

OPINION

by

Assoc. Prof. Elissaveta Vassileva Gourova, PhD

member of the scientific jury according to 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

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 and fall under the following groups of indicators:

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

Group of indicators B - habilitation work:

1. Yosif Avramov, Banking Control, second edition, Nova Zvezda, 2002. ISBN 954-8981-39-4

Group of Indicators D (5), monographs not submitted as a main habilitation work:

2. Yosif Avramov, The Euro - Tomorrow's Money, Publisher: University Publishing House "St. Kliment Ohridski" 2006, Yosif Avramov, ISBN 954-07-2232-2.

3. Yosif Avramov, 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.

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

4. Yosif Avramov, 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.

5. 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.

6. 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.

7. 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.

8. 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.

9. 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.

10. 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.

11. 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.

12. 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

13. 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.

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

14. 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 with scientific information or in monographs and collective volumes - 2 pcs.
- Citation or reviews in unreferenced journals with scientific review - 14 pcs.

Group of indicators G:

- 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". Josif 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

The multidisciplinary nature of the presented publications is impressive. The candidate has in-depth knowledge in the field of finance - banking, finance, stock trading, etc., which he employs in the specification of users and services of various electronic systems. Assoc. Prof. Avramov's extensive economic knowledge is the basis of his scientific works and projects in the field of innovation and technology transfer, a special attention being paid to their technological support and use of modern information and communication technologies (ICT). In his works Assoc. Prof. Avramov critically analyzes e-government and the services offered to citizens and businesses, the functioning of MIS, the electronic system for customs and tax information and provides recommendations for their improvement. The Electronic platform for innovation exchange and virtual office technology transfer created under the guidance of the candidate are worthwhile noting. These precede the current designs for digital innovation hub (DIH) to assist start-ups and innovation intermediaries. The relationship between finance and technology is reflected in a publication aimed at the use of block chain technologies and development of Fintex companies in the country .

The analysis of the candidate's scientific works reveals that:

- a) the scientific papers submitted meet the minimum national requirements and the requirements of NBU for the academic position of Associate Professor;

Assoc. Prof. Avramov's professional biography includes a wide range of activities in the field of finance, entrepreneurship and innovation. It is of special importance that since 2009 he has been co-chairman of the Innovation Council at the BCCI and a member of the Management Board of the Bulgarian Chamber of Commerce and Industry. Other important aspects of Assoc. Prof. Avramov's professional development are related to: the *Lyulin Consultation Center for European Programs*, where he manages the elaboration of European projects, training in management of European projects and the implementation of various forms of public-private partnerships; the International Center for Privatization and Foreign Investments in Bulgaria; and the National Chamber of Entrepreneurship and Crafts, which he represents in BCCI as its deputy chairman.

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

Assoc. Prof. Avramov has serious scientific and teaching experience as a full-time lecturer - Associate Professor of Finance, Banking and Financial Control at UNIBIT (from 07.03.2016 to 01.10.2019), part-time lecturer at NBU (2007-2010 and 2018-2019), Visiting Lecturer - Associate Professor in the Department of Economics at New Bulgarian University (from 01.11.2019 - present) and part-time lecturer in Finance, Banking and Financial Control at the Faculty of Economics to the Technical University of Sofia (from 2010 - present). He is the author of over 100 scientific publications, of which 15 books and textbooks. He has experience as a member of the Editorial Board of *Novo Vreme* magazine and of the *Internal Auditor* magazine.

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, 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, 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.
 - 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.
 - Yosif Avramov, Alexander Shikalanov, Rumen 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 University of library science and information technologies, 2015.
 - 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, 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, 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.
- Yosif Avramov, THE IMPORTANCE OF THE TWO PROJECTS OF THE COUNCIL FOR INNOVATION TO BCCI FOR THE CONSTRUCTION OF A CENTER FOR TRANSFER OF TECHNOLOGIES AND FOR THE ESTABLISHMENT OF A STARTUP HUB FOR THE DEVELOPMENT OF INNOVATIVE INFRASTRUCTURE IN THE REPUBLIC OF BULGARIA, Scientific Conference TechCo - Lovech 2019, Conference Proceedings, pp. 200-207
- 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.

The scientific and applied contributions of the candidate prevail:

- recommendations for improving the functionalities of UMIS and the electronic system in the tax and customs administration;
- e-government development measures, incl. overcoming the digital divide by creating e-skills, providing a free e-signature certificate and providing broadband in remote and hard-to-reach places.

The candidate's main contributions in the field of the competition are the design of an Electronic Platform for Innovation Exchange and a virtual office for technology transfer. The business analysis of the services and users is the basis of the functional specification of the respective e-tools. It can be noted that this is the first and most important step for designing a software system and the quality of the specification depends on the quality of the services offered, as well as on customer satisfaction.

I appreciate the idea of an electronic platform which supports innovators and precedes current activities in the EU and in the country to build DIH. Developments to support start-up companies and to develop fintech companies are also deemed innovative and timely in our country.

5. Critical remarks and recommendations

The candidate has a significant contribution to the development of information systems in the country. Unfortunately, the presented articles lack details on the functioning of the systems and their use, incl. end-user surveys. I would recommend that such a survey be considered in order to obtain reliable information on the satisfaction with the services offered and the difficulties encountered.

In order to highlight the applicant's contributions to the specified electronic platform, a comparative analysis with similar systems in other countries is deemed necessary.

Another recommendation to the candidate is to focus his efforts on publishing in journals and conferences indexed in international databases. This will ensure higher visibility of his scientific results and will lead to greater citations not limited to Bulgarian authors.

6. Conclusion on the application

After reviewing the papers submitted under the competition and based on the analysis of their significance and applied science contribution contained therein, I **hereby state my opinion** that the candidate meets the set requirements for the position of Associate Professor in the announced competition as set by ADASRB and the Regulations for the Application of the Act for the Development of the Academic

Staff in the Republic of Bulgaria. In particular, the candidate meets the minimum national requirements in the professional field.

I give my **positive** assessment of the candidacy and based on the above said I **recommend** to the scientific jury to propose Yosif Avramov to the component body of NBU to be appointed Associate Professor in professional field 5.3 *Communication and Computer Technology*.

17.09.2020

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