

OPINION

Prepared by: Assoc. Prof. Teofana Dimitrova, PhD, Department of Marketing and International Economic Relations, Plovdiv University "Paisii Hilendarski"

Regarding: Dissertation for the award of an educational and scientific degree "Doctor", professional field 3.8 Economics, doctoral program "Marketing".

Basis for the Preparation of the Opinion: Participation as a member of the scientific jury for the defense of the dissertation, in accordance with Order No. RD-06-165/07.11.2025 of the Rector of the University of Economics – Varna.

Author of the Dissertation: *Ivelina Slavova Ivanova-Kadiri*

Title of the Dissertation: *Customer relationships management through genetic data*

1. GENERAL PRESENTATION OF DISSERTATION

The dissertation submitted for review has a total volume of 276 pages, including: an introduction (12 pages), three chapters (114 pages), a conclusion (4 pages), references (30 pages), and appendices (107 pages). The main body of the text is illustrated with 20 tables and 24 figures. A total of 303 literature sources have been used, including 22 in Bulgarian, 262 in English, and 19 online resources.

The topic of genetic data (GD) as a marketing resource is of interest to both theory and business practice on a global scale. What distinguishes this dissertation from previous research is the emphasis placed on the integration of genetic data into customer relationship management (CRM) systems with the aim of creating hyper-personalized marketing strategies.

I find the stated research aim and the three formulated research tasks to be precisely defined.

The formulated research thesis determines the theoretical-methodological and practical-applied character of the dissertation.

To examine consumer attitudes, hyper-personalization marketing strategies, and the ethical challenges related to the use of sensitive biological information, in-depth semi-structured interviews with experts (from the fields of marketing, genetics, and ethics) were conducted. In addition, a survey study was carried out among Bulgarian citizens regarding their willingness to provide genetic information for the creation of personalized products and services. The collected data were processed and interpreted using descriptive analysis, correlation analysis, the chi-square test of independence, and cluster analysis.

The aforementioned explains my position that the dissertation is *contemporary, important, and well-formulated thematically*.

I positively assess the well-explained *choice of the object and subject of the research*, and I accept that the *research aim* has been achieved. The *research tasks* have been fulfilled, and the *main thesis* has been confirmed.

The *literature sources* are well selected and correctly applied.

2. PUBLICATIONS AND PARTICIPATION IN SCIENTIFIC FORUMS

Four single-authored publications related to the topic of the dissertation have been reported, including one journal article and three scientific papers published in the proceedings of reputable Bulgarian and international conferences.

Based on the submitted documents and materials, it can be concluded that the publications and participation in scientific forums of doctoral candidate Ivelina Slavova Ivanova-Kadirli fully meet and even exceed the requirements under Article 57, item 4 of the Regulation for the Development of the Academic Staff at the University of Economics – Varna, as well as the minimum national requirements for the award of the educational and scientific degree “Doctor” in accordance with the Law on the Development of the Academic Staff in the Republic of Bulgaria.

3. EVALUATION OF STRUCTURE AND CONTENTS OF THE DISSERTATION PAPER

From the presentation of the dissertation paper, it becomes apparent that the author is capable of interpreting, systematising, and analysing the available literature on the topic. In this regard, the dissertation demonstrates the evolution of the concept of customer relationship management, genetic data as a strategic tool of CRM, and the market aspects of genomic and genetic products and services (Chapter One). The overall conclusion that can be drawn is that the candidate for the award of the educational and scientific degree “Doctor” possesses in-depth theoretical knowledge in the selected research field.

The results obtained from the in-depth interviews and the quantitative survey allow for the formulation of generalised conclusions regarding the potential of genetic data for the creation of personalized products, the main barriers to citizens’ willingness to share genetic data for business purposes, the relationship between age and this type of willingness, and the level of public awareness concerning consumer rights, protection procedures, and control mechanisms related to the registration, storage, and prevention of misuse of sensitive data (Chapter Two). The methods of analysis applied are adequate to the stated research aim and objectives.

The proposed dynamised CRM diamond model – representing an author’s transformation of the model developed by Mack, Mayo, and Khare through the integration of genetic data – is well argued and logically substantiated from both theoretical and empirical perspectives. A significant emphasis in the dissertation is placed on the two developed matrices – consumer profiles and compatibility between consumer profiles and business

models – which function as analytical tools for precise market positioning, trust building, and the formulation of ethically and legally grounded CRM strategies (Chapter Three).

The dissertation is very *well structured and clearly illustrated* and can undoubtedly serve as a *reliable basis for future research*.

The abstract contains all necessary elements, is correctly prepared, and adequately reflects the content of the dissertation as a whole.

4. IDENTIFYING AND EVALUATING SCIENTIFIC AND SCIENCE-APPLICATION CONTRIBUTIONS IN THE DISSERTATION PAPER

I accept the scientific contributions identified in the dissertation as having both theoretical-methodological and practical-applied significance.

5. DETECTED OR UNDETECTED PLAGIARISM IN THE DISSERTATION PAPER AND IN THE ABSTRACT

I do not identify any elements of plagiarism in the dissertation or the abstract of Ivelina Slavova Ivanova-Kadiri. I consider the theoretical analysis and synthesis, the conducted research, as well as the conclusions and recommendations to be her own original work.

6. CRITICAL REMARKS AND RECOMMENDATIONS

I do not have any critical remarks on the dissertation. I would recommend that the author disseminate her scientific results by publishing a book based on the dissertation.

7. QUESTIONS FOR THE DISSERTATION STUDENT

How would the doctoral candidate validate the consumer profile matrix as an applicable tool for market segmentation within the framework of a subsequent study?

8. CONCLUSION

The presented dissertation is an original, independent, and in-depth scientific study of a topical and significant problem. It contains well-presented theoretical-methodological and practical-applied contributions and meets the requirements of the Law on the Development of the Academic Staff in the Republic of Bulgaria and its Implementing Regulations at the University of Economics – Varna.

Therefore, I give my **positive assessment** of the dissertation paper, and I recommend to the Scientific Jury to **award the educational and scientific degree “Doctor” to Ivelina Slavova Ivanova-Kadiri** in the professional field 3.8 Economics, scientific specialty “Marketing”.

14.01.2026
Plovdiv

Signature:

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

Assoc. Prof. Teofana Dimitrova, PhD



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STATEMENT

on dissertation for awarding the educational and scientific degree "Doctor" in professional field 3.8
Economics, scientific discipline - "Marketing"
candidate: Ivelina Slavova Ivanova-Kadiri.

1. General information

Reviewer: Assoc. Prof. Vladimir Sashov Zhechev PhD, scientific discipline "Marketing", head of the Department of Marketing at the University of Economics-Varna (UE-Varna).

Regarding: participation in an academic jury (ordinance № RD-06-165/07.11.2025) of the rector of UE-Varna and first meeting of the scientific jury held on 17.11.2025. The above stated ordinance was issued based on a decision of the Faculty Council of the Faculty of Management (Protocol №27 / 29.10.2025).

Author of the dissertation: Ivelina Slavova Ivanova-Kadiri.

Title of the dissertation: Customer relationship management through genetic data.

2. General presentation of the dissertation work (according to the requirements of Art. 48, para. 1 of the Regulations for the Implementation of the Law on the Development of the Academic Staff in the Republic of Bulgaria):

The topic studied in the dissertation is very germane, as hypersegmentation is an area of high interest in scientific literature and professional practice. The use of genetic data is a relatively new field in customer relationship management and the work provides an innovative view on this matter. One of the gaps in extant literature within this context is that such studies are completely absent in the country (especially with regard to the potential for integrating genetic data in CRM). This fact, along with the increasing role of the need for effective positioning as a result of hypersegmentation, determines the need to conduct such a study.

The introduction highlights the role of genetic data in the context of customer relationship management, drawing attention to some possibilities for hyper-personalization. The relevance and significance of the research topic is clarified (including perspectives from various industries). The main framework of the dissertation research is set (aim, objectives, subject, object, thesis and limitations). The limitations set principally justify the expectations from the theoretical statements and results presented further.

The first chapter conceptualizes the development of customer relationship management. In this context, genetic data is placed and their marketing applications are clarified. Analyses of the market dynamics of genetic products and some business models are presented.



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The second chapter provides the methodological framework for studying consumer attitudes towards sharing genetic data and presents the two-phase research process. Various statistical methods for processing information are applied and a comparison is made between the survey and interviews with experts.

The third chapter covers an analysis and critical discussion of the results of the empirical study. A comparison is also made with existing theoretical models. An author's adaptation of the CRM diamond model is presented, integrating genetic data into it. Recommendations for advancement the metrics used in the context of CRM systems are also incorporated.

The conclusion summarizes what has been achieved in the dissertation, taking into account the implementation of the set aim and objectives. Practical and scientific recommendations are also addressed, as well as directions for future research in a broad aspect are presented.

The bibliography demonstrates the author's serious attitude to the researched domain. 303 sources are cited, which contribute to a good understanding of terminology and practice.

The language, style and structure of the dissertation have characteristics of a monographic work. No attempts for unregulated use of scholarly texts have been identified. The text is scientific in nature.

The dissertation abstract reflects the main elements of the dissertation work in its entirety. Ivelina Ivanova-Kadiri declares 5 independent publications, presented at scientific events in Bulgaria and abroad, which meets the quantitative requirements under Art. 57, items 1-4 of the Regulations for the Development of the Academic Staff at the University of Economics - Varna. The overall structure and text of the dissertation complies with the requirements under Art. 56, paragraphs 1 and 2 of the Regulations for the Development of the Academic Staff at the University of Economics-Varna and meets the minimum national requirements for awarding the educational and scientific degree "Doctor". Within the framework of the presented work, it can be concluded that the author covers the topic of the dissertation competently and thoroughly. No attempts of plagiarism were found during the preliminary check. The research is characterized by a clear structure and logical sequence of the methods used, which shows that the dissertation candidate is able to independently conduct scientific research. The latter is the most important condition for acquiring the educational and scientific degree "Doctor".



3. Identification and assessment of scientific and applied contributions in the dissertation:

The author has achieved three theoretical, practical and methodological contributions:

1) A critical review of the specialized literature in the field of customer relationship management has been made, placing genetic data and the possibilities for hyperpersonalization in this context. A concept of a "genomic persona" has been developed.

2) The CRM diamond model has been adapted and evaluation matrices for compatibility between user profiles and business models adapted to a digital-genomic environment have been designed.

3) An author's marketing tool for analyzing user attitudes towards sharing genetic data has been tested.

I accept the first and second contribution as correctly defined and reflecting the value of the dissertation. The methodological contribution is formulated too generically.

4. Critical remarks and recommendations

1) The topicality of the subject is strongly emphasized, but in places in the text one can be left with the impression that medical manifestations take precedence over marketing applications.

2) The presentation of a large number of theoretical statements and practical manifestations shows the preparation of the doctoral candidate, but a clearer highlighting of the author's position would leave an impression of a more complete understanding of the connection between them.

3) In her future scientific studies, I recommend that the candidate prioritize focusing on the scope of the investigation and maintaining an interdisciplinary approach in analyzes.

5. Questions for the doctoral candidate

1) How can genetic data be ethically and effectively integrated into customer relationship management systems in the field of wellness marketing?

6. Conclusion

Based on my familiarization with the submitted dissertation on the topic: "*Customer Relationship Management through Genetic Data*", as well as the scholarly works, their significance, the scientific and applied contributions contained therein, I find sufficient grounds to give **a positive assessment and to recommend to the esteemed scientific jury to award the educational and scientific degree "Doctor" in the doctoral program "Marketing" to**



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varna.bg

Ivelina Slavova Ivanova-Kadiri.

Date: 16.12.2025

Signature:

Заличена информация

Заличена информация съгласно
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OPINION

From: Assoc. Prof. Dr. Nadezhda Yordanova Dimova, Department of Economics, New Bulgarian University – Sofia, professional field 3.8. “Economics” Scientific specialty “Marketing”

Regarding: dissertation work of doctoral student **Ivelina Slavova Ivanova – Kadiri** for awarding the educational and scientific degree “Doctor” in scientific specialty 3.8. Economics, doctoral program “Marketing”

1. General information.

The opinion was prepared on the basis of Order No. RD – 06-165/7.11.2025 of the Rector of the University of Economics – Varna for the formation of a Scientific Jury for the acquisition of the ONS “Doctor” in the professional field 3.8. Economics, scientific specialty “Marketing”, according to a procedure announced by the University of Economics – Varna.

Author of the dissertation: Ivelina Slavova Ivanova – Kadiri

Topic of the dissertation: “Managing customer relationships through genetic data”

2. General description of the dissertation.

According to the requirements of Art. 27, para. 2 of the Regulations for the implementation of the Law on the Development of the Academic Staff in the Republic of Bulgaria, the dissertation is presented in a form and volume corresponding to the specific requirements of the primary scientific unit. On the other hand, the presented dissertation meets the requirements of Art. 56, para. 2 of the Regulations for the Development of the Academic Staff at the University of Economics – Varna.

The descriptive characteristics of the dissertation include the fact that it is developed in a volume of 276 pages, incl. main text - 169 pages (title page, table of contents - 3 pages, introduction - 12 pages, three chapters - 113 pages, conclusion - 4 pages), 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 sources in Bulgarian and English, of which 12 are Internet pages.

3. Publications and participation in scientific forums.

On the topic of the dissertation, the doctoral student has presented two articles and three reports as independent publications, which are fully sufficient to meet the requirements of Art. 35, para. 1 item 1.4 of the Regulations for the Development of the University of Varna, which are related to publications and participation in scientific forums. It is impressive that four of the five publications presented are in English and represent a significant part of the research conducted in the dissertation. The two articles are closely related not only to the main research issue, but also to the multi-faceted consideration of this issue and its connection with digitalization, sustainability and innovation. This is evidence of the doctoral student's ability to use a compiled approach in her research, but through the prism of the multi-faceted presentation of the different points of view that are related to the research topic of the dissertation.

4. Assessment of the structure and content of the dissertation work.

The provided structure of the dissertation work on the topic: "Managing customer relationships through genetic data" shows a high degree of systematicity, scientific maturity and compliance with the requirements of Art. 34, para. 2 and para. 3 of the Regulations for the Development of Academic Staff at the University of Applied Sciences - Varna.

The dissertation work is logically structured and includes all the necessary components - introduction, three thematically consecutive chapters, conclusion, bibliography and appendices.

The work is structured in three conceptually distinct chapters, each of which performs a different, but mutually complementary function in the argumentation of the dissertation thesis.

Chapter one is well structured, covering a wide range of contemporary theoretical and practical problems, and sets a clear framework for the subsequent empirical analysis.

Chapter two contains a rich empirical research program, divided into qualitative and quantitative components.

The comparison of the results of the quantitative and qualitative analyses shows a mature analytical approach and the author's ability to integrate different methods.

Chapter three has the most clearly expressed contribution, as it unites the theoretical framework and the results of the empirical research into models and practical solutions.

This chapter demonstrates conceptual and methodological innovation, combining marketing, behavioral economics and biometric data.

The abstract reflects the main points of the dissertation work and is prepared entirely in compliance with the requirements that are necessary for this type of documentation. No discrepancies were found between the abstract and the dissertation text.

The style used in the dissertation is consistent, and the language is correct and professional. Complex interdisciplinary concepts are explained clearly and understandably.

5. Identification and evaluation of the scientific and scientifically applied contributions in the dissertation work.

According to the information presented by the doctoral student, the following scientific contributions have been identified:

In theoretical terms, the developed concept of a "genomic persona" enriches the framework of customer relationship management by offering a new understanding of the customer not only as a demographic or psychographic as a category, and also as a subject whose genetic markers can be used for hyperpersonalization. It is proven that the assumption of increased value through personalization is valid only if the user has full information, control and the right to refuse, which implies a reformulation of the traditional concept of value in CRM.

In methodological terms, the author proposes and tests an expanded marketing toolkit (in-depth interviews, quantitative methods and indicators for measuring trust). This approach expands the existing research arsenal and can be applied in future academic and applied studies in the field of genetic marketing.

In practical terms, the created matrices for compatibility between user profiles and business models, as well as the dynamized CRM diamond model, adapted to the digital-

genomic environment, allow for precise positioning of segments, identification of impact vectors and construction of sustainable CRM strategies.

I fully accept that the scientific and scientifically-applied contributions have been achieved and are real, but I believe that they could be further developed in more detail, which would be more visible to theorists and practitioners in subsequent publications of the doctoral student.

6. Plagiarism found or not in the dissertation work and abstract.

No plagiarism has been found or established in the dissertation work and abstract, which is two reasons to accept the fully presented research as original and proves the qualities of the doctoral student in terms of the real possibilities to build a quality scientific work.

7. Critical remarks and recommendations.

I have no critical remarks about the doctoral student. I believe that the dissertation is original research and has all the merits to be a starting point for acquiring the ONS "doctor".

8. Questions to the doctoral student.

I have the following question for a doctoral student:

1. How will customer relationship management change through genetic data when using AI?

9. Conclusion.

In conclusion, the presented dissertation work on the topic: "Customer relationship management through genetic data" has a special type of research goal, but fully achieved and relevant to all other criteria and elements of a dissertation study.

Based on the above and in accordance with legal requirements, I can conclude that the doctoral student **Ivelina Slavova Ivanova - Kadiri** possesses the necessary and required qualities for the acquisition of the ONS "Doctor".

Based on this, I propose to the esteemed members of the scientific jury to award the educational and scientific degree "Doctor" to doctoral student **Ivelina Slavova Ivanova - Kadiri** in the professional field 3.8. Economics, doctoral program "Marketing" - <

09.12.2025.

Prepared the opinion:

/Assoc. Prof. Dr. Ivelina Slavova/

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