# The Theoritical View To English-Language Banking Terminology In The Language System

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**Abstract:** This article is devoted to the theoretical view of banking terminology in linguistics and their translation into native language. It tries to identify the main differences between the term and the nomenclature unit as the main units of special vocabulary.

**Keywords**— scientific and technical translation, special sublanguage, typology of banking terms, special purposes, banking terms, modern dictionaries are special vocabulary.

#### 1. Introduction

Today, when a foreign language has turned from a specialty into a language for special purposes, it is important to remember the following: language for special purposes should provide professional communicative (LSP) competence of a specialist. Naturally, with such a "profiling" approach, terminology plays a major role. Different researchers group and classify the means of expression in the field of LSP in different ways: general scientific terms, interdisciplinary, highly specialized, author's, regional, universal, etc. However, no one denies the fact that the key point in LSP training is the special vocabulary of a particular field of knowledge, represented by terminology.

## 2. METHODOLOGY

Contemporary philology is also undergoing major changes in a rapidly changing world. Now the attention of philologists is increasingly riveted to specialized texts: informational, business, economic, legal, political, advertising, scientific and technical, etc. "There is no need to prove that the audience of these texts (oral and written) is several times larger than the audience of, for example, poetry and drama, so the change in the focus of philological science seems to be at least justified" (Marchuk, 1987, p. 5). Scientific and technical texts and, accordingly, scientific and technical translation, which fully reflects the scale of the growth of scientific and technological progress, are moving rather rapidly to the center of philological and linguistic research and are acquiring priority importance.

The constantly growing interest in the translation of highly specialized literature testifies, first of all, to the development of specialized branches of scientific knowledge and human activity in narrow professional spheres and, consequently, to the increased role of the "language for special purposes" itself, used by specialists in various fields.

A.C. Gerd describes the nature of the emergence of LSP in the following way: "As it develops, a separate special knowledge looks for special means of expression, looks for

its own special language. This is how a language for expressing its special thoughts, goals, ideas and ideals arises - a language for special purposes (LSP)" (Gerd, 2005, p. 27).

In the course of its development, special knowledge sought a sign system, the language of its expression. Here the following forms of the symbolic embodiment of scientific knowledge should be distinguished:

- 1) the code itself, the language for recording the content of knowledge in the form of symbols, words, phrases, sentences, etc.:
- 2) various types of texts expressing scientific knowledge in one language or another.

In the course of the development of a special sublanguage, the system of its concepts firmly enters the system of the common language and becomes its direct element. Scientific professional concepts are looking for their embodiment in words, phrases, syntactic constructions; new words, designations, terms appear. "The content of knowledge begins to penetrate the signs of the chosen language, saturate and fill them. New words and terms are subject to the action of all mechanisms of the language system" (Gerd, 2005, p. 27).

Special knowledge, which has found its expression in a term, is included in the semantic system of one or another special language, becoming an integral component of the lexical-semantic system of the common language.

As MV Marchuk notes, in the overwhelming majority of cases, new words that arise in a particular natural language are terms that are a direct means of expressing LSP and reflect new concepts of science, technology, politics, economics, and the sphere of business communication. "The modern linguistic situation, characterized by the informatization of society and the so-called" information explosion", makes us pay special attention to the growth and expansion of lexical meanings and the role of terms and terminology" (Marchuk, 1996, p. 8).

The growing significance and development of scientific and technical knowledge today is reflected in the fact that

over 90% of new words appearing in modern dictionaries are special vocabulary. It is also observed that the increase in the number of terms in various areas of special knowledge exceeds the increase in the number of commonly used words of the language.

In the context of the extremely rapid development of science and technology, and with this the increased role and importance of international business and scientific relations, the problems of unification and standardization of terminology have become especially urgent in recent decades. One of the main ways of normative work on the standardization of terminology is the compilation of terminological dictionaries. It is difficult to overestimate the role of educational terminological dictionaries in the process of teaching specialists and students studying this special language for professional purposes (LBR), as well as in the process of creating and strengthening international scientific and professional relations.

Despite a significant amount of scientific terminological research in areas related to the banking sector, such as finance, business, stock exchange, etc., the terminology of banking has not yet received detailed coverage from the point of view of typological and functional features of this sublanguage.

Although there are works devoted to certain aspects of the functioning of the terms of this system, a detailed and detailed study of this terminology from the point of view of typology for the purpose of analysis. its current state and the development of criteria for the compilation of an educational terminological dictionary of banking is certainly necessary.

It follows from the foregoing that the relevance of this topic is due to insufficient knowledge of the English terminology of banking, since the issue of studying the typological features of the terminology of banking in the language system and its functioning in speech practice, in fact, has not received due attention. The choice of the topic of this study also seems justified, since a deep study of the selected terminological field will allow work to unify this terminology and, as a result of this activity, develop criteria for the selection of terms for compiling an educational vocabulary-minimum of terms, focused on students and banking professionals.

The development of criteria for the selection of vocabulary is a difficult task for a terminologist, since it directly affects the problem of normalizing terminology. Determination of universal criteria for the selection of special vocabulary for compiling an educational banking terminological dictionary is a task that is solved solely by identifying the most common and significant key terms of terminology and system highly specialized terminological units formed from them at the language and speech levels.

The development of criteria for the selection of terms for compiling an educational terminological dictionary designed

to unify the vocabulary of this terminology, and the analysis of banking terminology terms based on these criteria, do not limit the entire scope of tasks. To compile an educational terminological dictionary and, accordingly, to unify this special vocabulary, a detailed analysis of the lexical composition of the studied terminology and the definition of the layer of vocabulary that will be described in the future dictionary are required.

The aim of this study is a typology of banking terms; unification of banking terminology; identification of the most common fundamental key terms of this terminology system, as well as highly specialized banking terms derived from them for effective training of specialists in this LER; compilation of an educational English-language dictionary-minimum of banking terms.

In this regard, the main objectives of the study are:

- a thorough study of the state of banking terminology at the level of the language system and analysis of the features of its functioning in real professional speech;
  - typological analysis of banking terminology;
- development of universal criteria for the selection of special vocabulary for the compilation of a miniterminological dictionary, aimed at students and banking professionals studying English for special purposes;
- development of the basic lexicographic criteria for the designed dictionary;
- defining the boundaries of banking terminology by analyzing authoritative dictionaries and textbooks on economics and banking and highlighting the main conceptual fields;
- highlighting the most frequent and significant basic, key terms, as well as highly specialized banking terms derived from them, based on the analysis of these materials, taking into account the genus-specific hierarchy within this terminology;
- checking the relevance of the theoretical conclusions obtained by professional speech using data from the English and Uzbek-language corpora of banking texts;
- the choice of Uzbek-language equivalents of English terms (banking for compiling dictionary entries of the projected minimum terminological dictionary based on a comparison of two corpuses of professional texts;
- compilation of an educational terminological dictionary-minimum of banking. The scientific novelty of the work is as follows:

As a result of the study, a detailed typological analysis of banking terminology was carried out for the first time on the basis of an extensive theoretical toolkit, i.e. the terminology of banking was considered and studied in detail from the point of view of the theory of the term, the requirements for the term, the main differences and similarities between the terminologies of the humanities and socio-political sciences, on the one hand, and the terminologies of the exact and natural sciences, on the other, were considered the material of the studied terminology; identified the main differences between the term and the nomenclature unit as the main units of special vocabulary; in addition, the processes of the emergence of the phenomenon of polysemy in the terminology of banking are considered in detail and the criteria for distinguishing the phenomena of polysemy and homonymy are highlighted on the material of the terminology of banking;

carried out a deep analysis of the terminology of banking as a system based on the criteria of consistency;

- criteria for the selection of special vocabulary for compiling an educational vocabulary-minimum in banking were developed;
- substantiated the main lexicographic parameters of compiling a highly specialized educational vocabulary intended for teaching certain groups of students and, specialists studying or working in the banking sector;
- the boundaries of the chosen terminology were determined by carrying out work on the selection of banking terms in accordance with the conceptual fields highlighted on the basis of modern authoritative textbooks in economics and banking used by leading universities in Great Britain and the United States when teaching students of the faculties of economics and finance;
- on the basis of the identified conceptual fields, for the first time, a holistic and clear idea of the structure of the main sections and subsections of banking was compiled and, accordingly, the entire sublanguage of banking was highlighted, and in particular key, basic, concepts and the most significant and frequent generic terms, as well as more complex highly specialized concepts and generic terms of banking, which in the future should be included in the projected terminological dictionary;
- a representative English-language corpus of the banking sublanguage was compiled on the basis of electronic materials published on the websites of the largest banks and professional journals in banking and finance in the United States and Great Britain, with the help of which the theoretical conclusions made in the process of analyzing textbooks on banking were confirmed and expanded;
- according to similar parameters, the Uzbek-language corpus of the banking sublanguage was compiled, a comparative analysis of the two corpuses was carried out, as a result of which, using the Content Analyzer, v0.52 and Sim Words or term computer programs, the most modern and accurate equivalents were selected.

### 3. CONCLUSION

The theoretical significance of the work lies in the development of a comparative study in the field of terminology based on the terms of banking. The data obtained can contribute to further study of the theory and practice of various LSPs. The theoretical significance of the work is determined by the importance of researching this area of knowledge in modern conditions of globalization in order to identify a complex system of organizing the terminology of banking. Observing the actual functioning of terms in scientific discourse can contribute to the search for new ways of linguistic analysis. The work can contribute to terminology, terminography, comparative language learning.

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