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**Dissertation:**  
**ACADEMIC MASTER**  
Domain: Letters and Foreign Languages  
Major: Translation and Translation Studies

**Title:**

**Investigating the Translatability of Idiomatic  
Expressions in Economic Discourse**  
Case study: Banking and Financial Commercial Transactions  
in Kingdom of Saudi Arabia

Dissertation Submitted in Partial Fulfillment of the Requirements for the Master  
Degree in Translation Studies.

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**Academic Year:2021/2022**

# DEDICATION

First and foremost, I thank Allah the most Graceful for giving me the Strength and Patience to undertake and complete this work

This work is dedicated to my beautiful mother ZHOUR LAMNIAI, whose unconditional love and support inspires me to always do my best. To my beloved husband, the apple of my eye, YACINE , who has been a constant source of love and encouragement during this challenge, to my dearest sister NESRINE, the other half of my soul and my secrets keeper, to my brother OMAR may god protect him.

Houda Chaima Habita

## DEDICATION

To my family, friends and everyone who gave a helping hand . Words are powerless to express my gratitude.

Zohra Choghrem

# *ACKNOWLEDJMENT*

First and foremost, we would like to acknowledge our limitless thanks to ALLAH the almighty and the most gracious for his countless blessings for us in achieving this dissertation.

We are indebted to our supervisor DR.KOUDED with our deepest gratitude for his patience, guidance and support . also for his level of knowledge and ingenuity , somethings we will always keep aspiring to. We would like to thank all our teachers during our study career and we consider ourselves to be extremely privileged for being among their students.



## List of abbreviations

### قائمة الاختصارات

<b>ED:</b> economic discourse.....	الخطاب الاقتصادي
<b>IE:</b> Idiomatic Expression.....	عبارة اصطلاحية
<b>Amex:</b> American Express.....	موقع امريكان اكبرس
<b>BCT:</b> Banking Commercial Transactions .....	التعاملات التجارية البنكية
<b>FI:</b> Financial Institution.....	المؤسسة المالية
<b>SL:</b> Source Language.....	اللغة المصدر
<b>ST:</b> Source Text.....	النص المصدر
<b>TL:</b> Target Language.....	اللغة الهدف
<b>TT:</b> Target Text.....	النص الهدف
<b>KSA:</b> kingdom of Saudi Arabia .....	المملكة العربية السعودية

## **Abstract:**

Idiomatic expression translation is one of the most complicated aspects in translation .this study examines the major issues of dealing with economic discourse IE , as well as, how much idiomaticity is conserved, deformed, or wasted. And what solutions and strategies may be available to minimize loses. The study employs a comparative analytical approach to demonstrate that LT is not facultative in translating idiomatic expressions ; however, in economic discourse it may be the only way for the translator to convey the most possible idiomaticity of IE taking into consideration the characteristics of economic discourse. Precisely, when dealing with financial transactions.

The present study analyzes the difficulties encountered when translating idiomatic expressions in finance and banking commercial transactions from English into Arabic after taking an overview of FI texts and BCT texts . Meanwhile, highlighting the bad use of literal translation, googling and borrowing which is related to the lack of competence and poverty of restoration English Arabic economic glossaries.

**Key Words:** Idiomatic expression- economic discourse- financial transactions- banking commercial transactions

## مستخلص:

تعد ترجمة التعابير الاصطلاحية أحد المسائل الأكثر تعقيدا في الترجمة. تعالج هذه الدراسة المشاكل الرئيسية المتعلقة بترجمة الخطاب الاقتصادي, تركز على التعامل مع الخطابات الاقتصادية فضلا عن مقدار الحفاظ على المصطلحات أو تشوهها أو إهدارها. وما هي الحلول والاستراتيجيات التي قد تكون متاحة لتقليل الخسائر. تستخدم الدراسة نهجاً تحليلياً مقارناً لإثبات أن الترجمة الحرفية ليست اختيارية في ترجمة التعبيرات الاصطلاحية؛ ومع ذلك، في الخطابات الاقتصادية، قد يكون هذا هو السبيل الوحيد للمترجم لنقل أكثر الاصطلاحات الممكنة من التعابير الاصطلاحية مع الأخذ في عين الاعتبار خصائص الخطابات الاقتصادية. على وجه التحديد عند التعامل مع المعاملات المالية.

تحلل الدراسة الحالية الصعوبات التي تواجه ترجمة التعبيرات الاصطلاحية في المعاملات التجارية المالية والمصرفية من الإنجليزية إلى العربية بعد إلقاء نظرة عامة على نصوص المؤسسات المالية ونصوص التعاملات التجارية البنكية. وفي الوقت نفسه، تسليط الضوء على سوء استخدام الترجمة، والبحث على جوجل، والافتراض المرتبط بنقص الكفاءة وفقر تجديد معجم المصطلحات الاقتصادية الإنجليزية العربية.

الكلمات المفتاحية: التعابير الاصطلاحية – الخطاب الاقتصادي-المعاملات المالية- التعاملات التجارية البنكية



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## **Introduction:**

Arabic language is a universal language and it is on the top of mostly used language in middle east and north Africa. It is one of the most spread languages in the world based on the number of native speakers, and because of the rapid development of the world in all field especially economy, it is now a necessary for commercial and financial institutions to update the translation movement so it becomes much easier to deal with foreign countries and institutions . that makes translation in a high level of importance in almost every section of life.

Translation was moving parallel with the economic activities , but newly, because of the rise of new economic phenomena, translation could not be adapted to the need of economy . For this reason, translators adopted new structures depending on calque and literal translation as a strategies to transfer the meaning

Since the idiomatic expressions are one of the most problematic parts of the language and it has a great role in distinguish the language with its culture. Translation practitioners face several difficulties when dealing with economic discourse on account of the linguistic nature of idiomatic expressions.

## **Literature review:**

Few researchers dealt with Idiomatic expressions as a linguistic issue, and its problems when dealing with banking and finance texts. Baker, M (1992) in her book "In Other Words" noted that idioms are lexicalized expressions with idiosyncratic meanings, she set out a group of difficulties of translating idioms, and suggested several strategies that can be a solution of the problem of translating idiomatic expressions. "Terminology in translation practice : dictionaries, googeling, or discussion forums " journal of translation and interpretation. January 2008, the author of this book focused on the new strategies of translating economic idioms , and its effectiveness . She ;mentioned that there are three strategies ;might be useful in different proportions. Dr.Geussabi Fatiha.Al\_Bashaer Economic Journal.(2017). This article highlights the problems of the economic and Financial Texts, and tried to find solutions for this problems including the idiomatic expressions. This studies opens new paths for researching the translation of idiomatic expressions in the sector of banking .

## **Aims of the Study:**

1\ To investigate the difficulties that economic translators encountered when dealing with idiomatic expressions in translating financial and banking Commercial transactions.

2\ To identify the strategies that used by translators to overcome the linguistic and conceptual challenge of translating idiomatic expressions in translating financial and banking Commercial transactions.

### **Statement of the Problem:**

This study focuses on idiomatic expressions in economic discourse , it intends to investigate its translatability precisely in the finance texts .In addition to investigate the outcomes of the translation practice in the field and figure out its manifestations.

### **Research Question:**

- How did translators deal with of translating idiomatic expressions in economic discourse ?

-How does it appear in translating financial and BCT IE?

### **Hypotheses:**

- Translating Banking Transactions expressions into Arabic reflects a terminological and conceptual challenges which need to be solved.
- Specific procedures contribute solving this problem
  - Equivalence can be solution for the conceptual and terminological challenges in translating idioms of banking Transactions

### **The Methodology:**

This study relies on qualitative method to extract the idiomatic expressions from financial and banking commercial transactions using a corpus constituted by Financial Statement And Independent Auditor's Report of American Express Saudi Arabia web site, and investigate its translatability according to the description of the way translators dealt with this expressions in order to find solutions for the challenge of translating this type of expressions.

### **Structure of the Study:**

This study contains three chapters: two theoretical chapters and practical one. Starting with The first chapter which concerned with economic translation and idiomatic expressions. It contains three main parts. The first part is a general definition of ET including stages, problems, and strategies, in addition to levels of translation quality, features governing economic language, and importance of economic translation , the second part is an identification of the definition of ED, and its characteristics. Finally, concluding the first chapter with the

translation of IE in ED highlighting its problems and the facing strategies used. Moving to the second chapter which studied the finance and banking commercial transactions as a manifestation of economic discourse. It includes firstly, banking transactions and financial institution. Then, mistakes committed when translating financial texts into Arabic. In addition to methods used by translators to translate IE in banking transactions. The next part is possible translation problems for banking transaction IE. The last part is concerned with the Impact of translating financial and BCT idiomatic expressions into Arabic in the world, and the Arab world precisely. The third chapter we will analyze and investigate of the corpus starting with a brief account of the corpus which will identifies the samples we will work on. Moving to the analysis of our chosen patterns and finally the citation of findings.





**:Chapter One**  
**Translation and Economic Discourse.**

## **Introduction:**

The practice of economic translation has become an imperative as a result of the emergence of globalization and international exchange in the economic field. This has prompted us to study this type of translation to see the problems of translation of commercial, financial and banking transactions and proposed solutions with a view to improving economic translation in order to serve the communication between international economic systems.

### **I.1. Economic translation:**

#### **I.1.1 Definition of economic translation:**

According to Guessabi (2017) Translation is "transfer of the original message of the source text to another message in the target text by keeping the style and the meaning. And the target readers or audiences should understand the target text as the original readers or audiences have understood the original one."

" Economic translation is a multistage complex process of crosscultural bilingual communication the purpose of which is to produce the closest natural equivalent to the target text. It is also a process of rendering written texts of different functional styles and genres with a high degree of equivalence under sufficient time circumstances".( Zaykova, I & Shilnikova, 2019, p.2)

We conclude that economic translation is a specialized process aimed at finding an equivalent in the target language that is similar to the original language and semantics in order to achieve communication between the two cultures and solve the problem of language that impedes economic cooperation between the nations.

#### **I.1.2. Stages of economic translation:**

The stages of translation in economic languages differ from general translation only in the unique discourse and lexical and stylistic aspects of the document.

##### **I.1.2.1. The first stage: Reading and comprehension.**

To translate an economic text from one language to another, the translator must first read the text and understand it by decoding its terms. In this case, the translator should try to express the original writer's mental image in the target text. However, this criterion cannot be achieved only by contacting him and attempting to comprehend his ideas before beginning the translation. In this case. To understand the original text, translator must have both language and extra-linguistic expertise. In

the case of a translation of economic materials, linguistic knowledge is theoretically obtained prior to beginning his job, whereas extra-linguistic background is concerned with topic knowledge.

#### **1.1.2.2. The second stage: The transfer.**

At this point, the translator began to look for the exact meaning and equivalent to the original statement in the target language.

#### **1.1.2.3. The third stage: The rewriting in the target language.**

At this stage, the translator redrafts the material so that it conveys the original meaning in the target language.

### **1.1.3. Levels of translation quality**

One of the most important requirements for a proper translation is accuracy. The accuracy requirement changes depending on the style and genre of the material. The translator should avoid changing the text, inserting inappropriate, foreign components into the translated text, or providing a literal mechanical translation. To translate means to precisely express and reproduce not only the content but also the form of the source text. Accordingly, translation quality levels can be described as follows:

#### **1.1.3.1. Raw translation:**

It means a translation that conveys the essence of the original text. There may be grammatical and spelling problems, but the material must be comprehensible. Translations of significant amounts of scientific abstracts are typical.

#### **1.1.3.2. Normal quality translation:**

Normal quality translation is basically equivalent to outdated translations. The original text is completely translated, and the translated text is grammatically correct and reasonably fluent. The text may be problematic at times, but the translation should fully convey the substance of the original text. Typically, this would be a translation of a technical manual.

#### **1.1.3.3. Extra-quality translation:**

Extra-quality translation suggests that the translated text is fluent as well as idiomatic. The translation should be completely integrated into the target language's conceptual context. The translated text should not be identifiable as a translation.

#### **I.1.3.4. Adaptation of original text:**

Adaptation of original text is the creation of new text based on a foreign language rather than the literal translation of the text.

#### **I.1.4. Economic translation (Problems & Solutions) :**

According to Elezabi, A & Riad, M economic translation is one of the most careful translations, requiring intense concentration and attention. The researcher studies such concerns and ways of fixing in order to know how to produce a better translation in light of the components governing economic language :

##### **I.1.4.1. Lexical Problems and their impact on translating Economic Terminology:**

One of the most difficult aspects of translating economic writings is the excessive use of technical terminology. To overcome this problem, the translator should be aware of the use of specialized monolingual and bilingual dictionaries giving specific focus to monolingual dictionaries as they provide many definitions for the same term, and the translator should be able to choose the correct definition in light of the context in use. However, dictionaries are part of the truth, so the translator must hunt for missing data on the Internet using various techniques of inquiry and study extensively about financial and economic terminology to expand his schemata (background knowledge) from which he recalls data when needed.

##### **I.1.4.2. Choosing the Equivalence that is from the same Stylistic Register:**

Formality levels are another obstacle that would-be translators confront. To translate an Arabic economic book into English, formal and informal languages must be considered at both the word and structural levels. A skilled translation not only replicates the material but also the form.

According to Leech and Startvik (1975), there are significant changes in vocabulary between formal and casual English. They state that some words and expressions are used primarily in formal contexts, while others are utilized in neutral or informal contexts.

##### **I.1.4.3. Frequent Use of Metaphoric Expressions and Collocations in Business Media Discourse:**

The metaphorical economic concepts' figurativeness in the source language should be represented in the translation. The main obstacles to inter-lingual communication in economics are difficulties in translating metaphorical economic phrases and the complex process of discovering

matching concepts in target language. It is expected that the study will aid in avoiding issues and errors while interpreting metaphorical economic phrases.

#### **I.1.4.4. Conceptual Metaphor Theory (CMT):**

The researcher translated these metaphoric terms using the Conceptual Metaphor Theory (CMT) since this theory opens up new vistas for would-be translators to gain a better comprehension of the metaphor and so produce a better translation. Finally, the translator should always research and keep up to date on metaphors used in the economic and financial spheres, explore their meanings, and try to identify equivalents in the target language.

#### **I.1.5. Features governing Economic Language:**

According to Wang (2017), the characteristics of business texts differ from those of other texts. It includes a wide range of text kinds such as business letters, ads, reports, directions, agreements or contracts, authoritative declarations, bills and forms, and so on. Furthermore, different text types have varied styles. The following subsections discuss the characteristics of economic text:

- Specialized Terminology, Collocations and Fixed Expressions.
- Formal Language.
- Metaphoric Expressions and Collocations in Business Media Discourse.

#### **I.1.6. Importance of Economic Translation:**

According to Meloyan (2015), there is an increasing need for economic information translation due to worldwide company development and developing overseas commercial markets. According to Meloyan (2015), the translation of economic writings is critical in international business communication. However, typical translation criteria cannot be properly applied to the translation of economic documents, to the point that some bilingual translators are unable to translate economic texts. As a result, it is critical that the current study undertakes comprehensive research on the translation of economic literature and investigates their appropriate translation procedures.

### **Economic discourse:**

Because of the importance of the topics discussed in the international

economic arena, economic discourse has been the subject of several studies. In this regard the study of English economic discourse from the perspective of translation theory is extremely relevant.

## **I. Definition:**

According to Zaykova (2018), in translation theory, the term "discourse" has recently appeared in a linguistic, cultural and literary discourse, analysis shows that no attempts have been made to formulate the definition of the concept of "Economic discourse" as a translation object. According to theoretical analysis, it is a communication process between participants in diverse sectors of professional activity. Extralinguistic (source / author, recipient / addressee, etc.) are also present. This type of text comes in a variety of styles and genres, and it provides branch information that is both professionally useful and terminologically articulated.

"Discourse" can be defined as a communicative event occurring between a speaker and an attendant in the process of communicative action at a certain time, space and time context. This communicative action can be verbal, written and non-verbal. In narrow sense, discourse is regarded as a text or a conversation. It is complex communicative phenomenon that includes extralinguistic factors: knowledge about the world, opinions, attitudes, goals of the addressee.

Discourse is a communicative phenomenon in which the author, the text, and the recipient engage in the activity of constructing and comprehending meanings against a social and cultural backdrop.

The term "discourse" can be defined depending on its parts, purpose and types, all these definitions share the fact that the discourse is a communication phenomenon between the author and the recipient. So we can conclude that economic discourse described as a combination of economic speech actions in the form of oral and written texts that reflect economic realities.

### **I.2.2 Features of economic discourse:**

The pointed in the Article by Wang. J, & Fan.Y(2014) article" Characteristics of Economic Literature and Its Translation" is that linguistic characteristics of ET can be summarized in the following 3 elements.

#### **I.2.2.1. Terminology:**

There is a lot of terminology or technical words with specific meaning. These fixed phrases and expressions, which have unique meanings, are frequently employed in economic texts. For example, externality,

internalization, present value, etc.

### **I.2.2.2. Long Sentences:**

The text has numerous long sentences. It is common in economic texts for one sentence to be made up of multiple short fragments. E.g. " "however, in recent years, some scholars and practitioners, particularly from the developing world, argue that the impact of minimum wages on poverty is more nuanced in theory and practice, particularly when the possibility of income sharing among the poor is accounted for." (Todaro, 2005, p.243). This statement contains five commas, which are used to separate each part, primarily as adverbial in a whole sentence. Despite the fact that one line is separated into numerous sections, it is not difficult to understand. That is, it is intricate in structure but uncomplicated in content. This type of long sentence has a somewhat complex structure, consisting of several clauses or statements with numerous modifiers and definitives. Sometimes a paragraph is only one or two sentences long. As a result, the entire statement appears convoluted and difficult to understand.

### **I.1. Figures and Tables:**

Figures and tables are significant components of economic text, because they can simply explain the relationships between different economic factors and clarify and highlight complex theories or phenomena. A figure is a graphical representation of qualitative and quantitative data with rectangular coordinates involving a horizontal axis, a vertical axis, and an origin, as well as the contents, which are typically made up of lines, curves, and numbers. The figure is mostly made up of bar charts, pie charts, histograms, and polygons. There are also some illustrations and odd diagrams. A table is a textual collection of facts and figures organized in columns and rows. Readers can explicitly learn about the economic data generated by quantitative analysis from this.

#### **I. Idiomatic Expressions:**

##### **I. Definition:**

According to Ghazala,H(2008) : " An idiom is a fixed phrase whose form is usually unchangeable, and whose meaning is always the same, inflexible, metaphorical and indirect. For example, 'hard task' can be translated directly into (مهمة شاقة); whereas 'tall order' cannot because it should not be translated into an unclear (أمر/نظام طويل) in Arabic, but into



(مهمة شاقة) as a fixed, indirect meaning. Therefore, the former is not an idiom whereas the latter is."(p.127)

Idiomatic expression can be found to be a semantic unit consisting of two or more words that are complementary to a particular given meaning.

### **I.3.2. Translating idiomatic expressions (Problems /Solutions):**

Many scholars believe that the difficulties regarding idioms and fixed expressions are twofold:

- How to know that we are dealing with an idiom in a given sentence?
- What are the obstacles to translate such items?

Baker (1992) considers this issue: The fundamental issues that idiomatic and fixed expressions cause in translation concern two areas: the ability to correctly recognize and interpret an idiom, and the difficulty in expressing the many components of meaning that an idiom or a fixed expression transmits into the target language. (p. 78)

Thus, according to Baker there are two kinds of difficulties regarding the translation of idiomatic expressions:

- The ability to appropriately recognize and comprehend idioms: The first challenge a translator faces is determining whether or not they are working with an idiomatic expression in a certain context. Recognizing an idiom can be difficult at times. This claim has certain sociolinguistic and semantic justifications in addition to some cultural justifications.

There are 3 types of idiomatic expressions identified by Baker (1992) depending on its differentiation of the ability of recognizing, since there are some idioms are easily recognized than the others:

- Expressions which violate truth conditions, such as It's raining cats and dogs, storm in a tea cup.

expressions which seem ill-formed since they do not adhere to the language's grammatical standards, such as: trip the light fantastic, blow someone to kingdom come.

- Expressions which start with like (simile-like structures), such as: like a bat out of hell, and like water off a duck's back. This type should not be interpreted literally.

If translators are unfamiliar with an idiom, there are two situations in

which it can be easily misconstrued:

- If idioms are 'misleading':

they appear transparent because they provide a logical literal interpretation and their idiomatic connotations are not always indicated in the surrounding language. Many idioms in English, and likely all languages, have both literal and idiomatic meanings. E.g. take someone for a ride (deceive or cheat someone in some way).

An idiom in the source language may have a very close counterpart in the target language that appears to be the same on the surface but has a completely different meaning. E.g. "Has the cat had got your tongue?" This idiomatic expression used in English to persuade someone to respond to a question or participate in a conversation. While in French, a similar expression is used with a completely different meaning "dormer sa langue au chat" it indicates the act of giving up.

### **I.3.3. Difficulties in the Process of Translating Idioms:**

The next step after recognizing idioms or fixed expressions that is mentioned by Baker(1992) is to know how to translate it to the TL, this process has several difficulties that can be summarized as follow:

There may be no equivalent to an idiom or fixed expression in the TL. A given meaning can be expressed with a single word in one language, a transparent fixed phrase in another, an idiom in another, and so on. As a result, expecting to automatically come across identical idioms and expressions in the TL is unreasonable.

The meaning IE conveys and its association with culture-specific contexts can make it untranslatable or difficult to translate.

Idiom or fixed expression might have a similar counterpart in the TL, but its context of use may be different. It is possible that the two expressions have different meanings or they may not be pragmatically transferable.

In the ST, an idiom can be adopted both literally and idiomatically. Unless the target language idiom has the same form and meaning as the idiom of SL .

In the source and target languages, the conventions for utilizing idioms in written speech, the contexts in which they can be employed.

### **I.3.4. Strategies of translating IE:**

According to Baker(1992) many factors influence how an idiom or fixed expression is translated into a different language. It's not just a matter of

whether the TL has an idiom with a similar meaning. Other considerations include the relevance of the idiom's individual lexical components, such as whether they are manipulated elsewhere in the ST, as well as the appropriateness or inappropriateness of using idiomatic language in a certain register in the TL. She added that the acceptability or non-acceptability of using any of the strategies mentioned below will thus be determined by the context in which a given idiom is translated.

#### **I.3.4.1. Using an idiom of similar meaning and form:**

This strategy entails employing a TL idiom that has essentially the same meaning as the SL idiom and also contains lexical components that are equivalent. Only once in a while does a match like this occur.

E.g.ST (A Hero front Zero, p. 85):

The Fayed's have turned the pre-bid House of Fraser strategy on its head-

TT (Arabic, p. 94): وبذا يكون الإخوة فايد قد قلبوا إستراتيجية هاوس اوف فريز السابقة رأساً على عقب، على عرض الامتلاك

Back-translation: And with this the Fayed brothers have turned the strategy of the House of Fraser

previous to the offer of ownership head over heel.

The Arabic expression, which means 'upside down', is similar in form only to another

English idiom, head over heels (in love), meaning "very much in love".

#### **I.3.4.2. Using an idiom of similar meaning but dissimilar form:**

It's possible to find an idiom or fixed expression in the TL that has a similar meaning to the source idiom or expression but is made up of different lexical elements.

E.g.ST (China's Panda Reserves; see Appendix 3, no. 54):

The serow, a type of wild mountain goat, is very much at home among the rocky

outcrops of Sichuan.

TT (back-translated from Chinese):The serow, a type of wild mountain goat, is totally at ease in Sichuan's many

rocky levels.

The Chinese idiom used to replace "very much at home" is "shi fen zi zai". It consists of a

measure word based on a ten-point scale, plus 'self at ease'. The measure word means

'100 per cent', but the scale used is out of 10 rather than out of 100.

#### **I.3.4.3. Translation by paraphrase:**

When there is no match in the target language or it appears inappropriate to use idiomatic language in the target text due to stylistic differences between the source and target languages, this is by far the most common strategy of translating idioms.

E.g.

ST (Austin Montego - car brochure):

The suspension system has been fully updated to take rough terrain in its stride.

TT (Arabic):

وقد رفعت طاقة نظام التعليق بحيث يتغلب على وعورة الأرض.

Back-translation:

The capacity of the suspension system has been raised so as to overcome the

roughness of the terrain.

#### **I.3.4.4. Translation by omission:**

An idiom may be eliminated entirely in the target text, just like a single word. This could be due to a lack of a close match in the target language, the inability to easily paraphrase its meaning, or stylistic considerations.

E.g. ST (A Hero from Zero, p. vi)

It was bitter, but funny, to see that Professor Smith had doubled his own salary before recommending the offer from Fayed, and added a pre-dated bonus for good measure.

TT (Arabic, p. 12)

من المؤسف، بل ومن المضحك، أن يتمكن البروفسور سميث من مضاعفة راتبه مرتين قبل أن يتقدم بتوصيته لقبول عرض فايد، وأن يضيف إلى ذلك مكافأة يتحدد سلفاً موعد حصوله عليها.

Back Translation:

It was regrettable, even funny, that Professor Smith had been able to double his

salary twice before offering his recommendation to accept Fayed's offer, and that he

added to this a bonus, the date of which had been previously decided on.

So, the acceptability or non-acceptability of any of the previously outlined tactics will thus be determined by the context in which a given idiom is translated. Finding an idiom with similar meaning and form in the TL, as mentioned in the first strategy, may appear to be the best option, but this is not always the case. Style, register, and rhetorical effect are all important factors to consider.

### **I.3.5. Translating idiomatic expressions in economic text:**

#### **I.3.5.1. Problems of translating IE in ET:**

Since the idiomaticity is an aspect of metaphor in ET; Dagot's observations on the problems of translating metaphor are important when they are applied to the problem of dealing with idiomaticity :

The passage in the SL is a new piece of performance, it may not have an equivalent in the TL. What is unique cannot have a counterpart. Here's the skill of "double language knowledge of the translator".

Translation of idiomatic expressions is therefore confronted with the problem of determining the equivalent in the intended language, which may have to be created by the translator or the use of literal translation, which would lead to the loss of meaning of the expression or the outcome of the translation process being an unequal text of the source language or semantics.

#### **I.3.5.2. How can IE be translated in ED?**

The translator has to take into account the question of interpretation of expressions in the ST regardless of its type , in addition to the problem of choosing a sentence in the TL that has an almost identical meaning. It is impossible to have identical translations or full parity at the grammatical and semantic level. He cannot be the author of the original language, but

he can be the author of the target language, and therefore carries a clear moral responsibility towards readers in the target TL.

In the translation process, replace another expression with a view to achieving equivalent between the original and new texts. This replacement is not based on the similar image or conformity contained in the sentence, but on the function of the term. The whole language replaces the origin with the target language, the same purpose in the target language culture, and the process here involves replacing the SL reference with the TL reference.

( Naida, E, 1964) distinguishes between two types of equivalence:

**I. Formal Equivalence:**

- Revealing the content and form of the original message.
- Oriented towards the ST.
- Reproducing several formal elements (grammatical units, consistency in word usage, meanings of S. context) .
- Concordance of terminology.
- Gloss translation.

**I. Dynamic Equivalence:**

- Focused on receptor's response Equivalent, natural, closest
- Including adaptations of grammar, lexicon (terms which for there are really available parallels, e.g. tree, stone, spoon; terms which identify culturally different objects, e.g. book >> papyrus; terms which identify cultural specialty, e.g. jubilee, synagogue), and of cultural references.
- Foreignness of ST is minimized

Formal equivalence focuses on the same message in form and content. In such a translation one is interested in matches such as the match of poetry with poetry, the sentence with the sentence, and the concept with the concept '. Naida calls this type of translation 'annotated translation', which aims to enable the reader to understand the original text as much as possible. dynamic equivalence is based on the principle of 'equal impact'. That is, the relationship between the recipient and the message in the target language should be similar to the relationship between the original recipient and the message in the original language.

## **Conclusion:**

There is no doubt that economic and commercial translation plays an important role in society and the State . Banks in every country need translation, because banks are known to provide services. Including being an intermediary between two countries. So commercial and economic translation from the specialized translator needs high accuracy and concentration so that the translation comes out intact and free of errors that can sometimes be catastrophic errors. Especially when dealing with linguistic phenomena such as idiomatic expressions which was the a problematic issue when translating finance and banking transactions, translators faced a linguistic and semantic difficulties during the process of translating IE. Scholars suggested numerous strategies that could be a solution for this issue such as adaptation, using similar idioms in the TL, translation by paraphrasing.

## **Chapter Two:**

# **Finance and Banking Commercial Transactions as a Manifestation of Economic Discourse.**



## **Introduction:**

Some few studies are conducted on the financial and banking terms translation including two languages from two different families . therefore, the translation of such fields is getting more important in this globalized business world

Translation studies has many problems when translating financial and economic texts, certain knowledge in financial and economic language is an important factor that specialized translator should require. This chapter will investigate how the financial and economic terms conveyed from source text into the target text and it will focus on how many aspects economic and finance have when dealing with such collocation specially from English into Arabic. Also, it will discuss the fact of impacting on Arab world economic level by improving this specialized translation .

### **I Banking transactions and financial institution:**

Bank is considered as a financial institution , it provides services and transactions with clients like investment as an example. It uses some special expressions to be agreed by customers, this agreements generally uses idiomatic expressions which lead to a difficult understanding . therefore, it requires good translators in the domain with a rich background of the nations culture and history.

### **II.2 An overview of financial texts:**

Financial text might be a report , business documentation, financial analysis or insurance contracts . therefore, this fields texts are specialized by particular details and precisions that is why committing errors in translating may cost a lot , not only the accuracy in language is ordered but also in the transmission of meaning . translation of financial texts should be professional and terminologically relevant .

### **II.3 Characteristics of financial texts:**

Financial text contains numerous different characteristics which may be resumed in the following sub titles.

#### **II.3.1 Relevance:**

In relevance we are speaking about the high importance of the relevancy of the information and meaning conveyed with the particular use of language because the information in this case will influence the economic decision

### **II.3.2 Comparability:**

The information should be comparable to the financial text presented in whatever accounting periods.

### **II.3.3 Understandability:**

The information must be understandable only by reading , which means the information should be clearly presented , in addition to the information supplied in supporting notation as needed to be in clarification

### **II.3.4 Reliability:**

The information should never consist any material errors , bias or misleading . thus, it must accurately represent transactions or dealings , and prudently represent estimates and uncertainties through proper disclosure.

## **II.4 Mistakes committed when translating financial texts into Arabic:**

### **II.4.1 Choice of words according to their similarity in appearance and not according to their meaning:**

This mistake is a risk as there are many in arabic taking as an example the word "cable" wich is taking as it is in arabic "كابل" by taking its literal sense . whereas, cable can also mean telegram .

### **II.4.2 The unnecessary use of borrowing:**

Unfortunately, this mistake became a common problem for translators , they use it as a shelter to resort to that is why it is a responsible engagement , but we must not be relieved with the fact that this is not an Arabic phenomenon only.

### **II.4.3 Incorrect use of terms from other styles:**

The lack of competence of translators may lead to a conclusive evidence for his unprofessionalism,

for example "goodwill" in financial texts means "company price" but when literally translating It will be "frienliness"

## **II.5 An overview of banking commercial transactions texts:**

Banking commercial transactions texts generally includes economic materials in different commercial transactions topics, such as account transfers, payment from bank accounts, loan payments, cash withdrawal ... etc. therefore, more specific banking texts in economic discourse

require translators having an economic background.

## **II.6 Procedures of translating BCT:**

Banking translation in general is one of the highly important types of translation which requires specialization . below, there are three main procedures to consider when translating banking transactions:

### **II.6.1 Terminology:**

Terminology is important for every industries including the banking transactions industry because the banking financial terms are not universal , which requires a high competence of translating regarding a clear and accurate meaning , that is why translators must use the right terminology in the target text.

### **II.6.2 Numbers:**

Another important point in translating banking transactions specially in commercial transactions The Numbering system is not universal as well , that is why translators should be aware to numeric figures .

taking as an example, "2.600" in US is read two thousand six hundred . while in Europe it is read two point six "2.6"

### **II.6.3 Style and tone:**

The last point that needs attention in banking transactions translation i stone and style, the banking CT texts must contain an easy understandable language without any kind of complicated terms .

## **II.7 Possible translation problems for banking transaction terms:**

### **II.7.1 Cultural:**

The words related to banking transactions that are culturally rooted due to the diversity of language in the original country of any bank should be accurately translated, therefore, the legal system of banking transactions may be modified . the first issue arises is if translators could not understand any other adopted legal system concerning banking transactions, in this case, equivalent is more than just a matter of identifying a word meaning , it is another language, but surely comprehending the two languages with their own national system.

### **II.7.2 Componential:**

The second possible problem is that the translators are unfamiliar with

the services provided by subsidiary banks in the respective countries. Taking as an example , a financial institution in the UK was the first to offer the Unit Trust service, the concepts pertaining to the service are expressed in English, such a service was unknown in KSA until a subsidiary bank in Saudi Arabia is required to provide the service

Banking transactions texts contains more specific and unique terms in English that must be translated into Arabic , these terms are concepts that are results of specific culture, history and traditions as well as financial institutions and banking systems.

## **II.8 Methods used by translators to translate idiomatic expressions in banking transactions:**

in order to find an accurate translation for the idiomatic expressions in banking transactions ,L.Biel declared that translators used different strategies based the usefulness of each one of them.

### **II.8.1 Bilingual study:**

Starting with the parallel study of the same topic in both languages this strategy focuses on the capability of dealing with a topic in two languages .

### **II.8.2 internet research:**

The second strategy is searching for equivalent in the internet this method is a huge distraction for the translator because internet is vague and it is common that translators do not use online forums and internet because they believe that it is not a quick strategy to get an answer and translation requires rapidity.

### **II.8.3 Online forums:**

The third strategy is the consultation of bilingual or monolingual online dictionaries or asking for help from online groups, and it is not quite helpful.

It is found out that , contrary to the step by L.Biel 2008 , translators do not use online forums. According to them , it was not quick to get a response while the translation task should be completed quickly.

## **II The necessity of translating financial and BCT idiomatic expressions into Arabic in Arab world:**

Translating economic discourse and specially idiomatic expressions is a new pathway in the Arab Universities, translators study translation for its

wide sense theories, terminology, and also specialized translation and in master degree. Taking as an example the oil companies of KSA or UAE during long time ago translators and interpreters trained to proceed its needs when speaking about translating documents and affairs, taking into consideration these companies deal with huge number of states and other companies weather banks or financial institutions in all over the world , therefore, economic translation exists since long time ago in Arab world . thus, developing this specialized translation will take the Arab world to the next level in international trade.

### **The impact of translating financial and BCT ED into Arabic in the world:**

Distances in terms of time and geography are constantly decreasing in our world, but commercial activities are expending. Numerous exchanges and trade procedures take place around the world nowadays, import and export trade

between countries and transactional corporations services and investments . therefore , economic and financial translation is one of the most in demand services by professionals and businesses.

## **Conclusion:**

Translation process in financial and banking commercial transactions texts started by understanding the idiomatic expressions of each field, finding equivalents and translations for the target texts. The information collected show that there are financial and banking idiomatic expressions divided to conventional expressions and non conventional expressions , as a conclusion using literal translations is not a good strategy to use since it may cause different legal consequences, but improving economic translation in Arab countries effects positively on the economic relations of nations

**Chapter Three:**  
**the Analysis of Translating Banking Commercial**  
**Transactions into Arabic in KSA.**



## **Introduction:**

This practical chapter will conduct an analysis by comparing a number of samples chosen to evaluate whether the translator succeeded or failed in displaying their component effect, by discussing and evaluating these samples, then comparing them to their ST counterparts. Furthermore, studying the strategies employed for highlighting the accurate translation while also identifying the flaws and potential challenges faced

## **Methodology:**

The method adopted in this qualitative research is conducted by a comparative analysis between target text and source text in order to decide whether translator succeeded or not in rendering the appropriate meaning.

## **Account of the corpus:**

The corpus we chose is a report of BOARD OF DIRECTORS REPORT FOR THE YEAR ENDED, lanced in December 2021 of American Express website; which is one of the global credit card service providers that pays a great deal of attention to people who constantly travel, it is generally applied by entrepreneurs who deplace oftentimes for the purpose of meeting potential partners or investors, or attend events and looking for new markets for expention. It enables its users to complete their financial and banking transactions electronically. The site supports arabic language to attract the KSA users, because they are ranked among the highest percentage of the use of this service for their transactions.

Our choice of this corpus is based on how much this field needs to be carefully translated regarding its large set of idiomatic expressions which might creat some problems especially in this case. Since the SL of the text is arabic we are expecting an accurate choice of equivalentents by translators .

## **Corpus analysis:**

As it is metioned before, this corpus is having a comparative analysis; the way translators technically worked on these petterns, starting with identifying idiomatic expression of economic discours in the source text besides giving all its possible meaning and then we will carefully compare their equivalentents in the translated version TT by analyzing whether the translation is utterly appropriate or not.

## :Analysis of the Sample

Patterns:	Translation of patterns:
Amounts due to	مبالغ مستحقة
Accounts payable	ذمم دائنة
Lease liabilities	إلتزامات عقود الإيجار
income tax payable	وضريبة دخل دائنة
Short term borrowings	قروض قصيرة الأجل
Card members' margins	تأمينات نقدية من أعضاء البطاقات
Membership rewards	مكافآت عضوية
Cash Flows	التدفقات النقدية
OPERATING INCOME	الإيرادات التشغيلية
Share capital	رأس المال

Provision for card membership fees	مخصص رسوم بطاقات العضوية
Significant Accounting Estimates	التقديرات المحاسبية الهامة
Provision for fraud losses	مخصص خسائر الاختلاس
Accounting convention	العُرف المحاسبي
Offsetting	المقاصة
Right of use assets	موجودات حق الاستخدام
amount of contractual cash flows	مبلغ التدفقات النقدية التعاقدية
Saudi Interbank Offered Rate (SAIBOR)	معدلات العمولة السائدة بين البنوك ك (السعودية) (سايبور)
Foreign exchange income	إيرادات تحويل العملات الأجنبية
Deferred tax asset	الموجودات الضريبية المؤجلة

### The analysis of the patterns :

- The first pattern " Amounts due to" that gives the meaning of the total sum of money owed and to be paid a set date .the translator translated it literally because the TL contains a similar idiomatic expression in form and meaning.
- In the second pattern " Accounts payable" which means money owed by a company to its creditors, its direct meaning is " الحسابات المستحقة الدفع " , it has been translated by using equivalent

expression in the Arabic language " ذمم دائنة " in order to deliver its idiomaticity to the recipient and convey the meaning in TL and link the receptor to culturally relevant types of expressions.

- The third pattern " Lease liabilities" , this expression used to express the obligation to pay rent or other payment amounts under a lease of real or personal property . it has been translated into "إلتزامات عقود الإيجار " the word liabilities could be translated into "ديون", "مطلوبات", "خصوم" but the Translator used the word "إلتزامات" in order to convey the meaning with regard to the time that this liabilities need to be paid . So the recipient could understand the meaning from the translated expression the same as the source expression.
- The expression " income tax payable", refers to a type of account in the current liabilities section of a company's balance sheet. It is literally translated into " ضريبة دخل دائنة". the translator adapt its form in order to deliver the exact meaning of the source expression in a way that respects the grammatical characteristics of the TL.
- Another expression has been mentioned in this pattern " Short term borrowings", which refers to liabilities that represent money borrowed from banks or other institutions to fund the ongoing operations of a business that will come due within one year. The word borrowings could be translated as "إستعارة" but, this word could not convey the economic meaning of loans or borrowings .Accordingly, The translator used the dynamic equivalent in the TL " قروض قصيرة الأجل " in order to convey the meaning m and save the idiomaticity of the source expression.
- The next expression is "Card members' margins " . A card member is an industry term for an individual to whom a card is issued, or who is authorized to use an issued card, and "margins" refers to the number of percentage points that credit card lenders add to the prime rate (or other index) to calculate the variable interest rate. It is translated into "تأمينات نقدية من أعضاء البطاقات " by using an IE of similar meaning and dissimilar form.
- The expression" Membership rewards" means that program through which Amex provides loyalty benefits and redemption options to clients and/or Card Members . It has been translated into " مكافآت عضوية " as a dynamic equivalent. In the aim of deliver the same meaning in the form that is adapted in the TL.
- Another expression that is translated by using adaptation is " Cash Flows" which means cash funds derived from operation of the company. Its equivalent is "التدفقات النقدية". It has been Translated

by using an IE similar in meaning and dissimilar form .

- The expression " Operating Income" that refers to the total invoiced revenue of the licensee derived from costumers of the Licensee for the provision tion them of the service. It has been literally translated into "الإيرادات التشغيلية" because there is no equivalent expression in the TL.
- The next pattern "share capital". It is the issued and paid up capital of the company , it is dynamically translated into " رأس المال " in order to make the equivalent impact as Naida named it which means to make the recipient understand what the original expression wants to convey.
- Another idiomatic expression mentioned in the report is "Provision for card membership fees" this expression imply a fee that may be charged to applicants for membership as an entrance fee or as an annual membership fee as determined by the board of directors or as the bylaws may provide. It has been translated into " مخصص رسوم بطاقات العضوية ". provision could be translated into "نص", "حكم", or "إعتماد". But the Translator go with the word " مخصص " to express the meaning of amount allocated for card membership costs. She/he chose the words "رسوم", "مخصص" to maintain the idiomaticity of the original expression in his new expression.
- The expression " Significant Accounting Estimates" has been translated into " التقديرات المحاسبية الهامة " to indicate the meaning of an approximation of the amount of a business transaction for which there is no precise means of measurement. The translator reformulated the meaning regarding The semantic and grammatical composition of Arabic language.
- " Provision for fraud losses" this expression refers to any realized loss experienced as a result of a failure to perform fraudulent activity, dishonesty, or misrepresentation. The word "fraud "could be translated into "الإحتيال" but this term could not convey the meaning of embezzlement which refers to Any concealment, damage, waste, or retention of public or private funds, bearings, transfers, or contracts entrusted to an employee under or for the purposes of his or her job. Translator tried to transfer the meaning in a way that make the recipient understand the exact meaning of the original text throughout the translated one. thus, he used the expression "مخصص خسائر الاختلاس".
- " Accounting convention " it has been translated into "المحاسبي العُرف" " the word convention could be Translated into "عهد", "اتفاق", or "معاهدة", but the translator chose the term "عرف" which means in the economic context a method that investors use to calculate the number of days a month and months a year.

- " Offsetting "this term has different equivalents in the Arabic language such as "تعويض", "موازنة", or "معادلة", the translator chose the term "المقاصة" to convey the meaning of the use of a credit to offset the amount owed on a claim in lieu of a remedial cash payment this translation used the dynamic equivalent to deliver the meaning.
- The next expression " right of use assets " it pertains to the lessee's right to occupy, operate, or hold a leased asset throughout the rental period. It has been translated literally into "حق استخدام الموجودات". The translator used an expression that is similar with the original one in meaning and form.
- " amount of contractual cash flows " it refers to the Cash Flow (money) exchanges between the contracting parties as stipulated in the contract documentation "مبلغ التدفقات النقدية التعاقدية". it has been translated dynamically to make the recipient get the meaning in the economic context.
- " Saudi Interbank Offered Rate (SAIBOR)" it has been translated into "(معدلات العمولة السائدة بين البنوك السعودية (سايبور)". The expression offered rate applicable to any Interest Period denotes an annual rate equal to the quotient achieved. The direct meaning of this expression is "سعر الفائدة", since the KSA is a Muslim country , so the use of the term "الفائدة" is inappropriate because of cultural and religious reasons. Thus, the translator used "العمولة" to convey the meaning With consideration for the cultural background of the recipient.
- " Foreign exchange income "the translator used explicit translation to express the meaning in Arabic "إيرادات تحويل العملات الأجنبية".
- The last expression " deferred tax asset " it has been translated by using an idiomatic expression that is similar in meaning and dissimilar form "موجودات ضريبة مؤجلة" to convey the meaning of financial statements provide information about the company's financial performance throughout a given accounting period. When the revenue, costs, and expenses incurred over a specific time period are summed.

## Conclusion:

When investigating the translation of specific idiomatic expressions in financial and banking transactions, it is revealed that the process is susceptible to numerous linguistic and semantic criteria that must be considered when converting from the original language. The interpreter utilizes processes that retain the original meaning while taking into account the linguistic and cultural composition of the recipient's language for the aim of the translation secretariat. We may generalize Through IE that have been studied that the best method for translating economic idiomatic expressions is to discover the dynamic equivalent, as Naida refers to it. It helps to highlight translations that are consistent with linguistic dimensions and original linguistic metals.

The text is the result of a pure human intellect, and it is difficult to establish scientific criteria regulated by it. So, judging the success or failure of translation and keeping the principle of parity remains relative.

Speaking of equalization, it is important in the field of translation because it provides a clearer picture of the content and purpose of the translation work, and as everyone knows, the translator is always looking for the secretariat in his text, so parity is his concern; and it is a milestone in his success in translating the text. It allows the interpreter to showcase both his translation and language abilities.

## Conclusion:

Many companies have utilized the term "Global Expansion" in recent years. As global trade expands, translation becomes increasingly important for any firm seeking to function on a worldwide scale. Moreover, conventional business procedures, expectations and ethics, and writing style differ from region to country. Both parties must speak the same language in order to build a potential customer's relationship with a firm that offers an appropriate product or service. The multiplicity and multiplicity of terms in the economic field from State to State. Using many abbreviations in the economic field and their different connotations all represent part of the language difficulties facing economic translation. Translating terminology is one of the most important of these difficulties because of its linguistic and semantic nature, which varies from language to language. This makes the translator look for procedures and strategies that fit this type of expression so that the translation process is done in an integrated manner and meets the purpose of the original text. Through a study of the translation of certain terminology, the translator seeks to produce the same effect as the original text on the recipient. Or what researchers call dynamic equivalence. The process of translation in financial and banking commercial transactions texts began with a comprehension of each field's idiomatic expressions, followed by a search for equivalents and translations for the target documents. According to the data acquired, there are two types of financial and banking idiomatic idioms: conventional and non-traditional expressions. As a result, analyzing the chosen corpus of investigating the translatability of IE , the findings we discovered are that the strategies used when translating economic discourse are between literal translation and formal equivalent , utilizing literal translations is not a smart method to use because it may result in numerous legal ramifications; yet, enhancing economic translation in Arab countries has a favorable influence on nation-state economic ties, concluding the research with admitting that the translator utilizes a literal



translation only for few expressions. Nonetheless, unlike the rest of the expression , where the translator was successful in selecting alternatives that are consistent with the Arabic language idiomaticity , the problem becomes apparent only when translating new expressions , so we recommend translators and professionals to be updated with the new language and to be careful in choosing what may fit the meaning and the form for a better understanding and a good result. as a general result we conclude our work by admitting that the improvement of economic translations in KSA or any other Arab country will help the economic system of the country to extend , and boosts the development of relations between nations.

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## :Appendices

Patterns:	Translation of patterns:
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Membership rewards	مكافآت عضوية
Cash Flows	التدفقات النقدية

OPERATING INCOME	الإيرادات التشغيلية
Share capital	رأس المال
Provision for card membership fees	مخصص رسوم بطاقات العضوية
Significant Accounting Estimates	التقديرات المحاسبية الهامة
Provision for fraud losses	مخصص خسائر الاختلاس
Accounting convention	العُرف المحاسبي
Offsetting	المقاصة
Right of use assets	موجودات حق الاستخدام
amount of contractual cash flows	مبلغ التدفقات النقدية التعاقدية
Saudi Interbank Offered Rate (SAIBOR)	معدلات العمولة السائدة بين البنوك ك السعودية (سايبور)
Foreign exchange income	إيرادات تحويل العملات الأجنبية
Deferred tax asset	الموجودات الضريبية المؤجلة



## تأثير ترجمة التعابير الاصطلاحية المالية و التعاملات التجارية البنكية إلى اللغة العربية في العالم

الترجمة الاقتصادية والمالية هي واحدة من أكثر الخدمات التي يتم طلبها من قبل المتخصصين والشركات.

### الفصل الثالث:

العينة و المنهجية

العينة التي اخترناها هي تقرير عن مجلس الإدارة للسنة المنتهية المتوفر باللغتين, هذه العينة ستخضع لتحليل مقارنة للطريقة التي ترجم بها المترجمون تقنياً هذه الأمثلة , نكتفي بذكر بعض منها :

### التحليل:

الأمثلة:	ترجمة الأمثلة:
Amounts due to	مبالغ مستحقة
Accounts payable	ذمم دائنة

المثال الأول ( Amounts due to يعطي معنى المبلغ الإجمالي للمال المستحق والذي يتعين دفعه في تاريخ محدد. قام المترجم بترجمته حرفياً لأن اللغة الهدف تحتوي على تعبير اصطلاحياً مماثل في الشكل والمعنى  
المثال الثاني (Accounts payable) وهي الأموال المستحقة على الشركة لدائنيها ، ومعناها المباشر "الحسابات المستحقة الدفع" ، وقد تمت ترجمتها باستخدام تعبير مكافئ في اللغة العربية "ذمم دائنة" لإيصال اصطلاحها إلى المستلم وإيصال المعنى

### الخلاصة:

ما يمكننا استنتاجه من خلال هذا البحث و خصيصاً من الجزء التطبيقي هو أن الترجمة المتخصصة عادة ما تخضع للترجمة الحرفية دون أخذ العواقب بعين الاعتبار و خاصة في الترجمة الاقتصادية و المالية و التي بإمكان عدم الاعتناء بها و تحديث مصطلحاتها أن تؤدي إلى أخطاء وخيمة .

## الفصل الثاني:

أجريت بعض الدراسات القليلة حول ترجمة المصطلحات المالية والمصرفية بما في ذلك لغتين من عائلتين مختلفتين. لذلك ، تزداد أهمية ترجمة هذه المجالات في عالم التعاملات العالمي

### المعاملات المصرفية والمؤسسات المالية:

يعتبر البنك مؤسسة مالية ، فهو يقدم خدمات ومعاملات مع العملاء مثل الاستثمار كمثال. تستخدم بعض التعبيرات الخاصة التي يتم الاتفاق عليها من قبل العملاء ، وعادة ما تستخدم هذه الاتفاقيات التعبيرات الاصطلاحية التي تؤدي إلى فهم صعب. لذلك ، يتطلب الأمر مترجمين جيدين في المجال مع خلفية غنية بثقافة الأمم وتاريخها.

### خصائص النصوص المالية:

و التي تتميز بأربعة خصائص:

الملائمة, قابلية الفهم, مصداقية, المقارنة

### إجراءات ترجمة التعاملات التجارية المصرفية:

تعتبر الترجمة المصرفية بشكل عام من أهم أنواع الترجمة التي تتطلب التخصص. أدناه ، هناك ثلاثة إجراءات رئيسية يجب مراعاتها عند ترجمة المعاملات المصرفية:

الاصطلاحية, الأعداد, الأسلوب والنبرة

### مشاكل الترجمة المحتملة في المعاملات البنكية

و التي تنقسم إلى نوعين : الثقافية و التكوينية

### الأساليب التي يستخدمها المترجمون لترجمة التعبيرات الاصطلاحية في المعاملات المصرفية

من أجل إيجاد ترجمة دقيقة للتعبير الاصطلاحية في المعاملات المصرفية ، صرحت ل. بيل أن المترجمين استخدموا استراتيجيات مختلفة تستند إلى فائدة كل منها. وهي:

البحث على الإنترنت , دراسة ثنائية اللغة و المنتديات.

### ضرورة ترجمة التعبير الاصطلاحية المالية و التعاملات التجارية البنكية إلى اللغة العربية في العالم العربي

الترجمة الاقتصادية موجودة منذ زمن بعيد في العالم العربي. وبالتالي ، فإن تطوير هذه الترجمة المتخصصة سيأخذ العالم العربي إلى المستوى التالي في التجارة الدولية.



## صعوبات ترجمة التعابير الاصطلاحية

يعتقد العديد من العلماء أن الصعوبات المتعلقة بالتعابير الاصطلاحية والتعبيرات الثابتة ذات شقين:

- كيف تعرف أننا نتعامل مع مصطلح في جملة معينة؟
- ما هي معوقات ترجمة مثل هذه البنود؟

تعتبر بيكر (1992) هذه المسألة: القضايا الأساسية التي تسببها التعبيرات الاصطلاحية و الثابتة في الترجمة تتعلق بمجالين: القدرة على التعرف على المصطلح وتفسيره بشكل صحيح ، وصعوبة التعبير عن المكونات العديدة للمعنى التي تسببها المصطلحات أو التعبير الثابت ينقل إلى اللغة الهدف. (ص 78)

وبالتالي ، وفقاً لبيكر ، هناك نوعان من الصعوبات فيما يتعلق بترجمة التعبيرات الاصطلاحية: القدرة على التعرف على المصطلحات وفهمها بشكل مناسب: التحدي الأول الذي يواجه المترجم هو تحديد ما إذا كان يعمل بتعبير اصطلاحي في سياق معين أم لا. قد يكون التعرف على المصطلح صعباً في بعض الأحيان. هذا الادعاء له مبررات اجتماعية ولغوية ودلالات معينة بالإضافة إلى بعض المبررات الثقافية. حدد Baker (1992) ثلاثة أنواع من التعبيرات الاصطلاحية اعتماداً على تمايزها في القدرة على التعرف

### استراتيجيات ترجمة التعابير الاصطلاحية

1. استخدام مصطلح له نفس المعنى والشكل:

تستلزم هذه الإستراتيجية استخدام مصطلح اللغة الهدف الذي له نفس المعنى بشكل أساسي مثل لغة اللغة الاصل ويحتوي أيضاً على مكونات معجمية مكافئة. مرة واحدة فقط كل فترة تحدث مباراة كهذه.

2. استخدام مصطلح له نفس المعنى ولكن بصيغة مختلفة:

من الممكن العثور على اصطلاح أو تعبير ثابت في اللغة الهدف له نفس المعنى للمصطلح المصدر أو التعبير ولكنه يتكون من عناصر معجمية مختلفة.

### ترجمة التعبيرات الاصطلاحية في النص الاقتصادي:

في عملية الترجمة ، استبدل تعبير آخر بهدف تحقيق التكافؤ بين النص الأصلي والنص الجديد. لا يعتمد هذا الاستبدال على الصورة المماثلة أو المطابقة الواردة في الجملة ، ولكن على وظيفة المصطلح. تستبدل اللغة بأكملها الأصل باللغة الهدف ، والغرض نفسه في ثقافة اللغة الهدف ، وتتضمن العملية هنا استبدال مرجع اللغة الأصل بمرجع اللغة الهدف.

### المكافئ الشكلي

الكشف عن محتوى وشكل الرسالة الأصلية. و اخذ ترجمتها نحو النص الأصلي

### المكافئ الديناميكي

التركيز على إيجاد المكافئ ، الطبيعي ، الأقرب

بما في ذلك التعديلات النحوية والمعجمية.

يشمل هذا العنوان كلا من الصعوبات و الحلول المقترحة للتعامل من النص الاقتصادي مرورا إلى خصائص النص الاقتصادي و ما يحتويه من تعابير اصطلاحية

### الخطاب الاقتصادي:

وأشار (Fan.Y & Wong.J) في مقالهما "خصائص الأدب الاقتصادي وترجمته" إلى أنه يمكن تلخيص الخصائص اللغوية للترجمة الاقتصادية في العناصر الثلاثة التالية.

#### 1. المصطلحات:

هناك الكثير من المصطلحات أو الكلمات التقنية ذات المعنى المحدد. كثيرا ما تستخدم هذه العبارات والعبارات الثابتة ، التي لها معاني فريدة ، في النصوص الاقتصادية. على سبيل المثال ، العوامل الخارجية ، والاستيعاب ، والقيمة الحالية ، إلخ.

#### 2. الجمل الطويلة:

يحتوي النص على جمل طويلة عديدة. من الشائع في النصوص الاقتصادية أن تتكون جملة واحدة من عدة أجزاء قصيرة. على سبيل المثال "" ومع ذلك ، في السنوات الأخيرة ، يجادل بعض العلماء والممارسين ، لا سيما من العالم النامي ، بأن تأثير الحد الأدنى للأجور على الفقر يكون أكثر دقة من الناحية النظرية والممارسة ، لا سيما عند مراعاة إمكانية تقاسم الدخل بين الفقراء. " (p.243، 2005، Todaro). يحتوي هذا البيان على خمس فاصلات ، والتي تستخدم لفصل كل جزء ، بشكل أساسي كحروف ظرفية في جملة كاملة. على الرغم من حقيقة أن سطرًا واحدًا مقسمًا إلى أقسام عديدة ، فإنه ليس من الصعب فهمه . أي أنه معقد من حيث البنية ولكنه غير معقد في المحتوى. هذا النوع من الجمل الطويلة له بنية معقدة نوعًا ما ، تتكون من عدة جمل أو عبارات مع العديد من المعدلات والتعريفات. أحيانًا تكون الفقرة بطول جملة أو جملتين فقط. نتيجة لذلك ، يبدو البيان بأكمله معقدًا ويصعب فهمه.

#### 3. الأشكال والجداول:

الأشكال والجداول هي مكونات مهمة للنص الاقتصادي ، لأنها تشرح ببساطة العلاقات بين العوامل الاقتصادية المختلفة وتوضح وتبسط الضوء على النظريات أو الظواهر المعقدة. الشكل هو تمثيل رسومي للبيانات النوعية والكمية بإحداثيات مستطيلة تتضمن محورًا أفقيًا ومحورًا رأسيًا وأصلًا ، بالإضافة إلى المحتويات التي تتكون عادةً من خطوط ومنحنيات وأرقام. يتكون الشكل في الغالب من المخططات الشريطية والمخططات الدائرية والمدرج التكراري والمضلعات. هناك أيضًا بعض الرسوم التوضيحية والرسوم البيانية الفردية. الجدول عبارة عن مجموعة نصية من الحقائق والأرقام المنظمة في أعمدة وصفوف. يمكن للقراء التعرف صراحة على البيانات الاقتصادية الناتجة عن التحليل الكمي من هذا.

## التعابير الاصطلاحية:

التعريف مأخوذ عن غزالة (2008) , بإمكان التعبير الاصطلاحي أن يكون جملة تحمل العديد من الكلمات التي تلبى معنى معين

ترجمة التعابير الاصطلاحية (صعوبات و حلول):

## الفرضيات

- ترجمة تعابير المعاملات المصرفية إلى اللغة العربية تعكس تحديات المصطلحات والمفاهيم التي تحتاج إلى حل.
- إجراءات محددة تساهم في حل هذه المشكلة
- يمكن أن يكون المكافئ حلاً للتحديات المفاهيمية والمصطلحات في ترجمة المعاملات المصرفية

## منهجية البحث:

تعتمد هذه الدراسة على الأسلوب النوعي لاستخراج التعبيرات الاصطلاحية من المعاملات التجارية المالية والمصرفية باستخدام مجموعة مكونة من البيانات المالية وتقرير مدقق الحسابات المستقل لموقع ويب أمريكي إكسبريس السعودية ، والتحقيق في قابليتها للترجمة وفقاً لوصف طريقة تعامل المترجمين معها. هذه التعبيرات من أجل إيجاد حلول لتحدي ترجمة هذا النوع من التعبيرات، تتكون هذه الدراسة من ثلاثة فصول: فصلان نظريان وفصل عملي واحد. بدءاً من الفصل الأول الذي تناول اللغة الاصطلاحية والترجمة الاقتصادية. وهي مقسمة إلى ثلاثة أقسام. النصف الأول هو تعريف أساسي للتعبيرات الاصطلاحية، والذي يتضمن المراحل ، والصعوبات ، والأساليب ، بالإضافة إلى مستويات جودة الترجمة ، والعوامل التي تحكم اللغة الاقتصادية ، وأهمية الترجمة الاقتصادية. الجزء الثاني هو تعريف الخطاب الاقتصادي وخصائصه. أخيراً ، يختتم الفصل الأول بترجمة التعبيرات الاصطلاحية في الخطاب الاقتصادي ، مع إبراز مشكلاته والحلول المستخدمة لمعالجتها. أما الفصل الثاني ، فقد نظر إلى المعاملات التجارية المالية والمصرفية على أنها تعبير عن خطاب اقتصادي. أولاً وقبل كل شيء ، يتم تضمين المعاملات المصرفية والمؤسسات المالية. ثم نجد أخطاء تقع عند ترجمة النصوص المالية إلى اللغة العربية ، بالإضافة إلى الأساليب التي يستخدمها المترجمون لترجمة إنترنت إكسبلورر في المعاملات المصرفية. الجزء التالي هو مشاكل الترجمة المحتملة للمعاملة المصرفية. يتعلق الجزء الأخير بتأثير ترجمة التعبيرات الاصطلاحية المالية و التعاملات التجارية البنكية إلى اللغة العربية في العالم والعالم العربي على وجه التحديد. الفصل الخاص بهم سوف نحلل ونبحث في المجموعة بدءاً من سرد موجز للمجموعة والذي سيحدد العينات التي سنعمل عليها. ننتقل إلى تحليل الأنماط التي اخترناها وأخيراً اقتباس النتائج.

## الفصل الأول

يتناول هذا الفصل أهم النقاط التي تجمع بين الترجمة و الخطاب الاقتصادي

**مراحل الترجمة الاقتصادية :** تنقسم إلى ثلاث مراحل و هي أولاً: القراءة و الاستيعاب, ثانياً: التحويل و ثالثاً : إعادة الكتابة باستعمال اللغة الهدف

**مستويات نوعية الترجمة:** و التي تنقسم إلى عدة مستويات ابتداء من الترجمة الركيكة إلى أعلى مستوى و هو الترجمة المحترفة

### الملخص:

### المقدمة :

على مر الزمان عرف الاقتصاد تطورا سريعا أدى إلى انحدار مستوى الترجمة المتخصصة مقارنة بالمجال ; مما اجبر المترجمين على اعتماد الترجمة الحرفية و المحاكاة كأسلوب وحيد لإيصال المعنى المطلوب.

و لأن التعبيرات الاصطلاحية من أكثر أجزاء اللغة إشكالية ولها دور كبير في تمييز اللغة بثقافتها. يواجه ممارسو الترجمة صعوبات عديدة عند التعامل مع الخطاب الاقتصادي بسبب الطبيعة اللغوية للتعبيرات الاصطلاحية.

### دراسات سابقة:

قلة من الباحثين تعاملوا مع التعبيرات الاصطلاحية كمسألة لغوية ، ومشاكلها عند التعامل مع النصوص المصرفية والمالية. بيكر (1992) في كتابها "بكلمات أخرى" لاحظت أن التعبيرات الاصطلاحية هي تعبيرات معجمية ذات معاني خاصة ، ووضعت مجموعة من الصعوبات في ترجمة التعابير ، واقترحت عدة استراتيجيات يمكن أن تكون حلا لمشكلة الترجمة الاصطلاحية التعبيرات. "googeling" في كانون الثاني (يناير) 2008 ، ركزت مؤلفة هذا الكتاب على الاستراتيجيات الجديدة لترجمة التعابير الاقتصادية وفعاليتها. وذكرت أن هناك ثلاث استراتيجيات قد تكون مفيدة بنسب مختلفة. الدكتور غيسابي فتيحة ، مجلة البشير الاقتصادية (2017). يسلط هذا المقال الضوء على مشاكل النصوص الاقتصادية والمالية ، ويحاول إيجاد حلول لهذه المشاكل بما في ذلك التعبيرات الاصطلاحية. تفتح هذه الدراسات مسارات جديدة للبحث في ترجمة التعبيرات الاصطلاحية في القطاع المصرفي

### الهدف من الدراسة:

1 \ دراسة الصعوبات التي يواجهها المترجمون الاقتصاديون عند التعامل مع التعبيرات الاصطلاحية في ترجمة المعاملات التجارية المالية والمصرفية.

2 / التعرف على الاستراتيجيات التي يستخدمها المترجمون للتغلب على التحدي اللغوي و المفاهيمي لترجمة التعبيرات الاصطلاحية في ترجمة المعاملات التجارية المالية والمصرفية.

### الإشكالية:

تركز هذه الدراسة على التعبيرات الاصطلاحية في الخطاب الاقتصادي ، وتهدف إلى التحقق من قابليتها للترجمة بدقة في النصوص المالية ، بالإضافة إلى التحقيق في نتائج ممارسة الترجمة في هذا المجال ومعرفة مظاهرها.

## سؤال البحث :

1 / كيف تعامل المترجمون مع تحدي ترجمة التعبيرات الاصطلاحية في الخطاب الاقتصادي؟

الجمهورية الجزائرية الديمقراطية الشعبية

وزارة التعليم العالي و البحث العلمي

جامعة قاصدي مرباح ورقلة

قسم الأدب و اللغة الانجليزية



مذكرة مقدمة لاستكمال متطلبات نيل شهادة الماستر في الأدب واللغة الانجليزية

تخصص: ترجمة عربي انجليزي عربي

بعنوان:

## دراسة قابلية ترجمة التعابير الاصطلاحية في الخطاب الاقتصادي.

(دراسة تطبيقية على التعاملات البنكية التجارية و التعاملات المالية في المملكة العربية السعودية)

من إعداد: هببته هدى الشيماء و شغرم الزهرة

أعضاء اللجنة:

رئيسا

مناقشا

مشرفا

الأستاذ: بلعربي احمد

الأستاذة: يحيياوي ليلي

الأستاذ: كوداد محمد

السنة الأكاديمية: 2022/2021