

**SEMANTIC AND LINGUISTIC ASPECTS OF ENGLISH TERMS IN DIGITAL  
FINANCE LINGUISTIC AND SEMANTIC FEATURES OF ENGLISH TERMINOLOGY  
IN DIGITAL FINANCE.**

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**Abstract**

In this work, the linguistic and semantic peculiarities of English terms in digital finance are explored. The fast evolution of financial technologies has presented a great number of new ideas that need to be accurately formulated. The study undertaken aims at lexical innovation (compounding, abbreviation, borrowing) and semantic change (extension and metaphorization of existing words). The analysis of the ways English is adjusting to technological advancement, with professional financial news, online banking and special dictionaries, proves that English is keeping up with the times. Findings show that the innovation of lexes offers technical accuracy, whereas the semantic and metaphorical processes help to understand difficult digital financial operations.

**Keywords:** digital finance, English vocabulary, lexical innovation, semantic change, compounding, abbreviation, metaphors, fintech vocabulary.

**Introduction.**

Economies around the world have been updated to the digital finance. The terms blockchain, cryptocurrency, digital wallets, smart contracts, and decentralized finance (DeFi) have taken a focus in financial discussion. These inventions demand the English language to come up with exact terms that correctly state the technological procedures as well as the economic reality.

Learning of term formation and semantic change is the key of effective communication in a professional and academic setting. English responds to the changing financial and technology conditions with lexical innovation (the creation of new words) and semantic adaptation (the changes in the meaning of the old words). This paper dwells upon these processes and investigates how metaphorical and semantic change can improve the understanding of abstract financial terms.

In this manner, through the analysis of existing vocabulary in digital finance, the research project is aimed at proving the linguistic adaptability of English and its ability to adapt to the needs of the financial environment, which is rapidly growing.

**Literature Review.** The analysis of language in expert fields focuses on cognitive, social and linguistic aspects. The cognitive approach by Pamela Faber emphasizes conceptual networks in the formation of terms. According to her study, the use of technical terminology is frequently presented in sets, e.g. cryptocurrency, blockchain, and digital assets, indicating conceptual associations.

The sociocognitive theory by Rita Temmerman focuses on the importance of terminology metaphor and context. The words in digital finance such as mining, wallet, ecosystem, and tokenization are examples of how common ideas can be reused to describe the technology processes.

Khudaiberganov M.A. notes the interaction of the linguistic rules and other socio-economic factors. Semantic narrowing and specialization is a regular occurrence, with general words such as platform and network getting narrowed and specific professional interpretations.

The functional approach of Halliday emphasizes the fact that communicative intentions determine language choices. In digital finance, the shortness and conciseness of text encourage the use of abbreviations, including NFT, API, and P2P, as separate lexical units of professional language.

**Methodology.** The English terms in digital finance were analyzed qualitatively.

1. Data Collection: Words were gathered in fintech sites, online banking sites, financial news sources, and specific dictionaries to make sure that real words are used.
2. Lexical Analysis: Lexical terms were examined with regards to their formative processes, such as the compounding (smart contract, decentralized exchange), abbreviation (DeFi, NFT), and borrowing (token).
3. Semantic Analysis: Semantic shifts were examined in order to determine how general words can get specialized meanings. The use of metaphors was also analyzed to find out how abstract financial concepts are represented.
4. Classifying: Words were divided into classes according to linguistic processes, which showed prevailing trends in digital finance terms.

**Analysis and Discussion.** Lexical Innovation. The art of compounding is very productive in digital finance. Examples include:

Cryptocurrency Cryptocurrency

- Smart contract Smart (computerized) + contract (agreement).
- Decentralized exchange Decentralized + exchange.

There is the use of abbreviations and shortening of words which help in saving time. Examples:

- NFT (Non-Fungible Token)
- Application Programming Interface (API).
- DeFi (Decentralized Finance)

It also takes borrowing in other fields. Such terms as a token, a protocol, and a blockchain are general English or even computer words but take on a financial particularity in the digital world.

Semantic Change. There are quite a number of words which have common English language origin and acquire special significance. Examples:

- Wallet → online is the repository of the assets (previously a tangible item).
- Mining Mineral extraction (previously mining) is now validating blockchain transactions.
- Platform -financial transaction software/system.

Semantic narrowing is needed to guarantee clarity by limiting general words to technical use.

Metaphorical Language

Metaphors are understood to make abstract things more comprehensible:

- Money is liquid: money flow, revenue streams.

Systems as living organisms: ecology, health of a market.

- Physical activity: crash in the market, spike in price.

Metaphorization enables professionals to explain to a non-specialist digital processes that are complex.

**Integration of Mechanisms.** Formal accuracy is offered by the morphological processes (compounding, abbreviation), whereas the semantic and metaphorical processes enhance the clarity and readability. This blend will guarantee effective and effective communication in the fast-paced digital finance industry.

**Conclusion.** Lexical innovation and semantic adaptation, used systematically to combine them, form the basis of English digital finance terminology. The accuracy of technical terms is achieved through compounding and abbreviation, and the semantic transformation and metaphorization enable familiar words to take on a specialized meaning.

This strike between innovation (making new words) and efficiency (reusing old words) facilitates the ability of English to address the communicative needs of digital finance. These patterns of language are of crucial importance to the students, translators and world finance and technology professionals in the international finance and technology sectors.

The development and history of terminology enable us to see how the cognitive and communicative techniques between the modern financial language are supported. The results point to the flexibility and effectiveness of English both as a tool of technical accuracy and of general understanding.

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