

## REVIEW

by

Assoc. Prof. Dr. Georgi Kostadinov Petrov,

member of the scientific jury by Order № 3-PK-260 / 21.07.2020 of the Rector of NBU

**related to a competition for the academic position of  
*Associate Professor* in professional field 5.3 Communication and Computer Technology  
announced for the needs of New Bulgarian University in SG 54 / 16.06.2020**

The **only candidate** for participation in the announced competition who has submitted documents is: Assoc. Prof. Yosif Avramov Avramov, PhD

### **1. General description of the submitted publications**

The candidate has submitted within the announced deadlines all the requested documents for admission and participation in the competition. Assoc. Prof. Yosif Avramov, PhD is the only candidate who has submitted documents under the competition procedure. A list of a total of 14 publications is attached, including 10 publications in Collections of scientific forums, 3 monographs, 1 collective monograph. Further to the above mentioned, the candidate has presented a large number of additional publications in areas related to the competition announcement. The candidate meets the requirements of the Act for the Development of Academic Staff in the Republic of Bulgaria, to the Regulations for the Application of the Act for the Development of the Academic Staff in the Republic of Bulgaria.

**Indicators A:** A dissertation for awarding Doctorate degree, the topic of the research being "*Problems of budgetary control in Bulgaria*" has been submitted.

### **Indicators B - habilitation work:**

1. A monograph entitled Banking Control by Yosif Avramov has been submitted. - 2. revised and complemented ed. - Sofia: Nova zvezda, 2002 (Publisher *Nova zvezda*). - 800 p ; 21 cm, 1st ed. 2001. - Bibliography. pp. 799-800. - Offset ed. ISBN 954-8981-39-4 .

The work analyzes the influence of banking control on the increase in the number and amount of loans granted by Bulgarian banks and the prospects for increasing the role it plays on the business in Bulgaria. Important issues related to the image and reputation of banking organizations are examined, based on public perceptions of the activities of the bank, trust in the management and reliability of the bank control, both internal and external.

### **Indicators D (5), monographs not submitted as a main habilitation work:**

2. The Euro - Tomorrow's Money, Publisher: University Publishing House "St. Kliment Ohridski" 2006, Yosif Avramov, ISBN 954-07-2232-2. In this monograph the author reviews the advantages of the introduction of the euro in Bulgaria. His contribution lies in his original proposal for the national side of the future eight denominations of Bulgarian euro coins, based on coinage practices on Bulgarian lands over the last 2550 years. The reading is of interest to both professionals and curious readers; recommended to all those studying finance.

3. Functional specifications of electronic platforms for stock trading in securities and innovative products, Publishing House "Za Bukvite - O Pismeneh", 2015, Josif Avramov, ISBN 978-954-92601-4-4. An impressive and thorough overview of the problems of the functional specification of a new platform for electronic exchange (stock trading), which is a significant innovation for the Republic Bulgaria and for the other countries of Central and Eastern Europe. The monograph examines the advantages of the platform in question, as well as the potential innovative elements it will bring to its users, as well as the opportunities for funding of innovative products and goods.

4. The publication listed under № 4. is also dedicated to Innovation Exchange; namely *Platform innovation exchange and virtual office technology transfer : Two projects of the Council for Innovation and Technology Development to BCCI and IICT BAS - bridge between science, education and business* ; Yosif Avramov, Alexander Shikalanov, Rumen Andreev , Sofia, 2015, Conference Proceedings under the auspices of UNESCO; Published by Publishing House "Za Bukvite - O Pismeneh", to the University of Library Science and Information Technology. So is the **article listed under № 10. INNOVATION EXCHANGE PLATFORM – PROJECT OF THE COUNCIL FOR INNOVATION TO BCCI** tightly linking science with business ; Josif Avramov; Scientific Conference; Tech Co Lovech 2019 ; Proceedings; volume 1; Vasil Aprilov University Publishing House, Gabrovo; ISSN 2535 - 079X pp 208 - 216; Second paper in the collection

**Indicators D (8) - Scientific publications in non-refereed journals with scientific peer review or in edited collective volumes of scientific papers:**

5. Yosif Avramov, On some problems in the utilization of EU funds and recommendations for their solution, YEARBOOK OF HIGHER SCHOOL OF MANAGEMENT, Volume XII, XV International Scientific Conference on "Science in favour of business. Contemporary problems of science, business, education and tourism ", 03-05 July 2019, pp. 187-193.

6. Yosif Avramov, Some problems in the functioning of UMIS in the management of EU funds for modernization and innovation of the industry under OP "COMPETITIVENESS", Proceedings of the IV International Scientific Conference "E-Government "2012, June 2012, Sozopol, pp. 227-238.

7. Yosif Avramov, Problems in the development of the E-government project and the use of EU funds, Proceedings of the V International Scientific Conference "E-government" 2013, June 2013, Sozopol, pp.188-196.

8. Yosif Avramov, Alexander Shikalanov, Rumen Andreev, Innovation Exchange Platform and virtual office for technology transfer : Two projects of the Council for Innovation and Development of Technologies to BCCI and IICT at BAS - a bridge between science, education and business ; Yosif Avramov, Alexander Shikalanov, Rumen Andreev , Sofia, 2015, Conference Proceedings under the auspices of UNESCO; Publication of Publishing House "Za Bukvite - O Pismeneh" to the University of Library Science and Information Technologies, 2015.

9. Yosif Avramov, The advantages of the joint innovative projects of the Council for Innovation to BCCI with the participation of NBU, Proceedings of VIII International Scientific Conference "Technics. Technologies. Education. Safety", Borovets, 08-11.06.2020, p. 108- 110.

10. Yosif Avramov, "INNOVATION EXCHANGE PLATFORM AND "CENTER FOR TECHNOLOGICAL TRANSFER " - TWO NEW WEB-BASED PROJECTS OF THE

COUNCIL FOR INNOVATION TO BCCI - LINK BETWEEN BUSINESS, ADMINISTRATION AND INNOVATORS., Proceedings of the IX International Scientific Conference on E-Government" 2017, June 2017, Sozopol, pp. 53-62.

11. Yosif Avramov, THE TAX REFORM IN THE FIELD OF DIRECT AND INDIRECT TAXES SHOULD BE CARRIED OUT PARALLEL WITH INCREASING THE EFFICIENCY OF THE ELECTRONIC SYSTEM IN THE TAX AND CUSTOMS ADMINISTRATION IN THE REPUBLIC OF BULGARIA, 10th JUBILEE INTERNATIONAL SCIENTIFIC CONFERENCE ON E-GOVERNMENT AND E-COMMUNICATIONS, 2018, June 2018, Sozopol, pp. 43-52.

12. Yosif Avramov, INNOVATION EXCHANGE PLATFORM - PROJECT OF THE COUNCIL FOR INNOVATION TO BCCI TIGHTLY LINKING SCIENCE WITH BUSINESS, Scientific conference TechCo - Lovech 2019, Collection of papers, pp.208-215.

13. Yosif Avramov, THE SIGNIFICANCE OF THE TWO PROJECTS OF THE COUNCIL FOR INNOVATION TO BCCI FOR THE CONSTRUCTION OF A TECHNOLOGY TRANSFER CENTER AND FOR THE ESTABLISHMENT OF A START UP HUB FOR THE DEVELOPMENT OF INNOVATIVE INFRASTRUCTURE IN THE REPUBLIC OF BULGARIA, Scientific TechCo - Lovech 2019 Conference, Proceedings, pp. 200-207

14. Yosif Avramov, THE ROLE OF THE COUNCIL FOR INNOVATION TO BCCI FOR THE DEVELOPMENT OF FINTECH COMPANIES AND BLOCKCHAIN TECHNOLOGIES IN BULGARIA, XI INTERNATIONAL SCIENTIFIC CONFERENCE ON E-GOVERNMENT AND E-COMMUNICATIONS, June 2019, Sozopol, p. 137-144.

#### **Indicators D (9) - Published chapter of a book or a collective monograph:**

15. Gancho Ganchev, Chavdar Nikolov, Yosif Avramov, *Bulgaria's Accession to the Euro Zone: economic and social dimensions*, the Friedrich Ebert Stiftung Institute of Economics and International Relations Sofia, 2010, ISBN 978-954-92601-4-4

The book includes two chapters of the author:

- Yosif Avramov, Consequences of the introduction of the euro for the real sector in our country, Bulgaria's accession to the Euro zone: economic and social dimensions (G. Ganchev, Ch. Nikolov, Y. Avramov), Friedrich Ebert Stiftung Institute of Economics and International Relations, Sofia, 2010, pp. 39-69.
- Yosif Avramov, Consequences of the introduction of the euro for the banking sector in the Republic of Bulgaria, Bulgaria 's Accession to the Euro zone: Economic and social dimensions (G. Ganchev, Ch. Nikolov, Y. Avramov), Friedrich Ebert Stiftung Institute of Economics and International Relations, Sofia, 2010, pp. 70-88.

#### **Group of indicators E:**

- Citations or reviews in scientific journals, referenced and indexed in world-famous databases of scientific information or in monographs and collective volumes – 2 times.
- Citation or reviews in non- refereed journals with scientific review - 14 times

#### **Group of indicators H:**

Membership in national and/ or international organizations and associations in the relevant professional field: Co-Chair of the *Council for Innovation to BCCI*, Member of the Union of Scientists in Bulgaria.

A reference in NACID reveals that the candidate holds a Doctorate degree awarded by the Higher Attestation Commission No: 25445 / 08.01.1999 approved by Protocol No. 8 / 20.10.1998. The topic of the dissertation is: " Budget Control Problems in the Republic of Bulgaria". Yosif Avramov was appointed to the academic position of "Associate Professor" in 2016 with the Faculty of Information Sciences to the University of Library Science and Information Technology following a competition announcement under professional field: 4.6. Informatics and Computer Science.

## **2. General characteristics of the scientific works and achievements of the candidate**

Assoc. Prof. Yosif Avramov's CV evidences a wide range of activities in the field of entrepreneurship and technological innovation (he is Co - President of the Council for Innovation to BCCI and a member of the Management Board of the Bulgarian Trade and Chamber of Commerce); he has carried out research in the field of fintech industry, investment finance, etc. The candidate has exceptional knowledge in the field of fintech, the electrification of the banking sector and finance, platforms for stock trading, etc.

It can be pointed out that the innovation exchange electronic platform and virtual office for technology transfer to BCCI created under his leadership together with the opportunity provided to young inventors and entrepreneurs to participate in the regular Sessions of the Council for Innovation to BCCI are of particular importance for the development of the high technology sector and the startup industries in the field of electronic services in Bulgaria,

as his activity is highly appreciated by all startup companies, and his name is recognized in the relevant innovation funds, the cleantech industry, and organizations dealing with the circular economy. The knowledge and qualities that the candidate possesses would make him a great lecturer in technology programmes at NBU.

## **3. Characteristics and evaluation of the candidate's teaching activity**

Assoc. Prof. Avramov has serious scientific and teaching experience as a part-time and full-time teacher:

- Associate Professor of Finance, Banking and Financial Control at the University of Library Studies and Information Technologies (ULSIT) (from March 7, 2016 to October 1, 2019),
- part-time lecturer at NBU (2007-2010 and 2018-2019),
- guest lecturer Associate Professor in the Department of Economics and Telecommunications at the School of Distance, Digital and Continuing Education, NBU (from 01.11.2019 - till now)
- part-time lecturer in finance, banking and financial control in the School of Economics to the Technical University of Sofia (since 2010).

A reference in National Center for Information and Documentation (NACID evidences that the candidate has authored over 120 scientific publications, incl. 15 books and textbooks <https://ras.nacid.bg/dissertation-preview/28998>, which is enviable quantity compared to other authors lecturers in the respective department. He has gained experience as a member of the Editorial Board of the *Novo Vreme* and of the *Inside Auditor* (Vatreshen oditor) magazines, which would prove useful in the preparation of the Yearbook of the Telecommunications Department at the NBU.

#### **4. Content analysis of the scientific and applied science achievements of the candidate contained in the publications for participation in the competition**

A number of the publications submitted by the candidate are in the field of finance and banking. The following publications are relevant to the current competition procedure:

- Yosif Avramov, THE TAX REFORM IN THE FIELD OF DIRECT AND INDIRECT TAXES SHOULD BE CARRIED OUT IN PARALLEL WITH INCREASING THE EFFICIENCY OF THE ELECTRONIC SYSTEM IN THE TAX AND CUSTOMS ADMINISTRATION IN THE REPUBLIC OF BULGARIA, 10th JUBILEE INTERNATIONAL SCIENTIFIC CONFERENCE ON E-GOVERNMENT AND E-COMMUNICATION 2018, June 2018, Sozopol, pp. 43-52.
- Yosif Avramov, Functional specifications of electronic platforms for stock market devoted to trade in securities and innovative products, " Za Bukvite - O Pismeneh ", Sofia, 2015, ISBN 978-954-92601-4-4
- Yosif Avramov, Problems in the development of the E-government project and the use of EU funds, Proceedings of the V International Scientific Conference on E-government 2013, June 2013, Sozopol, pp.188-196.
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- Yosif Avramov, Alexander Shikalanov, Rumens Andreev, Platform Innovation Exchange and Virtual Technology Transfer Office: Two projects of the Council for Innovation and Technology Development to BCCI and IICT at BAS - a bridge between Science, Education and Business, Proceedings of the Conference under the auspices of UNESCO, " Za Bukvite - O Pismeneh " Publishing House at the library science and information technologies, 2015.
- Yosif Avramov, THE ROLE OF Council for Innovation to BCCI FOR THE DEVELOPMENT OF FINTECH COMPANIES AND BLOCKCHAIN TECHNOLOGIES IN BULGARIA, XI INTERNATIONAL SCIENTIFIC CONFERENCE ON E-GOVERNMENT AND E-COMMUNICATION, June 2019, Sozopol, p.137-144.
- Yosif Avramov, "INNOVATION EXCHANGE" PLATFORM AND "CENTER FOR TECHNOLOGICAL TRANSFER "- TWO NEW WEB-BASED PROJECTS OF COUNCIL FOR INNOVATION TO THE BCCI - LINK BETWEEN BUSINESS, ADMINISTRATION AND INNOVATORS., Proceedings of the IX International Scientific Conference on E-Government 2017, June 2017, Sozopol, pp. 53-62.
- Yosif Avramov, INNOVATION EXCHANGE PLATFORM - PROJECT of the Council for Innovation to the BCCI - TIGHTLY LINKING SCIENCE WITH BUSINESS, Scientific conference TechCo - Lovech 2019, Collection of papers, pp.208-215.
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Applied science contributions of the candidate:

- specification and recommendations for updating the functionalities of UMIS and the electronic system in the tax and customs administration;

- creation of measures for e-government development, incl. to overcome the digital divide in the country, through large-scale development of the centers for teaching e-skills, providing a free e-signature certificate and providing broadband transmission in remote and inaccessible places of the country.
- Particular attention can be paid to the design of E-platform "Innovation Exchange" and the Virtual office for technology transfer to the BCCI. The business analysis made and the proposed improvements of the services and those regarding consumers are the basis of the functional specification of the respective e-tools. The platform will significantly contribute to the development of innovation and invention activity in Bulgaria, in view of the growing number of new startups, the need for a center for transfer of technologies is obvious.
- Annual competition for innovative company, innovative project and scientific research project at BCCI increase the interest in knowledge transfer and technologies and are an indisputable success in the efforts to support Bulgarian startup companies.

### 5. Critical remarks and recommendations

Based on the reviewed materials, no omissions were identified and consequently no remarks can be made on the research and public activities of the candidate. As far as the candidate's research is concerned, being in an interdisciplinary field, citation rate could be higher, which is why I recommend that the publications be included in relevant databases for free exchange, which would increase its visibility among other authors in the field of technological and Fintech innovations. Textbooks and monographs can be made available to a wider range of students, not just from the Technological and Financial Specialties, but from the general circle of readers in Bulgaria as well.

### 6. Conclusion on the application

I trust the candidate meets the set requirements for the position of Associate Professor in the announced competition and I hereby vote "YES" for his election as an Associate Professor in professional field 5.3 Communication and Computer Technology for the needs of the Telecommunications Department.

Based on the above, I **recommend** the esteemed scientific jury to choose Yosif Avramov, PhD for the academic position of Associate Professor in professional field 5.3 *Communication and computer technology*, and I recommend to the AC of NBU to appoint him as a full-time Associate Professor.

17.09.2020

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