
S T A T E M E N T

From: Prof. Galina Georgieva Kurteva, PhD, Professional field: 3.7 Administration and Management, Scientific specialty: Social Management, Burgas Free University

Regarding: Dissertation thesis for awarding the educational and scientific degree “Doctor” in Field of Higher Education 3. Social, Economic and Legal Sciences, Professional Field 3.8 Economics, Doctoral Program “Finance, Insurance and Social Security”.

Author of the dissertation thesis: Yuliyana Boyanova Georgieva-Hristova

Title of the dissertation thesis: Employee training as a means for managing operational risk and overcoming economic crises in organizations

Scientific supervisor: Prof. Daniela Ilieva, PhD

Grounds for presenting the review: Participation as a member of the scientific jury for the defense of the dissertation thesis pursuant to Order No. 321/24.07.2026 of the Rector of UZF – Corresponding Member Prof. Boris Velchev, Doctor of Juridical Sciences.

The statement has been prepared in accordance with the requirements of the Law on the Development of the Academic Staff in the Republic of Bulgaria (LDASRB), the Regulations for its application (RLDASRB), and the Regulations for admission and training of doctoral students at UZF.

1. General Description of the Submitted Materials

The materials submitted by the doctoral candidate Yuliyana Georgieva-Hristova comply with Art. 50, para. 2 of the Regulations for Admission and Training of Doctoral Students at UZF and include:

1. dissertation thesis;
2. abstract of the dissertation thesis in electronic and paper format;
3. abstract in English;
4. declaration of originality and authenticity;
5. reference for meeting the minimum national requirements for acquiring the educational and scientific degree “Doctor” in Professional Field 3.8 Economics;
6. list of publications related to the dissertation topic;
7. copies of the publications related to the dissertation topic;
8. summaries of the publications related to the dissertation topic in Bulgarian and in English/Russian;
9. list of all publications of the doctoral candidate;
10. short biographical data / CV;
11. plagiarism check report conducted by the scientific supervisor, showing no more than 10% similarity with external sources.

The doctoral candidate has submitted 1 study and 2 articles.

2. Short Biographical Data

Doctoral candidate Yuliyana Georgieva-Hristova holds a Master's degree from Sofia University "St. Kliment Ohridski" in Organizational Psychology and Organizational Consulting. Since 2018 she has been a lecturer at UZF – Sofia and teaches the disciplines "Organizational Culture", "Organizational Consulting" and "Public Relations". She participates in the development of teaching content and practical case studies in the disciplines she teaches.

She has gained her professional experience in marketing, communications, career development and the interaction between higher education and business as Director of the "Marketing and Career Development" Department at UZF – Sofia, where she has worked since 2015.

Her scientific interests are directed toward employee training as an instrument for limiting operational risk, increasing organizational resilience and overcoming economic crises.

She is proficient in English.

3. Characteristics and Evaluation of the Dissertation

3.1 Subject, Object and Aim

The subject of the presented dissertation thesis is the role of employee training and development as a means for managing operational risk, increasing adaptability and building organizational resilience in conditions of economic crises. **The main thesis** defended by the doctoral candidate is that systematic, purposeful and strategically integrated employee training represents a key mechanism for reducing operational risk by increasing competencies, standardizing organizational behavior, limiting human errors and improving process resilience, which in turn leads to higher adaptability and resilience of organizations in conditions of economic crises.

The doctoral candidate **aims** to examine employee training as a mechanism for managing operational risk and increasing organizational resilience in conditions of economic crises, as well as to develop an applicable model for training organizational teams in small, medium and large enterprises.

The research tasks through which the doctoral candidate implements the set aim are related to: – analysis of theoretical concepts and models for employee training and development in the context of organizational resilience, operational risk and economic crises; – clarifying the essence of operational risk and its manifestation in organizations in conditions of economic instability, with emphasis on the human factor, internal processes and systemic vulnerabilities; – examining the impact of the global financial crisis of 2008–2009 and the COVID-19 pandemic on operational resilience, human capital management and training practices in organizations; – identifying the main factors, difficulties and organizational deficits related to the implementation of training programs in small, medium and large enterprises in Bulgaria; – analyzing international and local practices for employee training and development that contribute to increasing adaptability, limiting operational risk and overcoming crisis situations; – conducting an empirical study among representatives of Bulgarian enterprises and experts to establish the role of training as a preventive mechanism for risk management and increasing organizational resilience; – evaluating the effectiveness of training programs in terms of developing key competencies, reducing human errors, improving internal coordination and crisis response capacity; – developing a model for training organizational teams in small, medium and large enterprises

aimed at managing operational risk and increasing adaptability and resilience in conditions of economic crises.

The object of the research tasks are organizations functioning in a dynamic and crisis economic environment, with emphasis on small, medium and large enterprises in Bulgaria.

It may be noted that the subject and object of the presented dissertation thesis are clearly defined and, together with the correctly formulated aim and tasks, predetermine the subsequent content of the dissertation thesis.

3.2 Relevance and Significance

The doctoral candidate substantiates the relevance of her dissertation research with the necessity for modern organizations to manage the risks to their activities arising from contemporary crises. According to the doctoral candidate, the complex modern business environment requires a new proactive approach to risk management, whereby organizations not only react to occurring events but also build preliminary capacity for adaptation, prevention and sustainable recovery. In this context, she examines the problem of organizational resilience and emphasizes the role of the human factor in reducing vulnerability, preventing errors, ensuring process stability and creating an effective organizational response in crisis situations. Employee training, according to the doctoral candidate, should be viewed as a means for managing operational risk and as an instrument for overcoming economic crises in organizations. In this sense, the topic is relevant because it connects three key management fields – human capital development, operational resilience and crisis management – within a unified research framework.

3.3 Structure

The dissertation thesis has a total volume of 297 pages, including main text, conclusion, one appendix and bibliography. The content is visualized with 10 figures/graphic elements and 50 tables. **The volume of the work is more than satisfactory.**

The dissertation is structured into six parts: introduction, four substantive chapters, conclusion, list of references.

The introduction thoroughly reveals the main statements and positions of the doctoral candidate regarding the choice of topic, the relevance of the research, the aim of the work and the research tasks. It also presents the methodology, scope and limitations of the study.

The first chapter presents leading concepts related to training in organizations, the learning organization, lifelong learning and competency development as a prerequisite for higher adaptability. Special attention is paid to the essence, characteristics and manifestations of operational risk, as well as to the role of training as a means for limiting risks in the organizational environment.

The second chapter examines major crisis periods and their impact on business processes, managerial decisions, human resources and operational resilience.

The third chapter presents the methodological framework, research design and methods used for collecting and analyzing empirical data. The aim, tasks, object, subject, hypotheses and research instruments are described. The results of the survey conducted among representatives of small, medium and large enterprises in Bulgaria are examined, as well as the qualitative component of the research, which includes expert interviews with specialists in human resource management, corporate training, organizational development and risk management. Key trends, deficits and practical needs related to the role of training in increasing organizational resilience are identified.

As a logical conclusion of the exposition so far, in **the fourth chapter** the doctoral candidate presents her author's model for employee training in small, medium and large enterprises, taking into account the specifics of the Bulgarian business environment and the need for a more systematic approach to training and human capital development.

In **the conclusion** of the dissertation thesis, in accordance with the formulated aim, the results of the implemented tasks set out in the introduction are summarized.

Overall, in all four substantive chapters, the doctoral candidate Yuliyana Georgieva-Todorova demonstrates a clear ability to distinguish and argue her scientific views on the significance of personnel in risk management. This gives me grounds to define the author's model in the present dissertation as a successful attempt to address problems related to employee training in the context of operational risk management and overcoming economic crises in organizations.

3.4 Used Scientific Literature

The dissertation thesis is based on the study, analysis and systematization of numerous scientific publications, electronic resources and professional platforms, normative acts and statistical sources in the researched thematic field. The presented list of references used by the doctoral candidate contains a total of 78 sources in Bulgarian and English. **They are correctly used in accordance with the accepted requirements for citation in scientific publications, which testifies to the ethical conduct of the doctoral candidate and her good literary awareness of the research problem addressed in the dissertation. I consider the used literature to be diverse, sufficient and focused on the researched problem.**

3.5 Research Methodology

To implement her research program, the doctoral candidate has used a clear and consistent methodology and a diverse set of instruments. She demonstrates the ability to apply analytical, comparative, deductive and inductive methods when reviewing the literature in the researched field, as well as when examining the impact of the financial crisis of 2008–2009 and the COVID-19 pandemic on organizational resilience, internal processes and training practices.

In her practical research, the doctoral candidate successfully applies a survey, expert interviews and assessments, and statistical methods for identifying dependencies between the studied variables.

As a result of implementing her research program, the doctoral candidate succeeds in accomplishing the eight preliminarily formulated tasks, and thus the aim of the dissertation thesis. At the same time, it should be noted that the work on the topic has helped the doctoral candidate acquire scientific language and style of exposition appropriate to the researched subject matter and terminology.

4. Contributions and Significance

The developed dissertation thesis is of interest to both scientific and economic practice. It contains a number of statements, ideas and proposals that can be evaluated as contributions of scientific and applied-scientific character.

The doctoral candidate describes the relationship between employee training, operational risk management and organizational resilience based on an analysis of theoretical achievements related to the problem studied in the dissertation. Through her findings, the doctoral candidate supplements and successfully attempts to clarify the insufficiently researched issue in the scientific literature regarding the theoretical understanding of training as a strategic instrument that goes beyond its traditional function as a means for professional qualification.

The doctoral candidate demonstrates the ability to work with scientific literature, to summarize and substantiate her own position on the researched problem. In this context, the scientific character of the concept proposed by the doctoral candidate for studying training as an instrument for managing operational risk can be recognized. The substantiated relationship between the systematic nature of training and the ability of organizations to limit operational risk can also be evaluated as a dissertation result of scientific character and a contribution to the theory of employee training.

The author's model for training organizational teams in small, medium and large enterprises, as well as the proposed instruments for its application in an organizational environment, taking into account the specifics of the Bulgarian business environment, can be evaluated as contributions of applied character. Also useful for practice are the guidelines proposed by the doctoral candidate for using training as a preventive and corrective mechanism in economic and organizational crises.

The defined guidelines for future research, based on the achieved dissertation results, create an impression of completeness of the dissertation thesis.

I accept the doctoral candidate's claims regarding the contribution elements in her dissertation. The contributions are formulated correctly and concisely, and reflect the results of the conducted research. I evaluate the contributions as significant both for practice and for enriching knowledge about employee training for successful operational risk management and overcoming economic crises in organizations. I consider the contributions to be the personal work of the doctoral candidate. The dissertation clearly reflects the author's active personal engagement with the researched topic.

5. Evaluation of Publications

The doctoral candidate's list of publications contains **two articles** ("Artificial Intelligence as a Factor for Training and Internal Communication in Organizations", *Rhetoric and Communication Journal*, Issue 66, 2026; "The Learning Organization and Lifelong Learning: The Key to Innovation and Crisis Resilience", *Preschool and School Education Journal*, Issue 4, 2025) and **one study** ("Economic Challenges Facing Organizations in the 21st Century", *Management in Business and the Public Sector Journal*, Issue 1, 2025).

All three materials are under print. A certificate confirming that the article is under print has been provided by the publisher of *Preschool and School Education Journal*. No certificate has been provided from the publishers where the other two materials have been submitted.

The doctoral candidate has included the content of the publications in the documentation.

I consider that it popularizes the main thesis, the achieved research results and the contribution elements of the dissertation. The listed publications demonstrate the ability of the doctoral candidate Yuliyana Georgieva-Hristova to appropriately inform the public about the ideas she has developed regarding the dissertation topic.

6. Assessment of Compliance with Minimum National Requirements

From the information in the Reference for compliance with the minimum national requirements under Art. 2b, para. 2 and 3 of the LDASRB, it is evident that the doctoral candidate Yuliyana Boyanova Georgieva-Hristova has fulfilled the minimum required threshold for acquiring the educational and scientific degree "Doctor".

7. Abstract

The submitted abstract has a volume of 39 pages. It is well formatted, and its content corresponds accurately to the main dissertation. The abstract is prepared in accordance with the requirements and reflects, in a synthesized form, the content of the four chapters of the

dissertation thesis, the thesis, the object and methodology of the scientific research, as well as the final results obtained.

The abstract also includes a summary of the contribution elements of the conducted scientific research. The summary is correctly structured and objectively reflects the scientific results achieved by the doctoral candidate.

8. Critical Remarks and Recommendations

I have no critical remarks regarding the presentation of the ideas and statements in the dissertation thesis. I recommend that Yuliyana Boyanova Georgieva-Hristova concentrate and deepen her research activity on the directions for future research defined by her in the Abstract of the dissertation thesis. It would be beneficial for the results of these studies to be disseminated in reputable international and national publications.

CONCLUSION

The dissertation thesis titled “Training of employees as a means for managing operational risk and overcoming economic crises in organizations” contains scientific, applied-scientific and practical results that represent an original contribution to science and meet all the requirements of the Law on the Development of the Academic Staff in the Republic of Bulgaria (LDASRB) and the Regulations for its application. The submitted materials and dissertation results fully comply with the specific requirements of the Regulations for Admission and Training of Doctoral Students at the University of Insurance and Finance.

The dissertation thesis shows that the candidate Yuliyana Boyanova Georgieva-Hristova possesses in-depth theoretical knowledge and professional skills in Professional Field 3.8 Economics, demonstrating qualities and abilities for independently conducting scientific research.

For the reasons stated above, I confidently give my positive evaluation of the conducted research, presented through the reviewed dissertation thesis, abstract, achieved results and contributions, and propose to the esteemed scientific jury to award the educational and scientific degree “Doctor” to Yuliyana Boyanova Georgieva-Hristova in Field of Higher Education 3. Social, Economic and Legal Sciences, Professional Field 3.8 Economics.

15.08.2026

Prof. Galina Kurteva, PhD