

Bank texts as a unit of economic communication**Khamidov Lutfullo Paizullaevich**

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ABSTRACT

In this article is written about bank texts, the concept of image is always reflected side by side with words and terms. In order to substantiate the objectivity of this idea, the article considers the cognitive image of the occurrence in banking texts of lexical units that are widely used in general speech communication.

Key words: *text, communication, banking, information, speech.*

INTRODUCTION

An analysis of the main features and categories of banking language and text shows that the inclusion of banking text in a real banking dialogue allows us to consider banking text as the main unit of communication in banking. At the same time, the banking text can be understood both as a means of communication and as a result of the communicative activity of the participants. Most of the working time in the bank is occupied by banking communication. It is obvious that communication here takes place through the banking text. In the process of communication in the bank, there is a constant exchange of textual information formed in the context of a particular socio-economic and cultural context. Texts of banking areas, such as banking resources, payment system and settlement and cash operations of banks, credit operations of banks, operations with bank securities, foreign exchange operations and foreign economic activity of banks, bank marketing, bank management, banking reporting part of the material world, element professional experience and the basis of practical activity. At the same time, the activity of the banking text is a link that ensures the interaction of all members of the banking community, aimed at performing general and specific service tasks in the banking system.

Communicative actions of the bank form the basis of communication within the bank. The most important means of communication are various texts, such as advertisements, press releases, reports, external and internal letters, banking agreements, etc. Each bank employee uses these tools to influence their colleagues in the communication process. Banking texts go from the sale of products to their consumption by the end consumer, i.e. from attracting customers to completely gaining their trust. They largely determine the success and competitiveness of the bank. The text is the product of an interweaving of mental processes [Stein 1990; Popov 2001].

MAIN PART

The definition of bank text depends on a pragmatic understanding of the text phenomenon. In this case, the text is understood as a complex speech movement. Such an action creates a relationship between the speaker or writer and the listener or reader [Chernikova 2009]. It follows that the pragmatics of text and text types provides a theoretical basis for their pragmatic definition. The pragmatic understanding of the text implicitly asserts that texts are also a kind of action complex [Safarov 2008]. The pragmatic aspect of studying a text makes it possible to involve in linguistic analysis specific areas of human activity and communication, limited by specific specializations and occupations. In this case, the object of study are texts that are specific to a specific professional environment, communicative situation and real communicative processes.

Based on the above considerations, texts related to banking can be interpreted as a set of verbal actions or communication actions within the banking system. For this reason, one of the central concepts in the terminological apparatus of this study is the structure of the speech activity of the text and the category of complex

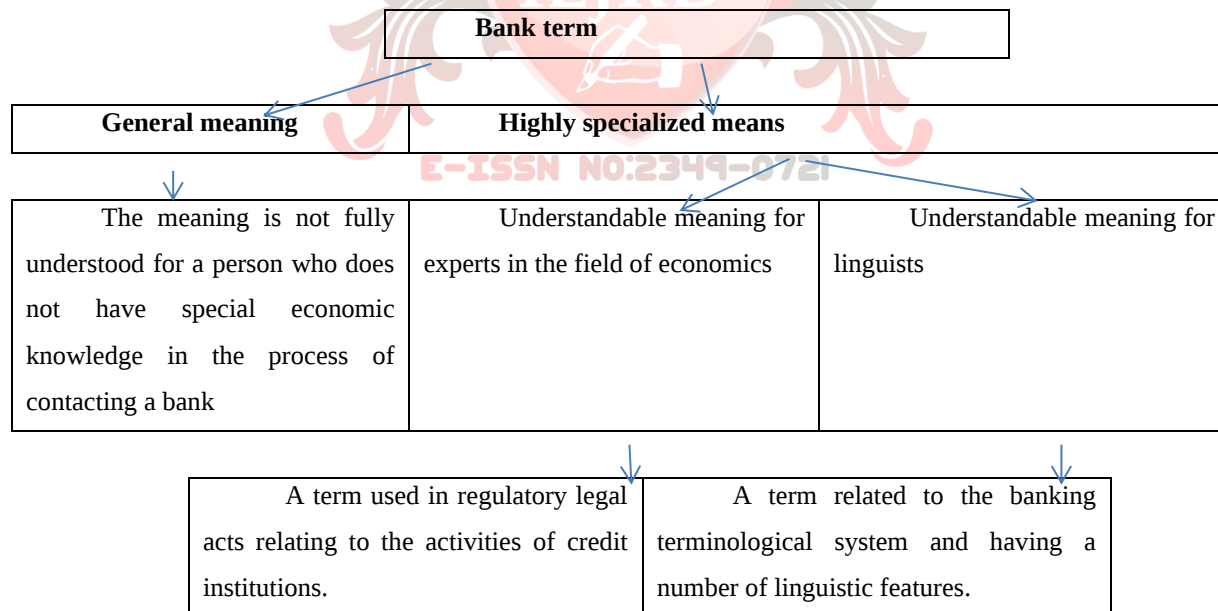
actions. These categories can be studied as specific communicative categories of field texts in a bank. Ideas about the structure of speech activity and the complex movement of a banking text have at least two levels: grammatical and pragmatic.

The banking text is the result of the interaction of linguistic and pragmatic modules. As a result, the structure of the text affects both the language level (lexical, grammatical, stylistic) and the pragmatic level. The pragmatic level is additionally divided into two levels - the level of speech activity and the level of information content. These levels work equally well. A speech act conveys information, and units of information are supported by verbal actions [cf.: Safarov 1991]. The structure of speech activity is understood as an autonomous illocutionary system, the units of which are interconnected in the process of text creation.

In the banking system, along with non-linguistic factors, linguistic units also play an important role as a means of implementing the structure of speech activity and information content [Zolotareva 2008: 132]. Speech acts related to banking activities and their position in relation to each other are usually performed in terms, words, and sometimes phrases. Analysis of the specifics of the use of these linguistic means in the banking text allows us to speak about the existence in the text of an illustrative structure represented by different types of speech acts and their combinations, and an information structure represented by propositions at the tag level. text.

It is known that banking terms have an interdisciplinary use, for example, specialized terms that include accounting, economic relations, management, marketing, law and other areas [Sarangova 2012: 83]. The linguistic approach is focused not on the search for the relevance of a particular term to the object or subject of banking, but on the study of the internal features of the banking text and determining its place in the formation and implementation of its content. Three types of the term "banking term" are presented in the following form:

Figure 1: Analysis of the meaning of the term "bank term"



It can be seen that banking terminology has its own set of terms from a linguistic point of view. When this structure performs the function of several systems at the same time, banking terms come to the fore as a special language layer that provides banking communication. Analysis of the lexical composition of the bank text shows that bank texts have specific features. These include many banking terms and phrases specific to the banking style, which are part of the banking lexicon, in particular, which are not used or rarely used in colloquial and literary

speech; the presence of some methodological deviations from literary norms; the use of formal style in documents relating to banking; most may only include the presence of abbreviations used in banking texts and documents.

Terms are often used in a text structure and perform an important semantic function. Like simple words, they can also be ambiguous. This situation leads to misunderstandings, i.e. to the use of one term after another, and therefore it becomes necessary to pay attention to the context of speech in the process of communication [Leichik, Meshkova 1987: 129-137]. In such a communicative situation, it is also important to consider the question of the interlingual sociocultural significance of the term. The development of international relations between banks in most cases requires the creation of bilingual banking texts within the framework of communication in the bank. At the same time, the main goal of the banking dialogue is to use the most appropriate terms, taking into account the existing differences in the banking realities of the countries. Information in the text of the bank will be available upon request only if alternative conditions are found.

Of course, this is not an easy task, since many terms, relatively new concepts in the Uzbek language, as well as concepts that are studied from most English, are either absent in the Uzbek lexicon, or do not exist at all, or are only being formed under the influence of Uzbek banking realities.

It is well known that a term is a word used to express concepts and designate objects. The term can be defined and has its own definition. A definition is a phrase that defines a concept that means a specific term. This allows us to conclude that it is necessary to pay attention to lexical units representing the concepts that underlie the semantics of the verbal thought about banking, and not words. The difficulty of analyzing the lexical composition of banking texts lies in determining the functional and semantic position of a particular term in banking communication in situations where the concepts are not always compatible due to linguistic and intercultural differences. For example, the word hedging, which comes from a popular English proverb, means hedging: a hedge between people keeps friendship green. However, quite unexpectedly, in the process of banking communication, the concept underlying the use of this word in the banking text emerges: 1) hedging is a tool used to hedge credit risk or protect against inflation [Fedorova 2015: 100]. In Uzbek, the term can also be given in a transliterated form, for example: a hedger buys futures and insures himself against losses that may result from exchange rate fluctuations.

The linguistic and intercultural specificity of the emergence of banking texts at the lexical level is also manifested in the example of the following terms:

The term jobber comes from English and refers to a specialist who specializes in the work of stockbrokers with certain securities. In the Uzbek translation, the term speculator can be given in full, for example, a broker on the stock exchange or a broker on the stock market. Many mastered banking terms are read as they are and have meaning, for example: clearing - clearing, collection - collection, listing - listing, know-how - know-how, pool - money, swap - swap, aval - aval, alpari - al pari. Compare: Alpari is the correspondence of the exchange rate of securities or the foreign exchange market to their nominal value. Listing - listing of securities on the stock exchange. Know-how (secret, knowledge and experience). Money (exchange, trading, patent) - pool (joint fund, joint venture, especially for traders on the stock exchange). Swing (fluctuation in prices of stocks or goods) - fluctuation. Switch (speculative sale of securities on the stock exchange) - switch.

The terms learned from French and Italian are read in the same way as in the original, for example: avoiron (avori), cartel (cartel), debit (debit), retratta (retrata), fusti (fusti - discounts for pollution of goods), rimessa (rimez) and others.

Particular attention should be paid to the phenomenon of compression characteristic of the English language, that is, to the brevity of the expression. Such words are very common in economic texts, and it should be noted that in Uzbek they are sometimes used in such a short form, but often explained in whole terms, for example: Underwriter - underwriter, stockbroker (a way to buy a certain amount of newly issued securities for resale investors) the person who is obliged to place). An overdue payer is a payer who has violated the payment deadline. Discount Retailers - Retail stores with low prices.

The originality of the banking text is also manifested in the dynamic development of the structure of banking terminology. Banking terms in English are used interdisciplinary: they include the terms of accounting, economic activity, management, field of activity. Since language is a sensitive tool for responding to any economic, social and political changes, the scope of banking terminology goes beyond the context of banking and professional communication. Unlike many terminological systems, units of the banking terminological system are used not only by specialists, but also by the general public. This can be seen from the use of the term Investor Relations - IR in the context of a general text. The term "Investor Relations - IR" In 1953, he became chairman of the American General Electric Company. Created by Ralph Cordiner. The tasks of the first IR services included the distribution of financial information about the company or press releases on financial results and annual reports. In the late 1960s, a professional association, the National Investor Relations Institute (NIRI), was formed in the United States.

In the text of the economic sphere, the practice of relations with investors includes a set of measures to ensure effective communication of the issuer (with the right to issue securities and paper money) with various audiences, the creation and development of an investment brand, and an increase in the value of intangible assets.

The fact that the system of relations with investors is a relatively new branch of the economy also indicates different interpretations of this concept. Investor relations are areas of corporate relations related to information management and reporting in public and private companies. The main purpose of investor relations is to establish and maintain long-term relationships with investors and shareholders, financial intermediaries, authorities and the media.

The process of attracting language units in the field of Investor Relations within banking texts is a feature of the creation of new terms related to banking terminology. In particular, abbreviations are common in the banking sector in terms of investor relations, such as CFO (Chief Financial Officer), IRO (Investor Relations Officer), SPO (Second Public Offering), GDR (Global Depositary Receipt). It should be noted that in the texts of foreign banks, including Uzbekistan, English banking terms are necessarily transmitted using the Cyrillic alphabet, with two cases in the spelling of the mastered terms: a) terms are written in the donor language with a hyphen, and in the recipient language without a hyphen: newsmaker - newsmaker; high-tech - high-tech and others; b) the opposite is observed, i.e. in the donor language it is written without a hyphen, and in the recipient language with a hyphen: business plan - business plan; road show - road show; conference calls - conference calls, etc.

When the Uzbek language masters the Bank of England Investor Relations Terminology, new terms in the Uzbek terminology system, used as barbarism, are not fully mastered. The phenomenon under consideration is often associated with artificial terms: in the Uzbek version of the English version of Investor Relations, the English term Perception Study is used, which means an analysis of the perception of investors (investors) of the company. English to reflect bank statement data, the term goodwill, common in the texts, is "intangible assets, intangible capital of the firm" meaning. In the terminology of the Uzbek Investor Relations Service, the term comes from

English and is used as a barbarism in the form of incompatible goodwill in speech (compare: press release draft, deadline, analyst consensus forecast, road show speaker).

In the field of Investor Relations in English terminology, the phrase target report is widely used, which means "report on the identification (identification) of potential investors". This is mainly due to the principle of preserving language units and minimizing the use of the keyboard when typing the corresponding text. Essentially a shortened version of the P&L "profit and loss" banking term "income and loss statement".

The term "Investor Relations" is often used in English in banking texts in the abbreviated form: Read P&L.

CONCLUSION

Thus, at the present stage, the rapid development of international banking relations, along with the constant emergence of new products, services and technologies, also necessitates the nomination of these products. Studies have shown that the bank in the texts of the system of terms of the bank for investor relations, different words are produced by constructive methods, and then enriched semantically with changed lexical units, constantly developing. The leading role in the formation of the set of terms Investor Relations in the text of the bank is played by English words that make up not only the core of the terminological system, but also its periphery, represented by professional jargon and colloquial speech.

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