# SCIENTIFIC OPINION

by **Prof. Dr. Petar Borisov Borisov, D.Sc**. – Agricultural University of Plovdiv
(academic position, scientific degree, full name, higher education institution, scientific organization)
on the materials submitted for participation in a competition
for the academic position of **"Associate Professor"**
in the field of higher education 3.0 *"Social, Economic and Legal Sciences"*
Professional field 3.8 *"Economics"*
In the competition for Associate Professor, announced in the State Gazette, Issue 50/20.06.2025, and on the website of UARD – Plovdiv, the candidate is Senior Assistant Professor Dr. Delyan Kostadinov Plachkov from UARD – Plovdiv.

## 1. Brief Biographical Data

Delyan Kostadinov Plachkov is a Senior Assistant Professor and Doctor of Economics (specialization *Finance and Banking*) at the Higher School of Agribusiness and Regional Development – Plovdiv. He was born on May 17, 1994, in Plovdiv. He holds master's degrees in *Finance and Banking* (2018) and *Economics and Management of Education* (2024). In 2023, he defended his doctoral dissertation on *"Financial Instruments for Risk Management in the Context of the EU Common Agricultural Policy."*

Since 2024, he has served as Director of the Distance Learning Center at the University of Applied Sciences and Arts. Since 2023, he has also held the position of Senior Assistant Professor in the Department of Economics and Finance. He teaches courses in finance, tax and customs policy, green economy, information technology, and security.

His research interests include sustainable development, digital transformation in education, the green and circular economy, artificial intelligence, and agribusiness. He is the author of more than 15 scientific publications, including a monograph and a book, as well as e-learning courses. As of August 2025, his works have been cited 37 times.

Dr. Plachkov has participated in international specializations and mobilities under the Erasmus+ program, as well as in numerous national and European projects (Horizon 2020, Erasmus+). He has received awards for scientific contributions and the digitalization of academic programs. He is a member of the Union of Scientists in Bulgaria, alumni associations, boards of trustees, and other professional organizations.

## 2. General Description of the Submitted Materials

The candidate participates in the competition with a total of eight scientific publications:

- 1 monograph;
- 7 articles.

## 3. Citations of the Candidate's Work

The candidate's scientific publications have been cited over 40 times by other scholars in his field. According to Google Scholar, Dr. Plachkov has achieved recognition in scientific circles, demonstrated by an h-index of 5 (h = 5).

## 4. General Characteristics of the Candidate's Activities

### 4.1. Teaching and Educational Activities

According to the submitted academic workload reference, in the last three years Dr. Plachkov has delivered 420 hours of lectures and 420 hours of practical classes for both bachelor's and master's students, amounting to a total of 840 academic hours. This workload

demonstrates substantial teaching experience, accumulated through his work as an Assistant and Senior Assistant at UARD – Plovdiv.

**4.2. Scientific and Research Activities**

Between 2016 and 2025, the candidate participated in 16 scientific, applied, and educational projects. Of these, 8 were research projects funded by the University of Applied Sciences and Arts, included in the institution's Research Activity Plan. In all of them, Dr. Plachkov was a member of the scientific team. The other 8 were externally funded projects, implemented independently or in partnership with national and international organizations.

This strong involvement in project activities demonstrates the candidate's capacity to manage and contribute to diverse projects, reinforcing his qualifications for the academic position.

**4.3. Implementation Activities**

Dr. Plachkov's participation in numerous projects that support the transfer of knowledge and experience in regional development highlights the practical applicability of his scientific work.

**4.4. Contributions (Scientific, Applied, Practical)**

The candidate's contributions are concentrated in three main areas:

1. **Digitalization and Artificial Intelligence in Education**
   - Developed methodological and management frameworks for the ethical and effective use of AI (including generative AI) across the higher education cycle.
   - Introduced a process model (input–transformation–output) for analyzing and transforming educational systems.
   - Contributions are both theoretical (conceptual models) and applied (practical guidelines for universities).
2. **Green and Circular Economy**
   - Formulated conceptual and applied frameworks for green and circular economy, emphasizing sustainable development, resource conservation, and climate change mitigation.
   - Developed strategies for implementing circular economy practices and overcoming barriers.
   - Contributed to research in clean energy and sustainable transportation.
3. **Financial and Risk Management**
   - Studied risk management practices in financial institutions.
   - Developed models for assessing market risk in the context of the EU Common Agricultural Policy, including recommendations for sustainable agricultural market management.

## 5. Evaluation of the Candidate's Personal Contribution

Dr. Plachkov is the sole author of over 80% of his publications, clearly demonstrating his ability for independent research. In co-authored works (with Prof. Georgiev and Assoc. Prof. Arabska), his contribution is focused on financial analysis and educational policy. His main achievements in AI, the green economy, and risk management are fully his own.

## 6. Critical Notes

Although I am not personally familiar with Dr. Plachkov's teaching, the significant number of lectures entrusted to him indicates the institution's confidence in his pedagogical skills.

His scientific contributions are relevant, original, and combine theoretical depth with practical application. At the same time, there is room for improvement in:

- broader participation in international research teams,
- strengthening the empirical base of his studies,
- expanding publication in indexed international journals.

Overall, his contributions are significant and lay a solid foundation for further scientific development.

## 7. Conclusion

Senior Assistant Professor Dr. Delyan Kostadinov Plachkov has made notable scientific and applied contributions in artificial intelligence and digitalization of education, the green and circular economy, and financial risk management. His strong record of independent research and project participation fully meets the minimum national requirements under Art. 2b, para. 2 and 3 of the Law on the Promotion of Scientific Research and Development of the Republic of Bulgaria.

Despite the recommendations noted above, the candidate's work is original, up-to-date, and impactful. Therefore, I propose that Dr. Delyan Kostadinov Plachkov be elected to the academic position of **Associate Professor** in professional field 3.8 *"Economics"*, specialty *"Regional Economy and Sustainable Development."*

Date:……..

Jury Member:
Prof. Petar Borisov, D.Sc
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