

## *Translating Multi-word Business Terms from English into Arabic: A Study of Semantic Loans*

ترجمة مصطلحات الأعمال من الإنجليزية للعربية: دراسة في استقراض المعنى

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### *Abstract*

This distinct subject aims at discovering the accuracies of business terminology translation into Arabic. Its focus is on creating and translating business terms instead of texts. The researcher investigates a corpus of banking and trade terms confirmed by Jordan Academy of Arabic. The article begins with an introduction on business terminology and translation; it also deals with the relation between globalization of knowledge and translation actions. Since loan translation or semantic loans is the core of this study, a deliberate clarification of this linguistic phenomenon is elucidated. Through data analysis, the researcher concludes that semantic loan, as a translation strategy, has been very dominant in creating and integrating new neologisms into Arabic compared to the infrequent use of lexical loan.

**Keywords:** Translation, Economic Lexemes, Calques, Borrowing.

ملخص البحث

يهدف هذا البحث للكشف عن خصائص ترجمة مصطلحات الأعمال والاقتصاد من الإنجليزية الى العربية. حيث قام الباحث بدراسة حصيلة لغوية من مصطلحات التجارة والمصارف التي تم اعتمادها في مجمع اللغة العربية الأردني. استهل الباحث دراسته بمقدمة عن مصطلحات الأعمال وترجمتها وكذلك عن عوامة المعرفة والترجمة. ونظرا لأهمية موضوع استقراض المعنى وترجمته، فقد تم تخصيص شرحا وافيا لهذه الظاهرة اللغوية. وفي نهاية المطاف، ومن خلال

تحليل بيانات الدراسة، تبين أن استراتيجية استقراض المعنى في الترجمة تقوم بدور فعال في استيعاب المصطلحات الأجنبية إلى العربية.

الكلمات المفتاحية: الترجمة، ألفاظ الاقتصاد، النحت اللغوي، الاستقراض.

## 1. Introduction

Though vital in translation preparation, and growing in size as well as influence due to the rising of globalization and blast of monetary transactions and growing business motion, business translation has been slightly investigated over the years. It is common knowledge that besides most languages, Arabic is under the influence of English nowadays. This influence is largely evident at the lexical level. Translating business texts signifies a main kind of translation as it is concerned with specialized terminologies that are related to trade, finance, commerce, banking, and economics.

Currently both students and experts in the business area are bound to deal with English texts, which often comprise problematic terms. The translator frequently comes across several difficulties in translating business texts. As Halliday and Hasan say (1976) "context is what goes with the text"; therefore, an accurate translation cannot be achieved by simply putting disconnected elements together; instead, associated elements must work together to form a coherent whole. This shows that we must take into account not only the elements present in the text, but also the entire underlying sociocultural framework, together with a general knowledge of economics, in order to produce a good translation.

Business translation is an interdisciplinary field of study that relies mostly on translation studies, economics, and linguistics (Elezabi, Imam and

Riad 2020). First, it is one of the arenas within specialized translation. Furthermore, business translation is linked to economics, trade, banking, and commerce (Nickerson 2014). Within the field of specialized translation, different terms are used interchangeably, namely economic, business, trade, banking or commercial translation (Olohan 2010).

## 1.1 Globalization

Since the mid-1990s, globalization has contracted the globe by eliminating blocks and permitting access to information from any place in the globe (Cronin 2003), while market liberalization has led to a bang of financial transactions and cumulative commercial action. Globalization has been defined as ‘the widening, deepening and speeding up of worldwide interconnectedness in all aspects of contemporary social life’ (Held, McGrew, Goldblatt and Perraton, 1999: 2). It results in the increased mobility of people and objects and very close contact between different linguistic communities, mainly through translation (Schäffner and Dimitriu 2012).

The effort to globalize knowledge that derives from the dominant language has been globally completed through translation actions. Such translation phenomena do occur in the case of English-Arabic translation based on an equivalent corpus that comprises source business terms taken from terminology lists and their target Arabic equivalents.

## 2. Business terminology

One of the foremost structures of business discourse is terminology. Terms are a means of expressing and collaborating specialized information. They are keys of accessing science and knowledge (Biel 2014). The abundant

usage of specialized terms creates difficulties in translating technical texts. Interest in economic translation focuses on the use of terminology (Bergenholtz 2012). Business terms are also investigated within the discipline of terminology science.

Meloyan (2015) states that business publications include translation of papers such as accounting reports; balance sheets, statistical data, bank statements, agreements, bills, invoices, tenders, letters of guarantee, credit applications, and technical commercial statements. What makes an economic text difficult for non-specialized readers and translators is specialized terminology. Dominguez and Rokowski (2002) elucidate that lack of background knowledge of specialized terminology can be problematic for translators to come up with proper translation equivalents. Baker (1992: 53) points out that "being a native speaker of a language does not automatically mean that the translator can assess the acceptability or typicality of register-specific collocations". This clarifies the need for studying courses in technical language when teaching courses in English for Specialized Purposes (Henceforth, ESP) and specialized translation.

### **3. Semantic loans**

The notions of a semantic loan or a loan translation (also known as a calque) were discussed by numerous linguists (Fischer 2008). Loan translations or calques are a well-recognized phenomenon in linguistic literature. Loan translation, calque, semantic calque, semantic loan, are all different names for the same concept (Crystal 2008), (Clyne 1995), (Markowski 2012). In the usual understanding, semantic borrowing is seen, in simplest terms, as borrowing of meaning from a foreign language.

Here are five definitions of the linguistic phenomenon of semantic borrowing given by different scholars:

“A word-for-word translation resulting in a target-language neologism”. (Lep-pihalme 2011: 129)

“Words or phrases that are reproduced as literal translations from one language into another”. (Backus, Dorleijn 2009: 75)

“The transfer of meaning without the transfer of words”. (Haspelmath and Tadmor 2009: 14)

Typically, a loan translation is created by literally translating elements from the donor language into compound words in the borrowing language”. (Shukla and Connor-Linton 2006: 294)

“Reproduction in terms of equivalent native words”. (Weinrich 1974: 50)

Weinrich in (ibid) adds that the process may apply to compounds, phrases, and even larger units such as proverbs. Grosjean (1982) connects the notion of a calque with compounds and idiomatic expressions. Thus, it is suggested that the process can apply to idiomatic phrases. Rosenhouse and Fisherman (2008: 14) estimate that “Calques can relate to single words, phrases and longer utterances.” Also, Ullmann (1951) states explicitly that the notion of loan translations may refer to both words and phrases. Most definitions thus stress the fact that the notion of a calque is applicable to both multi-morphemic words and phrases.

Two aspects are central here: first, what is transferred from the model language to the recipient language is the semantic content, not the actual phonological form. Additionally, the process involves translating, i.e.,

replacing the words or morphemes of the model language with their equivalents in the recipient language. In most studies on the subject, loan translation is not approached on its own but as one of the local translation strategies, typically used by professional translators for solving a particular type of translation problem such as culture-bound words, allusions, or terminology (Leppihalme1997).

Consequently, loan translation is of separate elements, whether lexical or structural, whereas literal translation concerns whole sentences (Vinay, Darbelnet 1995). It is perceived as a lexical phenomenon that produces neologisms in the target language. The need for a neologism serves as a justification for resorting to loan translation. It is considered an accepted translation strategy when there is a lexical gap in the target language (Pym 2010).

#### **4. Hypothesis and purpose of the study**

It is generally assumed that semantic loans and calques in Arabic are far more numerous than lexical borrowings. It can thus be stated that calques and semantic loans can be seen as a more useful way of enriching Arabic in comparison with lexical borrowings. The aim of the current study is to provide investigation on English semantic loans and loan translations appearing in the Arabic language of business.

#### **5. Methodology**

To realize the purposes of the research, the methodology entails three parts (data collection, method or procedures, and data analysis). As for the method, a qualitative method based on textual analysis is employed (William and Chesterman 2002).

With regard to comparative analysis including the source English terms and the target Arabic calques, this study limits its translations to multi-word tokens.

### **5.1 Data collection**

The data is a list of trade and banking terms devised by the Jordan Academy of Arabic (henceforth, JAA) which includes a wide range of specialized terminology. The total number of multi-word terms is 2228. The list is available at the JAA website.

### **5.2 Method and procedures**

The researcher analyzed a great bulk of banking terms which are translated by the JAA. The researcher examined the entire list and extracted those which were coined through the process of semantic loan, and lexical borrowing. Then a percentage is calculated which shows that semantic loan translation is a rich source of coining business terms.

The methodology used for identifying and analyzing calques, semantic loans, lexical loans and translations relied on reading all JAA list of banking and trade terms composing the corpus provided in its website.

## **6. JAA translation strategy**

The mode of incorporating the terminology in the translated terms is grounded on linguistic patterns made by JAA in accordance with its cultural and ideological framework. Munday (2009) concentrated on the role of ideology in translation.

The term ideology in this research refers to the definition given by Hatim and Mason (1997: 218) “a body of assumptions, which reflects the belief and interest of an individual, a group of individuals, a social institution, etc. and which ultimately find expression in language”.

According to Penrod (1993), there are two translation strategies normally implemented by translators: (1) domestication focusing on the source language and culture; (2) foreignization, which is target-culture orientated. This paper maintains that the same technique is also used by the JAA when dealing with translation of phrases, and at the word level. The term ‘translation technique’ is exactly implemented to translate those lexical items which consist of a blend of words or phrases in the source English list and into the Arabic target list. The arrangement of translation procedures used in this study comes from the type recommended by Molina and Albir (2002), among those practices is loan translation or calque, which is the core of this study.

Much examination discloses that technical texts like business texts regularly use specialized terminology both at the word level; examples from the JAA lists (e.g. *account* حساب , *acquisition* تملك *advance* سلفة , *auditor* ديوان المحاسبة (مدقق), and likewise at the phrasal level like (*audit bureau* ديوان المحاسبة , *average cost* متوسط التكلفة , *balance certificate* شهادة الرصيد , *cheque without fund* شيك بدون رصيد which lingually echoes the register of business texts (Halliday & Hasan 1976). This method inside the ESP fields can be applied to teaching specialized terminology used in specific domains (Roberts 2012).



## 7. Data analysis

This is a corpus-based study. The data is composed of (2228) trade and banking terms which are credited by the JAA. The lists of thousands of technical terms in different arenas are available at JAA's website. In this study, the researcher has analyzed the entire data to find out the degree to which the JAA terminology committee has employed semantic loans in translating English terms of trade and banking.

**Table 7.1** Comparison of the number and percentage of semantic loans found in the present study with the number and percentage of lexical loans

Total data	Number and percentage of semantic loans	Number and percentage of lexical loans
2228	2193 terms (98.4%)	35 terms (1.6%)

Table 7.1 shows that the results indicate that most of the terms were transferred into Arabic through calquing. Out of the entire data, a total of (2193) terms were translated through semantic loans.

**Table 7.2** One-word lexical loans which appear in the JAA corpus of trade and banking terms

Arabic	English	Borrowed item	Type of loan
أتمتة	automation	automation	Lexical borrowing
بورصة	bourse	bourse	Lexical borrowing
قيراط	Carat	Carat	Lexical borrowing

بيروقراطية	bureaucracy	bureaucracy	Lexical borrowing
كتالوج	catalogue	catalogue	Lexical borrowing
شك	cheque	Cheque	Lexical borrowing
كوبول	COBOL	Cobol	Lexical borrowing
كوبون	coupon	coupon	Lexical borrowing
أسطوانة	cylinder	Cylinder	Lexical borrowing
فورتران	FORTRAN	Fortran	Lexical borrowing
طن	ton	Ton	Lexical borrowing
ميكروفيلم	microfilm	Microfilm	Lexical borrowing
سويفت	SWIFT	Swift	Lexical borrowing

Only (35) terms have foreign words which were borrowed through lexical loans. Some of them are one-word terms as shown in Table 7.2; the total number is 13 terms.

**Table 7.3** Semi-calque (a blend of semantic and lexical loans) which appear in JAA corpus of trade and banking terms

Arabic	English	Borrowed item	Type of loan
صك مصرفي- شك	cheque	cheque	Semi-calque
شيك مفتوح	cheque	cheque	Semi-calque
شيك أمين الصندوق	Cashier's cheque	Cheque	Semi-calque
البنك المركزي	Central bank	bank	Semi-calque
شك لحامله	cheque to bearer	cheque	Semi-calque
شك بدون رصيد	Cheque without fund	Cheque	Semi-calque
دائرة التلفاز المغلقة	Closed TV circuit	TV	Semi-calque
نك المعلومات	data blank	Bank	Semi-calque
بوليصة شمولية	Master policy	Policy	Semi-calque
بطاقة ميكروفيلم	card microfilm	Microfilm	Semi-calque
طابعة ميكروفيلم	Microfilm printer	Microfilm	Semi-calque
قارئة ميكروفيلم	Microfilm reader	Microfilm	Semi-calque
برمجة متعددة	multiprogramming	Programming	Semi-calque
الروتين المكتبي	Office routine	Routine	Semi-calque
شيك اسمي	Nominal cheque	Cheque	Semi-calque
شيك محمي	Protected cheque	Cheque	Semi-calque
بنك الاحتياط	Reserve bank	Bank	Semi-calque
شيك مرتجع	Returned cheque	Cheque	Semi-calque
اتصال بالتليكس	Telex communication	Telex	Semi-calque
شريط التلكس المثقّب	Punched telex tape	Telex	Semi-calque
لفاف التلكس	Telex rolls	Telex	Semi-calque
شيكات مسافرين	Travelers' cheques	Cheques	Semi-calque

The remaining 22 terms in Table 7.3 are considered semi-calques as they entail both semantic and lexical loans.

## 8. Findings of the study

In terms of translation technique, it can be concluded that the JAA adopted the calquing strategy rather than lexical borrowing when rendering the business terms from English into Arabic. The JAA is in favor of semantic translation or calque as the chief process in translating the source English terms into the target Arabic equivalents. The reasons may include linguistic purity and the desire to remove foreign loans from the language. As semantic loans and loan translations are rarely felt as foreign by an average speaker (Otwinowska-Kasztelanic 2000).

The study has explored the importance of loan translation which may help the translators in translating business texts. It highlights the significance of calquing in translating trade and business terms. As can be seen, loan translations constitute a clear majority in the case of multi-word constructions. It appears that the semantic area of business is one of the richest in terms of English semantic loans and loan translations.

### 8.1 Pedagogical implications

The research findings emphasize some pedagogical implications, specifically within the area of teaching ESP. As part of ESP, English for business-related teaching and learning resources are specifically intended to encounter definite requirements of Arab learners (e.g., university students of business, economics, finance, trade, and accounting). The students need to learn communication skills in order to comprehend the ideas elucidated in business textbooks and apply them in everyday communication events.

## 9. Conclusion

This article displays that the JAA approves the calquing technique of translation. Furthermore, it sustains the connotations of the English source terms in the target Arabic terms. The present study has shown that semantic loans are frequent in the language of business. It is thus clear that the role of semantic borrowings and loan translations is constantly growing in enriching economic terms in Arabic. Clearly, new constructions of this type appear all the time.

Calquing is possibly the greatest typical means of nativizing foreign technical terminology (Örsi 2008). An approving view asserts that calques can frequently be understood more easily than lexical borrowings due to their ability to be placed into relation with other target language words (Winter-Froemel 2008).

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