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The Comparative Method in Teaching Specialized Languages of Different Systems (Arabic, Russian, English) Based on Borrowings in the Economics

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Abstract

The issue addressed in the title concerns not only courses of higher professional educational institutions devoted to comparative typological and comparative linguistics but also language courses included in the curriculum of master's and postgraduate degree, during the development of which the comparative method can significantly accelerate the process of language training, linguistic education per se, as well as expand the possibilities of multicultural education of students, affect the social development process of the student's personality, his professional adaptation and formation. Consideration of the use of the comparative method in teaching specialized Arabic, Russian, English based on borrowings in the field of economics is the purpose of our study.

The main research methods are the comparative method, the descriptive method, the analysis of foreign vocabulary in the media, business correspondence and dictionaries. In the study of the material, taking into account its specificity, descriptive and component methods were applied, as well as classification and systematization techniques.

The author represents the attempt of using during languages lessons the comparison results of the assimilation processes of the newest English borrowings in the economic sphere of the languages of different systems based on the modern standard Arabic and the modern Russian languages, focuses on the phonetic-graphical aspect, as results gives the analysis of the assimilation methods in every of the aforementioned languages, shows the classification of the borrowings in the economic terminology of these languages, represents the tables of linguistic units examples. As the result of this issue analyses some recommendation can be given to teachers-linguists, foreign languages teachers and educators of the comparative typological and comparative linguistics, who using in their courses work with economic texts, could develop some abilities of the student in everyday practice.

Keywords: language teaching, comparative method, language contacts, languages of different system, economic borrowings, borrowings in Russian, borrowings in Arabic, English-language borrowings, assimilation, assimilation of the borrowings, economic terms.

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Introduction

In the 20-21st centuries the intense development of economic innovations, the global approximation of the principles of socio-economic structures, the borrowing of ideas, forms and technologies of management that are actively occurring and are reflected in all modern lexical systems, economical in particular, of all currently functioning languages, including modern standard Arabic as well as the modern Russian and especially the English language. In this regard, the need for knowledge of several foreign languages is continuously growing in the multicultural world of the 21st century that is rather actual for professional development of the contemporary teacher.

In modern languages, the phenomenon of the reciprocity of knowledge, the dissemination of terms that have the same semantic value in different terminological systems, has been observed – in modern scientific discourse, it is known as interdisciplinary use of terms, which is also characteristic of the economic terminological system. A distinctive feature of the 21st-century economy is the ability to perceive, use huge amounts of information, complete digitalization, use of innovative technologies. All this is reflected in the vocabulary, and manifests itself precisely in the distribution of borrowings, as well as in the “flow” of terms (Mol', 2005). The issue of the use of the comparative method in teaching specialized Arabic, Russian, English based on borrowings in the field of economics concerns not only courses of higher professional educational institutions devoted to comparative typological and comparative linguistics but also language courses included in the curriculum of master's and postgraduate degree. The article discusses the possibilities of studying several foreign languages using the comparative method based on the example of borrowing in the field of economics, in particular.

With an increase in the number of comparative studies of various languages, a need arises for a method that could use the whole variety of linguistic structure based not only on the culture-historical continuity of the languages and ethnic groups. Wilhelm von Humboldt explained that new method and also the birth of the new discipline in comparative linguistics, the linguistic typology in particular (Ramishvili, 2001). It can be named in various ways: the contrastive-comparative method, the comparative method or the typological method. At first it was thought to be used in the researches of not-relative languages grammar structure. A. Schlegel, F. Schlegel, Humboldt, Schleicher (as cited in Alefirenko, 2014), Polivanov (1968) and others distinguished these facts. Later, the scope of this method expanded: typological phonology, typological lexicology, typological derivatology, etc. developed. So, speaking about different areas of the language, this method undergoes some modifications, but the main thing remains unchanged: the comparative method is a system of methods for studying both related and structurally different languages in order to identify common and distinctive properties and signs in them (Lehmann, 1993).

According to Ushakov (1992), the comparative method of describing and studying languages is one of the main methods in linguistic science and is used both in the course of a comprehensive, global study of two or more languages and in the process of comparing separate subsystems.

Using the comparative method of describing and studying languages can be useful not only for courses of higher professional educational institutions devoted to comparative typological and comparative linguistics but also language courses included in the curriculum of master's and postgraduate degree, during the development of which the comparative method can significantly accelerate the process of language training, linguistic education per se, as well as expand the possibilities of multicultural education of students, affect the social development process of the student's personality, his/her professional adaptation and formation, that is rather actual in the 21st century.

Purpose and objectives of the study

Consideration of the use of the comparative method in teaching specialized Arabic, Russian, English based on borrowings in the field of economics is the purpose of our study.

Literature review

The comparative method in linguistics is used to solve theoretical and practical problems. It received a certain recognition and development, that is reflected in a number of works. Wilhelm von Humboldt explained that new method and also the birth of the new discipline in comparative linguistics, the linguistic typology in particular. As we mentioned above, many scientists, including Ushakov (1992), distinguished and developed these facts. The founder of a comparative study of languages was Baudouin de Courtenay (1963), whose personal experience in comparative studies, theoretical foundation of the scientific method and the gradual formation of comparative linguistics in a special direction was unique.

One of the founders of the comparative method Shcherba (1958) outlined the ways of creating passive and active grammars under study language, emphasizing the importance of consciously overcoming difficulties, due to the impact of the mother tongue when learning a foreign language.

As for Yusupov (1987), he calls the comparative historical method the historical predecessor of the comparative method and he combines comparative historical linguistics, comparative linguistics and typology on the basis of their systematic cross-language comparison on which they are based, noting that

their goals and objectives, as well as methods and principles of comparing languages, are different, he also understands comparative linguistics as a branch of linguistics that studies languages in comparative terms.

The problem of using the comparative method in teaching is addressed in some researches covering various aspects, for example mutual influence of different languages in the process of learning.

Initially, it was assumed that knowledge of the mother tongue could affect the mastery of a foreign language. Later, scientists came to the conclusion that the new language is more influenced by the first foreign language, due to the identity of the techniques used to master it. Shechepilova (2005, pp. 54-57) believes that there are several levels of perception of information: deep structures, such as tense, mood, are built under the influence of the native language, the phenomenon of the “surface” layer (word order, verb control) - often under the influence of a previously studied foreign language. The native language is very important when programming utterances, and the first foreign language when implementing it.

Molchanova (2009, pp. 185-193) as a training system offers a cardinal “bilingual” approach, which involves the creation of conditions for switching from one language to another. At the same time, analyzing the degree to which the learner’s personality should become bilingual, it suggests the possibility of achieving not only receptive (understanding) and reproductive (repetition), but also productive (building an independent utterance) level. Interestingly, the implementation of this method is possible only in a language higher education institution in which students have a high level of language ability, with a high interest in the highest level of training. Less demanding is the classic comparative approach. It involves the search for analogies in the lexical and grammatical constructions of various languages in order to carry out a positive transfer and intensify the learning process. The main method of this approach is to rely on the positive experience of owning a native and a first foreign language.

Bim (2001, p. 8) determines the difficulty of comprehending a particular linguistic phenomenon depending on the location of analogues in the native and previously studied foreign. So, according to her assumption, the native, the first foreign or both at once can serve as a support for a positive transfer. In this case, the person most easily grasps those elements whose analogues exist in both the native and the first foreign languages, on the contrary, there will be no support at all if there are no similar phenomena in any of the familiar languages.

Analysis of the literature and scientific researches shows a large variety of assessments, opinions, attempts to explain the using of the comparative method. Thus, the comparative method can be considered recognized and widely used for practical and theoretical translation problems. Here, the method of

comparison is in demand, it is the basis of comparative analysis - a multilateral process that is the basis for the development and improvement of translation.

Concerning the issue of the language process comparison, to date, a vast array of information has been accumulated in the theory and practice of our research, revealing the scientific foundations and experience in the process of borrowing.

As Sapir stated, “the simplest kind of influence which one language may exert on another is the borrowing of words. When there is cultural borrowing there is always the likelihood that the associated words may be borrowed too” (Sapir, 1921, p. 206). All communications media, including radio, television and newspapers, are in constant need of new terms.

Historically a large number of researches have studied borrowing, among them those who analysed borrowing in the Russian language: Grot (1899), Bulich (1887), Krysin (1968), Vinogradov (1978), Timofeeva (1992), Rozental et al. (1994), Bogoslovskaya (2003), Marinova (2008); linguists worked with borrowing in the Arabic language: Yushmanov (1938), Krachkovsky (1955), Sharbatov (1961), Issawi (1967), Belkin (1975), Yunusov (1996), Baranov (2001), Shagal (2001), Mukhin (2005); researches discussed borrowing in the English Language: Haugen (1950), Korobova (1966), Eldarov (1986), Zatsny (1990), Smirnickij (1998), Aristova (1978), Bagiyan (2003), Bogoslovskaya (2003), etc.

In his work, Zeinab (2005) notes that the Arabic language academies were originally founded to discuss urgent issues concerning the Arabic language and, faced with an influx of borrowed words, to ensure that Arabic could be used in all of the sciences. This was necessary in order to maintain the currency of Arabic as a language in the modern era.

The problems of assimilations of the borrowing in the different languages have been researched for a long time, the following authors write about the latest researches of these problems: Abbatova (1992), Kitaygorodskaya (2000), Sadiq (2005), Marinova (2008), Dupliychuk (2010), Skvortsova (2008), Sinkova (2008), Al-Qadimi (2010), Bodnar (2012), Bagiyan (2003) and others.

Graddol’s recent statement reflects a linguistic modern reality: “The world’s language system is undergoing rapid change because of demographic trends, new technology, and international communication. These changes will affect both written and spoken communication” (Graddol, 2004, p. 26). The process of borrowing is one of the many ways in which technology affects a language.

In recent years, new scientific papers have appeared on the topic of studying the latest borrowings in modern Russian at the end of the 20th - beginning of the 21st centuries, for example, the works of Vaganova (2005), Kasyanova (2006), Zakhvataeva (2013). Among them, some works consider borrowing of the economic sphere during the period of globalization (Balakina & Visilitskaya, 2014; Ruzmetov, 2015). In the work "Globalisms in the modern Russian language" Kosyreva (2018, p. 8) presents a new class of words as part of the international vocabulary of the modern Russian language, called "globalism".

In our study based on the borrowings we rely on the researches of the founders of the comparative method and we agree with relying on the positive experience of owning a native and a first foreign language during language teaching. But taking into account peculiarity of the development of the Arabic Standard language borrowing process we should state that in some languages the process of assimilation is facilitated, in others the same process is not so popular, is going in its unique way. So, we are going to find the examples to prove this fact and then will use this information during our courses of Arabic, Russian and English.

Methodology

The main research methods are as following:

- the comparative method,
- the descriptive method,
- the analysis of foreign vocabulary in the media, business correspondence and dictionaries.

In the study of the material, taking into account its specificity were applied:

- descriptive and component methods,
- etymological analysis,
- the phonetic-graphical language analysis,
- the analysis of the assimilation methods,
- classification technique,
- systematization technique.

Experiment description and procedure

As part of this study, analysing foreign vocabulary in the media, business correspondence and dictionaries, we planned:

- to analyse history of borrowings in Arabic, Russian and English,
- to indicate sources of borrowings in every language,
- to analyse peculiarities of assimilation of the borrowed items,
- to classify ways of borrowings in these three languages, representing the structural-semantic and functional characteristics of one-component and multicomponent terms.

We also planned to divide borrowings in economics into thematic groups showing various terminology of the economic field of activity – trade, finance, bank system, marketing, etc.

The modern Arabic standard language, the modern Russian literary language are the richest languages with centuries of history, culture, science, literature. The processes of borrowing foreign vocabulary of the economic sphere in these languages are very intensive; in particular, borrowings from the English language are dominant among borrowings of the XX-XXI centuries.

The word borrowed from Indo-European languages is difficult to root already at the phonetic-graphical level in the structure of the Arabic standard language. This is because the Arabic specific graphics (the consonantal writing) will change significantly the phonetic-graphic image of the loanword. From the course of the Arabic language phonetics, students find out about the available in the Arabic language distinguished various methods and means of assimilation (descriptive method, the analysis of foreign vocabulary in the media, business correspondence and dictionaries, systematization technique):

1) all of consonants are taken away from a foreign word (ex. banknote – b, n, k, n, t) and replaced with similar in sound Arabic consonants (بنكوت), though emphatic consonants (ط, ظ, ص, ض) usually are not used;

2) so-called “long” graphemes are added ([a:] - ا, [u:] - و, and [i:] - ي or hamza(h) ء with corresponding vocalizers : [a:] - أ, [u:] - أُ, [i:] - إ), ex.: eng. stearling – إسترليني, fr. cliché – إكليشه-ة etc.);

3) long/short sounds vary with the use of the special diacritic signs (ex.: Internet – إينترنت, business – بيزنس, offset – أوفسيت, fax – فاكس, blank – أوزنك, archive – أرشيف, printer – بريتتر, phone – تلفون, mobile phone – موبايل, technology – تكنولوجيا etc.) (Gilyeva, 2015).

For the system of the Russian language as a recipient language it is much easier to adapt new words, which students will learn about in the courses of word formation and morphology of the Russian language: it is quite easy to find an alternative for foreign phonemes (ex. booking – rus. букинг, deadline – rus. дедлайн, merchandising – rus. мерчандайзинг, torrent – rus. торрент, topping – rus. топпинг, warrant – rus. варрант, etc.). This is because the Russian language has a graphic system similar to the systems of the European languages. Nevertheless, in modern Russian, the issue of phonographic mastering borrowed economic terms is rather ambiguous. Borrowed words in modern Russian can be divided into three groups based on the sound-letter relationship and the preservation of pronunciation (comparative method, the analysis of foreign vocabulary in the media, business correspondence and dictionaries, classification technique):

1) the borrowed word in the system of the recipient language retains pronunciation and sound-letter relationships, for example: accounting – rus. экаунтинг, blotter – rus. блоттер, blogger – rus. блоггер, back-wardation – rus. бэквардэйшн, goodwill – rus. гудвилл, establishment – rus. истеблишмент, management – rus. менеджмент, promoter – rus. промоутер etc.;

2) the borrowed word in the system of the recipient language retains the pronunciation of the word, but does not fully preserve the identity of its spelling, for example: barratry – rus. баратрия, bootlegger – rus. бутлегер, bubbler – rus. бабл, engineering – rus. инжиниринг, settlement – rus. сэтлемент, traffic – rus. трэффик, traveller's cheque – rus. тревелрс-чек, screening – rus. скрининг, taxfree – rus. тэкс фри etc.;

3) borrowing in the system of the recipient language is characterized by graphic variability - continuous, separate or through a hyphen, for example a) continuous from hyphen: rus. банкнот – bank-note, rus. каунтертрейд – counter-trade, rus. хайтек – high-tech etc.; b) hyphen from separate: rus. бизнес-план – businessplan, rus. билль-брокер – billbroker, rus. гросс-термз – grossterms, rus. димайз-чартер – demisecharter, rus. маркет-ордер – marketorder, rus. тест-маркетинг – testmarketing etc.; c) hyphen from continuous: rus. лиз-бэк – leaseback, rus. джек-пот – jackpot, rus. лэй-свай – layaway, rus. тайм-аут – timeout etc.

The phonographic structure of the Arabic language is different from the structure of Western European languages, and this is reflected in the appearance of an assimilated foreign word. This type of assimilation of borrowings, transliteration, is a common phenomenon in the modern Russian language, while in the Arabic – it is less productive. These are some examples of this type of assimilation: rus. аутсорсинг (eng. outsourcing) — أوتسورسينغ; rus. банкнот (eng. bank-note) — بنكнوت; rus. бизнес (eng. business) — البيزنس; rus. бланк (fr. blank) — بلانك; rus. камбио (it. Cambio) — كامبيو; rus. контракт (lat. contractus) — كонтратو; rus. протокол (gr. →fr. Protocole) — بروتوكول; rus. чек (eng. cheque) — شيك/صك; rus. биржа (dut. beurs, ger. Börse) — بورصة etc. Here are some examples of another type of assimilation – phonemic, it replaces foreign language sounds with the

sounds of the recipient language: rus. виза (eng. visa) – فيزا or فيا, the letter «В» is replaced by ف or ف; полис – بوليصة, the letter «П» is replaced by ب or alternatively it also uses the morphological assimilation (adding a letter, or its omission, a replacement of one vowel by another, addition of diacritic mark “sukkun” that indicates the absence of a vowel, it also can be vocalization of a consonant) پ (Munjid, 1975).

The Arabic language tends adapt borrowed words in the following ways (descriptive method, systematization technique): it uses descriptive compensation of the borrowed word (decompression), adjusts to certain formulas or models, selects originally Arabic word or expression. “Nakht” is another productive type of assimilation in the Arabic language. It represents the creation of a new word from two or more component words. This type of derivation consists in truncating one or more consonants; then, according to the models available in the language, the words are combined, vocalized, and thus the desired word is created. For example: رأس+مال – «a head of money» → رأسمال – capital; or رأسمالية → رأس+مال+ية – capitalism. One of the main criteria for adapting borrowed vocabulary to the Arabic standart language system is compliance with the rule of derivational analogy, i.e. bringing someone else's word under the Arab model – Arabization (التعريب). This method consists of assimilation of borrowed terms using Arabic derivational types, models, for example: rus. автоматизировать (eng. automate) - أتمت – rus. автоматизация (eng. automation) - أتمتة – rus. автоматизированный (eng. automated) - مؤتمت – rus. автоматический (eng. automatic) – أوتوماتي etc.

In the economic terminology of the modern Russian language, the foreign words are assimilated using following methods (comparative method, the analysis of foreign vocabulary in the media, business correspondence and dictionaries, classification technique):

a) transliteration (which adapts the graphic form of the original word into Russian graphic, ex.: rus. брифинг (eng. briefing), rus. дансинг (eng. dancing), rus. дистрибьютер (eng. distributor), rus. диспач (eng. despatch), rus. маркетинг (eng. marketing), rus. принтер (eng. printer), rus. скейтборд (eng. skateboard), rus. холдинг (eng. holding) etc.);

b) transcription (which requires the usage of certain Russian graphemes that reflect the sounds of consonant clusters in English, ex.: eng. establishment – rus. истеблишмент (sh - ш), eng. lunch – rus. ланч (ch - ч), eng. player – rus. плэйер (aye – эйе), eng. high way – rus. хайуэй (wa - уэ), eng. free way – rus. фриуэй (wa – уэ) etc.);

c) words with the full / partial loss of the original semantic value of the word, the reduction / expansion of the values of the word (ex: eng. underwriting – rus. андеррайтинг, eng. assignment – rus. ассигмент, eng. banking – rus. банкинг, eng. benchmarking – rus. бенчмаркинг, eng. business – rus. бизнес, eng. vending – rus. вендинг, eng. deadweight – rus. дедвейт, eng. dealing – rus. дилинг, eng. engineering – rus. инжиниринг, eng.

merchandising – rus. мерчандайзинг, eng. promoter – rus. промоутер, eng. recruitment – rus. рекруитмент, eng. service – rus. сервис, rus. hiring – rus. хайринг, etc.);

d) borrowed words using their original graphic, phonetic and orthographic form which are assimilated in the recipient language by the method of transplation (artificial transfer of lexical unit's graphemes from one language into another, ex.: SKU (Stock Keeping Unit, eng. – rus. единица удержания запаса), VIP (eng. Very Important Person – rus. очень важная личность), CIF (eng. cost – rus. цена + eng. insurance – rus. страхование + eng. freight – rus. фрахт), CAF (eng. Cost and freight – rus. стоимость и фрахт), FOB (eng. Free on board – rus. свободен на борту), HR (eng. Human Resources – rus. человеческие / кадровые ресурсы), PR (eng. Public Relations – rus. связи с общественностью), CIO (eng. Chief Information Officer – rus. директор по информационным технологиям), КАМ (eng. Key Account Manager – rus. менеджер по работе с ключевыми клиентами), ИТ (eng. Informational Technologies – rus. информационные технологии) etc. (Gilyeva, 2017).

A significant number of borrowings from various languages, covering a rather wide subject-conceptual spectrum was found in the process of working with economic texts, commercial business papers during this research. It should be noted that the borrowed economic vocabulary from European languages from the 20th to 21st centuries largely derives from the English language. The Internet, electronic mass media are a new way of intensive distribution of modern borrowings from the English language, actively spreading its influence in all languages of the world at present, turning into a global language of the 21st century.

The English language has adopted a huge number of foreign words into its lexical composition, which gives grounds for some linguists to classify it as a Roman-Germanic group, or classify it as a language of international origin, but almost no one disputes that English remains a Germanic language at the levels of grammar and phonetics. Students learn from the course of the history of the English language that modern English is the language of international communication, science, new technologies, the language of the media, the Internet, the global language of the 21st century – it has always been actively interacting with different languages of the world civilization on the levels of culture integration and intercultural borrowing (descriptive method).

Over the course of its whole great history of formation, the English language went through a large number of stages of development. In the word-stock of modern English, various historical layers, unequal in appearance, in character and in size, are more or less visibly distinct from each other. Moreover, the lexical composition of the English language outlines the following grouping of words: words, undoubtedly borrowed and assimilated (from the Scandinavian languages, French, Latin and Greek languages and other languages); old language lexicon; words that are not borrowed and not old, but formed at a relatively later time from borrowings or dated material .

Currently, in the vocabulary of modern English, the proportion of native Anglo-Saxon words is only about one third. A large percentage are words from the Scandinavian languages, as well as German, Dutch and other Germanic languages. The words borrowed from Latin and Roman languages make up over 60 percent. The Modern English includes borrowings from languages such as Chinese, Arabic, Japanese, Russian, Czech, Turkish, Hindi, Yiddish, North American Indian Austronesian languages and others.

The economy was and is an area of activity that began to take shape even in the ancient world, developed, accumulated knowledge. Economic terms have passed into the English language, mutating both structurally and semantically. An etymological analysis of basic economic terms in the English language shows that the borrowing of some words and word-formation models occurred at an early stage in the emergence of economic science itself. Lexical units were actively borrowed from Latin, French. Some original English lexical units were nominated in other concepts due to the development of economic science and replenishment of the lexicon. For example, the lexical unit cash occurred in the 1590s and was borrowed from the Middle French *caisse*, in the meaning of “money box”; from Latin *capsa* in the meaning “box”. The lexical unit assets was borrowed from the Anglo-French *assez*, assets “sufficiency, satisfaction, compensation”, “real estate”; in English, the phrase *averassetz* was used in the meaning of having a sufficient amount, from which later the lexical unit assets derived; the singular form was originally used, but due to the influence of the French language, the ending *-s* was added. Here are other economic borrowings (etymological analysis): Latin - taxation (1325), margin (1350), consignment (1530) ratio (1636), interest (1425); Latin-French - cost (1200), price (1200), money (1250); French - profit (1263), sale (1300), revenue (1419), cash (1593); English-French - assets (1338), carry (1636) and others.

English is increasingly distributed throughout the world, provides international communication and helps to unite the world community while meeting all the requirements of a global language. The global spread of the English language has led to the emergence of a large layer of international vocabulary of English origin, functioning in many languages. The documentary evidence of this phenomenon is the functioning of vocabulary units of English origin in 16 European languages recorded in the Dictionary of European Anglicisms edited by Görlach (1997).

Results

The table below summarizes the data obtained (10% of examples), economic borrowings from English in the modern Russian and the modern Arabic standart language. Borrowings are divided into thematic groups with the indicated source of each borrowing; they are classified by the method of expression, representing the structural-semantic and functional characteristics of one-component and multicomponent terms showing various terminology of the economic field of activity – trade, finance, marketing, etc. (the comparative method, the

analysis of foreign vocabulary in the media, business correspondence and dictionaries. etymological analysis, classification and systematization techniques).

<i>Russian equivalent, borrowing method</i>	<i>Borrowing Source, English</i>	<i>Ways of the Borrowings Expression in Modern Standart Arabic</i>		
		<i>Native Arabic word</i>	<i>Arabic Descriptive Borrowing Compensation (Decompression)</i>	<i>Transliterated borrowing</i>
<i>Banking System Terms</i>				
Аутсорсинг (transliteration)	eng. outsourcing			أوتسوسينغ، أوتسور سينغ
Алиенация (transcription)	eng. alienation		عملية تغيير صاحب الأوراق المالية	
Банкнот (transcription)	eng. bank-note	ورقة مصرفية، ورقة نقدية،		بنكنوت
<i>Trade System Terms</i>				
Баннер (transliteration)	eng. banner	لافتة	لوحة إعلانات	
Бай-бэк (transliteration)	eng. buy-back		تسديد ثمن معذات الإنتاج من المنتج	
Бартер (transliteration)	eng. barter	مقايضة	مبادلة عينية	
Бренд (transliteration)	eng. brand		علامة تجارية مشهورة	
Демпинг (transliteration)	eng. demping		الإغراق التجاري، الإغراق السلعي،	
Импорт (transliteration)	eng. import	إستيراد		
Экспорт (transliteration)	eng. export	تصدير		
<i>International commercial Terms</i>				
Дедвейт (transcription)	eng. dead-weight		حمولة حقيقية	ديدفيت
Демуредж (transcription)	eng. demurrage	تعويض، غرامة	غرامة التأخير في شحن وتفريغ السفينة	
Диспач (transcription)	eng. dispatche	مكافأة		
Инкотермс (transliteration)	eng. Incoterms			إنкотерм
CIF (transplanting)	eng. cost insurance freight		تسليم ميناء الوصول	سيف
Тайм-шит (transliteration)	eng. time-sheet		وثيقة الوقت	تايمшит

<i>Economical Roles Terms</i>				
Брокер (transliteration)	eng. broker		وسيط في البورصة، سمسار الأسهم الماليّة	
Бенефициар (transcription)	eng. beneficiary	مستفيد		
Дилер (transliteration)	eng. dealer	متعامل		
Менеджер (transliteration)	eng. manager	مدير، مدير		
<i>Business Terminology</i>				
Бизнес (transcription)	eng. business	الأعمال		البيزنس
Клиринг (transliteration)	eng. clearing	مقاصّة		كليرنج
Венчур (transcription)	eng. venture	مخاطرة		
Гудвилл (transliteration)	eng. goodwill		سمعة في الأوساط التجاريّة	
<i>Names of Economic Objects and Institutions</i>				
Концерн (transcription)	eng. concern		إتحاد إحتكاريّ للمنشآت	كونسرн
Фактория (transcription)	eng. factoring	تعميل		
<i>Names of Documents</i>				
Коносамент (transcription)	eng. consignment		وثيقة اشحن	
Чек (transcription)	pers., eng. cheque	صكّ		شيك

The main scientific result is as follows: as a result of the development of this problem, we see that the methods of assimilation of borrowings from the English language in Arabic and Russian languages have their own specifics. The phonetic-graphic structure of the Russian language has no special structural differences from Western European languages, as in Arabic, which greatly facilitates the process of assimilation of a new foreign word. In the modern Russian language, the following methods of borrowing development prevail: transliteration, transcription and transplantation - methods less common in the modern Arabic literary language. The Arabic linguistic tradition in assimilating borrowings due to the specifics of the graphics has long adhered to the method of descriptive compensation (decompression), fitting to model formulas, and replacing the latest foreign borrowings with original Arabic equivalents.

Discussions

Debating point: it is logical to conclude that newest borrowings, especially from English, are adapting to the system of the recipient language, often being absorbed at a degree that the native speakers of this language sometimes do not understand the foreign language origin of such without etymological analysis. In some languages the process of assimilation is facilitated as in Russian, in others the same process is not so popular as in Arabic.

Today in many languages of the world there is a semantic transformation of material borrowings, and the introduction of semantic borrowings. At the turn of the 20th – 21st centuries, especially at the beginning of the 21st century, the borrowings, in particular from the English language, is the main source of neologization, neogenesis of the Russian language system and many other languages. A significant amount of borrowings is observed in the modern Arabic standart language and the modern Russian language.

Conclusion

The comparison results of the processes of economic borrowings assimilation in languages of different systems, for example, the modern standart Arabic, the modern literary Russian, the modern standart English languages, the phonetic-graphical language analysis, the analysis of the assimilation methods in every of the aforementioned languages, the classification of the borrowings in the economic terminology of these languages allow to create on the base of this classifications and analysis some new term glossaries, dictionaries articles and parts of the reference books on the newest borrowings in the economic sphere. All that mentioned can be used in further educational process teaching specialized Arabic, Russian, English languages based on borrowings in the economics, can significantly accelerate acquisition of several foreign languages that meets today's requirements. As the result of this issue analyses some recommendation can be given to teachers-linguists, foreign languages teachers and educators of the comparative typological and comparative linguistics, who using in their courses work with economic texts, could develop some abilities of the students such as proceeding of the etymological analysis, linguistics analysis, the comparative typological analysis while translating.

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