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BORROWING AS ONE OF THE DYNAMIC WAYS OF REPLENISHING NEW ECONOMIC TERMINOLOGY IN THE UKRAINIAN LANGUAGE

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The article deals with some peculiarities of identifying and classifying new borrowed economic terminology of the late twentieth and early twenty-first centuries within the economic terminology. The article considers the replenishment of vocabulary composition of the modern Ukrainian language due to the appearance of borrowed words in it. The significance of this process in the development of language is revealed. Foreign language terminology is an indispensable tool for concise and accurate conveying of information in texts intended for narrow specialists. As we know, language emerged in the process of global social development. Due to the fact that human civilization is constantly moving forward and developing, language, as the main means of communication between people, has to improve and develop, to meet the requirements of society. The language undergoes significant changes, which, above all, are observed in the dynamics of the lexical system: changes in morphological norms, the emergence of new syntactic constructions, the consolidation of new orthographic, orthoepic norms, as well as the borrowing of words from other languages. The issue of translating terminology, as well as the causes and consequences of term borrowing, constitute an urgent problem in the study of the meta-language of modern science. The study of borrowings in modern economic terminology presents the complexity of the process of its formation. In the linguistic literature, there are different views on the causes of language change. Economics occupies a special place among other social sciences, as it is most closely related to the life of people. Hence the close connection of economic terminology with the lexical and stylistic systems of the modern Ukrainian literary language. The nature of changes in economic terminology has a progressive orientation, that is, it is a manifestation of the tendency to further formation of the language of economics. The most productive in terms of borrowings is the group of vocabulary that serves the spheres of economic activities (in particular, accounting, banking, marketing, etc.).

ЗАПОЗИЧЕННЯ ЯК ОДИН ІЗ ДИНАМІЧНИХ ШЛЯХІВ ПОПОВНЕННЯ НОВОЇ ЕКОНОМІЧНОЇ ТЕРМІНОЛОГІЇ В УКРАЇНСЬКІЙ МОВІ

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Ключові слова: *термінологія, економіка, фінансовий, неологізми, запозичені слова, англіцизми, калька.*

У статті розглядаються деякі особливості виявлення та класифікації нових запозичень економічної термінології кінця ХХ – початку ХХІ ст. Розглянуто поповнення словникового складу сучасної української мови за рахунок появи в ній запозичених слів. Розкрито значення цього процесу в розвитку мови. Робота присвячена дослідженню нової запозиченої економічної лексики в мові преси. Зроблено спробу класифікувати цей пласт лексики та виявити її місце у загальній системі запозиченої лексики у складі сучасної української мови. Іншомовна термінологія є незамінним засобом для стислого і точного передавання інформації в текстах, призначених для вузьких фахівців. Як відомо, мова виникла в процесі глобального суспільного розвитку. У зв'язку з тим, що людська цивілізація постійно рухається вперед і розвивається, мова, як основний засіб спілкування між людьми, змушена вдосконалюватися і розвиватися, щоб відповідати вимогам суспільства. Мова зазнає значних змін, які насамперед спостерігаються в динаміці лексичної системи: зміни морфологічних норм, поява нових синтаксичних конструкцій, закріплення нових орфографічних, орфоепічних норм, а також запозичення слів з інших мов. Актуальність вибраної теми зумовлюється активним розширенням списку економічних термінів української мови за рахунок англійських запозичень. Питання перекладу термінології, а також причини та наслідки термінологічних запозичень є актуальною проблемою у вивченні метамови сучасної науки. Дослідження запозичень у сучасній економічній термінології демонструє складність процесу її формування. У лінгвістичній літературі наявні різні погляди на причини мовних змін. Економіка посідає особливе місце серед інших суспільних наук, оскільки вона найтісніше пов'язана з життям людей. Звідси тісний зв'язок економічної термінології з лексичною та стилістичною системами сучасної української літературної мови. Характер змін в економічній термінології має прогресивну спрямованість, тобто є виявом тенденції до подальшого формування мови економіки. Найбільш продуктивною щодо запозичень є група лексики, яка обслуговує сфери економічної діяльності (зокрема, бухгалтерський облік, банківську справу, маркетинг тощо).

Formulation of the problem. The work is devoted to the study of new borrowed economic terminology in the language of the press as well as in teaching the language for specific purposes. An attempt is made to classify this layer of vocabulary and correlate it with the general system of borrowed vocabulary as part of the modern Ukrainian language.

The relevance of the study lies in the fact that the consideration of problems associated with the theory and practice of borrowings is especially significant in modern conditions, since today serious concerns are being expressed about the powerful influx of borrowings, which can lead to the devaluation of the Ukrainian words. But language is a self-developing mechanism that can get rid of the superfluous and unnecessary obstacles [Kyrychenko, 2017]. The language interaction constantly attracts research attention aimed at studying the general influx of foreign language vocabulary into the Ukrainian language. In general, foreign language terminology is a very interesting linguistic phenomenon, the role of which in the Ukrainian language is significant. Borrowing is one of the most dynamic processes of the modern Ukrainian language, and – in connection with active economic processes in society – it is the layer of economic vocabulary that is most interesting in this regard. Many researchers today are working on the problem of borrowed words [Elovchenkova, 2005; Kyslyuk, 2006; Konovalova, 2001; Osypova, 2015; Prystaiko, 2006, etc.], several new dictionaries of borrowed words have already been published [Semotyuk, 2010], but the process of borrowing new words goes so quickly that not a single study, no matter how many of them are conducted, will be superfluous in this situation.

The purpose and objectives of the article. The purpose of this study is to investigate the development and formation of economic terminology in the Ukrainian language, and also make an attempt to classify new borrowed economic terminology in the language of modern periodicals.

To achieve this goal, the following tasks are set and prone to be solved:

- 1) research of the meaning and the place of borrowed terminology in the Ukrainian language system and the ways and reasons for borrowing new words;
- 2) identify types of new words with economic semantics found in modern periodicals;
- 3) an attempt to classify this layer of vocabulary and correlate it with the general system of borrowed vocabulary as a part of the modern Ukrainian language.

In our opinion, one of the main means of replenishing economic terminology is borrowing. In the modern period, the question of mutual influence and interpenetration of languages and cultures is becoming more and more acute. Modern linguistics views

language as a complex dynamic system. Being in constant motion, it continuously develops and improves. The most striking evidence of the dynamic nature of a language is its ability to enrich its vocabulary with new units. Currently, the process of emergence of new words has noticeably intensified.

The subject and the object of the research. The subject of the research is the newly arrived borrowing words on economic, i.e. financial, banking, insurance, etc. problematics and their peculiarities. The object of the research is the process of integration and implementation of the loanwords as well as the borrowings into the Ukrainian language, its economic direction, in particular.

The presentation of the main research material. The reasons for neologization are usually indicated by the expansion of international relations, the expansion and growing role of the media, and scientific and technological progress. One type of neologism is borrowing. Borrowing of anglicisms occurs especially intensively, with an “avalanche-like” character. The activity of the process of borrowing anglicisms becomes so high (this is especially noticeable in journalistic publications, where borrowed vocabulary makes up a fairly high percentage of the total number of words used) that it is noticeable to any native speaker.

A characteristic feature of speech is that borrowed words come along with new “concepts”, “realities”, “phenomena”, that is, new things in the life of society require a new language of description [Akulenko, 2011]. Some scientists believe that borrowing is an abnormal phenomenon that pollutes the Ukrainian language and impedes the development of its word-formation capabilities. In terminology, the question is not raised in this way, primarily because most terms are borrowed for extra linguistic reasons [Balyuta, 2007].

The problem of borrowing arises most often in the most dynamic and developing sector of human and social activity. This type of activity includes financial activities and banking. Many borrowed words have no equivalents, being the only name for the corresponding realities. Foreign terminological vocabulary is an indispensable means of concise and accurate transmission of information in texts intended for specialists.

One should also take into account the emerging trend in our age of scientific and technological progress towards the creation of international terminology, common names, concepts, phenomena of modern science and production, which also contributes to the consolidation of borrowed words that have acquired an international character. In recent times, there has been an orientation toward Western economic and banking systems and, as a result, the use of international terminology by financiers, bankers, economists, etc.

Due to the acute social relevance of the phenomena denoted by these terms, the terms themselves go beyond professional usage and are widely used in the press, on radio and television. In recent years, the tendency to acquire new words of foreign language origin has increased, especially in the sphere of politics, economics and social life [Zavhorodnev, 2004].

“Borrowing” is an ambiguous term. In a broad sense, borrowings are considered “all words taken from any language,” and with this understanding, the term “borrowing” is equivalent to the term “foreign word” [Kyrychenko, 2017]. In a narrow sense, a borrowing is a foreign language word that meets the criteria of mastery developed by a number of scientists. We adhere to the traditional concept of borrowing.

“Borrowing is an appeal to the lexical fund of other languages to express new concepts, further differentiate existing ones and designate previously unknown terms” [Kyslyuk, 2006].

Since our work examines new words that are just beginning to enter the system of modern Ukrainian vocabulary, we can talk about mastery only in relation to a few words. We choose words that have been borrowed recently, and, as a result, they can be called foreign words with a rather low degree of assimilation.

In modern theoretical works on foreign language vocabulary, one of the significant places is occupied by the works of prominent scholars [Belousova, 1998; Holdovanskyi, 2014]. Foreign words have been studied for quite some time [Kyslyuk, 2006; Konovalova, 2001; Osypova, 2015]. However, more attention is paid to history, and not to the current state of this part of the lexical system of the Ukrainian language and not to the latest occurrences. In the press materials, we found a number of anglicisms that are not recorded in the dictionaries of the modern Ukrainian language (for example: *патентний троль, бридж-кредит, кредит овернайт, онлайн-брокеридж*).

The object of the study was lexemes naming concepts, realities and processes related to the financial sector. The work was carried out on material extracted by continuous sampling from periodicals such as “I Status”, “Business-Inform”, “Money”, “Effective Economy”, “Business”, “European Vector”, “Marketing and Management Innovations” (over the period 2020–2023). The choice of material for the study is due to the fact that the media, as it is known, reacts most sensitively and quickly to various influences and changes occurring in society, including in the field of vocabulary.

The appearance of many new words is explained by the action of external (extra linguistic) factors in the development of a language. Studying such material is advisable for a number of reasons. The process of replenishing the vocabulary with new words can be most convincingly traced on the pages of the press, since first of all it covers new life events.

In addition, the appearance of a word on the pages of newspapers and magazines introduces this word to a wide circle of readers and thereby creates conditions for consolidating its lexical meaning.

The subject of the study is the types of new borrowed economic vocabulary by area of use and by source language. There are extra-linguistic and linguistic factors of borrowing. Extra-linguistic factors are reasons of a socio-historical nature – diverse ties between peoples: trade, economic, political, cultural. As a result of such connections, the process of moving words from one language to another occurs [Osypova, 2015]. A striking example of the extra-linguistic factor of borrowing can be anglicisms in the Ukrainian language.

By new borrowed economic vocabulary, we will understand a group of words denoting financial, banking, economic realities that entered the active composition of the language at the beginning of the 21st century and have not yet been fully mastered by the linguistic consciousness of the people. The meaning of new words is often not yet obvious to most native speakers and requires explanation.

Having analyzed the material, we can name the following most pressing reasons for foreign language borrowings and the emergence of new words:

1) a global trend towards the internationalization of the lexical fund;

2) the name of a new reality, a new object, a new concept that has appeared in public life, and these words are firmly included in the vocabulary of a business person precisely due to the lack of a corresponding name in the receiving language (*start-up – старт-ап, hedge fund – хедж фонд, annuity – ануїтет*);

3) the desire to replace a descriptive name with a one-word name also refers to the linguistic reasons for borrowing. Words are borrowed both orally and in writing. Usually, both a word and the concept that it expresses pass into another language (*slip – сліп – a receipt issued by an ATM; skimming – скімінг – installation of a special device on an ATM that reads information from a card; annuity – ануїтет – a loan repayment scheme; invoice – інвойс – invoice, an invoice for the goods shipped, indicating a brief specification, price, costs and other contract details*);

4) a more convenient designation for what was previously called using a phrase, i.e. the need to express polysemantic descriptive phrases using a borrowed word (*tranche – транші – a share of the payment amount, part of a payment, bond issue or international loan, subject to a lump sum payment*);

5) the influence of foreign culture, the borrowing of new words is simply dictated by the fashion for foreign words, the perception of a foreign word as more prestigious, “beautiful-sounding” (*кеш, медіанний дохід, сейлз-хауз група*).

Foreign words in many cases differ from native words of the receiving language by phonetic, morphological and semantic features. Foreign words that have come into another language usually undergo phonetic and semantic changes. The phonetic development of a borrowed word consists of its adaptation to the sound laws of the receiving language. The borrowing process is considered by many linguists [Kyrychenko, 2017; Holdovanskyi, 2014] as a two-way process in which the leading role belongs to the borrowing language.

In the course of borrowing, there is not a passive movement of units from one language to another, not their passive acceptance by the receiving language, but an active, effective process of assimilation by the system of the borrowing language of foreign language elements, their comprehensive transformation and adaptation. This is a process in which the realization of needs for missing or incompletely satisfying means of communication is carried out in strict accordance with the internal tendencies of the receiving language.

As a result of the borrowing process, borrowings are introduced into the receiving language in two main ways: by direct borrowing and by tracing. When directly borrowing from a foreign language, the sound or graphic form and meaning of the prototype word are taken, the word is found in the Ukrainian language in approximately the same form and in the same meaning as in the original language, and when calquing only the meaning or semantic structure of the foreign language lexical units.

Direct borrowing is one of the most productive ways of creating new terms. Borrowings can be of different structural types (single-word, compound, complex). In foreign language borrowings, differences in spelling have been identified (for example, *смапман*, *смапм-ан*), which indicates insufficient adaptation of these words and is characteristic of the use of foreign words that are at the stage of penetration into the tongue; as well as the use of words and phrases, sometimes in quotation marks, sometimes without them, which shows their unusualness and occasionality.

New words appear in different ways: some are formed according to models from elements already present in the language, others are borrowed completely. On the basis of borrowed words in the Ukrainian language, the formation and emergence of new words is also possible. Thirdly, semantic transformations occur and new meanings appear, which are the result of the figurative use of the word, which leads to the further development of polysemy and the expansion of the use of the word. The first two groups of neologisms are called lexical proper; the last group is called semantic neologisms [Zavhorodnev, 2004].

Speaking about borrowed economic terminology today, we can divide it into the following groups according to the areas of human activity from which certain words are taken into speech, according to areas of primary use:

– subjects: entrepreneurs, investors, officials, specialists, clients: *кєптивний клієнт, ейчар, патєнтний троль, венчурний інвестор*;

– institutions, companies, firms, exchanges, banks: *афілійована компанія, стартап, департамент андеррайтингу*;

– cash and funds: *цифрова валюта, кєш, секвестер, хедж-фонд, паушальний внесок, трани*

– financial instruments: *ф'ючерс, 'форвард', 'спот', кєш-позика, фїдуціарний депозит*;

– abstract nouns denoting action: *лістинг, дауншифтинг, скїмінг, фіксинг, онлайн брокеридж, арт-банкінг*;

– loans: *кредит овернайт, брїдж-кредит, синдикований кредит, кредит stand-by*;

– documents: *слїп, інвойс*.

A group of borrowing abbreviations is distinguished: *BLT-акція, HTC-облігація, IPO, SMS-банкінг, POS-термінал*.

The newest anglicisms are mainly nouns that are easily included in the system of declensions of the Ukrainian language; as for phonetic development, the most characteristic is the transcriptional transmission of the sound appearance of the word. Among the donor languages, English predominates, but there are also borrowings from other languages: for example, French (*tranche*), but they are not so numerous. Such an active use of English as a source language is due to the historically established huge role of English-speaking countries in the global geopolitical arena and the English language as an international language.

The above examples may give the impression that modern Ukrainian speech is oversaturated with foreign-language words. At first glance this is true, but in fact everything is connected with the spheres of use of these words. To the greatest extent mass media is saturated with economic terms: newspaper and magazine texts, television programs concerning the sphere of economy. The means of introducing new borrowings into the language are the press, radio, television, and special merit in the spread of these borrowings belongs to politicians, economists, and journalists.

A notable reason for the borrowing of English words is also active American cultural expansion (*біки, ведмеді, кити, бичачий та ведмежий ринок, біткоїн, бенчмарк*).

The conclusion and the perspectives of the further research. The article is in line with current research, since borrowing is a dynamic way of replenishing the terminology of the Ukrainian language.

Therefore, foreign language inclusions evoke constant interest among contemporary scientists – actually foreign words, which in the Ukrainian language are transmitted through foreign language graphics; as well as the so-called exoticisms and barbarisms, which stand out against the background of semantically mastered foreign language terminology. Thus, the consideration of economic terminology confirms the idea that it is constantly evolving and expanding its functional status. The nature of changes in economic terminology has a progressive direction, that is, it is a manifestation of the tendency to the further formation of the language of economics.

Undoubtedly, it is still too early to talk about a more or less final classification of new borrowings, because most of the words that interest us were borrowed recently and have not yet been fully mastered by the linguistic consciousness of the people. Along with new words that function in the modern language as neologisms that are already included in its lexical system, there are many words of occasional use that have not yet been mastered in mass use, which can replenish the terminology of the language.

Some of the words may not be retained in the language, giving way to native Ukrainian analogues; among several competing borrowings, one may take a preferential position, some word will die out along with the reality it denotes, etc.

Thus, the rapid development of economic life of the world and our country has led not only to the relevance of studying economic disciplines in educational institutions, but also interest in the problems of economics at the language level. Borrowing remains one of the most productive ways of enriching the vocabulary of the Ukrainian language and requires a further detailed study of various aspects of the entry, functioning and development. Therefore, a thorough study of the complex and dynamic processes of borrowing in the Ukrainian language through cultural and linguistic contacts remains promising.

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