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The issue of translating banking terms between theory and practice

إشكالية ترجمة المصطلحات البنكية بين التنظير والتطبيق

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Abstract:

Economic translation has long been a subject of interest for specialists and economists, as it is a human activity and an independent science with its own rules and regulations that govern it according to the field in which it is used. It raises a number of problems and difficulties that many researchers have tackled, and the perspectives of its theorists have varied. Therefore, we opted to discuss the issue of economic terminology translation, focusing on the most important link in the economic chain, namely the banking sector, as it is the nervous system of the economic system.

Keywords: Economic terminology; Translation; Specialized translation; Economic translation; polysemy

ملخص:

لا طالما شكلت الترجمة الاقتصادية اهتمام المختصين ورجال الاقتصاد، كونها نشاطا بشريا وعلما مستقلا بذاته تحكمه مبادئ وضوابط وفق الاختصاص الذي يستعمل في نطاقه، حيث تصاحبه جملة من العراقيل والصعوبات تصدى لدراستها جلّ الباحثين وتنوعت رؤى منظريها، من هنا ارتأينا تناول قضية ترجمة المصطلحات الاقتصادية مركزين على أهم حلقة من حلقات النظام الاقتصادي ألا وهو

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القطاع البنكي بدراسة تطبيقية تحليلية للمصطلحات البنكية من اللغة الفرنسية إلى لغة الضاد واستخلاص أهم المشاكل التي تعيق المترجم.

الكلمات المفتاحية: المصطلح الاقتصادي؛ الترجمة؛ الترجمة المتخصصة؛ الترجمة الاقتصادية؛ تعدد المعاني.

1. Introduction:

The economic system has undergone tremendous developments at all levels, most notably in the banking sector, which is the cornerstone on which countries rely to achieve economic development. Its development reflects the extent of any country's economic growth and its ability to keep pace with global economic developments.

The importance of the banking sector stems from its main function, which is financing, especially since it provides various projects, sectors, and economies in general with the necessary financing to keep pace with the rapid development that characterizes the era, which seeks to meet the needs of various economic sectors on the one hand and the needs of individuals on the other. This was the motivation for highlighting several aspects related to banks, discussing their nature and types, listing the most important foreign terms used in banking documents and their Arabic equivalents, and subjecting them to study and analysis.

2. Translation and specialized translation:

According to **J. Catford**, translation is defined as follows:

«Translation is the replacement of textual material in one language by equivalent material in another language». **(**John Cunnison Catford, 1978, 20)

This is confirmed by **New Mark**, who says:

«Translation is an art that revolves around attempting to convey a message or edited text in one language with a message or edited text in another language». (Majid Suleiman Dudin, 2009, 112)

Some contemporary theorists view translation as a phenomenon resulting from the act of friction between different languages. Among them is George Mounin, who believes that translation is therefore the friction between languages and is a dual linguistic practice. (Georges Mounin, 1963, 4)

From these premises, we can conceive of translation as a process whereby the meaning to be translated is transferred from the source language to the target language, provided that the principles of equivalence are controlled and maintained in terms of both meaning and

style, while respecting the target language system and acknowledging its culture, such that the text to be translated can be understood only by considering its cultural context.

As for specialized translation, we can say that it is based primarily on specialization in the language, which in turn requires the existence of linguistic levels with distinctive terminology. This has been confirmed by translatology expert **Christine Durieux**, who states:

« La traduction spécialisée est en fait la traduction de textes spécialisés. Un texte spécialisé présente la particularité d'être rédigé dans une langue spécialisée ». (Christine Durieux, 2010, 31)

«Specialized translation is, in fact, the translation of specialized texts, which have the particularity of being written in a specific language». (Our translation)

According to this perspective, specialized translation takes place in a specialized context, i.e. a context that includes texts produced within a specialized field of knowledge or activity.

3. Theoretical framework for banks:

As in various research studies, getting closer to the reality of the phenomenon under study requires us to pause at the term under study and delve into its concepts and connotations, such as knowing its sections and its different types. This will enhance understanding and comprehension, without going into excessive detail in order to avoid differences in the views of economic thinkers and systems.

The origin of the word "**bank**" comes from the Italian word "banco", which refers to the bench on which money changers sat to exchange currency between themselves. Its meaning then evolved to refer to the counter on which currency was exchanged and converted, and eventually to the place where that counter was located and where money was traded. (Shaker Al-Qazwini, 1992, 24)

A bank is defined as a place where demand and supply for money meet, meaning that banks act as receptacles for money and savings, which in turn are then injected into the economy in the form of investments, thus acting as a link between savers and investors. (Falah Hassan, 2000, 13)

It is also known as a financial institution whose main function revolves around accepting deposits on demand or for the purpose of lending it with the intention of investing it and providing economic projects with sources of financing.

In short, a bank is a financial institution or entity that receives capital from individuals in the form of deposits to use them for its own account in discounting, lending, and financial transactions.

4. The practical framework of the subject of study:

The development and proliferation of human needs in our present age has necessitated a matching development in economics in terms of both theoretical and adaptational. As economic terms serve as the receptacle for this economic system and its rules and to its various branches, as they represent a living entity in researchers and translators minds. For this reason, there was a scientific need to examine a sample of terms employed in banking written documents in French and Arabic that are worthy of study and analyze. We chose it because of its importance and frequent usage among specialists and general public, the controversy it raises when translated, and the use of other translations from specialized lexicons in order to enrich the research and results analysis to come up with possible solutions.

4.1. Loan consumption / "Amortissement"**:**

Returning to the economic dictionary, we see that it has provided a clear definition of the term as follows:

« L'amortissement est une réduction de la valeur comptable attribuée à un élément de l'actif pour traduire sa dépréciation physique ou économique ». **(**Fernand Baudhuin, 1968, 28)

That is, «a reduction in the value attributed to an asset to reflect a decline in its physical or economical value». (Our translation)

And this is confirmed by the following definition:

« L'amortissement est une perte de valeur subie au cours d'une période donnée par un bien de production durable du fait de l'usure ou de l'obsolescence ». (Dictionnaire d'économie et des sciences sociales,2007, 23)

In other words: «The loss of the sustainable productive value of goods over a certain period of time as a result of their usage or aging». (Our translation)

In translating the term "Amortissement" based on dynamic equivalence rather than formal equivalence, and used the term "loan consumption", ignoring its field of belonging and usage. Since the term is used in the real estate field, it would have been more appropriate to specify the type of loan and include the equivalent "consumption of the real estate loan" in order to avoid confusion and terminological ambiguity. On the other hand, we note that the original meaning does not correspond to the meaning intended to be conveyed in the target language, which means the systematic distribution of the depreciable loan for the fixed asset over its productive life, so that the value of those assets decreases as a result of use, obsolescence, or damage, and the decrease in their efficiency represents the annual depreciation expense.

Professor Mustapha Hani, on the other hand, proposed the term "consumption" in general. Since the focus of the study and the field in which the original term is used revolves mainly around real estate and fixed assets, i.e., investments, we prefer the term 'depreciation' to "consumption." because everything that is consumed represents our inventory, and everything that is depleted is considered an investment.

4.2. Approval, credit, loan / "Crédit"**:**

The Dictionary of Economics provides the following definition of the term:

« Le crédit est une opération qui permet à un agent économique de disposer pendant un certain temps de fonds qui sont mis à sa disposition par un autre agent ». (Alain Beitone, Antoine Cazorla, Christine Dollo, Anne-Marie Drai, 2007, 113)

«Credit is a process that allows an economic agent to obtain funds for a certain period of time made available by another agent». (Our translation)

The translator relied on three terms, "approval", "Credit", and "loan" in translating the original term "Crédit" using the equivalence technique, exceeding the conditions and mechanisms for translating the term by providing several equivalents for a single term, which will inevitably create confusion in the mind of the perceiver, as there is inevitably a semantic feature that distinguishes between different synonyms, which are explained by context and field of specialization. The confusion increases when we see the term "loan" adopted in the translation of another term, "Prêt".

We can only align ourselves with the term "credit," as it removes ambiguity and confusion because it conveys the meaning accurately and concisely, not to mention its prevalence among specialists.

4.3. Mortgage / "Hypothèque"**:**

The economic dictionary defines it as the process of pledging property as collateral to secure a commitment or to cover a debt by individuals or financial institutions. (Our translation)

« Mise en indisponibilité d'un bien donné comme garantie à un engagement ou une dette, l'hypothèque est surtout immobilière, elle couvre donc une créance, consentie soit par un particulier soit par une institution financière ». **(**Fernand Baudhuin,1968, 133)

The term "Hypothèque" was unanimously translated into Arabic as "al-rahn" (mortgage) in both the Al-Salam Bank and the Lexicon of Economic and Financial Terms.

The lexicon defines it terminologically as a contract whereby the debtor places real estate in the hands of his creditor, who is then entitled to retain possession of the property until the debt is paid in full. (The Lexicon of Meanings in economy)

The terminological concepts were implicit and carried the original meaning, which suggests to us the extent to which the translator succeeded in conveying the original term using the equivalence technique. The translation is relatively accurate and conveys the same meaning to specialists, but for the general public, it may be subject to ambiguity and confusion due to the lack of clarification of the material to be mortgaged. Talking about mortgages in the banking sector inevitably leads us to talk about real estate mortgages. Therefore, if we clarify the type and nature of the mortgage and add the word "real estate," it would be more accurate and appropriate. Our argument here is that mortgages are primarily and necessarily imposed on real estate, in addition to being widely traded and spread.

4.4. Leasing / (same term is used in French)**:**

It should be noted that there are two types of leasing, the first of which relates to movable assets and the second to immovable assets. The following is a brief overview of the definition of each:

« Le leasing mobilier est une opération par laquelle une société crédit-bail (crédit bailleur) loue à une entreprise (crédit preneur) des biens mobiliers pendant une durée fixée dans le contrat de location à condition que cette entreprise demeure propriétaire ». (Bruneau Chantal, 1999, 20)

Meaning: A process whereby a leasing company (the "lessor") leases movable assets to a company (the "lessee") for a period specified in the lease agreement, provided that the leasing company remains the owner. (Our translation)

The term **"leasing"** has been translated into Arabic as **"idjara"** in accordance with the equivalence technique, it is a term approved by Islamic banks, it is known as a method adopted by Islamic banks as another form of leasing, whereby movable or immovable assets are leased to the customer in exchange for the latter's obligation to pay equal premium payments at specified intervals over an agreed period. Upon completion of the premium payments, the lease ends and ownership is transferred from the bank to the customer. **(**Ahmed Ousaf, 134)

In a related context, after reviewing Professor Mustapha Hani's glossary of economic and financial terms, we note that he used the term "tadjeer" (leasing) in his translation without taking into account that the term "idjara" which is a term that implies affirmation indicated on customary appearance and practices. However, it is one of the most prominent terms in Islamic finance. It is an Arabic term par excellence, which uses the **crediting** technique, subjecting the term to the French language system and retaining the pronunciation of the original term, "El Idjara".

As for those who are familiar with the economy market and its development and constant movement in elaborating new terms, they find the term **"rental credit"** has the same semantic connotation as the French term, which leads us to adopt it and agree that it is the best equivalent, widely accepted and commonly used among specialists.

4.5. Bank check / Chèque de banque**:**

The economic lexicon defines "bank" as a financial institution that collects cash and savings resources and participates in financing the economy through loans and asset acquisition.

« Institution financière qui collecte des ressources monétaires et des ressources d'épargne et qui participe au financement de l'économie par le crédit et l'acquisition de titres ». (Dictionnaire d'économie et de sciences sociales, 2007, 62)

Returning to the terminological concept of the original term, we see that it refers to an order sent by a person called the drawer to an institution or bank called the drawee to pay a certain amount to a third party called the beneficiary or bearer. (Our translation)

« Le chèque est un ordre adressé par une personne nommée tireur, à un établissement ou une banque nommée tiré, de payer une somme déterminée à une tierce personne appelée bénéficiaire ou porteur ». (Jean-Pierre Toering, François Brion, 1996, 11)

It should be noted that this is a highly specific term with a single meaning in a single context, used particularly in the banking sector.

The corresponding translator suggested **"money exchange check"**. To clarify the translation technique and analyze it, so we had to provide a linguistic and terminological definition of the term.

After this brief introduction, we can identify the translation technique used, which is to translate the term as a whole, while resorting to literal translation to convey the terms **"chèque"** and **"banque"**, unlike Mustapha Hani, who, in his translation of the original term, resorted to crediting technique, preferring the corresponding term **"bank check"**.

To determine which is more accurate and correct, we had to delve into the details to extract the fundamental difference between the terms **"bank"** and **"masraf"** (money exchange counter), even though they are two sides of the same coin, namely a financial institution.

In general, when studying the origin of the words "bank" and "masraf", it appears that the linguistic origin of the term "masraf" is consistent with the connotation of the term "bank". Whereas a "masraf" is defined lexically as a bank, an institution that carries out specialized credit operations, such as providing money in the form of loans and accepting financial deposits, a bank is defined lexically as an institution that carries out credit operations, such as financial lending and investing money and deposits. (The Lexicon of Meanings in economy)

The difference between them lies in the linguistic origin of their words. The word **"masraf"** is of Arabic origin, while the word **"bank"** has no origin in the Arabic language. It is the Arabic equivalent of the English word "bank" and was transferred from the Western banking world to the Arab banking world until it spread and conquered the whole world, becoming the popular term everywhere.

In a related context, despite the prevalence of the term **"bank check"** and its use in banking transactions among both specialists and the general public, we still prefer, in our

opinion, to use an Arabic term instead of the Arabicized term, i.e., to adopt the equivalent **"money exchange check"**, as long as that its significance is clearly established and generally accepted.

4.6. Exchange Rate / Taux de change**:**

The term is defined as a semantic unit as follows:

« Le taux de change se définit comme étant le prix d'une devise étrangère en termes de monnaie nationale ». (Simon Yves, Delphine Lautier, 2003, 144)

In other words, "the expression of the price of a foreign currency compared to the national currency" (Our translation). That is, the prices at which currency exchanges between countries are carried out.

The term "Taux de change" thus suggests its specificity and its strong connection to the economic context.

The equivalent term is "**Se'er as-sarf**" (سعر الصرف), which is based on the principle of equivalence, whereby each unit in the source language corresponds to one unit in the target language. To assess the accuracy of the translation and critique it, we will provide a brief overview of this authentic Arabic term.

In general, the terms "exchange" and "exchange rate" are used to refer to the price relationship between a national currency and a foreign currency, based on the ratio of exchange between the two currencies, where one currency is considered a commodity and the other is considered its cost. (Majdi Mahmoud Shihab, Suzy Adli Nashid, 2010, 127.128)

It should be noted that the translator used the term "exchange rate" instead of "currency rate" based on the equivalence technique, going beyond a literal translation. His translation therefore contained the semantic unity found in the original term and corresponded with it, as both refer to the same concept.

In his translation, Professor Mustafa Hani followed the translator's approach, but he relied on two equivalents: "exchange rate" and "exchange ratio". It would have been preferable to use only one term to avoid confusion. In our view, the term "exchange rate" remains preferable, as it conveys the overall meaning and is commonly used in financial markets.

This study led us to identify numerous difficulties and problems that prevent the successful transfer of specialized terminology to the other language. Perhaps the most prominent and obvious problem is the terminology multiplicity, such as translating a foreign concept into several Arabic equivalents, or using a single equivalent for two or more concepts. This is due to several reasons, including: the prevalence of individualism and uniqueness in defining terms, and the lack of effective coordination among Arab translators due to individual bias and regional affiliation regarding the terms issued by each entity. Not to mention the differences in the means of establishing terminology, with some preferring Arabic terms over foreign ones. And all of this leads to greater diversity in the absence of an official Arabic agency that is responsible for defining, regulating, and standardizing terminology in a comprehensive dictionary.

Added to this problem is another problematic that is no less important than the previous one, which mainly concerns our field of specialization, namely, the lack of economic translation with specialized semantic references and the scarcity of planned studies in this matter, which is considered a fertile field where research is still ongoing, as it has not been given attention by lexicographical entities and also by offices concerned by coordination and Arabization in the Arab world, except for what we have seen of conflicting individual efforts and conflicts between amateur translators specializing in economics.

This problematic is even exacerbated by the dominance of the globalization language, which has generated numerous terms, creating tremendous confusion regarding the translation of terms in the Arab region. This requires a re-examination of the discipline to define terms specific to the field of economics, because language alone is not sufficient to address terminological disorder if it is not accompanied by specialized knowledge, which confirms the superiority of specialists over translators.

5. Conclusion

Economics is a science with its own stand-alone, unique in its conceptual framework that covers financial and economic transactions, employing a rich originally Arabic vocabulary of fertile terms permitting study, scrutiny, and verification in the field of analytical translation, which relatively freed it from depending on foreign economies, and made it independent with alternative equivalents in most of its sectors. It is a fact that translating economic terms, like in other specialized fields, poses chronic and intractable problems for

translators, in addition to being one of the most complex genres and belonging to the cultural and civilizational background of each world nation.

It is no secret to those who follow the career of translators that the task of translating economic terms is fraught with difficulties. We believe that translation practice based on knowledge of the world of economics yields to good results in the translation of economic related terms. It is often necessary for translators to be proficient in terminology and lexicography, to be familiar with the concepts and terms that make up these specialized languages, and to possess a large amount of knowledge related to his/her area of expertise. This can only be achieved through continuous scientific research and investigation, in-depth study of the material being translated, and constant documentation of developments in the specialization subject.

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