

REVIEW

from

Prof. Dr. **Radostin Vazov** ,

The Graduate School of Insurance and Finance

of the materials submitted for participation in the competition to occupy the academic position "**docent**" in the **VUZF University**, area of higher education 3. Social, economic and legal sciences, professional direction 3.8. Economics (Marketing and Digital Business)

In the competition for "docent", announced in the State Gazette, no. 30 of 15.04.2022 and on the website of the VUZF, Dr. Mihaela Mihailova is participating as a candidate.

1. General presentation of the received materials Subject :

By order No. 170/25.07.2022 of the Rector of the VUZF, Prof. Doctor of Law Boris Velchev, I have been appointed as a member of the scientific jury of a competition for the academic position of "associate professor" at VUZF in the field of higher education in the field of higher education 3. Social, economic and legal sciences, professional direction 3.8. Economics (Marketing and Digital Business). To participate in the announced competition, only one candidate submitted documents: Dr. Mihaela Mihailova from the Higher School of Insurance and Finance

The set of electronic materials presented by Dr. Mihaela Mihailova is in accordance with the Regulations for the Development of the Academic Staff of VUZF and includes the following documents:

1. A biography by European format ;
2. copy from the diploma for owned educational and scientific doctorate degree ; _
3. monographic work with abstract , peer-reviewed least from two habilitated persons ;
4. list on the publications after the protection on the doctorate dissertation and specimens from them ;

5. summaries on Bulgarian and English language and the publications after the protection on the doctorate dissertation ;
6. medical testimony ;
7. testimony for criminal record ;
8. certificate for demanding everything internship by Art . 20, para . 1, item 2;
9. reference for the performance on the minimum national requirements for borrowing on the academic position " professor ";
10. reference for the original ones scientific contributions to the works and for the citations ;
11. form for consent for processing on personal data in connection with participation in the competition ;
12. reference for additional indicators.

The documents are presented from the candidate on electronic carrier .

After obtaining her doctorate, the candidate has published 13 research papers. For the purposes of the current "docent" competition, the candidate participated with 13 of these publications. A monograph on "Realities and challenges facing the websites of Bulgarian companies" was developed. There are studies, articles and scientific reports in the cited fields. Some of the publications are in English. He is the author of the book "Direct Marketing and Market Orientation of Companies in Bulgaria" in volume of 180 pages.

2. Brief biographical data of the applicant

Dr. Mihaela Mihailova was born on September 17, 1988. At the moment, she is a "Digitalization Project Manager" at "Bulstrad Life Vienna Insurance Group" EAD, Sofia. Its main activity is management and implementation of innovative solutions and technologies in the field of insurance, as well as digitalization of the products and services of the insurance company. By the end of 2019 is a business analyst at Tinkin AD, dealing mainly with consulting, development, implementation and management of projects in the field of information and communication technologies, including software development. During the period 2012 - 2019 is a Training and Development Specialist in an outsourcing company and deals with the planning, organization and development of induction trainings. Analysis of the team's capabilities, initiation of additional training in order to increase the team's efficiency.

3. General characteristics of the applicant's activity

Dr. Mihaela Mihailova is a part-time lecturer at the VUZF. From 2014 to 2018, he was also a teacher at UNSS, where he received his doctorate in the field of marketing. A graduate of 9 French Language High School, Dr. Mihaela Mihailova obtained a bachelor's degree in Intellectual Property Economics and a master's degree in Marketing at the University of National and World Economy.

Dr. Mihaela Mihailova has many years of professional experience as a corporate trainer and team leader acquired in the outsourcing and information technology sectors. Dr. Mihailova's research and scientific-practical interests are in the field of direct and digital marketing, brand management and digitization processes in their entirety.

Dr. Mihaela Mihailova teaches the following disciplines: Academic writing and working with information sources, Academic and transferable skills, Brand management, Marketing management, Digital marketing and communications, Digital marketing and communications.

He is the author of the book "Direct Marketing and Market Orientation of Companies in Bulgaria", which was published in 2021, as well as a number of scientific articles and reports.

The data from the scientometric analysis of the scientific production included in the competition for "associate professor", according to the numbering from the General reference for scientific publications and developments, are: 1 monograph (independent - 126 pages), 11 nos. independent articles, 1 book (independent) of 180 pages.

Of the scientific papers presented, 5 are in Bulgarian and 6 are in English. Of these 11 scientific works, 11 are independent.

It can be noted that Dr. Mihaela Mihailova is an accomplished university scientist, supervisor and manager, teacher and good practitioner in the field of economics, especially the management of a pension insurance company, the management of additional pension funds and the management of a life insurance company.

4. Evaluation of the obtained scientific and scientific-applied results

Based on the information provided by Dr. Mihaela Mihailova, the following findings can be made. The candidate's research, both in terms of volume and quality, is in accordance with ZRASRB, the Regulations for its application and that of VUZF, and for individual positions even exceed the requirements laid down in them.

The scientific work of Dr. Mihaela Mihailova demonstrates knowledge of the important problems in the chosen direction of the economy, and in particular marketing and digital business.

The book "Direct Marketing and Market Orientation of Companies in Bulgaria" is a further development of a dissertation work for the ONS doctor, defended by the author in 2019. The research focused on the possibility of maximum customization of the company's offer. The book emphasizes that the market orientation has as its center the consumer, whose needs and preferences are leading in collecting and analyzing the information. But at the same time, companies applying the direct marketing approach are associated with their sales-only orientation and the pressure they put on the customer to buy, again chasing the sale at any cost.

Acquaintance with the habilitation work allows one to assess that the goal of the research has been achieved, and the resulting tasks have received adequate solutions. The key thesis of the presented work is proven.

The subject of the habilitation research is the external manifestations of digitalization on the Internet - in particular, the websites of Bulgarian companies as part of the online presence and corporate identity, and as part of digital marketing. Based on the results of parallel empirical research conducted among companies and users with Internet access skills, it is tracked how digitization as a trend has affected Bulgarian companies and their websites, what are user preferences and perceptions when using websites and where are the intersections between realized by companies and preferred by consumers. The monograph is relevant due to the growing role of digitization, the penetration of the Internet into everyday life, as well as the objective need for companies to develop adaptive skills in today's turbulent and dynamic competitive environment.

To **the scientific contributions** in the habilitation thesis I accept:

1. Research on the websites on the Bulgarian ones companies in their complexity and integrity .
2. Structuring on theoretical frame regarding essence , types and characteristics on the websites .
3. Analysis and presentation on the legal ones methods for protection on the websites okay with constituents them elements .
4. Derivation and analysis on the main ones qualitative indicators on the website - interactivity and usability .
5. Viewing on websites in context on the digital one marketing .
6. A juxtaposition on theoretical postulates for the websites with empirical results relative to practices in Bulgaria .
7. A juxtaposition on perceptions on the owners on websites in Bulgaria with perceptions on the visitors on websites in Bulgaria .
8. Analysis on the attitude to digitization recent trends in Bulgaria _ years .

9. Analysis on the influence on the pandemic from COVID-19 on digitization trends in Bulgaria .
10. Tracking on trends on development on the websites in Bulgaria .
11. A recommendation has been made regarding diversification on the ways for promotion on the websites .
12. A recommendation has been made to the owners on websites regarding the benefit from the possibilities and potential that the interactivity (as characteristic on the websites) provides on the Internet environment.
13. A recommendation has been made to the owners on the websites , about making sense of it on characteristics and features on the digital one marketing

I accept the authorship claims for scientific and scientific-applied contributions formulated in the abstracts of the presented publications. They correspond to the theme of the contest.

Scientific contributions:

Books:

1. Analysis and formulation on often the poles perceptions for market and marketing orientation
2. Theoretical analysis on time - evolving and dynamic understandings for direct marketing
3. Development on tool for evaluation on the degree on application on approach on direct marketing from country on the company
4. Research the interrelationship between the degree on application on approach on direct marketing and the level on market orientation on the company
5. Research the interrelationship between achieved results from the company and the level on theirs market orientation
6. Research the interrelationship between achieved results from the company and the degree on application on direct marketing
7. Research on the influence on innovation and competition advantages on the companies results
8. Formulation on recommendation for encouragement on established practices related to implementation _ on the market orientation and direct marketing with a purpose the positive influence on the companies results
9. Formulation on recommendation for concentration on essence and development on sustainable competitively advantage as well as judgment how much , how and whether innovations would they could Yes be implemented in the company activity

I believe that Dr. Mihaela Mihailova is aware of the scientifically established criteria for the presence of scientific usefulness in them.

I highly appreciate the candidate's scientific and applied scientific activity. The presented scientific production is logically connected, scientifically substantiated and empirically confirmed, Dr. Mihaela Mihailova shows the ability to solve a wide range of practically useful scientific tasks by choosing appropriate approaches and methods.

The main contributions of the candidate have a scientific and applied nature. I believe that Dr. Mihaela Mihailova is aware of the scientifically established criteria for the presence of scientific usefulness in them.

12 documented citations in monographs, textbooks, international forum reports, peer-reviewed monographs and collective volumes, non-refereed peer-reviewed journals were noted.

4. Evaluation of the candidate's personal contribution

I have not detected any forms of plagiarism. I have no doubt about the personal contribution of the candidate in the presented scientific works, books and publications.

5. Critical remarks and recommendations

After my detailed review of the presented materials, I did not find any material omissions, inaccuracies or contradictions. Perhaps some statements on the studied issues do not coincide with my understandings, but these are personal interpretations and interpretations of the candidate and they can be protected by him. Therefore, I consider that they do not affect my overall positive assessment and do not detract from the applicant's scientific achievements. That is why my notes are more of a guiding and recommendatory character for his future research .

6. Personal impressions

I know Dr. Mihaela Mihailova from our joint work at VUZF. The in-depth knowledge of the field of his scientific interests and the activity he has definitely shown in recent years are impressive. They show a serious and erudite researcher, with in-depth theoretical training and a proven ability for independent scientific research.

CONCLUSION

The presented set of documents and materials represent an original contribution to science and meet all the requirements of the Law on the Development of the Academic Staff in the Republic of Bulgaria (ZRASRB) and the Regulations for the Implementation of ZRASRB. The submitted materials and dissertation results fully comply with the specific requirements of the Regulations.

After getting acquainted with the materials and scientific works presented in the competition, analyzing their significance and the scientific, scientific-applied and applied contributions contained in them, I confidently give my positive assessment and recommend the Scientific Jury to prepare a report-proposal to the Academic Council for the selection of Dr. Mihaela Mihailova the academic position of "associate professor" at VUZF in professional field 3.8. Economics (Marketing and Digital Business)

Signature:

Prof. Dr. Radostin Grigoriev Vazov

Sofia

August 22 , 2022