

# The Process Of Borrowing And Cultural Features Of The Determinologization Of Language Units Of The Economy And Business

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**Annotation:** The article discusses the factors of development of the economic sphere, the cognitive characteristics of terminological units and cultural features of the development of processes in the economic terminological system, the process of determination, as well as the borrowing of language units of the economy and business in modern Russian. The analysis of borrowed units is classified into thematic groups based on the studies of O. Terval and K. Tolvanen with the addition of some groups, and intra-linguistic and extra-linguistic reasons for the penetration of units into the economic terminological system of the Russian language are also highlighted.

**Keywords:** cognitive terminology, determinology, borrowing, precedent phenomena, thematic classification, borrowing equivalents.

## Introduction

In his speech at the opening of the international conference, the First President of Uzbekistan, I. A. Karimov, noted: "History ... testifies that the rapid rise of culture and education, medicine, literature, art and architecture, the emergence of scientific schools, the influx and generation of talents were mainly due to such factors as the rapid development of the economy ... the opening of new caravan routes".

Consideration of terminological units from the point of view of cognitive characteristics (within the framework of cognitive terminology), as well as their place in the professional language picture of the world, is known to be a promising area of modern terminology research.

To study the cultural features of the economic terminology of the Russian language, it is important to study terminological processes, such as terminology and determinology, as well as the

process of borrowing as the main way to replenish the economic terminological system. The study confirms the fact that the linguistic units of the economy and business have certain linguoculturological characteristics that reflect the peculiarities of the thinking of speakers of a particular language and different perceptions of certain phenomena of reality.

Borrowing lexical units of one language by another is a natural and regular phenomenon. This process contributes to the enrichment of the language and does not affect its originality, since at the same time the main own vocabulary fund is preserved. However, in the history of a language there are periods of very intense foreign influence and widespread use of foreign words, which can cause a negative attitude towards foreign words, which are regarded not only as an unacceptable clogging of the native language, but also as symbols of a foreign ideology and culture.

Borrowings play a big role in the historical change of languages, primarily in the replenishment of vocabulary. Such a linguistic phenomenon contributes to the strengthening of social, cultural, political and economic ties between the peoples of the world and their languages. In this regard, the need to study facts, borrowed lexical units contained in the vocabulary of languages, has long been recognized in linguistics and has never lost its relevance.

Fundamental, in our opinion, is the very definition of the term "borrowing", which predetermines the choice of the path and methodology of research in the future.

I.I. Ogienko, who dealt with the problem of studying the penetration of foreign words from one language into another, indicates that "one of the important factors in the development of a language is the borrowing of foreign words from neighboring languages". He, speaking about the reasons for borrowing words, writes: "... the more cultured and original the people, the more they influence their neighbors. Less cultured people usually borrow from more cultured people, but, of course, the opposite happens to a small extent. This is the main reason for borrowing words"

According to the American linguist L. Bloomfield, borrowing is a certain kind of linguistic phenomena. In his opinion, there are three types of borrowing: 1) borrowing the concepts of culture; 2) "internal" borrowing as a result of direct language contacts; 3) dialectal borrowings penetrating into the literary language from dialects.

Russian linguists gave different explanations to the concept of "borrowing". L.P. Krysin understands borrowing as the process of moving various elements (morphology, phonology, vocabulary, semantics, syntax) from one language to another, N.M. Shansky - any word that came into the Russian language from outside, V.M. Aristova - words mastered by the borrowing language to a sufficient extent; E.I. Dibrova - words likened in the successor language at all levels of the system (graphically, phonetically (orthoepically), word-formation,

morphologically, syntactically). However, these definitions have not received final recognition from linguists.

At the end of the 20th and the beginning of the 21st century, diplomatic, economic and cultural ties between England and Russia intensified. First of all, this favored the penetration into the vocabulary of the Russian language of a large number of lexemes of English origin, which later became the object of study by a number of linguists. In the economic terminological system, there are units that have no adequate equivalents in another language. The figurative thinking of native speakers of the Russian language is especially clearly expressed in terms that determine the meaning of intra-company functions. These lexemes testify to the metaphorical transfer of meaning based on the figurative perception of reality, which is reflected in a certain linguistic picture of the world. For example, in the picture of the world of Russian culture, the word "voucher" was widely used in feuilletons: "Hold the voucher wider." From the second half of the 90s to the present, this term is sometimes used with ironic overtones: "At first we decided to cook soup from vouchers at home, but then I decided that I would not eat this burda" (G. Khazanov).

Studying the history of Russia in the 90s, we can conclude that vouchers have become precedents of Russian culture (a case that took place earlier and serves as an example or justification for subsequent cases) with the phrase "two Volgas". "Two Volgas for a voucher - the promise of the ideologist of Russian privatization A. Chubais", "Well, where are my two Volgas?" "Where did the two Volga go" - all these examples are associated with the term "voucher".

The thematic range of metaphors created on the basis of terms is quite wide: it is a reflection of the state structure, and the moral, ethical and moral state of society, and the political and ideological consciousness, and the educational level of individuals in society, etc.

The metaphorical use of professional lexemes conveys the attitude of the author to the event or the actors of this event. For example, "War is a

time of lack of humanity. And now I am most concerned about the issue of kindness, humanity” (Ch.T. Aytmatov, “Listen to your heart”). In this case, during determinology, the semantic meaning of the word deficit is expanded with the help of a metaphorical transfer based on the similarity of functions (compare with the direct meaning: an acute shortage, a shortage of something that causes a rush demand).

Today, the sphere of economics is the object of attention of many researchers, including linguists. Cooperation with advanced countries, focus on the modern system of the economy predetermined the borrowing of numerous areas, first of all, the terminology of the economy: barter, voucher, dealer, distributor, investor, leasing, futures.

An analysis of borrowed and original terminological units of the economy allows us to state that in this area, single-word terms prevail in borrowings, and in the original Russian language - the number of multi-word terms (phrases).

When considering the reasons for penetration, we single out intra-linguistic and extra-linguistic reasons. The latter are due to:

a) economic, cultural, political ties between peoples. In this case, the word is borrowed together with the subject or concept (exchange from German bourse; broker from English broker; pension from Polish pension);

b) the desire for international terminology (business - entrepreneurship; businessman - entrepreneur; fee - remuneration).

Intra-linguistic reasons for borrowing are due to the desire to save language resources (French. avance - preliminary partial payment of goods, services of a certain amount of money), as well as the desire of native speakers to deepen their understanding of the designated subject, phenomenon (audit - study, analysis, control of the financial condition of enterprises, organizations, firms, their income and expenses).

Regarding the thematic groups of terms of foreign origin, Outi Terväl and Kati Tolvanen describe

the varieties of economic vocabulary and classify them according to thematic groups:

- words related to economic policy (sanction - german “Sanktion”);
- words related to the field of finance (conversion - german “konvertieren”);
- words related to the field of the exchange (broker - english “broker”);
- words related to the sphere of trade (commerce - english “commerce”);
- words denoting enterprises (holding - english “holding”);
- words associated with intrafirms. Functions (auditor - pols. audytor);
- words belonging to marketing and management (brand - english “brand”).

English is currently the main "terminological donor" for most languages, while other languages act, as a rule, as borrowing languages. Over the past decades, English has acquired the status of an international language; in the economy, it began to act as an intermediary language due to its greater prevalence among other languages of the world compared to other languages.

Borrowings from English: benchmark, investment, tycoon, sequester, sponsor, fundraising, futures - financing area; auction, barter, bid, business, discount, import, commerce, cashback, leasing, low-cost airline, export - trade; outright, voucher, deposit, deflation, default, inflation, cardholder, overdraft, factoring, acquirer - banking system; acceptance, audit, bonus, debit, deficit, credit, surplus, trust - intercompany functions; outlet, outsider, outsourcing, venture, developer, discounter, distributor, collector, concern, corporation, lockout, major, offshore, retail, tolling, trust, franchising, holding - enterprise; underwriting, broker, delisting, lot, trader - exchange; brand, grant, demurrage, dumping, detention, dealer, clearing, consulting, marketing, manager, merchandising, privatize, remittent, renovation, realtor, raider, royalties, stagflation -

marketing and management; schedules, forward, hedge - tax system and insurance industry.

Anglicisms are found in all thematic groups of the economy, they prevail in the areas of enterprise, the banking system, marketing and management.

We note combinations of English words: dj - demeredj, meydjor, menedjer, hedj; va, ve - vaucher, forward, ekvaydr, overdraft, venchur, developer; er, ing - fyuchers, barter, loukoster, vaucher, fandrayzing, lizing, factoring, autorsoring.

A significant mass of borrowings are terms of French origin. They mean banking operations, monetary units. Terms related to insurance are also of French origin.

Among the borrowings from the French language are the terms: avans, bonds, motto, capital, bill, bond, seigniorage, transfer, finance, check - the financial sector; aval, holdings, allonge, valuation, tranche - the banking system; asset, balance, budget, liquidity, limit, prolongation, tariff - internal functions; dividend, cartel, companion, pawnshop, syndicate - the scope of the enterprise; guarantor, traveling salesman, commission agent, compensation, courtship, advertising, resources, stagnation, fund - marketing and management; abandon, beneficiary, bordereau, franchise - the insurance industry.

French words have:

- accent on the last syllable - companion, cartel, courtage, pawnshop;

-final letters "a", "o", "e", "i", "u" in indeclinable words: bordereau;

- combinations ua - holdings; combinations byu, vyu, kyu, nyu, pyu, ryu, fyu - budget, banknote; combinations am, en, he - bonds, allonge, compensation, advertising, tranche, abandon, franchise, beneficiary, fund, prolongation;

-final yaj, aj, ans, ant, er - senoraj, ajjotoj, kurtaj, kommevoyajyor, advance, balance, finance, kommissioner, garant.

Borrowings from the German language: advance, bankrot, conversion, collapse, face value, rent, freight - financing area, monopoly - trade, banknotes, devaluation - banking system, accountant, company, staff - intra-company functions, cooperative - enterprise, stock exchange, quote - stock exchange, promissory note, fee, contract, broker, brand, price list - marketing and management, sanction - economic policy.

According to thematic groups, borrowings from the German language prevail in the field of finance, marketing and management. From the German language came words with combinations of cht, sht, xt, shp, ft - shtafel, freight; compound words without a connecting vowel - a price list.

Borrowings from Italian: advice note (intra-company), bank (bank), currency (financial), cash desk (financial), company (enterprise), smuggling (commercial), liability (intra-company), balance (intra-company).);

Borrowings from the Turkic language: bazaar (trade), profit (meaning "profit, profit from the sale of something" - trade), money (financial), share (intra-company).

Borrowings from Arabic: waqf (tax), treasury (financial), mulk (tax);

Of particular scientific interest lies in the ratio of borrowed terms and native Russian words in economics, which is 18.8 to 81.2% in favor of foreign words. In the last period, in relation to borrowings in many countries, there has been a struggle against the dominance of foreign words. We agree with the point of view of many layman linguists (native speakers) that the struggle must be waged not against foreign words, but against their misuse and their use without need.

There are equivalents for many borrowed economic concepts in Russian. Instead of the word "provider" you can use "supplier" (of goods, works or services), instead of "developer" - "developer". Agents, brokers, dealers, realtors act as intermediaries. The meaning of the word mediator is wider than the meaning of foreign words.

A number of words are also of interest - a merchant, an entrepreneur, a businessman, a businessman. M. Krongauz considers them as follows: "the merchant belongs to history. Of the other three, the businessman is the most neutral - he will also be chosen as a self-characteristic: I am a businessman. With a businessman and an entrepreneur it is more difficult. Both of them, as a rule, are evaluative and are combined with the corresponding definitions: a large entrepreneur or a small businessman (hence the bribed commerce). For those who have suffered as a result of new economic transformations, the preference for borrowing is perceived sharply negatively.

Thus, the process of borrowing the terms of economics and business is due to both external and internal reasons. Most economic terms are various kinds of English and French borrowings. An analysis of the modern language situation has shown that the existing typological scheme of foreign vocabulary needs to be substantially supplemented, and perhaps even corrected: the traditional division of foreign vocabulary into borrowed words, exoticisms and foreign inclusions in application to modern Anglicisms is not total and not universal.

The study of new anglicisms allowed us to systematize them as follows: new anglicisms are divided into anglicisms - linguistic borrowings and anglicisms - barbarisms, exoticisms, foreign inclusions, tracing papers.

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