

ANALYSIS OF THE BORROWING PROCESS OF BANK-FINANCIAL SYSTEM  
TERMS FROM RUSSIAN INTO THE UZBEK LANGUAGE

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**Abstract:** *The present article investigates the linguistic mechanisms underlying the borrowing of bank-financial terminology from Russian into the Uzbek language, a process intensified during the Soviet era and continuing in modified form through the post-independence period. Drawing on corpus-based lexical analysis and the theoretical frameworks of contact linguistics and terminological borrowing, the study systematically classifies 120 banking and financial terms according to their phonological, morphological, and semantic adaptation patterns. The findings reveal four dominant borrowing strategies — direct phonetic borrowing, phonomorphological adaptation, calquing, and semantic extension of native Uzbek lexemes — with direct phonetic borrowing comprising the largest proportion (41.7%) of the analysed corpus. The article further examines how Uzbekistan's language policy reforms since 1989 have progressively stimulated the replacement of Russian-derived terminology with native Uzbek alternatives and internationally standardised English-origin terms. The results contribute to contact linguistics theory and offer practical implications for Uzbek terminological standardisation in the banking and financial sector.*

**Keywords:** *borrowing, loanwords, banking terminology, Russian-Uzbek language contact, terminological adaptation, calque, phonological assimilation, Uzbek language policy.*

Language contact is among the most productive forces shaping the lexical evolution of any natural language. When two speech communities interact over an extended period — through political domination, trade, education, or institutional co-habitation — the subordinate or contact language inevitably absorbs vocabulary from the dominant partner, particularly in specialised domains where the contact language has historically generated the relevant knowledge, institutions, and technologies. The relationship between Russian and Uzbek over the twentieth century constitutes one of the most extensively documented cases of asymmetric language contact in Central Asia, and the domain of banking and financial terminology provides an exceptionally revealing lens through which to analyse the mechanisms, scope, and consequences of this contact. Uzbekistan's integration into the Soviet economic and administrative system from the 1920s onwards entailed the wholesale importation of Russian-language institutional vocabulary across virtually every sphere of professional life. The banking and financial sector, as an arena of state planning, credit allocation, and monetary policy managed overwhelmingly through Russian-language channels, became a particularly dense repository of Russian-origin terminology. Words such as банк (bank), кредит (kredit), депозит (depozit), акция (aksiya), баланс (balans), and дивиденд (dividend) entered everyday Uzbek professional discourse through a process that was simultaneously linguistic and institutional — the terminology followed the institution.

The dissolution of the Soviet Union and Uzbekistan's declaration of independence in 1991 initiated a profound reconfiguration of this terminological landscape. The adoption of the Latin script (1993, fully implemented by 2000) and successive language development programmes have accelerated both the purification of Uzbek terminology from unnecessary Russian borrowings and the adoption of internationally standardised English-origin financial terms — creating a tripartite lexical competition between Russian loanwords, native Uzbek coinages, and English-derived internationalism that continues to the present day. Despite the theoretical and practical importance of this phenomenon, systematic linguistic analysis of Russian-origin banking terminology in Uzbek remains underrepresented in the scholarly literature. The majority of existing studies either focus on general Russian loanwords across all domains (Abdullayev, 2009; Yo'ldoshev, 2015) or address terminological standardisation from a prescriptive rather than descriptive standpoint (Mirzayev, 2018). The present study addresses this gap by providing a corpus-based, theoretically grounded analysis of the borrowing process specifically in the bank-financial terminological domain.

The theoretical foundations of this study span three intersecting fields: general borrowing theory, contact linguistics, and domain-specific terminological studies. Haugen's (1950) seminal taxonomy of loanwords — distinguishing loanwords proper, loan blends, and loan shifts (calques) — provides the primary classificatory scaffold. Thomason and Kaufman's (1988) contact linguistics framework contributes the sociolinguistic dimension, situating lexical borrowing within the broader matrix of language contact intensity and societal power relations. Myers-Scotton's (2002) Matrix Language Frame model further illuminates how the grammar of the recipient language (Uzbek) constrains the morphosyntactic integration of borrowed items. In the Turkic and specifically Uzbek linguistic context, Reshetov (1959) and Shcherbak (1966) laid the foundational descriptive groundwork for understanding Russian influence on Uzbek phonology and morphology during the Soviet period. More recently, Sjoberg (1963) and Johanson (2001) have theorised the mechanisms of Turkic language contact, emphasising the agglutinative morphology of Uzbek as a key factor determining the surface form of Russian borrowings. Nazarov (2012) and Tursunov (2016) have specifically addressed terminological borrowing in Uzbek professional registers, demonstrating that banking and economic terms exhibit higher retention of the donor language's phonological profile than general vocabulary borrowings.

The sociolinguistic dimension of Uzbek language policy has been examined by Fierman (1991, 2006), Schlyter (2003), and Mukherjee (2017), whose analyses of Uzbekistan's post-Soviet language reforms establish the policy context within which terminological borrowing and replacement operate. These studies consistently document a tension between the desire for lexical purification, the functional need for internationally comprehensible terminology, and the pragmatic inertia of established Soviet-era usage — a tension that is acutely manifest in the banking and financial domain. The study employs a corpus-based descriptive approach combined with etymological and phonomorphological analysis. A corpus of 120 banking and financial terms was compiled from three primary sources: (1) the official Uzbek Banking Terminology Glossary published by the Central Bank of the Republic of Uzbekistan (2020, revised 2022); (2) the Uzbek-Russian-English

Financial Dictionary (Tashkent, 2019); and (3) the textbook series 'Bank ishi' currently used in Uzbek higher education institutions, including the curriculum of Bukhara State University. Terms were selected on the criterion of having a documented Russian etymological connection, whether as direct phonetic borrowings, phonomorphological adaptations, calques, or semantic extensions.

Each term was analysed according to a four-dimensional coding scheme: (i) etymological origin (Russian, international Latin/Greek via Russian, direct international); (ii) adaptation type (phonetic, phonomorphological, morphosemantic calque, semantic extension, hybrid); (iii) synchronic status in contemporary Uzbek banking discourse (dominant, coexisting with native alternative, largely replaced); and (iv) script representation in both Cyrillic and Latin orthography. Inter-coder reliability was established through independent coding by two linguists, yielding a Cohen's kappa of 0.84 — indicating strong agreement. Analysis of the 120-term corpus yielded four principal borrowing strategy categories, distributed as shown in Table 1.

Table 1.

Distribution of Borrowing Strategies in the Corpus (n = 120)

Borrowing Strategy	Frequency	Percentage	Example Terms
Direct phonetic borrowing	50	41.7%	bank, kredit, depozit, balans
Phonomorphological adaptation	33	27.5%	aksiya, obligatsiya, dividend
Calquing (loan translation)	22	18.3%	qimmatli qog'oz, joriy hisob
Semantic extension of native lexemes	15	12.5%	mablag', zaxira, hisob
Total	120	100%	

Direct phonetic borrowing constitutes the largest category (41.7%), reflecting the historical conditions under which Soviet-era banking terminology entered Uzbek: largely through written administrative channels and official instruction, with minimal phonological distance-mediation. Terms such as bank (Ru. банк), kredit (кредит), depozit (депозит), balans (баланс), dividend (дивиденд), and valyuta (валюта) entered Uzbek with minimal phonological modification, constrained principally by Uzbek syllable structure and vowel harmony requirements. The phonological integration of Russian banking terms into Uzbek follows several systematic patterns. First, Russian consonant clusters that violate Uzbek phonotactics — which strongly prefers CV(C) syllable structure — are resolved through vowel insertion (epenthesis). The Russian term счёт /ʂɐt/ (account) becomes hisob in Uzbek through calquing rather than direct borrowing precisely because its phonological profile is too distant from Uzbek patterns. By contrast, банк /bank/ requires only the addition of a vowel-initial suffix environment and appears in Uzbek as bank with minimal modification.

Table 2.

Selected Phonological Adaptations: Russian Source vs. Uzbek Form

Russian Source	IPA (Russian)	Uzbek Form	Adaptation Type	Meaning
Банк	/bank/	bank	Direct	bank

Кредит	/krɪt' dʲit/	Kredit	Phonetic consonant simplification +	credit
Облигация	/ɐblʲɪ' gatɕijə/	Obligatsiya	Phonomorphological	bond/obligation
Акция	/'aktɕijə/	Aksiya	Vowel adjustment	share/stock
Дивиденд	/dʲivʲɪ' dʲɛnt/	dividend	Final devoicing preserved	dividend
Валюта	/vɐ' lʲutə/	valyuta	Schwa deletion	currency/forex
Гарантия	/gɐ' rantɕijə/	kafolat / garantiya	Coexistence: calque + phonetic	guarantee

A particularly instructive case is presented by the term *obligatsiya* (Ru. *облигация*, 'bond'). The Russian source exhibits word-final schwa reduction and the soft-sign consonant /lʲ/, neither of which maps onto Uzbek phonological categories. The Uzbek adaptation *obligatsiya* resolves /lʲ/ → /l/ (hard lateral) and deletes the final schwa, yielding a form that is phonologically well-formed in Uzbek while remaining recognisably close to its international cognates in other languages. This pattern — preservation of the international profile while eliminating Russian-specific phonological features — is characteristic of what might be termed 'transparent borrowing,' in which the donor language serves more as a transmission channel than a phonological model. Uzbek's agglutinative morphology creates a highly systematic environment for the integration of borrowed nominal stems. Russian banking terms borrowed into Uzbek function as root morphemes to which the full inventory of Uzbek case suffixes, plural markers, and possessive affixes is freely attached. Table 3 illustrates this pattern for selected high-frequency borrowings.

Table 3.

Morphological Integration: Case Suffixation of Banking Borrowings

Base Form	Genitive	Dative	Locative	Plural + Dative
bank	bankning	bankka	bankda	banklarga
kredit	kreditning	kreditga	kreditda	kreditlarga
depozit	depozitning	depozitga	depozitda	depozitlarga
aksiya	aksiyaning	aksiyaga	aksiyada	aksiyalarga

The data in Table 3 confirm that borrowed banking terms undergo complete morphological nativisation: they take Uzbek case endings without exception and obey vowel harmony constraints in selecting between allomorphs (e.g., -ga vs. -ka after voiceless consonants). This pattern reflects Myers-Scotton's (2002) observation that morphosyntactic integration of content morphemes into the matrix language (Uzbek) proceeds according to the recipient language's grammatical system, regardless of the phonological or semantic source of the root.

The 22 calques identified in the corpus represent a qualitatively distinct borrowing strategy in which the semantic structure — rather than the phonological substance — of the Russian source term is reproduced in native Uzbek morphemes. The most productive calquing pattern involves noun-noun and adjective-noun compounds. For example:

- Ru. *ценная бумага* ('valuable paper' = 'security/bond') → Uzb. *qimmatli qog'oz* (*qimmatli* 'valuable' + *qog'oz* 'paper') — a structural calque preserving the metaphorical mapping.

● Ru. текущий счёт ('current account') → Uzb. joriy hisob (joriy 'current/flowing' + hisob 'account/reckoning') — where hisob is a Perso-Arabic native Uzbek lexeme extended to financial contexts.

● Ru. уставной капитал ('charter capital') → Uzb. ustav kapitali — a hybrid form where ustav is borrowed directly and kapitali is a calque-adapted borrowing.

These calquing patterns are particularly significant for language policy, as they allow terminological innovation while maintaining conceptual transparency and alignment with international financial vocabulary. Semantic extension of native lexemes — the fourth strategy, accounting for 12.5% of the corpus — involves assigning new, specialised financial meanings to existing Uzbek words: hisob (originally 'counting, reckoning') now carries the meaning 'bank account'; zaxira (originally 'stock, reserve') has been extended to mean 'financial reserve'; mablag' (originally 'means, resources') now standardly denotes 'funds, capital.' The post-independence language reforms have created a dynamic in which Russian-origin banking terms coexist with, and are in some cases being displaced by, two competing alternatives: native Uzbek coinages and English-origin international terms. Table 4 illustrates the current status of selected Russian-derived terms across these three dimensions.

Table 4.

Lexical Competition: Russian-Origin, Native Uzbek, and English-Origin Alternatives

Russian Origin (Uzbek form)	Meaning	Native Uzbek Alternative	English-Origin Competitor	Current Status
kredit	credit/loan	qarz / ssuda	loan / credit	Dominant, stable
depozit	deposit	omonat	deposit	Coexisting; omonat in popular speech
aksiya	share/stock	ulush / hissa	share / stock	Partly replaced; ulush in policy texts
garant	guarantee	kafolat	guarantee	Largely replaced by kafolat
balans	balance sheet	moliyaviy holat	balance	Dominant in official use
obligatsiya	bond	qimmatli qog'oz	bond / obligation	Coexisting with native calque

Table 4 reveals a nuanced picture of lexical competition rather than wholesale replacement. Terms that are closely aligned with international (especially English-origin) financial vocabulary — kredit, depozit, balans, obligatsiya — show high retention because their replacement with native Uzbek alternatives would simultaneously sever the connection with internationally intelligible financial discourse. By contrast, terms whose Russian origin does not carry international terminological value — garant versus kafolat — show greater susceptibility to native-language replacement, since the native calque serves all communicative functions equally well while strengthening the Uzbek lexical profile of

official discourse. The findings of this study both confirm and extend existing theoretical accounts of terminological borrowing.

Haugen's (1950) taxonomy remains robustly applicable to the Uzbek banking terminology corpus, but the data suggest that a fifth category — 'retained internationalism via Russian transmission' — merits recognition in the context of post-Soviet language contact: terms that entered Uzbek through Russian but whose phonological profile primarily reflects their Latin or Greek international etymology (e.g., kapital, fond, emissiya, likvidlik). These terms occupy an ambiguous position in language policy discourse — they are technically Russian loanwords in historical terms, yet functionally they are international terms that require no 'derossification.'

The morphological integration data strongly support Myers-Scotton's (2002) Matrix Language Frame model: Uzbek functions as the unambiguous matrix language, providing all grammatical morphemes, while Russian-derived stems occupy embedded language positions as content morphemes.

This pattern has remained stable across the Soviet and post-Soviet periods, suggesting that morphological sovereignty — the ability of the recipient language to fully assimilate borrowed content on its own grammatical terms — constitutes a significant mechanism of language resilience in contact situations. From a language policy perspective, the findings support the position advanced by Fierman (2006) that effective terminological modernisation in Uzbek requires a pragmatic rather than purist approach: the selective retention of internationally anchored borrowings alongside the systematic development of native Uzbek alternatives for terms without strong international counterparts.

The banking and financial sector provides a domain where this dual strategy is both linguistically feasible and communicatively optimal.

This study has provided a systematic corpus-based analysis of the borrowing of bank-financial terminology from Russian into Uzbek, identifying four principal adaptation strategies — direct phonetic borrowing (41.7%), phonomorphological adaptation (27.5%), calquing (18.3%), and semantic extension (12.5%) — and documenting the phonological and morphological mechanisms through which Russian-origin terms are integrated into the Uzbek linguistic system.

The findings demonstrate that Uzbek's agglutinative morphology enables complete morphosyntactic assimilation of borrowed stems while the post-independence language policy environment has introduced a dynamic of selective replacement that is restructuring the terminological landscape along pragmatic rather than purely nationalistic lines.

The theoretical contribution of the study lies in its extension of contact linguistics and borrowing theory to the domain-specific and post-Soviet context, proposing the category of 'retained internationalism via Russian transmission' as a refinement of Haugen's taxonomy.

Practically, the findings offer a descriptive baseline for Uzbek banking terminological standardisation efforts, suggesting that policy interventions should be differentiated according to the international anchorage of each term — retaining and stabilising internationally convergent forms while developing native alternatives for terms without strong international counterparts.

Future research should expand the corpus to include other financial sub-domains (insurance, capital markets, Islamic finance), incorporate spoken corpus data to capture registers beyond official writing, and undertake longitudinal tracking of terminological change across successive editions of Uzbek banking legislation and textbooks to document the rate and direction of the ongoing lexical transition.

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