SCIENTIFIC OPINION

by Stanislav Dimitrov Petkov,

Associate Professor, PhD, at the Higher School of Insurance and Finance - Sofia, VUZF - Sofia

of the materials submitted for participation in the competition

for the academic position of 'Associate Professor'

of Higher School of Insurance and Finance - Sofia, VUZF - Sofia

in the field of higher education 3. Social, economic and legal sciences professional field 3.8. Economics (Marketing and Digital Business)

In the competition for 'Associate professor', announced in the State Gazette, issue 30 of 15.04.2022 and in the website of the Higher School of Insurance and Finance - Sofia, as a candidate participates Dr. Mihaela Metodieva Mihailova, hon. lecturer at the Higher School of Insurance and Finance - Sofia.

1. General presentation of the procedure and the candidate

By order № 170 of 27.07.2022 of the Rector of the Higher School of Insurance and Finance - Sofia I was appointed a member of the scientific jury of a competition for the academic position of 'Associate Professor' at the Higher School of Insurance and Finance - Sofia field of higher education 3. Social, economic and legal sciences, professional field 3.8. Economics (Marketing and Digital Business), announced by the Higher School of Insurance and Finance - Sofia.

The only candidate for participation in the announced competition has submitted documents, namely Dr. Mihaela Metodieva Mihailova, hon. lecturer at the Higher School of Insurance and Finance - Sofia.

Presented by Dr. Mihaela Metodieva Mihailovaset of materials on paper and in electronic form is in full compliance with the Regulations on the terms and conditions for holding academic positions at the Higher School of Insurance and Finance - Sofia, and includes the following documents:

- monographic work with a summary, reviewed by two habilitated persons;
- a published book based on a defended dissertation work for awarding the educational and scientific degree "doctor"
- list of publications after the defense of the doctoral dissertation;
- summaries of the publications after the defense of the doctoral dissertation;
- reference for the fulfillment of the minimum national requirements for holding the academic position "Associate Professor";
- reference for the original scientific contributions in the works and for the citations.

The documents presented by the candidate Mihaela Metodieva Mihailova are characterized by order, completeness and integrity.

On the basis of the presented documents and in particular of the presented autobiography, it can be concluded that the candidate Mihaela Metodieva Mihailova has significant experience in research.

I have no personal impressions of the candidate, except for those acquired during the procedure of this competition.

2. General characteristics of the candidate's activity

The scientific and scientific-applied activity of the candidate Mihaela Metodieva Mihailova can be assessed as very good, fully corresponding to the requirements of the current competition. In the current procedure for the competition for "Associate professor", Dr. Mihaela Metodieva Mihailova participates with the following works: one monograph sole author - habilitation thesis; a published book based on a defended dissertation work for the award of an educational and scientific degree "doctor" and thirteen sole author articles.

The publications of the candidate Dr. Mihaela Metodieva Mihailova have clear scientific, scientific-applied and applied contributions.

A positive attestation of the author's qualities is the fact that some of the publications are in foreign languages -6 of the publications are in English.

From a content point of view, the monograph presented for the purposes of the competition is extremely interesting and up-to-date. The title of the monograph is "Realities and challenges facing the websites of Bulgarian companies". In the presented monograph, the author analyzes the external manifestations of digitization 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, it is followed how digitization as a trend has affected Bulgarian companies and their websites, what are the user preferences and perceptions when using websites and where are the intersections between what is realized by companies and what is preferred by the users.

The monograph includes a list of diagrams and tables, an introduction, six chapters, a conclusion, literature cited, references and appendices. Attached are two of the conducted surveys.

I accept much of the contributions formulated by the author. Among them are a study of the websites of Bulgarian companies in their complexity and integrity, structuring a theoretical framework regarding the nature, types and characteristics of websites, deriving and analyzing the main quality indicators of the website - interactivity and usability, examining the websites in the context of digital marketing, comparing the perceptions of website owners in Bulgaria with the perceptions of website visitors in Bulgaria, analyzing the impact of the COVID-19 pandemic on digitization trends in Bulgaria, tracking the trends of website development in Bulgaria, formulating a recommendation on diversifying the ways for the promotion of the websites, a formulated recommendation to the owners of the websites, on making sense of the features and peculiarities of digital marketing.

Based on the submitted documentation on the procedure of this competition I can make a reasonable assessment of the presence of a clear personal contribution of the candidate Dr. Mihaela Metodieva Mihailovain the relevant publications, and fully formulated contributions and results are her personal merit.

Based on the submitted information on the implementation of national minimum requirements according to the Law for the Development of the Academic Staff in the Republic of Bulgaria, the Regulations for application of the Law, it can be concluded that the candidate Dr. Mihaela Metodieva Mihailova meets the relevant criteria as follows: Group "A" - 50 points with a minimum of 50 points; group "B" - 100 points with a minimum of 100 points; group ",D" - 205 points with a minimum of 200 points; group "E" - 80 points with a minimum of 50 points.

3. Critical remarks and recommendations

I do not have significant principled or formal critical remarks and recommendations to the scientific works and activities of the candidate Dr. Mihaela Metodieva Mihailova.

I can recommend Dr. Mihaela Metodieva Mihailova to have co-authored publications.

I can make a recommendation to Dr. Mihaela Metodieva Mihailova to deepen her research in the field of issues related to digital marketing, increasing the competitiveness of companies, the influence of the presence of companies in the Internet space with financial results, consumer expectations and what is offered by companies. I am convinced that the author will contribute to the achievement of future scientific and scientific-applied contributions in the researched areas.

CONCLUSION

The documents and materials submitted by the candidate **Dr. Mihaela Metodieva Mihailova** meet all the requirements of the Law for the Development of the Academic Staff in the Republic of Bulgaria, the Regulations for application of the Law and the respective Regulations on the terms and conditions for holding academic positions at the Higher School of Insurance and Finance - Sofia.

In the works of the candidate there are original scientific and applied contributions, which have received international recognition as a representative part of them are published in journals and scientific journals published by international academic publishers. Her theoretical developments have practical applicability, as some of them are directly oriented to the educational work. The scientific and teaching qualification of the candidate Dr. Mihaela Metodieva Mihailova is undoubted.

The results achieved by the candidate Dr. Mihaela Metodieva Mihailovain teaching and research fully comply with the specific requirements of the Regulations on the terms and conditions for holding academic positions at the Higher School of Insurance and Finance - Sofia.

After getting acquainted with the materials and scientific papers presented in the competition, analysis of their importance 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-proposal to the Academic Council of the Higher School of Insurance and Finance - Sofia **for election of Dr. Mihaela Metodieva Mihailovato the academic position of**

'Associate Professor' at the Higher School of Insurance and Finance - Sofia in the field of research	
3.8. Economics (Marketing and Digital Business).	
22.08.2022	Reviewer:
	(Associate Professor, PhD Stanislav Dimitrov)