Proceedings of International Conference on Educational Discoveries and Humanities Hosted online from Plano, Texas, USA.

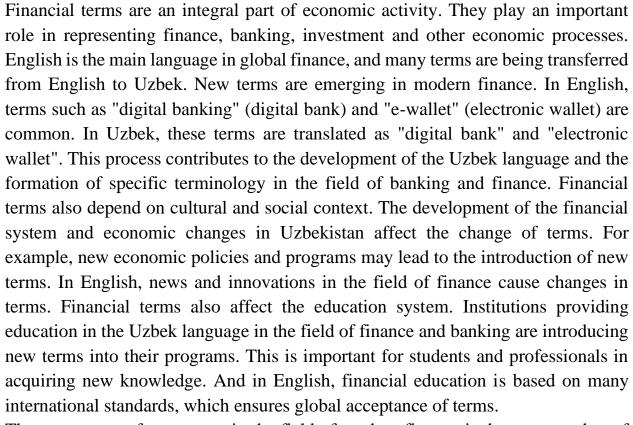
Date: 1st October - 2024

Website: econferenceseries.com ISSN: 2835-3196

COMPARATIVE ANALYSIS OF FINANCIAL TERMS IN ENGLISH AND **UZBEK LANGUAGES**

Tursunova Zilola Dalijon kizi Namangan State University, Master of Linguistics (English), Teacher of English at Namangan City No. 46

Abstract



The emergence of new terms in the field of modern finance is due to a number of factors. Innovations in the field of financial technology (fintech) give rise to new terms. For example, terms such as "robo-advisor" and "peer-to-peer lending" are related to the provision of financial services on digital platforms. Blockchain technology introduced new terms such as "smart contract" and "cryptocurrency". The development of global financial markets and the expansion of international trade give rise to new terms. For example, terms such as "emerging markets" (developing markets) and "foreign direct investment" (direct foreign investment) are common. Economic changes, such as pandemics or financial crises, lead to the introduction of new terms. Terms such as "quantitative easing" (quantitative easing) and "negative



Open Access | Peer Reviewed | Conference Proceedings

Proceedings of International Conference on Educational Discoveries and Humanities Hosted online from Plano, Texas, USA.

Date: 1st October - 2024

Website: econferenceseries.com ISSN: 2835-3196

interest rates" (negative interest rates) appeared as a result of such changes. Demands for social responsibility and sustainability give rise to new terms. For example, concepts such as "sustainable finance" and "impact investing" focus on social and environmental issues. New programs and courses in financial education lead to the introduction of new terms. For example, terms such as "financial literacy" (financial literacy) and "behavioral finance" (behavioral finance) are widely used in the educational process. Digital banking and mobile apps are transforming financial services. Terms such as "digital wallet" and "contactless payment" are appearing in this process.

The emergence of new terms in the field of modern finance is associated with changes in the technological, economic, social and educational spheres. These terms reflect the development and global integration of the financial sector, and also create new opportunities and challenges.

The main differences between financial terms in English and Uzbek are related to a number of factors. Many financial terms are coined in English and used globally. For example, terms like "equity", "debt", "asset", "liability". In the Uzbek language, these terms are often translated or Uzbek equivalents are created. For example, "equity", "debt", "asset", "liability". Some English terms may not be translated correctly in Uzbek or their meaning may not be clear. For example, the term "hedging" in Uzbek is translated as "reducing risk", but the meaning of this term in the financial context is not fully reflected. Financial terms often depend on cultural context. While the English terms are more based on the global financial system, the Uzbek terms can be adapted to local economic conditions. English terms are often widely used and accepted in the financial sector. In the Uzbek language, some terms are still new and the process of their adoption continues. Every language has its own financial terms.

For example, the term "microfinance" (micro finance) is widely used in English, and in Uzbek it translates as "micro finance", but this field may still be developing. English terms in the field of digital finance (for example, "blockchain", "cryptocurrency") are also widely used in Uzbek, but their Uzbek equivalents are still being formed. Differences between financial terms in English and Uzbek related to factors such as terminology, translation difficulties, cultural context, level of adoption, specific terms and digital transformation. These differences are important in the acquisition and practice of knowledge in the field of finance.



Date: 1st October - 2024

ISSN: 2835-3196 Website: econferenceseries.com

Conclusion

The differences and similarities between financial terms in English and Uzbek are related to the global integration of finance and the development of the Uzbek language. While English terms are widely used in many fields, their translation and adaptation in Uzbek is important. These processes are necessary for effective operation in the financial sector. Development and renewal of financial terms in the Uzbek language should be carried out in accordance with economic changes.

References:

- 1. Yusupova S.A. Translation of pedagogical terms into English and Uzbek languages, English and Uzbek terminology. 2021 year
- 2. Kh. Paluanova, M. Musumonova, K. Riskulova, Z. Qurbanniyozova. "List of pedagogical terms" 11/16/2012.
- 3. Abdullaeva Marhabo Rahmonkulovna. (2021). Translation from English to Uzbek and its characteristics. International Journal of Innovation, Integration and Education, 2 (2).
- 4. Nizomova Mohinur Baratboyevna. Classification of pedagogical terms in English and Uzbek languages. 2020
- 5.www.ziyonet.uz

