

OPINION

by Assoc. Prof. Yassen Dimitrov, PhD
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on a dissertation submitted for the award of the educational and scientific degree “Doctor”
in Area of Higher Education 3. Social, Economic and Legal Sciences
Professional Field 3.8. Economics

Author: Yuliana Boyanova Georgieva-Hristova

Topic: “Employee Training as a Means of Managing Operational Risk and Overcoming Economic Crises in Organisations”

1. General Description of the Submitted Materials

By Order No. 321 of 24 July 2026 of the Rector of the University of Insurance and Finance, Corresponding Member Prof. Boris Velchev, DSc (Law), I was appointed as a member of the scientific jury in the procedure for the defence of the dissertation of Yuliana Boyanova Georgieva-Hristova entitled “Employee Training as a Means of Managing Operational Risk and Overcoming Economic Crises in Organisations”, submitted for the award of the educational and scientific degree “Doctor” in Area of Higher Education 3. Social, Economic and Legal Sciences, Professional Field 3.8. Economics, Doctoral Programme “Finance, Insurance and Social Insurance”.

The submitted set of documents includes the dissertation and its abstract, a declaration of originality and authenticity, a statement of compliance with the minimum national requirements, biographical information, a plagiarism-check report, and publications related to the dissertation topic. The doctoral candidate has submitted three sole-authored scholarly publications - one research study and two articles - addressing issues directly related to the dissertation.

2. Brief Biographical Information about the Candidate

Yuliana Georgieva-Hristova holds a Master’s degree in Organisational Psychology and Organisational Consulting and a Bachelor’s degree in Social Activities in the field of employment from Sofia University “St. Kliment Ohridski”. Her professional experience is related to marketing, communications, career development, and team management. Since 2015, she has worked as Director of Marketing and Career Development at the University of Insurance and Finance, and since 2018 she has also been engaged in teaching courses related to organisational culture, organisational consulting, and public relations. She has also participated in several European projects related to the training and development of students from the National High School in Finance and Business. This professional and academic profile is directly relevant to the subject matter of the dissertation research.

3. Characteristics and Evaluation of the Dissertation

The dissertation comprises 297 pages and is structured into an introduction, four substantive chapters, a conclusion, a bibliography, and an appendix. The exposition is supported by 50 tables and 10 figures/graphic elements, while the bibliographic base includes 78 sources in Bulgarian and English, as well as regulatory, statistical, and professional resources.

The topic is timely and of clear practical significance. Contemporary organisations operate in an environment characterised by high dynamism and recurring crises, in which the human factor may simultaneously constitute a source of operational vulnerabilities and a principal resource for limiting or overcoming them. In this context, treating training not merely as a traditional function of human resource management, but as a preventive managerial instrument for reducing risk and strengthening organisational resilience, represents a well-grounded and promising research approach.

Further value of the chosen research problem lies at the intersection of human capital management, risk management, and crisis management. In the dissertation, these areas are not considered in isolation, but rather as interrelated elements of organisational resilience. Such an

approach makes it possible to interpret training not only as a means of acquiring new knowledge and skills, but also as a mechanism for proactively reducing organisational vulnerabilities and building capacity to respond to adverse changes.

The aim, object, subject, research tasks, and hypotheses are clearly formulated and establish a coherent logic for the study. The central thesis links systematic and strategically integrated training with competence development, the reduction of human error, the standardisation of organisational behaviour, and the enhancement of process resilience.

Chapter One establishes the theoretical and methodological foundation of the study. It analyses concepts related to organisational learning, the learning organisation, human capital development, and operational risk. Of particular importance is the articulation of the dual role of the human factor - as a potential source of risk, but also as a resource for managing that risk through the development of knowledge, skills, and competences.

The theoretical review demonstrates an effort to systematise different conceptual strands related to lifelong learning, organisational knowledge, competence development, and the prevention of operational risk. This provides the necessary basis for subsequently linking the individual development of employees with outcomes at organisational level. At the same time, in a future revision of the dissertation, the different contexts of training and knowledge transfer could be distinguished even more clearly, particularly where enterprises of different sizes, organisational structures, and sectoral profiles are examined.

Chapter Two places the research problem within the context of economic and organisational crises. Their impact on internal processes, human resources, managerial capacity, and organisational adaptability is analysed. In this way, training is examined as part of a broader system of mechanisms for organisational response and recovery.

The attempt to examine crisis processes not solely through financial or macroeconomic indicators, but also through their impact on managerial decisions, communication, employee behaviour, and the organisation's capacity to adapt, should also be assessed positively. This perspective is particularly relevant to the dissertation's central thesis, as it demonstrates why the competence and preparedness of people to act may have direct significance for limiting the consequences of crisis situations.

Chapter Three presents the methodological framework and the empirical study. A mixed approach is employed, including an analysis of corporate practices, a questionnaire survey, and expert interviews. The collected data make it possible to identify practical deficits and needs related to training, competences, and operational risk management. In my view, this part provides a particularly sound basis for the practically oriented results of the dissertation.

The combination of quantitative and qualitative methods is appropriate to the research problem, as it enables organisational practices to be examined both through broader trends and through the professional experience of experts. The considerable volume of collected information demonstrates substantial empirical work. Nevertheless, in the future development of the study it would be useful to expand the quantitative component through more advanced statistical procedures, allowing individual relationships between training, competence deficits, human error, and perceived operational risk to be tested even more convincingly.

Chapter Four constitutes the logical culmination of the study. It proposes an original model for employee training in small, medium-sized, and large enterprises, linking the identification of competence deficits with risk assessment, the planning of training interventions, and the monitoring of results. The developed toolkit - competence profiles, maps, matrices, questionnaires, and training plans - strengthens the applicability of the dissertation findings.

The practical value of the model stems from its attempt to establish a coherent sequence between diagnosis and managerial action. Rather than planning training as an autonomous and largely reactive human resource management activity, the proposed framework links it to identified deficits, an assessment of their risk significance, and subsequent monitoring of the

effects. This connection between assessment, prioritisation, intervention, and control is one of the strongest aspects of the practically oriented part of the dissertation.

Overall, the dissertation demonstrates the ability to conduct independent scholarly research, to systematise a substantial volume of information, and to derive solutions of practical value. The results obtained are logically connected to the stated aims and research tasks.

4. Contributions and Significance of the Study for Science and Practice

I accept the principal contributions claimed by the doctoral candidate. I would highlight the following as particularly significant:

- the conceptualisation of employee training as an instrument that extends beyond the traditional function of professional qualification and can directly contribute to operational risk management and organisational resilience;
- the systematisation of the relationship between employee competences, human error, the stability of internal processes, and the organisation's capacity to respond in crisis situations;
- the development of an applicable model for managing training needs, integrating the identification of competence deficits, the assessment of associated risks, the prioritisation of training actions, and the evaluation of achieved results;
- the creation of a practical toolkit that can be adapted to enterprises of different sizes and to different types of organisational challenges.

Of particular practical significance is the attempt to translate the results of risk assessment into concrete decisions concerning training and development. This creates an opportunity for the proposed model to be used not only as an analytical framework, but also as a managerial instrument.

From a human resource management perspective, the contribution of the study may also be found in placing training within a broader strategic organisational context. Competence deficits are not presented merely as an individual employee problem, but as a potential organisational risk capable of affecting process quality, coordination, response capacity, and resilience. In this way, a link is established between decisions concerning people development and the organisation's managerial objectives.

5. Evaluation of the Publications Related to the Dissertation

Three sole-authored publications in Bulgarian have been submitted on the dissertation topic - one research study and two articles. Their subject matter is directly related to the principal problem areas of the dissertation: the economic challenges facing organisations, the learning organisation and lifelong learning, as well as the role of artificial intelligence in training and internal communication. The publications reflect key ideas and results of the dissertation research and constitute a valuable complement to it.

The submitted publications demonstrate consistency in the doctoral candidate's scholarly interests and a clear thematic connection with the dissertation research. They encompass both the broader context of economic challenges and organisational resilience and more specific aspects of learning and the use of new technologies in training and communication. This provides grounds for concluding that major elements of the dissertation's subject matter have been reflected in independent publication activity.

6. Assessment of Compliance with the Minimum National Requirements

The submitted statement demonstrates that the doctoral candidate fulfils the minimum national requirements for the award of the educational and scientific degree "Doctor" in Professional Field 3.8. Economics.

7. Dissertation Abstract

The dissertation abstract comprises 39 pages and presents, in synthesised form, the structure, aim, thesis, methodology, principal results, and contributions of the dissertation. Its content

corresponds to the dissertation and provides a sufficiently clear overview of the research conducted and the results achieved.

8. Critical Remarks and Recommendations

The remarks I have made are predominantly recommendatory in nature and do not alter my positive assessment of the dissertation. In the future development and publication of the results, I would recommend greater concision in the theoretical exposition and an even clearer distinction between descriptive analysis, empirical findings, and the author's interpretations.

From a substantive perspective, I would recommend that future development of the topic devote additional attention to differences among organisations according to their size, organisational structure, and sector of operation. The same training mechanism may have different applicability in a small enterprise and in a large corporate structure, as well as in a manufacturing organisation and in an organisation operating in the IT sector. A more detailed articulation of these differences would facilitate the practical adaptation of the proposed model.

From a methodological perspective, it would be useful for the empirical part to present in even greater detail the logic underlying sample formation, the period of data collection, and the procedures used to pilot and validate the research instruments. Given the available volume of quantitative data, a broader use of statistical methods for testing relationships and hypotheses could further strengthen the evidential value of the results.

I also recommend that subsequent publications adopt a unified bibliographic citation system and refine certain terminological and stylistic formulations.

All of these remarks are directed towards the future development of the study and do not call into question its scholarly or practical value.

CONCLUSION

The dissertation entitled "Employee Training as a Means of Managing Operational Risk and Overcoming Economic Crises in Organisations" contains scholarly and applied scholarly results with a clearly expressed practical orientation. The study demonstrates in-depth knowledge of the research problem and the ability to independently plan and conduct scholarly research. The results achieved and the proposed instruments have the potential to be applied in the practice of human resource management, organisational development, and operational risk management.

The submitted dissertation meets the requirements of the Development of Academic Staff in the Republic of Bulgaria Act, the Regulations for its implementation, and the applicable internal requirements of the University of Insurance and Finance.

On the basis of the foregoing, I give a positive evaluation of the dissertation and propose that the scientific jury award Yuliana Boyanova Georgieva-Hristova the educational and scientific degree "Doctor" in Area of Higher Education 3. Social, Economic and Legal Sciences, Professional Field 3.8. Economics.

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