OPINION

by Assoc. Prof. Hristina Vilhelm Blagoycheva, PhD, University of Economics -Varna, PhD in Finances, Monetary Circulation, Credit and Insurance

Concerning: Competition for Occupying the Academic Position "Associate Professor" in Higher Education 3.8 "Economics", professional direction "Financial Markets and Financial Instruments", promulgated in the State Gazette, issue 31 of 04/04/2019.

1. Information about the competition

The competition was announced by the Paisii Hilendarski University of Plovdiv, Faculty of Economics and Social Sciences, for the needs of the Department of Finance and Accounting, according to the Decision of the Academic Council - Minutes No. 35 / 25.03.2019.

I am a member of the scientific jury of the competition pursuant to Order No. P 33-3750 / 11.07.2019 of the Rector of the University of Plovdiv.

2. Brief information about the candidate

The only candidate for the competition is Chief Assistant Professor Gergana Valcheva Taneva, PhD. She was born on December 14, 1976 in Stara Zagora. In 2000 she completed her higher education at the Paisii Hilendarski University with a Bachelor's and Master's Degree in Professional Direction 3.8. "Economics" majoring in Macroeconomics, with additional professional qualification in Banking and Insurance. In 2001-2002 she earned a second Master's degree in Economics from the Université Montesquieu Bordeaux IV in France. In 2010 she earned her PhD degree at the Université Montesquieu Bordeaux IV by defending a dissertation on the topic: "French banking groups and financing on the Bulgarian market". Since 2011 she has been working as a part-time lecturer at the Paisii Hilendarski University, and since 2012 she has been a full-time assistant professor at the Department of Finance and Accounting at the same university.

From the documents presented, it can be concluded that the candidate has a strong experience in research, very good language and computer skills - all qualities that will be useful in her future teaching and research career.

3. Eligibility for the academic position

The materials package presented by Chief Assistant Gergana Valcheva Taneva, PhD, is in accordance with Art. 66 (2) of the Regulations for the Development of the Academic Staff of the University of Plovdiv and includes the documents described in the applicant's application to the Rector of the PA Paisii Hilendarski. The documents presented show that she fully covers the requirements for occupying the academic position of Associate Professor. The submitted publications cover (and under some indicators even exceed) the required number of points according to the minimum national requirements. All additional requirements of the Faculty of Economic and Social Sciences have been fulfilled. A reference for participation in two research projects, two participations in the National Student Practices Project, participation under the Erasmus program, participation in refereed and indexed world-renowned scientific publications, etc. is also presented.

4. Evaluation of the teaching activity

Chief Assistant Gergana Valcheva Taneva, PhD presented a Certificate of Employment, ref. No. Y-2049 / 24.04.2019, according to which she has 9 years, 9 months and 22 days of employment. Her employment history as Chief Assistant is 7 years, 2 months and 22 days. She currently delivers lectures and seminars in three disciplines: Financial Markets, International Financial and Business History and Stock Exchanges. She has developed e-courses in all three disciplines.

Certificate 115 / 18.03.2019 proves compliance with the requirement of Art. 64 (2) of the Rules for the Development of the Academic Staff of the University of Plovdiv for providing teaching load of not less than 120 hours of lectures for the academic year, of which - 45 hours in the discipline "Financial Markets", with annual workload provided.

I do not personally know Chief Assistant Gergana Valcheva Taneva, PhD, but from the documentation provided I can assume that she is successful in her teaching activities. The reasons for this claim are the 7 years of teaching experience, the developed lecture courses and the fact that the candidate's predominant research is in the field of the disciplines she teaches.

5. A brief description of the submitted scientific works/publications

Chief Assistant Gergana Valcheva Taneva, PhD has submitted for the purposes of the competition 13 publications, 9 of which are authored by her solely and 4 are co-authored. 3 of them are in English, 1 is in French and 9 are in Bulgarian. The structure of the publications is as follows: 2 monographs, 1 dissertation book, 1 textbook, 4 studies (one of which is Scopus based) and 6 articles and papers. After deducting the pages of the co-authors, the candidate submitted 1 123.5 pages of publications.

After reviewing the publications submitted by Chief Assist. Gergana Taneva it becomes evident that the main areas in which she has focused her research are the financial markets, the investment activity of banks, financial innovation and cryptocurrencies. The study of strategies for hedging foreign exchange risk also provokes considerable interest.

Plagiarism is not identified in the publications presented.

It can be summarized that the scientific production of Gergana Taneva, PhD and her specific and practical recommendations formulated by her is up-to-date and provides a contribution to improving the organization of the financial market in Bulgaria. It is sufficient in size and significant in terms of quality and structure for applying for the competition for the academic position of "Associate Professor".

6. A summary evaluation of the applicant's main scientific and applicable contributions

It is noteworthy that the applicant's research activities are in areas that are particularly relevant today. The basic habilitation work is distinguished by originality and significance, and its contributions can be distinguished as follows:

1. a rich factology of research and international practice related to centralized and decentralized payment systems has been processed and synthesized, dwelling on the initial regulation of cryptocurrencies and the grouping of the respective state regulation policies legislation;

- a criteria system for analyzing and evaluating the efficiency and security of the decentralized market has been developed;

- the hypothesis for the lack of effective defense mechanisms for cryptocurrencies to function in a crisis environment has been proven;

- The multidimensional nature of cryptocurrencies is brought out, which necessitates

the grouping of state policies for their regulation and the transformation of the respective legislation.

In general, the scientific achievements of the candidate in the publications presented at the competition take the form of specific and practically applicable recommendations for improving the practical activity of the respective institutions and for changes in the legal framework of the country.

7. Main critical notes and recommendations

I have no critical remarks, but I would like to make a recommendation. It would be good for students to have interesting and up-to-date information available to them. That is why I would encourage Chief Assistant Professor Gergana Taneva, PhD to use her accumulated research experience to develop (or at least include information in) more textbooks or teaching aids.

Conclusion

All of the above concerning Chief Assistant Professor Gergana Valcheva Taneva's scientific work and her research and teaching activities is a reason to express my positive assessment and to offer the honorary members of the scientific jury to give their positive vote for her election at the academic position "Associate Professor" in the professional direction 3.8 "Economics", professional direction "Financial markets and financial instruments".

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