Lexical-Semantic Problems in Translating Financial Terminology Between English, Uzbek, And Korean

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Abstract: In the era of global information exchange, translating financial-engineering and economic terms from English into languages with different linguistic structures such as Korean and Uzbek presents significant challenges. These challenges are shaped by linguistic, cultural, historical, and political factors, including phonetic systems, morphological structures, and socio-political language policies. This paper conducts a comparative lexical-semantic analysis of financial terminology from Robert Kiyosaki's Rich Dad Poor Dad across English, Korean, and Uzbek. The study evaluates translation strategies such as semantic calque, loan-blend, transliteration, modulation, and syntactic transformation. Findings highlight differences in how historical borrowings, phonological adaptation, and internal lexical resources shape terminological adequacy and user accessibility. The paper concludes with implications for translation theory and financial discourse localization.

Keywords: Financial terminology; semantic calque; loan-blend; modulation; lexical adaptation; translation strategies; Korean; Uzbek; Kiyosaki; comparative translation.

Introduction: The translation of financial terminology into languages like Korean and Uzbek presents a unique set of challenges and opportunities. Unlike English, these target languages rely heavily on distinct phonological systems, morphological structures, and historical terminological layers. With globalization pushing the boundaries of linguistic adaptation,

understanding how core financial terms such as asset, liability, and portfolio income are localized is crucial for ensuring terminological accuracy and conceptual continuity. This study focuses on a comparative analysis of terminological translation in Rich Dad Poor Dad by Robert Kiyosaki, tracing how terms are rendered across the three languages with emphasis on lexical-semantics, syntactic adaptation, and cultural adequacy [Kiyosaki, 1997; p. 13].

MAIN PART

Methodological Approach.

The study applies a descriptive-comparative framework informed by Nida's dynamic equivalence theory [Nida, 1964, p. 120], Koller's five-layer equivalence model [Koller, 1995, p. 191], and Newmark's communicative vs. semantic dichotomy [Newmark, 1988, p. 45]. It identifies key financial terms from the original English text and their equivalents in officially published Korean and Uzbek translations. Terms are analyzed for:

• Semantic preservation

• Syntactic alignment

• Transliteration or transcription strategies

• Cultural adaptation

• Phonological naturalization

Analysis of Key Terminological Units:

Our home is our largest investment and our greatest asset."[Rich Dad Poor Dad. New York: Plata Publishing, 1997- p. 12.]

"우리 집은 우리가 가진 가장 큰 투자이자 최고의 자산이다."[부자 아빠 가난한 아빠, 2023- B. 21.]

"Uyimiz – eng katta sarmoyamiz va eng yirik aktivimiz."[Boy ota, Kambag'al ota, 2016- B.15.]

Asset (자산 / aktiv). The term asset carries multiple meanings: from accounting resources expected to generate future economic value, to generalized metaphors for advantage or intellectual capacity. In Korean, asset is translated as 자산 (jasan), a Sino-Korean term derived from classical Chinese morphemes, thus forming a precise semantic calque [Cho, 2010, p. 102]. In Uzbek, asset is rendered as aktiv, a term borrowed via Russian phonetic transliteration. Though technically accurate, the term may be obscure for lay readers due to limited semantic transparency. Adding explanatory synonyms such as boylik (wealth) or mulk (property) may enhance communicative adequacy [Abdullaeva, 2017, p. 47].

"All of a sudden, they wake up and their liabilities column is full of mortgage and credit-card debt."[Rich Dad Poor Dad, 1997- p. 70.]

"그러다 어느 날 일어나 보니 갖바기 부채 부분이 은행융자와 신용카드 빚으로 꽉 차 있다."[부자 아빠 가난한 아빠, 2023- B. 108.]

"Bir payt kelib, ular uyg'onib, passiv ustuni ipoteka va kredit kartalari qarzlari bilan to'lib ketganini ko'rishadi."[Boy ota, Kambag'al ota, 2016- B.58.]

Credit Card (신용카드 / kredit kartalari). The term credit card illustrates hybrid strategies. Korean uses a loan-blend 신용카드 (shinyong kadeu), combining 신용 (semantic calque of "credit") and 카드 (phonetic transcription of "card") [Jang, 2016, p. 437]. Uzbek adopts kredit kartalari, a morphologically integrated form based on Russian transliterations with local suffixation [Ataeva, 2023, p. 56].

"When my rich dad said, "The rich don't work for money. They have their money work for them, he was talking about passive income and portfolio income." [Rich Dad Poor Dad, 1997- p. 175.]

"부자가 되는 비결은 근로 소득을 최대한 빨리 포트폴리오 소득이나 수동적 소득으로 바꾸는 데 있다." [부자 아빠 가난한 아빠, 2023- B. 404.]

"Boy otam dedi: 'Boy bo'lishning kaliti — ishlab topilgan daromadni imkon qadar tez portfel daromadiga yoki passiv daromadga aylantirishdir." [Boy ota, Kambag'al ota, 2016- B.163.]

Portfolio Income (포트폴리오 소득 / portfel daromadi). Korean renders portfolio income as 포트폴리오 소득, retaining the foreign phonology in the first element and matching it with a native economic term (so-deuk). This preserves both recognition and meaning. Uzbek translates this as portfel daromadi, where portfel is a historical loan from Russian портфель, and daromad is native. This example demonstrates how both loan-blends and naturalized forms support semantic continuity [House, 2015, p. 73].

"My capital gains of approximately $40,000 were placed into a 1031 tax-deferred exchange…"[Rich Dad Poor Dad, 1997- p. 114.]

"약 4만 달러에 달하는 자본 이익은 1031 세금이연 교환에 넣었다 …" [부자 아빠 가난한 아빠, 2023- B. 155.]

"Tax 1031 bo'yicha kapital daromadlarim (taxminan 40 ming $)ni boshqa aktivga o'tkazdim…"[Boy ota, Kambag'al ota, 2016- B.87.]

Capital Gains (자본 이익 / kapital daromadlar).

Korean forms a semantic calque: 자본 이익 (jabon iik), with Sino-Korean roots. Uzbek uses kapital daromadlar, blending a borrowed lexical base (kapital) with native morphology. This "external integration" contrasts with Korean's "internal integration" [Kang, 2007, p. 53].

"The lower part of the diagram is a Balance Sheet — it's supposed to balance assets against liabilities." [Rich Dad Poor Dad, 1997- p. 54.]

"도표의 아래쪽은 대차대조표(Balance Sheet) 로서 자산과 부채가 균형을 이루어야 한다." [부자 아빠 가난한 아빠, 2023- B. 69.]

"Chizmada pastgi qism balans jadvali bo'lib, u aktiv va majburiyatlar muvozanatini ko'rsatadi." [Boy ota, Kambag'al ota, 2016- B.34.]

Balance Sheet (대차대조표 / balans jadvali). Korean employs a native compound 대차대조표 for balance sheet, avoiding phonetic borrowing while preserving the conceptual core. Uzbek uses balans jadvali, a semantic calque containing balans (borrowed) and jadval (native), illustrating the mixed heritage of financial lexis in Uzbek [Musaev, 2008, p. 88].

"The small-cap stocks are used for fast growth." [Rich Dad Poor Dad, 1997- p. 112.]

"저자는 빠른 성장을 위해 소형주(주식)를 활용한다." [부자 아빠 가난한 아빠, 2023- B. 149.]

"Tez o'sish uchun men kichik kapitalizatsiyali aksiyalardan foydalanaman." [Boy ota, Kambag'al ota, 2016- B.86.]

Small-Cap Stocks (소형주 / kichik kapitalizatsiyali aksiyalar). Korean creates a semantic calque 소형주, using internal lexical resources. Uzbek applies a more descriptive phrase: kichik kapitalizatsiyali aksiyalar, which reflects a loan-blend plus derivational adaptation (-li suffix) to naturalize the structure [Crystal, 2003, p. 114].

"Often I ask people, "What is your business?" — and they say, "I'm a banker," but they don't own the bank." [Rich Dad Poor Dad, 1997- p. 79.]

"당신 비즈니스가 무엇이냐?"고 물으면, 사람들은 "은행원입니다"라 답하지만 은행을 소유한 건 아니다." [부자 아빠 가난한 아빠, 2023- B. 103.]

"Men odamlardan "Sizning biznesingiz nima?" deb so'rasam, ular "men bankirman" deydi, lekin bank

ularnikimas." [Boy ota, Kambag'al ota, 2016- B.62.]

Business / Banker. The word business is transliterated in both languages (비즈니스 / biznes). However, banker is translated semantically in Korean as 은행원 ("bank worker"), while Uzbek uses bankirman, a blend of the borrowed bankir and the native suffix -man, showing syntactic and morphological integration [Bell, 1991, p. 122].

"The top part of the diagram is an income statement." [Rich Dad Poor Dad, 1997- p. 62.]

"앞의 그림 중 위쪽은 손익 계산서다." [부자 아빠 가난한 아빠, 2023- B. 112.]

"Chizmada yuqoridagi qism foyda-zarar hisobotini ko'rsatadi." [Boy ota, Kambag'al ota, 2016- B.83.]

Income Statement (손익 계산서 / foyda-zarar hisoboti). Both Korean (손익 계산서) and Uzbek (foyda-zarar hisoboti) apply semantic calques. The Korean form draws on Sino-Korean roots, while Uzbek uses native Turkic words and a Russian loan (hisobot) to create a functional equivalent [Turi, 1995, p. 71].

"The poor and middle class acquire liabilities that they think are assets."

"A liability is something that takes money out of my pocket." [Rich Dad Poor Dad, 1997- p. 48.]

"한 분은 이렇게 생각했다. '우리 집이 나에게는 가장 큰 투자이고 가장 큰 자산이다.' 다른 한 분은 이렇게 생각했다. '우리 집은 부채이며, 자기 집이 가장 큰 투자라고 생각하는 사람은 문제 있는 사람이다."

"부채는 당신의 주머니에서 돈을 빼가는 것이다." [부자 아빠 가난한 아빠, 2023- B. 119.]

"Bir kuni mening kambag'al otam: 'Bizning uy eng ko'p pul sarflangan aktiv' deb tushuntira boshladi. Men uning fikriga qo'shilmadim va 'katta uy katta xarajatlar talab qiladi, shu uchun passiv' dedim. Bir ota uyini aktiv desa, ikkinchisi 'passiv' derdi."

"Passiv — bu sening cho'ntagingdan pulni olib chiqadigan narsa." [Boy ota, Kambag'al ota, 2016- B.43.]

Liability / Passive (부채 / passiv). Korean uses 부채 (buchae), a semantic equivalent, while Uzbek uses passiv, a term from Russian economic discourse. Both maintain conceptual equivalence, but differ in transparency and linguistic familiarity [Vinay & Darbelnet, 1995, p. 92].

"…a piece of real estate that is sold for a capital gain

through an exchange for a more expensive property." [Rich Dad Poor Dad, 1997- p. 142.]

"부동산은 가치 상승(양도차익) 시 1031 교환을 통해 세금을 미룬다." [부자 아빠 가난한 아빠, 2023- B. 218.]

O'zbek nashrida termin odatda "kapital oshishi" sifatida izohlanadi, lekin to'g'ridan-to'g'ri birikma ko'rinishida uchramaydi; tarjima izohida keltirish tavsiya etiladi: "…qo'shma ko'chmas mulk (real estate), bu kapital qiymatining oshishi (capital gain) evaziga yanada qimmat mulk bilan almashtiriladi." [Boy ota, Kambag'al ota, 2016- B.150.]

Real Estate (부동산 / ko'chmas mulk). Both languages apply semantic calques: 부동산 in Korean (literally "immovable property"), and ko'chmas mulk in Uzbek. This indicates the shared tendency to prioritize local cognitive models when no phonetic borrowing is necessary [Reiss & Vermeer, 1984, p. 63].

RESULTS AND DISCUSSIONS

The comparative findings indicate:

• Korean translations heavily rely on Sino-Korean lexicon to construct semantically precise and syntactically compact financial terms.

• Uzbek translations often employ a combination of Russian borrowings and Turkic lexical items, resulting in mixed-origin compounds.

• Semantic calques are the dominant strategy in both languages for core financial concepts such as income statement, liability, and real estate.

• Phonetic borrowings are preferred for globalized lexical items (portfolio, business, credit card) where recognition outweighs localization.

• Loan-blends allow for flexible yet conceptually anchored translations.

• Modulation and descriptive paraphrasing are used when literal equivalents risk ambiguity.

• Syntactic transformation is applied in accordance with typological norms (SVO in English, SOV in Korean and Uzbek) [Baker, 1992, p. 57].

These strategies reflect a balance between preserving conceptual integrity and ensuring local comprehensibility, validating Newmark's argument that "translation is always a compromise between foreignness and fluency" [Newmark, 1988, p. 10].

CONCLUSION

The lexical-semantic analysis of financial terminology in English, Korean, and Uzbek reveals that while universal equivalence is unattainable, context-sensitive strategies enable translators to preserve both accuracy and usability. Korean's access to a deep Sino-lexical foundation facilitates the construction of precise semantic calques. Uzbek, influenced by Russian and international financial discourse, prefers hybrid models blending phonetic loans and native morphemes. In both cases, translation strategies such as calque, loan-blend, modulation, and adaptation fulfill the dual goal of terminological stability and reader accessibility. This research contributes to a deeper understanding of cross-linguistic financial communication and informs best practices in translation pedagogy and terminology standardization.

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