

CONTENTS

MACROECONOMICS

***EDGAR AGHABEKYAN, GAYANE AVAGYAN,
KAMO DAVTYAN, LUIZA SARAFYAN***

The Results of the Cluster and Factor Analysis of the Living
Standards of the RA Households 5

FINANCE

ZAVEN MARGARYAN

The Main Issues of Assessing the Efficiency of Armenian Commercial
Banks Through Summary Coefficients of Financial Indicators..... 23

NERSES NERSISYAN

Income Insurance in the Beekeeping Sector 36

MANAGEMENT

***HAMAZASP GALSTYAN, KRISTINE TATOSYAN, GAGIK
BADADYAN, MHER SHAHINYAN, KATRIN TSATRYAN,
GRETA GURURYAN***

The Relationship Between Investments and Socio-Economic
Indicators in the RA Regions (Quantitative Assessments) 45

NAREK MELKUMYAN

The Current State of the Level of Digitalization of the Public
Administration System of the Republic of Armenia..... 67

SECTORIAL ECONOMICS

***SUSANNA AGHAJANYAN, MARINE NIKOGHOSYAN,
MERI BADALYAN, TATEVIK VARDANYAN***

Factor-Cluster Analysis in the Private Healthcare System of the
Republic of Armenia..... 81

***NAREK KARAPETYAN, AIDA MIRUMYAN,
NARINE PETROSYAN***

Spiralling Construction Costs During Construction Boom:
What Drives the Construction Material Markets? 91

TEACHING METHODOLOGY

ANNA GHARSLYAN

Terminological Investigation into the Domain of Economic Phrases	106
---	-----

List of the Publications of “Messenger of Armenian State University of Economics” in 2024.....	118
---	-----