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DECEMBER, 2022

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**THE CURRENT STATE OF DEVELOPMENT OF WORLD
SCIENCE: CHARACTERISTICS AND FEATURES**

IV INTERNATIONAL SCIENTIFIC AND THEORETICAL CONFERENCE



**EUROPEAN
SCIENTIFIC
PLATFORM**



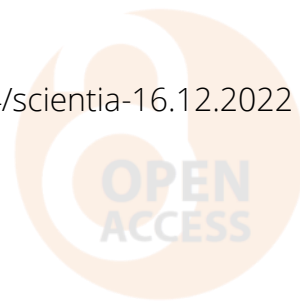


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**THE CURRENT STATE OF DEVELOPMENT OF WORLD
SCIENCE: CHARACTERISTICS AND FEATURES
IV International Scientific and Theoretical Conference**

Lisbon, 2022



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SECTION 15.

PHILOLOGY AND JOURNALISM

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LOANWORDS IN ENGLISH FINANCIAL TERMINOLOGY

Introduction. The dominant position of English promotes globalization, and globalization reinforces the use of English. Over the last few decades, the English financial terminological system has been significantly replenished with new lexemes; however, many of the existing financial terms have been in use for centuries. Numerous studies of the lexicon used in various fields of economics show the importance of the English in acquiring loanwords from other languages. This research looks into the role of other languages in shaping English financial lexicon.

Review of recent publications. Such scholars as J. Ayto, O. Beletskaya, Y. Bhana, P. Durkin, T. Finkenstaedt, M. Bielenia-Grajewska, J. Speake and others.

The **objective** of the paper is to look which languages have influenced English financial vocabulary and which particular domains rely heavily on loanwords. The material of the research comprised 94 loanwords in English financial terminology selected from the Internet sources.

Result of the research. A loan word or borrowing is a word adopted from a source language and incorporated into a recipient language without translation. With rapid process of globalization, interrelations among countries in areas of economics, politics, culture, science, and technology are increasingly growing. [2] As a result, English, as the world language, has borrowed a number of financial words from foreign languages like French, German, Italian, Chinese Japanese, Greek, Spanish etc. Thus, loan terms have become an important part of English financial vocabulary. [3]

English has been adding thousands of financial words to its lexicon by acquiring new words from other languages as shown below:

Table 1

Financial loanwords in English financial lexicon from other languages

Languages	Financial terms
French	treasury, rent, market, cost, labor, pay, price, arbitrage, coupon, entrepreneur, liquidity, assets, access, cash, debt, grant, mortgage, profit, salary, tax, wage, excess, insurance, broker, commission, default, equity, finance, merger
Latin	capital, budget, invest, fund, cent, money, pound, auction, liquidity, balance, commission, interest, dividend, inflation, premium, compensation, revenue, recession, bill, currency
Japanese	genba-shugi, keiretsu, zaibatsu, kanban, taguchi method, gensaki, kaizen, keiretsu, zaitech, tycoon

Table 1 continuation

Languages	Financial terms
Greek	option, delta, gamma, democracy, economy.
Italian	management, agio, spread, leverage, venture, valuta, invest, credit
Spanish	embargo, bonanza, gambit, currency pair, lot, minor
German	tender offer, bank, shilling, loan, loan-translation, loan shift, income, lend, spend, stock, loss
Dutch	dollar, day trader and day trading groats, guilder and mart

[created by the authors based on 1]

The pie chart below (Fig. 1) shows the frequency of English financial terminology derived from other languages:

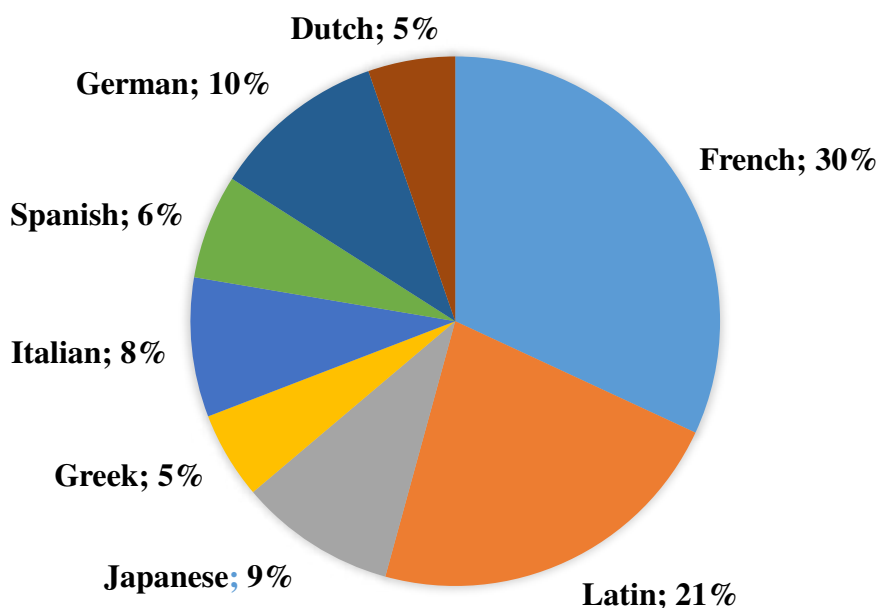


Fig. 1. The percentage of English financial terminology derived from other languages

[created by the authors]

The study of 94 English loanwords used in the financial sector of economy showed the domination of the French language (30%) followed by Latin (21%). Words of German origin account for 10%, Japanese – 9% and borrowed terms from Italian make up 8%. The Greek, Spanish and Dutch languages turned out to have the smallest impact on shaping the English financial terminological system (5-6% each).

Conclusion. English has gone through many periods in which large numbers of words from a particular language were borrowed. Presently modern English has developed a set of scientific and technological terms common to and used by all languages as is true with politics, media, and finance. Although many words from French, German, Spanish, Japanese, and Latin have been incorporated into English language, its wide usage, openness, flexibility, tolerance, as well as creativity make it possible to be the main body of international language in the merging of vocabularies.

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3. Which words did English take from other languages? (2018) [Blog]. Retrieved from <https://www.dictionary.com/e/borrowed-words/>