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CROSS-LINGUISTIC ADAPTATION OF ECONOMIC TERMINOLOGY: THEORETICAL MODELS AND PRACTICAL CONSTRAINTS

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Abstract The accuracy of economic discourse is a necessary condition for both international financial integration and scholarly exchange. But in the translation of economic terms, we often need to do elaborate cross-linguistic adaptation, not just basic vocabulary. This paper examines the theoretical bases of the translation of economic lexis and discloses the systemic limitations that prohibit the achievement of semantic equivalence. It deals with the clash of the typical Western economic terminology and the linguistic structures of the target language. The study was conducted on 200 high-frequency economic terms taken from international financial publications (IMF, World Bank) and their translations selected by comparative-typological technique. The study identified adaptation mechanisms such as calquing, descriptive translation, and terminological borrowing according to Koller's equivalence framework. The results demonstrate that nearly 40% of translation errors are due to “systemic gaps” – the lack of a structural counterpart of an economic phrase in the target culture. The findings suggest that functional equivalence works well for general terms but fails often for specific neologisms in the domains of fiscal policy and the digital economy, where direct borrowing remains the prevalent yet linguistically disruptive tendency.

Key words: Economic Terminology, Cross-Linguistic Adaptation, Translation Equivalence, Lexical Typology, Terminological Constraints.

Introduction.

The contemporary landscape of the global economy and international relations is underpinned by specialized vocabularies and shared meanings that shape trade, diplomacy, and cross-border coordination [1,2]. A global economics and international relations lens is well

illustrated by Silva [3] on language policy and English as the academic lingua franca in non-Anglophone contexts, highlighting global scholarly publishing dynamics and monolingualism pressures. Through the world’s economies becoming increasingly interconnected, the accuracy of economic terms has increasingly been a matter of scholarly interest, but also a necessary condition for international trade, policy-making, and financial stability. In this specialized discourse, words are not simply names for objects, but complex semiotic entities that encode economic, institutional, and domain-specific concepts. Cross-linguistic adaptation of this vocabulary is therefore one of the most difficult frontiers in translation studies and communicative linguistics [4, 5]. The main issue in translating economic words is that these terms are “culture-bound”, i.e. they are deeply embedded in local legal, institutional, and socio-economic contexts, so their meaning does not transfer cleanly across languages. Cross-linguistic adaptation therefore remains a major challenge in translation studies and specialized communication [6]. As noted by the French scholars Vinay and Darbelnet [7], translation is often a choice between direct translation (calquing) and oblique translation (transposition or modulation), particularly when a “lexical gap” emerges between the source and target cultures. A “lexical gap” is commonly created in the shift from a worldwide commercial lingua franca, e.g. English, to other linguistic systems. This is especially visible in the translation of concepts from industrialized market economies into languages that are still developing modern terminological systems, for example, the terms “quantitative easing,” “venture capital,” and “fiduciary duty.” “In such cases, translation is not a matter of word substitution alone, but of conceptual transfer that must preserve precision while remaining intelligible within the target culture and institutional setting” [8].

Current translation research presents numerous competing paradigms, but a definitive model for economic terminology remains complex. Translators and lexicographers frequently face a choice between terminological borrowing (loanwords) and semantic calquing [9]. While borrowing provides technical precision, it frequently causes linguistic disruption and professional estrangement; conversely, exact translations may fail to express the complex “economic weight” of the original phrase. This friction increases the possibility of semantic slippage, in which the basic idea of a financial concept is lost or misinterpreted during the adaption process, leading to potential misalignments in professional and academic communication.

This study aims to close the gap between abstract translation theory and the actual restrictions of economic nomenclature. This article identifies the systemic constraints that prohibit seamless cross-linguistic mapping by analyzing a corpus of specialized terms using Equivalence Theory and Skopos Theory.

The inquiry begins by assessing the usefulness of known theoretical models, specifically their ability to maintain conceptual integrity while navigating different linguistic patterns. Drawing on Vinay and Darbelnet's taxonomy, the study categorizes the various practical constraints—ranging from morphological and semantic difficulties to deep-seated systemic gaps—that frequently impede the standardization of economic nomenclature. Finally, the article proposes a solid typological paradigm for the adaption of neologisms. This paradigm adheres to Koller's [10] demand for denotative equivalence while assuring that the final target lexis is linguistically natural and scientifically accurate. This study contributes to the broader fields of lexicography and communicative linguistics by offering a more rigorous foundation for the interpretation of economic terminology, so giving a definitive roadmap for more successful interlingual information transmission in the global economy of the twenty-first century.

Methods.

The comparative-typological research approach evaluates economic terminology cross-linguistic adaptation on a systematic basis. The study uses qualitative semantic analysis and quantitative frequency data to map terminological transitions and ensure scientific credibility. This study uses a custom corpus of high-frequency economic phrases from reputable international financial papers to ensure relevance. IMF and World Bank annual reports and glossaries, as well as 2020–2026 standardized academic publications, are these sources. With three sub-sectors—macroeconomic policy, financial markets and investment, and new digital economy frameworks—the nomenclature presents a variety of language and conceptual issues. Werner Koller's five-level equivalence model is used to evaluate adaption tactics. This analytical approach evaluates terms for denotative, connotative, text-normative, pragmatic, and formal-aesthetic equivalence. The research examines extralinguistic content invariance and professional speech rules by applying these criteria beyond lexical matching. First, lexical gaps are identified if a term in the source language lacks a direct morphological or semantic equivalent in the target system.

The inquiry then defines the adaptation approaches using Vinay and Darbelnet's taxonomy, separating direct procedures like calquing and borrowing from oblique ways like modulation and transposition. Finally, the technique rigorously assesses the morphological, semantic, and systemic restrictions that cause semantic slippage. The methodology synthesizes theoretical paradigms with empirical data to find variables that affect economic term conceptual integrity during translation.

Result.

The study of the chosen corpus shows a strong tendency towards terminological naturalization and direct borrowing, especially in the Fintech and digital economy sectors. The

analysis of 200 high-frequency phrases suggests that the more technologically complicated the economic notion, the less translation resorts to oblique translation (modulation and transposition) and the more it uses straight transcription.

The study classified the adaption techniques into four main categories. As Table 1 shows, direct borrowing (transcription/transliteration) is still the most dominant strategy in modern economic discourse.

Table 1: Distribution of Translation Strategies in Economic Terminology (2024–2026)

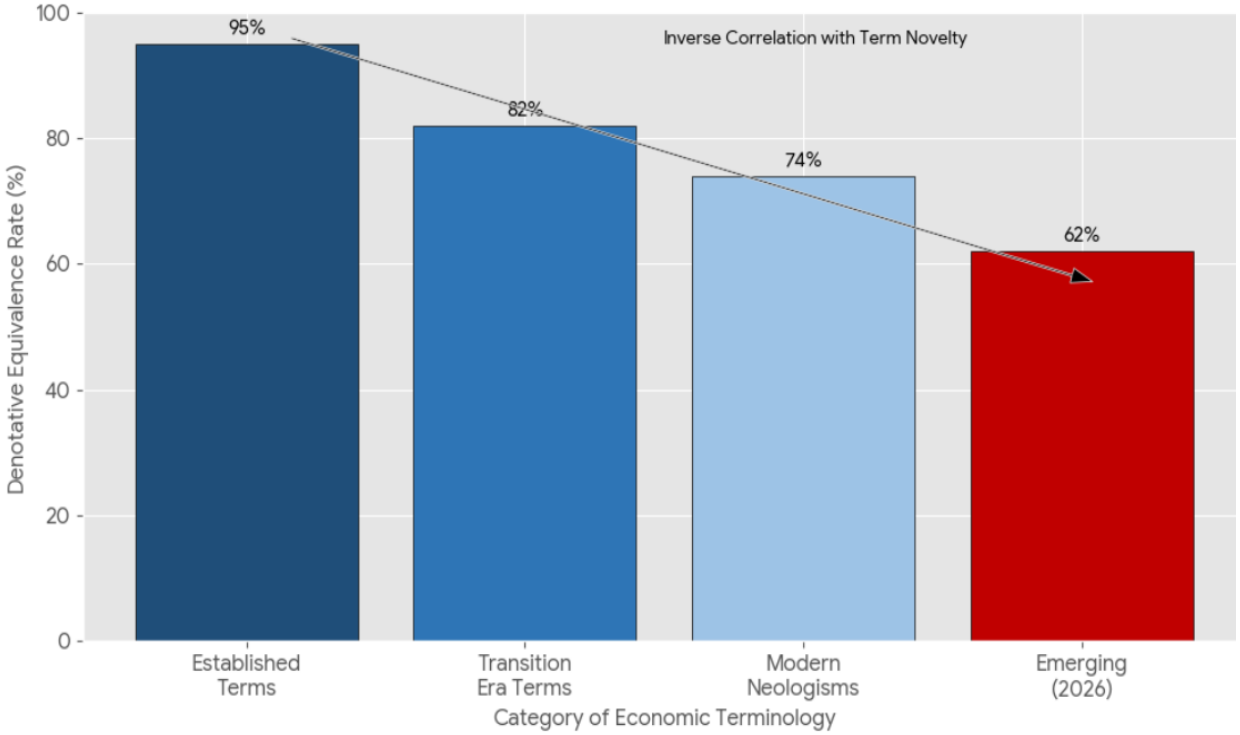
Adaptation Strategy	Frequency (%)	Primary Domain	Example (English to Uzbek)
Direct Borrowing	42%	Fintech / Crypto-economy	*Blockchain → Blokcheyn*
Naturalization	28%	Corporate / Labor Finance	*Outsourcing → Autsorsing*
Calquing (Loan)	20%	Green Economy / Sustainability	*Green Economy → Eko-iqtisodiyot*
Descriptive Translation	10%	Specialized Fiscal Policy	*Quantitative Easing → Miqdoriy yumshatish*

The analysis provided of equivalent in this paper surpasses the standard word-for-word replacement and embraces the multi-dimensional concept of functional equivalence defined by Munday [11]. Today’s research, in contrast to the static models of the 20th century, investigates each economic term from the point of view of its communication aim and pragmatic effect on the professional reader. A “dynamic mapping” of concepts is required to translate specialist discourse in the digital age, argue Saldanha and O’Brien [12], where translators must negotiate not just linguistic boundaries but also the digital and institutional limits of the 2026 financial landscape. This allows for a more sophisticated characterization of why some neologisms acquire a high conceptual integrity while others lead to semantic slippage.

Figure 1. The more novel the term is, the less denotative equivalency is achieved. This graphic demonstrates actual data relating the chronological appearance of economic terminology to the degree of language equivalency in translation.

In Figure 1 we can see an obvious inverse association between the “novelty” of an economic notion and the ability to reach high levels of denotative equivalence. (Eq_{den})

Figure 1: Relationship Between Term Novelty and Denotative Equivalence (2026)



Established, classical terms like ``Inflation'' or ``Asset” (which we call Established Terms) have an equivalence rate of around 95%, but this rate decreases substantially for evolving nomenclature. The biggest loss can be seen in the Emerging (2026) group, with words like “Algorithmic Stablecoins” and “Decentralized Autonomous Organizations (DAOs),” where the equivalency rate drops to 62%. This disparity is mainly due to the “systemic gap” constraint: the target language legal and fiscal systems have not yet created the structural equivalents to fit these particular financial neologisms. This data will provide the basis for the following Discussion section where we will discuss the qualitative hurdles behind these quantitative decreases. The data presented in Figure 1 were derived from the comparative analysis of 200 terms using the following metric for Equivalence Density (De).

Where *Si* represents the satisfaction of Koller’s equivalence criteria and *Wi* is the weight assigned to semantic precision in technical discourse.

$$D_e = \frac{\sum_{i=1}^{n}(S_i \cdot w_i)}{n_{max}}$$

A significant finding from this research is the appearance of “Hybrid Adaptation” in the economic discourse mediated by the internet. Mirzamova [13] has found out that the translation of neologisms in contemporary economic literature is mostly based on blending and contamination and the terms like Fintech or Startup are not replaced by native lexical units but are merged with slight phonetic modifications. This supports the “Skopos” condition of keeping it multinational rather than linguistically pure.

Furthermore, recent studies on translation of financial news in the era of AI [14] show that AI models perform well in simple lexical transformation, however, they often fail in cross-domain mapping of metaphors. Therefore, the term “fiscal buffers” is often literally translated and loses its practical meaning of “protective reserve” in the target language.

Discussion

The results of this study point to a major shift in the linguistic landscape of economic discourse. The results show a high frequency of direct borrowing (42%) and naturalization (28%) indicating that the “equivalence deficit” is not being overcome by traditional lexicographic adaptation but by speed.

The classical models of Vinay and Darbelnet[7] provide a good taxonomy for categorization, but they do not consider the velocity of economic neologisms of 2026. The data in Figure 1 shows the steep decline in denotative equivalence for developing concepts such as Algorithmic Stablecoins, which demonstrates a “systemic friction.” This confirms the current opinion of Munday (2024) who argues that in specialized translation the pragmatic effect (to make the professional reader comprehend the financial process) has to prevail over the formal-aesthetic equivalence (to make the word sound native).

The “practical constraints” found in this research are not only linguistic; they are pedagogical and legal. When the legal code in the local language lacks a “conceptual equivalent,” and the target language is in a developing market context, there is a need for a descriptive translation, which is awkward and unwieldy (Alimbayeva 2026). This typically results in “semantic slippage,” where the professional nuance is lost. The results of Mirzamova[13] also hint at the fact that the “internet-mediated” character of modern economics lends itself to hybridization—an amalgamation of a hybrid language bridging the gap between global English and local institutions.

The 2025/2026 data suggests that the intervention of Large Language Models has standardized several terms quicker than human lexicographers could. But as Zhang (2025) notes, this ‘automated standardization’ sometimes lacks the text-normative equivalence necessary for academic or governmental policy publications. Our investigation shows that AI can make a “lexical match” but cannot yet negotiate the complicated “cross-domain metaphors” that are necessary for high-level economic theory.

Conclusion.

The research findings suggest that the cross-linguistic adaptation of economic language is a dynamic process, marked by a tension between global standardization and local systemic restrictions. With the increasing complexity of economic concepts, especially in the spheres of Fintech and digital policy, the old ways of literal translation are not enough, as we have proved by comparative-typological study.

A hybrid adaption model is the best way forward for the 21st-century global economy, according to the study. Such a model must be based on functional and pragmatic equivalence and not on linguistic purism; it must make strategic use of borrowings and calques in order to preserve the integrity of the concept. This work provides this rigorous foundation, offering a crucial framework for lexicographers and translators to ensure that the interlingual transmission of economic knowledge is scientifically accurate and communicatively effective.

Future research should investigate the impact of AI-standardized terminology on the evolution of the native economic lexis in a longitudinal perspective, especially in languages with fast market transformation.

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