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Opinion

by **Assoc. Prof. Rositsa Georgieva Nakova, PhD**

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on the doctoral dissertation entitled

"Digital CRM Transformation in International Business: Strategies, Practices and Challenges"

submitted by **Plamen Ivaylov Ruskov**

for the award of the educational and scientific degree of Doctor (PhD)
in the scientific specialty of Economics

General Assessment of the Dissertation

The dissertation engages with a timely, consequential and as yet under-researched set of issues: the digital transformation of customer relationship management (CRM), the deployment of artificial intelligence in managing customer relationships, and the evolution of customer interaction within an international and highly competitive business environment.

The relevance of the chosen topic is beyond doubt. Contemporary firms increasingly cultivate their customer relationships through digital channels, automated processes, personalised content and AI-enabled solutions. Against this backdrop, the dissertation conceptualises CRM not merely as a technological system but as a strategic management philosophy oriented towards deeper customer insight, value creation, an enhanced customer experience and greater efficiency in business processes.

A particular merit of the study is that the author anchors the topic in a genuine business setting and examines it through the concrete challenges confronting the telecommunications sector. This lends the work both theoretical substance and a pronounced applied dimension.

Relevance and Significance of the Research

The relevance of the dissertation stems from the convergence of several interrelated developments: the accelerating digitalisation of customer interactions, the growing strategic importance of CRM, the increasing complexity of consumer decision-making online, and the rapid advance of AI-based solutions.

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The author rightly observes that, in digital environments, customers are frequently confronted with an abundance of information, a multiplicity of options and a range of terms and conditions that must be understood and compared. This gives rise to cognitive overload, uncertainty and a heightened risk of journey abandonment. It is precisely at this juncture that the dissertation establishes the significance of AI-driven audio-visual assistance as a means of enhancing the customer experience and managing customer relationships more effectively.

Especially commendable is the author's endeavour to position artificial intelligence not as a stand-alone technological innovation but as an integral component of a broader CRM strategy. This enables the study to move beyond description and to offer a more nuanced understanding of how emerging technologies generate value for both the customer and the organisation.

Evaluation of Structure and Content

The dissertation is logically organised and coherently developed. The introduction clearly sets out the relevance of the topic, the object and subject of the research, its aim and objectives, the hypotheses and the methodology. The author then proceeds to a theoretical exposition of CRM and CRM strategies, examines the nature of digital transformation, analyses its manifestations in business practice, and situates the problem within a strategic and international context.

The opening chapters lay a solid theoretical foundation by systematising the key constructs of CRM, electronic CRM (e-CRM), digital CRM transformation, customer loyalty, value to the customer and value from the customer. This provides a sound basis for the subsequent treatment of artificial intelligence as an instrument of digital CRM support.

The discussion of international business strategies and international CRM strategies is likewise of considerable merit. It enables the author to frame the research within a broader international business context rather than a purely local one, in keeping with the title of the dissertation.

The methodological framework is well grounded. The author adopts a mixed-methods design that combines theoretical analysis, methodological triangulation, direct observation, an embedded case study, a field experiment conducted in a digital environment, analysis of anonymised corporate documents, and analysis of publicly available documents and secondary sources. This design is well suited to the subject matter, which spans strategic, technological, behavioural and operational dimensions.

The empirical component constitutes one of the principal strengths of the dissertation. The field experiment, conducted in a live digital environment, captures actual consumer behaviour rather than merely

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stated attitudes. The three-group design, comprising control and treatment conditions, permits a rigorous comparison between a standard information environment and one augmented by AI-based audio-visual assistance.

Principal Scientific and Applied Contributions

The contributions of the dissertation may be summarised under the following headings.

- First, the author systematises the interrelationships between CRM, e-CRM, digital transformation, customer experience and artificial intelligence, thereby framing customer relationship management as a process that is at once strategic, technological and behavioural.
- Second, the dissertation develops a conceptual framework for integrating AI-generated audio-visual content into CRM strategy. The digital video consultant is conceived not as a decorative communication device but as an instrument for supporting the customer at critical touchpoints along the digital customer journey.
- Third, the author identifies salient cognitive barriers to the selection of complex services online, most notably information overload, price scepticism, difficulty in comparing offers, and uncertainty at the final stage of the customer journey.
- Fourth, a three-group experimental design is developed and implemented to assess the impact of AI-based audio-visual content on consumer behaviour, conversion rates, abandoned orders, service upgrades and customer engagement.
- Fifth, the dissertation demonstrates the applied value of generative artificial intelligence in enhancing operational efficiency in the creation and adaptation of personalised CRM communication. In this respect, it contributes not only to CRM theory but also to the practice of contemporary organisations seeking more effective ways of managing digital customer interactions.
- Sixth, the author formulates practical recommendations for the implementation of AI-based video consultants and personalised CRM communication in a competitive and increasingly digitalised business environment, which further reinforces the applied value of the study.

Strengths of the Dissertation

The principal strengths of the dissertation may be identified as follows:

- A timely and significant research problem.
- A sound integration of theory and practice.

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- Clear internal coherence between the object, subject, aim, objectives, hypotheses and methodology.
- An in-depth treatment of CRM as a strategic management concept.
- An analysis of digital CRM transformation in the context of international business.
- Empirical testing conducted in a real digital environment.
- The use of a field experiment and a three-group research design.
- The conceptualisation of AI-generated content as a CRM instrument rather than a mere technological novelty.
- The inclusion of metrics on conversions, customer engagement, abandoned orders, production costs and time-to-market.
- The formulation of actionable recommendations for business practice.

Comments and Recommendations

The following recommendations are offered not as criticisms that detract from the value of the work, but rather as directions for the further development of the research.

- First, given the rapid pace of development in AI-related technologies, some of the applied solutions and terminology are likely to require updating and refinement in the future.
- Second, the empirical study was conducted within a specific sectoral and organisational setting. Future research would therefore benefit from applying the model in other sectors in order to test its wider generalisability.
- Third, future studies could examine the long-term effects of AI-based video consultants, including whether initial consumer interest is sustained over prolonged use.
- Fourth, subsequent research would benefit from a more in-depth examination of the relationship between AI-driven digital assistance and long-term customer loyalty.

These recommendations are intended as guidance for future scholarly work and in no way call into question the merits of the dissertation.

Conclusion

The dissertation by Plamen Ivaylov Ruskov is an independent and timely piece of applied research that addresses an important problem for contemporary economics and business practice. The author demonstrates a sound command of the theoretical foundations of CRM, digital transformation, e-CRM, international business strategy and the application of artificial intelligence in customer relationship

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management.

The author's commitment to situating the research in a real business environment and validating it through concrete performance indicators deserves particular recognition. This lends the work considerable practical value and demonstrates the potential of AI-based audio-visual content to enhance the customer experience, increase conversion rates and optimise business processes.

In view of the above, I consider that the dissertation contains the requisite scientific and applied contributions and meets the requirements for the award of the educational and scientific degree of Doctor (PhD) in the scientific specialty of Economics.

28.09.2026 Signature: ……
Sofia /Assoc. Prof. Rositsa Nakova, PhD/

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