

METHODOLOGY

How to cite this paper: Gharslyan, A. (2024). Terminological Investigation into the Domain of Economic Phrases. *Messenger of ASUE*, *3*(78), 106-117. DOI: 10.52174/1829-0280_2024.3-106 *Received:* 01.11.2024. *Revision:* 08.11.2024. *Accepted:* 24.12.2024.

ANNA GHARSLYAN

Senior Lecturer, PhD in Linguistics at the Chair of Languages of Armenian State University of Economics <u>https://orcid.org/0000-0003-4053-3736</u>

TERMINOLOGICAL INVESTIGATION INTO THE DOMAIN OF ECONOMIC PHRASES

The purpose of the paper is to investigate the phrases used in the Armenian language related to economics as lexical units, educate the students enrolled in economic departments about the linguistic features of professional expressions, and highlight cognitive approaches to studying and mastering them.

The following objectives were established to achieve the research purposes, namely:

- *1. to distinguish and identify the characteristics of economic phrases as linguistic units,*
- 2. to ensure a comprehensive knowledge and understanding of economic phrases, highlighting the real distinction between the concepts of professional phrase colloquial phrase and professional phrase - idiom.

About 30 economic phrases were comprehensively investigated, both in professional speech and beyond its scope. These phrases are called notions of market, finance, commerce, management, and other economic domains, and they are widely applied in modern Armenian and international economic sources (books, scientific papers, specialized dictionaries, scientific analyses, etc.).

The research findings suggest that economic phrases are lexical units included in academic publications as of the 18th century, contain foundations of historical development, and are inherent in scientific discourse. Their presence does not violate the guidelines of scientific style and terminology; rather, they contribute to clear conceptual insights into complicated economic phenomena through illustrative, metaphorical terms. They are neither idioms nor colloquialisms, as they have a scientific definition and application.

By identifying the linguistic aspects of the phrasal expressions, the students will communicate with highly professional linguistic competence on local and international platforms.

Keywords: economic phrase, concept, linguistic units, competence of professional discourse, imagery, scientific definition JEL: D82, Z00

DOI: 10.52174/1829-0280_2024.3-106

INTRODUCTION. In the early stages, when economics had not been established as a scientific system, society was shaped and developed by specific economic rules and principles established by it, which gradually evolved into theories and obtained linguistic definitions, particularly names, laying the foundation for the development of the economic terminological system (Gharslyan, Lusakn Publishing, 2023). Since the establishment, development, and emergence of the economy as a scientific process, other factors were specified by the demands and requirements of different social layers, whereas in the holistic method of its formation, the economic lexicon included, still includes, and is not limited to the contextually neutral terms. Herein, stable links are aligned with the guidelines of the scientific discourse, without emotional implications, as well as linguistic units shaped by popular ideas, perceptions, and imaginative definitions, established through domain-specific applications, i.e., phrasal expressions, which are integral to the development of scientific phrasing in the modern Armenian language. Some of them are effectively used in Armenian economic literature. However, they are not included in professional dictionaries with the same level of frequency.

Scientific phrases in the Armenian scientific paradigm have not been investigated distinctly. Consequently, they have not been analyzed and categorized as terminological elements until now. Academic sessions on linguistics are likewise absent from professional academic faculties. Accordingly, a terminological investigation of economic phrasal expressions is essential to identify their position and role within specialized discourse and terminology.

RESEARCH METHODOLOGY. This study was implemented through the process of observation of etymological, semantic, and applied stylistic characteristics and functions of economic phrases. The paper employs the following methods:

1. general research methods, namely methods of analysis and comparison,

2. semantic analysis, historical-comparative investigation, and descriptive methods developed within linguistics, incorporating synchronous and asynchronous approaches.

108 MESSENGER OF ASUE 2024.3

The selection of the methods depends on the subject matter of the research and the level of the generalization of the identified problems. The primary goal of each research method is to arrange and manage the recognition process of the research object or phenomenon (Abrahamyan et al., 2021, p. 30). Consequently, the active and intentional application of historical-comparative investigation and semantic analysis methods contributes to identifying historical shifts in the lexical and semantic meaning of economic phrases in different languages, their origin, and development through time and space.

The terminological features inherent to professional phrases were delineated and investigated using the analysis method. The connections between them were identified using the combination method, and the features were subsequently studied in a holistic unity.

The interrelated application of methods contributes to the optimal solution of the issues outlined and the achievement of the paper's primary goals.

LITERATURE REVIEW. The progressive development of the world economy and the accompanying dynamic process of word formation were reflected within the realities of Armenia, especially after the transition of the economic system and the establishment of independence (Katvalyan & Harutyunyan, 2021, p. 22). Currently, a set of loanwords identifying new concepts or ideas, neologisms, and fixed collocations, which consistently experience linguistic modifications, integrate into the professional lexicon. Economic terminology is in the domain of linguistic analysis in modern Armenian (Gharslyan, Scientific Artsakh, 2023). Nevertheless, linguistic analysis related to scientific expressions in Armenian is notably lacking. This is the underlying reason for excluding economic phrasal expressions in the scope of linguistic considerations. We identify the first efforts to identify fixed economic collocations in the monograph "Teaching of Economic Lexicon through Linguistic Methodology: Lecture series", where the author identifies compound (national revenue) and phrasal (liquidity trap) fixed collocations with their subsequent definitions (Gharslyan, Lusakn Publishing, 2023, p. 79-86).

The goal of the author of the linguistic paper "Conceptual Mapping of "Economy is a Sick Organism" Metaphor", published in 2024, is to investigate the interpretation of conceptual metaphors in the economic discourse of the modern Armenian press (Harutyunyan, 2024). Although conceptual metaphors and scientific phrases indicate a semantic similarity through the metaphorical expression, they highlight distinct types of connections.

Armenian linguistic studies related to economic phrases have not yet been identified. The same cannot be concluded about international scientific studies. As outlined in one of the sources, the goal of applying scientific phrases is not to increase the vividness and eloquence of the speech but primarily to convey information presented with scholarly accuracy, which can concurrently be expressive and impressive (Shishlova, 2020, p. 576). Linguistic analyses are determined by the lexico-semantic, cognitive, pragmatic, linguistic, and cultural features of phraseological units. According to researchers, despite the extensive use of economic expressions in business discourse, they remain insufficiently researched as terminological units (Aimenova et al., 2019, p. 228). As indicated by the authors, the primary goal of specialized phrases is to impact the readers' perception. And this is feasible, considering that they are figurative and expressive linguistic units (Aimenova et al., 2019, p. 235). Phrases related to the concepts, enable us to identify the historical, cultural, socio-psychological, and other distinctive features of any nation or any country (Nerubenko, 2013, p. 142).

ANALYSIS. In modern Armenian economic literature, fixed expressions are labeled as scientific concepts indirectly, moreover, metaphorically. It can be inferred that in this way they contradict the adopted rule of terminology and academic style which highlights that the scientific discourse should be clearly defined without artistic expressions. These expressions comprise the **shadow economy, price war, invisible hand, there is no free lunch, cold calls**, etc.

From the standpoint of linguistics, they are redefined fixed expressions or sentences containing two or more words or lexical units conveying a figurative notion or thought. These expressions enrich the speech with evocative imagery and emotional shading and concurrently contribute to its succinctness and conciseness (Papoyan & Badikyan, 2003, pp. 44-45).

The metaphor has been incorporated into the economic discourse since the 18th century, when Adam Smith, the pioneering economist and philosopher, the founder of classical political economy, in his authored work "Wealth of Nations" used the figurative expression **invisible hand** to characterize the mechanism of influence of personal interests on the level of wealth of the society. Here is the quotation:

"By preferring the support of domestic to that of foreign industry, he intends only his security; and by directing that industry in such a manner as its produce may be of the greatest value, he intends only his gain; and he is in this, as in many other cases, led by **an invisible hand** to promote an end which was no part of his intention" (Smith, 2005, p. 364).

The phrase is effectively employed in modern professional theories as well. Let us proceed with the following quotation:

"The primary function of the "invisible hand" is that through its actions, a mutual agreement is established between individual, private, and general public interests, guiding private interests in alignment with public interests and their mutual implementation" (Kirakosyan & Khlghatyan, 2009, p. 167).

The metaphorical meaning of phrase modifications is expressed by:

- 1. place names (Dutch disease, Japanese candles),
- 2. authors (Veblen effect, Malthusian trap, Keynesian cross, Gini coefficient),

- 3. animals (bear market, bull market),
- 4. colors (black capitalism, grey market, black market, white-collar shadow economy),
- 5. a range of professional constructs (currency basket, economic bubbles, market niche, money flight, price umbrella, price ceiling, liquidity trap, floating exchange rate, financial cushion, etc.),
- 6. formation of figurative connections with the names of various nonprofessional concepts (invisible hand, dead cat bounce, rust belt, burst the bubble, etc.).

Phraseological expressions are used in formalized verbal and written professional sources, namely, books, scientific papers, analytical materials, and dictionaries, as well as in field-specific literature on public speaking.

Here is the quotation from the paper:

"The most reasonable prices for donor kidneys on the **black market** are offered in countries characterized by a relatively low per capita GDP, namely Pakistan and India" (Pakhlyan, 2020, p. 100).

The research findings show that not all phraseological expressions are still used in context-specific scientific materials, such as **rust belt, golden handshake, golden parachute**, etc. Meanwhile, we sometimes find their application in publicistoriented writings.

- "Cities in the Rust Belt in China can be divided into four types according to development: comprehensive economic cities, resource-based and old industrial cities, coastal cities, and agricultural cities" (Man, 2021, p. 9).
- "One benefit of the golden handshake is that it may incentivize managers to implement risky projects" (Yi, 2017, p. 178).
- "If the company does not intend to continue its cooperation with the manager, it may offer "golden handshake" (i.e. a substantial severance payment) instead of the "golden parachute" (Patlasov & Sergienko, 2012, p. 67).

Here are quotations from the publications of the Armenian media:

«Միջին Արևմուտքի և ԱՄՆ-ի արևելյան մերձափնյա տարածքի մի մասը, որը հայտնի է «Ժանգոտ գոտի», որտեղ երբևէ կենտրոնացած են եղել պողպատաձուլական արտադրությունը և ծանր արդյունաբերությունը, անկում է ապրում...» (1in.am, June 19, 2014, <u>https://www.1in.am/1336939.html</u>):

Translation is done by the author:

"An area comprising the Midwest and eastern coastal areas of the U.S. referred to as the "Rust Belt", once home to steel manufacturing and heavy industry, is experiencing a decline..." (1in.am, June 19, 2014, <u>https://www.lin.am/1336939.html</u>).

«Volkswagen-h նախկին գլխավոր տնօրեն Մարտին Վինթերքորնը կարող է դրամական փոխհատուցում ստանալ, այսպես կոչված «ոսկե պարաշյուտ»» (Armenia News, September 24, 2015, <u>https://news.am/arm/news /287586.html</u>):

The translation has been done by the author:

"Former CEO of Volkswagen, Martin Winterkorn, may receive substantial benefits, identified as "golden parachute" (Armenia News, September 24, 2015, https://news.am/arm/news/287586.html).

A. A question emerges: What functions do phraseological expressions specific to economic discourse perform, and can they be identified as formal terms?

We will examine the features attributed to terms and phraseological expressions.

1. Phraseological expressions employed in economic discourse were developed based on individual cases, phenomena, events, and relations in different periods of economic development and, consistent with the requirements of time, have become general, **objective** classifications of recurring phenomena, particularly acceptable within the scientific domain, which **thoroughly define** domain-specific concepts in economic discourse, related to economic terms. Therefore, the expressions developed based on metaphor are used to describe the current economic conditions and formally characterize their content.

"Floating Rate -1) refers to the interest rate associated with certain bonds, certificates of deposit, etc., that fluctuates with market interest rates and is determined by the base rate ..." (Bayadyan, 2004, p. 146).

Extralinguistic factors also determine the formation and application of idioms in economic contexts within formal discourse: they can be economic, social, political, or cultural events peculiar to any country. From this standpoint, the study of idioms allows us to assert that the majority of idioms related to the field of economics were originally expressions inherent to the lexicon of the language, which reflected the national identity and cultural mindset of the country, as well as the evolving political and economic relations, etc. Due to contemporary demands, the expressions developed from the private contexts obtained a generalized nature, identifying them as international economic concepts. Therefore, the expression **Dutch disease** (Groningen effect) was developed in 1959 after the discovery of the Groningen gas field in Holland. The significant growth of gas exports in the 1970s led to a decrease in the unemployment rate, a decline in the exports of manufactured products, and, conversely, an increase in import levels.

The Netherlands transitioned from an exporting country to an importing country. This economic situation captured the attention of economists and acquired the figurative expression **Dutch disease**, alongside its scientific definition:

112 MESSENGER OF ASUE 2024.3

Հոլանդական իիվանդություն (голландская болезнь, Dutch desease) is an economic situation in which the development of a specific sector or subsector of the economy (e.g., natural resources) negatively affects the development of other sectors (e.g., agriculture or light industry)¹.

Here is the quotation from the paper:

"The "Dutch disease" was distinctly evident in Colombia, when the increase in the prices of exported products has been accompanied by a significant increase in their volumes" (Vardanyan & Avagyan, 2015, p. 47).

2. The majority of idiomatic expressions, having developed a comprehensive character, are not included in the lexicon limited to a single language but are characteristic of the frameworks of economic terminology of international languages by a fixed scientific definition; therefore they are globally acknowledged linguistic units with a singular meaning and are called a singular concept with defined **semantic constraints** within the professional domain. For instance:

umվերшյին иնићипцթјпւն - (теневая экономика, shadow economy) is the sphere of economic activity that operates entirely outside the tax and regulatory system; therefore it is not reflected in state statistics.

"The shadow economy exists objectively and is a constantly reproduced system in the market economy, where business entities illegally conduct their economic activities" (Kotoyan, 2019, p. 39).

3. The terminology of phraseological expressions is descriptive, illustrative, and redefined, and their concepts and ideas are specific and scientifically defined. From this standpoint, the phrases hold an advantage related to the context of terms in the terminological schema: the lexical functions assigned to them ensure **conciseness** of expression of the scientific thought, **comprehensibility**, and **semantic reasoning** of the concepts. Consequently, the concept's meaning is perceived with greater **clarity** and **accuracy**. Therefore, the imagery of the designation of phrases does not instill artistic expression in the scientific discourse but enhances perceptible expressions in scientific discourse are considered purpose-driven methods of communication to express professional opinions, ideas, and novel ideas, which cannot be used arbitrarily and through the choice of the researcher (Simpson & Mendis, 2003, p. 421), for example, a resource curse, smart city, dead capital, etc. Here are some citations from Armenian and English scientific papers.

- "The concept of "resource curse" refers to a situation when developing countries rich in minerals and natural resources, to be more specific, countries rich in hydrocarbon resources, have been unable to attain economic and political advancement" (Movsisyan, 2023, p. 72).
- "One of the early arguments explaining the core reasons for a natural

¹ For explanations and definitions of economic phrases, please refer to specialized dictionaries introduced in references.

resource curse cites the volatility associated with natural resource prices as a destabilizing factor for long-term growth" (Kinnaman, 2023, p. 680).

The **resource curse** phraseological expression referenced in the scientific papers does not describe any fictional representation but conveys the idea of the economic concept and incentives for its emergence more comprehensively. We will now introduce the scientific definition of this expression.

Онипіришуры шытор - (ресурсное проклятие или парадокс изобилия, resource curse) - when some countries with extensive resource deposits are economically underdeveloped contrary to the countries characterized by resource scarcity.

4. Phraseological expressions, like compound idiomatic terms, have lexical stability, semantic integrity, and contextual suitability, such as **black market**, **subsidiary company, liquidity trap, money flight, Japanese candles**, etc. A quotation to demonstrate it:

- "In the economic literature, one can identify a range of recommendations concerning the techniques to overcome the **liquidity trap**" (Bejanyan, p. 77).

Replacing any individual component with a synonym or alternative term leads to the distortion of the sentence's meaning or the syntactic weakening of the phraseological expressions. Therefore, the phrases or idioms used in economic discourse are figurative, descriptive generic names of sophisticated professional phenomena and concepts expressed with stable lexical and semantic properties (Musinovna & Tadjibaevna, 2020, p. 359).

Therefore, economic phrases represent terminological and informational associations demonstrating substantive logic, precision, and argumentation. These features are characteristic of the terminological system inherent in any language. The illustrative and descriptive properties of the phrases ensure the clarity and conciseness of scientific thought, comprehensiveness, and semantic interpretation of the concepts. As a result, the scientific definition of the concept becomes more explicit and accurate.

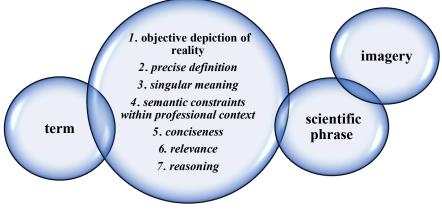


Figure 1.

114 MESSENGER OF ASUE 2024.3

B. The conversational Armenian language contains phrases that represent a range of phenomena of an economic nature, as well as actions frequently characterized by such words, which are roots and words within the professional lexicon, such as: to enter into debt, to touch the core interests, to square up, to knock the price down, to keep the goods off the floor, throw money down the drain, etc.

These phrases are not considered to be professional terms as they:

- 1. are predominantly used in informal, everyday discourse, in some manner related to public speaking, or are employed in artistic domains;
- 2. lack scientific definition;
- 3. can frequently be expressed through a single term;
- 4. are more illustrative.

Let us examine the expressions "throw money down the drain" and "money laundering".

Throw money down the drain (conversational) – to spend without purpose, to waste (Sargsyan, 1989, p. 184).

Money laundering (scientific) is the process of making illegally obtained money legitimate, typically by passing it through a sequence of legal, economic undertakings, thus hiding the factual origin of these revenues.

Despite the previously mentioned differences, both types of expressions demonstrate some fundamental features, where one aspect pertains to their national-cultural linguistic components.

Some phrases demonstrate the advantages of circumlocution, i.e. they describe and indirectly assign titles to objects or phenomena through description, pronouns, or metaphors (Avetisyan et al., 2019, p. 145). For example:

Black market – 1. illegal trade in non-commercial goods (illicit drug trade, prostitution, illegal foreign exchange transactions, human trafficking, etc.). 2. A place where illegal trade is conducted.

The word **black** is applied metaphorically: *negative, bad, inhumane*.

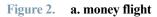
This phrase not only provides metaphorical characteristics and assigns names to economic realities but also provides its scientific definition and explanation.

Therefore, although the phrases used in scientific discourse demonstrate the advantages of circumlocution, they are not regarded as idioms because they represent fixed linguistic units with metaphorical expressions. They mainly characterize, assign names, and define concepts of the scientific domain with scientific accuracy and provide specialized explanations.

A significant number of economic terms are illustrated through visual symbols, which is one of the intrinsic features of the phraseological expressions in the language.







b. money laundering

CONCLUSIONS. Based on the findings of the research, the following can be concluded:

1. Phraseological expressions, demonstrated in scientific discourse encompassing all the qualities attributed to the term, are considered terminological expressions, i.e., scientific phrases, whose rationale is not to enrich the speech with visual representations but to entitle and define professional concepts. Complying with the norms of the scientific style, the phrases convey information with scientific precision, which is expressed through figurative and evocative labels of the phrases.

Most of them have a conceptual background, according to which they initially were integrated into the term system of a language and represented the political and economic, as well as national and cultural aspects of the country. In response to the demands of the time, the connections established based on private interests have obtained a universal character, referring to them as international economic concepts.

2. Scientific phrases are not colloquial expressions and cannot be considered idiomatic expressions, as they, possessing a semantic limitation in the professional domain, are formulated to name and define scientific concepts or phenomena.

3. By examining the linguistic features of the economic phrases, students will demonstrate expertise in professional communication on local and international platforms.

References

- 1. Abrahamyan, M. G., Sardaryan, A. H., Meliksetyan, V., & Asaturyan, S. (2021). *Methodology of Scientific Cognition*. Yerevan: Edit Print.
- Aimenova, M., Ospanova, A., Rakhimova, A., Sarsembayeva, A., & Mazhit, Z. (2019). Phraseological Terminology in the English Economic Discourse. *XLinguae*, *12* (1), 228-238. http://dx.doi.org/10.18355/XL.2019.12.01.18
- The media reported the size of the "golden parachute" of the former CEO of Volkswagen. 17:23, 24.09.2015. Armenia News. Retrieved from <u>https://news.am/arm/news/287586.html.</u>

- 4. Avetisyan, Yu., Sargsyan, A. et al. (2019). *Armenian Language and Speech Culture*. Yerevan: Zangak.
- 5. Bayadyan, A. (2004). *Financial Explanatory Dictionary*, Yerevan: Asoghik.
- 6. Bejanyan, H. (2018). "Liquidity Trap" in Conditions of Low Interest Rates and the Great Recession of the USA. *Messenger of Armenian State University of Economics, 1,* 76-82.
- 7. Gharslyan, A. (2023). Semantic Manifestations of Modern Armenian Economic Terms. *Scientific Artsakh*, 1(16), 79-88.
- 8. DOI: 10.52063/25792652-2023.1.16-79.
- 9. Gharslyan, A. (2023). *Teaching Economic Vocabulary through Linguistic Methodology (lecture series)*. Yerevan: Lusakn.
- Harutyunyan, A. (2024). Conceptual Mapping of "Economy is a Sick Organism" Metaphor. *Scientific Artsakh*, 2(21), 52-63. <u>https://cyberleninka.ru/article/n/conceptual-mapping-of-economyis-a-sick-organism-metaphor</u>
- In 10 years, the US lost more than 56,000 factories and plants. 17:59, 19.06.2014. *lin.am*. Retrieved from https://www.lin.am/1336939.html.
- 12. Katvalyan, V., & Harutyunyan, V. (2021). About Development Trends of Economic Terminology. *The Contemporary Issues of Socioeconomic Development in the Republic of Armenia*, 22-35. Retrieved from <u>https://arar.sci.am/dlibra/docmetadata?</u> <u>showContent=true&id=297115.</u>
- Kinnaman, T. (2023). A New Perspective on the Natural Resource Curse. World, 4(4), 670-683. <u>https://doi.org/10.3390/world4040042.</u>
- 14. Kirakosyan, G., & Khlghatyan, I. (2009). *Economic Theory*. Yerevan: Tntesaget.
- 15. Kotoyan, M. (2019). The Shadow Economy as a Threat to Economic Security. *Messenger of Armenian State University of Economics.* 3, 38-47.
- 16. Man, Sh., Wu, X., Yang, Y., & Meng, Q. (2021). An Assessment Approach to Urban Economic Resilience of the Rust Belt in China. *Complexity*, 1, 1-16. <u>https://doi.org/10.1155/2021/1935557</u>.
- 17. Markosyan, A., & Davtyan, T. (2008). *Glossary of the Most Used Economic Terms*. Yerevan.
- Movsisyan, Sh. (2023). Resource Curse or Driving Force to Economic Development: The Industry of Azerbaijan. *Amberd*, 4 (23), 71-78.
- Musinovna, S., & Tadjibaevna, M. (2020). Phraseology as an Independent Branch of Linguistics. *International journal of science and research (IJSR)*, 9(12), 359-361. https://www.ijsr.net/archive/v9i12/SR201204094925.pdf
- Nerubenko, N. V. (2013). Phraseological Units of Economic Discourse. Philological sciences. *Theoretical and practical issues*, 9(27), 142-144.
- Pakhlyan, A. (2020). Illegal Transplantation of Human Organs: Business or Terrorism? *Amberd Bulletin*, *4*, 95-101. Retrieved from https://arar.sci.am/Content/269740/95-101.pdf,
- 22. Papoyan, A., Badikyan, Kh. (2003). Syntax of the Modern Armenian Language. Yerevan, YSU Publishing House.

- Patlasov, O. Yu., & Sergienko, O. V. (2012). Typology of Destructive Business Behavior in the Mergers and Acquisitions Market (using the agricultural sector of the economy as an example). *Omsk Scientific Bulletin, 5* (112), 66-70.
- 24. Sargsyan, V. (1989). Armenian Phrases with Pictures. Yerevan: Luys.
- 25. Shishlova, I. (2020). Phraseology in the Academic Text. *The World of Science, Culture, Education, 2* (81), 576-577. DOI: <u>10.24411/1991-5497-2020-00415.</u>
- 26. Simpson, R., & Mendis, D. (2003). A Corpus-based Study of Idioms in Academic Speech. *Tesol Quarterly*, 37 (3), 419-441. <u>https://doi.org/10.2307/3588398.</u>
- Smith, A. (2005). *The Wealth of Nations*. An Electronic Classics Series Publication. Retrieved from <u>https://www.rrojasdatabank.info/Wealth-Nations.pdf</u>.
- 28. Vardanyan, Q., & Avagyan, G. (2015). The Disposition of the Armenian Economy to the "Dutch Disease". *Messenger of Armenian State University of Economics*, *3*, 45-57.
- 29. Yi, J. (2017). Managerial Incentives in the Presence of Golden Handshakes. *Finance Research Letters, Elsevier, 20*(C), 177-183. <u>https://doi.org/10.1016/j.frl.2016.09.023</u>
- Cambridge Dictionary. Retrieved from <u>https://dictionary.cambridge.org/dictionary/english/.</u>
- 31. Economic terms. In *Wikipedia*. Retrieved from <u>https://shorturl.at/4rCyK</u>
- 32. Financial Dictionary. Retrieved from https://capital.com/financial-dictionary#s.
- Financial Terms Dictionary. Retrieved from https://www.investopedia.com/financial-term-dictionary-4769738.
- 34. Glossary of Financial and Business Terms. Retrieved from <u>https://archive.nytimes.com/www.nytimes.com/library/financial/gl</u> <u>ossary/bfglosa.htm.</u>
- 35. Universal marketing dictionary. Retrieved from https://marketing-dictionary.org/.