OPINION

by Prof. D.Sc. Petar Borisov

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Member of the Scientific Jury, appointed by Order No. 3-RK-279/21/09/2026 of the Rector of New Bulgarian University

concerning a dissertation submitted for the acquisition of the educational and scientific degree "Doctor"

in the scientific specialty "Economics"

Doctoral Candidate: Plamen Ivaylov Ruskov

Title: "DIGITAL CRM TRANSFORMATION IN INTERNATIONAL BUSINESS – STRATEGIES, PRACTICES, CHALLENGES"

Scientific Supervisor: Prof. Dr. Ivan Boevski

Host Institution: New Bulgarian University, Department of Economics

Doctoral Programme: "World Economy. International Economic Relations"

I. Overall Assessment of the Dissertation

The dissertation submitted for evaluation addresses a highly relevant scientific and applied research problem related to the digital transformation of customer relationship management, the development of e-CRM, and the application of generative artificial intelligence in business processes. I positively assess the choice of topic, as it lies at the intersection of international business, marketing management, CRM, digital technologies, and economic efficiency.

A significant strength of the study is the author's effort to move beyond a general theoretical discussion of digitalization and AI and to assess their managerial value. The author establishes a relationship between the technological solution, the customer journey, and measurable business indicators. In this respect, the dissertation has a clearly defined scientific and applied orientation.

Overall, the dissertation demonstrates a sound understanding of the research problem, the capacity to conduct independent scientific research, and the ability to work with theoretical and empirical material. At the same time, the limitations arising from the use of anonymized and linearly scaled corporate data, as well as from the specific sectoral context, should be acknowledged. These limitations do not invalidate the findings but define the boundaries within which they should be interpreted.

II. Significance of the Research Problem from a Scientific and Applied Perspective

The scientific significance of the dissertation stems from the need to understand the transformation of CRM under the influence of digital transformation and generative artificial

intelligence. In the dissertation, CRM is considered as a management system in which data, digital channels, personalization, automation, and customer experience are interconnected.

The scientific and applied significance derives from the attempt to determine the extent to which AI-based solutions may affect the efficiency of CRM processes, customer interaction, the speed of content creation, and the scalability of personalized communication. The issue is particularly relevant for sectors characterized by intensive digital interactions and strong competition.

I also positively assess the positioning of the research problem within the context of international business. Although the empirical validation is concentrated in a specific business environment, the research problem has broader relevance and creates opportunities for subsequent comparative studies.

III. Objectives, Research Tasks, Object and Subject of the Study

The objective of the dissertation is clearly directed towards analysing and evaluating the impact of digital CRM transformation, implemented through generative artificial intelligence components, on the strategic and operational efficiency of business processes. I consider the objective to be clearly formulated and consistent with the selected research problem.

The object of the study is the telecommunications sector in Bulgaria, with a focus on mobile services for private customers, while the subject concerns strategies for digital CRM transformation and the application of AI-based tools within the digital customer journey. This specification provides an appropriate scope for the research.

The research tasks encompass a literature and conceptual analysis, systematization of CRM and e-CRM, development of an experimental model, collection and processing of empirical data, hypothesis testing, and formulation of scientific and applied conclusions. In my view, the tasks are logically related to the objective and have been fulfilled to a substantial extent.

IV. Knowledge of the State of the Art and Use of the Literature

The theoretical part demonstrates good knowledge of the principal directions in the development of CRM. The dissertation addresses strategic, analytical, operational, collaborative, digital, and AI CRM, as well as issues related to customer value, customer loyalty, and Customer Value Management.

I positively assess the distinction between digitization, digitalization, and digital transformation, as well as the positioning of e-CRM within the broader context of e-marketing, e-business, and e-commerce. This enables digital CRM transformation to be interpreted as an organizational and managerial change rather than merely as a technological upgrade.

The literature used is relevant to the subject of the research and supports the development of the theoretical framework. Citations are functionally connected to the argumentation. As a recommendation for future development of the topic, I would suggest further synthesis of the literature review and a greater emphasis on the most recent international empirical studies and systematic reviews concerning AI-enabled CRM.

V. Theoretical Model and Conceptual Framework

The dissertation contains a substantiated conceptual framework linking CRM strategy, digital transformation, the customer journey, and the use of generative artificial intelligence. I positively assess the effort to place technological change within a managerial context and to evaluate it through indicators characterizing both organizational performance and customer behaviour.

The developed logic makes it possible to trace the transition from traditional CRM to e-CRM and AI-supported CRM. The formulated hypotheses establish a link between the theoretical propositions and empirical validation, directing the analysis towards personalization, engagement, conversion, and operational efficiency.

In my view, precisely this connection between the conceptual framework and the real customer journey represents one of the strengths of the dissertation and determines its scientific and applied character.

VI. Consistency of the Methodology and Research Methods with the Objectives and Tasks

The methodological approach is comprehensive and includes theoretical analysis, methodological triangulation, direct observation, an implemented case study, a field experiment in a digital environment, analysis of anonymized corporate documents, and the use of public and secondary sources. I consider this combination appropriate to the research problem.

I particularly positively assess the choice of a field experiment in a real digital environment. The experiment covers N = 10,000 unique B2C mobile-service users and employs a universal control group, Control Group A, and Experimental Group B. In addition, 100 unique video assets generated through algorithmic synthesis were analysed. The indicators used cover resource efficiency, costs, time-to-market, user interaction, engagement, and conversion behaviour.

A limitation is the use of anonymized and linearly scaled data due to the protection of trade secrets. This reduces the possibility for external researchers to verify the absolute values. Therefore, I consider comparative and relative relationships to be the most reliable basis for interpretation. This limitation is clearly identifiable and does not remove the applied value of the experiment.

VII. Original Contribution to the Collection and Analysis of Empirical Data

Based on the materials submitted, the doctoral candidate's personal involvement is evident in the development of the research design, organization of the empirical validation, analysis of the results, and formulation of the conclusions. There is a clear consistency between the hypotheses, experimental scenarios, evaluation indicators, and interpretation of the results.

The original character of the research is particularly evident in adapting AI-based audio-visual content to a specific CRM customer journey and in developing an approach for assessing its effects through real business indicators. Thus, the contribution does not consist merely in using an existing AI technology, but in integrating it into a specific managerial model.

I consider that the doctoral candidate demonstrates the capacity for independent scientific research. The submitted materials provide no grounds to question his authorship and personal involvement in the development and implementation of the study.

VIII. Main Results and Assessment of Their Reliability

The empirical part provides positive support for the principal research assumptions within the framework of the research design employed. The results indicate positive tendencies with regard to resource efficiency, productivity, and the speed of creating and implementing personalized content. Changes are also observed in indicators related to user interaction, engagement, conversion behaviour, and the development of customer relationships.

I positively assess the fact that the results are interpreted not merely as a technological effect but as a potential managerial and economic outcome. This allows generative AI to be considered from the perspective of resources, time, scalability, and the quality of customer interaction.

I consider the empirical results convincing within the scope of the research objective and the specific experimental environment. At the same time, excessive generalization should be avoided, particularly because of the nature of the corporate data. For future research, I recommend applying a similar design in other markets, sectors, and time periods.

IX. Scientific, Scientific-Applied and Practical Contributions

Based on my analysis, I accept the following principal contributions of the dissertation:

1. Development of a conceptually and methodologically substantiated framework for integrating AI-based audio-visual content into CRM strategy.
2. Systematization of the relationships between CRM, e-CRM, digital transformation, customer experience, and artificial intelligence.
3. Development and empirical validation of a model for digital CRM support within a real customer journey.
4. Derivation of scientific and applied grounds for the use of generative AI to reduce the time and resources required to create and adapt personalized CRM content.
5. Formulation of practical recommendations for the implementation, positioning, and evaluation of AI-based tools in digital customer journeys.

I accept these results as scientific, scientific-applied, and practical contributions. Their credibility is based on the theoretical material used, the developed experimental design, and the comparative analysis of conventional and AI-based approaches. The contributions should be understood within the specific research environment rather than as universal relationships.

X. Degree of Personal Participation and Capacity for Independent Scientific Research

The dissertation demonstrates the necessary skills for independently formulating a scientific problem, selecting an appropriate methodology, organizing empirical research, and interpreting the results. The candidate's personal contribution is evident in integrating the theoretical propositions with an experimental model and in deriving scientific and applied conclusions.

The author's professional experience in e-commerce, web solutions, and the telecommunications sector complements the academic work with a practical perspective. In the submitted materials, this experience is used as a context and basis for understanding the research problem without replacing scientific argumentation. This supports my assessment that the doctoral candidate possesses the capacity for independent scientific research.

XI. Publication and Professional Activity. Impact on the External Environment

The submitted materials demonstrate sustained publication activity in the fields of CRM, digital transformation, and artificial intelligence. Publications from the period 2021–2024 are listed, addressing CRM strategies in the telecommunications sector, the transition to e-CRM, applications of AI for CRM optimization, CRM in cooperatives, and CRM strategies for internationalization. This is a positive indicator of continued work on the research topic.

The dissertation has potential for practical impact because it proposes a model and recommendations oriented towards specific managerial processes. However, the submitted materials do not provide sufficient independent evidence of extensive citation by other authors, broad scientific impact, or documented implementation beyond the business environment examined. Therefore, I assess the current impact primarily as scientific and applied, with potential for further development.

XII. Assessment of the Abstract

The abstract accurately reflects the principal characteristics of the dissertation, including its relevance, object and subject, objectives and tasks, methodology, structure, results, contributions, and publication activity. There is substantive consistency between the abstract and the dissertation.

In my view, the abstract provides a sufficiently clear presentation of the research logic and the main findings. The contributions are presented consistently with the dissertation, while the methodological and empirical components are adequately reflected.

XIII. Personal Qualities of the Doctoral Candidate

As a member of the Scientific Jury, I assess the candidate's personal qualities primarily as manifested in his academic and professional work. The submitted materials demonstrate consistency in developing the research topic, an ability to work with theoretical and empirical sources, a practical orientation, and an effort to connect scientific results with real managerial problems.

The professional biography and sustained work on the topic further support the impression of professional preparedness and motivation for development in the field. My assessment is limited to the personal qualities manifested in the submitted academic and professional materials.

XIV. Critical Remarks, Recommendations and Question to the Doctoral Candidate

Alongside the positive assessment, I would formulate the following recommendations: first, the theoretical review could be further synthesized, with a clearer distinction between positions established in the literature and the author's own conceptualization; second, the presentation of empirical results could distinguish even more clearly between descriptive changes and the demonstration of causal relationships; third, future studies could broaden the comparative basis by including other telecommunications markets and sectors and a longer time horizon; fourth, subsequent publications could benefit from a broader inclusion of recent international empirical studies and meta-analyses.

XV. Conclusion and Overall Assessment

Following my analysis of the dissertation, the abstract, and the submitted materials, I give a positive assessment of the work of Plamen Ivaylov Ruskov. The dissertation represents an independent scientific study of a relevant scientific and applied problem and contains a theoretical framework, a developed research model, an appropriate methodology, empirical validation, and formulated scientific, scientific-applied, and practical contributions.

I consider that the dissertation demonstrates in-depth knowledge in the field of economics and customer relationship management, as well as the capacity for independent scientific research. The contributions are substantiated by the submitted material, and the abstract is consistent with the main provisions of the dissertation.

On this basis, I give my **POSITIVE ASSESSMENT** of the dissertation of Plamen Ivaylov Ruskov and consider that it meets the requirements for the acquisition of the educational and scientific degree “Doctor” in the scientific specialty “Economics”. I recommend that the respected Scientific Jury support the awarding of the educational and scientific degree “Doctor” to Plamen Ivaylov Ruskov.

Date: 05 October 2026

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