific and metric minimum requirements. A total of 786 points are established in the attached Reference for fulfillment of the minimum national criteria. There are 40 citations of the scientific publications of Assoc. Prof. Dobрева in scientific journals. From the presented List of citations it is established that a total of 19 publications of the candidate were cited. A total of 200 points from the citations are indicated in the attached Reference for fulfillment of the minimum national criteria.

Assoc. Prof. Dobрева is a member of the Resource Center for Economic Research of Asia at the Institute for Economic Research of the Bulgarian Academy of Sciences.

##### **5. Personal impressions of the candidate and critical remarks**

I do not know the candidate and I have no personal impressions of her. My only impressions are based on the documentation submitted in the competition. I have no critical remarks on the merits.

## CONCLUSION

From the thorough review of the submitted documents of Assoc. Prof. Dr. Julia Dobрева I find that it meets the national minimum requirements for the academic position of "professor" in the field of higher education 3. „Social, economic and legal sciences”, professional field 3.8 „Economy”. All of the above-mentioned gives me reason to give a positive assessment and to propose to the members of the esteemed Scientific Jury to vote for the election of Dr. Julia Dobрева to the academic position of “Professor” in the professional field 3.8 “Economics”, scientific specialty “Institutions and sustainable development, behavioural economics for the needs of the VUZF University. Her academic teaching and research activities undoubtedly show that her academic position as a “professor” at the VUZF University is fully deserved.

12.08.2021

Sofia

Reviewer: .....

(Prof. Dr. Silvia Trifonova-Pramatarova)