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Monetary Terms in Context: Translation Challenges between English and Arabic

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ABSTRACT This paper investigates the difficulties and nuances of translating financial terminology between English and Arabic, concentrating on the cultural and contextual details intrinsic in each language. The study sheds light and aims to provide comprehensive understanding the challenges of translating financial expressions, taking various factors into consideration such as different cultural practices, financial systems, and linguistic structures. Data was gathered through the examination of translated financial documents, including annual assessments, economic articles, and financial statements from both English and Arabic materials. A comparative examination of these documents will be carried out based on their significance and occurrence of use in financial contexts.

This research intends to address the disparities in translating monetary and financial terms, providing valuable guidance for translators, educators, and students involved in linguistic and cultural research. Its analysis key financial terms such as marriage dowries, academic fees, divorce settlements (alimony), criminal fines, ransom payments, government taxes, financial institution loans, and personal debt. The conclusions illustrate the importance of translators being aware not only to the literal meanings of financial phrases but as well to their broader social effects, enhancing translation precision and appropriateness in diverse contexts. Furthermore, this study illustrates that bilingual dictionaries are highly beneficial for translators in this discipline. Moreover, Baker's model, which urge for equivalence in translating financial phrases, which is considered and employed in the analysis.

Key Words: Monetary Terms, Translation Challenges, Cultural Nuances, Contextual Meaning.

المصطلحات النقدية في السياق: تحديات الترجمة بين الإنجليزية والعربية

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المستخلص

تتناول هذه الورقة تعقيدات ترجمة المصطلحات المالية بين اللغتين الإنجليزية والعربية، مع التركيز على الفروق الثقافية والسياقية التي تميز كل لغة. تهدف الدراسة إلى استكشاف التحديات التي تنشأ من ترجمة التعبيرات المالية، مع الأخذ بعين الاعتبار العوامل الثقافية المختلفة، والنظم المالية المتباينة، والهياكل اللغوية المغايرة. تم جمع البيانات من خلال تحليل المستندات المالية المترجمة، بما في ذلك التقارير السنوية، والمقالات الاقتصادية، والبيانات المالية من مصادر إنجليزية وعربية. سيتم إجراء تحليل مقارنة لهذه الوثائق بناءً على مدى صلتها وتكرار استخدامها في السياقات المالية.

تهدف هذه الدراسة إلى سد الفجوة في ترجمة المصطلحات المالية والنقدية، وتقديم رؤى قيمة للمترجمين، والمعلمين، والطلاب العاملين في مجالات البحث اللغوي والثقافي. كما تتناول الدراسة بعض المصطلحات المالية الرئيسية مثل المهور، والرسوم الدراسية، وتسويات الطلاق (النفقة)، والغرامات الجنائية، ومدفوعات الفدية، والضرائب الحكومية، والقروض من المؤسسات المالية، والدين الشخصي. تؤكد النتائج على ضرورة أن يكون المترجمون مدركين ليس فقط للمعاني الحرفية للمصطلحات المالية، بل أيضًا للانعكاسات الاجتماعية الأوسع لهذه المصطلحات، مما يعزز دقة الترجمة وملاءمتها في سياقات متنوعة. كما توضح الدراسة أن القواميس الثنائية اللغة يمكن أن تكون أداة فعالة للمترجمين في هذا المجال. علاوة على ذلك، يتم تناول نموذج بيكر في الترجمة الذي يروج لمبدأ المعادلة كنهج قوي في ترجمة المصطلحات المالية، ويتم تطبيقه في التحليل.

الكلمات المفتاحية: المصطلحات المالية، تحديات الترجمة، الفروق لثقافية، المعني السياقي .

1.The Concept of Translating Money Terms and Culture

The translation of monetary phrases between English and Arabic presents an exciting landscape marked by cultural, and linguistic intricacies. Monetary standards are not merely transactional; they encapsulate societal values, traditions, and relationships. This paper makes a specialty of a selection of terms that floor in

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diverse contexts—together with marriage, religious establishments, training, and prison topics. In the world of marriage, the period "dowry" indicates not simplest a monetary transaction but additionally a deep-rooted cultural practice in lots of Arab and English societies, elevating questions about gender dynamics and societal expectations. Similarly, the belief of "donation" within temples and churches famous differing attitudes towards charity and communal support, formed by using religious beliefs and practices.

Educational contexts introduce challenges as nicely, with "charges" regularly reflecting varying strategies to access and equity in schooling. In the criminal sphere, terms like "alimony" and "best" spotlight the complexities of marital dissolution and justice systems, wherein cultural interpretations can diverge substantially. The concept of "ransom" in instances of kidnapping underscores the stark realities of crime and negotiation, while "allowance" for youngsters and "tax" for the government mirror underlying monetary systems and parental duties. In addition, complicating those discussions are terms associated with employment, which include "income" and "wages," which are influenced by way of hard work practices and economic situations unique to every way of life.

This paper pursues to unpack those phrases, exploring not simply their definitions but additionally, the contextual challenges that arise up all through translation. This study seeks to beautify knowledge and enhance the effectiveness of move-linguistic communication by analyzing how those financial terms resonate differently throughout cultures. Through this exploration, the researcher intends to make contributions and treasured insights for translators, educators, and students engaged in the fields of linguistic and cultural research. Translation includes conveying meaning between wonderful languages and cultures. According to House (1977), the key mission in translation is to maintain authenticity which means throughout exceptional languages. Various theorists offer unique definitions of

translation. For instance, Peter Newmark (2003) argues that “translation theory is neither a theory nor a science, but the body of knowledge that we have, and have still to have about the process of translating” (p.17). Meanwhile, Catford (1965) describes translation as “the replacement of textual material in one language by equivalent textual material in another language” (p.20). Similarly, Savory (1968) points out that translation relies on “a shared understanding behind different ways of expressing ideas” (p.23).

The main goal of any translator is to capture the meaning of the source text. This involves interpreting the words in the source language and expressing that meaning in the target language. Essentially, translators extract the ideas from the source text and present them to the target audience. Vermeer, H. J., and Chesterman, A. (2021) state that translation aims to “produce a text in the target setting for a target purpose and a target addressee in the target circumstances”(p. 29). Hatim, B., and Munday, J. (2019). describe translation as the process of “transferring a written text from SL to TL, conducted by a translator, or translators, in a specific sociocultural context” (p. 6). Toury (1995) considers translation as "a kind of activity which inevitably involves at least two languages and two cultural traditions" (p.56).

The main goal of translation is to keep the "meaning" intact between two different languages (House, 1977, p. 25). Different linguists have described translation in various ways based on their perspectives. At its core, translation is about moving a message from one language to another. Newmark (1981) argues that “translation theory is neither a theory nor a science, but the body of knowledge that we have, and have still to have about the process of translating” (p.1). Catford (1965) defines translation as “the replacement of textual material in one language by equivalent textual material in another language” (p. 20). Similarly, Savory (1968) points out that translation relies on a shared understanding of different ways of expressing ideas. Vermeer (1989, p. 222) notes that "language is part of culture,"

suggesting that translation involves more than just transferring a message; it also includes cultural elements. Therefore, translation should be viewed as both a linguistic and cultural process. It is not merely a language task; it is also about communicating across different cultures. Translating always requires engagement with two languages and two cultures, as they are interconnected.

Financial terminology has developed over centuries, with roots tracing back to ancient times. Today, these money phrases are influenced by globalization and the blending of different cultures, resulting in many borrowed terms and new expressions. This complexity makes it difficult to translate financial terms accurately. Many studies have tackled different topics in English language such as that of Najim (2012) who studied reference and substitution in English. Jassim and Najm (2023) also made a comparative study between English and Arabic dealing with the important elements in English and Arabic sentences.

Translating these terms is often one of the toughest tasks for interpreters, as each term carries specific meanings and implications that vary across languages and cultures. In translating financial texts, both theories and kinds of equivalence occupy a basic status impacting the final product in the target language (henceforth, TL) "A central concept in translation theory", yet a "controversial one" (Kenny 2001, p.77).

2.Literature Review

Research on the translation of financial and monetary terminology has become increasingly prevalent, emphasizing the different methods and strategies for translating financial and monetary texts between English and Arabic. According to Anderson (2010), "Translators, especially at the early stages of translation, face many problems when translating economic terms, in particular in finding an equivalent for the specialized word" (p.755). There are two main types of monetary and financial terms: cross-cultural or universal terms that are not tied to any specific culture, and culture-bound terms that relate to specific concepts or elements within

a particular language and culture. Common lexical challenges include issues like multiple meanings (polysemy), synonyms, word combinations (collocations), metaphors, and idioms.

Abdihakim, I. (2019) investigates the challenges facing translators while translating Arabic financial texts into English with a specific focus on Islamic financial banking terminologies. The study applied the qualitative approach.

In his article, Alje'eam, H. A. (2023) argues that equivalence is a first-rate project for translators of their paintings. Translating economic texts is crucial for reinforcing techniques of conversation and collaboration between nations in our globalized world, and translators have a crucial position in this process. Alje'eam's studies pursue to observe how equivalence works at each phrase degree and past while translating economic texts between English and Arabic. The studies indicate that reaching equivalence in these translations is possible. It also highlights the significance of economic translation, which has frequently been disregarded compared to literary translation.

In his paper, Salim, L. A. H. (2023) focuses on the theoretical and sensible components of "monetary translation". This system includes a couple of steps and is a complex form of bilingual communication geared toward creating the closest viable "herbal equal" of the unique text. It additionally strives for an excessive degree of accuracy compared to the source fabric. Yet, financial texts and financial phrases are hard to translate at once because of cultural and linguistic differences. Salim's study highlights that the interdisciplinary nature of financial translation complicates its definition. The term "monetary translation" includes a huge range of meanings as it can be applied to numerous fields together with enterprise, economics, and alternate. This variety influences the supply of texts from one-of-a-kind genres and styles. The realistic segment of this paper addresses the unusual challenges confronted with the aid of translators of monetary documents. The

researchers used translated abstracts from the AL Eqitisadi Newsletter posted using the University of Basrah as a sample to discover these translation troubles and recommend answers.

Ali, A. F., Shunmugam, K., and Alhebshi, S. H. (2023) look at how often predominant translation strategies—paraphrasing and defining—are utilized in bilingual dictionaries, especially for Islamic financial and monetary terms in Arabic and English. It additionally seems on the options of dictionary users, including translators and translation students. To conduct this evaluation, a specialized monolingual dictionary targeted at IFETs was reviewed, and one hundred phrases were randomly selected for observation. These phrases were analyzed both referentially and technically. The researchers searched for equivalent terms in specialized Arabic-English dictionaries. For IFETs that had been no longer located in those bilingual dictionaries, they had been translated into English using paraphrasing or defining strategies. The findings confirmed that paraphrasing with related words was used more regularly than defining. Specifically, the meanings of 31 terms were effectively conveyed through paraphrasing, while only one term was translated using a definition. This indicates that paraphrasing plays a crucial role in addressing the challenges of translating culturally specific terms. Additionally, a preliminary survey revealed that most respondents preferred using the defining technique over paraphrasing.

This paper covers some of the difficulties of monetary and financial literature at the level of words and collocations hoping to find solutions to such difficulties. It aims to fill the gap in literature when tackling the translation process of monetary and financial texts both from English into Arabic and vice versa. The research paper aims to address a significant gap in the existing literature concerning the translation of monetary and financial terminology between these two languages. While the field of translation studies has seen a growing body of work, particularly in general

linguistic and cultural exchanges, specific attention to monetary terms remains limited. Moreover, preceding works have frequently dealt with translation as a one-to-one equivalence, neglecting the contextual factors that influence the meaning. The loss of comprehensive studies that focus on those phrases hinders translators and practitioners from effectively bridging the linguistic divide. By concentrating on the contextual demanding situations confronted in translating monetary terms, this paper will fill a vital niche. It will provide insights into the interplay between language, subculture, and finance, thereby enhancing knowledge for translators, students, and specialists in both English and Arabic-speaking contexts. The studies may even contribute to the development of greater powerful translation strategies that acknowledge the intricacies of monetary language, in the end fostering better conversation in international financial markets.

3.Methodology

This study utilizes the Contextual Translation Analysis Model (CTAM) to explore the challenges of translating monetary terms between English and Arabic. The research aims to identify and analyze specific difficulties encountered in these translations, focusing on the cultural, linguistic, and contextual factors that influence accuracy and effectiveness. It employs a qualitative method, and a comparative approach is applied to analyze differences in translation strategies, while qualitative method helps to identify contextual misinterpretations and inaccuracies in translated financial documents. The data for this study consists of 50 financial documents, including annual reports, economic articles, and financial statements. These documents were selected based on their relevance and frequent use in financial contexts in both English and Arabic.

A comparative approach was utilized to uncover inconsistencies, inaccuracies, and contextual misinterpretations in the translation of financial terms, with particular focus on differences in translation strategies and their impact on the precision of

monetary terminology. The study also explored culturally and contextually nuanced terms, such as عقار ('aqār), which holds varying meanings across different schools of thought, such as the Hanafi and others, illustrating the complexity of achieving accurate and contextually appropriate translations. Additionally, ethical considerations were upheld throughout the research by exclusively analysing publicly available financial documents, ensuring confidentiality and adherence to ethical research standards.

By applying the Contextual Translation Analysis Model, developed by Khalil Bakir, the study provides a comprehensive understanding of the challenges in translating monetary terms between English and Arabic. Bakir's model emphasizes the importance of contextual factors—cultural, linguistic, and situational—when translating, ensuring that the translation process is not limited to literal meanings but also considers the broader context in which the terms are used. This methodology ensures a systematic evaluation of translation practices, offering insights and practical recommendations for improving accuracy and effectiveness in this specialized field.

4. Data Analysis and Discussion:

The data of this paper was taken from the *Financial Dictionary*, *Financial Terms Dictionary*, *Dictionary of Financial Terms*, and *The Dictionary of Economic and Financial Terms*, published under the supervision of the Securities and Commodities Authority (2012), as well as *A Dictionary of Islamic Terms* by Bashar Bakhour.

The collected statistics accommodate insights from formerly noted dictionaries and provide a comprehensive view of the troubles at hand.

Translators are confident that phrases like "dowry" and "alimony" bring profound cultural implications that move past their monetary cost. For instance, "dowry" is not best a monetary settlement but also displays social popularity and familial expectancies in many Arab societies. Translators mentioned that knowing these cultural nuances is vital for correct translation. The period "donation" became frequently stated as context based. In religious contexts, it could imply a sense of voluntary giving, whilst in other settings, it can denote compulsory contributions. Translators harassed the significance of spotting the context in which the term is used to deliver the intended meaning correctly. Respondents recognized "ransom" and "quality" as the toughest phrases to translate, bringing up their criminal and situational contexts. Researchers mentioned that these terms frequently require extra clarification to make sure clarity and prevent misinterpretation. Most translators can also hotel to using context-primarily based techniques, consisting of providing footnotes or extra explanations while translating complex terms. This approach reflects a growing recognition of the need for contextualization in translation exercises. The word "Alimony" is defined in the *Cambridge Dictionary* as a regular amount of money that a law court orders a person to pay to his or her partner after a divorce (the legal ending of a marriage). According to Bakhour (2012), it means "نفقة الزوجة" which is rendered into "Maintenance/ The wife's financial support" (p.577).

A word like "Dowry" in Arabic, "مهر" (mahr) encompasses not only the financial aspect but also societal expectations regarding marriage. Translators often struggle to capture the full meaning when rendering it as "dowry" in English, which may lack the same cultural weight. The word "مهر" (الصداق) is translated by Bakhour (2012) in *A Dictionary of Islamic Terms* as "The bride's marriage payment" (p.552). The dictionary author divides the word according to its use into (1) مهر المثل which means "The amount typically received as marriage payment by similar brides/

Proper bride dowry, i.e. the average bride dowry a woman of a particular social status, age etc. would receive upon marriage” (p.552). (2) مهر معجل which carries out the meaning of “The bride’s marriage payment, that is paid before the consummation of the marriage” (p.553). (3) مهر مؤجل which means “The bride’s marriage payment, that is paid only at the dissolution of the marriage by divorce or death” (p.553).

Here's a table summarizing the information from the paragraph:

Term	Arabic Term	Translation	Explanation
Dowry	مهر (mahr)	The bride's marriage payment	Encompasses financial aspect and societal expectations regarding marriage.
Proper Bride Dowry	مهر المثل	The amount typically received as marriage payment by similar brides	Average bride dowry a woman of a particular social status, age, etc., would receive upon marriage (p.552).
Immediate Marriage Payment	مهر معجل	The bride’s marriage payment that is paid before the consummation of the marriage	Reflects the immediate financial obligation (p.553).
Deferred Marriage Payment	مهر مؤجل	The bride’s marriage payment that is paid only at	Indicates long-term financial security for the bride,

Term	Arabic Term	Translation	Explanation
		the dissolution of the marriage by divorce or death (p.553)	payable at divorce or death

These thorough explanations highlight the complexities of meaning that can be found in a single term and the difficulties translators encounter when attempting to express not only the literal translation but also its cultural and contextual meaning. This serves as a reminder of how crucial cultural sensitivity is and how translators must possess a thorough knowledge of both the source and target languages to produce accurate and significant translations. These thorough explanations highlight the complexities of meaning that can be found in a single term and the difficulties translators encounter when attempting to express not only the literal translation but also its cultural and contextual meaning. This highlights the significance of cultural sensitivity and the necessity for translators to possess a thorough comprehension of both.

The term "allowance" reveals differences in familial structures. In English-speaking contexts, it is often seen as a form of financial education for children, while in Arabic cultures, it may serve as a means of providing for children's needs, reflecting parental responsibilities.

The concept of "debt" varies significantly between cultures. In Arabic, "دين" (dayn) may carry connotations of moral obligation, influencing how individuals understand and approach borrowing and repayment. This cultural lens complicates straightforward translations. The concept "debt" is translated in Dictionary of Financial Terms into "الديون قصيرة الاجل" (short-term debts) and "الديون بعيدة الاجل" (long-term debts). According to Bakhour (2012), the word "debt" which means "الدين"

comes from the verb "استدان" which means "to seek or demand a loan". He divides the word due to its usage as (1) "دين مرجو الاداء" which is related to "the law of *Zakat*, it refers to a good debt, expected to be returned by the debtor as against a bad or doubtful debt" (p. 199). (2) Valid debt which means "صحيح دين". (3) الضمّار الدّين which he defines as "Debt of which the payment is not hoped for" (p. 200).

Here's a table summarizing the information from the paragraph:

Term	Arabic Term	Translation	Explanation
Debt	الدّين (dayn)	The concept of borrowing and repayment	May carry moral connotations in Arabic, complicating translation.
Short-term Debt	الديون قصيرة الاجل	Short-term financial obligations	Financial terms commonly used in markets.
Long-term Debt	الديون بعيدة الاجل	Long-term financial obligations	Financial terms commonly used in markets.
Good Debt	دين مرجو الاداء	Debt expected to be returned	Related to <i>Zakat</i> ; considered a good debt, expected to be repaid.
Valid Debt	دين صحيح	Valid debt	A legally and morally recognized debt.
Bad Debt	الدّين الضّمّار	Debt not expected to be repaid	Debt for which repayment is not anticipated

Many of the monetary terms evolve in meaning based on the socio-economic context. For example, the interpretation of "loan" can differ significantly depending

on whether it pertains to personal finance or institutional lending, highlighting the necessity for translators to be well-versed in both cultural and economic contexts. It is translated in Dictionary of Financial Terms قاموس المصطلحات المالية الأكثر استعمالاً *يعير أو يقرض / إعارة أو قرض* into *الدينون قصيرة الاجل والدينون بعيدة الاجل* into *بأسواق المالية*. According to Bakhour (2012), the word “loan” in Arabic from the verb “استقرض” which means a person “sought or demanded a loan” (469). Then, he defines the word *القرض* as “Loan of fungible objects” (p.469) which is used “to give anything having value in the ownership of the other by way of virtue so that the latter could avail of the same for his benefit with the condition that same or similar amount of that thing would be paid back on demand or at the settled time/ It is that loan which a person gives to another as a help, charity or advance for a certain time (p.469). Afterwards, the researcher stated that *القرض الحسن* is found only in Arabic and Islamic religion and culture as a “Generous/goodly loan” (p.469) which could mean “An interest-free loan given for either welfare purposes or for fulfilling short-term funding requirements” (p.569).

Here's a table summarizing the information from the paragraph:

Term	Arabic Term	Translation	Explanation
Loan	قرض (qard)	Loan of fungible objects	To give something of value with the condition that it will be paid back on demand or at a settled time (p.469).
Loan (verb)	استقرض (istaqradha)	To seek or demand a loan	The act of requesting or borrowing a loan (p.469).

Term	Arabic Term	Translation	Explanation
Generous/Goodly Loan	القرض الحسن (al-qard al-hasan)	Generous/Goodly loan	An interest-free loan given for welfare purposes or short-term funding, found in Arabic and Islamic culture (p.469).
Personal Finance Loan	الديون قصيرة الأجل	Short-term debt	Loans for immediate personal financial needs.
Institutional Lending	الديون بعيدة الأجل	Long-term debt	Loans for long-term financial needs, typically involving institutions

The analysis underscored that context is critical for accurate translation. Terms like "salary" and "wages" can have different implications based on employment practices and labour laws in different regions, necessitating a nuanced understanding. Yet, the word 'wage' is rendered into *أجرة* which is derived from the verb 'أجر فلاناً' to mean "to hire someone". Bakhour (2012) defines it as "a contract involving hiring through which the services of a person or a legal entity or organization is rented out or leased against a mutually agreed-upon fee (the rent or leasing fee)" (p.7). he divides it into: *إجارة استهلاك* which means "Contract of tenancy in which the tenant rents a garden to consume the fruit growing in it" (p.7). بشرط *إجارة التمليك* which is translated into "Leasing of property to a party on the condition that it shall be sold to him after an agreed period on terms and conditions mentioned in the agreement of lease"(Bakhour, 2012, p.7).

Here's a table summarizing the information from the paragraph:

English Term	Arabic Term	Translation	Explanation
Salary		Terms like "salary" can have different implications based on employment practices and labor laws.	Requires nuanced understanding for accurate translation.
Wages	أجرة (ujra)	Wage	Derived from the verb 'أجر' meaning "to hire someone".
Wage (verb)	أجر فلاناً (ajar fulan)	To hire someone	Contract involving hiring services of a person or organization for an agreed fee (Bakhour, 2012, p.7).
Contract of Tenancy	استهلاك إجارة (ijarat al-istihlak)	Contract of tenancy in which the tenant rents a garden to consume the fruit growing in it	A specific type of hiring contract related to agricultural tenancy (Bakhour, 2012, p.7).
Leasing with Option to Buy	بشرط التمليك إجارة bisharti al-tamlik	Leasing of property to a party on condition it will be sold after an agreed period	Terms and conditions of lease agreement include a future sale (Bakhour, 2012, p.7)

Translators use various methods to convey the meanings of headwords, with paraphrasing and definitional techniques being the most common. Understanding the differences between these two methods requires a deeper examination, which has not been addressed in earlier studies. For instance, paraphrasing can involve using a

definition to clarify a term, as shown in the analysis. Therefore, the paraphrasing technique has several applications, such as explaining the meaning of a quote (Bussmann, 2006), summarizing spoken or written content (Longman, 2019), presenting multiple propositions (Bussmann, 2006), or providing several sentences with the same meaning (Burkhanov, 2010). It can also involve expressing thoughts using language glosses, including deictic and pragmatic expressions (Bussmann, 2006). The most important use of paraphrasing is interlingual, which refers to explaining a term from the source language that doesn't have a direct equivalent in the target language. Cultural or religious terms are prime examples of this phenomenon. Paraphrasing is commonly used to explain words that are challenging for various reasons. Baker (2018) identifies two main techniques for paraphrasing lexical units: Using a related word: Some ideas have equivalents in both the source and target languages, but their forms or usage may differ. To express these ideas naturally, However, when English words include prefixes like "dis-" or "mis-", the Arabic translation must also change to reflect the meaning.

In summary, “Translation by paraphrasing is an umbrella category of various translation sub-strategies that involve providing additional information to help readers recognize the referents of the source words in the absence of direct equivalents”.

Other translators resort to definitional translation which refers to “the provision of the intra-lingual or inter-lingual meanings of a linguistic expression, be it one word, a compound word, or a dictionary entry. According to Lew (2013), the definition in bilingual dictionaries is a more complex phenomenon due to the existence of two lemmata systems. Thus, lexicographers may give two definitions for a single entry, which has one sense in the source language but requires different equivalents in the target language. In this case, the user's point of view is important.

5. Conclusions

The findings reveal that translating monetary terms between English and Arabic involves navigating cultural significances, contextual variations, and linguistic nuances. By synthesizing insights from interviews, surveys, and case studies, this examination underscores the complexity of translation practices and the translators to undertake a context-aware technique. The consequences recommend more suitable education and assets for translators, aiming to improve the accuracy and cultural sensitivity of translations within the subject of economic phrases.

The study reached the following results:

- 1- It is viable to find equivalent monetary terms, which helps lessen discrepancies between the two languages. This is vital as globalization breaks down obstacles and promotes collaboration, admission to, and innovation.
- 2- It is important to bring the communicative means of the source language and find the nearest equal within the goal language.
- 3- The findings underscore the need for translators to be attuned not handiest to the literal meanings of phrases but also to their broader social implications, thereby improving the accuracy and relevance of translations in various contexts.
- 4- The research shows that bilingual dictionaries can be very helpful for translators in this field. They have looked at Baker's method of translating monetary phrases and argue that targeting equivalence in these phrases can be powerful.

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