

REVIEW

by

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On the doctoral dissertation submitted for the award of the educational and scientific degree “Doctor”

Field of Higher Education 3: Social, Economic and Legal Sciences

Professional Field 3.8: Economics

Author: Albena Radeva Keranova

Title: Economic Approaches to Ensuring the Quality of Healthcare Services in Bulgaria

1. General overview of the submitted materials

By Order No. 33 dated 13 January 2026, issued by the Rector of the University of Insurance and Finance, Prof. Boris Velchev, D.Sc., I was appointed as a member of the academic jury responsible for ensuring the procedure for the public defense of the doctoral dissertation entitled Economic Approaches to Ensuring the Quality of Healthcare Services in Bulgaria, submitted for the award of the educational and scientific degree “Doctor” in the Field of Higher Education 3: Social, Economic and Legal Sciences, Professional Field 3.8: Economics. The author of the dissertation is Albena Radeva Keranova, a doctoral candidate enrolled in independent doctoral training at the University of Insurance and Finance.

The materials submitted by the doctoral candidate include the following documents: the doctoral dissertation, the author’s abstract, a declaration of originality and confidentiality, a statement of compliance with the minimum requirements, a list of publications related to the dissertation topic, a complete list of all publications, copies of publications related to the dissertation, a brief curriculum vitae, and an application for admission to the public defense.

The doctoral candidate has submitted one study and two publications.

2. Brief biography of the candidate

Albena Radeva Keranova holds a Master's degree in Public Finance from the University of National and World Economy and a Bachelor's degree in Transport Technology and Management from the Todor Kableskov Higher School of Transport. She has built a professional career in the banking sector, accumulating approximately 20 years of practical and managerial experience. Since 2017, she has been serving as Deputy Director at Central Cooperative Bank AD, Central Sofia Branch, having previously held various managerial and expert positions within the same institution. Her experience encompasses banking process management, organizational development, and leadership of large teams. This extensive practical and managerial background provides a strong foundation for conducting rigorous scientific research in the fields of economics, finance, and management.

3. Characterization and assessment of the dissertation

The submitted dissertation is clearly structured and logically coherent, comprising an introduction, four chapters, a conclusion, a bibliography, a list of abbreviations, and appendices. The main body of the dissertation consists of 129 pages, while the references and appendices cover an additional 23 pages. The literature review is based on 47 sources, including 44 in Bulgarian and 3 in English.

In both substantive and quantitative terms, the dissertation meets the criteria for a doctoral thesis. The requirements for conducting research of a theoretical and statistical-applied nature have been fulfilled.

From a structural perspective, the dissertation includes an introduction, a theoretical part (Chapters One and Two), a research part (encompassing the analysis, challenges, perspectives, and recommendations), a conclusion, a bibliography, and one appendix.

The introduction outlines the author's ambition to examine, present, and analyse the challenges facing the healthcare system in Bulgaria. The research objectives, tasks, subject matter, and limitations of the dissertation are clearly and appropriately formulated.

In the first and second chapters, the doctoral candidate demonstrates a solid understanding of the research problem. A sufficient volume of scientific and applied-practical information is presented and competently analysed. The discussion addresses issues related to health policy and protection, healthcare quality, and the regulatory framework in this field. The models of

financing and development of the health insurance system are examined in detail, with particular emphasis placed on the challenges and obstacles to its effective functioning.

The research part of the dissertation encompasses Chapters Three and Four, which present the methodology, the empirical study, and the analysis of the results obtained. Chapter Three includes a survey examining citizens' perceptions of the quality of the healthcare system in Bulgaria, as well as the need for information related to the measurement and evaluation of this quality. The methodology is developed and described in a sound and appropriate manner. The approach to selecting respondents- healthcare professionals and individuals with a high demand for medical services and, consequently, a higher motivation to participate in the study - is logical and well justified. Despite this positive assessment, conducting similar studies across healthcare institutions of different types, sizes, and service profiles would further enhance the scope and depth of the findings.

In line with the objectives of the study, an appropriate research instrument was selected in the form of a questionnaire consisting of 15 questions, 13 closed-ended and 2 open-ended. The primary data are illustrated through the relevant tables and graphs, providing objective evidence of the research conducted by the doctoral candidate. The applied statistical approach allows for insightful and potentially useful evaluations and recommendations for quality measurement, and the conclusions and recommendations reached are relevant and well-founded.

Chapter Four outlines the main challenges and development prospects of the healthcare insurance system in Bulgaria. It presents a number of interesting and, in some respects, even bold reform proposals, which are nevertheless logically substantiated and well argued.

The conclusion represents a logical culmination of the study, summarising the key findings and observations presented in the dissertation.

4. Contributions and significance for science and practice

The summary of contributions presented in the author's abstract reflects the main achievements of the doctoral candidate within the overall scope of the dissertation. The contributions demonstrate a clearly defined scientific and applied character and are formulated

on the basis of the theoretical-methodological and empirical analysis conducted in the dissertation.

5. Assessment of publications related to the dissertation

Three independent publications related to the dissertation topic have been produced, forming a substantive and integral part of the research. The comprehensive overview of all publications authored by the doctoral candidate demonstrates systematic engagement with the topic and a thorough commitment to the investigated problem. Particularly noteworthy is the author's active participation in public academic forums and conferences, which serve as platforms for the presentation and dissemination of new scientific and applied ideas.

6. Compliance with minimum national requirements

Three independent publications related to the dissertation topic - one study and two articles - have been produced, which are fully sufficient to meet the scientometric requirements.

7. Author's abstract

The author's abstract is carefully prepared and complies with the relevant regulatory requirements, accurately presenting the content and results of the dissertation. It provides a concise synthesis of the research objectives, tasks, methods employed, results obtained, as well as the scientific and applied contributions of the study. There is clear consistency between the content of the dissertation and that presented in the author's abstract.

8. Critical remarks and recommendations

The submitted dissertation represents a serious and in-depth study of a topical issue, namely the challenging task of proposing a comprehensive set of criteria and indicators for measuring and evaluating the quality of healthcare services in Bulgaria. I consider that the dissertation's thesis, objectives, and the related research tasks have been successfully achieved.

Conclusion

The dissertation contains scientific, scientific-applied, and applied results that constitute an original contribution to science and comply with the requirements of the Law on the Development of the Academic Staff in the Republic of Bulgaria and its implementing regulations. The submitted materials and the results of the dissertation fully meet the specific requirements of the Rules for Admission and Training of Doctoral Candidates at the University of Insurance and Finance.

The dissertation demonstrates that the candidate, Albena Radeva Keranova, possesses in-depth theoretical knowledge and professional competencies in Professional Field 3.8: Economics, while also demonstrating the qualities and skills necessary for conducting independent scientific research.

On the basis of the above, I confidently express my positive evaluation of the research conducted, as presented in the reviewed dissertation, author's abstract, achieved results, and contributions, and I recommend that the esteemed academic jury award the educational and scientific degree "Doctor" to Albena Radeva Keranova in the Field of Higher Education 3: Social, Economic and Legal Sciences, Professional Field 3.8: Economics.

Date: 09 February 2026

Reviewer:

Assoc. Prof. Dr. Irina Danailova