



ABSTRACTS

of the scientific publications,
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for participation in a competition for the academic position of "Associate Professor" in the field of Higher Education 3. Social, Economic, and Legal Sciences, Professional Field 3.8. Economics, Scientific Specialty "Economics and Management (Quality of Commercial Service and Consumer Protection)", announced in the State Gazette, issue No. 90/28.10.2025.

I. Monograph

General number	Number in the group	Title, bibliographic description, and abstract
5.	1.	Dushkova, M. Quality of Commercial Service and Protection of Consumer Rights. Monographic Library "Prof. Tsani Kalyandzhiev", Book 105. Varna: Science and Economics, 2025, 239 pp. ISBN 978-954-21-1195-5

The work presents an issue studying the protection of consumers and their rights as a factor ensuring the quality of the commercial service and the challenges facing the interaction between consumers and traders in the conditions of digital transformation. The emphasis is laid on the connection between two subject areas: quality of commercial service and consumer protection.

The concepts of culture and quality of commercial service are examined. The connection between the quality of commercial service and the protection of consumers is studied through consumer rights and their implementation in the process of service and interaction between consumers and traders. Changes in consumer behaviour under conditions of global transformations and the online environment, which emphasize the increasing role of consumer protection, are discussed. Consumer protection is viewed as a factor for ensuring the quality of commercial service, whereas the awareness of their rights on the part of consumers and the activity of the latter, are viewed as a factor for promoting consumer culture and thus a factor affecting the expectations and the perceptions of consumers regarding the quality of commercial service.

The results of an analysis of normative documents and institutional practices related to consumer protection are presented. Key aspects in the area of consumer protection in Bulgaria are studied, and this shows that there are violations and deficiencies in the service, ensuing from the non-observance of consumer rights on the part of traders, in the following areas: incorrect provision of information on goods, services and traders; existence of unfair terms in consumer contracts; use of unfair commercial practices, including those in the online environment, and others. A survey on consumer awareness and their activity in the area of protection of consumers and their rights, has an extending effect on the study. The survey is developed by the author, and the results of the study complement the conclusions connected



with the quality of the commercial service. The methods of consumer protection and their effect on the quality of the commercial service are also discussed.

The transformations of the commercial service as a result of digitalization are studied. Digital technologies are viewed as an accelerator of the interaction between consumers and traders in an online environment, and also of the challenges before traders and consumer protection. The role of the policy of the European Union on online consumer protection is emphasized.

In the First Chapter, the relationship between the quality of commercial service and consumer rights is emphasized, as it manifests itself across all stages of interaction between consumers and traders. Consumer rights are directly embedded in the commercial service process – within goods and services, interaction channels, and communication with traders. From this perspective, the protection of consumer rights is viewed as a key factor in ensuring the quality of commercial service before, during, and after the sale. In the context of global transformation, this process becomes increasingly complex. The dynamics of digital transformation and the challenges of the ecological transition, as megatrends, create new opportunities and advantages for consumers, while simultaneously generating a need for enhanced consumer protection and broader guarantees within the service process. At the same time, the role of legislation and institutions related to consumer protection is expanding. The legal framework is being updated and broadened to meet emerging conditions, while institutions exercise oversight of traders' practices in the interest of consumers and to safeguard their economic interests and right of choice. The entire decision-making process related to purchasing is examined as a critical point of interaction between commercial service and consumer law.

In the Second Chapter, it is emphasized that regulatory practice in the field of consumer protection has a long and dynamic history through which rights have been established to ensure fair relations between consumers and traders in the process of commercial service. The modern regulatory framework of the European Union provides a high degree of security by safeguarding the rights and economic interests of consumers, regardless of the place or manner in which they interact with traders. When practices in the commercial service process do not comply with consumer rights, supervisory authorities identify violations, with the Commission for Consumer Protection being the leading institution in this regard in Bulgaria. The examination of key aspects of consumer protection in Bulgaria reveals violations in commercial service practices that often stem from incorrectly provided information, unfair commercial practices, and unfair terms in consumer contracts. The conducted survey complements these findings by highlighting consumers' low awareness and activity as a factor contributing to increased vulnerability in their interactions with traders. High levels of awareness and engagement can significantly reduce violations in commercial practices by enhancing consumer culture and positively influencing consumers' expectations and perceptions of the quality of commercial service. Positive effects also arise from the activities of consumer associations and alternative dispute resolution bodies, which have significant potential for the voluntary resolution of consumer disputes and for preserving the relationships between consumers and traders. In the context of dynamic changes in the interaction between the parties, particularly with the transformation of commercial service from a physical to an online environment, the role of technology is increasing. Digitalization accelerates interaction among consumers, traders, and technological systems, introducing new challenges to service quality and necessitating more effective consumer protection in the online environment.



In the Third Chapter, emphasis is placed on the growing importance of consumer protection in the online environment, driven by the transformation of commercial service and the influence of digital technologies. In this context, the rapid development of technology and the integration of artificial intelligence into the digital environment of commerce are expected to shape new trends in which mobile applications, digital content, and social networks will exert an increasingly strong influence on consumers and their purchasing decisions. Alongside these changes, the interconnectedness between consumers and traders is intensifying through the Internet of Things and other smart technologies, while green practices and support for vulnerable consumer groups are becoming increasingly significant in shaping the way modern commercial service is organized. The development of technology and emerging trends in commercial service are examined in relation to the European strategy for large-scale digital transformation, which requires high digital skills and advanced digitalization, expressed through modern digital infrastructure (connectivity) and the digitalization of business and public services. On this basis, the importance of consumer protection in the online environment and respect for their digital rights are increasing. The new legal rules under the Digital Services legislative package further strengthen consumer protection while simultaneously encouraging innovation and fair competition and obligating traders to operate in the interest of consumers.

In conclusion, the quality of commercial service, the dynamic transformation of commercial practices, the development of digital technologies, and the evolution of the regulatory framework underscore the need for continuous adaptation of consumer protection policies and reveal significant potential for future interdisciplinary research encompassing fields such as economics, trade, marketing, consumer law, innovation, and other related areas.

II. Other monographs and studies

General number	Number in the group	Title, bibliographic description, and abstract
6.	1.	Dimitrova, V., D. Zhelyazkova, M. Stojanov, V. Peteva, D. Grozdeva, E. Gramatikova, M. Kaneva, M. Dushkova, Y. Hristova. Impact of the Digitalization of Commerce on the Economic Development of Bulgaria and the Regions. Monographic Library "Prof. Tsani Kalyandzhiev", Book 70. Varna: Science and Economics, 2021, 255 pp. – Independently authored Chapter 2: The Choice of Consumers and Their Protection in the Conditions of Digitalization, pp. 49–72. ISBN 978-954-21-1072-9

Digitalization underlies the evolution of trade, both as a function at the input and the output of enterprises, and as an economic sector. The dynamics in the processes of digital innovation leads to a restructuring of the economy, the emergence of new trade intermediaries, providing digital services, to the interpenetration among the existing forms of trade and the creation of new ones, to a convergence between the economic sectors and the functions in the business organization. The goal of the present monographic work is to study the digital transformation of trade and the impact of some of its major effects on the economy of Bulgaria at the national and at the regional level, to investigate the existing policies for supporting and regulating digitalization, as well as to put forward guidelines for their improvement. The subject of the work is limited and it is structured in several areas: a study



of the change in the behaviour and the choice of end consumers in the context of digitalization; a study of the process of digitalization of enterprises; an analysis of the relation between telecommunications, e-commerce and economic growth of the country, measured through the GDP; an assessment of the evolution in the competition structure of trade and competition dynamics; a study of the relation between the digitalization of trade and the courier services industry.

The study presented in Chapter 2, independently authored by Chief Assist. Prof. Miglena Dushkova Mileva, PhD, examines consumer choice and consumer protection in the context of digitalization. The analysis explores the opportunities for consumer choice arising from the digitalization of commerce, implemented through online shops, digital platforms, and social networks. Other contemporary purchasing channels are also discussed. An analysis of retail sales in Bulgaria for the period 2012 – 2017 is presented, covering both store-based and non-store retailing, including internet sales. The main trends in the development of traditional retail and e-commerce are outlined, with emphasis on the growing role of online shopping. Based on the findings, the study concludes that the development of e-commerce in Bulgaria is highly dynamic and significantly expands consumer choice compared to traditional physical retail. At the same time, the research reveals that the digitalization of commerce generates new problems and challenges for consumers. Some of these challenges are related to consumer protection when shopping in an online environment. In this regard, the study examines the main risks and key aspects of consumer protection under conditions of digitalization.

7.	2.	Salova, N., D. Danchev, V. Dimitrova, H. Traykov, Ts. Tsvetkov, E. Gramatikova, M. Dushkova, D. Grozdeva, V. Peteva, Y. Hristova, D. Shopova. The Development of Trade in Bulgaria – State, Issues and Challenges. Monographic Library "Prof. Tsani Kalyandzhiev", Book 34. Varna: Science and Economics, 2014, 355 pp. – From Chapter 2: independently authored Sections 3 (pp. 73 – 86) and 4 (pp. 86 – 104); and from Chapter 3: independently authored Section 1 (pp. 124 – 147). ISBN 978-954-21-0772-9
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Trade is an important sector of the economy and the service sphere and on its state, development, quality and effective functioning there largely depend on both the entire reproduction process, and the consumption and well-being of the population in particular. The management of commercial activities requires that the state of trade, its changes, major issues and challenges be studied, that there be discovered trends, proposed novelties, offered or adapted methodologies for the assessment of principal aspects of its activities. It is these issues that the present study is concerned with. In this work – in the light of theory – there is studied the development of trade in Bulgaria during the years of transition to market economy (from 1989 to 2012) – macro environment, development of resources and the main results, the new forms, the risks, competitiveness, the new information technology, the main issues and challenges.

The study presented in Chapter 2 – Section 3 and Section 4, independently authored by Chief Assist. Prof. Miglena Dushkova Mileva, PhD, examines the state, trends, issues, and prospects in the development of trade in Bulgaria from the perspective of key trade indicators – sales, revenues, and expenditures. Emphasis is placed on the specific features of trade development across the different regions of the country. With some exceptions, the period under review covers 1989 – 2011. Based on the conducted analysis, the conclusion is drawn that trade in Bulgaria has undergone significant transformations during the years of



transition to a market economy. The leading role of the Southwest region in the development of trade is highlighted.

The study presented in Chapter 3 – Section 1, independently authored by Chief Assist. Prof. Miglena Dushkova Mileva, PhD, examines franchising as a promising form of trade in Bulgaria. The research covers the period 2000 – 2012 and focuses on analyzing the nature and significance of franchising as a new form of trade organization. The main factors influencing its development and establishment on the Bulgarian market are identified. Special attention is given to the advantages franchising provides to consumers, with emphasis on its role in introducing and maintaining high standards and quality of commercial service, thereby contributing to the enhancement of consumer culture. Examples are provided to illustrate the growing interest among entrepreneurs in applying the franchising model across various areas of trade. On this basis, the main issues and trends in the development of franchising in Bulgaria are outlined.

8.	3.	Dushkova, M. Franchising as a Contemporary Form of Organization of Trade in Bulgaria. // <i>Annual Book of University of Economics – Varna</i> . Varna: Science and Economics, 2013, Vol. 84, pp. 219 – 258. ISSN 0861-6752
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The present study examines franchising as a contemporary form of trade organization in Bulgaria, although as a business model, it has been known in the country even prior to the transition to a market economy. More active development of franchising in Bulgaria has been observed since the 1990s and in the subsequent period. The study analyzes its nature, significance, and main stages of development, as well as the influence of the economic environment and the factors related to international trade, Bulgaria's membership in the European Union, and the country's strategic geographical location, which influence the establishment of franchising on the Bulgarian market. Key trends, issues, and prospects in the development of franchising are outlined. The main benefits of its application in trade are clarified, including stimulating investment activity, modernizing trade infrastructure, encouraging commercial entrepreneurship, and improving the quality of commercial service and consumer culture.

9.	4.	Dushkova, M. Problems of the Market Presence of a Trade Firm. // <i>Economic Studies</i> . Sofia: Institute of Economics at the Bulgarian Academy of Sciences, 2006, 3, pp. 138 – 166. ISSN 0205-3292
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The present study examines issues related to the market presence of the retail firm. Within the scope of the study, the category "retail sales" is considered in an extended context by exploring its relationship with the market presence of the retail firm. Based on the conducted empirical research, guidelines are formulated for expanding the market presence of the retail firm, established through an analysis of the sales of the retail chain "Piccadilly", Varna. The research period covers the years 1995 – 2004. The results indicate potential for expanding its market presence.

III. Scientific articles

General number	Number in the group	Title, bibliographic description, and abstract
10.	1.	Dushkova, M., I. Kostov. Green Economy, Trade, and Consumers – Interactions in European Green Transition. // <i>Geomatics and</i>



		<p><i>Environmental Engineering</i>. Krakow: AGH University of Science and Technology Press, 2025, 19(2), pp. 25 – 48. https://doi.org/10.7494/geom.2025.19.2.25 ISSN 1898-1135 (print), ISSN 2300-7095 (online)</p>
<p>This article presents a current and significant problem by exploring the main problems of the European Green Transition; the authors discuss these in two aspects: first, the goals of the Green Transition as one of the European Union's strategic priorities – the goals, achievements, and possible risks that face the European Union's green policies are discussed. The second aspect of the study is the authors' attempt to reveal and comment on the role of trade and consumers as a tool that works in favor of the Green Transition – specifically, those that are included in European Union documents such as the Green Deal and the Circular Economy Action Plan. The definition of the problem is based on the understanding that, on the one hand, trade as an economic sector is developing most dynamically and on a large scale, making Sector G the largest set of enterprises among all of the sectors that carry out economic activities in the EU (including Bulgaria). On the other hand, trade as a business activity is closely linked to consumers; it actively interacts with them and, therefore, has a significant impact on their behaviors including their impact on the environment. In practice, it is impossible to achieve the green goals without the connection and interaction "trade-consumers"; in addition to being aimed at achieving a modern, resource-efficient, and competitive EU economy, these reflect the Union's aspiration to protect its people's health and increase their collective well-being.</p>		
11.	2.	<p>Dushkova, M. Digital Transformation and Consumer Protection. // <i>Izvestia: Journal of the Union of Scientists – Varna. Economic Sciences Series</i>, 2023, 12(1), pp. 177 – 189. https://doi.org/10.56065/IJUSV-ESS/2023.12.1.177 ISSN 1314-7390 (print), ISSN 2603-4085 (online)</p>
<p>The article presents issues related to the protection of European consumers in the context of digital transformation. In this regard, it clarifies the role of digital technologies and, more specifically, digital platforms, the Internet of Things, artificial intelligence, and cloud services. The benefits of their application in consumers' everyday lives are explained, as well as the potential risks that these technologies pose. Emphasis is placed on problems associated with unfair commercial practices in the online environment, with the main tools for consumer protection in this area being outlined. Special attention is given to the European Union's priorities for ensuring comprehensive consumer protection in the conditions of digital transformation and the challenges of the Digital Decade.</p>		
12.	3.	<p>Dushkova, M. Role of Consumer–Trader Alternative Dispute Resolution Bodies. // <i>Izvestia: Journal of the Union of Scientists – Varna. Economic Sciences Series</i>, 2022, 11(3), pp. 88 – 97. https://su-varna.org/journal/IJUSV-ESS/2022.11.3 ISSN 1314-7390 (print), ISSN 2603-4085 (online)</p>
<p>The article presents the role of consumer-trader alternative dispute resolution bodies, highlighting the benefits of their operational activity. It examines the possibilities for applying alternative methods of resolving consumer disputes in Bulgaria, with a particular focus on the conciliation committees within the Commission for Consumer Protection and the European Online Dispute Resolution Platform. Special attention is given to mediation as an effective tool for resolving consumer disputes. The importance of mediation for preserving the relationship between consumers and traders is emphasized.</p>		



13.	4.	<p>Peteva, V., M. Dushkova. Organizations for Consumer Protection and Their Growing Role in Modern Conditions. // <i>Izvestia: journal of the Union of Scientists – Varna. Economic Sciences Series</i>, 2021, 10(2), pp. 136 –147. https://doi.org/10.36997/IJUSV-ESS/2021.10.2 ISSN 1314-7390 (print), ISSN 2603-4085 (online)</p>
<p>The paper presents organizations for consumer protection in Bulgaria. Attention is given to their role in modern conditions of growing digitalization, the need to synchronize consumer protection policies with rules of the European Union, the modern requirements for greater interaction between consumers and institutions on the one hand, and on the other hand - between the institutions themselves. The paper emphasizes that organizations for consumer protection provide citizens with opportunities to participate directly in modeling and improving consumer protection policy.</p>		
14.	5.	<p>Peteva, V., M. Dushkova. The Role of Digitalization in Consumer Protection in Bulgaria. // <i>Izvestia: Journal of the Union of Scientists – Varna. Economic Sciences Series</i>, 2019, 8(2), pp. 37 – 46. https://www.su-varna.org/journal/IJUSV-ESS/2019.8.2/ ISSN 1314-7390 (print), ISSN 2603-4085 (online)</p>
<p>The article presents the role and importance of digitalization in consumer protection. The following information and communication technologies are considered in this connection: mobile applications, cloud services, virtual helpdesk and online translator. The benefits of their implementation in the operational activities of the institutions working in the field of consumer protection in Bulgaria are explained. The use of new information and communication technologies provides more efficient consumer service. Their further refinement would significantly improve the performance of the institutions in cases of registered breaches of commercial and consumer practice. Also, the main organizations that protect the safety and economic interests of consumers in Bulgaria are examined, as well as the level of digitalization achieved in their operational activities.</p>		
15.	6.	<p>Dushkova, M. Assessment of Commerce Effectiveness in Bulgaria after the Accession to the European Union. // <i>Journal L'Association 1901 SEPIKE</i> [Social Educational Project of Improving Knowledge in Economics], Frankfurt, DE: L'Association 1901 Sepike, Ed, 18, 2017, pp. 116 – 120. p-ISSN 2196-9531, e-ISSN 2372-7438</p>
<p>Following Bulgaria's accession to the European Union, the influence of European commerce within the country has expanded and intensified considerably. This process of integration is accompanied by increasing investments in Sector G, contributing to the advancement and modernization of commercial activity. Despite these positive trends, the efficiency of commerce, assessed through sectoral profit analysis, exhibited fluctuating dynamics over the period 2007 – 2015. This underscores the need for adopting strategies aimed at optimizing costs and enhancing the competitiveness of the trade sector. In this context, special attention is given to the role of e-commerce, the interplay between commerce and logistics, and the implementation of innovative technologies designed to achieve higher levels of efficiency and quality in commercial activity.</p>		
16.	7.	<p>Dushkova, M. Issues of the Economic Efficiency of Sector Trade in Bulgaria. // <i>Izvestiya: Journal of University of Economics – Varna</i>. Varna: Science and Economics, 2014, № 4, pp. 16 – 31. ISSN 1310-0343</p>



The article examines key indicators of economic effect used as a basis for determining the economic efficiency of trade. In this context, indicators such as turnover, profit, value added, and gross revenue are analyzed. The study is based on data from the National Statistical Institute, reflecting the results of the trade sector (Sector G) for the period 2005 – 2012. In addition, data on the number of trading enterprises and the number of employed persons in the sector during the same period are presented and analyzed. On this basis, trends in the development of the main economic indicators are traced, and issues related to the economic efficiency of the sector are identified. The need to increase labor productivity and introduce innovative solutions to reduce costs in trade is emphasized.

17.	8.	Dushkova, M. Trade and Society. // <i>Izvestia: Journal of the Union of Scientists – Varna. Economic Sciences Series</i> , 2014, №1, pp. 72 – 76. ISSN 1314-7390 (print)
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The present study examines the role of trade in modern society by clarifying the functions of trade and their growing importance for consumers and society. In this context, examples are presented that demonstrate manifestations of social responsibility by major companies operating in the field of trade. These companies contribute not only to the improvement of trade activities but also to the enhancement of consumer culture and the overall development of society. From this perspective, the need for an in-depth study of the place, role, and significance of trade is increasing, as it not only ensures the consumption of goods and services but also increasingly influences various spheres of social life. Trade supports the development of society and contributes to its sustainable progress.

18.	9.	Dushkova, M. Franchising as a Modern Business Model of Trade Activity in Bulgaria. // <i>Socio-Economic Research: Collection of Scientific Papers. Odessa: Odessa State Economic University</i> , 2011, 2(42), c. 198 – 204. ISSN 2313-4569
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Franchising is one of the most successful business models. Its significant advantage lies in the opportunities it provides for business globalization and for enriching consumer culture through the introduction of established standards and innovations applied in commercial services. The development of franchising in Bulgaria over the past 10 – 15 years is particularly dynamic, with increasing interest from entrepreneurs in its application across various areas of trade. In this context, examples are presented that simultaneously reveal specific problems and outline the main trends in the development of franchising in Bulgaria. The need for a better understanding of franchising as an effective and sustainable business model is emphasized.

19.	10	Dushkova, M. A Study of the Sales of the Retail Chain "Piccadilly" and the Retail Chain "Billa Bulgaria". // <i>Izvestiya: Journal of University of Economics – Varna. Varna: Science and Economics</i> , 2009, № 3, pp. 109 – 120. ISSN 1310-0343
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The present article examines the trends in the development of the sales volume of leading fast-moving consumer goods retail chains in Bulgaria during the period 2000 – 2007. The study uses data from the National Statistical Institute related to monetary income and consumer expenditures per capita, including the structure of these expenditures. The indicators reviewed are identified as key factors influencing the dynamics and development of sales in the retail chains studied. In conclusion, guidelines are proposed for improving the functioning of the retail chains under study aimed at increasing the sales volume in the longer-term perspective.



IV. Scientific papers (conference proceedings)

General number	Number in the group	Title, bibliographic description, and abstract
20.	1.	Dushkova, M. Unfair Commercial Practices – Counteraction and Consumer Protection. // <i>Commodity Science – Traditions and Perspectives: Conference Proceedings of XIV Scientific Conference with International Participation dedicated to 75th Anniversary of the Department of "Commodity Science", 20 October 2023, Varna. Varna: Science and Economics, 2023, pp. 106 – 111. ISBN (online) 978-954-21-1163-4</i>
<p>The present study aims to present certain aspects of unfair commercial practices – their nature, categories, and the main instruments for counteracting them. Key concepts related to this issue are discussed. The two main categories of unfair commercial practices – misleading and aggressive – are examined. The principal instruments for consumer protection in this area are outlined, with special attention given to the European Union Directive on Unfair Commercial Practices. In conclusion, the study formulates findings that highlight the necessity of effectively countering unfair commercial practices and ensuring consumer protection at every stage of the decision-making process.</p>		
21.	2	Dushkova, M. Consumer Dispute Resolution Tools. // <i>Commerce 5.0 – Digitalization and/or Humanization: Conference Proceedings of International Scientific Conference dedicated to 70 years since the establishment of the "Economics and Management of Commerce and Services" Department (1953 – 2023) and 75 years since the beginning of studies in the "Economics and Commerce" programme (1948 – 2023), 13 October 2023, Varna. Varna: Science and Economics, 2023, pp. 85 – 91. ISBN 978-954-21-1160-3 (online)</i>
<p>The present study aims to examine consumer dispute resolution tools and their growing role in the modern conditions of a highly digitized internal market of the European Union. These tools play an important role in protecting consumers and shaping their relations with traders. The study reviews the Online Dispute Resolution platform, dispute resolution bodies, the European Consumer Centre, the Financial Dispute Resolution Network, and national consumer organizations. Their main characteristics and the opportunities they provide to consumers for resolving disputes with traders are outlined. Special attention is given to consumer dispute resolution tools in Bulgaria.</p>		
22.	3.	Peteva, V., M. Dushkova. Humanization and Digitalization – the Inevitable Challenge in the Education of Economics and Commerce Students. // <i>Commerce 5.0 – Digitalization and/or Humanization: Conference Proceedings of International Scientific Conference dedicated to 70 years since the establishment of the "Economics and Management of Commerce and Services" Department (1953 – 2023) and 75 years since the beginning of studies in the "Economics and Commerce" programme (1948 – 2023), 13 October 2023, Varna. Varna: Science and Economics, 2023, pp. 370 – 377. ISBN 978-954-21-1160-3 (online)</i>



The report presents key issues related to education in the field of economics and commerce. In today's highly dynamic, competitive, and uncertain environment, universities face a responsible and difficult task – to educate. Humanization is an integral part of education, while digitalization is currently the accelerator of most innovations within it. In this context, there are many challenges related to the formation of knowledge and skills, mainly cognitive, including digital and socio-behavioral competencies, which are necessary for personal realization.

23.	4.	Dushkova, M. Organic Farming and Food Safety. // <i>Agribusiness and Rural Areas: Conference Proceedings of Jubilee Scientific and Practical Conference, organized on the 30th Anniversary of the Department of Agricultural Economics at the University of Economics – Varna, in cooperation with the Association of Agricultural Producers in Bulgaria, 18 June 2021, Varna.</i> Varna: Science and Economics, 2021, pp. 270 – 279. https://doi.org/10.36997/ARA2021.270 . ISBN 978-954-21-1088-0
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The paper examines key aspects of the food safety policy implemented within the European Union. Special attention is given to the "Farm to Fork" Strategy, which encompasses all participants in the food chain. In this context, the institutions responsible for controlling the food chain and protecting consumers in the field of food safety are reviewed. Organic farming plays an important role in ensuring safe food and sustainable consumption. Its significance is clarified in two main directions: on the one hand, as a form of agriculture developed with care for the environment, and on the other, as a source of organically produced and healthy foods for consumers.

24.	5.	Dushkova, M. The Associations for Consumer Protection – Interaction and Benefits. // <i>Trade – Scientific Knowledge and Business Reality: Conference Proceedings of Round Table with International Participation, 08 October 2021, Svishtov.</i> Svishtov: Academic Publishing House "Tsenov", 2021, pp. 528 – 535. ISBN 978-954-23-2005-0
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The report examines the associations for consumer protection and their significance in contemporary market conditions. Special attention is given to the Bulgarian National Association "Active Consumers" and the Federation of Consumers in Bulgaria as leading organizations in this field. Examples from their activities are presented, reflecting their active interaction with consumers, traders, institutions, and other organizations. The analysis summarizes the main benefits of the operational activities of these associations and highlights their key role in strengthening consumer protection.

25.	6.	Dushkova, M. Interactions Between Consumers in the Sharing Economy Platforms. // <i>Economic Science, Education and the Real Economy: Development and Interactions in the Digital Age: Conference Proceedings of Jubilee International Scientific Conference dedicated to the 100th Anniversary of the University of Economics – Varna, 11 – 12 May 2020, Varna.</i> Varna: Science and Economics, 2020, Vol. 3, pp. 221 – 232. ISBN 978-954-21-1039-2
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The object of the present paper is the sharing economy platforms, which are establishing themselves as a significant trend in the modern digital environment through the "consumer-to-consumer" business model. This model is characterized by the creation of active connections and interactions between consumers, who share, exchange, or provide



goods and services to one another. A key factor for the development of the sharing economy is social networks, which function not only as a means of communication but also as an effective tool for promoting and offering goods and services. In this context, the paper analyzes the role of social networks as a catalyst for stimulating and expanding the sharing economy. Emphasis is placed on the main sectors in which this model is developing most dynamically, as well as on the key challenges faced by consumers when sharing products with one another.

26.	7.	<p>Peteva, V., M. Dushkova. The Digitalization and the Challenges to Education of Economics and Commerce. // <i>Economic Science, Education and the Real Economy: Development and Interactions in the Digital Age: Conference Proceedings of Jubilee International Scientific Conference dedicated to the 100th Anniversary of the University of Economics – Varna, 11 – 12 May 2020, Varna.</i> Varna: Science and Economics, 2020, Vol. 4, pp. 460 – 471. ISBN 978-954-21-1040-8</p>
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In today's highly dynamic and uncertain environment, universities face a responsible and difficult mission – to educate young people to be successful by developing knowledge and skills, including cognitive and socio-behavioural competencies, necessary for their personal and professional realization. Digitalization requires significant changes in education and stimulates innovation by making electronic and distance learning possible. At the same time, the participants in the e-learning process encounter certain challenges and problems. The report presents the personal opinion of the authors on digitalization and the learning process of students in economics and commerce, the current situation, as well as some benefits and challenges of e-learning and distance learning.

27.	8.	<p>Milev, H., M. Dushkova. Consumer Protection in Online Shopping // <i>Quality and Certification of Products: Conference Proceedings of International Scientific and Practical Conference dedicated to the 100th Anniversary of the University of Economics – Varna, 13 March 2020, Varna.</i> Varna: Science and Economics, 2020, pp. 36 – 45. ISBN 978-954-21-1035-4</p>
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Online shopping is becoming an increasingly preferred way of purchasing goods and services. At the same time, complaints about online retailers are among the most common grievances and reports submitted to the Commission for Consumer Protection (CCP). The main tools applied by the CCP to protect consumers when shopping online are based on the regulatory requirements for distance contracts, as set out in the Consumer Protection Act. Among the most commonly encountered problems in online purchases are misleading information regarding product characteristics, delayed deliveries, refusal by online retailers to accept returned goods, as well as non-compliance with obligations related to warranties or the handling of complaints. Additional problems and challenges also arise in the execution of transactions between consumers themselves in the online environment. A major drawback of this method of shopping is the lack of sufficient regulations to ensure consumer protection.

28.	9.	<p>Dushkova, M., V. Spasova. Dangerous Goods and Specific Safety Requirements for Children's Goods, Children's toys and Places. // <i>Quality, Control and Expertise of Goods: Conference Proceedings of Round Table with International Participation, University of Economics – Varna, 31 May 2019, Varna.</i> Varna: Science and Economics, 2019, pp. 59 – 69. ISBN 978-954-21-1000-2</p>
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The paper presents key issues related to dangerous products, with the focus of the study directed toward the safety of products intended for children. The safety of consumer goods is ensured through compliance with legal requirements by manufacturers, retailers, and suppliers, as well as through control over the raw materials and substances used in their production. The main law that regulates the safety requirements for consumer goods is the Consumer Protection Act, and the main supervisory authority is the Commission for Consumer Protection. The Rapid Alert System for dangerous non-food products (RAPEX) also makes a significant contribution to prevention in this area, as it provides timely exchange of information and coordinated actions among the national consumer protection authorities in the member states of the European Union.

29.	10.	Dushkova, M. Contemporary Challenges to the Education of Students in the area of Economics of Commerce. // <i>Commerce 4.0 – Science, Practice and Education: Conference Proceedings of International Scientific Conference on the 65th Anniversary of the Department of "Economics and Management of Trade" and the 70th Anniversary of the Specialty "Economics and Commerce", 12 October 2018, Varna.</i> Varna: Science and Economics, 2018, pp. 177 – 187. ISBN 978-954-21-0980-8
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In the context of the demographic crisis in Bulgaria, universities face significant challenges arising from declining birth rates and increasing emigration of young people. A serious problem is also the decrease in the number of students in higher education. At the same time, the globalization of the economy and trade requires universities to systematically apply innovative methods and approaches to improve the quality of education and to better adapt students to the new realities of the labour market. The present paper presents the author's personal view regarding the main challenges related to educating students in the field of trade.

30.	11.	Dimitrova, V., Y. Hristova, M. Dushkova. Competitive Structure of Electronic Retailing in Bulgaria. // <i>5th International Multidisciplinary Scientific Conference of Social Sciences and Arts SGEM 2018: Conference Proceedings, 26 Aug. – 01 Sept. 2018, Albena, Bulgaria. Vol. 5. Modern Science. Iss. 1.5. Business and Management, Sofia: STEF92 Technology Ltd., 5, 2018, 1.5, pp. 161 – 168.</i> ISBN 978-619-7408-65-2, ISSN 2367-5659
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The purpose of this paper is to study the change in the competitive structure of electronic retailing (e-retailing) compared to traditional trade and to reveal the processes of their mutual influence. The development of two main indicators for assessing the intensity of competition - market growth and concentration is investigated, based on which is compared the dynamics of the competitive structure of e-commerce retail with that of traditional trade. For the purpose of the analysis data from the National Statistical Institute of Bulgaria and Euromonitor were used. The survey found that during the period under review the growth rates and level of concentration of retail e-commerce in Bulgaria were significantly higher than those in traditional trade. The group of four companies with the largest market share in retail e-commerce also includes ones who have started their business with building physical stores and continuing to use them. The results of the study support the hypothesis of the mutual penetration of different forms of retail sale and the creation of a omnichannel distribution using different communication tools in the decision making process for purchases.



31.	12.	<p>Dushkova, M. E-Commerce or Traditional Commerce. // <i>Omnichannel Commerce and Innovations: Conference Proceedings of International Scientific Conference 28 – 30 April 2016, Ravda</i>. Sofia: Publishing complex – UNWE, 2016, pp. 156 – 160. ISBN 978-954-644-901-6</p>
<p>The purpose of the paper is to examine the main differences between e-commerce and traditional commerce, as well as to outline the prospects for their future development. In this context, key criteria for comparison between these two types of commerce are identified, on the basis of which their advantages and specific features are analyzed. The growing importance of e-commerce, including in Bulgaria, is emphasized, along with expectations for its even more dynamic development in the coming years. The focus is placed on the role of new technologies, which enable and facilitate the integration of the advantages of e-commerce and traditional commerce. It is assumed that their mutual penetration creates innovative opportunities, enhances consumer experience, and provides numerous conveniences for consumers in the shopping process.</p>		
32.	13.	<p>Dushkova, M. Assessment of the Concentration of the Retail Network by Statistical Regions in Bulgaria. // <i>Trade and Tourism Business in Conditions of Intelligent, Sustainable and Inclusive Growth: Conference Proceedings of Round Table with International participation, 21 October 2016, Svishtov</i>. Svishtov: Academic Publishing House "Tsenov", 2016, Vol. 1, pp. 220 – 225. ISBN 978-954-23-1150-8</p>
<p>The present study examines issues related to the development of the retail network in Bulgaria. The research covers the period 2010 – 2013 and is based on official data from the National Statistical Institute regarding the number of stores and the volume of retail sales by the statistical regions of the country. These data are used to analyze the level of concentration within the retail network. The results highlight significant regional differences, with special attention given to the Southwestern Statistical Region, which occupies a leading position in this process. The issues presented are also considered in relation to the growing influence of e-commerce as a factor that is changing the structure and dynamics of the retail network.</p>		
33.	14.	<p>Dushkova, Miglena Mileva. Issues of the Economic Efficiency in the Trade Sector by Regions in Bulgaria. // <i>The Economy in a Changing World: National, Regional and Global Dimensions: Conference Proceedings of International Scientific Conference, University of Economics – Varna, 15 May 2015, Varna</i>. Varna: Science and Economics, 2015, Vol. 2, pp. 121 – 128. ISBN 978-954-21-0834-4</p>
<p>The paper presents key indicators related to the economic effects in trade – turnover, profit, value added, and gross revenue – which serve as a basis for assessing its economic efficiency. Changes in revenues, expenditures, and profit are analyzed, as well as the efficiency of trade (Sector G) by regions in Bulgaria. The study is based on official data from the National Statistical Institute for the period 2008 – 2012. The emphasis is placed on regional differences in revenues, expenditures, and profit, as well as on the ratio between profit and expenditures as an indicator for evaluating the economic efficiency of the trade sector. The need to promote trade in order to achieve more sustainable regional development in the country is emphasized.</p>		



34.	15.	Dushkova, M. The Role of Commerce in Modern Society. // <i>Regional and Global Dimensions of Commerce: Conference Proceedings of International Scientific Conference on 60 years since the founding of the Department of "Economics and Management of Commerce" and 65 years since the creation of the specialty "Economics and Commerce", 18 October 2013, Varna.</i> Varna: Science and Economics, 2013, pp. 101 – 108. ISBN 978-954-21-0667-8
<p>The present study highlights the growing role of commerce in modern society. In this context, its contribution to consumers is emphasized, particularly in meeting their needs for a variety of goods and services, including additional services, time savings, and greater satisfaction with the shopping process, provided through the establishments operating within the retail network. In addition, examples are presented of the activities of commercial companies that contribute to enhancing consumer culture and public engagement on important issues such as healthcare, environmental protection, and support for social causes. In this context, commerce can be defined as a factor and accelerator of the social progress of society.</p>		
35.	16.	Dushkova, M. Franchising as a Form of Globalization in Trade. // <i>Modern Dimensions of the Trade Business: Communication between Science and Practice: Conference Proceedings of Jubilee Scientific and Practical Conference with International Participation, 12 – 13 May 2011, Svishtov.</i> Svishtov: Academic Publishing House "Tsenov", 2011, Vol. 2, pp. 159 – 162. ISBN 978-954-23-0593-4
<p>Franchising is an effective business model that facilitates the international expansion of commercial enterprises and is establishing itself as a form of globalization in trade. This business model enables the global dissemination of a wide variety of goods, services, and standards of commercial service. In Bulgaria, the introduction of franchising contributes to the promotion of new products and practices both in the food sector – fast-food chains, restaurants, pizzerias, and cafés, and in the sphere of non-food goods and services. The study focuses on the effects of its development, which are reflected in increased investment, enhanced competitiveness, the creation of new employment opportunities, and improvements in the quality of commercial service.</p>		
36.	17.	Dushkova, M. Impact of the Crisis on the Final Consumption in Bulgaria. // <i>The Global Crisis and Economic Development: Conference Proceedings of Jubilee International Scientific Conference, University of Economics – Varna, 13 – 14 May 2010, Varna.</i> Varna: Science and Economics, 2010, Vol. 3, pp. 350 – 356. ISBN 978-954-21-0491-9
<p>The paper examines key issues and trends related to final consumption in Bulgaria during the economic crisis of 2008 – 2009. A critical moment during this period is the bankruptcy declaration of one of the world's largest investment banks, which marked the beginning of the global financial crisis and the subsequent economic recession. Among the main consequences for Bulgaria were the decline in Gross Domestic Product and the reduction in final consumption, recorded in 2009 by the National Statistical Institute. Changes in consumer expenditures are analyzed. The crisis created new challenges for commercial enterprises, related to the need to retain customers and maintain a sustainable market presence.</p>		



37.	18.	Dushkova, M. Modern Forms of Organization in the Retail Network in Bulgaria. // <i>Trade in Modern Society: Theory and Practice: Conference Proceedings of Jubilee International Scientific Conference on 55 years since the founding of the Department of "Economics and Management of Commerce" and 60 years since the creation of the Specialty "Economics and Commerce", 10 – 11 October 2008, Varna.</i> Varna: Science and Economics, 2008, pp. 237 – 244. ISBN 978-954-21-0371-4
<p>The paper presents key issues related to the forms of organization in the retail network, viewed from the perspective of the specialization of retail outlets serving consumers. The research covers the period 2000 – 2006 and is based on official data from the National Statistical Institute regarding the number and structure of retail outlets, including by type of goods offered – food and non-food – as well as by degree of specialization. These data are used to analyze the level of specialization within the retail network. The role of modern retail formats in enhancing its specialization in the provision of goods and services to consumers is also examined. The issues presented are further considered in relation to the culture of commercial service.</p>		

V. Textbooks

General number	Number in the group	Title, bibliographic description, and abstract
38.	1.	Dimitova, V, E. Gramatikova, M. Dushkova. Trade Operations Management. Varna: Science and Economics, 2013, 277 pp. – Independently authored Topic 4 (pp. 70 – 92); Topic 5 (pp. 93 – 113); Topic 7 (pp. 135 – 154); Topic 11 (pp. 211 – 229); Topic 12 (pp. 230 – 251). ISBN 978-954-21-0645-6
<p>The teaching aid aims to develop theoretical knowledge in the field of trade operations management and to support the independent work of students in the academic course "Trade Operations Management", which is part of the curriculum of the academic programs "Economics and Trade" and "Commodity Science and Customs Activity" at the University of Economics – Varna. The issues examined are presented in accordance with the contemporary conditions in which the trade sector operates, where successful performance requires not only a well-designed strategy but also the implementation of effective and efficient trade operations. The structure of the teaching aid is organized according to the stages of the trade process – the management of purchases and sales.</p> <p>Chief Assist. Prof. Miglena Dushkova Mileva, PhD, is the sole author of topics 4, 5, 7, 11, and 12. Topic 4 presents the main issues related to trade logistics, product distribution channels, and the movement of goods. Topic 5 examines the sources and forms of supply, the operations of delivery, receipt, acceptance, and storage of goods in retail facilities, as well as their display on commercial equipment, along with procedures for claims and returns. Topic 7 highlights the role of additional commercial and cultural–household services that ensure comprehensive customer service. Topic 11 presents key issues in the field of management and the quality systems applied in trade processes. Topic 12 reviews modern technological solutions, such as ERP and POS systems, which support the effective management and control of trade processes.</p>		



The content of each topic in the teaching aid is presented in the following structure: key issues and topic content; methodological guidelines for preparation; keywords; discussion questions; topic-related test questions; case studies and tasks; and a list of references. The case studies are developed based on examples from commercial practice.

39.	2.	Salova, N., V. Dimitrova, M. Dushkova, E. Gramatikova. Trade Management. Varna: Science and Economics, 2011, 303 pp. – Independently authored Topic 1 (pp. 15 – 53); Topic 2 (pp. 54 –76); Topic 3 (pp. 77 – 138, excluding Section 2.6.). ISBN 978-954-21-0527-5
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The teaching aid aims to expand, deepen, and support the preparation and independent work of students in the academic course "Trade Management". It is developed in accordance with the curriculum of the "Economics of Trade" major in the Bachelor's degree program. It is also used by students enrolled in the "Commodity Science and Customs Activity" major at the University of Economics – Varna, as well as by master's students in the "Trade Business" program. The topics presented relate to the economics, organization, technology, and management of trade.

Chief Assist. Prof. Miglena Dushkova Mileva, PhD, is the sole author of Topics 1 and 2, while Topic 3 is developed excluding Section 2.6. Topic 1 introduces students to the functions of trade, the characteristics of the organization of both wholesale and retail trade, the principles of trade technology, and key changes in the development of trade in Bulgaria during the years of transition. Topic 2 examines the types of trading enterprises, as well as the functions and structure of the management apparatus. Topic 3 presents a substantial and significant part of the course content, dedicated to the nature, tasks, and functions of the retail trade network, its types, and characteristics. This topic places emphasis on processes of specialization, concentration, and utilization of the retail network, presenting a system of indicators for evaluating its efficiency and including practical tasks developed on real or closely simulated data for the retail network in Bulgaria.

The content of each topic in the teaching aid includes: methodological guidelines for student preparation on the presented issues; self-study tasks; discussion questions; a multiple-choice test; and a list of references. The case studies are developed based on examples from commercial practice.

Varna
01.12.2025

Signature.....
/Chief Assist. Prof. Miglena Dushkova Mileva, PhD/