СТОПАНСКА АКАДЕМИЯ

„Димитър А. Ценов" - Свищов

KreativEU
Knowledge & Creativity European University

Международна научно-практическа конференция

90 години дарителство, знание, иновации и устойчиво развитие в СА „Д. А. Ценов" – Свищов

Том III



5-7 ноември 2026 г.

СТОПАНСКА АКАДЕМИЯ „Д. А. ЦЕНОВ“ – СВИЩОВ

МЕЖДУНАРОДНА НАУЧНО-ПРАКТИЧЕСКА КОНФЕРЕНЦИЯ

90 ГОДИНИ ДАРИТЕЛСТВО, ЗНАНИЕ, ИНОВАЦИИ И УСТОЙЧИВО РАЗВИТИЕ В СА „Д. А. ЦЕНОВ“ – СВИЩОВ

Свищов, 5-7 ноември 2026 г.

Посветена на 90 години от създаването на Стопанска академия „Димитър А. Ценов“

Сборник с доклади

ТОМ III

Международната научно-практическа конференция е организирана при изпълнение на Административен договор № КП-06-МНФ/23 от 18.08.2026 г. (BNSF-1.010-0023-C01) на Фонд „Научни изследвания“ при МОН по Процедура за подкрепа на международни научни форуми, провеждани в Република България

Академично издателство „Ценов“
Свищов
2026

ПРОГРАМЕН КОМИТЕТ
Доц. д-р Марин Маринов
Ректор на Стопанска академия „Димитър А. Ценов“ – председател
Проф. д-р Красимир Шишманов
Проф. д. н. Божидар Божинов
Проф. д-р Любчо Варамезов
Доц. д-р Маргарита Шопова
Доц. д-р Ваня Григорова
Доц. д-р Румен Ерусалимов
Доц. д-р Пламен Йорданов
Доц. д-р Драгомир Илиев
Доц. д-р Иван Марчевски
Доц. д-р Ирена Емилова
Доц. д-р Сергей Найденов
Доц. д-р Катя Личева
Проф. д-р Пенка Шишманова
Доц. д-р Елена Йорданова
Доц. д-р Пламен Петков
Доц. д-р Пепа Стойкова
Доц. д-р Михаил Чиприянов
Доц. д-р Любка Илиева
Доц. д-р Теодора Филипова
Ст. преп. Елка Узунова
Ст. преп. д-р Радослав Николов

ОРГАНИЗАЦИОНЕН КОМИТЕТ
Доц. д-р Здравко Любенов – *председател*
Проф. д-р Светослав Илийчовски
Проф. д-р Атанас Атанасов
Доц. д-р Галина Чиприянова
Доц. д-р Маруся Смокова-Стефанова
Доц. д-р Красимира Славева
Гл. ас. д-р Асен Божиков
Ст. преп. д-р Венцислав Диков

РЕДАКЦИОНЕН СЪВЕТ
Проф. д-р Атанас Атанасов – *председател*
Проф. д-р Светослав Илийчовски
Проф. д-р Красимир Шишманов
Доц. д-р Искра Пантелеева
Доц. д-р Танер Исмаилов
Доц. д-р Здравко Любенов
Доц. д-р Галя Иванова-Кузманова
Доц. д-р Ирена Емилова
Доц. д-р Христо Сирашки
Доц. д-р Елена Йорданова
Доц. д-р Любка Илиева
Доц. д-р Валентин Милинов
Доц. д-р Красимира Славева
Доц. д-р Маруся Смокова-Стефанова
Доц. д-р Венцислав Василев
Доц. д-р Зорница Петкова

Публикуваните материали са рецензирани по метода на двойно сляпо рецензиране. Авторите носят отговорност за съдържанието на материалите, изразените мнения, използваните данни, цитираните източници и езиковото оформление на текстовете. Фонд „Научни изследвания“ не носи отговорност за съдържанието на докладите, представени на научния форум, както и за съдържанието на рекламните и други материали за него.

ISBN 978-954-23-2690-8 (print)
ISBN 978-954-23-2691-5 (online)

D. A. TSENOV ACADEMY OF ECONOMICS – SVISHTOV

INTERNATIONAL SCIENTIFIC AND PRACTICAL CONFERENCE

90 YEARS OF CHARITY, KNOWLEDGE, INNOVATION AND SUSTAINABLE DEVELOPMENT IN D. A. TSENOV ACADEMY OF ECONOMICS - SVISHTOV

Svishtov, 5th - 7th November 2026

Dedicated to the 90th anniversary since the establishment of D. A. Tsenov Academy of Economics

Conference Proceedings

VOLUME III

The International Scientific and Practical Conference was organized in the implementation of Administrative Contract № КП-06-МНФ/23 of August 18, 2026 (BNSF-1.010-0023-C01), awarded by the Bulgarian National Science Fund at the Ministry of Education and Science under the Procedure for Support of International Scientific Forums Held in the Republic of Bulgaria

Tsenov Academic Publishing House
Svishtov
2026

PROGRAM COMMITTEE
Assoc. Prof. Marin Marinov, PhD
Rector of D. A. Tsenov Academy of Economics
Prof. Krasimir Shishmanov, PhD
Prof. Bozhidar Bozhinov, PhD
Prof. Lyubcho Varamezov, PhD
Assoc. Prof. Margarita Shopova, PhD
Assoc. Prof. Vanya Grigorova, PhD
Assoc. Prof. Rumen Jerusalemov, PhD
Assoc. Prof. Plamen Yordanov, PhD
Assoc. Prof. Dragomir Iliev, PhD
Assoc. Prof. Ivan Marchevski, PhD
Assoc. Prof. Irena Emilova, PhD
Assoc. Prof. Sergey Naydenov, PhD
Assoc. Prof. Katya Licheva, PhD
Prof. Penka Shishmanova, PhD
Assoc. Prof. Elena Yordanova, PhD
Assoc. Prof. Plamen Petkov, PhD
Assoc. Prof. Pepa Stoykova, PhD
Assoc. Prof. Mihail Chipriyanov, PhD
Assoc. Prof. Lyubka Ilieva, PhD
Assoc. Prof. Teodora Filipova, PhD
Senior Lecturer Elka Uzunova
Senior Lecturer Radoslav Nikolov, PhD

ORGANIZING COMMITTEE
Assoc. Prof. Zdravko Lyubenov. PhD, Chairman
Prof. Svetoslav Iliychovski, PhD
Prof. Atanas Atanasov, PhD
Assoc. Prof. Galina Chipriyanova, PhD
Assoc. Prof. Marusya Smokova-Stefanova, PhD
Assoc. Prof. Krasimira Slaveva, PhD
Ch. Assist. Prof. Asen Bozhikov, PhD
Sen. Lect. Ventsislav Dikov

EDITORIAL BOARD
Prof. Atanas Atanasov, PhD – Chair
Prof. Svetoslav Iliychovski, PhD
Assoc. Prof. Iskra Panteleeva, PhD
Prof. Krasimir Shishmanov, PhD
Assoc. Prof. Taner Ismailov, PhD
Assoc. Prof. Zdravko Lyubenov, PhD
Assoc. Prof. Galya Ivanova-Kuzmanova, PhD
Assoc. Prof. Irena Emilova, PhD
Assoc. Prof. Hristo Sirashki, PhD
Assoc. Prof. Elena Yordanova, PhD
Assoc. Prof. Lyubka Ilieva, PhD
Assoc. Prof. Valentin Milinov, PhD
Assoc. Prof. Krasimira Slaveva, PhD
Assoc. Prof. Marusya Smokova-Stefanova, PhD
Assoc. Prof. Ventsislav Vasilev, PhD
Assoc. Prof. Zornitsa Petkova, PhD

The published materials have been peer-reviewed using the double-blind review method. The authors are solely responsible for the content of the materials, the opinions expressed, the data used, the cited sources, and the linguistic formatting of the texts. The Bulgarian National Science Fund bears no responsibility for the content of the papers presented at the scientific forum, nor for the content of its promotional or other materials.

ISBN 978-954-23-2690-8 (print)
ISBN 978-954-23-2691-5 (online)

СЪДЪРЖАНИЕ

ТОМ III
ОТРАСЛИ НА ИКОНОМИКАТА

THE FRANCHISE BUSINESS MODEL IN CONTEMPORARY INTERNATIONAL BUSINESS: OPPORTUNITIES AND LEGAL PERSPECTIVES
Prof. Dr. Emilija Gjorgjioska, PhD, Prof. Dr. Tatjana Spaseska, PhD, Prof. Dr. Aneta Risteska-Jankuloska, PhD, Prof. Dr. Dragica Odzaklieska, PhD 9

ЧОВЕШКИЯТ КАПИТАЛ КАТО ФАКТОР ЗА ПРЕДПРИЕМАЧЕСКИЯ УСПЕХ – ЕМПИРИЧНО ИЗСЛЕДВАНЕ СРЕД МЛАДИ БЪЛГАРСКИ ПРЕДПРИЕМАЧИ
Проф. д-р Любчо Варамезов, докторант Любомир Николов..... 19

ПОТЕНЦИАЛ ЗА РАЗВИТИЕ НА ЕВРОПЕЙСКИТЕ СХЕМИ ЗА КАЧЕСТВО ПРИ СЕЛСКОСТОПАНСКИТЕ ПРОДУКТИ И ХРАНИ В БЪЛГАРИЯ
Проф. д-р Марина Николова..... 27

ПРИЛАГАНЕ НА КЛЪСТЕРЕН АНАЛИЗ ПРИ МОНИТОРИНГ НА ДЕБИТОРСКАТА ЗАДЛЪЖНЯЛОСТ
Проф. д-р Светослав Илийчовски..... 37

ФОЛКЛОРНИЯТ ТУРИЗЪМ КАТО РЕСУРС ЗА РЕГИОНАЛНО РАЗВИТИЕ: СТРАТЕГИЧЕСКИ ПОДХОД
Проф. д-р Теодора Димитрова, д-р Захарина Томова 47

ОЦЕНКА НА ЧУВСТВИТЕЛНОСТТА НА ВЪТРЕШНОТО ПОТРЕБЛЕНИЕ НА ОСНОВНИ ХРАНИТЕЛНИ ПРОДУКТИ В КОНТЕКСТА НА ХРАНИТЕЛНАТА СИГУРНОСТ НА БЪЛГАРИЯ
Доц. д-р Ангел Саров, Гл. ас. д-р Михаела Михайлова, гл. ас. д-р Даниела Цвяткова, гс. д-р Боряна Козарева, ас. Диляна Бояджиева 54

ПРЕКИТЕ ЧУЖДЕСТРАННИ ИНВЕСТИЦИИ НА БАЛКАНИТЕ – ХРОНОЛОГИЯ И ВЪЗМОЖНОСТИ
Доц. д-р Добрин Ганчев, доц. д-р Сергей Найденов 62

ПРЕДИЗВИКАТЕЛСТВА И ОСНОВНИ ХАРАКТЕРИСТИКИ НА УПРАВЛЕНСКИЯ ПРОЦЕС В СЪВРЕМЕННИТЕ ЗЕМЕДЕЛСКИ СТОПАНСТВА
Доц. д-р Елена Йорданова, гл. ас. д-р Георги Ангелов, гл. ас. д-р Цветан Марков..... 73

ПОДКРЕПА НА ИНИЦИАТИВИ ЗА УСТОЙЧИВОСТ - ВОДЯТ ЛИ ПОЛОЖИТЕЛНИТЕ НАГЛАСИ ДО ГОТОВНОСТ ЗА ПОЕМАНЕ НА РАЗХОДИ?
Доц. д-р Емил Николов 78

ДИГИТАЛНА ТРАНСФОРМАЦИЯ НА БИЗНЕСА – ПРЕДПРИЕМАЧЕСКИ КОНТЕКСТ
Доц. д-р Искра Пантелеева, проф. д-р Беата Сковрон-Миелник, гл. ас. д-р Себастиан Наройчик..... 88

ДИГИТАЛНАТА ТРАНСФОРМАЦИЯ И ИЗКУСТВЕНИЯТ ИНТЕЛЕКТ КАТО ДВИГАТЕЛИ НА НОВИТЕ ТЕНДЕНЦИИ В ТУРИЗМА
Доц. д-р Любка Илиева, проф. д.ик.н. Марина Алексеевна Измайлова 97

ИНОВАЦИОННИ ПОДХОДИ В УПРАВЛЕНИЕТО НА ТУРОПЕРАТОРСКАТА ДЕЙНОСТ
Доц. д-р Любомира Тодорова 105

СЕМЕЙНИЯТ БИЗНЕС В БЪЛГАРИЯ КАТО МОДЕЛ ЗА ОСЪЩЕСТВЯВАНЕ НА ТЪРГОВСКА ДЕЙНОСТ
Доц. д-р Петранка Мидова 112

ПРИНОС НА ИКОНОМИКАТА НА СПОДЕЛЯНЕТО ЗА ПОСТИГАНЕ НА ЦЕЛИТЕ ЗА УСТОЙЧИВО РАЗВИТИЕ
Доц. д-р Петя Иванова..... 119

ИЗСЛЕДВАНЕ ПРИЛОЖЕНИЕТО НА АНАЛИЗА НА ГОЛЕМИ ДАННИ В ПРЕДПРИЯТИЯТА ОТ РИТЕЙЛ СЕКТОРА: ПРИМЕРИ ОТ ЕВРОПЕЙСКИ СТРАНИ
Доц. д-р Симеонка Петрова..... 127

THE ROLE OF DIGITAL ECOSYSTEMS IN ACCELERATING ENTREPRENEURIAL CAPACITY IN EMERGING ECONOMIES
Assoc. Prof., PhD Tatiana Bucos..... 137

ТУРИЗЪМ В УСЛОВИЯТА НА ГЛОБАЛНА ИКОНОМИЧЕСКА И ГЕОПОЛИТИЧЕСКА КРИЗА
Доц. д-р Тихомир Личев..... 145

СОЦИАЛНАТА ИКОНОМИКА – ХАРАКТЕРИСТИКИ, ЦЕЛИ, ОБХВАТ
Гл. ас. д-р Ваня Ганева..... 151

ДИСПРОПОРЦИИ В ДИГИТАЛНОТО РАЗВИТИЕ НА ТЪРГОВСКИЯ БИЗНЕС В ЕВРОПЕЙСКИЯ СЪЮЗ
Гл. ас. д-р Зоя Иванова, гл. ас. д-р Иван Маринов..... 158

СЪТРУДНИЧЕСТВОТО И ИНДУСТРИАЛНИТЕ ЕКОСИСТЕМИ КАТО ДВИГАТЕЛИ ЗА ИНОВАЦИИ И РАЗВИТИЕ НА МАЛКИ И СРЕДНИ ПРЕДПРИЯТИЯ
Гл. ас. д-р Ивайло Костов 166

THE INTRODUCTION OF THE EURO AND THE FUTURE OF RETAIL TRADE IN BULGARIA: ATTITUDES AND PROSPECTS
Head Assist. Prof. PhD, Ivan Marinov 173

СЪВРЕМЕННИ АГРОБИЗНЕС РЕШЕНИЯ В КОНТЕКСТА НА КРЪГОВАТА ИКОНОМИКА
Гл. ас. д-р Илияна Кръстева..... 181

ДИГИТАЛНО ПРЕПОЗИЦИОНИРАНЕ НА ТУРИСТИЧЕСКИТЕ ДЕСТИНАЦИИ: ИНОВАЦИИ, МАРКЕТИНГ И ИКОНОМИЧЕСКИ ЕФЕКТИ
Гл. ас. д-р Кристина Шопова, д-р Юлия Проценко 188

СИСТЕМА ЗА УПРАВЛЕНИЕ НА ОКОЛНАТА СРЕДА НА ГРИФИД ХОТЕЛИ
Гл. ас. д-р Павлин Павлов 196

ТЪРГОВСКИ КОМУНИКАЦИИ И ИЗПОЛЗВАНЕТО ИМ ОТ СЪВРЕМЕННИ ЗЕМЕДЕЛСКИ ФИРМИ
Гл. ас. д-р Цветелина Кабакчиева 204

ДОВЕРИЕТО В СПОДЕЛЯНЕТО НА ЗНАНИЯ
Гл. ас. д-р Явор Станев 208

ПРЕДПРИЕМАЧЕСТВОТО В КОНТЕКСТА НА НАГЛАСИТЕ В БЪЛГАРСКОТО ОБЩЕСТВО И БИЗНЕС
Ас. д-р Александър Личев 217

ТЕНДЕНЦИИ ПРИ РЕГИСТРАЦИЯТА НА ДРУЖЕСТВА С ПРОМЕНЛИВ КАПИТАЛ В БЪЛГАРИЯ
Ас. д-р Елена Вълчева 225

ТЪРГОВСКИТЕ ФИРМИ В СВИЩОВ В ПЕРИОДА ОТ ОСВОБОЖДЕНИЕТО ДО ВОЙНИТЕ (1912-1918 Г.) – ОБЩ ПРЕГЛЕД
Преп. д-р Емилия Вачева 232

СПЕЦИФИКИ ПРИ „МОДУЛИРАНЕ“ НА ПРАВООТНОШЕНИЯТА В АДМИНИСТРАТИВНОНАКАЗАТЕЛНОТО ПРОИЗВОДСТВО В РЕПУБЛИКА БЪЛГАРИЯ“ /ОБЗОР НА ПОРОЧНАТА САНКЦИОННА ПРАКТИКА
Преп. Игнат Папазов 240

ОБОГАТЯВАНЕТО НА ДЛЪЖНОСТТА – СТРАТЕГИЯ ЗА МОТИВАЦИЯ И ПРЕДПОСТАВКА ЗА ФОРМИРАНЕ НА НЕФОРМАЛНИ ИНОВАЦИОННИ МРЕЖИ
Докторант Анелия Станева 246

РЕТРОСПЕКТИВЕН АНАЛИЗ В РАЗВИТИЕТО НА ПОДХОДА ЛИДЕР КЪМ ВОМР
Докторант Аделина Ангелова 253

ПОТЕНЦИАЛ И ПЕРСПЕКТИВИ ЗА РАЗВИТИЕ НА ГОЛФ ТУРИЗМА В БЪЛГАРИЯ
Докторант Ангел Ангелов 263

ТЕРИТОРИАЛНО РАЗПРЕДЕЛЕНИЕ НА ЗАЕТОСТТА И РЕГИОНАЛНИ РАЗЛИЧИЯ В БАЛНЕО, СПА И УЕЛНЕС ТУРИЗМА В БЪЛГАРИЯ
Докторант Антоанета Христова, ас. д-р Бартош Марчинковски 270

ДИСБАЛАНСИ И ПАЗАРНИ ДЕФОРМАЦИИ НА ПОЗЕМЛЕНИТЕ ОТНОШЕНИЯ В БЪЛГАРИЯ
Докторант Атанас Атанасов 278

ВЪЗМОЖНОСТИ ЗА УСЪВЪРШЕНСТВАНЕ ПОТЕНЦИАЛА НА ЧОВЕШКИТЕ РЕСУРСИ В СЪВРЕМЕННИТЕ ЗЕМЕДЕЛСКИ СТОПАНСТВА В КОНТЕКСТА НА УСТОЙЧИВОТО РАЗВИТИЕ
Докторант Боримил Шопов 285

КЛИМАТОЛЕЧЕНИЕТО КАТО СПЕЦИАЛИЗИРАНА ФОРМА НА ЗДРАВНИЯ ТУРИЗЪМ: ТЕОРЕТИЧЕН АНАЛИЗ И КОНЦЕПТУАЛНО ПОЗИЦИОНИРАНЕ
Докторант Ваня Стоева-Андонова..... 290

ОТ ЛИНЕЙНИЯ КЪМ КРЪГОВИЯ МОДЕЛ: КОНЦЕПТУАЛНИ ОСНОВИ И СЕКТОРНИ ПРОЯВЛЕНИЯ В ТУРИЗМА
Докторант Виктория Георгиева Джамбазка..... 297

ДИГИТАЛИЗАЦИЯ В ИНДУСТРИАЛНИТЕ ПРЕДПРИЯТИЯ – ОСНОВНИ НАПРАВЛЕНИЯ И ЦЕЛЕВИ ОРИЕНТИРИ
Докторант Деница Гъркова 306

ЗАЩО ESG НЕ РАБОТИ (И КАК ДА ГО НАПРАВИМ ДА РАБОТИ): КРИТИЧЕН АНАЛИЗ НА ESG ПРАКТИКИТЕ В МСП
Докторант Десислава Белева-Димитрова 313

МЕСТНОТО САМОУПРАВЛЕНИЕ КАТО ФАКТОР ЗА УСТОЙЧИВОТО РАЗВИТИЕ И КОНКУРЕНТОСПОСОБНОСТТА НА ТУРИСТИЧЕСКИТЕ ДЕСТИНАЦИИ
Докторант Ива Пламенова Панайотова..... 324

ТЕХНОЛОГИЧНИТЕ ИНОВАЦИИ КАТО ФАКТОР ЗА КОНКУРЕНТОСПОСОБНОСТ
Докторант Калин Борисов..... 332

ФИНАНСИРАНЕ НА ТУРИСТИЧЕСКИ ДЕЙНОСТИ ЧРЕЗ НПВУ И ЕВРОПЕЙСКИТЕ ФОНДОВЕ
Докторант Мария Иванова Павлова-Кондрова..... 340

ЗАПЛАХИ ЗА КОРПОРАТИВНАТА СИГУРНОСТ ПРЕД ТЪРГОВСКИЯ БИЗНЕС
Докторант Ралица Йовчева..... 349

ДИГИТАЛНИТЕ ТЕХНОЛОГИИ КАТО ФАКТОР ЗА ТРАНСФОРМАЦИЯ НА ТУРИСТИЧЕСКИТЕ ПРЕДПРИЯТИЯ
Докторант Теодора Попова 357

РАЗВИТИЕ НА ИНДУСТРИЯТА В БЪЛГАРИЯ – РЕТРОСПЕКТИВЕН АНАЛИЗ
Докторант Тихомир Георгиев..... 367

РОЛЯТА НА КЕТЪРИНГ ОБСЛУЖВАНЕТО КАТО ФАКТОР ЗА ПОВИШАВАНЕ АТРАКТИВНОСТТА НА ТУРИСТИЧЕСКИТЕ СЪБИТИЯ
Докторант Цветелина Петрова..... 375

СЪВРЕМЕННИ МЕТОДИЧЕСКИ ПОДХОДИ ПРИ РЕАЛИЗИРАНЕ НА УЧЕНИЧЕСКИ ТУРИСТИЧЕСКИ ПЪТУВАНИЯ
Докторант Цветелина Телбис 382

ИНТЕГРИРАНЕ НА КРЪГОВИ БИЗНЕС МОДЕЛИ В ПРЕДПРИЯТИЯТА КАТО ОСНОВА ЗА ПРЕХОД КЪМ ИНДУСТРИЯ 5.0
Докторант Захари Пенев..... 390

ESG PERFORMANCE AND MARKET VALUATION IN CHINA'S INDUSTRIAL SECTOR: THE MODERATING ROLE OF IDIOSYNCRATIC RISK
PhD student Yan Fu 398

R&D CAPITAL INTENSITY AND FIRM VALUE IN CHINA'S INDUSTRIAL SECTOR: EVIDENCE FROM OWNERSHIP HETEROGENEITY
PhD student Xinyue Du 412

UNMANNEDSTORES–НОВАТА КОНЦЕПЦИЯ В СВЕТОВНАТА ТЪРГОВСКА ПРАКТИКА
Студент Аница Декова 425

ОТРАСЛОВА СТРУКТУРА НА ИКОНОМИКАТА И НЕЙНОТО ЗНАЧЕНИЕ ЗА ИКОНОМИЧЕСКОТО РАЗВИТИЕ
Студент Борислава Горецова 431

ВЛИЯНИЕТО НА ДИГИТАЛИЗАЦИЯТА ВЪРХУ УПРАВЛЕНСКИТЕ РЕШЕНИЯ В МАЛКИЯ БИЗНЕС
Студент Даяна Пламенова Лучева 441

ИКОНОМИЧЕСКИ И СОЦИАЛНИ ИЗМЕРЕНИЯ НА КУЛТУРНОТО НАСЛЕДСТВО

ELENA DALLES AND PHILANTHROPY IN BELLE ÉPOQUE: HERITAGE, SOCIAL IMPACT AND CULTURAL LEGACY
Prof. Dr. Hab. Silviu Miloiu 455

РЕСУРСНИ И ОРГАНИЗАЦИОННИ ПРЕДПОСТАВКИ ЗА ВНЕДРЯВАНЕ НА ИИ-БАЗИРАНИ СИСТЕМИ В БЪЛГАРСКИТЕ ЧИТАЛИЩА
Доц. д-р Александрина Александрова, гл. ас. д-р Атанаска Решеткова, гл. ас. д-р Евгени Овчинников 487

ОТВЪД РЕКА ДУНАВ: НЕВИДИМИЯТ ИКОНОМИЧЕСКИ, ИНТЕЛЕКТУАЛЕН И КУЛТУРЕН МОСТ МЕЖДУ СВИЩОВ И БУКУРЕЩ ПРЕЗ ВЕКОВЕТЕ
Доц. д-р Александър Ганчев 495

КУЛТУРНОТО И ПРИРОДНОТО НАСЛЕДСТВО КАТО ОБЕКТ НА УСТОЙЧИВАТА ОТЧЕТНОСТ
Доц. д-р Галина Чиприянова, студент Emanuel Proenca Gomes, студент Rodrigo Miguel Gomes Rodrigues, студент Lara Alexandra De Paiva Tome, студент Miguel Angelo Bretes Pereira Carolo студент Santiago Pimenta Fernandes, студент Faisal S. A. Abulhatal 502

ПАРАДОКСИТЕ НА ЕДИН ТУРИСТИЧЕСКИ ОБЕКТ: РЕСТОРАНТ И БАР-ВАРИЕТЕ „ЦИГАНСКИ ТАБОР“ МЕЖДУ ЕТНИЧЕСКАТА КУЛТУРА И КОМЕРСИАЛНАТА ЕКЗОТИЗАЦИЯ
Доц. д-р Йелис Еролова, гл. ас. д-р Бехрин Шопова 509

РАЗВИТИЕ НА СТОПАНСКАТА ЕТИКА В БЪЛГАРИЯ
Доц. д-р Катя Личева 517

REMARKABLE, VETERAN AND MONUMENTAL TREES AS HERITAGE: RECOGNITION AND THE GOVERNANCE OF CARE IN SELECTED EUROPEAN JURISDICTIONS
Assoc. Prof. Lucia Nováková, PhD, Prof. Dr. Hab. Silviu Miloiu 522

ИНСТИТУЦИОНАЛНИЯТ МОДЕЛ НА СТОПАНСКАТА АКАДЕМИЯ „ДИМИТЪР А. ЦЕНОВ“ ЗА КАЧЕСТВО И УСТОЙЧИВО РАЗВИТИЕ – 90 ГОДИНИ ЛИДЕРСТВО В ИКОНОМИЧЕСКОТО ОБРАЗОВАНИЕ НА СТРАНАТА
Доц. д-р Росица Колева 540

ПРЕДИЗВИКАТЕЛСТВА ПРЕД ВНЕДРЯВАНЕТО НА ИНОВАЦИИ В КУЛТУРНИЯ ТУРИЗЪМ
Гл. ас. д-р Милен Атанасов, ас. д-р Йоана Константинова..... 550

THE IMPACT OF ARTIFICIAL INTELLIGENCE ON THE EDUCATION SYSTEM
Senior Instructor PhD in Economic Sciences Fuad Jabbarov Zeydulla Oglu 558

POTENTIAL OF INTERNATIONAL LEGAL FRAMEWORKS PROTECTING INTRINSIC VALUES IN CULTURAL HERITAGE
Assistant Professor PhD Said Edaich 567

MANAGEMENT OF CULTURAL-RELIGIOUS HERITAGE: HISTORICAL, SPIRITUAL, AND INTERNATIONAL DIMENSIONS OF FÁTIMA AND CZĘSTOCHOWA
Katarzyna Łukaniszyn-Domaszewska, PhD, Katarzyna Mazur-Włodarczyk, PhD, Elżbieta Karaśq, PhD..... 576

INDUSTRY-ORIENTED CHINESE CRAFTS: AN EXPECTATIONS PERSPECTIVE
Katarzyna Mazur-Włodarczyk, PhD, Katarzyna Łukaniszyn-Domaszewska, PhD 588

WOMEN DONATIONS TO SWEDISH RELIGIOUS INSTITUTIONS
PhD student Ciocoiu Elena-Adriana 599

РОЛЯТА НА ДИГИТАЛИЗАЦИЯТА ЗА ОПАЗВАНЕТО НА КУЛТУРНОТО НАСЛЕДСТВО
Студент Димитрийка Атанасова Чакова 606

КУЛТУРНОТО НАСЛЕДСТВО КАТО РЕСУРС ЗА МЕСТНОТО ИКОНОМИЧЕСКО РАЗВИТИЕ В МАЛКИТЕ ГРАДОВЕ
Студент Николина Кирякова 615

THE IMPACT OF ARTIFICIAL INTELLIGENCE ON THE EDUCATION SYSTEM

Fuad Jabbarov Zeydulla oglu[1]
PhD in Economic sciences, senior instructor

Abstract: *This article examines the impact of artificial intelligence (AI) technologies on the transformation of the modern education system. The relevance of the study is determined by the acceleration of digitalization in education, particularly following the COVID-19 pandemic, which significantly expanded the use of distance learning and digital technologies in educational institutions. The article analyzes the main areas of AI application in education, including personalized learning, automation of routine processes, processing of educational information, creation of learning materials, and changes in methods of knowledge assessment. Particular attention is paid to the potential negative consequences of AI implementation, including reduced learner independence, academic integrity issues, the spread of inaccurate information, the digital divide, and the risks associated with reducing direct interaction between teachers and students. The ethical and moral aspects of using artificial intelligence in education are also examined. The article substantiates the need for a balanced model in which artificial intelligence is viewed not as a replacement for the teacher, but as a tool for expanding teachers' professional capabilities and improving the effectiveness of the educational process (OECD, 2023; UNESCO, 2023).*

Keywords: *artificial intelligence, education, digitalization, distance learning, digital transformation, teacher, student, academic integrity, digital technologies, personalized learning.*

JEL: *A2*

Introduction

Over the past seven years, particularly during the COVID-19 pandemic and the subsequent post-pandemic period, the relevance of distance learning, digitalization of the educational process, and the implementation of artificial intelligence technologies has increased significantly. The pandemic became a kind of catalyst for the digital transformation of education, forcing educational institutions to rapidly shift from traditional forms of interaction to the use of digital platforms and distance-learning technologies (UNESCO, 2023).

The modern education system is gradually transforming from a predominantly traditional model into a hybrid digital environment in which face-to-face education is complemented by electronic educational platforms, remote communication, digital resources, and artificial intelligence (AI) technologies. This

[1] fuadjabbarov@gmail.com, Azerbaijan Tourism and Management University
822-23, K. Ragimov st., Baku, AZ1072, Azerbaijan, (0009-0006-7907-7976) - ORCID

transformation is complex and multidirectional, accompanied by both positive and negative consequences (OECD, 2023).

On the one hand, technological progress cannot objectively be stopped, since the development of society, the economy, and the labor market constantly creates demand for new knowledge and competencies. On the other hand, a fundamental question arises: to what extent can artificial intelligence improve the quality of education, and where are the boundaries of its application?

The positive consequences of AI implementation are already relatively evident. Learners actively use intelligent systems to search for, structure, and process information, prepare educational materials, translate texts, analyze data, and solve various academic tasks. Modern information systems provide access to a vast number of educational resources, while the continuous development of databases and digital platforms expands opportunities for self-directed learning (Kasneci et al., 2023; OECD, 2023).

At the same time, artificial intelligence provides educational institutions with new tools for developing innovative teaching methods, automating certain administrative processes, and analyzing educational outcomes. However, excessive dependence on digital technologies may create new problems. Education is not only a process of transferring knowledge and developing professional skills; it is also a social process involving the development of communication, responsibility, moral values, emotional intelligence, and the ability to work collaboratively.

Thus, a certain paradox emerges: on the one hand, the implementation of artificial intelligence is an objective result of technological development; on the other hand, excessive replacement of traditional human interaction with automated systems may negatively affect certain components of the educational process.

The most rational approach is therefore not to oppose traditional education and artificial intelligence, but to develop a model of their mutual complementarity. Targeted and purposeful use of advanced technologies can increase learner engagement and motivation while preserving the key role of the teacher (OECD, 2023; UNESCO, 2024a).

Changing Priorities in the Education System

At the initial stage of distance learning, attitudes toward new forms of education were ambiguous. A significant proportion of specialists and participants in the educational process regarded traditional face-to-face education as the primary and most effective form of acquiring knowledge. New digital methods were viewed mainly as supplementary tools rather than as an independent component of the education system.

The traditional learning model was for a long time based primarily on the transfer of theoretical knowledge from teacher to student. At the same time, limited educational resources and the predominantly one-way nature of communication sometimes reduced learners' motivation for independent study.

Methods of assessing knowledge were also traditionally based largely on paper-based documentation, including registers, diaries, written examinations, and tests. However, the development of electronic information storage, computer technologies, and the Internet gradually began to change the architecture of the education system (OECD, 2023).

The introduction of information technologies made it possible to automate a significant proportion of teachers' routine work. Electronic document management, digital registers, automated testing systems, and learning platforms reduced the time required to perform administrative tasks. This potentially created additional opportunities for teachers to devote more attention to the development of educational materials, improvement of professional knowledge, and direct interaction with learners (UNESCO, 2023).

The introduction of computer classrooms, multimedia materials, and interactive educational tools also contributed to increasing students' interest in the learning process. Technologies began to perform not only a supporting function but also became an independent element of the educational environment.

However, the pace of educational transformation in many cases was limited by bureaucratic barriers, insufficient technical infrastructure, regulatory constraints, and resistance to technological change among some participants in the educational process.

Thus, the transition from traditional to digital education took place gradually. The COVID-19 pandemic significantly accelerated this process and demonstrated the need to create a more flexible and technologically adaptive education system.

The COVID-19 Pandemic as a Factor Accelerating Digital Transformation

The COVID-19 pandemic became one of the most significant factors accelerating the adoption of digital technologies in education. The forced closure of educational institutions required a rapid search for alternative ways to continue the educational process.

Video-conferencing platforms and digital education systems, which had previously been used mainly on an occasional basis, became part of everyday educational practice. Zoom, Microsoft Teams, Google Classroom, and other digital tools became widely used.

Technology companies began actively adapting existing products to the needs of the education sector. Virtual classrooms, electronic whiteboards, remote assessment systems, digital libraries, and other tools were introduced into the educational process (OECD, 2023; UNESCO, 2023).

However, the forced transition to distance learning revealed a number of problems. In particular, the decline in the quality of education in some cases was associated with the following factors:

- the rapid transition from traditional to distance learning;

- insufficient preparedness of teachers to work with digital tools;
- reduced direct supervision of students;
- increased opportunities for students to become distracted from the learning process;
- technical problems and unstable Internet connections;
- differences in the level of digital literacy among teachers and students;
- insufficient adaptation of curricula to the distance-learning format;
- psychological fatigue among participants in the educational process caused by prolonged digital interaction.

The factor of resistance to technological change was particularly important. Some teachers, especially those without sufficient experience in using digital tools, faced the need to master new technologies within a very short period.

Thus, the pandemic simultaneously revealed the weaknesses of digital education and created conditions for its further development.

Technological Innovations and Their Adaptation in the Education System

The forced transition to distance learning created an additional stimulus for the development and implementation of new educational technologies. Gradually, digital tools ceased to be perceived merely as a temporary measure and began to become part of the long-term development strategies of educational institutions.

At the present stage, electronic whiteboards, learning management systems, interactive platforms, automated assessment systems, electronic libraries, and intelligent assistants are actively used.

The possibility of remote participation in the educational process has also expanded access to education. Students can receive learning materials and interact with teachers regardless of their physical location. This is particularly important for people who, for various reasons, are unable to regularly attend educational institutions (UNESCO, 2023).

However, the availability of technology in itself does not guarantee an improvement in the quality of education. The effectiveness of digital learning largely depends on how teachers use technological tools.

Simply transmitting information through a digital channel is not a complete substitute for the educational process. Learning involves dialogue, asking questions, discussion, argumentation, analysis of mistakes, and the development of independent thinking.

Therefore, the main task is not to maximize the number of technologies used, but to properly integrate digital tools into educational methodology.

Artificial Intelligence as a New Stage of Digital Transformation

While the previous stage of digitalization was primarily associated with converting information into electronic form, artificial intelligence represents a qualitatively new stage of technological transformation in education.

AI is capable not only of storing and providing information, but also of analyzing it, generating responses, creating educational materials, adapting assignments, and interacting with users in a dialogue-based format (Kasneci et al., 2023; Lo, 2023).

For the education system, this creates several fundamentally new opportunities.

First, personalized learning.

Artificial intelligence can analyze learner performance and identify areas where knowledge gaps exist. Based on this information, individualized assignments and additional learning materials can be developed (OECD, 2023).

Second, increased access to educational resources.

Learners can quickly access various sources of information and use intelligent tools to explain complex topics, translate texts, and structure educational materials (Kasneci et al., 2023).

Third, automation of routine processes.

AI can be used to prepare tests, process certain types of student work, structure information, and perform specific administrative tasks (OECD, 2023).

Fourth, the creation of new forms of interaction.

Interactive systems can simulate dialogue, answer questions, and provide explanations according to the user's level of preparation (Kasneci et al., 2023; Tlili et al., 2023).

Thus, artificial intelligence has the potential to change not only the technical aspects of education but also the organization of the educational process itself.

The Impact of AI on the Role of the Teacher

The spread of artificial intelligence inevitably raises questions about the future role of teachers.

Under the traditional model, the teacher was largely the primary source of information. In a digital environment, students have access to vast amounts of information regardless of the teacher.

As a result, the role of the teacher is gradually changing. The teacher becomes not only a source of knowledge but also a **mentor, moderator, consultant, and organizer of the educational process** (OECD, 2023; UNESCO, 2024a).

The primary task of the teacher is to teach learners how to use information correctly, evaluate its reliability, compare different sources, and formulate their own conclusions.

Thus, AI does not necessarily reduce the importance of teachers. On the contrary, changes in the information environment increase the importance of those teacher functions that cannot be fully automated: developing critical thinking, communication skills, motivation, responsibility, and value-based orientations.

Risks and Negative Consequences of Using AI

Despite the significant potential of artificial intelligence, its use in education is accompanied by certain risks.

One of the most significant risks is reduced learner independence. If a student receives a ready-made answer without having to independently analyze a problem, search for information, and formulate conclusions, the educational value of the assignment is significantly reduced.

Another problem concerns academic integrity. Generative systems are capable of producing essays, reports, presentations, computer code, and other types of academic materials. Therefore, traditional methods of assessing knowledge require adaptation (Lo, 2023; Tlili et al., 2023).

It is no longer sufficient for teachers to assess only the final result. There is an increasing need to evaluate students' ability to explain the approaches they used, justify their conclusions, and demonstrate their own understanding of the material.

Another problem is the possibility of obtaining inaccurate information. Artificial intelligence can generate answers that are convincingly formulated but factually incorrect. Therefore, the use of AI should be accompanied by mandatory verification of the information obtained.

There is also a risk of developing technological dependence. Continuous use of intelligent systems may gradually reduce motivation for independent information search and analysis.

Table 1. Comparative Analysis of AI Opportunities and Risks in the Education System

Area	Opportunities Provided by AI	Potential Risks
Learning	Personalized learning and individualized educational trajectories	Dependence on AI
Assessment	Automation of assessment and feedback	Reduced objectivity and reliability
Information	Rapid search, processing, and structuring of information	Generation and dissemination of inaccurate information
Teaching	Reduction of teachers' routine workload	Transformation of the teacher's role
Communication	Constant access to educational support	Reduction in direct human interaction
Academic work	Assistance in preparing educational materials	Plagiarism and academic misconduct

Source: Create by author's.

Ethical and Moral Aspects of AI Use

Education performs not only an informational but also an educational and developmental function. It is through the educational process that responsibility,

social skills, the ability to interact with others, respect for different points of view, and an understanding of moral norms are developed.

Artificial intelligence cannot fully replace human interaction because education involves not only the transfer of information but also emotional, social, and cultural interaction.

Therefore, excessive automation of education may reduce the role of direct dialogue between teachers and students.

It is particularly important to maintain a balance between technological convenience and the human dimension of education. AI should be used as a tool that expands the capabilities of teachers and learners rather than as an absolute substitute for human interaction (UNESCO, 2023; OECD, 2023).

The Digital Divide as a New Challenge

An additional challenge is the problem of the digital divide. The ability to use AI effectively depends on access to computers, smartphones, stable Internet connections, appropriate software, and the necessary level of digital literacy.

Consequently, the implementation of AI without taking into account the socioeconomic differences among learners may lead to the emergence of new forms of inequality.

Some students have access to advanced digital tools and a wide range of educational resources, while others may be limited by a lack of technological resources or insufficient digital skills.

Therefore, the digital transformation of education must be accompanied by infrastructure development and equal access to modern educational technologies (OECD, 2023; UNESCO, 2023).

Changes in the System of Knowledge Assessment

One of the most significant consequences of the spread of AI is the need to reconsider existing assessment systems.

If a student can use artificial intelligence to prepare a written assignment, a traditional report or essay does not always allow the teacher to objectively determine the student's independent knowledge (Kasneci et al., 2023; UNESCO, 2023).

Under these conditions, practical assignments, oral presentations, discussions, project-based work, problem-solving tasks, and other forms of assessment become increasingly important. These methods make it possible to assess not only the final result but also the student's thinking process.

In the future, assessment systems may gradually shift from testing the ability to reproduce information toward evaluating the ability to **analyze, interpret, apply, and create new knowledge**.

Prospects for the Development of Education in the Context of AI

In the future, the education system is likely to develop toward a hybrid model combining traditional face-to-face education, distance-learning technologies, and artificial intelligence.

The key transformation will not necessarily be the disappearance of traditional education, but rather changes in its content and organization (OECD, 2023).

Several key areas can be identified:

1. **Personalization of educational pathways.**
2. **Automation of routine administrative processes.**
3. **Development of digital and AI literacy among teachers and students.**
4. **Changes in methods of knowledge assessment.**
5. **Development of critical thinking and the ability to verify information.**
6. **Preservation of direct interaction between teachers and learners.**
7. **Ensuring equal access to digital technologies.**
8. **Development of ethical principles for the use of artificial intelligence.**

Thus, the future of education lies not in a complete transition from humans to technology, but in creating an effective model of interaction between humans and artificial intelligence (UNESCO, 2024a, 2024b).

Conclusion

Artificial intelligence is becoming one of the most significant factors transforming the modern education system. Its implementation makes it possible to expand access to information, automate a range of routine processes, personalize learning, and create new forms of interaction between teachers and learners (OECD, 2023; UNESCO, 2023).

At the same time, technological transformation is accompanied by a number of risks, including reduced student independence, academic integrity problems, the possibility of disseminating inaccurate information, technological dependence, digital inequality, and reduced direct human interaction.

Therefore, the implementation of artificial intelligence should be gradual and systematic. It is necessary to consider not only the technological capabilities of AI but also the pedagogical, social, ethical, and psychological aspects of its use (Kasneci et al., 2023; Lo, 2023; UNESCO, 2023).

The fundamental principle of modern educational policy should not be the replacement of teachers with artificial intelligence, but the use of AI to expand the capabilities of teachers and learners.

Ultimately, the quality of education will be determined not by the number of digital technologies implemented, but by how effectively these technologies contribute to the development of knowledge, professional competencies, critical thinking, independence, and responsibility among learners.

Artificial intelligence can transform the tools of education; however, its fundamental value lies not in its ability to replace humans, but in its potential to expand human capabilities and create a more flexible, accessible, and personalized educational environment.

References

Dwivedi, Y. K., Kshetri, N., Hughes, L., Slade, E. L., Jeyaraj, A., Kar, A. K., Baabdullah, A. M., Koohang, A., Raghavan, V., Ahuja, M., Albanna, H., Albashrawi, M. A., Al-Busaidi, A. S., Balakrishnan, J., Barlette, Y., Basu, S., Bose, I., Brooks, L., Buhalis, D., … Wright, R. (2023). "So what if ChatGPT wrote it?" Multidisciplinary perspectives on opportunities, challenges and implications of generative conversational AI for research, practice and policy. *International Journal of Information Management, 71*, 102642. https://doi.org/10.1016/j.ijinfomgt.2023.102642

European Parliament & Council of the European Union. (2024). *Regulation (EU) 2024/1689 of the European Parliament and of the Council of 13 June 2024 laying down harmonised rules on artificial intelligence (Artificial Intelligence Act). Official Journal of the European Union*.

Kasneci, E., Sessler, K., Küchemann, S., Bannert, M., Dementieva, D., Fischer, F., Gasser, U., Groh, G., Günnemann, S., Hüllermeier, E., Krusche, S., Kutyniok, G., Michaeli, T., Nerdel, C., Pfeiffer, F., Poquet, O., Sailer, M., Schmidt, A., Seidel, T., … Kasneci, G. (2023). ChatGPT for good? On opportunities and challenges of large language models for education. *Learning and Individual Differences, 103*, 102274. https://doi.org/10.1016/j.lindif.2023.102274

Lo, C. K. (2023). What is the impact of ChatGPT on education? A rapid review of the literature. *Education Sciences, 13*(4), 410. https://doi.org/10.3390/educsci13040410

Miao, F., & Cukurova, M. (2024). *AI competency framework for teachers*. UNESCO.

Miao, F., Shiohira, K., & Lao, N. (2024). *AI competency framework for students*. UNESCO.

OECD. (2023). *OECD digital education outlook 2023: Towards an effective digital education ecosystem*. OECD Publishing. https://doi.org/10.1787/c74f03de-en

Tlili, A., Shehata, B., Adarkwah, M. A., Bozkurt, A., Hickey, D. T., Huang, R., & Agyemang, B. (2023). What if the devil is my guardian angel: ChatGPT as a case study of using chatbots in education. *Smart Learning Environments, 10*, 15. https://doi.org/10.1186/s40561-023-00237-x

UNESCO. (2021). *AI and education: Guidance for policy-makers*. UNESCO.

UNESCO. (2023a). *Global education monitoring report 2023: Technology in education: A tool on whose terms?* UNESCO.

UNESCO. (2023b). *Guidance for generative AI in education and research*. UNESCO.

UNESCO. (2024a). *AI competency framework for teachers*. UNESCO.

UNESCO. (2024b). *AI competency framework for students*. UNESCO.

UNESCO. (2024c). *Generation AI: Navigating the opportunities and risks of artificial intelligence in education*. UNESCO.