

*Gudkova N. M.,**PhD in Philology, Associate Professor,
Associate Professor at the Department of Philology and Translation,
Kyiv National University of Technologies and Design*

ADAPTATION OF ENGLISH BORROWINGS IN UKRAINIAN ECONOMIC DISCOURSE

Summary. The article states that the organization of modern production and commercial structures, changes in the political and economic life of our state contribute to the active replenishment of the Ukrainian language with the new terms of the economic sphere. It is noted that at the present stage, foreign-language borrowings take a significant place in the lexical composition of the Ukrainian literary language, because in general appearing of borrowing sin terminology is a natural process common for all languages of the world. There remain actual statements that the full development of a given terminology system is possible only under the condition the balance of national and international components is preserved. New economic terms have filled our language and now, this tendency is preserved. It has been found out that having a significant word-formation and lexical vocabulary, the Ukrainian language can present such subtle shades of meanings that can't be represented in other words. It has been proved that this contributes to the selection of a proper national word, therefore, it is not necessary to abuse our language with foreign terms. The article analyzes the role of borrowed terminology in the formation of language and professional competence of economic specialists, which is formed in the process of working with economic texts, performing terminological projects, conducting practical work on the adequate use of terms in business discourse. It has been proven that foreign language borrowings are characteristic of all term systems without exception, therefore they replenish its quantitative and qualitative composition, enrich the language. The article focuses on the question of the expediency of the borrowings, which creates a discussion in professional circles.

Key words: borrowed vocabulary, linguistic competence, the Ukrainian literary language, economic terminology, vocational education, professional language.

Formulation of the problem. One of the important problems of modern professional education is the formation of linguistic and professional competence of specialists of any profile during their training in non-specialized higher education institutions of Ukraine, as well as determining the role of terminology in this process.

The requirements for high-quality training of the specialists of various profiles have been significantly increased nowadays. It is due to the conditions of globalization of market relations in Ukraine, which pose a serious task to the higher school, that all spheres of activity of Ukrainian society are provided with specialists of the new generation. These specialists have to be highly qualified, linguistically competent in their professional field activities, literate, with appropriate intellectual potential, with deep knowledge of the Ukrainian language to meet professional needs. Therefore, with the aim of providing future specialists from various fields of knowledge and production spheres the proper culture of commonly used and professional languages it is necessary

to ensure that specialists have a perfect mastery of professional terminology.

There is a problem when learning a language in non-specialized institutions of higher education, although the professional orientation of the educational process is not new. Linguists have long drawn attention to the need to approach language teaching in such institutions to the professional needs of those who study. In terms of today, for the above-mentioned reasons, this issue has become much more active. Significant interest among linguists of various countries of the world raises the question of professional language, which is directly related to the teaching of linguistic disciplines in non-specialized institutions of higher education. Such questions are the subject of discussion at international linguists' conferences, theoretical works, training manuals. This testifies to the relevance of the covered topic and about creative pursuits of linguists who seek to improve the level of efficiency of educational process in teaching languages for students of non-philological faculties in institutions of higher education and ensuring their professional development.

Undoubtedly, the need to train highly qualified specialists in Ukraine, as well as in other countries of the world, has an urgent need, because this is exactly what it requires to life. There is a great interest in matters related to improvement of modern professional education. Despite the fact that this topic is relevant, in linguistic didactic plan it is insufficiently developed. For such reasons, this topic became the subject of our research.

Analysis of recent research and publications. At the turn of the 20th and 21st centuries, many researches devoted their works to the process of borrowing foreign vocabulary into the Ukrainian language. The issue of word formation development borrowings is the object of study by L. Kysluk, I. Kamynin, and L. Chursina, D. Mazurik [1; 2; 3]. O. Styshov considers borrowing words as an effective way of replenishing the vocabulary composition of the language [4]. V. Simonyuk analyzes the lexical-semantic reception of foreign words in Ukrainian language [5]. English borrowings in the language of modern Ukrainian advertising are researched by S. Fedorets [6]. The problems of structural and semantic features the latest lexical borrowings from English into Ukrainian and the level of their adaptation have been studied by N. Popova, L. Arkhipenko, O. Diolog [7; 8; 9]. The issue of borrowing English-language economic terminology are also reflected in the publications by S. Stetsyuk, N. Gudkova and other scientists [10; 11].

The purpose of the article. The purpose of the article is to analyze the role of the borrowed terminology formation of language and professional competence of the specialists of economic profile, to focus attention on the question of the expediency of foreign language borrowings, which causes debate in professional circles.

The main material of the study. The issue of professional language and formation of language and professional competence of future specialists in economics can be considered in terms of professional language training and formation of linguistic and professional competence among students. Researchers of the scientific style of the Ukrainian language note that “an important role in the process of training a language-competent specialist is given to the language, in particular to such an important branch of it as terminology. We know that terminological vocabulary occupies a significant place in the vocabulary of modern Ukrainian literary language. Terms are an indicator of the level of development of scientific language in society and, therefore, science in general” [12, p. 53]. Rich and extensive terminology, undoubtedly indicates a high level of professional education in the state.

Vocabulary of the economic profile is such a part of the vocabulary of the language, that includes concepts denoting the names of objects, phenomena, processes of social and economic life. This vocabulary is closely related to the relevant sciences and spheres of economic life such as management, marketing, finance, law, production, taxation, statistics, insurance, etc. Mainly foreign languages are the source of formation of modern Ukrainian economic vocabulary.

Scientists identify the following reasons for borrowing foreign economic terms: 1) the formation of an independent state, the development of a market economy in Ukraine, development of international economic relations (*broker, sponsor, manager, voucher, realtor, dealer, tender, summit, consulting*); 2) the use of anglicisms by speakers mainly in colloquial speech, and in fiction, as well as the perception by listeners of foreign words as those that are better perceived (*celebrities, logistical, extension, top manager, art business, public relations (PR), VIP, innovation, engineering*); 3) the existence of foreign organizations and companies on the territory of Ukraine, and the use of American products (*Procter & Gamble, Shell, Microsoft, Word, Apple, Canon, Pepsi, Reebok, Rolls-Royce*); 4) development of tourism in Ukraine, deepening of international cultural ties (*all-inclusive, charter, cruise, fresh, lobby bar*) [13].

In modern professional education, the central problem is the definition of the role of terminology in the formation of language and professional competence of specialists in any field of knowledge. In addition, today there is a process of formation, normalization, and codification of national terminology, which entered a new stage of the development at the beginning of the 21st century.

There is a need to actively use national terminological vocabulary in the educational field. At the modern stage, this has been reflected in professional education, which has presented scientists and teachers with a number of tasks related to the education process, as well as mastering professional disciplines in higher education. From the above it follows the solution of the problems related to the normalization and codification of the Ukrainian national terminology, the determination of the sources of its replenishment, the expediency of using terms in the language, etc. It is worth noting that all of the above has direct relation to the formation of language and professional competence among future specialists in the field of economy. Therefore, it is important to acquaint students with regularities and changes that occur in national terminology under the influence of language and extralinguistic factors. At the current stage, the question of active influx of foreign language terms into the Ukrainian dictionary, which is not always justified, is extremely

relevant. It is necessary to approach the solution of this issue wisely and carefully.

Nowadays, foreign languages are actively replenishing the Ukrainian terminological dictionary with words, and in particular internationalism, which are widely used in the field of economics, politics and technology. This is a rather powerful source of replenishing the modern Ukrainian literary language with international vocabulary and a characteristic feature of our era. This phenomenon of terminology is presented much more widely in scientific than in a general literary language. It is internationalisms that provide contacts with other languages of the world therefore, they do not violate the internal structure of the Ukrainian language, but indicate a high level of the Ukrainian literary language in general and national terminology in particular. Although even today this process has many problems. Improving the language and professional competence of future students of economic sphere, it also helps to acquaint them with new economic terms that primarily appear in the press and on television, and those changes that occur with the development of society in the meaning of certain terms. For example, in the new context the word *speculation* loses its negative meaning and moves to the category of economic terms, i.e., acquires a new semantic colour. In the same way, the word *speculator*, which loses its negative quality, is presented in modern dictionaries as “a person who buys goods, property, money, etc. in the hope of selling them at a profit” [14]. At the turn of the 20th and 21st centuries the Ukrainian terminological system was enriched in many international words to denote various concepts of economy: *out staffing, dumping, cogeneration, commercialization, trust, rehabilitation*, etc.

In connection with the formation of new business areas new concepts and also terms for their definition are added to the vocabulary of the Ukrainian language. To a large extent it caused the appearance of a whole number of new terms of banking, market, economic spheres: *business plan, business project, investing, broker, dealer, leasing, forex, promoter*, etc. From the point of view of H. Onufrienko, students of the first year learn that the word *bank*, having Italian origin and original semantics “bench, counter, money changer's table”, over time acquired the degree of an economic term and began to mean “a special economic institution that accumulates temporarily free funds, grants credit, makes monetary payments, issues money, valuables papers” [12, p. 56]. With this semantics, the word *bank* has become entrenched in Ukrainian financial terminology. However, the connection of the original meaning of this word with the new terminological one can be clearly traced. The linguistic and professional competence of the students of economic specialties is also formed when working with economic texts, making projects on terminology, conducting practical works related to terminology, etc. Borrowings from other languages are inherent in all terminological systems without exception, expand the lexical possibilities of one or another terminological system, replenish its quantitative and qualitative structure, enrich the language, expanding the spheres of their using.

In the conditions of globalization of market relations of the state, the processes of penetration of foreign economic and business terminology into the Ukrainian language have become more active. This terminology is widely used not only by economists, but also by a wide range of people. A number of economic institutions of higher education, the development of small and medium-sized businesses, revived interest in learning foreign languages, especially English, as well as significant international contacts contributed to this

tendency. The problem of functioning and assimilation of Anglo-American borrowings in the Ukrainian language is also relevant at the present stage. This process is objective, and it is impossible to stop or prohibit it. Naturally, the number of studies that examine certain problems that have arisen in connection with the new wave of foreign words is increasing. The task of linguists is, on the one hand, in an objective study of the causes, features and consequences of this phenomenon, and on the other hand, in developing criteria and norms for the functioning of foreign language vocabulary, determining its permissible share in the language that does not threaten the functioning of the language as a single source system.

The intense influence of the media, as well as the tendency towards globalization of the market economy, are the reasons for the penetration of economic terminology into all spheres of modern Ukrainian society. In connection with the process of diffusion of English borrowings, the newest terminology, mainly of American origin, appears, which is included in the Ukrainian language inventory. Foreign words are largely caused by the need to name new economic realities, unknown to our society until recently. At the beginning of the 21st century, a number of reflexes entered the language, for example: *motivation, marketing, management, franchising, charisma, default, promotion, logistics, force majeure, office manager, publicist*, etc.

Foreign language vocabulary has different ways of reproducing the original denotative meaning and undergoes various stages of adaptation in the Ukrainian language. It is absolutely not surprising that in recent years economic and business dictionaries give slightly different meanings and explain differently modern business in terms.

A certain part of the latest business terminology functions in the Ukrainian language in two versions – in the form of calque from the original language or in the form of its Ukrainian equivalents. In business discourse there are *dealer* and *intermediary*, *default* and *non-performance of monetary obligations*, *discount* and *rebate*, *office manager* and *head of office*, *realtor* and *real estate agent*, *trust* and *partnership* at the same time. Most English business terms are not clear of the respondent in the Ukrainian language and therefore are presented in dictionaries in the form of transliterations from the original followed by their explanation or definition. So, *beneficiary* is “a recipient of money under a letter of credit or insurance policy”, while *franchise* is “a monopoly right or privilege granted by a private corporation to a dealer for the right to operate in a certain area”, and *logistics* is “management of material and technical support, movement of commodity stocks” [12, p. 167].

At the same time, they have not yet been reflected in English-Ukrainian specialized dictionaries, being separated from modern American business realities, that have steadily taken their place in the business English lexicon. These are concepts that are widely known in business, such as *socializing* – the reception and entertainment of business people, partners; *petty cash* – a small amount of cash for small office purchases; *glass ceiling* – an invisible limit in the service hierarchy, insurmountable for certain categories of workers (women and certain ethnic groups) because of prejudices and negative stereotypes; *status symbols* – material signs of official position (for example, a company car, own office, personal paper), etc.

In business terminology while searching for ways to reproduce adequate meanings of English terminological units, two interesting trends in the development of modern English

attract attention: the terminology of commonly vocabulary and the use of economic terms in a figurative sense, which is not at all typical for terminology. The mobility of the lexical meaning of the word causes rapid development of business contacts and the need to nominate new concepts and phenomena in business communication. The verb *to handle* in the American variant of business English has the semantics of *to trade*. Its value turned out to be productive on derivatives *handling* (challenge to deny, to question, to claim, to demand), in a phrase *challenging job* it corresponds to the Ukrainian *promising job*.

The word *asset*, in addition to the commonly used semantics *positive quality* and terminological *asset*, has acquired a new additional meaning *acquisition* in business context or *bottom line/balance* in finance terminology. This word has also a figurative meaning *last*.

For the purpose of detailed analysis and proper adaptation in the Ukrainian language, business English terminology is more and more actively entering the Ukrainian system of terminology, therefore requires careful attention of linguists and translators [12, p. 169]. There are processes of restructuring of the economy, which is reflected in the change of the Ukrainian terminology system: *client, bank, tax officer, business plan*, etc. The range of lexical and grammatical knowledge, the compatibility of economic terms with the terms of other industries has expanded: *price fluctuations, finance company, negative cash flow, banking group, audit, devaluation, dividend, mortgage*.

More and more organically fitting into the world integrational processes, Ukrainian financial and economic thought today also falls under the influence of English terminology, borrowing their verbal form along with the corresponding concepts and categories. As a result of the intensive influx of anglicisms, complex processes are taking place in Ukrainian lexical-semantic system and need scientific analysis and generalization. Terminology plays an important role in human communication because it is an important source of obtaining information in the modern world. In addition, terminology is that part of the vocabulary that is extremely dynamic and sensitive to external influences.

The maximum number of foreign language borrowings are in the fields, where there is the closest interaction of languages and cultures. One of these fields is economics. Modern economic terminology is renewed and improved in accordance with the development and improvement of the economic sphere. Various lexical and semantic changes, and the processes associated with the entry of a significant number of loans, especially from English, occur in the system of economic terminology. Terminological lexical and semantic groups confirm the comprehensive reflection of a wide range of economic concepts. Therefore, research dedicated to solving such problems related to borrowing processes and mastering vocabulary of foreign origin in Ukrainian economic terminology, are extremely relevant today. On solving the problem of excessive use of foreign language, especially English vocabulary, to the national modern language in general and Ukrainian terminology, in particular, Ukrainian linguists are actively working today. Establishing a proper relationship between national and international terminology remains one of the topical issues of modern Ukrainian terminology. However, before introducing a foreign language unit into the system of the Ukrainian language, it would be necessary to try to search among national terms that could accurately reflect the meaning of a borrowed concept or to form

a synonym from the resources of indigenous national languages. When none of the options are suitable, only then it is worth leaving the borrowed terminological unit. Thus, national terminology can be made as perfect as possible using experience of world language-producers and actually Ukrainian historical experience.

Some researchers believe, that there is no need to use borrowings from other languages, if our language has their analogues. For example, the word *subsidy* corresponds to *help*, *intermediary* is the Ukrainian equivalent to *broker*, and *barter* could be replaced by *exchange*. It is fair to say that the question of the appropriateness of foreign borrowings is debatable, but the realities of today are that the most of the new economic terms are borrowed from such a well-known foreign language that their borrowing does not raise objections from modern specialists.

Conclusions. The dynamics of borrowing English-language terminological units as special names for new phenomena and concepts has significantly intensified. Especially today, the process of correlation of national and foreign language components in the system of Ukrainian financial and economic terminology is felt. At the same time, we observe a tendency towards excessive borrowing of financial and economic terminology of English origin, unjustified use of a foreign language token, provided that autochthonous analogues with the same meaning function in the language. Professional assessment of the expediency of studying anglicisms in the financial and economic terminology of the Ukrainian language is extremely relevant. Therefore, it can be argued that the influence of foreign vocabulary, in particular English one, on modern Ukrainian terminology in general and the economic terminological system as its subsystem, in particular, is more intense and multifaceted than in previous decades. It is necessary to clearly understand how appropriate and necessary borrowing is in each individual case, and whether excessive borrowing will damage the processes of communicative abilities in the language.

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Гудкова Н. М. Адаптація англійських запозичень в українськомовному економічному дискурсі

Анотація. У статті стверджується, що організація сучасних виробничо-комерційних структур, зміни в політичному та економічному житті нашої країни сприяють активному поповненню української мови новими економічними термінами. Значною мірою це спричинило появу цілої низки нових термінів банківської, ринкової, економічної сфер. Зазначається, що на сучасному етапі іншомовні запозичення посіли важливе місце в лексичному складі української літературної мови, адже загалом запозичення в термінології є природним процесом, характерним для всіх мов світу. Актуальним залишається положення про те, що повноцінний розвиток тієї чи іншої терміносистеми можливий лише за умови збереження балансу національного та інтернаціонального компонентів. Нові економічні терміни наповнили нашу мову, і на сучасному етапі ця тенденція зберігається. Виявлено, що, маючи значний словниковий і лексичний запас, українська мова здатна відобразити такі тонкі відтінки значень, які неможливо передати іншими словами. Обґрунтовано, що цей процес сприяє підбору вдалого національного терміну, тому не варто зловживати іншомовними відповідниками. У статті проаналізовано роль запозиченої термінології у формуванні мовної та професійної компетентності фахівців економічного профілю, яка формується у процесі роботи з економічними текстами, виконання термінологічних проектів, проведення практичних робіт щодо адекватного вживання термінів у бізнес дискурсі. Доведено, що іншомовні запозичення притаманні всім без винятку терміносистемам, отже вони поповнюють її кількісний і якісний склад, збагачують мову. У статті зосереджено увагу на питанні доцільності іншомовних запозичень, яке викликає дискусію у професійних колах.

Ключові слова: запозичена лексика, мовна компетентність, українська літературна мова, економічна термінологія, професійна освіта, фахова мова.