

# Analysis of the Assimilation Process of Banking and Financial Terminology from Russian to Uzbek

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## **Abstract:**

This article investigates relationships among terms, identifying synonymous, antonymous, homonymous, and polysemantic terms. Such relationships not only illustrate the complexity of the banking and financial terminology system but also reflect broader linguistic trends across various subsystems. Through this analysis, we aim to contribute to a deeper understanding of how economic language evolves through cultural and linguistic exchanges, ultimately enriching both the Uzbek language and its financial discourse.

**Keywords:** financial terms, language system, banking, terminology, analysis, dictionary, meaning, method.

**Introduction.** Each language system develops as a result of connections and relationships between micro and macro systems. The banking and financial terminological system is one of these systems that is developing at high speed today.

A. Nurmonov's "Theory of Linguistics" tutorial provides comments on some features of the system. These are: internal division, the conditionality of the components that make up the system and the demand of the elements of the system for each other, the hierarchy of the internal structure of the system, the essence of the system. According to the author, about 40 interpretations of the system are presented in the scientific literature, and Russian-Uzbek parallels in modern economic features are listed as the main features identified in the following interpretations: "System - one whole object; system - single elements of one element; there is a ratio between system elements. A. Nurmanov identifies two types of system: material and ideal. They are distinguished by the characteristics of the elements that make up the system." Similar interpretations can also be

observed in the work of TVShetle, the scientist describes the word “system” as an internal organizational set of language.

As a result of the research, some parameters were put forward that allow to confirm a certain dictionary as a terminological system. These parameters are derived from the criteria that define system properties and terminology as a system. These parameters are formed in the analysis of the terms banking and financial terminology in the Uzbek language. Based on these criteria and parameters, we analyze terms in the field of banking and finance.

Advance, barter, promissory note, debit, investment, credit, margin, nominal, price list, resident, insurance, tender, monopoly, issue and other terms actively serve for communication in the banking and financial sector.

The terms of the banking and financial terminology system are grouped into thematic groups: banking, securities, insurance, taxes, etc.

In the course of the research, synonymous terms were determined: advance-bonak, shareholder-contributor, margin - spread, broker - broker-dallot; antonyms: import-export, asset-passive, inflation-deflation, profit-loss; homonymous terms: agent, asset, capital; polysemantic terms: outsider, depositor, lot, currency. Such types of form and meaning relations exist not only in this terminological system, but also between other subsystems.

Most scientists distinguish the following methods of term formation in their works:

- 1) semantic (using a word or phrase of a common language as a term with a new meaning);
- 2) morphological (creating a term through affixation and word combination);
- 3) syntactic (formation of terminological expressions), as well as showing the possibility of their implementation together with each other.

In Uzbek linguistics, the methods of affixation and composition given as part of the morphological method are evaluated as separate methods. In addition, the acquisition of words and phrases is carried out by learning from common words and another language. Mastery in the Uzbek language is carried out through an external source, and enrichment of the terminological dictionary is an internal source due to the general words of the vocabulary of the Uzbek language.

It should be noted that although the banking and financial terminology of the Uzbek language is considered the youngest field of science developing at an optimal speed, its roots originate from the periods before the emergence of banks in Europe. This confirms more than 200 terms of financial relations mentioned in the dictionary of Alisher Navoi's works (in 4 volumes): kunuz-khazina (nal, 140 - p.), mablach-cash money, cash (nal, p. 184), mavajib - salary (nal, 190 - p.), mayrus-heros (nal, 190 - p.), manol-property, treasure, housing (nal, 225-6.), manofi-interests, benefits (nal, p. 226), interest - profit, income (nal, 227-6.), maodin-mines, treasures (nal, 229-6.), salary-living, living, life, necessary funds for life ' (nal, 231-6.), cost-cost, expenditure, place of expenditure (nal, 248-6.), mahzan-treasure, a place where valuable goods are stored (nal, 261-6.), dowry, price (nal, p. 299), wealth, wealth (nal, p. 315), wealth-rich, wealthy (nal, p. 316), without conflict, urgent (NAL, 323-6), representative of muakkal – (NAL, 324-6.), claimant-plaintiff (NAL, 324-6.) 333-6.), ice-fine (no, p. 341), muknat — wealth (NAL 344 p.), property-country, kingdom (NAL 346 p.), behavior-relationship (NAL 360-p.), musamman-valuable (NAL, 368-6.), confiscation-conquest, fine (NAL 370 p.), positive-spendant (NAL 371 p.), mythid-useful (NAL p. 389), muft-free, free (NAL p. 390), interaction-partnership (NAL p. 397), customer-buyer (NAL p. 398), muktazo - demand, necessity (NAL p. 406). resistant – accountant, accountant (NAL p. 346), price-price (NAL 346), price-pr. (NAL p. 346), pension-salary, expenditure (Volume II, 438-6.), profit, bahra (Volume II, p. 440), cash - money, wealth, valuables (Vol. III, 445-6.), niyaz-need (Volume I,

457-B.), oviza-wealth (Volume II, 494-6.), olive-sale (Volume II, P. 517), factor-official, governor, representative (Volume I, P. 521), investment-base, reason (Vol. III, P. 51), money-exchange, money-crusher (Vol. III, P. 55), to spend, spend (Vol. III, 100-B.), tax (Vol. III, P. 103), owner, owner-finance officer (Vol. III, owner-finance officer) 112-113-B.), tamavul-property (Vol. II, P. 174), compensation-fine (Vol. II, 238-6.), merchant-merchant, merchant (Vol. III, P. 239), dagger-profit, naf (Vol. III, 378-6.), type of tax (Volume II, P. 399).

Mastery is an integral part of the process of language functioning and historical change, and is one of the main sources of vocabulary replenishment. The borrowing process is important not only for linguistics, but also for history and sociology. Because if we consider the borrowing process from the point of view of countries and periods, depending on the amount and source of the language of borrowed units, it is possible to determine the level of international relations and with which country these relations were implemented.

**Conclusion** In conclusion, it can be said that although banking and financial terminology is a rapidly developing field due to the acquisition of foreign languages, the Uzbek language has its own, important potential in its development. It is known from human history that different peoples lived next to each other. Therefore, the history, culture and language of any nation and nation cannot be imagined without elements belonging to another nation and nation.

Socio-economic, political, cultural and scientific relations between countries contribute to the emergence of international words, that is, the incorporation of foreign language units into the lexicon of national languages in various ways. Such international relations primarily affected the banking and finance sector, which was already formed and became an integral part of the life of society. International buying and selling, which has existed since ancient times, has introduced words and concepts into the language of sellers and buyers to name goods, products and services that do not exist in their native language. Analyzing the terminology of the banking and financial system in Uzbek, it was found that 30 percent of the terms beginning with "a" are used in the "Buchgalter's Explanatory Dictionary": accreditative, active, accept, shareholder, share, alimony, amortization, archive, assortment, auditor and others. Most of these terms have been studied and adapted. Because these terms are deeply embedded in the social fabric and are often used by professionals.

Terms of an international nature are adopted unchanged from many languages (due to the phonetic features of the language, they can have changes in pronunciation) and are widely used. For example: bank-uzb. bank, rus. bank, ang. bank, ital. banco, fr. banque; kapital - uzb. kapital, rus. kapital, ang. capital, fr. kapital, lot. Capitalis and etc.

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