Anonymous-Economic Translation from English into Arabic: Difficulties and Challenges for Future Translators

Randa Saliba Chidiac[1*], Mireille S. Redford[2], Laurence N. Ajaka[3]

1*Faculty of Arts and Sciences, the Holy Spirit University of Kaslik, Jounieh, Lebanon
2Faculty of Arts and Sciences, the Holy Spirit University of Kaslik, Jounieh, Lebanon
3 Faculty of Arts and Sciences, the Holy Spirit University of Kaslik, Jounieh, Lebanon

Email: randasaliba@usek.edu.lb[1]; mireilleredford@usek.edu.lb[2]; laurenceajaka@usek.edu.lb[3]

ARTICLE INFO	ABSTRACT
	Economic translation is an essential part of a business process around the world. In particular, the execution and translation of financial and business documents are closely linked to cooperation with external partners. Consequently, the translation of economic texts is the most challenging since it is a very sensitive field that requires specialized translators who do not fall into the traps of misinterpretation. This research paper investigates all the aspects of the translation process and sheds light on the challenges translators face, some of which are related to properly establishing equivalency in the translation of financial and economic texts, accommodating specific symbols, acronyms and formulae which proved to be a daunting task, borrowing from English when an equivalent term is missing, using adequate metaphors and metonymy, and structuring and coding special information with fidelity. The paper suggests solutions to the main obstacles. The paper concludes by proposing contextually appropriate neologisms to address terminological gaps. **Keywords:** Economic Translation, Equivalence, Online translation versus human translation, Polysemy, Specialized terminology

1. Introduction

One of the biggest challenges for the translator is the whole cultural and linguistic elements in every terminology inside the text (Koller, 1997). Since it just deals with specialized areas like finance, commerce, banking, and business, economic translation is a common type of translation. As a definition, economic translation is an activity that encompasses all the characteristics and requirements of translation with topics in business, commerce, finance, and trade (Zykova and Shilnikova, 2019). It involves templates such as contracts, invoices, advertisements, and correspondences between partners (Gallo, 2018). The terminologies and writing style will be fitted to what is appropriate for business transactions. This is among the most precise and time-intensive types of translation, requiring a great level of concentration and semantic and syntax knowledge. The translator should consider a variety of elements, such as the word's correct equivalency in the context, the formality levels of the source and target texts, and metaphoric phrases typically used in media articles and specially the cultural taboos that may be faced during the process (Elhadary, 2023). The task of serving as a bridge between different cultures will fall heavily on translators. Being bilingual and bicultural is the ideal position for every translator. This feature will make the translated text stronger and result in adequate outcomes. The translators will be able to predict potential responses from the target language (TL) recipient thanks to their understanding of the target language (TL) recipient's culture as well as their knowledge of the source language (SL) recipient's culture. According to Nida, the translator must fully analyze the text written in the (SL) before transferring it into the (TL) with complete fidelity to the translation (Alaa and Al Sawi, 2023). "That is to say, the translator first analyzes the message of the source language into its simplest and structurally clearest form, transfers it at this level, and then restructures it to the level in the receptor language which is most appropriate for the audience which he intends to reach." (Nida, 1975)

1.1. Problem of Study

There is no doubt that the principle of accuracy and fidelity is the main motivator for every translator, whether the text to be translated is technical or literary (McDonald, 2020). The process requires understanding the original meaning, transmitting it without any distortion or modification, and formulating it with creativity similar to the style of the source text. This is because the translator "does not only translate for understanding, but also to make sense" (Ballard, 1991). Thus, economic translation is not a simple task. It has its own techniques and structures which translators can often fall short of finding accurate or equivalent terms. It has technical terms that could have drastically different meanings when it is inappropriately translated.

There is a trend for using more informal language in the world of economics to have a better impact on the readers (Imam, 2020). Metaphors are linguistic tools that have become common recently (White, 2003). This allows authors more ambiguity when they are writing making it easier to manipulate audiences and avoid accountability (Koller, 2004). Translating any linguistic tool from English to Arabic is a challenge since there is not always an equivalency between the two making it difficult to convey the message with the stylistic context it was intended (Adiel, 2016). Furthermore, Arabic is a beautiful yet complex language. It differs from English where words can be conjugated from a root verb to create new meanings as opposed to English which relies more heavily on suffixes and prefixes for changing meaning (Alotaiby and Foda, 2013). Economic translation terminologies will be difficult to use properly because of these differences between the two languages.

1.2. Purpose of Study

Thus, the primary objective of this research paper is to address some of the challenges that new translators of economic and financial texts generally face in the process of translating from English into Arabic and creating neologism because this field of translation is specialized and complex. Imam, Riad & Elezabi, (2020) indicate, "Such type of translation is one of the most meticulous and time-consuming translations that requires extreme attention and concentration." A general audience will not understand the subtle differences between terms, but they can be instrumental for those who are economic and financial specialists. For example, the terms investment and capital seem to mean the same thing since they are funds required for a business. However, they are very different for businessmen and economists.

Specifically, this research focuses on the problems that translation itself faces when seeking equivalent terms in the target language.

1.3. Hypothesis of Study

H0: The translator's skills will enhance the economic translation of content and technical terminologies.
H1: The translator's skills will not enhance the economic translation of content and technical terminologies.
H2: The readers will have a more accurate understanding of economic translation.
 H3: The readers will not have a more accurate understanding of economic translation.

1.4. Questions of the Study

This research is intended to answer two questions that are directly related to the above hypotheses.

Q1: How will the translator's skills contribute to proper economic translation? Q2: How will these skills influence the relationship with readers now and in the future?

1.5. Significance of Study

The paper makes suggestions for dealing with these challenges and considers many factors related to the accuracy, cultural nuances, and reliability of the translated texts. The suggestions would best equip future translators with the needed elements to succeed in their mission. In addition, these suggestions would foster future research on new approaches that enhance economic and financial translations.
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2. Literature Review

1.1. Translation

The definition of translation remains fluid depending on the perspective that one adopts. Fedorov (2002) considers translation as the medium that conveys a message that was said in one language in another language. It becomes an expression of ideas rather than transmitting ideas. The author denotes the difference between authors and translators. The author is someone who creates new ideas and plots. A translator is someone who would convey those ideas faithfully to a new audience that would have otherwise been unable to access this literature. Garbovsky (2004) views translators as bilingual conduits that allow people from different languages and backgrounds to talk with one another. The act of translation is tied to translators interpreting and expressing reality as they perceive it. This definition allows greater interpretative freedom to the translator to have some input in understanding and representing the ideas in their new forms. Another definition from Sdobnikov (2019) goes further to say that translation aims to replace one text with another in a different language. The new text is fluid but should retain the integrity of the original one.

Translation is easier when there are commonalities between languages and cultures. This is not applicable to English and Arabic which have variations in grammar, vocabulary, conjugation, syntax, metaphoric and idiomatic expressions, history, and cultural backgrounds (Ali & Al-Rushaidi, 2017). This means that Englis-Arabic translation will naturally be more difficult than French-English one. Akki and Larouz (2021) eloquently summarized the differences saying "Arabic is a Semitic language with a complex system of roots, patterns, and declensions, while English relies on subject-verb-object word order". With such distinctive divides, it is unlikely to have accurate literal translations outside of very basic texts. With the added complication of different cultural backgrounds, the translator needs to walk a tight line between faithful translation and offensive distortion (Al-Masri, 2009).

2.2. Economic Translation

As already established, translation is a complex activity with numerous facets to consider. You can go as far as to consider translation as an independent form of science that requires knowledge and fact-checking (Zaykova and Shilnikova, 2019). The process can always be enhanced by further knowledge of the vocabulary and cultural backgrounds of both languages. Economic translation will have all the common features of "traditional translation" with some added features to adapt the source material to the rigors of the process.

The complexity of economic language entails deep knowledge and understanding to interpret specific information. Not only that, even in the English language, differences exist between American English and British English in the economic and financial systems. "Economic translation into or from English requires knowledge of the differences between the American and British financial systems, specific abbreviations, and much more. This applies to any other language." (Moysova et al., 2021).

Consequently, the translator should be greatly skilled, possess enough knowledge to verify the language and the acceptable usage of terms. Gulziba (2023) notes, "It is essential to choose not only the most appropriate words and terms, but also take into account the context of the text and to coordinate them lexically-semantically, grammatically and stylistically." Because most of the economic terms come the English language, finding their equivalence in the target language is vital to ensure the translation adequacy of the entire text. "The most standard lexical feature of economic papers (Moysova et al., 2021) is the text saturation with terms and terminological units, as well as the presence of stable structures and abbreviations."

Krasnova (2021) points out, "The essence of economic texts is, first of all, in their satiation with terms that express the basic concepts of economics, and which contain the main information on the branch." Ignoring the basic concepts highlights the difficulty of translating economic texts. Not only does the translator have to be bilingual but also native in the two languages. Krasnova (2021) indicates, "The object of research in translation studies, according to philologists, is a bilingual act of communication, which at the same time is a bilingual communication, starting from the creation of the original text in English and completing the process of acceptance by the recipient of the translation text."

2.3. Previous Studies

Zaykova and Shilnikova (2019) studied economic translation and concluded that it is a multi-stage process because it involves converting the original text from one language to another that does not have a direct equivalency. The translator's job would be to acquire the background and knowledge for this process. They claimed that "economic translation is characterized by interdisciplinary character that causes the nominative component and the diversity of styles and genres of the source texts. It is also different in its multifunctionality due to various areas that economics cover" (Zykova and Shilnikova, 2019). This is where the nuances of economic translation come into play because students launch into translation without carefully considering the pragmatic aspects of the article and the motive which is vastly different in an economic text.

Al Husseini (2023) explores the difficulties that translation students face in economic translation at Hebron University. The author discovered that the students lack a background in economic terminologies which renders their translations inaccurate and generic. They do not take the initiative to solicit the help of economic experts who would explain the true meanings of the words used. Furthermore, the students do not have sufficient training which is integral for the success and development of any translator.

Tagkas (2014) pointed out that the quick development in the world of economics makes it challenging to keep up-to-date. There are new words and terminologies being coined at a fast pace that were not in existence before. Examples of that include bitcoins and NFTs that did not exist in the world only a few years ago. He recommends a close cooperation between translators and economics to obtain the best results that reflect the specificity of the economic text vs a generic interpretation.

3. Methodology

3.1. Materials

The selection of the economic and financial terms was taken randomly from Arabic journals and newspapers, social media platforms and even televisions channels broadcasting in Arabic speaking countries. It was found that a lot of the terms translated relied heavily on literal translation without taking into consideration the

cultural or linguistic differences. Following the results, verbal interpretation and discussion of the outcomes, we took on an extra mission to translate the terms. We adopted three techniques to translate into the target language: 1) Transcreation. We believe this is the best technique used in the business world, specifically in economics and marketing. The technique is based on recreating a text in the target language calling to mind the same social, cultural and linguistic nuances. 2) Economic adaptation: This technique is based on adapting local or regional business references to make the terms more specifically relevant in the target language. 3) Post-editing which uses machine-translated terms edited by us to ensure the accuracy of their meanings in their source language and their equivalence in the target language.

3.2. Participants

This research paper adopted a qualitative research philosophy in the collection of data. The study was conducted in one of the universities on two categories of participants: four main experts and twenty fresh graduates working in the field of translation as part-timers or full-timers. Our first two main experts are in the field of economic and financial services and their knowledge has been remarkable over the years.

Expert 1: He is in his fifties. He is a university professor and a specialist in the economic world. He also hosts the economic news section on one of the television channels. He corrects the news and analyzes the data before broadcast. He has published numerous articles related to his field.

Expert 2: He is in his forties. He is also a university professor and worked abroad for several years. His field of expertise earned him a high rank at university, and he is very active on social media. Two other specialists in the field of translation added the needed insight.

Expert 3: In her late thirties, she holds a Ph.D. in translation and has been praised for her dual work in academia and professional translation.

Expert 4: She is in her forties. A well-known professor and translator with 15 years of experience in her domain. She specializes in economic translation.

The 20 fresh graduates chosen to represent the population were all aged between twenty-two and twenty-six with the value of ratio of males to females 6:14. Both categories, experts and fresh graduates, were asked to rate economic and financial samples with a five-point Likert scale ranging from poor to accurate. The results were analyzed and interpreted. All participants gave their voluntary consent to take part in the study.

3.3. Procedure

The framework of the study is empirical; thus, the focus is on the collection and analysis of empirical data. The set of translated terms gathered in an economic or financial text of whatever length should admittedly share the same internal structures and features of the original one. Although we cannot ignore the benefits that translators provide to the economic sector, the focus is on the usefulness of the translated materials. Since economic translation, however, is a specialized field, this research investigates the adequacy of translated texts in this field.

To test the framework, we used an inductive approach to develop a hypothesis based on data collected, analyzed, and interpreted. The significance of the investigation lies in its ability to highlight the numerous obstacles facing translators and to establish a trend for adopting new measures in the translation process.

A combination of the right tools and elements considering not only the syntactic and morphological structure of the foreign text, but also the entire underlying social, cultural, and linguistic framework, is bound to produce accurate translation.

The research took into consideration the nature of the study, the skills, and the resources available. Our qualitative analysis was structured around five thematic translation dimensions which formed the main research questions of our investigation:
1. Knowledge and understanding
2. Translation Literacy
3. Language proficiency
4. Cultural and linguistic considerations
5. Fidelity and integrity

The five dimensions assess the participants' knowledge and experiences, each in his or her field of expertise. The approach focused on the collection of analytical data from each of the participants to make estimates about the accuracy of the economic and financial terms and to test hypotheses for conclusions. The nature of our study involved constant back-and-forth between participants and data collected. This procedure was pivotal in drawing an overall picture of the adequacy of the translation process within the economic and financial world. And when compiling the results section, we returned to our original research questions and set out encompassing findings that addressed this.

4. Results

4.1 Analysis

Table 1 below shows the experts' and fresh graduates' responses in relation to the translation dimensions mentioned by Ribble and Bailey (2007) in terms of knowledge and understanding, translation literacy, language proficiency, cultural and linguistic considerations and fidelity and integrity.

The item scale was developed as a five-point Likert-type scale ranging from 1 to 5. The participants answered the items of dimensions by selecting one of the "Poor", "Average", "Good", "Fairly good", "accurate" options.

As seen in the table, the language proficiency level of translators is quite high. This value can be shown as (X= 3.08) on the 5-scale rating. Based on the participants' answers, it is seen that the fidelity and integrity of translators are at a medium level (X= 2.52). It can be said that the fidelity and integrity of translators are lower than the other dimensions. In consideration of the overall average, it can be determined that both knowledge and understanding are persistent and are used at the correct percentage (X= 2.91) on the 5-scale rating.

On the other hand, both dimensions of translation literacy and cultural and linguistic considerations were of equal rank (X= 3.02). It shows that translators adhere to the needed rules of translation and respected the cultural needs compared with language proficiency which aligns higher with the requirements meaning translators ensure they deliver the necessary language and maintain an appropriate style.

Table 1

Dimension	Weighted Mean (X)	Value Interpretation
Knowledge and understanding	2.91	Persistent
Translation Literacy	3.02	Persistent
Language proficiency	3.08	Very persistent
Cultural & linguistic considerations	3.02	Persistent
Fidelity and integrity	2.52	Medium

4.2 Obstacles Encountered by the Translators

Based on our results, we discuss in this section the several obstacles that economic translators face, such as understanding financial concepts and long, complex sentences. Ultimately (Haddad, 2023), economic translation requires skillful translators who are aware of the cultural nuances and economic terminology of the target language and continuous practice. We, as translators, are aware of how broad the economics area is. It may be regarded as an essential part of how we deal with things every day. A unique phrase is used in this field. This kind of word has connections to problems like "inflation," "income," "unemployment," and so on. As a result, there is a need to learn more about translating the associated expressions within this sort of language that are directly impacted by cultural and linguistic factors.

If the translation of economic texts is limited to the process of transferring specialized terms from one language to another, then the machine will be the most brilliant translator. From this point of view, we notice how the contemporary translator, especially in specialized fields such as the economic one, benefits from the technological development that, instead of posing a threat to the translation profession, contributes to its development.

In fact, economic language is a specialized branch of translation consisting "of two major lexical terminology types. These are called macroeconomic and microeconomic terminology (**Al- Dyashi & Motair, 2021) dealing with** issues such as demand, supply, companies, markets, unemployment and so forth.

In the following paragraphs, we are going to introduce the specialized terminology that translators use for specific terms in order to give a valuable translation.

4.1.1. Specialized Terminology

Economic texts are full of technical terms making it very difficult for the non-specialized to understand and translate the accurate context in a correct way. According to Imam et al., (2020), 'What makes an economic text difficult for non-specialized readers and translators is specialized terminology.' Therefore, not having background knowledge of the specialized terms will make it impossible for the translator to provide a good translation.

Financial articles, as a rule, are full of definitions and terms that contain expansive numbers. The translation of such "dry" articles is or maybe troublesome. It is vital to protect the relationship between numbers and ideas, pass on the precise meaning of the content to avoid the substitution and uncertainty of concepts. The subject ought to be clear, brief, concise, and consistently organized. In a certain sense – strict and formal. These characteristic highlights are inborn within the verbal discourse of this area. 'Translation needs to be

concerned with message qualifications; (Harliani, 2019) the more important the message part in SL, the more attention should be given to translating, and vice versa; there should be a fidelity to the message.'

4.1.2. Formal and non-formal languages
This element is discussed by Leech & Svartvik (1975) stating, "Formal language is the type of language we use publicly for some serious purpose, for example, in official reports, business letters, regulations, and academic writing". Informal or casual language is generally easier to understand, like the language used in media articles, advertisement, and newspaper articles, it is often used nowadays in public communication of a popular kind. For example, advertisements and popular newspapers mainly employ a colloquial or informal style. Thus, when translating an economic text or article using informal language, the translator will face difficulties in giving a perfect translation to the target audience considering the cultural differences. Therefore, the translator should have solid background information in the target language.

According to Leech & Startvik (1975), the vocabulary of formal and casual conversation in English differs significantly. Some words and expressions are used mostly in formal contexts, while others are used in neutral or informal situations. For instance, in formal documents, "التهرب الضريبي" is translated as "tax evasion", yet in an informal context, it is translated as "tax dodge".

4.1.3. Use of Borrowing (Emprunt)
Economic texts are full of terms directly borrowed from the English language and mostly used such as, broker, cash-flow, and start-ups. The dominance of the United States on the economic scene, in fact, largely explains the challenges terminology professionals should be aware in the fields of economics and finance. For example, facing the ever-increasing flow of neologisms from across the Atlantic, the French authorities decided, a few decades ago, to establish interdepartmental commissions of terminology responsible for finding translations to these often-felt terms as a threat to the integrity of the language French. Nowadays, there seems to be a consensus that neologism is a word expressing a novel concept, either through coining a new vocabulary item or through attaching a new meaning to an already existing one (Bolinger & Sear, 1981; Collins Cobuild English Dictionary 1995; Newmark, 1995).

4.1.4. Numbers, figures, dates and units of circulation currencies:
Economic translation requires the right background knowledge since wrong assumptions can lead to errors. Economic translation (Zaykova & Shilnikova, 2019) is "a multistage complex process of cross-cultural bilingual communication, the purpose of which is to produce the closest natural equivalent to the target text." Translators should pay attention to numbers, as forgetting to add a zero when translating can cost an institution millions of dollars. Further, currency signs must be recognized and placed correctly in the translated text. For example, asking someone to pay 10,000 US dollars ($) is not the same as asking them to pay 10,000 Lebanese Liras (LBP).
Numerous challenges also face the translator, especially in English economic language when referring to the decimal separator which should be a point whereas the thousandth separator should be a comma. In addition, abbreviated words for numbers can cause ambiguity, such as referring to number as "no." which could easily be confused for the negative no.

Dates are a challenge to the non-expert in economic translation as in American English the date appears as MM/DD/YY whereas in British English it appears as DD/MM/YY. An order placed without taking into account international differences could either arrive late or early. For example, the date 1/3/2023 is read the 1st of March 2023 in Br. English and January the 3rd 2023 in Am. English.

4.1.5. Proper names
The difficulty the translator faces in translating proper names is that the pronunciation may differ from one language to another, as well as the fact that some proper names have a translation in the target language, while others do not, which requires a search by the translator. Most translators use approximately one technique, which is transliteration of English letters into the Arabic language or the opposite, in order to identify appropriate names. However, translating all proper names in this way is not always an accurate method. For instance, the proper name in this sentence: Gill advised the company to take other measures, could be read a in Arabic 'generation' جيل. The option of switching from one language to another is not always precise.

Therefore, for the purpose of obtaining an adequate translation of a proper name, it is necessary to choose correct methods which should take account of techniques that must be considered by translators. As Särkkä (2007) pointed, "Whether a given noun is common or proper is not always easy to decide. There are borderline cases that could be classified either way. Also, a given noun may change category depending on how it is used. For instance, a common noun referring to a given landscape feature may turn into a proper noun with a unique referent."

4.1.6. Metonymy
One valuable weapon in the syntactic arsenal of the translation of an economic text is metonymy which is a well-founded language process on the mental approach of the user of a language between two objects or phenomena by association ideas (for example, drinking a drink, is a metonymy in the sense that the container for the contents). Metonymy (Denroche, 2015) is key to understanding why language is so 'fit for purpose' and how it achieves such great subtlety and flexibility. This technique will allow, in some cases, to use a style figure to designate a country, a currency, etc., which he/she does not wish, for one reason or another (to avoid repetitions or for suspense, or for camouflage, etc.) For example, العملة الخضراء= Dollar.

4.1.7. Metaphors Borrowed from Different Registers
The economic and financial language, in fact, borrows from many different registers. For instance, it makes extensive use of the martial vocabulary as shown in tables 1, 2 & 3:

Table 2 : Table 2: Examples of Martial Register in Economic Texts

breakthrough on the unemployment front	انفراج على جبهة البطالة
armed vigil	الوقفة الاحتجاجية المسلحة
camping on positions	التخييم على المواقف
retreat prudent investors	تراجع المستثمرين الحصيفين
close loopholes	سد الثغرات

Table 3: Medical Register Examples

price relapse	انتكاسة الأسعار
shock treatment	علاج الصدمة
market in full convalescence	السوق في فترة نقاهة كاملة

Table 4: Weather Metaphors

storm warning on the markets	تحذير من العاصفة في الأسواق
the drop in the barometer	الانخفاض في البارومتر
the tsunami	تسونامي
embellishment/lull	تجميل / هدوء

White (2003) investigates the growth metaphor in economics through a linguistic study. Finding corresponding concepts in the target language to the metaphorical economic terms is not always an easy task. To resolve this problem, translators should always research and keep themselves updated on metaphors that are used in the economic and the financial sphere, explore their meanings, and try to find their equivalents in the target language as in table 4:

Table 5: Symbol and Acronym Challenges

build a world economy	بناء اقتصاد عالمي
Win the economic marathon	الفوز في السباق الاقتصادي
blowing his economic policy to smithereens	العصف بسياسته الاقتصاديّة وجعلها هباءً منثورًا

Consequently, we notice that metaphoric expressions are omnipresent in economic texts, especially in journalistic texts that treat economic topics. These expressions must be understood correctly since they are tricky and need to be translated while keeping the image used in the source text. However, the author of the text usually refers to these expressions since they can describe the economic principles and situations in less words as they can tackle the audience directly.
We cannot ignore the fact that the economic field has its own technical terms and being a less qualified translator could affect the translation's quality.

4.1.8. Symbols, acronyms, and abbreviations
We can extensively find symbols, acronyms, and abbreviations in economic texts. Translating these acronyms and abbreviations to Arabic is problematic, as the use of such terms remains rare and modest in the Arabic language. Acronyms are usually translated by lexical borrowing, whereas symbols and abbreviations are translated back to the whole expressions that form them in the original language. 'Strictly speaking (Wong & Shen, 1999), there are almost no synonyms between any two languages, but it is not impossible to build interlingual equivalences or correspondences between specific items in specific contexts.'

Table 5 shows some of the challenges faced in translating symbols and acronyms:

Acronym/ Abbrev.	Meaning	Literal translation
SWOT	Strengths, weaknesses, opportunities, threats	كدح
CAO	Chief Analytics Officer	ساو

4.1.9. Polysemic words

As any other translator in a different field, having polysemic word is a difficulty that all translator face, so when they come to translate they should go back to the context of the original text for them not to mistranslate it for example, economy= إقتصاد أو إدخار according to Oxford dictionary, and here come the competences of the translator to choose the adequate words to deliver an effective and correct translation. Let's take the following example: the term "share" has different meanings where it can refer to the verb of sharing or to a "portion or a part" in the economic language. Therefore, translating it by "شارك" doesn't make sense but instead it should be translated by "سهم". The same case goes to the term capital which should be translated as "رأس مال" in the economic field and not "عاصمة" for sure.

Thus, translating an article for another country is not an easy task at all; especially if one regulation is applicable in one market and not in the other. For example, Bitcoin trading is banned in China, but it does not mean that we should rule out a Chinese translation.

4.1.10. Grammatical equivalence

According to Baker (1992), every language has its special grammar structure. This fact may pose some problems in terms of finding a direct correspondence for texts in the TL which may change remarkably the information or message. These, in turn, may lead the translator either to add or to drop information in the TL. Baker focuses on number, tense, voice, person, and gender as grammatical devices which, according to her, may cause problems in translation.

5. Discussion

This research paper investigates the obstacles translators should cross to ensure the adequacy and fidelity of the translation process. It aims at assisting translators to be conscious and aware of what they read, understand, and then translate to transmit the correct meaning since the more knowledge translators possess, the more they will avoid making mistakes, especially in the economic fields. The paper also recognizes the importance of having translation skills and lays the foundations for future translators who want to translate economic documents without the fear of combining their work with online tools.

5.1. Justifications of the findings

This study has endeavored to analyze economic translation as a concept and to uncover its peculiarities in practice. The purpose of the translation is to highlight the numerous factors directly affecting the texts. Translation activity (Gonzalez, 2015) is a complex process demanding the ability to use the appropriate translation techniques and strategies as well as specialised terminology and awareness of any extra crucial meaning to the source text (ST). Most of the mistakes which emerged amid the translators' work on economic articles were for the most part associated with the lack of desire to clarify the details of the article being rendered, a difficulty in understanding the concepts and vocabulary, mostly due to the long and complex sentences. Gulziba (2023) indicates that although there is no such thing as a perfect, ideal or correct translation, the translator has to always "to extend his knowledge and improve his means of expression; he is always pursuing facts and words."

There are many elements which must be taken into consideration to respect the quality and fidelity of the original text as Whyatt et al., (2023) note that 'Translation quality is relative to the purpose of the target text and remains difficult to measure. One of the ways to operationalise it is to measure the equivalent effect a translated text has on the reader.' These elements will be highlighted in the next paragraphs.

Translating economic texts is problematic due to the linguistic features governing economic language, namely excessive presence of specialized terms that need to be tackled through consulting reliable specialized dictionaries without ignoring the background knowledge underlying these terms; using formal language in most of the economic texts, which is problematic when translating from English into Arabic.

Moysova et al. (2021) explain, "It is necessary to choose semantic constructions that will reflect the rules of a particular language as objectively as possible."

For a variety of reasons or factors, the non-equivalence subject in translation was discussed by several researchers, and their opinions were generally similar. Accordingly, non-equivalence may be at the word level or above it, and non-equivalence at the word level can happen because a pertinent situational element for the source language text is missing in the target culture. Since words almost always exist in the text in conjunction with other words rather than occurring alone, non-equivalence can also be seen above the word level. Alje'eam (2023) states, "These days, this phrasing is checked by globalization and the interpenetration

of different societies, which leads to a huge number of borrowings and neologisms making the terminological word stock complicated and thus creating challenges amid the method of financial term interpretation." Additionally, concepts like metaphors, collocations, and idioms are non-equivalent above the word level. These ideas might convey connotations that are not immediately apparent from the words themselves. Specific-culture terms are those that have no equivalents in the economic translation. Therefore, in order to get the best translation, translators must pay close attention to these concerns.

5.2. Implications of the study

This research paper has shown that a key component in the translation of economic terminology is the translator's understanding of the nature of the economic language as well as the local culture since the business and financial worlds are the main aspects of an individual's social life. As Krasnova (2021) states in the introduction, "The financial sphere is one of the most essential components in the life of the society, in other words, everything that concerns the creation, distribution, exchange and use of the amenities created by human labor." If the translators do not possess the elements needed to aid them produce the most accurate translation of the economic terms into the target language, their mission remains unaccomplished. Therefore, only those experienced and talented ones can enter this world and ensure the success of specialized translation.

While economic translation serves primarily as a means of communication and information, its goal is to convey the most accurate content of the original text. In addition, any translated document should take into consideration the country-specific variances in financial and economic systems. Only by establishing equivalency in the translation of financial and economic texts can this be accomplished. The words and specific vocabulary that describe the text's informational content and serve as a unique key for the structuring and coding of special information should be given special attention. According to Zaykova & Shilnikova, (2019), economic translation is also "a process of rendering written texts of different functional styles and genres with a high degree of equivalence under sufficient time circumstances." As a result, a translator should look into all the aspects of the specialized text.

5.3. Suggestions for further studies

To translate a financial or economic text from the source language to the target one, the translator should analyze the content by finding the adequate terms in the target language. In this case, the translator ought to mimic the first author by expressing the mental picture within the target text, i.e., to discover the willingness of the first writer (Seleskovitch, 2014). In any case, this condition cannot be met without reaching the author and attempting to get his/her thoughts before beginning the process of translating. In this regard, Bnini (2016) states that to translate first is to understand. Within the case of the translation of financial articles, linguistic knowledge is hypothetically obtained prior to starting the profession, and extra-linguistic background is concerned with the knowledge of the subject as Lederer (2015) explains in her book Translation Today that the translator ought to get both linguistic and extra-linguistic information.

Another suggestion is to analyze any idioms and colloquialisms before the translation process to the target language. Once this is done, equivalent terms can be found in the TL and any errors can be avoided. However, keeping the text simplified and the terms simple would ease the process, cost less money than hiring a certified translator and save unnecessary time. Once this is done, a native fluent speaker in both languages, the SL and the TL, can check the accuracy of the translation. Lots of freelancers on online marketplaces can do the job contextually by respecting the cultural references such as Upwork and ProZ.

A more feasible suggestion would be to use machine translation. There are many available and for free, but the translator should revise the translated text to make sure that the 'quality' of the translation is almost perfect. Machine translation can also support the work of the translator and speed up the process of translation by producing larger volumes of texts and maintaining consistency in terminology. Nevertheless, these translations should be monitored by a human translator who would review and edit the translations and give the final touch respecting any cultural nuances needed just like scaffolding ready to build on. The more the translator is aware of the cultural references of the target language, the better the translated outcome.

However, it is recommended that translators participate in constant professional development through training courses, conferences, webinars, and professional networks in financial terminology to ensure that the language proficiency of the translators is adequate and up to date with new changes and developments in the economic field.

Our last suggestion is to hire translators with a solid background in economic and financial principles, formulae, and concepts, who would ensure the contextual accuracy of the translated economic texts. If this is not feasible, it would be essential to collaborate with clients or experts in this field. These experts would improve the quality of the translated texts by providing valuable feedback and helping address any uncertainties faced.

Present day devices and accessibility of the web simultaneously could simplify the translation process, and at the same time decrease the level of background knowledge which is a sufficient part of success. The college instructor plays a major role in developing and constantly maintaining the students' interest shaping their skills and adding value to their knowledge through tasks and activities since the success of a company does rely in some respects on the accuracy of the translation. Only professional translators who can guarantee a high-quality result should be trusted to translate economic and financial articles.

Therefore, implementing these suggestions would address the problem of economic and financial translations and ensure their accuracy and reliability. The suggestions also assist future research in the field of economy and aid new translators to succeed in their translation journey. Furthermore, they provide an opportunity for future research. Although our qualitative methodology highlighted the knowledge and depth of the participants' insights, we acknowledge the limitations of our research. We also acknowledge that the focus of our study on a particular region holds some discrepancies and technical infrastructure may collide with our findings.

6. Economic Glossary

To further explore these challenges, this section of the study has a table of three columns. The first column includes the English terms in economics and finance taken from Investopedia. The second column has the translated samples given to our participants who stated they were either inaccurate, translated incorrectly or literally, or borrowed. The third column gives our neologisms. We used 3 methods in our suggested translation: transcreation, economic adaptation and post-editing.

English Financial Term	Translation (literal or inaccurate)	Suggested equivalent in Arabic
A		
Acid-Test Ratio	نسبة اختبار الحمض	نسبة تغطية الالتزامات القصيرة الأمد
Asset Turnover Ratio Definition	`	تعريف نسبة ربح الأصول
B		
Bear Market	سوق الدب	انخفاض أسعار السوق لفترات طويلة
Berkshire Hathaway	بيركشاير هاثاواي	شركة بيركشاير هاثاواي
Bitcoin Mining	تعدين البيتكوين	التحقق من صحة المعلومات في البيتكوين
Blockchain	بلوكتشين	سلسلة الكتل
Bollinger Band	بولينجر باند	مؤشر زخم بولينجر باند
C		
Central Limit Theorem (CLT)	نظرية النهاية المركزية	نظرية الحد المركزية
Coefficient of Variation (CV)	معامل الاختلاف	معامل التباين
Compound Interest	الفائدة المركبة	فائدة على الفائدة
D		
Due Diligence	العناية الواجبة	التدقيق الواجب
DuPont Analysis	تحليل دوبونت	تحليل دوبونت للعائد على حقوق الملكية
E		
Earnest Money	مسكان	وديعة ضمان / وديعة حسن النية
EBITA	إيبيتا	الأرباح قبل الفوائد والضرائب والإطفاء
Escrow	الضمان	ضمان طرف ثالث محايد
F		
FAANG Stocks	أسهمFAANG	أسهم شركات التكنولوجيا الخمس الاميركية البارزة
Fiat Money	فيات المال	العملات الصادرة حديثا
Four Ps	أربعةPs	المزيج التسويقي
G		
Game Theory	نظرية الألعاب	نظرية اللعب
General Ledger	دفتر الأستاذ العام	الدفتر العام
Giffen Good	جيفن جيد	منتج جيفن (يتحدى نظرية الطلب الاقتصادي والاستهلاكي القياسية)
H		
Head And Shoulders Pattern	نمط الرأس والكتفين	نمط التنبؤ بانعكاس الاتجاه
Hedge	سياج	التحوط
Heteroskedasticity	عدم التجانس	تقلب في الانحراف المعياري
Homestead Exemption	إعفاء العزبة	إعفاء ضريبة المنزل
I		
Inferior Good	جيد رديء	سلعة منخفضة الطلب
J		
J-Curve	ل -كيرف	منحنى جي
Jumbo CD	جامبو سي دي	شهادة ايداع جامبو
Junk Bond	غير المرغوب فيه بوند	السند الرديء
K		
Kaizen	كايزن	التحسين المستمر

English		
Keltner Channel	قناة كيلتنر	النطاق المتقلب
Kiddie Tax	ضريبة كيدي	ضريبة لبالغي 18 عاما أو دون
Kids In Parents' Pockets Eroding Retirement Savings (KIPPERS)	طفال في جيوب الآباء يتآكلون مدخرات التقاعد	بالغون يتآكلون مدخرات والديهم
Kiting	الطائرات الورقية	ائتمان إضافي بواسطة الاحتيال
Klinger Oscillator	كلينجر التفاضل	اتجاه تدفق الاموال التابع لكلينجر
L		
London Inter-Bank Offered Rate (LIBOR)Ltd.	سعر الفائدة المعروض بين بنوك لندن	الفائدة المعروضة في مصارف لندن
M		
Magna Cum Laude	ماجنا مع مرتبة الشرف	مع مرتبة شرف كبيرة
Master Limited Partnership (MLP)	ماجستير المحدودة	شراكة محدودة مطروحة للتداول العام
N		
Nash Equilibrium	توازن ناش	توازن ناش الخاص بصنع القرار في نظرية الألعاب
NINJA Loan	قرض النينجا	قرض اللا دخل واللا وظيفة واللا أصول
O		
Offset	اوفست	عوض
Old Age, Survivors, and Disability Insurance (OASDI)	تأمين الشيخوخة والباقين على قيد الحياة والعجز	تأمين الشيخوخة والناجين والعجز
Operating Leverage	الرافعة التشغيلية	الصيغة التشغيلية
Overhead	العامه	نفقات الأعمال الجارية
Overnight Index Swap	مقايضة المؤشر بين عشية وضحاها	مقايضة المؤشر السريعة
P		
Penny Stocks Trade	بيني ستوكس تريد	تداول اسهم الشركات الصغيرة
Phillips Curve	فيليبس كيرف	منحنى فيليبس
Pro Rata	للحرب	بالتناسب
Q		
Q Ratio (Tobin's Q)	نسبة Q (توبين Q)	تساوي القيمة السوقية بتكلفة الاستبدال
Quadruple Witching	السحر الرباعي	الانتهاء الرباعي لصلاحية العقود الآجلة
R		
R-Squared	ار تربيع	راء مربعة
Receivables Turnover Ratio	نسبة دوران الذمم المدينة	متوسط تحصيل رصيد الحسابات المدينة
Retained Earnings	الارباح	صافي الأرباح التراكمية
Roth 401(k)	عجلة 401 (ك)	حساب توفير تقاعد برعاية صاحب العمل
S		
Spread	انتشار	فارق بين سعرين
Stochastic Oscillator	مذبذب ستوكاستيك	مؤشر لذروة الشراء والبيع
Straddle	تمتد	استراتيجية تتضمن شراء كل من خيار البيع والشراء
T		
T-Test	اختبار تي	اختبار الفرضيات الإحصائية
Terminal Value (TV)	القيمة الطرفية	القيمة النهائية
Trailing 12 Months (TTM)	زائدة 12 شهرا	بيانات الأشهر ال 12 الماضية
Tranches	قصاصات	أجزاء/ شرائح
U		
Unicorn	حريش	شركة هائلة ناشئة
Unlevered Beta	بيتا غير مرفوع	أسهم بيتا
V		
Velocity of Money	سرعة المال	سرعة تبادل الأموال
Vertical Analysis		
W		
Waiver of Subrogation	<u>التنازل عن الحلول</u>	التنازل عن الحق في طلب التعويض
Wash Sale	بيع الغسيل	شراء او بيع قبل او بعد 30 يوما
Wash-Sale Rule	قاعدة الغسيل والبيع	شراء او بيع قبل او بعد 30 يوما
Wire Fraud	الاحتيال البنكي	الاحتيال عبر الانترنت
X		
X-Mark Signature	الاحتيال عبر الانترنت	التوقيع بالنيابة
XD	الانجاز	توزيعات الأرباح السابقة
XRT	إكس ار تي	التداول على أساس الحقوق السابقة
Y		
Yield	الدر	العائد
Yield Maintenance	صيانة الغلة	صيانة العائد
Yield to Call (YTC)	الخضوع للاتصال	العائد حتى تاريخ الاستدعاء
Yuppie	المترف	المهني الشاب
Z		
ZCash	زكاش	النقد الصفري
Zero-Beta Portfolio	محفظة صفر بيتا	محفظة بلا مخاطر منهجية
Zero-Volatility Spread (Z-spread)	سبريد بدون تقلب	الفارق غير المتقلب

zk-SNARK	زك-سنارك	المعرفة الصفرية
Zombies	الكسالى	الشركات المتعثرة
ZZZZ Best	أفضلZZZZ	شركة ZZZZ Best

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