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TECHNOLOGICAL NEOLOGISMS IN GLOBAL ECONOMY: A CORPUS-BASED STUDY ON FINTECH TERMINOLOGY IN NON-RELATED LANGUAGES

Durdona Khamidova
Lecturer, dhamidova10@gmail.com
https://orcid.org/0000-0002-1487-6690
UZBEKISTAN STATE WORLD LANGUAGES UNIVERSITY
English Philology faculty

Abstract The rapid development of global finance under the influence of decentralized technologies and artificial intelligence has produced a specialized stratum of neologisms “Fintech”. The integration of these concepts is particularly challenging for non-related languages because of the lack of common morphological bases and the different financial law systems. The current research is aimed at investigating the linguistic means of adaptation of Fintech terms, including decentralized finance (DeFi), smart contracts and liquidity mining, from English into a non-related language system. The investigation is trying to see if existing dependence on direct borrowing is causing “lexical colonization” or if semantic adaptation is still a possible method. A corpus-based technique was adopted to extract 150 Fintech-specific neologisms from 2024-2026 digital financial data (e.g., CoinDesk, Bloomberg and the BIS). A comparative-typological analysis was performed to determine the frequency of four adaptation strategies: transliteration, semantic calquing, descriptive paraphrasing, and hybrid compounding. Preliminary results show a dominant (58%) tendency towards direct translation, especially for platform-based notions. However, the data demonstrates considerable “conceptual opacity” among professional users when phrases are borrowed without morphological change. The study shows an increasing tendency to “hybridize” in 2026, where English roots are merged with native suffixes, bridging the gap between global standardization and local grammar. The study reveals that for unrelated languages, a strictly “loan-based” strategy is unsuitable for professional education. A Bilingual Lexicographic Mapping (BLM) model is proposed in this work to aid in the standardization of Fintech lexis, preventing technological innovation from causing linguistic exclusion.

Keywords: Fintech Neologisms, Corpus Linguistics, Non-Related Languages, Financial Adaptation, Lexicographic Mapping, Digital Economy.

Introduction

The paradigm shift to “algorithmic finance” and decentralized ecosystems defines the global economy of 2026 [1]. This technological revolution has not only disrupted traditional banking but has also catalyzed the birth of a complex stratum of **technological neologisms**. Terms such as *blockchain, decentralized finance (DeFi), smart contracts,* and *liquidity pools* have moved from niche technical forums into the mainstream of global economic discourse [2]. However, the rate of this specialized lexicon’s growth has left traditional lexicographic systems in the dust, causing a severe “equivalence deficit” between unrelated languages.

For languages that are typologically distant from the Indo-European family, such as those in the Turkic or Finno-Ugric groupings, adjusting Fintech terminology is a significant structural difficulty. Unlike related languages with Latin or Greek roots, non-related languages face morphological friction while seeking to incorporate English-led Fintech lexicon. According to Saldanha and O'Brien [3], translating specialized discourse in the digital era is a dynamic process of “mapping concepts” across various systemic realities, rather than a static act of locating synonyms.

The key point of debate is the tension between global standards and linguistic sovereignty. The current tendency is toward substantial reliance on straight borrowing, when English concepts are imported with little phonetic change. This makes for speed but also produces a “conceptual opacity”: a condition in which the professional audience uses the phrase without knowing its economic mechanism. Alimbayeva [4] argues that this lack of morphological integration can result in the marginalization of native academic speech in the context of “lexical colonization.” We must establish, as a matter of urgency, if the old adaptation tactics such as calquing or descriptive paraphrasing are still relevant to the high-velocity neologisms of the 2026 digital economy.

This work deals with the corpus-based analysis of the adaptation of Fintech neologisms in a non-related linguistic system. The research assesses a corpus of 150 phrases drawn from recent financial reports and tries to consider the main linguistic mechanisms of transition from English to the target language. Furthermore, various adaption mechanisms are evaluated in terms of the degree of semantic equivalence obtained within a modern functionalist paradigm. We propose a Typological Adaptation Model which reconciles the necessity for international technical accuracy with the structural requirements of non-related languages.

Methodology.

This study used corpus linguistics and comparative-typological analysis. Specifically, 150 Fintech phrases from digital financial platforms, Central Bank reports, and papers released between 2024 and 2026 compose the primary data. This “Fintech Corpus” (FC) comprises data from the Bank for International Settlements (BIS), current World Economic Forum publications on the future of global fintech, and white papers on the digital economy that concern words with no historical antecedent in the target language. Focusing on the dynamics of integration into a non-related linguistic system, the study goes beyond static equivalence, adopting the latest paradigms in domain-specific terminology management [5], in which morphological and systemic distances represent major obstacles to the fluid transfer of concepts between typologically disparate languages

This study uses Munday's “Dynamic Mapping” concept [6] to emphasize pragmatic and functional equivalency over formal-aesthetic matching.

The analytical process involves three steps: identifying “Terminological Neoplasms” (new concepts like Yield Farming), categorizing adaptation techniques (from direct transliteration to complex semantic calquing), and qualitatively assessing “Semantic Loss” when these terms are integrated into a non-related grammatical structure. This method lets you assess how non-related languages are adapting to the global digital economy using data.

Concordance software identified high-frequency neologisms, which were subsequently classified by formation and translation channels based on current economic speech research [7]. The pragmatic equivalence of each strategy is assessed, separating “lexical colonization” (pure borrowing) from “structural adaptation”. The research examines the effect of domain-specificity in financial education, as noted by Oncevay et al. [8], to better understand how models translate highly technical tax and financial terminology into typologically distant languages from English.

The study evaluates the communicative efficacy of these adjustments by qualitatively verifying professional usage norms. Using the criteria for precision and regulatory compliance in fintech translation [9], the study reveals several “structural disadvantages” that cause conceptual opacity among professional users. The methodology builds a strong foundation for a Typological Adaptation Model by combining frequency data with an assessment of semantic slippage. This concept seeks to strike a balance between the requirement for worldwide technical standardization and the preservation of linguistic integrity in unrelated languages in the more digital and AI-driven 2026 global economy.

Result.

Investigated terms of Fintech corpus shows a hierarchy preference for adaptation strategies, driven by speed and international interoperability. The evidence reveals that non-

related languages are progressively bridging the “equivalence gap” through morphological borrowing rather than semantic invention.

Quantitative corpus mapping demonstrates that Direct Morphological Transliteration dominates with 54% of phrases. This is common in “Platform-Specific” nomenclature where the English root is a worldwide tag.

Table 1: Fintech Neologism Adaptation Strategies (2025–2026 Data)

Strategy	Frequency (%)	Proof of Usage (Examples)	Equivalence Type
Direct Transliteration	54%	Staking, Blockchain, NFT	Formal
Hybrid Compounding	22%	Digital-iqtisodiyot, Token-lashtirish	Functional
Semantic Calquing	16%	Smart Contract (aqlli shartnoma)	Denotative
Descriptive Expansion	8%	Yield Farming (daromadli dehqonchilik)	Pragmatic

The key “proof” in 2026 data is Hybrid Compounding. 22% of modern Fintech phrases use an English root with a native functional suffix, unlike older economic terms that were translated or borrowed. This “hybridity” helps typologically varied languages survive by accepting foreign technical notions while maintaining grammatical consistency, according to Oncevay et al. [8]. A “conceptual opacity” threshold was found in qualitative testing. Direct Transliteration is the most common yet the least understood by non-experts. Fernández-Parra [5] calls borrowing a “terminological barrier” to financial literacy in underdeveloped nations. Comparison of Semantic Stability Further analysis shows that Semantic Calquing (16%) has the highest conceptual integrity but is the slowest to market. Descriptive Expansion is the goal language for complex terms like “Zero-Knowledge Proofs” according to empirical data. Since character length limits force a return to short English borrowings regardless of linguistic appropriateness, such expansions often fail in digital interfaces (UI/UX), according to the 2025 Fintech Guide (Language IO).

Discussion.

This study shows a shift in global finance's linguistic architecture, particularly in the “velocity” of terminological integration in non-related languages. The popularity of Direct Morphological Transliteration (54%) implies that the digital marketplace has replaced the academy committee-based lexicographic cycle of term analysis, translation, and standardization.

Fernández-Parra[5] calls the high borrowing rate the “pressure of synchronization.” Lack of shared morphological roots with English causes “systemic friction” in non-related languages, making semantic calquing (e.g., Smart Contract → Аєлли шартнома) challenging. Section 3

shows that calquing improves denotative clarity but fails to reach pragmatic equality for international interoperability. Even at the expense of national linguistic purity, professional users prioritize the English-root term to maintain a “lexical bridge” to the global financial system.

The 22% increase in Hybrid Compounding in 2026 is striking. This is a typologically diverse language “middle path” technique. Using an English root (e.g., Token-) and native functional suffix (e.g., -лаштириш) allows the language to incorporate a foreign technical notion while maintaining its internal grammar. Oncevay et al. (2025) claim that hybridization is the main way “low-resource” or unrelated languages survive the AI-driven digital economy's linguistic challenges.

Although borrowing is efficient, “conceptual opacity” is a major issue for academic and professional education. According to the 2025 Fintech Guide (Language IO), transliterating terminology like “Yield Farming” or “Staking” without descriptive support hides the economic mechanism from non-experts. This “terminological barrier” hinders financial literacy. According to the research, a language cannot rely simply on “lexical colonization.” for economic progress. Instead, a structured Typological Adaptation Model that favors hybridization over borrowing is needed to ensure that technological progress promotes economic understanding rather than linguistic exclusion.

Conclusion

The “lexical frontier” of the 2026 global economy was outlined by this study, showing that Fintech terminology adaption in non-related languages involves a complicated balance between speed and clarity. Direct borrowing allows fast incorporation into global networks but risks dividing specialists and the public.

Hybrid Adaptation is the future of economic terminology in non-related languages, says research. Using a strict framework that combines international technical roots with native morphological features, lexicographers may keep specialized lexis globally standardized and locally accessible. This report outlines a plan to standardize digital finance lexis, ensuring that interlingual information transmission remains a tool for participation in the global economy.

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