

OPINION

by Assoc. Prof. Radostina Dimitrova, PhD
Higher school of finance and insurance

of the materials submitted for participation in the competition
for the academic position of **Associate Professor**
at the Higher School of Insurance and Finance

In area of higher education 3. Social, economic and judicial sciences

Professional field 3.8. Economics

In the competition for **associate professor**, announced in the State Gazette, issue 5 of 17.01.2025 and on the website of the Higher School of Insurance and Finance, **Dr. Ivaylo Iliev from the Higher School of Insurance and Finance participated as a candidate.**

General description of the submitted materials

By order No. 152 of 13.05.2025 of the Rector of the Higher School of Insurance and Finance, 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 3. Social, economic and legal sciences, professional field 3.8. Economics.

The **sole candidate** to participate in the announced competition has submitted documents, Dr. Ivaylo Iliev from the Higher School of Insurance and Finance.

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

- 11 articles and reports published in non-refereed journals with scientific review or published in edited collective volumes;
- 2 articles and reports published in scientific publications, referenced and indexed in world-renowned databases of scientific information;
- 1 study published in non-refereed journals with scientific review or published in edited collective volumes;
- 1 published chapter of a collective monograph;

- 1 published book based on a defended dissertation for the award of the educational and scientific degree "PhD";
- 1 habilitation thesis.

The publications submitted by Dr. Ivaylo Iliev fully meet the requirements of the announced competition. They are in sufficient number and are thematically related to his teaching and research activities. Their content demonstrates in-depth knowledge and contribution in the relevant fields, thus confirming his scientific and academic competence.

Short biographical data of the applicant

Dr. Iliev's teaching career began in 2017 as an assistant professor at the UNWE in the discipline "Budget Policy". Since 2020, he has been a full-time university lecturer at the UNWE, where he teaches courses in "Welfare Economics", and since 2023, he has also taught at VUZF in disciplines such as "Strategic Marketing", "Digital Marketing" and "Fundamentals of Marketing". He has a strong academic profile with teaching and research experience in the field of marketing. His professional experience outside of academia includes management positions in the private sector: CEO and brand manager in companies such as Feya Naturals, Vehadi Wellness, Heka Naturals & Nosy Nomad, as well as CFO and partner in the tourism sector (Janny Travel Ltd.). He has good English language skills, excellent organizational and communication skills, as well as digital competence in areas such as web development, marketing, social media and the use of modern project management tools.

The professional and academic profile of Dr. Iliev fully meets the requirements for participation in an announced competition for a teaching and research position in the field of economic and administrative sciences.

Personal Impressions

As a colleague of Dr. Ivaylo Iliev at VUZF, I have excellent impressions of his professionalism, commitment and responsibility towards his teaching activities. He approaches each lecture with enthusiasm and up-to-date knowledge, managing to engage students and stimulate their critical thinking. His collegial attitude, willingness to cooperate and ability to work in a team make him a valuable and respected member of the academic community.

General characteristics of the candidate's academic activities

The scientific production of Dr. Ivaylo Iliev is in full compliance with the requirements for holding the academic position of "associate professor". The sum of points under indicators D (250

points with a minimum of 200) and E (65 points with a minimum of 50) shows a significant and quantitatively sufficient contribution. The presented habilitation work - the monograph "Strategic Marketing in the Conditions of Digitalization" - is up-to-date and interdisciplinary, combining scientific analysis and applied approaches. The candidate has articles in indexed publications, numerous publications in peer-reviewed collections, as well as participation in scientific conferences and yearbooks. Some of his works have been cited in scientific publications and monographs, which testifies to their applicability and impact in academic and social practice. The topics cover key issues in the field of strategic and digital marketing, innovation and artificial intelligence in business - areas of high practical significance. The content of the publications shows a systematic research interest and contribution to the development of new methodological frameworks applicable in the real administrative and business environment.

In conclusion, Dr. Iliev's publication activity is sufficient in volume, scientifically relevant and of proven value in scientific and social practice. It meets the criteria for holding an academic position and demonstrates a sustainable research profile with contributions to practical and applied projects and the academic community.

Contributions

Based on the presented publications of Dr. Ivaylo Iliev, the following contributions, main achievements and their significance for science and practice can be outlined:

1. In the field of marketing, integrated models for strategic marketing have been proposed, which combine classical approaches with the capabilities of the digital age, including AI and automation.
2. A conceptual framework for brand management in social networks has been formulated, which takes into account the transfer of communication control to consumers.
3. A model of AI-based personalization in marketing has been conceptualized, integrating principles from Aaker and Keller's models for brand equity.
4. New approaches have been developed for ethically and legally compliant implementation of AI in consumer communication.
5. A methodology has been created for assessing the effectiveness of public networks, through clearly defined indicators for performance, transparency and innovation.

The monograph by Dr. Ivaylo Iliev is a modern, comprehensive and methodologically substantiated study of strategic marketing in the context of digitalization. The work combines in-depth theoretical analysis with empirical observations, which makes it particularly valuable for both the academic community and business practice. The study is structured logically - with a clearly

formulated goal, tasks, object and subject of research, as well as hypotheses that are consistently developed and argued. A strong point of the work is the developed conceptual framework, covering both the classical elements of strategic marketing (marketing mix, brand positioning, market segmentation), and innovative topics such as digital communication, the role of social networks, influencer marketing, personalization through AI and digital platforms.

The practical focus of the monograph is particularly significant - the author not only analyzes, but also proposes specific strategic models and solutions based on the analysis of real e-commerce companies. This gives it a strong scientific and applied value. The monograph meets the basic requirements for a habilitation thesis: it has independence, innovation, theoretical contribution and practical applicability. The author's approach and position are clearly traced, and the sources used are up-to-date and relevant. In addition, the text is scientifically sound, with a good balance between academic style and accessibility. The personal contribution of Dr. Ivaylo Iliev is clearly evident in the monograph. It is expressed both in theoretical and practical aspects. The author creates his own interpretation of strategic marketing in the conditions of digitalization, offering a new model for analyzing and developing marketing strategies, applicable to online-based businesses. The personal contribution is also found in the systematization of brand building tactics, digital communication management and the choice of online platforms. The contribution in the analysis of real e-commerce companies is also significant, where the author applies his own methodology and offers specific strategic guidelines. The work goes beyond the usual compilation of literary sources and demonstrates analytical thinking, an interdisciplinary approach and the ability to transform theoretical propositions into working practical models. All this confirms that the contribution is not only in the generalization of existing knowledge, but also in the creation of new knowledge, with the potential for application in a real business environment.

Critical remarks and recommendations

In places, the terminology and style remain too close to popular scientific or practical expression, especially when explaining basic concepts. For a habilitation work, it would be appropriate to strictly adhere to the academic style and briefly summarize known concepts, with a greater emphasis on the original contribution. Despite the good empirical illustration, the methodological justification of the analysis could be strengthened - for example, by a clearer presentation of the sample, the applied analytical tools and the criteria for selecting specific businesses. The above remarks do not reduce the overall value of the work, but rather offer guidelines for further scientific improvement.

CONCLUSION

In conclusion, the documents and materials presented by Dr. Ivaylo Iliev **meet all the requirements** of the Law on the Development of the Academic Staff in the Republic of Bulgaria (ZRASRB), the Regulations for the Implementation of ZRASRB and the relevant Regulations of VUZF.

The candidate's works contain original scientific and applied contributions that have received international recognition, as a representative part of them have been published in journals and scientific collections published by international academic publishing houses. His theoretical developments have practical applicability, as some of them are directly oriented towards academic work. The scientific and teaching qualifications of Dr. Ilieva are **undoubted**.

The results achieved by Dr. Ivaylo Iliev in academic and research activities **fully comply** with the Regulations of VUZF for the Implementation of ZRASRB.

After reviewing the materials and scientific papers presented in the competition, analyzing their significance and the contributions contained in them, I find it reasonable to give my **positive assessment** and recommend to the Scientific Jury to prepare a report-proposal to the Academic Council for the election of Dr. Ivaylo Ilieva to the academic position of **associate professor** at VUZF in the professional field 3.8 Economics.

11.06.2025

Reviewer: (s)

Assoc. prof. Radostina Dimitrova, PhD