

Unification And Lexicographic Criteria Of Banking And Financial Terms

Feruz Baxtiyarovna Saidova¹, Nilufar Saliyevna Ataeva²

ABSTRACT

This article puts the emphasis on terminological fields such as banking and financial terms and developing lexical criteria. One of the important directions of lexicology is the work on defining the lexical-semantic, morphological structure of terms related to a particular field of science, their regulation, and the unification and the creation of terms for new scientific and technical fields. The issues of regulation of banking and financial terms have always been in the focus of terminological scholars. So, the issues of regulation of banking and financial terms have always been in the focus of terminological scholars. There is a need to study the banking and financial terminology of the modern Uzbek language, to classify it scientifically as well as to compare it with the English and Uzbek languages. "Creation of dictionaries of terms of special lexicons in the development of inter-sectoral banking, tax law, trade, marketing, foreign economic activity, due to the division of the terminological field of the banking and financial sector into components" -creates the necessity to form bilingual dictionaries of financial terms in polygraphic and electronic formats.

Key words: terminological fields, banking, scholars, criteria, lexicographic, terms, lexical, dictionaries, linguistics

INTRODUCTION

Extralinguistic, intralinguistic and linguistic factors in the development of science, technology, market economy and culture in the Republic of Uzbekistan as a result of economic reforms are leading to the emergence of many new concepts and terms in banking and financial sector which require necessary skills to organize terms, to harmonize and develop lexical criteria.

The influx of thousands of new terms and concepts from foreign languages into Uzbek in the late 1990s has led to divergences in the terminology of the national language. That is, a broad path has been paved to linguistic phenomena that are considered negative in linguistics - synonymy, polysemy, and homonymy. This negative, unfavorable situation complicates the information exchange process in the commute of information. Therefore, our main target in this section is to canvass current issues in detail, such as regulation of banking and financial terminology, its standardization and prevention of clutter, the development of lexical criteria.

¹PhD, Docent, Head of the Department "Foreign Languages" at Tashkent Institute of Finance, Tashkent, Uzbekistan. E-mail: saidova-f-b@mail.ru Orcid : 0000-0002-9877-0892

²Senior Teacher, "Foreign Languages" Department, Tashkent Institute of Finance, Tashkent, Uzbekistan. E-mail: author.uzb@mail.ru Orcid : 0000-0002-9877-0892

MATERIAL AND METHODS

“Terms actually enable all characteristics of linguistic lexical units. However, one of the important directions of lexicology is the work on defining the lexical-semantic, morphological structure of terms related to a particular field of science, their regulation, unification and the creation of terms for new scientific and technical fields. According to N.V. Serbinovskaya, "The terminological field alters as time passes by, reflecting the achievements of new expertise, some units disappear and new ones appear. There is a migration of terms within the terminological field, the transition to other semantic groups and a new position." In relation to Sven Jacobson (1984), "... the lack of standardization in the terminology of the social sciences has brought about an infinite proliferation in new concepts in a number of disciplines."

The issues of banking regulation and financial terms have always been in the focus of terminological scholars. The contribution of our prominent and grand linguists to lexicography is unprecedented, in particular, "Dictionary of Turkish words" compiled by famous poet and lexicographer Mahmud Kashgari (Devonu lug'atit turk), "Hibbat ul-Haqoyiq" by Ahmad Yugnaki, "Qutadgu bilig" by Yusuf Khas Hajib, "Bado-ul-lug" by Sheikh Suleiman Bukhari. It is of great importance that Alisher Navoi reflected lexicographical issues in his works of "Khazoinul-maoniy", "Khayratul-abror", Amir Temur' by his "Temur tuzuklari", Zahiriddin Muhammad Babur by his "Boburnoma" and others. Furthermore, V. V. Vinogradov (1978), G. O. Vinokur (2010), A. A. Reformatskiy (1967), O. S. Akhmanova (1969), A. S. Gerd, R. A. Budagov, S. Usmonov (2009), P. Nishonov, Ch. S. Abdullaeva, H. A. Dadabaev, Q. M. Musaev, O. O. Olimjanov, O. Akhmedov (2016), Sh. N. Abdullaeva also made their worthy contributions. It is known that the initial recognized dictionary abroad was of French origin, associated with the name of the city of Epinal, called "Epinal Glossary". Although this dictionary is akin to other dictionaries of that period, but there are overly few Latin words in the dictionary, where their interpretation is explained thoroughly. The main content of the Epinal glossary dictionary is not in Latin words, but in Old English words. For example: alium - garleac «garlic», sardines - herring and so on. The issues of regulation of banking and financial terms have always been under the discussion of terminological scholars. The first period is called "glossarization". At this stage, a simple approach to the description of the lexical structure of the language was of particular importance. In this context, the dictionary encompasses in itself specially selected words, the interpretation of which was not of a scientific nature. Dictionaries do not provide information on the grammatical and phonetic features of lexical units. There are also no practical samples of the use of words in the text (contextual). The following dictionaries belong to the dictionaries of this period: Promptuarium Parvulorum (Treasure box for young people - «Sokrovishchnitsa dlya molodeji»), Ortus Vocabulorum is called the space of words («Sad slov»), Alvearie («Uley»).

The second period in the history of English lexicography can be considered as the period of "complex dictionaries". The peculiarity of this phase is that it focuses mainly on the content of the everyday dictionary (set of words), which is explained by providing with units that are tricky to perceive or very short definitions that do not vary from one another. Dictionaries created during this period include: Table Alphabetical Robert Codr, An English Expositor John Balloca, English Dictionarie - "English Dictionary" English Dictionary”) Henry Cochrema, The New

World of English Words -“New World of English Words”(“ New World of English Words ”)
Edward Phillips etc.

The third period of English lexicography can be described as "pre-scientific (do nauchnyy)." The distinguishing feature of this period is the tendency of lexicographers to adopt certain norms in the process of word pronunciation, their phonetic-phonological pronunciation. Therefore, at this stage, almost all words should be normatively defined and the above-mentioned principles should be proved in practice. Some lexicographers try to give more information about a lexeme when creating dictionaries. Also, in this process, more attention was paid to the morphological structure, i.e the grammatical structure, than to the lexical-semantic definition of words.

It is worthy to note that in some dictionaries contextual (applied to the situation) lexemes are interpreted through quotations from the literature, and only their etymology is given. Such dictionaries include: Dictionary of English Language by Samuel Johnson, An American Dictionary of English Language by Noya Webster, and others. The first scientifically based dictionary was Thesaurus Roje, Roget Thesaurus, a thesaurus of English words and phrases of origin, is one of the first dictionaries in history. To date, this dictionary has become quite popular which was compiled in 1805 by the English lexicographer Peter Mark Roger and published in 1852. The Oxford English Dictionary is a remarkable dictionary of words and concepts that is a jewel of English lexicography and is widely and actively bestowed spanning the globe. Mahmud Kashgari's "Devonu lug'otit turk" plays a concequential role in the formation of lexicography of the Uzbek language. Devonu Lug'atit Turk is intended to explain the vocabulary and vocabulary of the Turkic peoples of its time, to reveal the meanings of words, to show the specific phonetic and morphological differences between the languages of different nations. As S. Mutallibov rightly admits, this dictionary is not only an explanatoryone, but also a phonetic and grammatical "treasure" of the language of the XI century.

RESULTS

Even today, such dictionaries are considered to be the bottom-line in our society. They assist to develop communication between citizens who speak various languages and to carry out significant works in various fields. There is a need to investigate the banking and financial terminology of the modern Uzbek language, to classify it scientifically and to compare it with English and Uzbek languages. "Creation of dictionaries of special lexicon terms in the development of inter-sectoral banking, tax law, trade, marketing, foreign economic activity, due to the division of the terminological field of the banking and financial sector into components" - creates the need to form bilingual dictionaries of financial terms in polygraphic and electronic formats.

A comparative study of banking and financial terms is of more practical importance. At present, the problem of creating and improving monologue, bilingual and even trilingual (English-Uzbek, Uzbek-English, Russian-Uzbek, Uzbek-Russian, English-Russian-Uzbek) terminological dictionaries that are scientifically based, high-quality, understandable, able to meet the requirements of the time remains relevant. Hence, we need linguists to scrutinize this issue in more detail and find a solution. It requires the study of issues such as reduction, simplification and compaction of multi-component terms in the field of banking and finance along with their unification. The primary discrepancy between banking and financial terms and other terminological combinations is the relatively small number of short and concise terms that accurately, clearly and concisely express notions that need to be understood and expressed.

Nonetheless, such terms ensure the accuracy of mutual information exchange, facilitates the resolution of any disputes that may arise between specialists and experts.

In fact, today, in the field of banking and finance there is a principle of expression of certain concepts of foreign languages on the basis of their internal capabilities. That is, some of the terms received from foreign languages are given by transliteration, and some are substituted or translated by Uzbek alternatives, including marketing - marketing, plastic card - plastic card, liberalization - liberalization, ATM - automatic cash terminal (cash machine, cash dispenser, cashpoint), terminal – terminal device, commercial bank - commercial bank, small business - small business, mortgage bank - mortgage bank, national people's bank - national bank, agricultural bank - agricultural bank and so on.

DISCUSSION

Additionally, in the recent past, the banking and financially lexical layer of Uzbek language was enriched with a number of nascent terms such as the national currency, foreign currency, small business, medium business, private sector, private entrepreneurship, securities market, business association, cluster, order, leasing company, business incubator, exchange rate, etc. The linguistic-statistical result based on the analysis of the "Explanatory Dictionary of the Uzbek language" in the course of the study delineated that the frequency of the use of banking and financial terms in the common language is relatively mere. In particular, of the 60,000 words in the glossary, only 500, or 0.7%, are banking and financial terms.

One of the main principles of compiling annotated dictionaries is that the factual example is of special importance in revealing the meaning and essence of the keyword. Speaking about the principles of structure of etymological dictionaries, it needs to be claimed that the "Etymological Dictionary of the Uzbek language" compiled by Sh. Rakhmatullaev, is the only etymological dictionary in Uzbek language. The interpretation of dictionary articles begins with a word or a referenced word, and they are arranged in strict alphabetical order, given in sequence with capital letters. Most of the terms in Uzbek consist of word-terms (formed with the addition of suffixes), term-compound words, and terms formed on the basis of semantic (mainly metaphorical) migration. At the same time, a certain part of terms in Uzbek consists of terms that occur through their own simple words, assimilations, terminology and anthroponyms through metonymic migration.

CONCLUSION

Recently, there has been a tendency in English lexicography to reflect language phenomena in relation to lingocultural principles and factors. There is a peculiar positive influence of culture on the formation of language, its improvement and enrichment. It is no exaggeration to say that the publication of dictionaries such as the Longman English Dictionary of Language and Culture, Macmillan Dictionary is one of the most productive results of linguoculturology. Analyzing the research work in the field of lexicography, supporting the mentioned approaches and principles, in order to effectively organize practical work in the field of banking and finance, i.e lexicography, special attention should be paid to the following issues:

- before creating bilingual (English-Uzbek, Uzbek-English) and annotated dictionaries of banking and financial terms, it is necessary to have a complete knowledge of the specifics (integral and differential) of industry terms;
- determining the lexical-semantic description of banking and financial terms in English and Uzbek, in addition to grammatical (morphological), phonetic, lexical, syntactic, stylistic aspects, and to scientifically substantiate the paradigmatic relationship of terms in the field;
- it is necessary to update lexicographic methods and tools, to include descriptions, instructions, tables based on pictures and drawings;
- to take into account the fact that polysemantic terms enable various meanings in different interdisciplinary situations (to interpret the term on the basis of each situation), to react to the occurrence of events in the determination and reterminization of terms;
- the need to create not only explanatory or bilingual or trilingual dictionaries of banking and financial terms, but also the creation of dictionaries with the etymology of each term;
- the need to develop accurate, clear and succinct definitions (i.e, the definitions of some banking and financial terms are complex and ambiguous).

REFERENCES

1. Akhmanova O. S. (1969) Dictionary of linguistic terms M.: Encyclopedia 607 P.;
2. Akhmanova O. S., Agapova G. (1974) Terminology. Theory and Method. M., 206 p.;
3. Akhmedov O. S. (2016) Linguistic analysis and translation problems of tax and customs terms in English and Uzbek languages- T.
4. Melnikov G. P. (1991) Fundamental of terminology. M., 3p.
5. Reformatskiy A. A. (1967) History introduction to the linguistics M.
6. Reformatskiy A. A. (1968) How to work on terminology - basics and methods. – M.138p.,
7. Reformatskiy A. A. (1986) Thoughts on terminology // Modern problems of terminology- M. 198 p
8. Sven Jacobson. (1984) Three types of Terminologies–Euralex.P.357. <http://www.euralex.org/search-results/q=Sven%20Jacobson>
9. Vinogradov.V.V. (1978) The main stages of the history of the Russian language // Selected works. History of the Russian literary language. M,-10-64p
10. Vinokur G. O. (1939) Some phenomena of word formation in Russian technical terminology-M. – 61p.;
11. Vinokur G. O. (2010) History of the Russian literary language-M.,Librokom – 192 p;
12. Usmanov R. (2009) The problem of Uzbek terminology-Tashkent.