

**OPINION**

**by competition for the academic position of "Associate Professor" in professional field 3.8. Economics, scientific specialty "Economics and Management (Quality of Commercial Service and Consumer Protection), announced by the University of Economics – Varna**

**1. General information**

Prepared the opinion: Assoc. Prof. Simeonka Aleksandrova Petrova, Ph.D., Department of Commerce, D. A. Tsenov Academy of Economics – Svishtov, scientific specialty "Economics and Management (Trade)".

The grounds for preparing the opinion are **the Order of the Rector of the University of Economics – Varna No. RD 06-186/28.11.2025** on the composition of the Scientific Jury for the competition for the academic position of "Associate professor" and the decision of the Scientific Jury, taken at its first meeting on 08.01.2026.

**2. Competition information**

The competition for the academic position of "Associate Professor" is announced 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)" for the needs of the Department "Economics and Management of Trade and Services", Faculty of Economics at the University of Economics - Varna. The announcement of the competition is published in **the SG, issue 90 of 28.10.2025**.

**3. Contest candidate**

In the announced competition, **Head Assist. Prof. Miglena Dushkova Mileva, Ph.D.** is the only candidate. The submitted Certificate-Declaration for the fulfillment of the minimum national requirements for occupying the academic position of "Associate Professor" in the field of higher education 3. Social, economic and legal sciences, professional field 3.8 Economics, according to Art. 2b, para. 2 and 3 of the Act on the Development of the Academic Staff in the Republic of Bulgaria, shows an excess of 1.75 times the minimum required points by groups of indicators, as follows:

- dissertation for the award of the educational and scientific degree "doctor" (50 points);
- dissertation publications (40 points);
- habilitation thesis on the topic "Quality of commercial service and protection of consumer rights" (100 points);
- articles and reports published in scientific journals, refereed and indexed in world-renowned databases of scientific information (15 points);
- articles and reports published in non-refereed journals with scientific review or published in edited collective volumes (233.33 points);
- studies published in non-refereed peer-reviewed journals or published in edited collective volumes (30 points);
- published chapter of a collective monograph (33.34 points);

- citations in scientific publications, monographs, collective volumes, referenced and indexed in world-renowned databases of scientific information (30 points);
- citations in monographs and peer-reviewed collective volumes (120 points);
- citations in non-refereed journals with scientific review (50 points).

The references for fulfilling the additional quantitative requirements of the University of Economics – Varna, under Art. 2b, para. 5 of the Act on the Development of the Academic Staff in the Republic of Bulgaria, prove that the candidate in the competition for the academic position of "Associate Professor" meets the requirements set by the higher education institution.

The candidate meets the requirements under Art. 101 of the Regulations for the Development of the Academic Staff at the University of Economics – Varna. The necessary compliance with the specified requirements has been achieved.

#### **4. Candidate details**

The candidate acquired the educational and scientific degree "Doctor" in the scientific specialty 05.02.18 "Economics and Management (Trade)" according to a diploma from 2007. During the period 2003-2004 and 02/2008 - 06/2008 he was a part-time assistant. During the period 2008-2010 he was an assistant, and from October 2010 until now he has been a chief assistant in the Department of "Economics and Management of Trade and Services" at the University of Economics – Varna. The areas of the candidate's scientific interests are as follows: trade - revenues, costs and profit, economic efficiency, specialization, concentration, modernization and digitalization, territorial distribution of retail outlets, franchising, social aspects; commercial service – sales and commercial practices, service quality models, commercial customer service in conditions of digital transformation and omnichannel, application of digital technologies in the customer service process; consumer protection; challenges facing the education of students in economics and commerce - research of innovative educational methods and approaches, digitalization of the educational environment. The candidate participates in national and international scientific events, within the framework of which he/she produces scientific publications and presents research results.

#### **5. Description of scientific works**

The quantitative characterization of the scientific works and research activities of Head Assist. Prof. Miglena Dushkova Mileva, Ph.D. has been prepared based on data from the lists of scientific publications for participation in the competition for the academic position of "Associate Professor". The volume of scientific publications prepared by the candidate in standard pages is as follows: total scientific publications 35 pcs., 821 pp., including independent – 23 pcs., 476 pp., in co-authorship – 12 pcs., 345 pp. In the publications developed by a team of authors, the participation of the candidate is correctly distinguished.

The scientific works submitted for review have the following structure: 3 monographs (of which 1 is independent); 2 independent studies; 10 scientific articles (of which 7 are independent); 18 scientific reports (of which 13 are independent); 2 textbooks and teaching aids in co-authorship. A total of 7 publications are in a foreign language.

The review of the presented scientific works shows the profiling and specialization of Head Assist. Prof. Miglena Dushkova Mileva, Ph.D. in the field of: the theory of commercial service; the protection of consumer rights; trends in the development of trade, including digital transformation; the economic efficiency of trade. In a significant part of the publications, the emphasis is placed on the search for practical effects and benefits.

In quantitative terms, the candidate's scientific publications comply with the regulatory requirements for holding the academic position of "Associate professor". The qualitative characteristics of the research conducted deserve special attention. In this regard, the qualities of the habilitation work "Quality of commercial service and protection of consumer rights", Library "Prof. Tsani Kalyandzhiev", Publishing House "Science and Economics", University of Economics – Varna, 2025, 239 standard pages can be noted. The monograph was discussed at the departmental level and reviewed by two habilitation persons. The content of the scientific work advocates and confirms the research 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. When constructing the presentation, the candidate uses appropriate linguistic means of the scientific style. By developing the independent scientific work Head Assist. Prof. Miglena Dushkova Mileva, Ph.D. proves herself as a researcher, possessing abilities, possibilities and skills to conduct in-depth theoretical and empirical studies with utility for commercial practice. The formulated thematic area and the content of the study fully correspond to the professional focus of the announced competition for the academic position of "Associate Professor". The presented monographic work meets the requirements of Art. 112, para. 2 of the Regulations for the Development of the Academic Staff at the University of Economics - Varna.

The majority of the remaining scientific publications from the attached list of the competition are also in the field of commercial service quality and consumer protection. They analyze the possibilities for improving these specific activities in terms of their content and scope.

## **6. Identification of contributions**

The attached list of scientific publications, the presented summaries of the publications and the given reference for the contributions of the participant in the competition for the academic position of "Associate Professor" testify to the serious research activity carried out. Compliance with the scientific specialty "Economics and Management (Quality of Commercial Service and Consumer Protection)" has been achieved. The presented publications treat problems of commercial service and the protection of consumer rights, emerging trends in the development of trade, including its digitalization, the economic efficiency of trade.

In the prepared Report on Scientific and Applied Scientific Contributions, the candidate – Head Assist. Prof. Miglena Dushkova Mileva, Ph.D., systematizes the scientific and applied scientific contributions in two parts:

- scientific and theoretical contributions related to enriching the theory of: the quality of commercial service by integrating the concept of consumer rights protection; the effects of digitalization of trade on consumer choice; the interaction between consumers, traders and technologies; the main policies for consumer protection;

leading trends in the development of trade; key aspects of the economic efficiency of trade;

- scientific and applied contributions, highlighted in research analyses and interpretations of: consumer choice and consumer protection in a digital environment; trends in online commerce; comparative analyses of results from the activities of institutions related to the protection of consumer rights in Bulgaria and the European Union; empirical study of consumer awareness and activity in Bulgaria in the field of consumer rights protection; applied perspectives in the development of digital platforms and e-commerce; analyses of the development, specialization, concentration and social significance of trade; study of the dynamics of key economic indicators of trade in Bulgaria; challenges facing student education in the field of economics and trade.

In my opinion, the contributions mentioned are the personal work of the candidate. They represent evidence of the capabilities and abilities possessed to research issues essential to trade.

The presented Report on the open citations of the candidate's scientific publications shows that in scientific publications, referenced and indexed in world-renowned databases with scientific information, Head Assist. Prof. Miglena Dushkova Mileva, Ph.D. has been cited 1 (one) time. To this indicator should be added 13 (thirteen) citations of the candidate as an author or co-author in a monograph, articles and reports in other indexed publications. The indicated results with full bibliographic reference confirm the research significance of the candidate's publications for the academic position of "Associate Professor".

#### **7. Participation in scientific projects and scientific forums**

The provided Report on Participation in Scientific Projects shows that during the period 2012-2023 the candidate participated in a total of 4 (four) projects – research projects and projects for funding scientific forums related to the topic of the competition. Within the framework of the participation, scientific publications were prepared and published, announcing the achieved research results.

The candidate has participated in 28 (twenty-eight) national and international scientific forums, where she has published scientific publications. The presented Report on participation in organizing committees shows that during the period 2003-2025, Head Assist. Prof. Miglena Dushkova Mileva, Ph.D. participated in 8 (eight) organizing committees of scientific forums organized by the department.

The participant in the competition reports membership in the following organizations – Union of Scientists – Varna, Section "Economic Sciences" and Territorial Organization of Scientific and Technical Unions - Varna. The candidate's professional achievements are: holding the position of "Deputy Head of Department"; member of the Faculty Council of the Faculty of Economics at the University of Economics – Varna; member of the Council for Electronic and Distance Learning at the Center for Electronic and Distance Learning of the higher school; member of the Standing Commission on Career Development.

#### **8. Teaching work**

The candidate for the academic position of "Associate Professor" has the necessary academic workload in bachelor's and master's degrees. According to the

academic workload reports of a total of 506 academic hours for the two specified academic years - 2023/2024 and 2024/2025, he/she gives lectures and exercises with students from full-time and distance learning in the academic disciplines: "Trade Management", "Trade Entrepreneurship", "Trade Operations Management", "Small Business Management", "Academic Research", "Trade Policy of the European Union", " Omnichannel Trade Marketing". He/she has many years of experience as a lecturer and leader of seminar classes in a total of 23 (twenty-three) academic disciplines taught to students in bachelor's and master's degrees.

The submitted Creative CV and relevant references testify that the candidate reports: 11 (eleven) lectures on current issues of trade with representatives of practice to students in bachelor's and master's degrees; scientific supervision of 56 (fifty-six) graduates; preparation of 57 (fifty-seven) reviews of theses of students in the Bachelor's and Master's degree programs; 5 (five) participations in internal procedures of the higher education institution; participation in joint activities with students, including practical training; implementation of joint work with a foreign doctoral student on the development of a publication by an international team.

The attached certificate shows that the candidate is a co-author of 21 (twenty-one) curricula for full-time, part-time and distance learning students, prepared during the period 2012-2024. She participated in the writing of 2 teaching aids in co-authorship, with her participation amounting to 218 standard pages, indicating successful teamwork.

#### **9. Plagiarism**

There is no evidence of plagiarism in the candidate's scientific works. There is no evidence of unauthorized use of data and foreign texts. The literary sources have been used by the author in good faith and correctly.

#### **10. Questions and critical notes**

The information presented and the attached documents support the thesis of the professional competence of Head Assist. Prof. Miglena Dushkova Mileva, Ph.D. I would like to recommend to the candidate, based on the experience and motivation he possesses, to continue in the future to research the trade sector at the national and European level. I also recommend that he publish the obtained results in specialized and indexed scientific publications in Bulgaria and abroad.

#### **11. Conclusion**

The information presented and the attached documents related to the research, publication and teaching activities of Head Assist. Prof. Miglena Dushkova Mileva, Ph.D. prove that the candidate for the academic position of "Associate Professor" meets the quantitative and qualitative requirements of the Act on the Development of the Academic Staff in the Republic of Bulgaria, the Regulations for its implementation, as well as the Regulations for the Development of the Academic Staff at the University of Economics – Varna. The above gives me reason with full conviction to express a categorically positive attitude and to propose to the esteemed members of the scientific jury to support the candidacy of **Head Assist. Prof. Miglena Dushkova Mileva, Ph.D. to occupy 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)" for the needs of the Department "Economics and Management of Trade and Services" at the Faculty of Economics of the University of Economics – Varna.

03.02.2026,  
town of Svishtov

The opinion is prepared by  
(Assoc. Prof. Simeonka Petrova, Ph.D.)

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

**Opinion****on a competition for the academic position of "associate professor",  
announced by the University of Economics – Varna****1. General information**

Prepared by: Assoc. Prof. Petranka Ivanova Midova, PhD, D. A. Tsenov Academy of Economics - Svishtov, Department of Commerce.

Grounds for preparing the opinion: decision of a scientific jury appointed by order of the Rector of the University of Economics - Varna No. RD-06-186/28.11.2025 and decision of the first meeting of the Scientific Jury of 08.01.2026.

**2. Competition information**

The competition for the academic position of "Associate Professor" is in the professional field 3.8. "Economics", scientific specialty "Economics and Management (Quality of Commercial Service and Consumer Protection)", Department "Economics and Management of Trade and Services" at the Faculty of Economics of the University of Economics - Varna. The announcement is published in the State Gazette No. 90/28.10.2025.

**3. Contest candidate**

Only one candidate participated in the competition for the academic position of "associate professor": Head Assistant Professor Miglena Dushkova Mileva, PhD, who is a full-time lecturer at the Department „Economics and Management of Trade and Services“ at the Faculty „Economics“ of the University of Economics - Varna. Head Assistant Professor Miglena Mileva, PhD, has presented all necessary evidence of fulfillment of the minimum national requirements under Art. 2b, para. 2 and 3 of the Act on the Development of the Academic Staff in the Republic of Bulgaria, the additional quantitative requirements of the University of Economics - Varna under Art. 2b, para. 5 of the Act on the Development of the Academic Staff in the Republic of Bulgaria and meets the requirements in Art. 101 of the Regulations on the Development of the Academic Staff at the University of Economics - Varna.

**4. Candidate information (personal characteristics):**

Head Assistant Professor Miglena Mileva, PhD has been a lecturer at Department „Economics and Management of Trade and Services“ of the University of Economics - Varna since 2008, and before that she was a short-term part-time assistant at Department „Economics and Management of Trade“ and Department „Marketing“. She started her career as an " Office Operator" at Mobilitel - Sofia. She received her bachelor's and master's degrees in "Economics

of Trade" at the University of Economics - Varna in 2001 and 2002, respectively. She obtained her doctorate in 2007 in the scientific specialty 05.02.18. "Economics and Management (Trade)" as a doctoral student at the Department „Economics and Management of Trade“. She is a member of the Union of Scientists - Varna branch and Territorial organization of the Scientific and Technical Unions – Varna. Fluent in English.

Currently, within the university, Miglena Mileva is a member of the Faculty Council of the Faculty of Economics, a member of the Council for Electronic and Distance Learning, a member of the Standing Committee on Career Development. In the period 12/2021 - 06/2023, she was the Deputy Head of the Department „Economics and Management of Trade and Services“.

The information presented about Head Assistant Professor Miglena Dushkova Mileva, PhD shows a desire for development and growth, as well as commitment to the department and the university.

### **5. Description of scientific works**

The total number of publications with which Head Assistant Professor Miglena Mileva, PhD participated in the competition for "associate professor" is 35 with a total volume of 821 pages. The type and number of publications according to the presented List are as follows:

- Monographs – 3, of which 1 is independent and 2 are co-authored;
- Studios – 2 independent;
- Articles – 10, of which 7 are independent, 1 in Scopus in co-authorship and 2 in other databases in co-authorship;
- Reports in proceedings of scientific conferences – 18, of which 13 are independent and 5 are co-authored;
- Textbooks and teaching aids – 2 in co-authorship.

The independent monographic work is on the topic "Quality of commercial service and protection of consumer rights" with a volume of 239 pages. The monograph represents an in-depth theoretical and practical study of problems related to the protection of consumer rights as a factor in ensuring the quality of commercial service. The work is a valuable resource in both academic circles and an applied aspect for improving service in the commercial sector, taking into account the development of digital technologies and outlining the challenges facing consumer protection in an online environment.

The central place in the candidate's publications is occupied by the problems of consumer rights protection, including when shopping online, unfair commercial practices and dispute resolution, product safety, trade development, etc., resolved with appropriate tools. This emphasizes the detail and depth of the research, both in theoretical and methodological terms and in practical and applied aspects.

The analysis of the publications in terms of their quantity and content is the basis for formulating the following conclusions:

1. The candidate's publications confirm his/her research interests.
2. The problems posed are within the scope of the announced competition, and in the various papers they are examined in depth, theoretically and empirically substantiated.
3. The specified publications for participation in the competition do not duplicate those for acquiring the educational and scientific degree "doctor".
4. Most of the candidate's publications are independent, but the presence of co-authored publications and participation in projects shows the ability of Senior Assistant Professor Dr. Miglena Dushkova to work in a team.
5. The majority of publications are in well-known publications, which confirms their significance and high quality.
6. There is a balance in the structure of scientific works.
7. The publications for participation in the competition for "associate professor" are sufficient in quantity and volume.
8. The publications meet the requirements in terms of their linguistic and stylistic soundness. The rules of scientific ethics are observed.

*In summary of everything mentioned regarding the publication activity of Head Assistant Professor Miglena Dushkova Mileva, PhD, I consider that I fully meet the quantitative and qualitative requirements for holding the academic position of "associate professor" at the University of Economics - Varna.*

## **6. Identification of contributions**

Familiarity with scientific publications and materials shows that the candidate has the qualities to systematize and analyze specific scientific theses. The conclusions, recommendations and results made in the scientific works are properly and understandably formulated. The achieved scientific and scientific-applied contributions are divided into two groups - scientific-theoretical /5 in number/ and scientific-applied /6 in number/. The same are listed in the relevant reference.

Evidence is presented for 14 citations, of which 2 are in refereed publications and indexed in world-renowned databases.

*I accept all the contributions mentioned and consider that they have actually been achieved. The citations for participation in the "associate professor" competition are sufficient in quantity.*

## **7. Participation in scientific projects and scientific forums**

For participation in the competition, 4 research projects are indicated, which have been successfully completed and have a commercial focus, close to the scientific interests of the topic of the announced competition. As a result of two of the projects, a collective monograph was published, and through the last two projects, scientific conferences are held and end with

the publication of collections. Moreover, in the 2022 project, the candidate is a member of the scientific and editorial board of the collection of materials from the student scientific conference, and in the last project from 2023, he is a member of the organizing committee.

According to the submitted Report, participation in 28 scientific forums in the country and abroad was reported, where research results from numerous studies of the candidate were presented.

## **8. Teaching work**

The only candidate Miglena Dushkova Mileva has experience as a teacher, leading both seminar classes and lecture courses in the field of the competition. The information on the subjects taught shows that the candidate leads courses for students at the "bachelor" and "master" levels, with the classes conducted exceeding the required minimum. The main subjects in which she presents lecture courses and exercises are within the scope of the competition, namely: "Trade Management", "Management of Trade Operations", "Consumer Behavior", "Introduction to Trade", "Small Business Management", "Fundamentals of Commercial Entrepreneurship", etc.

Head Assistant Professor Miglena Dushkova, PhD participates in teams in the development of numerous curricula /total 21/ for lecture courses at both the Bachelor's and Master's degrees in disciplines led by the Department „Economics and Trade Management and Services“ of the University of Economics - Varna.

The teaching and learning work is complemented by the scientific supervision of 56 graduate students and the review of 57 theses in the Educational Qualification Degrees "bachelor" and "master" in the specialties of the department.

The following activities can also be distinguished as significant for teaching work: conducting lectures with representatives from practice, active work with students and doctoral candidates, participation as a tutor in the candidate student campaign and in events organized by the department, including scientific conferences.

*In summary of everything mentioned regarding the teaching and research work of Head Assistant Professor Miglena Mileva, PhD I consider that I fully meet the quantitative and qualitative requirements for holding the academic position of "associate professor" at the University of Economics - Varna and my assessment is positive.*

## **9. Plagiarism**

The materials submitted for the competition did not contain any plagiarism, incorrect data or incorrect references to other people's scientific works. This is confirmed by the Declaration of Originality of the Scientific Works signed by the candidate, which states that the monographic work and publications are personal work and that all copyright requirements have been met with regard to the literary sources used.

#### 10. Questions, critical remarks to the candidate.

I have no critical remarks about the candidate. I would like to make two recommendations:

- to continue its publication activity in refereed and indexed scientific journals;
- to provide scientific guidance to doctoral students by transferring their experience and knowledge.

#### 11. Conclusion

The quantitative and qualitative dimension of the scientific production and the teaching experience of Head Assistant Professor Miglena Dushkova Mileva, PhD fully meet the minimum requirements for holding the academic position of "associate professor", according to the Act on the Development of the Academic Staff in the Republic of Bulgaria, the Regulations for its implementation and the Regulations for the Development of the Academic Staff at the University of Economics - Varna.

Everything stated in the opinion is the basis for my conviction to vote "YES" the election of Head Assistant Professor Miglena Dushkova Mileva, PhD and to occupy the academic position of "Associate Professor" in the professional field 3.8. "Economics", scientific specialty "Economics and Management (Quality of Commercial Service and Consumer Protection)" at the Department "Economics and Management of Trade and Services", Faculty of Economics of the University of Economics - Varna. I propose to the members of the Scientific Jury to support the candidacy.

02.02.2026

Svishtov

Prepared the opinion

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

/Assoc. Prof. ~~P. Mido~~va, PhD/

## OPINION

**By competition for the academic position of "associate professor" at the University of Economics - Varna, 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)"**

### 1. General information

- **The review was prepared** by Prof. Dr. Ilian Ivanov Minkov, University of Economics - Varna, *professional field 3.8. Economics*; scientific specialty: *Economics and Management (Business Planning and Corporate Culture)*;

- **Grounds for preparing the review** - decision of the meeting of January 8, 2026, of the Scientific Jury, appointed by Order of the Rector of UE-Varna No. RD-06-186/November 28, 2025.

### 2. Competition information

The competition for the academic position of "associate professor" at the University of Economics - Varna, was announced in the State Gazette, issue 90/28.10.2025, on the basis of Art. 3, par. 1 of the Law on the State Academic Affairs of the Republic of Bulgaria 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)", for the needs of the Department of Economics and Management of Trade and Services, with a term of 2 months from its publication.

### 3. Competition candidate

Chief Assist. Prof. Miglena Dushkova Mileva, PhD from the University of Economics – Varna is participating in the announced competition for the academic position of "associate professor." She is the only candidate in this competition.

#### 3.1. Fulfillment of minimum national requirements

The candidate for the academic position of "associate professor" exceeds the minimum national requirements set out in Art. 2b, par. 2 and 3 of the Law on the State Academic Affairs of the Republic of Bulgaria, within the field of higher education 3. "Social, economic, and legal sciences," professional field 3.8. Economics.

Indicator	Points scored	Minimum requirements	Difference
Group A	50	50	0
Group B	100	100	0
Group C	311,67	200	+111,67
Group D	200	50	+150
Total (national)	661,67	400	+261,67

#### 3.2. Fulfilment of additional quantitative requirements of UE-Varna

The candidate fully meets and significantly exceeds the additional quantitative requirements of UE-Varna, established in accordance with Art. 2b, par. 5 of the Law on the State Academic Affairs of the Republic of Bulgaria.

<b>Indicator</b>	<b>Points scored</b>	<b>Minimum requirements</b>	<b>Difference</b>
Scientific reports	153,33	30	123,33
Scientific articles and studies	150	80	70
Total (additional)	303,33	110	193,33

It can be summarized that the candidate in the competition, Chief Assist. Prof. Miglena Dushkova Mileva, PhD, meets the minimum national requirements and the additional institutional requirements of UE-Varna for the academic position of "associate professor" in the professional field in which the competition is announced. The data show that the candidate meets the requirements of Art. 101 of the Regulations for the Development of Academic Staff at UE-Varna.

#### **4. Candidate details**

The candidate for the academic position of "associate professor" announced by the University of Economics - Varna, Chief Assistant Professor Miglena Dushkova, PhD, holds a PhD in scientific specialty 05.02.18 "Economics and Management (Trade)" from 2007 with diploma No. 31247/05.04.2007, issued by the Higher Attestation Commission, Sofia, based on a defended dissertation on the topic "Expanding the market presence of a trading company in conditions of increasing competition."

The candidate in the competition obtained a Bachelor's and Master's degree in "Trade Economics" at the University of Economics - Varna in 2001 and 2002, respectively. Dr. Dushkova's professional career as a lecturer began in 2003 as a part-time assistant at the University of Economics - Varna. Since 2008, she has been working as a full-time assistant at the university in the Department of "Economics and Management of Trade and Services", and since 2010, she has held the academic position of "Chief Assistant". She teaches numerous Bachelor's and Master's degree courses at the University of Economics - Varna, including: "Trade Management", "Trade Operations Management", "Introduction to Trade", "Human Resources Management", "Stock Trading", "Trade Policy of the European Union", "Omnichannel Trade Marketing", etc.

The scientific interests of Chief Assistant Prof. Miglena Dushkova are in the field of trade, with a focus on the quality of commercial services, consumer protection, economic efficiency, franchising, etc. Her research in these fields has resulted in a total of 39 publications, including: 5 monographs and studies; 12 scientific articles; 20 scientific reports, and 2 teaching aids.

In summary, the candidate in the competition possesses professional and scientific qualifications, has acquired scientific and academic experience and fully complies with the requirements in Article 101 of the Regulations for the Development of Academic Staff at UE-Varna for holding the academic position of "associate professor".

#### **5. Description of scientific works**

The scientific works submitted for participation in the competition for "associate professor" comprise 33 publications with a total volume of 603 pages of independent participation. The structure of the publications is as follows:

Total number of publications: 33, with a total volume of 603 pages.

Of these:

- monograph for the competition – 1, with a volume of 239 pages.
- participation in a collective monograph – 2, with a total volume of 80 pages
- scientific studies – 2, with a total volume of 69 pages
- scientific articles – 10, with a total volume of 91 pages
- scientific reports – 18, with a total volume of 124 pages

23 of the publications are independent and 12 are co-authored. One of the publications is indexed in Scopus and Web of Science, with the share of indexed publications being 2.9%.

In this competition, the monograph "Quality of Commercial Service and Protection of Consumer Rights", published in the monographic library "Prof. Tsani Kalyandzhiev" in 2025, is presented as a habilitation work. The monograph examines in depth and in many aspects the relationship between consumer protection and the quality of commercial service in the context of digital transformation. I believe that the monographic work fully meets the criteria for independent scientific research with outlined author positions and scientific contributions that contribute to the development of scientific knowledge in the field of trade and commercial service.

The analysis of the obtained scientific and scientific-applied results in the presented works shows that the publications of Chief Assistant Professor Miglena Dushkova, PhD testify to serious authority in the above-mentioned research areas. The presented works are of a high scientific level and ensure the dissemination of the results of the conducted research among the academic community.

## **6. Identification of contributions**

A number of scientific and applied scientific contributions can be identified in the research activities of Chief Assistant Professor Miglena Dushkova, PhD. Based on the analysis of the scientific works presented, I believe that the following main contributions of the candidate can be identified:

### **6.1. Contributions of a theoretical nature:**

- Enriching the theory of commercial service quality by integrating the concept of consumer rights protection in the context of digital transformation and omnichannel retailing.
- Further development of the concepts of "consumer" and "channels of interaction between consumers, traders, and technologies" in the context of contemporary interactions formed in the process of commercial service.
- Systematization of the main EU consumer protection policies and their role in ensuring a high level of consumer protection and guaranteeing transparent commercial practices.
- Study of contemporary trends in trade development and justification of the need for further mutual penetration of e-commerce and traditional trade.

### **6.2. Contributions of a scientific-applied and applied nature:**

publication activity of Dr. Miglena Dushkova is to prioritize the results of her research in such publications.

**Conclusion**

The findings related to the research, publication, and teaching activities of Chief Assist. Prof. Miglena Dushkova Mileva, PhD, clearly show compliance with the requirements of the Law on the State Academic Affairs of the Republic of Bulgaria, the Regulations for its implementation, and the Regulations for the Development of Academic Staff at the University of Economics - Varna for the academic position of "associate professor." This gives me reason to express my unequivocally positive opinion on the competition and to propose to the esteemed members of the scientific jury to support the candidacy of Chief Assist. Prof. Miglena Dushkova Mileva, PhD, 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)."

06/02/2026

**Signature:** .

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

(Prof. Dr. Ilian Minkov)

## OPINION

regarding the competition for the academic position of "Associate Professor"

Professional field: 3.8 Economics

Scientific specialty: "Economics and Management (Quality of Commercial Service and Consumer Protection)"

**1. General information:**

- Prepared by: Prof. Dancho Yankov Danchev, PhD, scientific specialty "Economics and Management (Commerce)", Department of "Economics and Management of Commerce and Services" at the University of Economics – Varna.
- Grounds for preparing the opinion: The Decision of the Scientific Jury of 08.01.2026, the Order of the Rector of the University of Economics – Varna No. RD-06-186/28.11.2025, the Decision of the Faculty Council of the Faculty of Economics (Protocol No. 28/24.11.2025).

**2. Information about the competition**

- Field of higher education: 3. Social, Economic and Legal Sciences
- Professional field: 3.8 Economics
- Faculty for the needs of which the competition is announced: 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.
- Issue and date of the State Gazette in which the competition was announced: No. 90/28.10.2025.

**3. Candidate for the competition**

The only candidate for the competition for the academic position "Associate Professor" in the scientific specialty "Economics and Management (Quality of Commercial Service and Consumer Protection)" is Chief Assist. Prof. Miglena Dushkova Mileva, PhD, from the Department of "Economics and Management of Commerce and Services" at the University of Economics – Varna.

The scientific production presented by Chief Assist. Prof. Miglena Dushkova Mileva, PhD, in terms of both quantity and quality, corresponds to and exceeds the minimum national requirements for the academic position of "Associate Professor" in the field of higher education

in which the competition was announced, according to Art. 2b, paras. 2 and 3 of the Act on the Development of the Academic Staff in the Republic of Bulgaria (ADASRB ) and Art. 53, para. 4 of the Regulations for the Implementation of the Act on the Development of the Academic Staff in the Republic of Bulgaria (RIADASRB), which is illustrated in the following table:

<b>Indicators</b>	<b>Minimum required points by groups of indicators for occupying the academic position "Associate Professor" in the professional field 3.8 Economics (according to the Act on the Development of the Academic Staff in the Republic of Bulgaria)</b>	<b>Points declared by the candidate</b>
Dissertation for the award of the educational and scientific degree "Doctor"	50	50
Habilitation work – monograph	100	100
<b>Sum of indicators from 4 to 10, incl.</b>	<b>200</b>	<b>311,67</b>
- D.6 Articles and papers published in scientific journals refereed and indexed in world databases	30/n	15
- D.7 Articles and papers published in non-refereed journals with scientific peer review	10/n	233,33
- D.9 Studies published in non-refereed journals with scientific peer review	15/n	30
- D.10 Published chapter in a collective monograph	20/n	33,34
<b>Sum of indicators from 11 to 13, incl.</b>	<b>50</b>	<b>200</b>
- E.11 Citations in scientific journals refereed and indexed in world databases	15	30
- E.12 Citations in monographs and collective volumes with scientific peer review	10	120
- E.13 Citations in non-refereed journals with scientific peer review	5	50

The candidate fulfills the additional quantitative requirements of the University of Economics – Varna under Art. 2b, para. 5 of the ADASRB:

<b>№</b>	<b>Indicators</b>	<b>Points for "Associate Professor"</b>	<b>Points declared by the candidate</b>
1	Scientific papers	30	153,33
2	Scientific articles and studies	80	150

According to the submitted reference-declaration, Chief Assist. Prof. Miglena Dushkova Mileva, PhD, has fulfilled and quantitatively significantly exceeds the minimum national quantitative requirements in general and according to the individual criteria, as well as the additional requirements of the Regulations for the Development of the Academic Staff at the University of Economics – Varna.

#### **4. Candidate data (personal characteristics)**

The candidate in the competition for "Associate Professor" has a PhD degree diploma issued by the Higher Attestation Commission (HAC), No. 31247/05.04.2007.

Chief Assist. Prof. Miglena Dushkova Mileva, PhD, meets the requirements in Art. 101, items 1 and 2 of the Regulations for the Development of the Academic Staff at the University of Economics – Varna – she holds the educational and scientific degree "Doctor" and has held the academic position of "Chief Assistant Professor" for no less than two academic years at the same university.

The candidate for participation in the competition completed her secondary education at the Third Natural Sciences and Mathematics High School "Acad. Metodiy Popov" – Varna. During the period 1997-2001, she was a student at the University of Economics – Varna, where she obtained a bachelor's degree. In the period 2001-2002, she continued her studies at the University of Economics – Varna and was awarded a master's degree. After completing her higher education, she worked as an office operator at MOBILTEL during the period 2001-2003, and as a part-time (adjunct) Assistant Lecturer at the University of Economics – Varna in 2003-2004. In 2008, she was appointed as a full-time Assistant Lecturer in the Department of "Economics and Management of Commerce and Services" at the University of Economics – Varna, where her professional development has continued as Chief Assistant Professor from 2010 to the present. She has certificates for participation in specializations, courses, and training programs primarily organized by the Bulgarian Association "Active Consumers", the European Consumer Organization, the Commission for Consumer Protection, and the University of Economics – Varna. The main research interests of Chief Assist. Prof. Miglena Dushkova Mileva, PhD, are in the field of commercial service, consumer protection, and the European Union consumer protection policy, which are in accordance with the theme of the announced competition.

#### **5. Description of scientific works**

Chief Assist. Prof. Miglena Dushkova Mileva, PhD, meets the requirements under Art. 101, items 3-5 of the Regulations for the Development of the Academic Staff at the University of Economics – Varna.

The total number of publications of the candidate for "Associate Professor" is 40, including 1 dissertation abstract, 3 monographs (1 single-authored), 2 studies (both single-authored), 12 scientific articles (9 single-authored), 20 scientific papers (15 single-authored), and 2 textbooks and teaching aids. One co-authored publication in English is indexed in the world-famous databases Scopus and Web of Science.

In the current competition, Chief Assist. Prof. Miglena Dushkova Mileva, PhD, participates with some of the publications listed above – a total of 35 publications, which are presented in the following table:

Type of scientific publications	Total (number)	Incl.	
		Single-authored publications	In refereed and indexed journals in world-famous databases
Monographs	3	1	-
Scientific studies	2	2	-
Scientific articles	10	7	1
Scientific papers	18	13	-
Textbooks and teachings aids	2	-	-
<b>Total</b>	<b>35</b>	<b>23</b>	<b>1</b>

Twenty-three of the works submitted for the competition are single-authored publications, including 1 monograph, 2 scientific studies, 7 scientific articles, and 13 scientific papers. In addition, the candidate has submitted another 12 collective publications in which she participated, including 2 monographs, 3 scientific articles, 5 scientific papers, 2 teachings aids. One of the articles is published in English and indexed in Scopus and Web of Science, although this is not a mandatory requirement for the academic position of "Associate Professor". The majority of the remaining publications are included in several other referencing and evaluation systems, and some publications are directly related to teaching and learnings activities.

For participation in the competition for "Associate Professor", Chief Assist. Prof. Miglena Dushkova Mileva, PhD, has presented 1 single-authored monograph, entitled "Quality of Commercial Service and Protection of Consumer Rights", with a total volume of 239 pages, as the main habilitation work. The monographic work meets the established requirements, as it has been published by a specialized scientific publishing house, has been discussed at the primary academic unit, has been peer-reviewed by two habilitated persons, solves a significant scientific and scientifically applied problem at a high contemporary level, and does not repeat the publications for acquiring the educational and scientific degree "Doctor" (in accordance with the requirements of Art. 101, item 3, in conjunction with Art. 112, item 2 of the

Regulations for the Development of the Academic Staff at the University of Economics – Varna.)

The habilitation work is an original scientific study that presents the author's point of view in understanding the issues in the field of consumer protection and consumer rights as a factor for ensuring the quality of commercial service. The focus is placed on the relationship between the quality of commercial service and consumer protection, examined through an analysis of consumer rights and their implementation in the process of interaction between consumers and retailers. Consumer protection is examined as a factor for ensuring high-quality commercial service, while knowledge of consumer rights is analyzed as a factor contributing to the enhancement of consumer culture and, consequently, as a factor influencing consumers' expectations and perceptions of the quality of commercial service.

Regulatory documents, institutional practices, and key aspects related to consumer protection in Bulgaria are examined, demonstrating the existence of violations and shortcomings in commercial service on the part of retailers, arising from non-compliance with consumer rights.

An additional value of the monographic study is the author's original survey-based research on consumer awareness in the field of consumer protection and consumer rights, the results of which complement the author's conclusions regarding the quality of commercial service.

The monograph also outlines the challenges facing commercial service as a result of its transformation under conditions of digitalization, while digital technologies are analyzed as an accelerator of interaction between retailers and consumers in the online environment.

I accept not only the habilitation work but also all submitted publications as having direct or indirect relevance to the competition for "Associate Professor" on the following grounds: (i) they prove a high level of knowledge of both theory and practice in the field of consumer rights protection and the quality of commercial service; (ii) they are based on research that can also be applied in the candidate's teaching activities; (iii) the publications are an illustration of the evolution in the academic growth of Chief Assist. Prof. Miglena Dushkova Mileva, PhD, which led to publications in Bulgarian and international journals; (iv) the publications address both classic and new issues related to commercial service and consumer protection; (v) the scientific publications express the author's point of view, and the submitted works are peer-reviewed by established habilitated lectures and researchers; and (vi) they are the result of research into the specialized literature in the field of consumer protection, enabling

the author to draw independent conclusions and formulate inferences that contribute to commercial and marketing thinking.

The foregoing provides grounds to conclude that the scientific production presented by Chief Assist. Prof. Miglena Dushkova Mileva, PhD, for participation in the competition for "Associate Professor", in terms of content and volume is sufficient and exceeds the requirements for occupying this academic position and covers to the profile of the announced competition.

#### **6. Identification of the contributions to the candidate's research work**

Chief Assis. Prof. Miglena Dushkova Mileva, PhD, has submitted a report on her original scientific contributions, accompanied by the relevant evidence as stipulated in the ADASRB, RIADASRB, and the RDAS at the University of Economics – Varna. The scientific publications submitted for participation in the competition for "Associate Professor" in the scientific specialty "Economics and Management (Quality of Commercial Service and Consumer Protection)" reveal scientific contributions of both a theoretical and an applied research nature, which are mainly related to enriching the theory of commercial service quality through the integration of the consumer rights protection concept, systematizing the European Union consumer protection policies and examining their role in enhancing consumer protection and the quality of commercial service, and analyzing consumer protection and awareness of consumer rights in both offline and online environments, among others. These contributions are expressed through synthesis, enrichment, supplementation, and further development of existing knowledge in the respective fields, which provides grounds for considering them valid, purposeful, and objective.

#### **7. Evaluation of citations**

In the reference for citations, Chief Assist. Prof. Miglena Dushkova Mileva, PhD, presents 24 identified citations, which are in refereed and indexed scientific journals, including one citation indexed in Scopus and one indexed in Web of Science. These citations are expressed in 200 points (out of the required 50 points) according to the minimum national requirements for occupying the academic position of "Associate Professor" according to Art. 2b, paras. 2 and 3 of the ADASRB. Chief Assist. Prof. Miglena Dushkova Mileva, PhD, has profiles in Scopus, Web of Science, ORCID, and Google Scholar, which contributes to increasing the visibility and popularization of her publications on a national and global scale.

#### **8. Participation in scientific projects and scientific forums**

In the competition for the academic position of "Associate Professor", Chief Assist. Prof. Miglena Dushkova Mileva, PhD, participates with 4 scientific projects, the results of

which have been presented and disseminated through 2 collective monographs and 2 volumes of conference proceedings.

The candidate has also recorded 8 participations in organizing committees related to the organization of international scientific conferences and national university Olympiads.

### **9. Teaching work**

In the evaluation of the teaching work of Chief Assist. Prof. Miglena Dushkova Mileva, PhD, the requirements of Art. 112, para. 5, item 1 of the Regulations for the Development of the Academic Staff at the University of Economics – Varna and Art. 27, para. 4, item 1 of the Act on the Development of the Academic Staff in the Republic of Bulgaria, have been taken into account.

Chief Assist. Prof. Miglena Dushkova Mileva, PhD, has been working as a full-time lecturer at the Department of "Economics and Management of Commerce and Services" at the University of Economics – Varna for 18 years, full-time assistant since 2008 and as a chief assistant professor since 2010. The candidate's pedagogical experience is in accordance with the theme of the competition for "Associate Professor". The teaching activities of Chief Assist. Prof. Miglena Dushkova Mileva, PhD, meets the requirements of this competition in terms of duration and quality.

The candidate in the competition is an established lecturer in various academic disciplines in various forms of education and qualification degrees, including full-time and distance learning programs for bachelor's and master's students, which cover the subject of the announced competition for the academic position of "Associate Professor". The academic disciplines are included in the curricula of the courses "Economics and Trade", "Business Economics", "Commodity Science and Customs Activity", "Management", "Marketing", and others.

From the submitted reference, it is clear that in the academic year 2024/2025, Chief Assist. Prof. Miglena Dushkova Mileva, PhD, has taught lectures (93 hours) and exercises (156 hours) in the bachelor's degree programs in the disciplines "Trade Management", "Trade Operations Management", "Small Business Management", and "Academic Research". During the same academic year, the teaching workload of the candidate for "Associate Professor" at the master's degree level amounts to 15 hours, with the aforementioned courses being complemented by "European Union Trade Policy" and "Omnichannel Retail Marketing". This constitutes evidence that the requirements of Art. 24, para. 3 of the Act on the Development of the Academic Staff in the Republic of Bulgaria, Art. 55, para. 2 of its Implementing Regulations

(RIADASRB), and Art. 102 of the Regulations for the Development of the Academic Staff at the University of Economics – Varna have been fulfilled.

Over the period from 2008 to the present, the total number of courses taught by the candidate amounts to 23 (Document 14.1), including 19 courses at the bachelor's degree level and 4 courses at the master's degree level. Chief Assist. Prof. Miglena Dushkova Mileva, PhD, has participated in the development of 21 curricula for student training not only in the "Economics and Trade" programme, but also in a number of other degree programs at the University of Economics – Varna. In co-authorship, she has contributed to the preparation of two teaching aids. She has led student teams participating in the Student scientific sessions at the University of Economics – Varna. Furthermore, she is the academic supervisor of graduates in the bachelor's and master's degree programs, and over the period 2008-2025, their number is 56, and the peer-reviewed diploma theses and master's – 57. In addition, she has organized lectures delivered by practitioners on topical issues related to trade management, trade operations management, consumer protection, and related fields.

#### **10. Administrative experience**

It should be emphasized that, in her professional development, Chief Assist. Prof. Miglena Dushkova Mileva, PhD, has held a number of administrative positions, such as: member of the Standing Committee on Career Development, member of the Council for Digital and Distance Learning at the Digital and Distance Learning Center, member of the Faculty Council of the Faculty of Economics, Deputy Head of the Department of "Economics and Management of Commerce and Services".

#### **11. Plagiarism**

During the acquaintance and analysis of the scientific production of Chief Assist. Prof. Miglena Dushkova Mileva, PhD, I have not found plagiarism, incorrect data, or incorrect reference to other people's scientific works.

#### **12. Questions and recommendations**

In accordance with the provisions of Art. 113 of the Regulations for the Development of the Academic Staff at the University of Economics – Varna, the following recommendations and questions might be addressed to the candidate for the academic position of "Associate Professor":

1. When structuring the scientific contributions, it would be appropriate for them to be formulated in a more general manner and for their number to be reduced.

2. I recommend that Chief Assistant Professor Miglena Dushkova Mileva, PhD, expand her research to address other current issues in the commercial business, particularly in the context of digitalization and omnichannel retailing.

### 13. Conclusion

After studying and analyzing the scientific research and teaching activities of Chief Assist. Prof. Miglena Dushkova Mileva, PhD, it can be concluded that the candidate for the academic position of "Associate Professor" meets the following conditions and requirements:

1. She obtained the educational and scientific degree "Doctor" in 2007.
2. She has held the academic position of "Chief Assistant Professor" at the University of Economics – Varna for no less than two academic years (from 2010 to the present).
3. She has presented published monographic work issued by a specialized scientific publishing house, which does not repeat the publications for the acquisition of the educational and scientific degree "Doctor".
4. Meets and exceeds the minimum national requirements for holding the academic position of "Associate Professor" according to Art. 2b, paras. 2 and 3 of the Act on Development of the Academic Staff in the Republic of Bulgaria.
5. Meets and exceeds the requirements for holding the academic position of "Associate Professor" at the University of Economics – Varna based on Art. 2b, para. 5 of the Act on the Development of the Academic Staff in the Republic of Bulgaria.
6. No plagiarism in the scientific works has been proven following the statutory procedure.

This gives me grounds to express my support and a positive attitude to the candidature of Chief Assist. Prof. Miglena Dushkova Mileva, PhD, for the academic position of "Associate Professor" in the professional field 3.8 Economics, scientific specialty "Economics and Management" (Quality of Commercial Service and Consumer Protection)". This determines my categorical final decision, which is **"YES"**.

February 2026  
Varna

Member of the Scientific Jury

Заличена информация съгласно  
ЗЗЛД и регламент (ЕС) 2016/ 679  
(Prof. Dancho Danchev, PhD)



ИКОНОМИЧЕСКИ УНИВЕРСИТЕТ ВАРНА

Вх. № PA20-265/16.02.2026r

## ACADEMIC OPINION

**In a competition for the academic position of Associate Professor  
announced by the University of Economics – Varna (Bulgaria)**

### 1. General information

This opinion was prepared by Assoc. Prof. Ivo Angelov Kostov, PhD, teacher at the University of Economics – Varna (Bulgaria), Faculty of Economics, Department of Business, Investment, Real Estate. The basis for preparing an opinion on the competition is Order No. RD 06-186/28.11.2025 of the Rector of the University of Economics – Varna on the appointment of the Scientific Jury and the decision of the first meeting of the Scientific Jury of 08.01.2026.

### 2. Information about the competition

The competition for the academic position of Associate Professor is announced in the scientific field (field of higher education) 3. Social, economic and legal sciences, professional field 3.8. Economics, scientific speciality: Economics and Management (Quality of the Commercial Service and Consumer Protection). The announcement of the competition was published in the State Gazette, issue 90/28.10.2025. The competition is announced by the Faculty of Economics of the University of Economics – Varna for the Department of Economics and Management of Commerce and Services.

### 3. Candidate in the competition

The only candidate in the competition is Chief Assistant Professor Miglena Dushkova Mileva, PhD, teacher at the University of Economics – Varna, Faculty of Economics, Department of Economics and Management of Commerce and Services. The candidate significantly meets the minimum national requirements outlined in Art. 2b, paras. 2 and 3 of the Academic Staff Development Act of the Republic of Bulgaria (ASDARB) for holding the academic position of Associate Professor in the field of higher education 3. Social, economic and legal sciences. Chief Assistant Professor Miglena Dushkova Mileva, PhD, also significantly meets the additional quantitative requirements of the University of Economics – Varna under Art. 2b, para. 5 of ASDARB, as well as the requirements of Art. 101 of the Rules for the Development of Academic Staff at the University of Economics – Varna.

### 4. Candidate information

The candidate for the competition, Miglena Dushkova Mileva, is from the City of Varna and graduated (in 1997) from the Third High School of Natural Sciences and Mathematics *Academician Metodiy Popov* in the City of Varna, after which she obtained a Bachelor's degree (in 2001) and a Master's degree (in 2002) in Economics



and Management of Commerce at the UE – Varna. Immediately after that, from 2003 to 2006, she was a full-time PhD student in the PhD program in *Economics and Management (Commerce)* at the Department of Economics and Management of Commerce – EMC (later renamed Economics and Management of Commerce and Services – EMCS).

In 2007, she earned the educational and scientific degree *Doctor* after successfully defending her doctoral dissertation before the Higher Attestation Commission on the topic *Expanding the Market Presence of a Commercial Company in the Face of Growing Competition*. The candidate's academic career began in 2008, when Miglena Dushkova Mileva, PhD, was appointed as an Assistant Professor at the Department of Economics and Management of Commerce at the UE – Varna. She held this position until 2010, and since then she has been a Chief Assistant Professor at the same department. It should be noted that Chief Assistant Professor Miglena Dushkova Mileva, PhD, purposefully prepared for an academic career, as during her PhD studies she was also a part-time Assistant Professor (in the period 2003–2004), as well as afterwards (in 2008) at the Department of Economics and Management of Commerce and the Department of Marketing at the UE – Varna. A positive moment in the candidate's development before her academic career was her experience in a real business environment as an employee (2001–2003) at *Mobiltel*, one of the country's primary mobile operators.

Overall, it is impressive that the development of Chief Assistant Professor Miglena Dushkova Mileva, PhD, has been consistent and uninterrupted during the relevant periods. To continue development, the candidate participated in several training programs organised by the *Active Consumers* Bulgarian National Association (in 2021, 2022, 2023), the Consumer Protection Commission (in 2020), and the UE – Varna (since 2008).

The candidate in the competition is a member of the Union of Scientists – Varna, Section Economic Sciences, as well as the Territorial Organisation of Scientific and Technical Unions – Varna. She was the Deputy Head of the EMCS Department (in the period 2021–2023), and is currently a member of the Faculty Council of the Faculty of Economics of the UE – Varna (with a term of 2023–2027); since 2019 she has also been a member of the Council for Electronic and Distance Learning at the CEDL of the UE – Varna, as well as of the Standing Committee on Career Development at the UE – Varna.

As a researcher and teacher, the candidate has diverse scientific interests, especially in commerce, commercial services, consumer protection, the European Union's consumer protection policy, and the challenges of educating students in economics and commerce. She has taught a total of 23 academic disciplines for bachelors and masters, actively works with students and PhD students (including a foreign PhD student from the Technical University of Liberec, Czech Republic), participates in numerous organisational committees (for scientific conferences and other events), in research projects, accreditation procedures, creates partnerships with representatives of business practice, promotes the educational services offered at the UE – Varna, and her



contribution to the administrative and organisational activities of the EMCS Department over the years also stands out.

## 5. Description of the scientific publications

In the competition for the academic position of Associate Professor, Chief Assistant Professor Miglena Dushkova Mileva, PhD, participates with 35 scientific publications totalling 821 standard pages. The structure of the presented publications is as follows:

- 1 single-authored monograph;
- 1 single-authored chapter in a collective monograph;
- 2 chapters (co-authored) in a collective monograph;
- 2 single-authored studies;
- 1 scientific article (co-authored) in a journal, referenced and indexed in Scopus and Web of Science, published by a top 5 university in Poland, namely AGH University of Krakow;
- 9 scientific articles in journals (including foreign ones), indexed and referenced in international scientific databases such as RePEc, CEEOL, etc. (incl. 2 in co-authorship);
- 18 scientific reports published in proceedings of international scientific conferences (including foreign ones) and round tables (including 5 co-authored);
- 2 study guides (co-authored).

All submitted publications are accepted and taken into account in the preparation of this academic opinion. The publications are in Bulgarian, English and Russian. Single-authored papers prevail, which represent almost 2/3 of the submitted scientific works. At the same time, 12 publications are co-authored, and their diversity (monographs, scientific articles, scientific reports, study guides) demonstrates the candidate's ability to work effectively in a team.

The main place among the publications in the competition is occupied by the habilitation monograph on the topic *Quality of commercial service and protection of consumer rights*. It was discussed twice in the Department of Economics and Management of Commerce and Services. It is published in the Library Prof. Tsani Kalyandzhiev of the Publishing House *Science and Economics* at the UE – Varna and has been reviewed by two habilitated persons. It has a balanced structure that follows a logical sequence, totalling 239 pages. It includes a rich bibliography of 228 sources (in Bulgarian and English).

Overall, the habilitation work of Chief Assistant Professor Miglena Dushkova Mileva, PhD, represents a thorough, precise and fully completed study of a very topical problem with a significant practical and applied focus, namely the protection of consumers and their rights as a factor for ensuring the quality of commercial service and the challenges facing the interaction between consumers and traders in the conditions of digital transformation (with a focus on the relationship between commercial service and consumer protection). The monograph was carried out at a very high scientific level. The study does not repeat already known knowledge. The applied research



methodology is specifically designed to fulfil the goals and tasks of the monographic work. An extremely positive aspect of the monograph is the use of the survey method. The remaining scientific publications of the candidate in the competition also represent modern and high-level research. A high degree of novelty and adequacy, correctness and objectivity in the choice of thematic areas, logical structure and content, as well as significance for theory and practice (in the field of commercial service and consumer protection), including the author's conclusions and findings, have been demonstrated. The gradation in the candidate's research and publication activity is clearly evident. Throughout her scientific career (after earning the educational and scientific degree *Doctor*), Chief Assistant Professor Miglena Dushkova Mileva, PhD, has worked diligently and systematically in the main direction that constitutes the subject matter of the announced competition for Associate Professor – quality of commercial service and consumer protection. The topics, issues, and problems discussed in the scientific publications indicated in the competition clearly demonstrate this.

According to the submitted report on the fulfilment of the minimum national requirements for occupying the academic position of Associate Professor in the field of higher education 3. Social, economic and legal sciences, according to Art. 2b, paras. 2 and 3 of the ASDARB, in groups C and D, the candidate scores a total of 411.67 points, with a required minimum of 300 points, i.e., exceeds it by 37.22%. In general, the scientific work of Chief Assistant Professor Miglena Dushkova Mileva, PhD, is fully sufficient in terms of volume, structure, and content compared to the announced competition.

#### **6. Identification of contributions**

After careful review and evaluation, I accept and confirm the scientific-theoretical and scientific-applied contributions presented by the candidate, which are the result of her consistent, systematic and in-depth research and publication activity for 20 years (the first publication of Chief Assistant Professor Miglena Dushkova Mileva, PhD, in the competition is a study from 2006 on the topic *Problems of the Market Presence of the Commercial Firm*, which stands out with many mathematical and statistical formulas and calculations).

The more important scientific contributions in the publications in the competition include: enrichment of the theory of the quality of commercial service; substantiation in marketing and legal aspects of basic concepts in this area; systematisation of basic EU policies for consumer protection; derivation of leading trends in the development of trade (specialisation, concentration, digitalisation and establishment of modern forms of organisation); research on key issues of the economic efficiency of trade in Bulgaria.

The following scientific and applied contributions stand out in the publications submitted for participation in the competition: conducting an analysis of consumer choice and consumer protection in a digital environment (assessments, risks, national and European regulatory framework); comparative analysis and economic interpretation of results from the activities of Bulgarian and European institutions for the protection of consumer rights; analysis of the development, specialisation,



concentration and social importance of the retail network in the country (including the role of franchising), including analysis of the dynamics of key economic indicators in trade (sector G); conducting an empirical study on the awareness and activity of consumers in Bulgaria in the field of consumer rights protection; examination in an applied perspective of the development of digital platforms, the shared economy and the changing competitive structure in e-commerce.

The candidate's publication activity also includes contributions to the education of students in economics and commerce in modern conditions.

The candidate presents evidence of 24 citations of her scientific output, of which 2 are from publications referenced and indexed in Scopus and/or Web of Science—the total number of cited publications of Chief Assistant Professor Miglena Dushkova Mileva, PhD, is 14 (out of 35 in the competition, i.e. 40% of the output is cited at least once).

## 7. Participation in research projects and scientific forums

Chief Assistant Professor Miglena Dushkova Mileva, PhD, has proven sustainable and effective research activity over the years, having participated in two research projects (2012–2014; 2018–2021, with an achieved final result and publication of collective monographs) and two other projects (in 2022 and 2023), concerning the organisation of a scientific event and the publication of a conference proceedings. The projects are intra-university. Their thematic scope is relevant to the scientific speciality of the competition. The candidate has successfully used the indicated research projects to produce scientific results under the competition. Chief Assistant Professor Miglena Dushkova Mileva, PhD, regularly participates in scientific conferences and organisational committees (a total of 8). At student scientific conferences, she has registered participation on juries and on scientific and editorial boards.

## 8. Teaching activity

Chief Assistant Professor Miglena Dushkova Mileva, PhD, has over 18 years of consistent teaching experience at the University of Economics – Varna. The candidate's academic workload report for the last two years proves the delivery of lectures and exercises in both the Bachelor's and Master's degree programs in the following academic disciplines: *Trade Management, Commercial Entrepreneurship, Trade Operations Management, Small Business Management, Academic Research, Trade Policy of the European Union, and Omnichannel Commercial Marketing.*

As a very positive point, the applicant's participation in the development (in teams) of numerous curricula (a total of 21) and 2 study guides (co-authored), which support the learning process in the taught academic disciplines, can be noted. The active work with students (in the Bachelor's and Master's degree programs) is also proven by the scientific supervision of 56 graduates, the preparation of 57 reviews of theses, the participation of the candidate as a supervisor in the tutorial system (18 participations as a tutor for students in the specialty *Economics and Trade*), as well as the regular supervision of the practical training of students in the same specialty (for 10 academic years, in the period 2013–2022); there is also mentoring in the startup program of the Business Accelerator of the UE – Varna (joint work with a PhD student from the UE –



Varna on the development of a real business project on the topic *Online platform for student training*).

The evidence presented by the candidate provides grounds for a high assessment of the teaching and learning work. Chief Assistant Professor Miglena Dushkova Mileva, PhD, has sufficient pedagogical experience and competence, indicating a high degree of readiness to assume the academic position of Associate Professor.

## 9. Plagiarism

No plagiarism or repetition was found in the scientific papers submitted for the competition, including those related to the acquisition of the educational and scientific degree *Doctor*. No incorrect references to other scientific papers were found.

## 10. Questions, critical remarks to the candidate

The materials presented do not provide grounds for addressing critical remarks and questions to the candidate. I recommend that the candidate continue her research activities in the chosen scientific direction related to commercial services and consumer protection, and publish the results in referenced, indexed world-renowned databases of scientific information, with a view to further scientific development. It is also advisable to expand her international scientific cooperation and her consulting and expert activities.

## 11. Conclusion

The careful review and evaluation of all documents and publications provided by Chief Assistant Professor Miglena Dushkova Mileva, PhD, show that all requirements of the ASDARB, the Regulations for its Implementation (RIASDARB), and the Rules for the Development of Academic Staff at the University of Economics – Varna for occupying the academic position of Associate Professor in the professional field 3.8. Economics have been met.

**12. Based on the above, I state my completely positive opinion and recommend to the esteemed members of the Scientific Jury to propose to the Faculty Council of the Faculty of Economics at the UE – Varna to elect Miglena Dushkova Mileva to occupy the academic position of Associate Professor in the professional field 3.8. Economics, scientific speciality: Economics and Management (Quality of the Commercial Service and Consumer Protection).**

13.02.2026  
Varna

Opinion prepared by  
(Assoc. Prof. Ivo Kostov, PhD)

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