

**by competition for the academic position "Associate Professor" ,
announced by University of Economics - Varna**

1. General information

Prepared the review: **Prof. Mariyana Bozhinova, PhD**, "D. A. Tsenov"
Academy of Economics - Svishtov, professional field 3.8. Economics, scientific specialty
"Economics and Management (Commerce)"

Reason for writing the review: Order of the Rector of the University of Economics
- Varna, No. RD 06-186/28.11.2025 and Decision of the meeting of the scientific jury
from 24.02.2025

2. Competition contest details

The competition was announced in SG No. 90/28.10.2025, for the needs of the
Department of "Economics and Management of Commerce and Services" (EMCS) at the
University of Economics - Varna, in 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 protection of consumer rights)".

3. Competition candidate

The only candidate in the competition is **Chief Assist. Prof. Miglena Dushkova Mileva, PhD**, lecturer in the Department of "Economics and Management of Commerce and Services" at the University of Economics - Varna. From the submitted documents for the competition, it is evident that she meets the minimum national requirements for an Associate Professor in the field of higher education in which the competition is announced, under Art. 2b, para. 2 and 3 of the Act on the Development of the Academic Staff of the Republic of Bulgaria. Chief Assist. Prof. Miglena Dushkova, PhD, also meets the additional quantitative requirements of the University of Varna under Art. 2b, para. 5 of the Act on the Development of the Academic Staff of the Republic of Bulgaria, and meets the requirements in Art. 101 of the Regulations for the Development of the Academic Staff at the University of Varna. In accordance with the national minimum requirements, according to the Act on the Development of the Academic Staff of the Republic of Bulgaria (Art. 2b) and the Regulations for its implementation (Art. 1a, para. 1), candidates for the academic position of "Associate Professor" in professional fields in

scientific field 3. Social, economic and legal sciences must have a minimum of 400 points, and Miglena Dushkova, PhD has a total of **661.67 points**. She also exceeds the quantitative requirements for occupying the requested academic position of Regulations for the Development of the Academic Staff at the University of Varna, forming **303.33** points, with a minimum of 110 points.

4. Candidate data

Chief Assist. Prof. Miglena Dushkova, PhD graduated from the specialty "Economics of Commerce", Bachelor's Degree, in 2001 and the same specialty, Master's Degree, in 2002, at the University of Economics - Varna. In 2007 she obtained a PhD in the scientific specialty "Economics and Management of Commerce".

The candidate in the competition has 18 years of teaching experience at the University of Varna, and since 2010 she has held the academic position of "Chief Asstant Professor".

Miglena Dushkova, PhD was Deputy Head of the Department of "Economics and Management of Commerce and Services" at the University of Economics-Varna (2021-2023), and is currently a member of the Faculty Council of the Faculty of Economics (since 2023), a member of the Council for Electronic and Distance Learning at the University's Center for Electronic and Distance Learning (since 2019), and a member of the Standing Committee on Career Development (since 2019), which is proof of her organizational experience and authority.

Miglena Dushkova, PhD is a member of the Union of Scientists in Bulgaria - Varna branch and of the Territorial Organization of Scientific and Technical Unions - Varna.

The candidate has a total of 40 scientific publications and participation in the teams of 4 scientific research projects.

5. Description of scientific works after the last procedure

In the competition for academic position "Associate Professor" Miglena Dushkova, PhD has presented **35 publications**, including 3 monographs, 2 studies, 10 scientific articles, 18 scientific papers and 2 teaching aids. Of these 35 works, *23 are independent* (1 of them is a monograph), and *1 publication* (in co-authorship) is in an edition indexed in *Web of Science*. The total volume of the presented publications is **821 pages** (Table 1).

The main directions in the scientific research activity of the candidate for associate professor are indicated in the attached reference for scientific contributions, and I accept them. I positively assess that almost all publications of Miglena Dushkova, PhD are

included in the indicated areas, which correspond to the topic of the announced competition. This focus contributes to the candidate's in-depth research in the field of the competition. In this regard, the main areas, with the numbers of the publications attached to them from the List of Publications, can be systematized as follows:

1. Research on the problems of the quality of commercial service and protection of consumer rights (Nos. 5.1.; 6.1.; 11.2.; 12.3.; 13.4.; 14.5.; 16.5.; 20.1.; 21.2.; 23.4.; 24.5.; 25.6.; 27.8.; 28.9.).

Table 1.

**SUMMARY TABLE OF PUBLICATIONS SUBMITTED TO THE
COMPETITION
of Chief Assist. Prof. Miglena Dushkova, PhD**

N o	Type of posts	Independent		Co-authored		Total	
		Number	Page	Number	Page	Number	Page
1.	Monographs	1	239	2	80	3	319
2.	Studios	2	69	-	-	2	69
3.	Scientific articles	7	68	3	23	10	91
4.	Scientific papers	13	100	5	24	18	124
5.	Textbooks and study aids	-	-	2	218	2	218
6.	Other publications	-	-	-	-	-	-
	Total:	23	476	12	345	35	821

2. Studies examining trends in the development of trade – specialization, concentration, digitalization and establishment of modern forms of organization (Nos. 7.2.; 8.3.; 12.3.; 13.4.; 14.5.; 17.8.; 18.9.; 20.1.; 25.6.; 27.8.; 30.11.; 31.12.; 32.13.; 34.15.; 35.16.; 37.18.).

3. Scientific publications on the problems of assessment and analysis of the economic efficiency of trade in Bulgaria and key economic indicators (Nos. 7.2.; 9.4.; 10.1.; 15.6.; 16.7.; 17.8.; 19.10.; 33.14.; 34.15.; 36.17.).

In most of the publications of Miglena Dushkova, PhD, the results are related not only to scientific achievements, but are also directly aimed at the applied aspects of economics and management of commercial enterprises in the context of commercial services, modern forms of trade and regional dimensions of trade.

The main monographic (habilitation) thesis "*Quality of commercial service and protection of consumer rights*" (2025, 239 pages) proves the thesis that consumer protection is a factor that, by implementing consumer rights in the process of

communication and interaction between consumers and traders, guarantees the quality of commercial service, including before, during and after the sale.

In terms of content, the monograph theoretically clarifies and further develops the statements about the essence of the quality of commercial service, the concepts of "consumer" and "channels of interaction between consumers, traders and technologies". The relationship between the quality of commercial service and consumer protection is studied through consumer rights and their implementation in the service process and in the interaction between consumers and traders. The emphasis is on changes in consumer behavior in the context of global transformations and the online environment, which emphasize the growing role of consumer protection. An analysis of regulatory documents and institutional practices related to consumer protection was carried out. Key aspects in the field of consumer protection in Bulgaria were studied, and a survey of consumer awareness and activity in this area was conducted. The results of the study are the basis for formulating substantiated conclusions about the quality of commercial service. The transformations of commercial service as a result of digitalization and the role of the European Union's policy for consumer protection in the online environment were also studied.

The topic is undoubtedly relevant in the current conditions of retail development and the increased demands of consumers both in the world and in Bulgaria.

The list of publications shows that the candidate has presented a total of 3 monographs (1 individual and 2 collective) in the field of trade business and trade policy. The monographs are tied to the thematic areas derived from the point of view of the developed problems and the obtained scientific and scientific-applied results and contributions. The collective monographic works correspond to topics from the list of research projects. In this way, the contribution of Dushkova's participation in scientific projects can also be proven by publishing the results in monographic works.

Synthesized about the performance of the quality indicators by the candidate in the competition, it can be said that the scientific publications of Miglena Dushkova, PhD, are written in clear scientific language and comply with Art. 112, para. 2 from a linguistic and stylistic point of view. They demonstrate professional competence and contain original authorial achievements, which determine her a worthy place in scientific circles.

In summary, it can be claimed that the scientific production in quantitative and qualitative terms is in full compliance with the minimum national requirements in area 3. "Social, economic and legal sciences", according to Art. 2b, para. 2 and 3 of Act on the Development of the Academic Staff of the Republic of Bulgaria (ADASRB) and fully meets the conditions for occupying the academic position "Associate Professor",

according to Art. 24, paragraph 1 of the ADASRB, art. 53, para. 1 of the Regulations for implementing the Act on the development of the academic staff of the Republic of Bulgaria and the requirements of the Regulations for the development of the academic staff at UE-Varna.

6. Identification of contributions in research work

The presented scientific production contains undeniable contributions, which I group into two groups: theoretical/scientific and scientific-applied. Among the more significant ones, I can mention the following:

First, the existing knowledge about: the quality of commercial service is supplemented by integrating the concept of consumer rights protection; the concepts of "consumer", whose interpretation is presented in a marketing and legal aspect, and "channels of interaction between consumers, traders and technologies" in the context of the analysis of the quality of commercial service; the main policies of the European Union for consumer protection and their role in ensuring a high level of consumer protection is revealed (*theoretical/scientific contributions*).

Second, an analysis of consumer choice and consumer protection in a digital environment has been carried out. A comparative analysis and economic interpretation of the results of the activities of institutions related to the protection of consumer rights in Bulgaria and the European Union have been made, while the consumer protection instruments have been systematized and the contribution of new technologies to increasing the effectiveness of consumer protection has been analyzed. An empirical study has been conducted on the awareness and activity of consumers in Bulgaria in the field of consumer rights protection, based on the results of which justified conclusions are drawn. The development of digital platforms, the shared economy and the changing competitive structure in e-commerce have been examined, which form a new model of interaction between consumers and merchants, as well as between consumers themselves, which supports the improvement of commercial service to consumers. The development, specialization, concentration and social importance of the retail network in Bulgaria have been analyzed, and their effects on consumer culture and service quality have been traced. An analysis of the dynamics of key economic indicators in trade in Bulgaria was carried out, assessing regional differences, trends in the development of retail chains and factors affecting efficiency in the sector, and formulating guidelines for its improvement (*scientific-applied contributions*).

According to a report presented by Miglena Dushkova, PhD, **24 credible citations** of her works in national and foreign publications have been identified, 2 of which are in *Scopus and Web of Science*.

Scientific contributions are mainly for the enrichment of existing knowledge, for the improvement of economic and management policy and practice in the field of commercial business, commercial service and consumer protection.

7. Participation in scientific projects and scientific forums

From the submitted references it is evident that Chief Assist. Prof. Miglena Dushkova, PhD actively participates in national and university forums, as well as in the teams of 4 research projects. The candidate in the competition registered participation in 28 scientific forums, most of which she presented scientific reports. In addition, Dushkova, PhD has participated in organizing committees of a number of scientific forums - 8 in total, two of which are held annually: a student scientific conference of the EMCS Department at IU-Varna (from 2014 to 2025) and "Trade in the 21st Century - Present and Future" - a national university Olympiad for students, organized by the department (from 2018 to 2023). The candidate's participation in research projects corresponds to the topic of the competition, with two projects ending with the publication of two collective monographs, in which Miglena Dushkova, PhD has one independent chapter and points in two more chapters.

8. Teaching work

From the reports prepared by the "Academic activity and students" Department and the "Masters" Sector at UE-Varna, it is clear that for the reported period (2023/2024 and 2024/2025 academic years) Miglena Dushkova, PhD has a total classroom workload in the Bachelor's Degree Program of 491 hours and 15 hours - in the Master's Degree Program (only in 2023/2024 academic year).

She has delivered cycles of lectures on a number of academic disciplines: "Trade Management (Trade Organization)", "Trade Operations Management", "Business Communications", "Sales Management", "Fundamentals of Trade Entrepreneurship", "Small Business Management" and "Enterprise Economics" - in the Bachelor's Degree Program, and in the Master's Degree Program - "Trade Management" and "EU Trade Policy". She has led exercises in the above-mentioned and other academic disciplines. She has developed (co-authored) curricula in the academic disciplines: "Trade Management", "EU Trade Policy", "Trade Operations Management", "Trade Marketing", "Small Business Management" and "Product Management and Merchandising".

From the presented documents, Miglena Dushkova, PhD has written 2 study aids (co-authored) as part of her teaching activities.

The candidate actively works with students as a supervisor of graduate students, mentoring students in preparing reports for participation in student scientific forums, tutoring students in the specialty "Economics of Commerce", etc. She has provided scientific supervision to 56 graduate students and has prepared 57 reviews of theses of students in the Bachelor's and Master's degree programs.

Miglena Dushkova, PhD periodically participates in numerous courses organized by the University of Varna to improve digital competence, to work with the distance and e-learning platform, to use the electronic resources of the university library, etc. She participated in 4 trainings (in 2020, 2021, 2022 and 2023) organized by the Bulgarian National Association "Active Consumers" in the field of unfair commercial practices and consumer protection.

In summary, the educational and teaching activities of the candidate are in full compliance with the requirements of the Regulations for the development of the academic staff at UE-Varna.

9. Plagiarism

The candidate in the competition has submitted a declaration of the accuracy of the information provided in the competition, the originality of the publications and the non-infringement of copyright. There is no information received about the presence of plagiarism in the scientific works of Miglena Dushkova, PhD.

10. Questions, critical notes and recommendations

I have no significant critical remarks. My recommendation to Miglena Dushkova, PhD, is to concentrate her efforts on publishing her scientific research in refereed scientific publications with Impact Factor and Impact Rank, indexed in the world scientific databases Scopus and Web of Science.

11. Conclusion

Chief Assist. Prof. Miglena Dushkova, PhD participated in the competition for the academic position of "Associate Professor" with a large volume of quality scientific works and has many years of experience in scientific and teaching activities. In her research, she demonstrates thoroughness, innovation and analytical thinking, and these include scientific and applied science contributions. The candidate fully meets the requirements for occupying the academic position "Associate Professor" in the scientific specialty "Economics and Management (Quality of commercial service and protection of consumer rights)", specified in art. 24 of Act on the Development of the Academic Staff

of the Republic of Bulgaria, in art. 53 of the Regulations for implementing the *ADASRB* and in the Regulations for the development of the academic staff at UE-Varna.

The above grounds me with conviction to propose to the members of the scientific jury **Chief Assist. Prof. Miglena Dushkova Mileva, PhD**, to be **elected** to the academic position "**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 protection of consumer rights)" at the Department of "Economics and Management of Commerce and Services" at the University of Economics - Varna, for which I will vote **positively**.

02/12/2026

Reviewer: Заличена информация съгласно
ЗЗЛД и регламент (ЕС) 2016/ 679

/Prof. ~~Margana~~ **DOZHINOVA, PhD**/



Вх. № 720-262/16.02.2026

REVIEW

regarding the competition for the academic position of "associate professor"

professional field of study: 3.8 Economics

scientific specialty: "Economics and management (quality of commercial service and consumer protection)"

1. General information

- Reviewer: prof. Violeta Yaneva Dimitrova, PhD, Economics and Management (Commerce), Department of „Economics and Management of Commerce and Services“ at the University of Economics-Varna.

- The basis for preparing the review is the decision of the Scientific Jury of 08.01.2026, order of the Rector of the University of Economics-Varna RD-06-186/28.11.2025 and the decision of the Faculty Council of the Faculty of Economics (Minutes 28/24.11.2025).

2. Information about the competition

- Field of higher education: 3. Social, economic, and legal sciences;
- Professional field of study: 3.8 Economics;
- Faculty for the needs of which the competition is open: Faculty of Economics;
- Department for the needs of which the competition is announced: Department of Economics and Management of Commerce and Services at the University of Economics-Varna;
- Number and date of the State Gazette in which the competition was announced: 90/28.10.2025г.;

3. Candidate for the competition

Within the term of the competition for "associate professor" in the scientific specialty "Economics and Management (Quality of Commercial Services and Consumer Protection)", documents were submitted by the chief assistant prof. Miglena Dushkova Mileva, PhD from the Department of „Economics and Management of Commerce and Services“ at the University of Economics-Varna, who is the only candidate in the competition. The candidate was admitted to participate in the competition by a commission under Art. 105, para. 1 of the Regulations for the development of the academic staff at the University of Economics-Varna.

Chief assist. prof. Miglena Dushkova Mileva, PhD, has presented evidence for the fulfillment of the quantitative and qualitative requirements for holding the academic position of associate professor, both nationally and at the University of Economics-Varna. According to the national minimum requirements, the Law on the development of the academic staff in the Republic of Bulgaria (Article 2b) and the Regulations for its implementation (Article 1a,



paragraph 1 and Article 53, paragraph 1), the candidates for the academic position of associate professor in the field of higher education: 3. Social, economic and legal sciences, professional field 3.8: Economics must have achieved a minimum of 400 points, and chief ssist. prof. Migleva has declared a total of 661.67 points (626.67 points after being appointed to the academic position of "chief assistant professor" since 2010), which in both cases exceed the required minimum requirements by more than 1.5 times, namely:

Groups of indicators	Points	
	Minimum required by groups of indicators for the academic position "associate professor " in the professional field 3.8 Economics (according to the LDASRB)	Declared by the candidate
Dissertation for the award of the educational and scientific degree "doctor"	50	50
Habilitation publication - monograph	100	100
Publications, incl.:	200	311,67
- scientific articles and papers published in scientific journals refereed and indexed in world databases	30/n	15
- scientific articles and papers published in non-refereed peer-reviewed journals	10/n	233,33*
- scientific studies published in non-refereed journals with scientific peer-review	15/n	30**
- published chapter of a collective monograph	20/n	33,34
Citations, incl.:	50	200
- citations in scientific journals refereed and indexed in world databases	15	30
- citations in monographs and collective volumes with scientific peer review	10	120
-citations in non-refereed journals with scientific peer review	5	50
общо	400	661,67

* incl. 1 scientific article (10 points) and 1 scientific paper (10 points) before 2010

** incl. 1 scientific study (15 points) before 2010

As can be seen from the following table, the points gained with the publications declared by the candidate (303,33), as well as only the points achieved in the period from 2010 to the date of the announcement of the competition (268,33) exceed nearly 2,5 times the additional quantitative requirements of the University of Economics-Varna for the position of „associate professor“ (based on Art. 2b, paragraph 5 of the Law on the development of the academic staff in the Republic of Bulgaria).



Indicators	Points	
	min. requirements of the University of Economics-Varna	points declared by the candidate
Scientific papers	30	153,33*
Scientific articles and studies	80	150**
Total	110	303,33

* incl. 1 scientific paper (10 points) before 2010

** incl. 1 scientific study (15 points) and 1 scientific article (10 points) before 2010

It should be noted that the participation of the chief assistant prof. Miglena Mileva, PhD, in a scientific article indexed in Scopus and Web of Science, which is not included as a requirement for this competition.

4. Candidate data (personal characteristics)

Chief assist prof. Miglena Mileva meets the terms and conditions for occupying the academic position of „associate professor“ according to Art. 53, para. 1 of the Regulations for the implementation of the law on the development of the academic staff in the Republic of Bulgaria, namely:

1. Holds a diploma from the Higher Attestation Commission in Bulgaria for a Doctoral degree № 31247/05.04.2007;
2. According to an order RD-17-2809/22.10.2010 from 01.10.2010, she was appointed to the academic position of "chief assistant professor" at the University of Economics-Varna or for more than 15 years, she has held the academic position of "chief assistant professor", compared to the minimum requirements of not less than 2 academic years. She is registered in the Register of academic positions of NACID.
3. For more than 17 years, he has been a member of the academic staff of the „Department of economics and management of commerce“, currently "Economics and management of commerce and services" – in 2008, he entered as a full-time assistant, and since 2010 he has been working at the academic position of "chief assistant professor";
4. She has presented a published single-authored monographic work as a habilitation.
5. There is no proven, according to the statutory procedure, plagiarism in her scientific works;

Chief assist. prof. Miglena Mileva, PhD, graduated from the Third High School of Natural Sciences and Mathematics "Acad. Metodiy Popov" – Varna in 1997, and in the same year she entered the educational and qualification degree of "bachelor" at the University of Economics-Varna. I know the candidate for the competition from her training as her teacher in



the discipline "Organization and Technology of Trade". As a student, she was distinguished by a high level of motivation and desire to work, proof of which are the excellent results in her graduation in the educational and qualification degree of "bachelor" and "master" in the specialty "Economics of Commerce". After graduating from higher education, she worked as an office operator at Mobiltel (2001-2003) and as a part-time assistant at the University of Economics-Varna (2003-2004) at the Department of „Economics and management of commerce“ during his studies at the educational and scientific degree „doctor“. In 2007, she defended her dissertation on "Expanding the market presence of the trading company in the conditions of growing competition" before the Higher Attestation Committee in the scientific specialty 05.02.18 "Economics and management (commerce)" or in the scientific specialty of the announced competition.

Chief assistant. prof. Miglena Mileva, PhD, is dedicated to continually improving her professional qualifications. She has participated in various specializations, courses, and training programs organized by the Bulgarian Association of Active Consumers, the European Consumer Organization, the Commission for Consumer Protection, and the University of Economics in Varna. She holds several certificates, including a specialization in "Didactics of Higher Education" from the University of Economics in Varna and training in "General Consumer Law" from the Bulgarian Association of Active Consumers and the European Organization for Consumers. Her scientific interests, research, and publications focus on trade, with particular emphasis on issues related to trade services and consumer protection, including consumer protection policies within the European Union. These interests align with the topic of the competition for the academic position of Associate Professor.

Chief assistant. prof. Miglena Mileva, PhD, is an individual member of the Union of Scientists in Bulgaria - Varna branch, section "Economic sciences", she is also a member of the section of the Department "Economics and management of commerce and services" at the Territorial organization of the Scientific and Technical Union-Varna.

5. Description of scientific works

The number and content of scientific publications provide quantitative and qualitative characteristics of the candidate's research activity. The total number of publications of the chief assistant prof. Miglena Mileva, PhD, for the academic position "associate professor", registered with NACID, is 40, including 1 PhD abstract, 3 monographs (1 single-authored), 2 single-authored scientific studies, 12 scientific articles (9 single-authored), 20 scientific reports (15 single-authored), and participation in 2 teaching aids. One article (co-authored) in English is included in the world-famous databases for refereeing and indexing Scopus and Web of Science.



In the current competition for the academic position of "associate professor", chief assistant prof. Miglena Mileva, PhD, participated with 35 publications, of which 32 were in the period after the appointment to the academic position of „chief assistant professor“, namely: 1 single-authored monograph as a habilitation work, participation in 2 monographs (1 single-authored chapter and 2 chapters in co-authorship), 2 single-authored scientific studies (1 after 2010), 10 scientific articles (9 after 2010 and 7 single-authored), 18 scientific reports (13 single-authored, 17 after 2010), and participation in 2 teaching aids.

Chief assistant prof. Miglena Mileva, PhD, has presented publications for participation in the competition that address significant and current theoretical, practical, applied, and methodological issues in the field of economics and trade management. These publications specifically focus on the quality of trade services and consumer protection. The topics can be organized into the following areas:

1. Study of the role of commerce in modern society – by improving the quality of trade service and consumer culture, development of commerce through comparative analysis of electronic and traditional commerce, including an assessment of their competitive structure with indicators such as growth and concentration, concentration of the store network and problems of economic efficiency of trade by statistical regions of the country, stimulation of socially responsible and green practices. (№ 5.1, 7.2, 15.6, 16.7, 17.8, 30.11, 31.12, 32.13, 33.14, 34.15).
2. Research on the penetration of modern forms of trade, in-store and out-of-store (direct sales, home shopping, vending, internet and mobile commerce), development of franchising in Bulgaria as an effective business model contributing to improving the quality of commercial service, platforms for the shared economy (№ 6.1, 7.2, 8.3, 18.9, 25.6, 35.16, 37.18).
3. Protection of consumer rights – research into unfair commercial practices and protection instruments, study of consumer awareness and activity in Bulgaria in the field of consumer rights protection, analysis of the policies and activities of institutions in the European Union related to the protection of consumer rights, instruments for resolving consumer disputes, mediation as an effective tool for resolving consumer disputes, product safety, food control in the supply chain (№ 5.1, 6.1, 12.3, 20.1, 21.2, 23.4, 24.5, 28.9).
4. Analysis of consumer behavior, including consumer choice and the challenges facing policies for the protection of consumer rights in the context of digitalization, consumer protection in online shopping, the role of consumers and commerce in supporting the so-called Green transition (№ 5.1, 6.1, 10.1, 11.2, 13.4, 14.5, 27.8, 28.9).



5. Study of problems and challenges facing the education of students in economics of commerce related to the globalization, humanization and digitalization of education (№ 22.3, 26.7, 29.10).

Chief assistant. prof. Miglena Mileva, PhD, has produced a monographic work titled "Quality of Commercial Service and Protection of Consumer Rights," which satisfies the requirements outlined in Article 112, paragraph 2 of the Regulations for the Development of Academic Staff at the University of Economics - Varna for habilitation work.

Key points regarding her work include:

- It was published by the "Tsani Kalyandzhiev" monographic library at the University of Economics - Varna, which has a specialized scientific publishing house, an editorial board, and an editor-in-chief.

- The work was discussed and reviewed by the Department of "Economics and Management of Commerce and Services" at the University of Economics - Varna.

- It received evaluations from two habilitated reviewers.

- The monograph addresses a current and significant issue by examining consumer rights protection as a crucial factor in ensuring the quality of commercial services, along with the challenges faced by traders in the digitalization era.

The study presents the results of an independent theoretical and empirical study in a volume of 239 pages, including the main text, a list of abbreviations, a list of used literary sources, and appendices. Structurally, the presentation consists of an introduction, three chapters, and a conclusion. The individual chapters of the monographic work are logically linked and consistently reflect the implementation of the set research goal and tasks. 228 literary sources have been studied and correctly cited, of which 105 are in Latin, and 98 are statistical, informational, and normative.

In the first chapter, based on theoretical analysis, the author clarifies the concepts of culture and quality of commercial service, explores the relationship between them, which is the subject of various fields of science, philosophy, marketing, and law, which demonstrates the author's ability to make theoretical generalizations. A study of changes in consumer behavior in the online environment has been conducted. Consumer protection is considered as a factor in ensuring the quality of commercial service, and consumers' knowledge of their rights – as a factor in increasing their consumer culture and, therefore, as a factor influencing expectations and perceptions of the quality of commercial service.

The second chapter presents the results of an analysis of regulatory documents and institutional practices related to consumer protection. The author establishes a connection between consumer protection and the key aspects of commercial services, which include providing information about goods and services, ensuring the safety of products, formulating



contract clauses in good faith, facilitating the conclusion of distance contracts, and eliminating unfair commercial practices. A survey based on a questionnaire developed by the author was conducted to study the awareness and activity of consumers in Bulgaria regarding their rights and how these factors limit unfair commercial practices in the process of delivering commercial services. This chapter also summarizes modern methods for protecting consumer rights.

In the third chapter, the author examines the transformations in commercial services resulting from digitalization and the challenges that consumer protection policy faces in the online environment.

It is noteworthy that some of the author's publications form a solid foundation for preparing the monographic habilitation thesis. They demonstrate the candidate's process of acquiring and enhancing knowledge, scientific results, and experience in the fields of economics and trade management, particularly concerning commercial services and consumer protection issues.

In summary, it can be stated that the scientific production in quantitative and qualitative terms meets the minimum national requirements in area 3. Social, economic and legal sciences according to Art. 2b, para. 2 and 3 and Art. 24, para. 1 of the Law on the development of the academic staff in the Republic of Bulgaria, Art. 53, para. 1 of the Regulations for the implementation of the law on the development of the academic staff in the Republic of Bulgaria and the requirements of the Regulations for the development of the academic staff at the University of Economics-Varna.

6. Identification of the scientific and applied scientific contributions in the candidate's research work

The analysis of the publication activity of chief assistant prof. Miglena Mileva, PhD, indicates a strong alignment between the topics and content of the publications submitted for the competition and the accompanying reference for her scientific and applied contributions. Her monographic work and the publications submitted demonstrate both scientific and applied contributions.

I acknowledge the main groups of contributions declared by the candidate. These formulations could be refined and expressed more broadly. For example:

Contributions of a scientific and theoretical nature: Through theoretical analysis, generalizations, and well-founded opinions, the candidate enriches, supplements, and further develops the theory in the fields of economics and commerce management. This includes aspects of commercial service quality and consumer protection across several interconnected areas:

1. Implementation of the concept of consumer protection in the theory of commercial service quality, viewed through the lens of various sales environment – such as in-store, out-



of-store, and online. This involves clarifying the relationship between culture and the quality of commercial service, examining the effects of digitalization on consumer choice and culture, and identifying challenges to consumer protection from unfair commercial practices, especially in the context of digital transformation and omnichannel strategies.

2. Systematization of the European Union's consumer protection policies, along with the classification of consumer protection organizations and instruments within the EU.

3. Research on fundamental processes in trade development, including specialization, concentration, digitalization, and modern trade forms. This research addresses trade effectiveness and its role in ensuring quality commercial service, enhancing consumer culture, and promoting socially responsible and sustainable practices.

Contributions of a scientific and applied nature – analysis, research and obtaining new data and facts about commercial activity, summaries of research results, providing opportunities for improving economic policy and practice in the following areas:

1.1. A research on the trade economic sector (sector G of the National Classification of Economic Activities) by key indicators of economic effect and efficiency, by planning regions in Bulgaria in different time periods, in the conditions of economic crisis and after the country's accession to the European Union. Analysis of the development of traditional and online trade in Bulgaria, of modern forms of trade such as franchising and digital platforms for the shared economy, of the interaction between traders and consumers in an omnichannel environment and revealing the main risks facing consumers in the shopping process.

1.2. A comparative analysis, conducted on the activities of institutions responsible for consumer rights protection in Bulgaria and the European Union, focusing on the application of new information and communication technologies in consumer protection efforts. An empirical study will assess the awareness and actions of consumers in Bulgaria regarding their rights, aiming to enhance consumer culture and improve the effectiveness of institutional oversight over commercial practices.

Leading scientific and applied contributions – researching the challenges facing student education in the field of economics and commerce in the context of accelerated digitalization, arguing for the need to develop cognitive, digital, and socio-behavioral skills, integrating innovative educational approaches and humanizing the learning process with a view to enhancing students personal and professional realization.

7. Evaluation of citations

Chief assistant prof. Miglena Mileva, PhD, has publicly available records of 24 citations in refereed and indexed scientific publications. This includes one citation in Scopus and one in Web of Science. The total citation points amount to 200, exceeding the minimum national requirement of 50 points, as stated in Article 2b, paragraphs 2 and 3 of the Law on the



Development of the Academic Staff in the Republic of Bulgaria, necessary for holding the academic position of "associate professor." Chief assistant prof. Mileva maintains profiles in Scopus, Web of Science, ORCID, and Google Scholar, which help promote her publications on both national and global scales. She has achieved an h-index of 3 on Google Scholar.

8. Participation in scientific projects and scientific forums

Beyond the minimum national requirements for the academic position of "associate professor," it is important to highlight the contributions of chief assistant prof. Miglena Mileva, PhD. She has been a valuable member of the team for two applied research projects in the field of economics and commerce management: SR-66, titled "Development of Trade in Bulgaria – Status, Problems, and Challenges," and SAP-22, which focuses on "The Impact of Trade Digitalization on the Economic Development of Bulgaria and Its Regions." These projects resulted in published monographs, in which the candidate authored one chapter solo and co-authored two additional chapters.

Additionally, records from the University of Economics-Varna indicate that chief assistant prof. Miglena Mileva, PhD, participated in two projects aimed at supporting scientific forums. These include scientific events SPC-313 on the topic "Commerce 2030" and SPC-329 on "Commerce 5.0 – Digitalization and/or Humanization." She has also served on eight organizational committees for international scientific conferences and national university Olympiads.

9. Teaching work

Chief assistant prof. Miglena Mileva, PhD has extensive teaching experience in the scientific specialty of the competition for the academic position of "associate professor" – more than 17 years she has been a member of the academic staff of the Department of "Economics and management of commerce", currently "Economics and management of commerce and services", where she joined in 2008 as a full-time assistant professor, and since 2010 she has been working as a chief assistant professor.

The reports prepared by the Department of Academic Activities and Students, and the Graduate students office at the University of Economics-Varna prove that chief assistant prof. Miglena Mileva, PhD fulfills the requirements of Art. 24, para. 3 of the Law on the development of the academic staff in the Republic of Bulgaria, Art. 55, para. 2 of the Regulations for the implementation of the law on the development of the academic staff in the Republic of Bulgaria, and Art. 102 of the Regulations for the development of the academic staff at the University of Economics-Varna. The total classroom workload of the candidate for the reported period (2024-2025) is 491 hours, incl. lectures (191 hours) and exercises (300 hours) full-time and distance learning in the bachelor's degree programmes in the disciplines



"Trade management", "Trade operations management", "Small business management", "Trade entrepreneurship" and "Academic research" in full-time and distance learning in the specialties "Economics and commerce" and "Commodity science and customs". In addition to the above-mentioned academic disciplines, the exercises led by the candidate in the field of the scientific specialty of the competition should be noted in the academic disciplines: "Introduction to commerce" in the specialties "Management", "Logistics", "Accounting and finance"; "Accounting and audit"; "Construction business and entrepreneurship", "Tourism", "Marketing", "Finance", etc.; "Industrial economics" in the specialties "Economics and commerce", "Commodity studies", "Agricultural economics", "Marketing", "International economic relations", "Accounting and control"; "Sales management" in the specialty "Business economics"; "Trade marketing" in the specialty "Economics of commerce"; "Logistics" in the specialty "Economics and commerce", etc. In the master's degree programs, the candidate has led lectures and exercises in "Trade management" and "Trade policy of the European Union", as well as exercises in "Omnichannel trade marketing" and "Trade organization and management of trade operations", full-time, part-time and distance learning in the specialties "Global trade business" and "Omnichannel trade business".

The total number of academic disciplines that chief assistants prof. Miglena Mileva, PhD has taught during her teaching career is 23, of which 19 at the bachelor's and 4 at the master's degree level (Document 14.1). She has participated in the development of 21 curricula in the field of economics and commerce for the specialties "Economics and commerce", "Commodity science and customs", "Omnichannel trade business", etc. She has co-authored and participated in the development of 2 teaching aids on "Trade management" and "Trade operations management". She has supervised 56 graduates in the bachelor's and master's degree programs for the period 2008-2025, reviewed 57 diploma theses and master's theses, and led teams participating in the student scientific sessions at the University of Economics-Varna. My long-term, direct observations of the teaching work of chief assistant prof. Miglena Mileva, PhD, as a result of our joint participation in teams for teaching the academic disciplines "Trade management" and "Trade operations management," allows me to give high marks to her constant, hard work, initiative, and responsibility for tasks and duties. It is necessary to emphasize her constant interest in joint work with representatives of the trade business and institutions in the field of consumer rights protection, including organizing lectures with their representatives on current problems of modern forms of sales, commercial service, consumer protection, etc. Chief assist. prof. Miglena Mileva, PhD systematically strives to apply innovative methods in student education, including developing teaching materials using software products with built-in AI such as NotebookLM.



10. Administrative experience

Chief assistant prof. Miglena Mileva, PhD, has administrative experience as the Deputy Head of the Department of „Economics and Management of Commerce and Services“. Since 2019, she has been serving a second term as a member of the Council for Electronic and Distance Learning at the Center for Electronic and Distance Learning. Additionally, she is a member of the Standing Committee for Career Development at the University of Economics - Varna. It is worth noting that chief assistant prof. Mileva also participated as a mentor in the UEVA Startup program, which was organized by the Accelerator at the University of Economics - Varna.

11. Plagiarism

During my teaching experience in the Department of "Economics and Management of Commerce and Services," I have had the opportunity to become familiar with the scientific work of chief assistant prof. Miglena Mileva, PhD. Throughout all her 17 years of teaching, I have closely monitored her performance as a lecturer and researcher, as well as her involvement in scientific projects and forums (I was a reviewer for her monographic work during its departmental discussion). In my assessment, I have found no evidence of plagiarism, the use of incorrect data, or improper citation of other scientific works.

12. Questions, critical notes and recommendations

I have no significant critical remarks regarding the candidate in the competition or his publications. In accordance with Article 130 of the Regulations for the Development of Academic Staff at the University of Economics - Varna, I would like to address the following questions and recommendations to the candidate for the academic position of "Associate Professor":

1. To better systematize and refine her scientific contributions, I would like the candidate to clarify his interpretation of the concept "channels of interaction between consumers, traders, and technologies" in comparison to "channels of distribution" and "forms of sale," particularly in the context of the quality of commercial service.
2. I recommend that she focus on publishing the results of her scientific research in refereed journals with an Impact Factor and Impact Rank, which are indexed in the global scientific databases Scopus and Web of Science.
3. I encourage her to develop textbooks and teaching aids that address issues in trademanagement and the management of tradeoperations.

13. Conclusion

The documents and materials submitted by chief assistant professor Miglena Dushkova Mileva, PhD, for participation in the competition for the academic position of "Associate



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Professor" meet the requirements outlined in Article 24 of the Law on the Development of the Academic Staff in the Republic of Bulgaria, Article 53 of the Regulations on the Implementation of the Law on the Development of the Academic Staff in the Republic of Bulgaria, and the Regulations for the Development of Academic Staff at the University of Economics - Varna.

Based on this, I firmly propose to the members of the scientific jury that chief assistant professor Miglena Dushkova Mileva, PhD, be elected to 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)" at the Department of "Economics and Management of Commerce and Services" at the University of Economics - Varna. I will cast my vote positively with a resounding "Yes."

12.02.2026

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РЗЗЛД и регламент (ЕС) 2016/ 679
/prof. ~~Миглена Душкова~~, PhD/