OPINION

by Prof. Dr. Boryana Lyubcheva Ivanova, Agricultural University – Plovdiv, habilitated in the professional field 3.8. Economics,

for the award of the educational and scientific degree “Doctor” in the professional field 3.8. Economics, doctoral programme “World Economy. International Economic Relations”, with candidate Plamen Ivaylov Ruskov.

Dissertation title: “Digital CRM Transformation in International Business – Strategies, Practices, Challenges”.

Academic supervisor: Prof. Dr. Ivan Boevski, New Bulgarian University, Department of Economics.

This opinion is based on the dissertation, the author’s abstract and the curriculum vitae submitted by the candidate. My overall assessment of the research is positive, and I accept its applied scientific value within the boundaries of the organisational and sectoral context studied.

1 Significance of the research problem

The dissertation addresses a topical problem in customer relationship management (CRM): the use of generative artificial intelligence to support consumer choice in a digital environment. Its scientific significance lies in bringing together CRM strategy, electronic CRM, customer experience and the audio-visual explanation of complex services within a single research framework. This approach makes it possible to assess the interaction between technology and managerial outcomes.

The applied significance is convincingly justified by the specific nature of telecommunications services, where complex tariff offers and add-on options make informed choice difficult. Positioning short video explanations at specific points of the customer journey offers a practically testable approach to this problem. Particularly valuable is the effort to measure the effect through indicators of purchases, contract renewals, upgrades and resource efficiency.

2 Justification of the aims and objectives

The main aim is to examine and assess the impact of digital CRM transformation through generative artificial intelligence components on strategic and operational effectiveness. It is consistent with the research problem and combines theoretical clarification, empirical testing and an assessment of applicability. The research questions direct the analysis towards specific and measurable results.

The objectives follow a logical sequence from systematising the literature to designing and implementing experimental scenarios and evaluating the results. I consider them substantively justified.

3 Consistency of the methodology with the aim and objectives

The chosen methodology combines theoretical and comparative analysis, direct observation, an implemented case study, a field experiment and an analysis of anonymised corporate data. This combination of approaches is appropriate for research that seeks to link a managerial concept, a technological solution and actual customer behaviour.

The empirical study covers 10,000 unique users over a period of 30 calendar days. New and existing private customers are distinguished. The design includes a universal control group, control group A with the standard interface and experimental group B with AI-based video content. A significant strength is that the study was conducted in a real business environment. The universal control group serves as a complementary historical benchmark.

The results show an increase in the share of completed purchases from 2.54% to 3.03%, i.e. by 0.49 percentage points, and a decrease in abandoned orders from 61.40% to 53.28%, i.e. by 8.12 percentage points. These are practically significant observed differences that support the presence of an effect in the environment studied.

4 Scientific and applied scientific contributions

I accept as the main contribution the development and practical application of a framework that integrates AI-generated video consultants and short training modules into the CRM strategy. The contribution lies in combining contextual content, behavioural triggering and the measurement of customer and operational outcomes. I value highly the originality of the author’s combination of approaches and their testing in the specific setting.

Of applied scientific value are the comparison of the standard and the modified customer journey, the identification of moments of consumer hesitation and the recommendations for

placing video explanations. The results support the applicability of the model in the company studied. The reduction of cognitive load and the increase in trust are correctly identified.

A significant applied result is the assessment of resource efficiency. Table 5 shows a reduction in the total costs for 100 video assets from EUR 11,504.60 to EUR 2,748.20, or by 76.11%. Table 6 reports a reduction in the required human resources from 305 to 60 person-hours. These results provide a concrete basis for managerial assessment, subject to the assumptions of the comparison. International scaling is a well-founded potential that can be tested in different markets.

5 Assessment of the publications related to the dissertation

The author's abstract lists six publications on the topic, four of which are single-authored and two co-authored with Prof. Dr. Ivan Boevski. They cover CRM strategies in the telecommunications sector, the transition to electronic CRM, internationalisation, the application of artificial intelligence and the cooperative sector. Their thematic link to the dissertation research is clearly recognisable.

The list of publications includes a paper in Economic Thought (Ikonomicheska Misal), a publication in The Journal of Bio-based Marketing, a publication with a stated address to a collection of papers, and the section "CRM in the Cooperative Sector" in a collective volume published by St. Kliment Ohridski University Press. The last two publications are co-authored, and full bibliographic details are not provided.

I assess positively the thematic consistency of the publication activity. The lists submitted allow the conclusion that their thematic scope corresponds to the dissertation and that the minimum national requirements are met.

6 Citations and reviews

The materials provided do not include a separate statement of citations by other authors or of reviews in the scientific press. Therefore, a documented assessment of the external scientific impact cannot be made. This does not mean that citations are absent; it means that none are certified in the set of documents provided.

7 Opinions, recommendations and remarks

The author's abstract reflects the main components of the dissertation research and contains separate sections on the contributions and the publications. The curriculum vitae shows professional experience in customer value management, e-commerce and web solutions, as

well as teaching and project activities. This experience explains the practical orientation of the research and the access to applied issues, without in itself replacing the scientific verification of the results.

In my opinion, the research presented is topical, significant and scientifically sound. I believe it would be interesting to continue by tracking the data to assess sustainability after the novelty effect wears off, and by comparative testing in different markets. This should by no means be interpreted as a deficiency of the work presented. On the contrary, I see it as a prospect for a next step in Plamen Ruskov's academic development and an opportunity to bring additional value to theorists and practitioners in the sector concerned.

8 Conclusion

The dissertation addresses a significant problem and contains a well-developed conceptual framework and an independently conducted empirical study with practically useful results. I accept the main applied scientific contributions within the scope of the case studied. The results and their discussion demonstrate an ability to link theoretical propositions with the analysis of real managerial processes.

I give a positive assessment of the dissertation "Digital CRM Transformation in International Business – Strategies, Practices, Challenges" and recommend that the scientific jury award Plamen Ivaylov Ruskov the educational and scientific degree "Doctor" in the professional field 3.8. Economics, doctoral programme "World Economy. International Economic Relations".

Date: 09.10.2026 Signature: ……

Prof. Dr. Boryana Ivanova