

STANDPOINT

by Assoc. prof. Lyudmila Boykova Dikova, PhD

of a dissertation work for the award of a scientific degree "Doctor of Sciences"
in Higher Education Area 3. Social, economic and legal sciences
Professional direction 3.8. Economy

Author: Yolanta Puach-Olszewska

Topic: FINANCIAL SECURITY IN THE REPUBLIC OF POLAND (2015-2022)

1. General description of the presented materials

By order No. 107 of 01.03.2023 of the Rector of the Higher School of Insurance and Finance, Prof. Doctor of Law Boris Velchev, I have been appointed as a member of the scientific jury to ensure a procedure for the defense of a dissertation work on the topic FINANCIAL SECURITY IN THE REPUBLIC OF POLAND (2015-2022) for the acquisition of a scientific degree "Doctor of Sciences" in the Higher Education Region 3. Social, economic and legal sciences, Professional direction 3.8. Economy. The author of the dissertation is Yolanta Puach-Olshevska - candidate at the Department of Finance.

The materials submitted by Jolanta Puacz-Olszewska, PhD are in accordance with the Regulations for the Development of the Academic Staff of the VUZF and include a resume, a copy of the diploma for the acquired educational and qualification degree "doctor", summaries of publications, a list of the author's contributions, a dissertation, abstract.

The candidate has attached, 3 monographs, 8 articles and 13 publications in monographs.

2. Brief biographical data about the candidate

The candidate under the procedure Jolanta Puacz-Olszewska, PhD has work experience, appropriate education and permanently focused scientific interests in the field of the competition announced by the university.

Jolanta Puacz-Olszewska, PhD received her PhD in Humanities in Political Science from the Marie Curie-Sklódowska University in Lublin, Faculty of Political Science. Before that, he graduated from the Pedagogical Academy of the National Education Commission in Krakow - majoring in political science, Faculty of Humanities, majoring in local self-government and regional politics. He graduated with a very good GPA and a scholarship for high academic achievement.

From 2013 to 2016, Jolanta Puacz-Olszewska, PhD is the Dean of the Jasło Faculty of the Academy of Humanities and Economics in Łódź, major: Pedagogy and Political Science, major: State Security, Public Administration.

Since 2020, Jolanta Puacz-Olszewska, PhD is the Vice-President of the Union of Polish Teachers at Rzeszów Technical University

With special focus should be noted the 2022 Rector's Award for Research Achievement received by the candidate.

3. Characterization and evaluation of the dissertation work

The dissertation has a volume of 254 pages and is divided into Introduction, Five Chapters, Conclusion, Bibliography, List of Figures, List of Tables and List of Diagrams, the Bibliography is up-to-date and comprehensive and includes 156 titles.

The technical requirements for the preparation of a dissertation have been met by the candidate.

The introduction presents the author's idea and is an introduction to the problem.

Chapter one: Subject and scope of the dissertation presents an analysis of the literature on the subject, concepts and essence of financial safety, a general social concept of safety.

Chapter Two: Financial Safety Net. Supervision of Financial Instruments in Poland examines the roles of the National Bank of Poland (objectives, tasks, functions, central bank instruments, systemic status, deposit and credit operations, interest rates, reserve requirements, open market operations), Financial Supervision Commission (constitutional status of the FSC, composition and organization of the FSC, tasks of financial market supervision performed by the FSC, scope of supervision, consolidated supervision, additional supervision, tasks of the FSC, functions, financing of the FSC), Ministry of Finance, the Committee for Financial stability, the Bank Guarantee Fund.

Chapter Three: Activities of State Institutions to Ensure the Security of the Financial Sector examines Monitoring and Countering Threats in the Financial Market, Activities of the National Bank of Poland, Activities of the Financial Supervision Commission and its Administration, Activities of the Minister of Finance, Cooperation of Supervised Institutions within the Financial Stability Committee.

Chapter Four: Activity of the Financial Supervision Commission in relation to financial market entities examines Supervision of the banking market, Supervision of the insurance and pension market, Examination of complaints in the Office of the Financial Supervision Commission regarding the activities of supervised entities, Accession to the EU and Polish finance, Poland against the EU countries.

The fifth chapter: Legislative activity examines the Minister's Implementation of the EU Financial Directive, Issuing decisions of the Financial Supervision Commission, giving opinions to the Financial Supervision Commission on draft EU rules.

4. Contributions and significance of the development for science and practice

Candidate Jolanta Puacz-Olszewska, PhD has submitted a report on her dissertation contributions. I accept the 3 scientific contributions and 2 contributions of a practically applied nature formulated by the candidate.

5. Judging of Posts on the dissertation work

The candidate has attached, 3 monographs, 8 articles 13 publications in monographs.

The posts are distributed as follows:

Scopus publications: 1 pc.

Publications in Web of Science: 1 pc.

Monographs: 3 nos. (1 independent and 2 co-authored).

Articles in schisans: 6 pcs

Articles in collective monographs: 13

The presented works make a significant contribution to the enrichment of the theory in the field of financial safety, and also have a high practical value, in view of the significance of the challenges facing modern safety problems in general. In view of the analysis made, it can be noted that the significance of the works proposed for review is clearly specified. The subject matter of the presented publications is entirely focused on the problems of professional direction 3.8. "Economics". It covers current theoretical and applied problems of financial safety. There is an interdisciplinarity in the publications that is balanced in a problematic sense. In the works proposed for review, these problems are analyzed in detail, through the use of creative scientific approaches, with the application of systemic thinking, with knowledge of the issues under consideration. The candidate demonstrates an individual scientific focus and offers a high-level scientific output, as well as demonstrates specialist expertise.

6. Assessment of compliance with minimum national requirements

The documents and materials presented by the candidate Jolanta Puacz-Olszewska, PhD meet all the requirements of the Law on the Development of the Academic Staff in the Republic of Bulgaria (LAD), the Regulations for the Implementation of the LAD and the relevant Regulations of the University of Higher Education.

According to the presented materials, I can conclude that the candidate Jolanta Puacz-Olszewska, PhD fulfills the minimum national requirements for obtaining the scientific degree "Doctor of Sciences" in the professional field 3.8. Economy.

At the time of drafting the opinion, there is no information that would give grounds to doubt the authenticity of the dissertation work and scientific publications submitted for consideration.

7. Abstract

The abstract is presented in accordance with good academic practices and correctly reflects the essence of the dissertation in a concise form.

The candidate has presented a sufficient number of scientific publications, with which she fulfills the national minimum requirements laid down in the Law on the Development of the Academic Staff in the Republic of Bulgaria and the Rules for its Implementation for the acquisition of the Doctor of Science degree under 3.8. Economy.

8. Critical remarks and recommendations

I have no significant critical notes and recommendations.

CONCLUSION

The dissertation work presented for consideration is an up-to-date scientific research. It fully meets the requirements for such kind of scientific developments and has indisputable scientific qualities. The publications on the subject complement the image of the candidate as a thorough specialist with serious practical knowledge, which she combines with an excellent knowledge of the currently existing theory in the field of her chosen topic.

The dissertation contains scientific, scientific-applied and applied results, which 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 the ZRASRB. The presented materials and dissertation results fully comply with the specific requirements of the Regulations for admission and training of doctoral students in the Higher School of Insurance and Finance.

The dissertation work shows that the candidate Jolanta Puacz-Olszewska, PhD has in-depth theoretical knowledge and professional skills in Professional direction 3. 8. Economics, demonstrating qualities and skills for independent research.

Due to the above, I confidently give my positive assessment of the conducted research, presented by the above-reviewed dissertation work, abstract, achieved results and contributions, and

propose to the honorable scientific jury to award the scientific degree "Doctor of Science" to Jolanta Puacz-Olszewska, PhD in Higher Education Area 3. Social, economic and legal sciences; Professional direction 3. 8. Economics.

04/13/2023

Reviewer: Assoc Dr. Lyudmila Dikova