



PERSONAL INFORMATION

CV

Short Bio:

Dr. Zornitsa Yordanova is both an academic and business professional with experience in Innovation Management, ICT and project management for digital transformation. In academia, she is an Associate Professor at the largest economic university in the Balkans, the University of National and World Economy, Sofia, where she teaches Innovation and Technology Management. She has published over 40 articles and papers, including 22 publications, indexed by Scopus & Web of Science. She has led four national research projects in the fields of education and innovation / digitalization management.

In business, she plays three roles: (1) project manager for international large-scale ICT projects, (2) trainer and consultant in projects focused on innovation management and digital transformation, and (3) startup founder of: GAPideaz - a software solution for digitalization of organizational innovation processes of corporates and ZoYo Cards - digital contact / business cards.

She started the first YouTube channel in Bulgaria for technical innovations in 2020, called The Future is right now.

Name	ZORNITSA YORDANOVA
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nationality	Bulgarian
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Date of birth	18.10.1984 , SOFIA
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WORK EXPERIENCE

Dates	02.2015 – <u>present</u>
Name and address of employer	University of national and world economy, Sofia
Occupation or position held	01.2021 – until now - Associate Professor (Business Information Systems and Innovations) 11.2017 – 12.2020 - Chief Assistant Professor (Business Innovations) 02.2015-10.2017 - Assistant Professor (Business Innovations)
Main activities and responsibilities	<ul style="list-style-type: none"> • Lecturer • Researcher • Courses: Business innovations, Innovation projects, Innovation practices, Business information systems, Business information products, Startup business, Product development, Digital transformation • Scopus ID: 57200724991 • H-index: 6
website	www.unwe.bg

Dates	02.2020 – <u>present</u>
Name and address of employer	GAPideaz (www.gapideaz.com)
Occupation or position held	Founder, CEO and Innovation Manager
Main activities and responsibilities	General Management Business Development Digital marketing Product development (content and digitalization)

Dates	06.2020 – <u>present</u>
Name and address of employer	Intertaxer Ltd. (www.intertaxer.com)
Occupation or position held	General Manager
Main activities and responsibilities	Data Analytics AI for business Process automation

	Tax technology IT Product development
Dates	07.2019 - present
Name and address of employer	ZoYo Card / ZOYO Innovation
Occupation or position held	General Manager and Founder
Main activities and responsibilities	<ul style="list-style-type: none"> • Innovation Management trainings • Consultancy on innovation, startup and lean startup • Digital Business Cards – ZoYo Cards
website	www.zoyoinnovation.com
Dates	03.2015 – 03.2022
Name and address of employer	Paraflow Communications Ltd.
Occupation or position held	Project Manager, PMP
Main activities and responsibilities	<ul style="list-style-type: none"> • Manage software projects • Responsible for planning, executing, controlling and monitoring, closing projects • Program/portfolio management • PMP certified by Project Management Institute (PMI) and Scrum Master by Scrum Alliance (CSM)
website	www.paraflow.bg
Dates	01.2014 – 03.2015
Name and address of employer	Raiffeisenbank (Bulgaria)
Occupation or position held	Project Manager CRM
Main activities and responsibilities	<ul style="list-style-type: none"> • Business team project lead (30+ team members) • Plan, organize, manage, coordinate, review and summarize tasks of the team members • Responsible for the bank business requirements

Dates	08.2011 – 01.2014
Name and address of employer	Raiffeisenbank (Bulgaria)
Occupation or position held	Senior Manager Reporting and Controlling, SME Department, Head Office
Main activities and responsibilities	<ul style="list-style-type: none"> • Regular reports and analyses on Micro business activity and results • Business project management • Financial and business analyses on sales activities, financial results, product development and penetration, staff motivation and management in Micro business segment • Budgeting and monitoring the Micro business sales activities, financial results • Preparing the Strategy, SB materials • Analyzing and monitoring the staff motivation schemes

Dates	01.2008 – 08.2011
Name and address of employer	Raiffeisenbank (Bulgaria)
Occupation or position held	Sales Manager, SME Department, Head Office
Main activities and responsibilities	<ul style="list-style-type: none"> • Activities on boosting the bank network sales • Alternative sales channels developing • Product development

Dates	10.2006 – 01.2008
Name and address of employer	EFG Eurobank Postbank, Head Office
Occupation or position held	Specialist Alternative sales channels, SME Department
Main activities and responsibilities	<ul style="list-style-type: none"> • Administration of the branches' third party sales and calculating the commissions • Manage own SME portfolio from customers via alternative sales channels • Staff presentations and trainings on how to make sales via alternative sales

	channels
Dates	07.2004 – 10.2006
Name and address of employer	BRS (EFG Eurobank Postbank)
Occupation or position held	Team leader Front office Specialist Front office
Main activities and responsibilities	<ul style="list-style-type: none"> • Customer service • Organizing the daily office activities • Customer complaints responding • Reporting

EDUCATION	
Dates	02.2013 – 03.2015
University	University of National and World Economy
Title of qualification awarded	PhD Business Innovations

Dates	10.2007 -10.2008
University	University of National and World Economy
Title of qualification awarded	Master Finance

Dates	10.2003 – 06.2007
University	University of National and World Economy
Title of qualification awarded	Bachelor Finance

Dates	09.1998 – 06.2003
School	Spanish High School “Miguel de Cervantes”, Sofia
Title of qualification awarded	Foreign language school

PERSONAL SKILLS AND COMPETENCES
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Mother language	Bulgarian
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Foreign tongue(s)

	English language
Certified level	Excellent – C1
	Spanish language
Certified level	Good – B2
	German language
Certified level	Low Medium – B1

TECHNICAL SKILLS AND COMPETENCES	Microsoft Office (Word, Excel, PowerPoint, Access, Project Office, Visio) Statistics software – SPSS Bank software – Csoft, Midas Accountancy software Storehouse/inventory software CRM Software – CIF, Microsoft Dynamics ERP Software – Microsoft Dynamics BI Software – QlikView, QlikSense Asset management software – PFL Procurement software – PFL
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DRIVING LICENCE	Yes, category B
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HONORS & AWARDS	<ul style="list-style-type: none"> • Best Paper of the 2nd Eurasian conference on Educational Innovation 2019, Singapore • Best publication in University of national and world economy, 2019, 2nd place • Young Bulgarian Economist, 2015 – 1st place Competition of the “Union of Bulgarian economists” • Young Bulgarian Economist, 2013 – 1st place Competition of the “Union of Bulgarian economists” • Special award of the International Fair Plovdiv, 2013 Competition Young Economist of the “Union of Bulgarian economists” • National competition for PhD Student publication, 2013 – 2nd place
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INTERNATIONAL SPECIALIZATION AND TEACHING	<p>10.2020 - guest lecturer ITMO Sankt Peterburg, Russia</p> <p>03.2019 - guest lecturer Erasmus + - Autonomas university of Lisboa, Portugal</p> <p>12.2018 - guest researcher in Economic University of Bratislava, Slovak Rep.</p> <p>06.2018 – guest researcher in JRC of European Commission, Ispra, Italy</p> <p>06.2018 - research specialization in State University of Novosibirsk, Russia</p> <p>03.2018 - guest lecturer Erasmus + - International university of Rome, Italy</p> <p>04.2017 – guest lecturer Erasmus + - University of Nicosia, Cyprus</p> <p>05.2016 – guest lecturer Erasmus + - University of Alicante, Spain</p>
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SCIENTIFIC PROJECTS	<ul style="list-style-type: none"> • Project Manager of a project “Creating a flexible project methodology for innovation development in scientific organizations” (2019-2021), funded by the Bulgarian Research Fund • Member of an International project between Sofia Techpark and Korean Development Institute: Internationalization of Bulgarian SME and innovation (2018-2019) • Project Manager of a project „Significance of educational innovations as a key factor for competitiveness of universities" (2018-2019), funded by the Bulgarian Research Fund • Project Manager of the UNWE University Project, "Gamification as a Factor for Improving Learning and Business Outcomes" (2018-2020) • Academic mentor under Project BG05M20P001-2.002-0001 of the Ministry of Education and Science, "Student Practices - Phase 1" financed by the NDIR OP (2017-2018) • Member of a scientific team in UNWE University Project, "Exploring the Importance of Innovative Firms to Ensure Economic Growth of the National Economy" (2018-2020) • Member of a scientific team in University Project of UNWE, "Development of the Bulgarian Industry After 1989: Economic, Social and Political Effects" (2018-2020) • Member in focus group Young scientists and postdoctoral students under project BG 05M2OP 001-2.009-0012 »Increasing the research potential of UNWE and improving the conditions for conducting research - a multi-dimensional investment» financed by the Operational Program "Science and Education for Smart Growth, co-funded by the European Union through the European Structural and Investment Funds • Member of a scientific team in UNWE University Project, "Study of Stimulants and Restrictive Factors for Establishing and Development of Start-up Companies with High Growth Potential in Bulgaria" (2014-2016)
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BOARD POSITIONS IN SCIENTIFIC JOURNALS	<ul style="list-style-type: none"> • Chief Editor of International Journal of Business Innovation & Future Industries, (2019 – present) • A member of Editorial Board of International Journal of Experiential Learning & Case Studies (IJELCS) published by Department of Marketing, College of Business Management, Institute of Business Management (IoBM), Karachi, Pakistan (2016 – present) • A member of Editorial Board Independent Journal of Management & Production (IJM&P) E-ISSN: 2236-269X (2016 – present) • A member of Editorial Board of the International Journal of Innovation, Brazil
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		(2018 – present)
MEMBERSHIP IN SCIENTIFIC SOCIETIES AND COMMITTEES		<ul style="list-style-type: none"> • ISPIM (International Society for Professional Innovation Management), UK • International Institute of Knowledge Innovation and Invention, Taiwan • PMI (Project management international, USA) • PMI Chapter Bulgaria • Scrum Alliance, USA • Association of the teachers in Industrial economics and management • Union of Economists in Bulgaria • Member of PhD International Evaluation Board in NED University of Engineering and Technology, Pakistan • Member of PhD International Evaluation Board in University of Karachi, Pakistan • Member of PhD International Evaluation Board in University Of Peshawar, Pakistan
OTHERS		Youtube channel for Technical Innovations: https://www.youtube.com/channel/UCEIfkuz0nunAAkJHXwROojA