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LEXICAL-SEMANTIC PROPERTIES OF FINANCIAL TERMS

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Abstract: This article analyzes the lexical and semantic properties of financial terms. The study examines the semantic structure of financial terms, their polysemantic properties, synonymous series, and antonymic relationships. It also examines the differences between terms and common words, their formation methods through metaphor and metonymy, and the processes of assimilation from different languages. Particular attention is paid to issues such as the systematic nature of financial terms, their changing meaning depending on context, and the emergence of new terms in connection with the development of modern economic relations.

Keywords*:* financial terms, lexical and semantics, terminology, polysemy, synonymy, antonymy, metaphor, metonymy, term formation, loanwords, context, economic terminology.

Аннотация*:* В данной статье анализируются лексико-семантические свойства финансовых терминов. Исследование изучает семантическую структуру финансовых терминов, их полисемантические свойства, синонимические ряды и антонимические отношения. Также анализируются различия между терминами и общеупотребительными словами, методы их образования посредством метафоры, метонимии и процессы ассимиляции из разных языков. Особое внимание уделяется таким вопросам, как систематический характер финансовых терминов, изменение их значения в зависимости от контекста и появление новых терминов в связи с развитием современных экономических отношений.

Ключевые слова*:* финансовые термины, лексико-семантика, терминология, полисемия, синонимия, антонимия, метафора, метонимия, терминообразование, заимствованные слова, контекст, экономическая терминология.

Annotatsiya*:* Ushbu maqolada biz moliyaviy terminlarning leksik-semantik xususiyatlarini tahlil qilamiz. Tadqiqotda moliya sohasiga oid terminlarning semantik tuzilishi, ularning polisemantik xususiyatlari, sinonimik qatorlari va antonimik munosabatlari oʻrganiladi. Shuningdek, terminlarning umumisteʼmol soʻzlaridan farqli jihatlari, ularning metafora, metonimiya orqali hosil boʻlish usullari va turli tillardan oʻzlashuv jarayonlari tahlil etiladi. Maqolada moliyaviy terminlarning tizimli tabiati, ularning kontekstga qarab maʼno oʻzgarishi va zamonaviy iqtisodiy munosabatlar taraqqiyoti bilan bogʻliq holda yangi terminlarning yuzaga kelishi kabi masalalarga alohida eʼtibor qaratilgan.

Kalit so'zlar*:* moliyaviy terminlar, leksik-semantika, terminologiya, polisemiya, sinonimiya, antonimiya, metafora, metonimiya, termin hosil boʻlish, oʻzlashma soʻzlar, kontekst, iqtisodiy terminologiya.

Introduction. One of the important directions of modern linguistics is the study of terminology, in particular, the linguistic nature of terms related to various professional and scientific fields. The rapid development of the economy and finance, the processes of global economic integration, and the expansion of international financial relations significantly increase interest in financial terminology. Today, since financial terms have become active participants not only in specialists, but also in the mass media, business, and everyday life, their clear, understandable, and systematic study has become one of the pressing issues. The study of the lexical and semantic properties of financial terms is of great importance in the adjacent field of linguistics and economics. Because the complexity of the financial system, the multiplicity of terms used in it, their polysemy (polysemy), the richness of synonymous series, as well as the activity of borrowings from different languages, require a systematic analysis of these terms. In addition, the semantic changes of financial terms, their acquisition of new nuances of meaning depending on the context, and units arising on the basis of metaphorical and metonymic transfers are a separate object of research.

The main goal of this research work is to comprehensively reveal the lexical-semantic properties of financial terms, analyze their systemic relationships, methods of formation and specifics of their use in practice. The study covers the semantic structure of financial terms, the manifestation of phenomena such as polysemy, synonymy, antonymy in terminology, as well as the relationship of terms with national language units. The scientific novelty of the article is that for the first time (or within the framework of existing research, based on a new methodological approach), financial terms are analyzed in a systematic-semantic way, their place and role in the current lexical layer are clarified. The results of the study are of practical importance in teaching financial terminology, translating economic texts, preparing and understanding financial documents.

Main part. The study of the lexical-semantic properties of financial terms requires, first of all, reliance on the theoretical and methodological foundations of terminology and general linguistics. In terminology, a term is understood as a lexical unit used in a specific scientific or professional field, expressing a specific concept, having a systematic and definable nature[1]. In contrast to the general consumer lexicon, the main requirements for terms are monosemy, relative independence from context, emotional-expressive neutrality and systematicity. However, the study of financial terminology shows that in practice not all of these requirements are strictly met. For example, such basic financial terms as capital, asset, market, money can be used in several different meanings, and they often have difficulties in limiting themselves to general consumer words. This situation creates the need for a deeper analysis of the differences between the center and periphery of the terminological field, as well as the pragmatic aspects of the terms in real use. The semantic structure of financial terms usually consists of three main components: denotative (the main logical-subject meaning), connotative (additional evaluative or methodological meaning) and pragmatic (meaning associated with the conditions of use). In financial terms, the denotative component is dominant, while the connotative component is minimally expressed. At the same time, terms such as default, inflation, and devaluation can express a negative assessment in certain contexts, which contradicts the requirement of classical terminology that “terms should be neutral.” The phenomenon of polysemy (multiple meanings) is widespread in financial terminology. For example, the term capital is used in economic theory to mean a factor of production (machinery, equipment), in accounting to mean the sum of an enterprise’s own and borrowed funds, and in investment analysis to mean long-term financial resources. Factors such as the existence of various scientific schools and directions, the transfer

[1] Superanskaya, A. V. Umumiy terminologiya nazariyasi. Moskva: Librokom. 2012.

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of terms from one field to another, and the accumulation of meanings during historical development play an important role in the emergence of polysemy[2].

The relationship of synonymy and antonymy is important in revealing the systemic nature of financial terminology. Absolute (full) synonyms are rare in terminological synonymy; often there are relative, partially synonymous synonyms. Although the terms liquidity and solvency are often used synonymously, in strict economic analysis they are distinguished: liquidity is the ability to convert assets into cash, and solvency is the ability to pay debts on time. The terms income, revenue, profit and profitability form a synonymous series, but each of them has its own semantic differences: income is total cash receipts, revenue is cash received from sales, profit is the positive difference between income and expenses, and profitability is a relative indicator (the ratio of profit to expenses). Antonymically, financial terminology is rich in pairs expressing opposite concepts: asset - liability, income - expense, profit - loss, credit - debit, inflation - deflation, liquid - illiquid. Most of these antonyms have a gradual (stepwise) nature, with intermediate neutral zones between them[3].

Semantic methods of term formation - metaphor and metonymy - play an important role in the enrichment and development of financial terminology. In the process of metaphorical transfer, a word related to one conceptual area is transferred to another, often abstract, conceptual area. Expressions such as market freeze, money supply, capital flow, securities market overheated, liquidity shortage are vivid examples of metaphorical projection of names of natural phenomena or physical processes onto financial concepts. In metonymic transfer, one name is transferred to another based on their real or logical connection: the fund decided (through the name of the organization, its management), the dollar strengthened (through the name of the currency, the exchange rate), the Central Bank policy (through the name of the organization, its decision-makers). Metaphor and metonymy not only create new terms, but also expand the meaning of existing terms, making them more expressive and understandable. However, an excessive number of portable meanings can negatively affect the accuracy of terms and their unambiguousness.

Turning to the current issues of modern financial terminology, it is necessary to emphasize, first of all, globalization and internationalization of terms. In the 21st century, as a result of the integration of financial markets, the expansion of the activities of international financial organizations (IMF, World Bank), and the development of the digital economy, English has gained a dominant position as the language of global finance. Terms such as Bitcoin, blockchain, cryptocurrency, smart contract, fintech, crowdfunding, peer-to-peer lending, decentralized finance (DeFi) are used in almost all languages without changes or with minimal phonetic adaptation. This process, on the one hand, facilitates international financial communication, but on the other hand, raises the problem of enriching the financial terminology of national languages and protecting it from the invasion of borrowed terms. Another pressing issue related to the development of the digital economy is that the terminological system (hash, mining, node, ledger, consensus mechanism) formed around blockchain technology has not yet been fully formed and the issue of giving them a clear, unified definition remains open. Terms related to digital financial services (mobile banking, neobank, digital wallet, QR-payment, instant payment) have entered everyday life so quickly that their insufficient linguistic research, their semantic structure and adaptation to national languages have become one of the most pressing scientific problems of today. In the case of Uzbek financial terminology, the adaptation of borrowed terms requires a separate analysis. The table below shows the degree of adaptation

[2] Grinev-Grinevich, S. V. Terminologiya. Moskva: Akademiya. 2008-y.

[3] Leychik, V. M. Terminologiya: predmet, metodlar, tuzilma. Moskva: Librokom. 2009-y.

of some financial terms adopted from English, Russian and Arabic into the Uzbek language and the problems associated with them.

Table 1.

Analysis of the adaptation of borrowed terms in Uzbek financial terminology

Borrowed term	***Source language***	***Uzbek form***	***Adaptation level***	***Main problem***
credit	english	kredit	full	synonym: debt (undifferentiated)
deposit	english	depozit	full	synonym: deposit (parallel use)
leasing	english	lizing	phonetic	problem of distinguishing with national "rent"
default	english	defolt	phonetic	pronunciation variation

The data presented in Table 1 show that most of the borrowed terms in Uzbek financial terminology have undergone full or partial phonetic adaptation. Terms such as credit and deposit have fully adapted to the phonetic (sound system), morphological (acceptance of contractive suffixes: kreditni, depeditga) and derivational (formation of new ones: kreditlamoq, kreditlovchi) system of the Uzbek language. However, the phonetic adaptation of the terms leasing and default is not complete - there are differences between their original English pronunciation and Uzbek pronunciation. The most serious problem is synonymy: in pairs such as credit and debt, deposit and deposit, leasing and lease, parallel use of two terms is observed. Although in practice one term (often an borrowed term) should be used in a specific specific meaning, in many cases this distinction is not maintained and the terms are confused. For example, leasing is a special form of financial leasing (with the right to purchase later), and rent is a general temporary right of use. Such differences are not always taken into account in practice even by specialists. In this regard, the further development of Uzbek financial terminology should be aimed at defining clear semantic boundaries of domestic and national terms, differentiating synonyms and achieving unambiguity of terms.

Conclusions and suggestions. Based on the above, financial terms have a complex and multi-layered structure in lexical-semantic terms. Their interaction with the general consumer lexicon, the unique manifestation of phenomena such as polysemy, synonymy and antonymy in the terminological system indicate the need to study financial terminology not only within a narrow specialization, but also from the perspective of general linguistics. During the study, although the denotative component dominates in the semantic structure of financial terms, in certain contexts (in terms such as default, inflation, devaluation), the activation of connotative and pragmatic components was observed. This indicates that the strict requirement in classical terminology that "terms should be neutral" is not always observed in practice. The widespread occurrence of the phenomenon of polysemy in financial terminology, in particular, the use of fundamental terms such as capital, asset, risk, interest in different meanings in different contexts (economic theory, accounting, banking, investment analysis), demonstrated the impossibility of strictly adhering to the principle of univocality in the terminological system, but, on the contrary, the need for context-dependent semantic flexibility. At the same time, the low occurrence of absolute synonyms in synonymous rows (income - revenue - profit - profitability), the fact that each term has its own semantic differences, reveals the systematic and hierarchical nature of financial terminology. As a result of globalization and the impact of the digital economy, international terms such as bitcoin, blockchain, fintech, DeFi, smart contract are actively entering modern financial terminology, most of which are still in the formation stage and do not have a

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single, clear definition. This phenomenon indicates that terminology responds quickly to social and technological changes, but at the same time it also creates the risk of destabilization of terminological systems and their temporary nature.

The analysis conducted on the example of Uzbek financial terminology showed that the adaptation of borrowed terms was largely successful in terms of phonetic, morphological and derivational aspects. However, problems such as confusion in synonymous pairs such as credit - debt, deposit - deposit, leasing - lease, parallel use of borrowed and national terms, the displacement of one at the expense of the other, or the existence of both with unclear semantic boundaries have not yet been resolved. In this regard, the further development of Uzbek financial terminology should be directed towards defining clear semantic boundaries of domestic and national terms, differentiating synonyms, and achieving unambiguity of terms.

Thus, this study, through a comprehensive analysis of the lexical-semantic properties of financial terms, revealed their systemic nature, modern development trends, and practical problems. The results of the study provide a theoretical basis and practical recommendations that can be used in teaching financial terminology, translating financial texts, and compiling scientific and pra

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