



REVIEW

Вх. № 20-62 / 14.01.2026

by Professor Bistra Konstantinova Vassileva, PhD
from the University of Economics-Varna

regarding a dissertation submitted for the award of the educational and scientific degree **PhD**
in the scientific specialty **“Marketing”** at the University of Economics – Varna
Field of Higher Education 3. Social, Economic and Legal Sciences
Professional Field 3.8. Economics, Scientific Specialty **“Marketing”**

1. General information.

The present review has been prepared by Prof. Bistra Konstantinova Vassileva, PhD of the University of Economics – Varna, appointed as a member of the academic jury pursuant to Order of the Rector of the University of Economics – Varna No. RD-06-165/07.11.2025, within an open procedure for the public defense of the dissertation of Ivelina Slavova Ivanova-Kadiri and the acquisition of the educational and scientific degree “PhD” in Professional Field 3.8. Economics. The decision to prepare the review was taken at the first meeting of the academic jury, held on 17 November at 15:00.

The author of the dissertation is Ivelina Slavova Ivanova-Kadiri, and the title of the dissertation is “Customer Relationship Management through Genetic Data.”

2. Information about the PhD candidate (key elements of the candidate’s professional biography, education, doctoral training, examinations, etc.)

Ivelina Slavova Ivanova-Kadiri obtained a Bachelor’s degree in Tourism from the University of Economics – Varna in 2007. She further developed her knowledge and skills in this professional field through a one-year program at the University of Cambridge, IATA/UFTAA, and was awarded a diploma in Tourism Management in 2010. In 2014, she successfully completed a Master’s degree program in Economics, specializing in Business Consulting. These qualifications were further enhanced through a one-year program in Business Management at Danube University Krems in 2018. During the period 2019–2020, she pursued a Master’s degree at the Academy of Music, Dance and Fine Arts “Prof. Asen Diamandiev” in Plovdiv, graduating successfully with a degree in Arts Management.



From September 2021 to September 2024, she was a full-time PhD student at the Department of Marketing. She was enrolled by Order of the Rector of the University of Economics – Varna No. RD-17-899/20.09.2021. During her PhD training, she successfully passed the following PhD examinations: Customer Relationship Management (Excellent 5.75), Marketing Diagnostics (Excellent 6.00), Business Economics (Very Good 5.25), English Language (Excellent 6.00). She was deregistered with the right to defense by Order of the Rector No. RD-17-529/10.10.2024..

Ivelina Ivanova-Kadiri began her professional career in tourism and aviation as a customer service agent, airline representative, and travel agent. Subsequently, she held positions as sales and passenger service agent, Senior Supervisor of Operations and Passenger Services, assistant to the Regional Manager, and expert coordinator to the Board of Directors at Austrian Airlines (Varna Airport). During the period 2016–2023, she worked in the energy sector as a Product Management Expert and Regulatory Affairs Manager. Since 2023, she has been employed in the electromobility sector as Senior Manager for Regulatory Compliance.

She is fluent in English and has basic proficiency in German and French. She demonstrates strong communication skills, rapid adaptability in dynamic and high-pressure environments, effective time management, and efficient teamwork, combined with analytical thinking and the ability to identify non-standard solutions.

3. General presentation of the dissertation (In accordance with Art. 27, para. 2 of the Regulations for the Implementation of the Act on the Development of Academic Staff in the Republic of Bulgaria).

Structurally, the dissertation consists of an introduction, three chapters, a conclusion, references, and six appendices, with a total volume of 276 pages, including 168 pages of main text, 29 pages of bibliography, and 106 pages of appendices. The dissertation includes 17 tables and 22 figures. The bibliography comprises 296 sources, including 22 in Bulgarian and 12 Internet sources. The appendices contain seven in-depth interviews with experts in genetics, molecular biology, and marketing; a survey on attitudes toward sharing genetic data for the creation of personalized products and services; anonymized survey responses; univariate distributions of all variables; correlation analyses; results of hypothesis testing; regression analysis and ANOVA.

The PhD candidate correctly applies and cites the scientific literature. The dissertation draws on authoritative and highly cited academic publications, encompassing both fundamental



theoretical frameworks and their contemporary applications and modifications in the fields of customer relationship management and the use of genetic data.

The topic of the dissertation fully corresponds to its content and is of increasing relevance in view of the accelerated development of digital technologies and genetics, which provide marketers with nearly unlimited opportunities to develop hyper-personalized product offerings, while simultaneously raising ethical and regulatory concerns, particularly with regard to personal data protection. In this context, the candidate correctly identifies the core research problem related to the integration of genetic data into CRM systems and their interpretation as a strategic resource for firms, alongside the parallel examination of consumer attitudes toward sharing genetic data for business purposes..

The object of the research is appropriately defined as contemporary models of customer relationship management in the context of increasing use of personalized, and specifically genetic, data. Certain reservations may be expressed regarding the formulation of the subject of the dissertation in relation to the development of transformed business models that account for ethical, regulatory, and communication aspects of hyper-personalization in CRM systems. In its current form, the subject of the dissertation concerns consumer attitudes toward sharing genetic data and the possibilities for integrating such data into CRM systems.

The aim of the dissertation logically follows from its title and focuses on exploring the possibilities for transforming CRM systems through the integration of genetic data. To achieve this aim, the candidate analyzes consumer attitudes, marketing strategies for hyper-personalization, and the ethical, legal, and communication challenges arising from the use of sensitive biological information.

Three research tasks are defined, corresponding to the three chapters of the dissertation. The main research thesis reflects the dual nature of integrating genetic data into CRM systems—namely, the potential for creating hyper-personalized products, alongside significant risks related to the protection of consumers' personal data. The main research thesis reflects the duality of integrating genetic data into CRM systems, i.e. this process has the potential to create hyper-personalized products, but at the same time poses serious risks to the protection of users' personal data.

4. Assessment of the structure and content of the dissertation (Compliance with Art. 34, paras. 2 and 3 of the Regulations for the Development of Academic Staff at the



University of Economics – Varna; opinion on the abstract and on the lexical and stylistic characteristics)

The dissertation is structurally composed of an introduction, three chapters, a conclusion, references, and appendices. The chapters are balanced in terms of scope and structure. The author adopts a traditional approach to scientific research, beginning in Chapter One with an in-depth and extensive review of the theoretical foundations in the field of customer relationship management in a digital-genomic environment. Particular emphasis is placed on the evolution of the CRM concept, the specificity of genetic data as a strategic tool for hyper-personalization in customer relationship management, and the market aspects of genomic and genetic products and services. The concept of the “genetic persona” is introduced, and the characteristics of genetic marketing are defined. A taxonomy of business models in the market for genomic products and services is developed according to type of service, distribution, data ownership, and data usage. Chapter Two presents the methodology, research instruments, and results of the conducted study on consumer attitudes toward sharing genetic data for business purposes. Three research hypotheses are defined, which the PhD candidate subsequently tests using appropriate statistical methods. The author combines qualitative methods (in-depth interviews with seven experts in the fields of genetics, personalized medicine, and marketing) and quantitative methods (a survey) for data collection and analysis (thematic coding and metrification for the results of the in-depth interviews, and descriptive, correlational, and cluster analysis for the results of the survey). Based on the conducted cluster analysis, three consumer profiles are identified: “pioneers” (high trust and interest in personalized solutions), “cautious realists” (conditional willingness given clear guarantees), and “conservatives” (categorical refusal, high-risk profile). The research results and the conclusions drawn from them are further developed in Chapter Three, with an emphasis on their application in business through the presentation of matrix-based positioning of consumer segments in relation to different business models, for example, a compatibility matrix between consumer profiles and business models (Section 3.2.2). Various scenarios of alignment and tension between consumer expectations and companies’ market strategies are identified, and guidelines are proposed for adapting diagnostic tools in the context of genetic marketing. In Section 3.3 of the dissertation, the author justifies the choice of the CRM Diamond as the base model and proposes its dynamization, enabling the integration of genetic data into customer relationship management.



The abstract is written in compliance with the requirements and adequately reflects the key aspects of the dissertation's content and the results of the conducted empirical research. In it, the PhD candidate presents the relevance of the topic, the object and subject of the study, the main research thesis, the aim and objectives of the research, its methodology and limitations, as well as the contributions.

The abstract is written in compliance with the requirements and adequately reflects the key aspects of the dissertation's content and the results of the conducted empirical research. In it, the PhD candidate presents the relevance of the topic, the object and subject of the study, the main research thesis, the aim and objectives of the research, its methodology and limitations, as well as the contributions.

5. Identification and evaluation of the scientific and applied scientific contributions of the dissertation

The PhD candidate has formulated one theoretical, one methodological, and one practical-applied contribution. My considerations regarding the proposed contributions in the dissertation are as follows:

First, the concept of the "genomic persona" enriches and builds upon the concept of the marketing persona, but it does not expand the fundamental body of knowledge in marketing; therefore, I consider this to be a scientific-applied contribution.

Secondly, the proposed research toolkit does not essentially offer new research methods or techniques. The combination of qualitative and quantitative methods is commonly used and constitutes the so-called mixed research approach. Some of the applied indicators, for example those used to measure trust, may be considered a contribution, but rather to the measurement scales than to the research methodology itself.

Thirdly, the PhD candidate claims a practical-applied contribution through the development of compatibility matrices and a transformed CRM model; however, the exposition notes that these tools have not been validated in a real business environment. This calls into question the extent to which one can speak of an actual applied contribution and instead points to a conceptual and methodological proposal with potential for future development.

6. Publications and participation in scientific forums: compliance with the quantitative requirements under Article 35, para. 1, items 1–4 of the Regulations for the Development of Academic Staff at the University of Economics – Varna (to meet the minimum national requirements for awarding the educational and scientific degree



“PhD,” in accordance with Article 2b, paras. 2 and 3 of the Act on the Development of Academic Staff in the Republic of Bulgaria), if the dissertation has not been published as a monograph.

According to the Regulations for the Development of Academic Staff at the University of Economics – Varna, the PhD candidate’s publications and participation in scientific forums must meet the minimum national requirements for awarding the educational and scientific degree “PhD,” in accordance with Article 2b, paragraphs 2 and 3 of the Act on the Development of Academic Staff in the Republic of Bulgaria, if the dissertation has not been published as a monograph.

According to the Statement–Declaration submitted by the PhD candidate on the fulfillment of the minimum national requirements for awarding the educational and scientific degree “PhD” in the field of higher education 3. Social, Economic, and Legal Sciences, pursuant to Article 26 of the Act on the Development of Academic Staff in the Republic of Bulgaria, she has published two single-authored scientific articles in non-refereed journals with scientific peer review and three single-authored scientific papers in non-refereed journals with scientific peer review, with a total of 50 points under the indicators in Group G, which corresponds to the minimum national requirements for awarding the educational and scientific degree “PhD.”

6. Identified or non-identified plagiarism in the dissertation and the abstract

In the course of my work on the dissertation and the abstract, I did not identify any direct borrowings from authors or materials in the field of customer relationship management through genetic data. For the sake of precision in my conclusion regarding the presence of plagiarism, the content of the dissertation was checked using the StrikePlagiarism anti-plagiarism software, and the following similarity coefficients were obtained. Similarity Coefficient 1 is 1.47%, indicating that less than 2% of the dissertation contains phrases of five words or more that were found in the “internal” database of the University of Economics – Varna, the RefBooks database, or Internet resources. Similarity Coefficient 2 is 0.82%, indicating that less than 1% of the dissertation contains phrases of 25 words or more found in the above-mentioned databases. This gives me grounds to conclude that I have not identified plagiarism in the dissertation or the abstract.

7. Critical remarks and recommendations

The dissertation is distinguished by a high degree of conceptual ambition, an interdisciplinary approach, and an in-depth theoretical review. Alongside its unquestionable



merits, the work also exhibits certain logical inconsistencies that should be taken into account during the defense.

First, in the theoretical part of the dissertation, genetic data are conceptualized as a central strategic resource and as a starting point that determines all other customer attributes in the process of customer relationship management. At the same time, the results of the empirical study reveal a clearly expressed polarization of consumer attitudes, with a substantial share of respondents (40%) categorically refusing to share genetic data under any conditions. Moreover, the PhD candidate does not establish a statistically significant relationship between perceived institutional protection and actual willingness to share, nor between financial incentives and behavioral intentions. This creates a logical contradiction between the theoretically ascribed importance of genetic data and their limited empirical applicability in a real market context.

Second, the formulated research hypotheses related to the role of trust, regulation, and transparency (H1 and H2) do not receive unambiguous statistical confirmation in the quantitative analysis. Nevertheless, the summaries and conclusions draw categorical inferences about the decisive role of institutional protection and ethical mechanisms as conditions for sharing genetic data. Thus, a certain discrepancy is observed between the empirical results and the interpretations made, whereby normative expectations are presented as empirically proven relationships.

Third, in Chapter One (Sections 1.2.2 and 1.2.3), the author refers to the views of various scholars on the predictive value of genetic data for forecasting consumer behavior, which provides grounds for the claim that “genetic data are becoming established as a strategic asset” (p. 43). At the same time, in the section on research limitations, the PhD candidate explicitly notes the lack of validated business applications, the impossibility of practical testing of the proposed models, and the absence of a stable regulatory and technological infrastructure. This creates a sense of logical inconsistency between the asserted predictive capacity of genetic data and the acknowledged scientific and practical uncertainty regarding their application in CRM systems.

Fourth, the concept of the “genetic persona” (“genomic persona”) is presented as a relatively stable and unchanging element of the customer profile, derived from the individual’s biological characteristics, and is identified as one of the scientific contributions. At the same time, the proposed dynamized CRM Diamond model emphasizes adaptability, behavioral sensitivity, and the contextual dependence of customer relationships. The dissertation does not



fully clarify how biologically immutable characteristics are logically integrated into a dynamic and situationally contingent marketing model, which leaves a degree of conceptual ambiguity.

Fifth, the proposed matrix of consumer profiles includes a segment labeled “uninformed but trusting,” which is explicitly stated as not having been identified in the empirical research results. The inclusion of this segment in the strategic models, without empirical validation, blurs the boundary between an analytical and a normative–constructive approach and should be more clearly justified.

Sixth, the research objectives include intentions related to increasing public awareness and encouraging consumers toward proactive behavior. While these objectives are socially significant, they go beyond the strict framework of a scientific research task and impart elements of normativity and social engagement to the dissertation, which are not always clearly distinguished from the analytical scientific contribution.

In summary, the identified logical inconsistencies do not diminish the significance of the research; however, they point to the need for a more precise distinction between theoretical potential, empirically validated results, and normative visions for the development of genetic marketing and CRM systems that utilize genetic data. More clearly articulating these boundaries would enhance the internal logical coherence and the scientific credibility of the dissertation.

8. Questions to the PhD student.

- (1) Considering my first critical remark, how would the PhD candidate comment on the assumption that genetic data cannot be conceptualized as a “central” strategic asset, but rather as a niche, contingent, or experimental source of data?
- (2) Besides genetic tests, what other products and services are included in the market for genomic products? To analyze the dynamics of this market, what other indicators and/or models can be used besides market size, sales growth, and market share?
- (3) How can biologically immutable characteristics be logically integrated into a dynamic and situationally driven marketing model? Can you give an example of a specific business and/or company?
- (4) Explain from a practical perspective the following statement of yours: "Different types of CRM should not be considered as isolated solutions, but as complementary components in a holistic ecosystem for sustainable customer relationship management." (p. 122).



- (5) What is the difference between CRM-basis and CRM-base in CRM-diamond model (Figure 3.5, p. 128)?
- (6) The questions asked are constructive and aim to stimulate fruitful scientific discussion during the defense.

9. Conclusion

The findings and conclusions presented in the review with regard to the individual requirements allow me to give a positive assessment and to vote “YES” for awarding Ivelina Slavova Ivanova-Kadiri the educational and scientific degree “PhD” in the scientific specialty “Marketing,” professional field 3.8 – Economics.

14 January 2026

Varna

Review prepared by:

Заличена информация съгласно
ЗЗЛД и регламент (ЕС) 2016/ 679

/Prof. Bistra Vassileva, PhD/



REVIEW

for obtaining the educational and scientific degree "Doctor" (PhD) following a procedure announced by the University of Economics - Varna

1. General information

- prepared by: Assoc. Prof. Lyubomir Dimitrov Lyubenov, DSc, University of Ruse "Angel Kanchev"
- grounds for writing the review: order № RD-06-165/07.11.2025 of the Rector for the appointment of a scientific jury and decision of the scientific jury
- author of the PhD thesis dissertation: Ivelina Slavova Ivanova-Kadirly
- PhD thesis dissertation topic: Customer Relationship Management through Genetic Data

2. Data about the PhD candidate

Education, training and qualifications:

- 2003 – 2007, University of Economics - Varna, Bachelor in Tourism;
- 2007 – 2008, University of Economics – Varna, Master in Economics, speciality "Sales Management";
- 2009 – 2010, University of Cambridge, IATA/UFTAA, Diploma in Tourism Management;
- 2013 – 2014, University of Economics - Varna, Master in Economics, speciality "Business Consulting";
- 2018, University for Continuing Education Krems, Certificate in Business Management;
- 2019 – 2020, Academy of Music, Dance and Fine Arts "Prof. Asen Diamandiev" - Plovdiv, Master in Art Management;
- 2021 - 2024, University of Economics - Varna, Full-time doctoral (PhD) student in the specialty "Marketing", completed with the right to a public PhD defence.

The PhD candidate has extensive work experience, and from 2004-2025 held various expert and managerial positions, in which she demonstrated excellent skills and very good language, computer, communication, and organizational abilities.

3. General overview of the of the PhD thesis dissertation

The PhD thesis dissertation is presented in a form and volume both of which correspond to the specific requirements of the main university unit. It contains: a title page; table of contents, an introduction; presentation; a conclusion - a summary of the results obtained accompanied with a declaration of originality; a bibliography.

The PhD thesis dissertation is presented in a volume of 276 pages, including the main text - 169 pages (a title page, table of contents - 3 pages, an introduction - 12 pages, three chapters - 113 pages, a conclusion - 4 pages), a list of references - 29 pages, and 6 appendices - 106 pages. The main text includes 17 tables and 22 figures. The list of references contains 296 bibliographic sources in Bulgarian and English, of which 12 are internet pages. The correct formulation of the structure of the PhD thesis dissertation facilitates the research on the topic of customer relationship management through genetic data.

The introduction of the PhD thesis dissertation correctly justifies the choice of the topic from the standpoint of significance, relevance and prospects of customer relationship management through genetic data. The object and subject of the study, research thesis, goal,



tasks, research methods, main limitations, sources of information and approbation, are well formulated. The scientific criteria are specific and clear, which ensures the quality of the dissertation.

4. Assessment of the structure and content of the PhD thesis dissertation

The chosen topic of the PhD thesis dissertation and its results determine a well-argued relevance and significance of managing customer relationships through genetic data, and respectively, the search for solutions to the defined problems. The methodological basis of the study is indicated. The limiting conditions under which the PhD thesis dissertation was developed are derived, as well as the benefits in theoretical, methodological and practical terms.

The positive results of the study determine the approval in principle of the PhD thesis dissertation as possessing the necessary qualities for obtaining the educational and scientific degree of "Doctor" (PhD), as well as correspondence between topic and content. The overall impression of the PhD thesis dissertation speaks of the clarity of the statements within the limits of the clearly formulated subject and object, research thesis, goal, tasks and working hypotheses in the context of the topic of the dissertation.

The PhD thesis dissertation and the conclusions drawn are based on rich theoretical and empirical information, which has been processed using specialized software (SPSS Statistics), with very good illustration and justification of the research results. The overall assessment of the presented work speaks of good faith and competence in the use of the information, with a clear distinction of the contributions of the author of the study.

The abstract of the PhD thesis dissertation is presented in the established form and content. It reflects in a summarized form the main results of the research and gives the necessary idea of the theoretical and applied achievements of the author and her contributions. The lexical and stylistic characteristics of the PhD thesis dissertation and its abstract are theoretically and empirically correct.

5. Identification and evaluation of scientific, and the applied and scientific contributions in the PhD thesis dissertation

A detailed familiarization with the PhD thesis dissertation allows for the uncovering and formulation of specific positive results and contributions, the most important of which are:

- the developed concept of a "genomic persona" enriches the theory of customer relationship management, offering a more complex perception of the customer not only as a demographic or psychographic category, but also as a subjective one with genetic markers for hyper-personalization, which increases value when the consumer has complete information, control and the right to refuse.

- the author proposes and tests an expanded marketing toolkit (in-depth interviews, quantitative methods and indicators for measuring trust), which methodologically expands the existing research arsenal and can be applied in future theoretical and empirical studies of genetic and other types of marketing.

- the created matrices for compatibility between user profiles and business models, as well as the dynamized model of the CRM diamond, adapted to the digital and genomic environment, allow for precise positioning of segments, identification of influencing forces and building sustainable CRM strategies in a practical and applied manner.

- the report with the contributions is relatively well formulated and synthesizes the achieved results.



6. Publications and participation in scientific forums

Presented are 5 publications (2 scientific articles and 3 scientific reports), which in terms of volume and thematic focus meet the requirements for obtaining the educational and scientific degree of "Doctor" (PhD). They are related to the issues of the defended research thesis, goals, tasks and working hypotheses, and represent a successful research activity.

The publications related to the PhD thesis dissertation comply with the quantitative requirements under article 35, paragraph 1, items 1-4 of the Regulations for the Development of the Academic Staff at the University of Economics - Varna, as well as with the minimum national requirements for obtaining the educational and scientific degree "Doctor" (PhD), according to article 2b, paragraphs 2 and 3 of the Act on the Development of the Academic Staff in the Republic of Bulgaria. I am not aware of the PhD thesis dissertation being published as a monograph, which I recommend.

7. Plagiarism detected or not detected in the PhD thesis dissertation and its abstract

Although the main university unit has checked the PhD thesis dissertation for plagiarism, and the author has declared in writing that the PhD thesis dissertation is entirely the author's product and that no other publications and developments were used in its development in violation of copyright, I also do not detect plagiarism in the PhD thesis dissertation and its abstract.

8. Critical notes and recommendations

The critical notes on the PhD thesis dissertation are also mainly recommendations to the author. This is due to the achieved results, which with their characteristics, concreteness and synthesis provoke conclusions, but also notes and recommendations:

- on page 84 it is stated that the sample of the empirical study includes 437 respondents, but nowhere in the PhD thesis dissertation I could detect justification of the criteria for sample selection, type of sampling, sample size, etc. I ask the PhD candidate to provide clarifications and additions.
- the PhD candidate claims that the only moderately acceptable option for A3 Conservatives is B2 (Figure 3.4, pages 120 and 121). I ask the PhD candidate to provide clarifications and additions.
- the dissertation claims that its results suggest a reformulation of the traditional concept of value in CRM. I ask the PhD candidate to provide clarifications and additions.

9. Questions to be addressed by the PhD candidate

- What are the main disadvantages of the Likert scale?
- Do the high levels of correlation between the studied variables suggest a cause-and-effect relationship?
- What is the statistical significance of responses from the empirical study with a probability distribution of about 50/50?

10. Conclusion

The indicated positive results of the PhD thesis dissertation of Ivelina Slavova Ivanova-Kadiry on the topic "Managing customer relationships through genetic data" provide sufficient



grounds for an overall positive assessment of the scientific potential and opportunities for research activity. This allows me to vote reasonably and unequivocally positively for awarding Ivelina Slavova Ivanova-Kadiry the educational and scientific degree "Doctor" in professional field 3.8 "Economics", doctoral program "Marketing".

Date: 06.01.2025

Заличена информация съгласно
ЗЗЛД и регламент (ЕС) 2016/ 679

Reviewer:

(Assoc. Prof. L. Lyubenov, DSc)