

Economic terminology of the Uzbek language: sources and methods of development

G. A. Asilova^{1*}, E. T. Shirinova¹, and G. T. Iskandarova¹

¹Tashkent State University of Uzbek Language and Literature named after Alisher Navoi, 100100 Tashkent, Uzbekistan

Abstract. By the authors of the paper analyzing several properties of the economic terminology of the Uzbek language. In particular, data are given on the research of terms in various fields in Uzbek and world linguistics, interpretations of special terms in the works of linguists, and also considers the systemic characteristics, sources and ways of developing the economic terminology of the Uzbek language. Also paid attention to the process of development of the economic terminology of the Uzbek language based on the internal language potential, namely the methods of affixation, composition, abbreviation, semantic and others. Substantiated the role of borrowing in the development of the language in general and in the enrichment of economic terminology in particular. Considered the views of linguists from different countries on this issue. The opinions of the authors are substantiated by examples, which analyzed during the study.

1 Introduction

The concept of “term” has become one of the important objects of research in Uzbek and world linguistics in recent years. The problem of defining the concept “term” has been in the attention of several generations of linguists. It is also necessary to emphasize that significant changes taking place in public life, in particular, the development of science and technology, the implementation of political, socio-economic reforms increase the relevance of studying the terminology of various industries and introducing them to the masses. In turn, V.M. Leychik considering this issue, believes that the “intellectualization of the language” to some extent depends on the use of special vocabulary in the language [1-19].

The entrepreneurship developing in Uzbekistan makes it necessary to know economic terms. The current process of globalization has put the life of every state at the peak of relevance in such a problem as the fight against the financial and economic crisis, increasing the economic potential of the country. Current problem is also acute in Uzbekistan. Undoubtedly, knowledge of the units of the corresponding terminological system together with economic knowledge, has a peculiar significance in this process. In the developing this branch of science, the theoretical study of terms that are a tool for professional communication and terminological dictionaries in the specialty is of great importance.

* Corresponding author: asilovagulshan@navoiy-uni.uz

It is known that banking and financial relations first arose in Europe. There are different opinions about the emergence of the term “bank” in the sources on the banking and financial sector. For example, some of them say that the term “bank” originated from the Italian word “banko” and means a shopping mall, or shop [13, 9]; while others contain information that the word “bank” comes from the French word “banque” and means “table” [6, 10]. In ancient historical sources has not been preserved sufficient information about the origin of banks. But according to a number of experts, the first banks appeared in the XIV-XV centuries at the stage of development of capitalist manufacture in the Venice and Genoa – Italian cities. Therefore, it is natural that linguistic studies on the terminology of this area arose in the linguistics of different countries, in particular, English, French and Russian linguistics. To substantiate the opinions put forward by us, let us cite the fact that in the first decade of the 21st century, about 40 researches were carried out in Russian linguistics in various aspects of banking, financial, and economic terminology. Although in these works the object of study is one terminological system, they differ in aspects and periods of study. Also, in some of them, the emphasis is on the structural, and in some – on the semantic properties of the terms. A large number of the considered scientific works were carried out in a synchronous plan, but there are also dissertations carried out in a diachronic aspect [9, 20-27, 22].

In Uzbek linguistics the rapid research of terminology can be seen in the studies conducted on the terminological systems of such areas as pedagogy, agriculture, botany, chemistry, jewelry, medicine, book science, customs and tax affairs, banking and finance [11-16, 35].

It should be noted, as a result of rapid changes in society, new branches of science and, accordingly, specific units (terms-neologisms) appear in the language system no matter how much terminology is studied. This means that for terminology constantly arise and are updated objects of study.

2 Results

It is known that each language is enriched by two sources, which are defined as internal and external. These sources of development, of course, refer to the terminological systems of the Uzbek language. A.V. Maitova emphasizes that “the discussion about the sources of term formation is only part of a more global problem – the classification of the main methods of term formation” [21, 24]. The author argues that, despite the diversity of opinions on the issue under study, most scientists in their works distinguish the following ways of forming terms:

- 1) semantic (the use of a word or phrase of a commonly used language as a term with giving it a new meaning);
- 2) morphological (creation of a term by affixing and compounding);
- 3) syntactic (formation of terminological phrases);
- 4) borrowing words and phrases:
 - a) from common vocabulary and other term systems;
 - b) from other languages,

a also indicate the possibility of their implementation in combination with each other.

Diversification of opinions on this issue can be found in some scientific studies of Uzbek linguistics.

For example, in Uzbek linguistics, affixation and composition, which are part of the morphological method, are evaluated as separate methods. Their activity in the emergence of the term is different. In addition, judging by the above, the borrowing of words and phrases is made from commonly used words and from another language. In the Uzbek language, the method of borrowing refers to an external source, and the enrichment of the

terminological dictionary, thanks to commonly used words, is an internal source. This process is described by G. Ismailov as “transterminologization”. Also, the author’s dissertation defines another way of the emergence of the term called “neologization” [15]. In our opinion, if we treat the issue logically, as a result of all methods, new terms appear in the terminological system – neologisms. This means that the existence of a method of neologization is not mandatory. The dissertation of Ch. Abdullaeva deals with the methods of terminologization, biterminologization, reterminologization [1].

We analyzing the activity of the above methods of word formation (term formation) in the economic terminology of the Uzbek language in this study. As mentioned earlier, the sources contributing to the development of the terminological system into internal and external divided. This division has a number of conveniences and a logical basis. During considering the periods of development of the Uzbek language, you can observe that these sources in some period equally serve to enrich the language, and in a certain period one of them alternately dominates. It should be emphasized separately that today’s development of science and technology, the boundlessness of information greatly affects this situation. Exactly as a result of such influences that in the lexical composition of the Uzbek language, in particular, in economic terminology, namely in banking and financial terminology, an external source, that is, borrowing foreign words, has a dominant role than the internal capabilities of the Uzbek language. But such a situation should not grow to a substratum [35].

Despite the difference in the role of the units of their own and the borrowed layer in the development of the economic terminology of the Uzbek language, both sources have their own, irreplaceable role in the development of the entire lexical system of the Uzbek language. Based on the opinions of scientists from different countries, as well as on the latest research, we can conclude that as a result of the development of science and technology, terminological systems are enriched day by day in many sources and ways.

There is such a source that contributes to the development of the language, which makes it possible to preserve the originality, national essence and aesthetic properties of the language – internal. The meaning of this concept implies the emergence of new terms and lexemes as a result of different ways of word formation: a) affixation; b) composition; c) phonetic; d) abbreviation; e) syntactic; e) semantic. N.V. Moryakhina in her study emphasizes that “Currently, a trend is developing towards the universalization of the language through the internationalization of vocabulary, there is an interest in the structural formation of terms, in particular, in the methods of formation by adding words (or their stems) and by reducing or abbreviating” [24]. Unconditionally, the process of globalization that rules today requires brevity and precision.

There is a difference between word-formation and term-formation. G. Ismoilov speaking about word-formation, emphasizes that, in contrast to commonly used word-formation, terminological systems use to some extent word-formation methods such as affixation, composition and semantic [15]. Based on the analysis of this problem, we can conclude that in each terminological system the activity of word formation methods is different. Beside that, if we analyze the activity of word-formation methods, dividing them into synchronic and diachronic, then we can roughly determine the period of the emergence of a particular terminological system. That is, if there is a large number of terms of any terminological system that make up units formed in synchronic ways, then this field of activity arose relatively recently and continues to develop. If on the contrary, the terminology of this sphere arose much earlier and is now considered more stable.

Affixing method. This method is one of the active ways of word formation. Among the most active word-forming affixes in Uzbek linguistics are affixes forming nouns (ot yasovchi), forming adjectives (sifat yasovchi), forming verbs (fe’l yasovchi). A large

number of economic terms are nouns. In turn, from the root of the noun with the help of affixes that form adjectives and verbs, a large number of terms of this system are created.

For example, the affixes -lash, -sh, -ish (-tion, -ing) from the root of a noun form such verb-terms as avanslash (advancing, prepayment), assignatsiyalash (appropriation), mukofotlash (awarding), discontlash (discounting), investitsiyalash (investment), creditlash (lending), limitlash (limitation), litsenziyalash (licensing), patentlash (patenting), moliyalash (financing), baholash (evaluation)...

- lik (-ity; -cy; -ship): likvidlik (liquidity), rentabellik (profitability), stabillik (stability), bankrotlik (bankruptcy), dilerlik (dealership) ... (adjective-formed from a noun).

- chi (-er; -ier): sotuvchi (seller), ta'minotchi (supplier), budget oluvchi (budget taker), qarz oluvchi (borrower) ... (nouns-formed).

Also, with the help of affixes -iy, -viy (-ial, -al), a defining component of multi-component terms is formed: moliaviy inqiroz (financial crisis), moliaviy-iqtisodiy nazorat (financial-economical control), noemissiyaviy qimmatli qog'ozlar (non-emission securities), mahalliy budget (local budget), hududiy bank (local bank), xususiy mulk (private property), shaxsiy mulk (personal property).

Composition method. The main difference between this method and affixation is that the formed compound words do not have a categorical meaning that distinguishes them from the root and are expressed using affixes. The meaning of a compound word increases from the sum of the meanings of the words that form it. In the economic terminology of the Uzbek language, the method of composition is expressed by the addition and pairing of words. Despite the fact that such words make up a small number in the field of financial relations, there are such complex words as: giperinflatsiya (hyperinflation), agrobank (agro-bank; agricultural bank) and paired words like: bank-moliya (banking and finance), savdotsotiq (trade-sale), oldi-berdi (take-give), ajjo-konto. And the terms OAJ (OJSC) (ochiq aksiyadorlik jamiyati – open jointstock company), MChJ (mas'uliyati cheklangan jamiyat – limited liability company) are formed by abbreviation.

Semantic way. In the emergence of new words in the vocabulary of the language, the semantic method is very active. In particular, the activity of this phenomenon in the banking and financial terminology of the Uzbek language was revealed. The emergence of terms in a semantic way is a matter that is substantiated from a theoretical point of view in Uzbek linguistics by G.M. Ismailov [15, 13]. The study provides information about the activity of the semantic method in different terminological systems and is substantiated by specific examples. This method is expressed in two forms: terminologization and transterminologization.

Terminology is the use of a common word to express a scientific or special concept. This process occurs as a result of the use of an everyday lexical unit in a certain special context, where it acquires the character characteristic of terms. According to E.G. Kaitukova, as a result of such use, the word undergoes semantic specialization [17, 95].

In the economic terminology of the Uzbek language, one can find such commonly used words as aktiv (assets), ehtiyoj (need), transfert (transfer), kapital (capital), which separately or in the structure of a multicomponent term, have undergone terminology.

The second way of expressing the semantic method is considered to be transterminologization, which was already mentioned in the 90s of the last century [32, 203]. In this process, the terms of one specialty are transferred to another. For example, the physics term amortizatsiya (depreciation), the mathematical term foiz (percentage, percent), as a result of transterminologization, have taken a place among economic terms. It should be emphasized that some terms were subjected to transterminologization before they were borrowed into the Uzbek language, and not all transterminologized units directly are the fruit of the internal potential of the Uzbek language.

The opposite process of terminologization can occur, which in linguistics is referred to as determinologization in a living language, that is, the entry of terms into the commonly used layer of the language.

It should be noted that fact, the syntactic method, which in many terminological studies [20.16], carried out in Uzbek linguistics, is noted as the most active in the economic terminology of the Uzbek language. To substantiate this opinion, we carried out a statistical analysis of 355 terms given in “Moliya” (“Finance”), “Moliya bozori va birja ishi fanlaridan tayanch soʻz va iboralar toʻplami” («Collection of key words and phrases in the subjects “Finance market and exchange activity”») written by co-authors A.A. Ibragimov, M.U. Mirzarakhmedov, J.Kh. Usmonaliev [14]. As a result of the calculation, it turned out that 208 terms, that is, 62%, are phrases that arose as a result of the syntactic method. One of the important reasons for this situation is that dozens of combination terms are created from one root special term. In this situation, the terms of the specialty serve as a minimal element, which is mentioned in the dissertations of many terminologists, in particular I. Yuldoshev [16]. The real picture of this situation can be presented on the example of economic terms.

Budjet (Budget) (minimum item) – budjet oluvchi (budget recipient), budjet tasnifi (budget classification), budjet jarayoni (budget process), budjetlararo munosabatlar (inter-budget relations), budjet yoyilmasi (budget spread or letter), budjet dotatsiyasi (budget subsidy), budjetdan mablagʻ ajratish (allocation of funds from the budget), budjet profitsiti (budget surplus), budjet ssudasi (budget loan), budjet subvsiyasi (budget subsidy), budjet soʻrovi (budget request), budjet taqchilligi (budget deficit), budjet transferti (budget transfer), budjet tashkiloti (budget organization), budjetni rejalashtirish (budget planning), budjet ijrosi (budget implementation), budjet vakolatlari (budgetary powers), budjet federalizmi (federalism of budget).

Moliya (Finance) (minimum item) – moliya vazirligi (finance ministry), moliya vositalari (financial instruments), moliya inqirozi (financial crisis), moliya yili (financial year), moliya obykti (financial object), moliya subyekti (financial subject), moliya tizimi (financial system), moliyani boshqarish (financial management)...

Also, the syntactic method and the affixation method can simultaneously participate in the formation of terms-combinations. For example: moliyaviy daromad (financial income), moliyaviy zahiralari (financial reserves), moliyaviy investitsiya (financial investment), moliyaviy inspektor (financial inspector), moliyaviy integratsiya (financial integration), moliyaviy yil (financial year), moliyaviy koʻrsatkichlar (financial indicators), moliyaviy mexanizm (financial mechanism), moliyaviy munosabatlar (financial relations), moliyaviy natijalar (financial results), moliyaviy rejalashtirish (financial planning), moliyaviy resurslar (financial resources). The adjective moliyaviy (sifat – adjective), formed by the affix -viiy (-ial), participates in the function of defining terms-combinations.

As mentioned above, combination terms make up the majority of economic terms. In this situation, the proportion of derevants formed from minimal elements is incomparable. Since only one minimum element of the currency (valyuta) created about 60 banking and financial terms-combinations.

At the same time, it is necessary to emphasize separately that although the economic terminology of the Uzbek language is considered the youngest branch of science, which is developing at an optimal speed, its roots arose in earlier times than the emergence of banks in Europe. This is confirmed by more than 200 financial terms, which are given in the dictionary of Alisher Navoi’s works (in 4 volumes). In particular: kunuz – xazina (treasure) (DNW, 140-p.), mablagʻ – naqd pul, naqdina (cash) (DNW, 184-p.), mavojib – salary (DNW, 190-p.), mavrus – meros (inheritance) (DNW, 190-p.), manol – mulk, xazina, uy-joy (property, treasure, house) (DNW, 225-p.), manofiʻ – manfaatlar, foydalar (incomes, benefits) (DNW, 226-p.), manfaat – foyda, daromad (profit, income) (DNW, 227-p.),

maodin – konlar, xazinalar (mines, treasures) (DNW, 229-p.), maosh – tirikchilik, yashash, hayot, turmush uchun zarur mablag‘ (means of subsistence, living, life) (DNW, 231-p.), masrif – sarf-xarajat, chiqim, xarajat qilinadigan joy (expense, place of expenditure) (DNW, 248-p.), maxzan – xazina, qimmatli mol-ashyo saqlanadigan joy (treasure, a place where valuable goods are kept) (DNW, 261-p.), mahr – qiymat, baho (value, price) (DNW, 299-p.), mol – dunyo, boylik (valuable things, wealth) (DNW, 315-p.), molliq – boy, badavlat (rich, wealthy) (DNW, 316-p.), muajjal – muxlatsiz, shoshilinch (without time, urgent) (DNW, 323-p.), muakkal – vakil etilgan (represented, presented by) (DNW, 324-p.), muddaiy – da`vogar (claimant) (DNW, 333-p.), muzlima – jarima (mulct) (DNW, 341-p.), muknat – boylik (wealth, richness) (DNW, 344-p.), mulk – mamlakat, podshohlik (country, kingdom) (DNW, 346-p.), muomala – munosabat (attitude, relation) (DNW, 360-p.), musamman – qimmatbaho (valuable) (DNW, 368-p.), musodara – zabt, jarima (strip, mulct) (DNW, 370-p.), musrif – sarf qiluvchi (spender) (DNW, 371-p.), mutavaliy – ish boshqaruvchi (manager) (DNW, 380-p.), mifid – foydali (useful) (DNW, 389-p.), muft – tekin, bepul (for free, free, without money) (DNW, 390-p.), mushorakat – sheriklik (partnership) (DNW, 397-p.), mushtariy – xaridor (buyer, customer) (DNW, 398-p.), muqtazo – talab, zarurat (demand, necessity, need) (DNW, 406-p.), muhosib – hisobchi, hisobdor (accountant, chashier) (DNW, 411-p.), narx – baho (price) (Vol.II, 433-p.), nafaqa – maosh, xarajat (allowance, expence) (Vol.II, 438-p.), naf – foyda, bahra (benefit, profit) (Vol.II, 440-p.), naqd – pul, boylik, qimmatbaho narsalar (cash, richness, wealth, valuable things) (Vol.II, 445-p.), niyoz – ehtiyoj (need) (Vol.II, 457-p.), oviza – boylik (wealth) (Vol.II, 494-p.), olig‘ – oldi-sotdi (bought-sold) (Vol.II, 517-p.), omil – amaldor, hokim, vakil (official, governor, representative) (Vol.II, 521-p.), sarmoya – asos, sabab (basis, reason) (Vol.III, 51-p.), sarrof – pul ayrboshlovchi, pul maydalovchi (oney changer, money grinder) (Vol.III, 55-p.), soyg‘a – sarf qilmoq, xarj qilmoq (to spend) (Vol.III, 100-p.), solig‘ – soliq (tax) (Vol.III, 103-p.), sohibjash‘, sohibnisob – moliya ishlari mas‘ul xodimi (employee in charge of financial affairs) (Vol. III, p. 112-113) tamavvul – moldorlik (wealth) (Vol. III, p. 174), tovon – jarima (fine) (Vol. III, p. 238), tojir – savdogar, tijoratchi (merchant) (Vol. III, p. 239), xanj – foyda, naf (profit) (Vol. III, p. 378), xiroj – soliq turi (a type of tax) (Vol. III, p. 399), chorasoz – tadbirkor (entrepreneur) (Vol. III, p. 477), shafloatgar – vositachiv(intermediary) (Vol. III, p. 510), shirkat, shirkatandesh – sheriklik, shiro – sotib olish (partnership, buy – purchase) (Vol. III, p. 530), yakband – yalpisiga (grossly) (Vol. III, p. 589), kiro, kiroya – ijara puli (rent) (Vol. IV, p. 231), xizonasanj – xazina o‘lchovchi (treasure surveyor) (Vol. III, p. 664).

In addition to historical documents, the vocabulary of the medieval tax sphere is also represented in well-known literary works, in particular, in Alisher Navoi’s “Judgment on Two Languages”, Zahiriddin Muhammad Babur’s “Baburname” [4, 56-62]. For example, the chapter “Kitab at-zakat” of the book “Mubayyin”, written by Babur in 1521, is completely devoted to the tax system of Central Asia, Afghanistan and India [2].

It is known from the history of mankind that different peoples lived in the neighborhood, and therefore the history, culture and language of any people and nation cannot be imagined without elements that belong to another people and nation.

Socio-economic, political, cultural and scientific relations between countries contribute to the entry of international words into the language, that is, the borrowing of foreign language units in various ways into the lexical composition of national languages. Such international relations primarily influenced the banking and financial sector, which has already taken shape and has become an integral part of society. As a result of international sale and purchase, which arose in ancient times, the language of sellers and buyers began to include words, concepts that name goods, products and services that did not previously exist in their native language.

The issue of borrowing, in fact, is very ancient, attracted the attention of many specialists – linguists, scientists. Arguing over this issue, A.A. Reformatsky argues that “among borrowings one should distinguish, first of all, words learned and mastered and words learned, but not mastered” [28, 140]. Analyzing from this point of view the terms of the banking and financial system of the Uzbek language, it turned out that 30% of the terms that begin with the letter “A”, given in the dictionary “Accounting isohli lugati” (“Explanatory Dictionary of an Accountant”), are borrowed: akkreditiv (letter of credit), aktiv(asset), aksept (acceptance), aksioner (shareholder), aksiya (share), alimontlar (alimony), amortizatsiya (amortization), arxiv (archive), assortiment (assortment), auditor (auditor), etc. A large number of these terms are learned and mastered. These terms are deeply embedded in public life and are often used by specialists.

Borrowing is a process as a result of which a certain foreign language element appears and is fixed in the language (primarily a word or a full-fledged morpheme), as well as such a foreign language element itself. Borrowing is an integral part of the process of functioning and historical change of the language, one of the main sources of vocabulary replenishment. The term “borrowing” was introduced into the vocabulary by U. Weinreich, and later used by A. Martinet to explain the process of interaction between different languages, regardless of their similarity and their social affiliation [30]. The process of borrowing is important not only for linguistics, but also for history and sociology. Therefore, if we consider the process of borrowing in the context of countries and periods, depending on their number and source language, it is possible to determine the degree of international relations and with which country these relations were carried out. Borrowing foreign language units from different languages in different periods is different.

Considerable attention is paid to the number and meaning of foreign language elements in the object under consideration in many terminological studies. In turn, this gives a practical opportunity to determine the activity of borrowed units in the language, the methods and reason for borrowing, as well as their originality.

Several forms can take borrowing. In relation to these species, there are different points of view of scientists. For example, G. Paul singled out 2 types of foreign language influence: 1) borrowing of foreign material (words, phrases, the meanings of which are “typical of the whole group as a whole”, word-forming affixes, less often inflections); 2) borrowing a foreign language form; language “can use only its own material, but the combination of its elements and their adaptation to the content of the corresponding concept is carried out according to a foreign model” [26, 461]. According to O.M. Sinkova, the most complete and clear classification of borrowing was made by A.E. Haugen, who considered the transfer of a lexeme from a foreign language as a borrowing, the form of which “in the borrowing language should be more or less diaphonically consistent with a foreign sample” [33]. The linguist also believes that “borrowing a word is an effort to bring one’s knowledge into another language of a person who speaks a foreign language” [34].

Borrowing of foreign language vocabulary is a new phenomenon among the processes that enrich the vocabulary of the Uzbek language and as a way of nominating concepts and updating existing concepts is of great importance and plays an important role. It should also be noted that borrowing in economic terminology is the most active way to enrich the vocabulary of a language.

3 Results and discussion

As noted above, there are several ways to borrow. As a result of the research, it turned out that direct borrowing and tracing are active in the economic terminological system. Next, we will analyze the activity of the above methods of borrowing in economic terminology. It should be emphasized that a large number of borrowings entered the Uzbek language

through the Russian language. In addition, “In modern times, European languages were and remain truly international languages capable of claiming a global role, and in the second half of the 20th century, the dominance of one of them, English, became apparent. English is mandatory used in air traffic control, it dominates the Internet, provides the vast majority of the terminology and abbreviations used in the banking business, in technology, in particular computer, in the field of communications”.

There are borrowed and international units in almost all specific terminologies and in the composition of common vocabulary. A large number of economic terms are international in nature, because the cradle of the emergence of the banking and financial system and, accordingly, the terms of this specialty are European countries. This applies not only to the economic terminological system of the Uzbek language, but also to other languages. Efsane Gulieva’s article notes that “The vast majority of non-derivative economic terms in Turkish and Azerbaijani languages are borrowed from other, most often European languages... a borrowed word sometimes retains its original phonetic appearance, and sometimes undergoes certain changes” [8]. The author of the article cites the opinion of Sh. Gasanli: “Most of the borrowings coming into the language remain without any changes. These are, as a rule, international words, i.e. the original names of the concepts. Therefore, due to the absence of such a word in other languages or for some other reason, in each of the languages of the world a word is adopted that expresses this concept. Borrowings usually predominate in the language. In particular, the changes of recent years against the background of the processes of integration and globalization are expressed in international terms. These words belong to European languages, more precisely, they basically go back to Latin and Italian”.

Terms that are international in nature are borrowed into most languages without changes (due to the phonetic features of the language, they may have changes in pronunciation) and are widely used. For example: bank – uzb. bank, rus. банк, eng. bank, ital. banco, fr. banque; capital – uzb. capital, рус. капитал, eng. capital, fr. capital, lat. capitalis and etc. The main reason for borrowing such units without changes along with their international character is that they are divorced from a particular language system and that there are no equivalent variants in the borrowing language that can convey the meaning of this term. Therefore, despite the fact that often as a result of borrowings there is a terminological synonymy between lexical and borrowed units borrowing international terms prevents the emergence of terminological synonymy, as: broker (broker), dallol (agent), vositachi (middleman).

4 Conclusion

Summing up, we can say: despite the fact that economic terminology is an industry that is rapidly developing due to borrowings from foreign languages, the internal potential of the Uzbek language has a peculiar, important place in its development.

The economic terminology of the Uzbek language is developing at an optimal speed. Its roots date back to earlier times than the emergence of banks in Europe. This is confirmed by more than 200 financial terms given in the dictionary of Alisher Navoi’s works (in 4 volumes); economic terminology is a rapidly developing industry due to borrowings from foreign languages, in its development the internal potential of the Uzbek language has a peculiar, important place; terminological systems are enriched day by day by many sources and ways as a result of the development of science and technology, and borrowing is one of the active ways of enriching economic terminology and the Uzbek language itself.

References

1. Ch. S. Abdullaeva, Russian-Uzbek parallels in modern economic terminology: diss. cand. philol. Sciences. Tashkent (2000)
2. S. A. Azimdzhanova, Babur and his work "Babur-name" (1992)
<http://www.vostlit.info/Texts/rus7/Babur/framepred.htm> (Last accessed 11.06.2023)
3. G. A. Asilova, Bozhkhona va soliq yunalishlari talabalarining davlat tilida kasbiy mulokot yuritish competencesini rivozhlantirish: ped. fan. doctorate (DSc) dis. Tashkent, 276 (2017)
4. O. Akhmedov, Diachronic study of tax and customs terms in the Uzbek language, O'zbekistonda xorijiy tillar, **2(21)**, 56-63 (2018)
5. D. Kh. Bazarova, History of formation and development of zoological terminology of the Uzbek language, Tashkent
6. I. T. Balabanov, Banks and banking. St. Petersburg (2003)
7. Sh. Gasanli, Borrowed words in the Turkish literary language, Questions of terminology, Baku: "Elm" (2009)
8. E. Guliyeva, Non-derivative economic terms in modern Turkish and Azerbaijani languages, Philological Sciences, **3** (2013)
9. A. Sh. Davletukaeva, Diachronic aspect of the development of economic terminology: Dis...candidate of philological sciences, Moscow (2002)
10. Kh. Dadabaev, Socio-political and socio-economic terminology in the Turkic written monuments of the XI-XIV centuries, Tashkent (1991)
11. H. Jamalkhanov, From the history of the formation and development of Uzbek botanical terminology: author. dis. cand. philol. Sciences, Tashkent (1966)
12. R. Doniyorov, Uzbek tili technician terminology sining airim masalalari, Tashkent (1977)
13. E. P. Zharkovskaya, Banking: textbook. 4th ed. Moscow (2006)
14. A. A. Ibragimov, M. U. Mirzarakhmedov, Zh. Kh. Usmonaliev, "Molia, Molia bozori va stock exchange ishi" fanlaridan tayanch suz va iboralar tuplami. Yangiyul (2009)
15. G. M. Ismailov, Uzbek tili terminology tizimlarida semantic usulda term khosil bulishi: philol. fan. Nom, diss. Tashkent, 164 (2011)
16. I. Yuldoshev, Uzbek kitobatchilik terminology: shakllanishi, taraqqiyoti va tartibga solish: philol. fan. Doc disc, Tashkent (2005)
17. E. G. Kaitukova, Methods of formation and development of Turkish economic terminology: 60-90s. XX century: diss. cand. philol. Sciences, Moscow, 262 (2007)
18. A. I. Kasymov, Pharmaceutical terminology in the modern Uzbek language: Ph.D. diss. cand. philol. Sciences, Tashkent (1982),
19. V. M. Leichik, Problems of domestic terminology at the end of the twentieth century, Questions of Philology, **6**, 20 (2000)
20. A. Madvaliev, Uzbek chemical terminology and issues of its normalization: author. Diss. cand. Philol, Sciences, Tashkent (1986)
21. A. V. Maitova, The term system of the subject-specific language "banking" in the linguo-cognitive aspect: diss... cand. philol. Sciences, Saratov, 257 (2008)
22. E. Maroevich, Trade and economic vocabulary in the monuments of ancient Rus' XI-XVII centuries: diss, cand. philol. Sciences, Moscow (2004)
23. Z. Mirahmedova, Xozirgi Uzbek tiling anatomist terminology: philol. fanlari nomzodi diss. Tashkent (1994)

24. N. V. Moryakhina, Formation and functioning of the terminology of management in the Russian language: diss cand. Philol, Sciences, Kazan (2008)
25. Navoi asarlari lugati, 4 volumes www.ziyouz.com (Last accessed 22.02.2023)
26. G. Paul, Principles of the history of language, Moscow, Foreign Literature, 461 (1960)
27. B. N. Rakhiberdiev, The evolution of the semantics of the economic terminology of the Russian language in the twentieth century: diss cand. philol. Sciences, Moscow (2003)
28. A. A. Reformatsky, Introduction to linguistics, Moscow, Aspect press, 536 (2006)
29. A. K. Semenov, Management Terminology: A Dictionary, Moscow (1978)
30. O. M. Sinkova, Methods of word formation of computer terminology in the Arabic literary language: on the material of the modern press: diss. cand. philol. Sciences. Moscow (2007)
31. A. Sotiboldiev, D. Sotiboldieva, D. Shodibekova, Accounting isogli lugati, Tashkent (2010)
32. A. V. Superanskaya, N. V. Podolskaya, N. V. Vasil'eva, General terminology: Questions of theory, Moscow, Nauka, 246 (1989)
33. E. Haugen, Language contact, New in linguistics, **6**, Moscow (1972)
34. E. Haugen, The process of borrowing, New in linguistics, **6**, Moscow (1972)
35. E. T. Shirinova, Uzbek tili bank-moliya terminologysi: phil.fan. buyicha falsafa doctor (PhD) diss. Tashkent (2020)