



Difficulties Encountered by Postgraduate Translation Students in Translating English–Arabic Banking Terminology

Mujeeb Ali Murshed Qasim ^{1,*}, Elham Dahan Hussien Fadhel ²

1. Department of English - Faculty of Language - Sana'a University -Yemen

2. Department of English - Community Center for Translation & Language Teaching - Sana'a University -Yemen

*Corresponding author: Mojeebwd@yahoo.com & dahanelham28@gmail.com

Keywords

1. Banking Terminology
2. postgraduate translation students
3. challenges
4. translation strategies

Abstract:

The present research paper investigates the challenges faced by postgraduate translation students at Yemeni universities when translating banking terminology from English into Arabic. It also identifies the main reasons behind these challenges and proposes effective solutions. It adopts the descriptive analytical method employing the qualitative-quantitative approach. For data collection, the research employed three instruments to achieve its objectives. Firstly, a test, including thirty-four diversified English banking terms, was conducted to examine the challenges encountered by postgraduate translation students. Secondly, a close-ended questionnaire was administered to postgraduate translation students to find out the main reasons behind these challenges. The questionnaire comprised fifteen statements. Thirdly, another closed-ended questionnaire with twenty-six statements was used to identify solutions for these challenges. The research findings revealed that postgraduate translation students face significant lexical challenges when translating banking terminology. This is primarily due to their limited knowledge and inadequate training in commercial translation in general, and banking terminology in particular. The findings presented effective solutions and recommendations to overcome these difficulties, emphasizing the need for students to possess sufficient practical knowledge and employ appropriate strategies when translating banking terms.

الصعوبات التي يواجهها طلبة الدراسات العليا في ترجمة المصطلحات البنكية من اللغة الإنجليزية إلى اللغة العربية

مجيب علي مرشد قاسم^{1*} ، إلهام دحان حسين فاضل²

1. قسم اللغة الإنجليزية - كلية اللغات - جامعة صنعاء - اليمن

2. قسم اللغة الإنجليزية - مركز الترجمة وتعليم اللغات - جامعة صنعاء - اليمن

* المؤلف: Mojeebwd@yahoo.com & dahanelham28@gmail.com

الكلمات المفتاحية

1. المصطلحات المصرفية
2. طلبة الدراسات العليا في الترجمة
4. التحديات
5. استراتيجيات الترجمة

المخلص:

تهدف هذه الورقة البحثية إلى التحقق من الصعوبات التي يواجهها طلبة الدراسات العليا في الترجمة في الجامعات اليمنية عند ترجمة المصطلحات المصرفية من اللغة الإنجليزية إلى اللغة العربية لمعرفة الأسباب الرئيسة التي تكمن وراء هذه الصعوبات واقتراح حلول فعالة. وقد استخدمت الدراسة المنهج الوصفي والكمي، بالإضافة إلى ثلاث أدوات لجمع البيانات اللازمة لتحقيق أهداف البحث، وتشمل: إجراء اختبار يشمل 34 مصطلح مصرفي متنوع للتحقق من الصعوبات التي يواجهها طلبة الدراسات العليا في الترجمة عند ترجمة المصطلحات المصرفية من اللغة الإنجليزية إلى اللغة العربية. وقد تم إجراء استبيان للطلبة يشمل 15 فقرة بهدف معرفة هذه الصعوبات وإجراء استبيان آخر لمدرسين الترجمة بالجامعات اليمنية، يتكون من 26 فقرة، بهدف إيجاد الحلول المناسبة لهذه الصعوبات. وأظهرت نتائج البحث أن طلبة الدراسات العليا في الترجمة يواجهون صعوبات معجمية بشكل كبير عند ترجمة المصطلحات المصرفية، وذلك بسبب قلة معرفتهم وعدم كفاية تدريبهم على الترجمة التجارية بشكل عام، وترجمة المصطلحات المصرفية بشكل خاص. كما قدم البحث الحلول الفعالة والتوصيات اللازمة للتغلب على تلك الصعوبات، مؤكداً على ضرورة امتلاك الطلبة لمعرفة عملية كافية واستخدام الاستراتيجيات المناسبة في ترجمة المصطلحات المصرفية.

1. Introduction

Translation indeed holds a significant role in facilitating communication between different languages, serving as a crucial means of exchanging information and knowledge. Its essence lies in conveying meaning from one language, known as the SL, to another language, referred to as the TL. This act of communication plays a vital role in fostering understanding and connection between nations. One such definition posits that translation involves “rendering the meaning of a text into another language in the way that the author intended the text” (Newmark, 2003). This definition emphasizes the importance of preserving the author’s intended meaning, highlighting the responsibility and precision required in the act of translation.

According to Nida (2001), translation is described as the act of transferring the meaning of a text from one language into another, guided by three principles: faithfulness, expressiveness, and elegance. Therefore, translation is emphasized as a “useful case for examining the whole issue of the role of language in social life” (Hatim & Mason, 2014).

Banking translation emerges as one of the most crucial and intricate forms of translation, presenting numerous challenges for both translators and students. This specialized field deliberately utilizes a diverse array of terminology and expressions within the banking context to serve different purposes. However, translating these terminologies and expressions becomes particularly problematic due to several factors that can impact the translatability of banking documents.

The complexity of banking terminology stands as a primary hurdle for postgraduate translation students. The selection of the most suitable method to ensure a high-quality translation poses a significant challenge in this domain. Given the intricacies and nuances associated with banking language, students often encounter difficulties in comprehending these terminologies and deciding on the most effective strategies to achieve accurate and precise translations. The multifaceted nature of banking translation demands a comprehensive understanding of both financial concepts and

linguistic intricacies, making it a formidable task for those engaged in the translation of banking documents.

Indeed, successful banking translation necessitates a multifaceted skill set from postgraduate translation students. Beyond general language competence in SL and TL, they need a thorough knowledge of specialized banking terminology and its nuances. In addition, a strong familiarity with banking terminology is crucial. Without a proper background in banking terminology, students are prone to making significant errors and causing misunderstandings with potentially serious consequences, such as legal disputes or financial losses. Consequently, expertise or specialization in translating banking terminology is highly advantageous for those aiming to excel in this demanding area.

Iman (2020) emphasized that translators need to consider several critical aspects. Among these, the selection of the correct equivalence for a word and its appropriate use within the given context are paramount. Furthermore, the formality levels of the original and target text should be taken into account. Similarly, Baker (1992) explored into the concept of co-occurrence tendencies at a propositional level. She clarifies that the propensity of certain words to co-occur is tied to their propositional meanings. The propositional meaning of a word or utterance, as Baker explains, is derived from the relationship between the word and what it refers to. In cases where a translation is deemed inaccurate, it is often attributed to issues related to propositional meaning. For instance, the term ‘cheque’ is more likely to co-occur with words like ‘bank,’ ‘pay,’ and ‘money’. This insight underscores the importance of understanding not just the individual meanings of words, but also their contextual associations, in achieving accurate and contextually appropriate translations.

2. Statement of the Problem

Banking translation involves a highly sensitive process. Adequate training is essential for translators to become proficient in translating banking texts, which differ significantly from other types of documents in terms of language usage and intended purpose. It has been

observed that postgraduate translation students in both public and private universities in Yemen encounter challenges when translating banking terminology. These challenges include difficulties in employing appropriate strategies for translating abbreviations, acronyms, and phrases, particularly in selecting the most suitable strategy for translating such instances. Maintaining loyalty to the concepts of the SL text is crucial, especially when dealing with sensitive materials like banking documents. A lack of conceptual accuracy in these texts can result in significant consequences, such as capital loss if concepts are not semantically well-transferred. Therefore, this research intends to explore the strategies employed by these students for translating such terminology and to identify and discuss the challenges they face during this process.

3. Objectives of the Research

This research aims to examine the challenges encountered by postgraduate translation students at Yemeni universities when translating banking terminology from English into Arabic. It seeks to find out the main reasons behind the challenges encountered by postgraduate translation students when translating banking terminology from English into Arabic. It also attempts to identify the strategies used and solutions suggested for translating banking terminology.

4. Significance of the Research

This research is distinguished by addressing the gap in the field of banking translation, offering valuable insights for commercial translators, particularly those specializing in banking. The research's significance is emphasized by the prevalent inadequacies in the translation of certain banking documents. By examining the difficulties faced by postgraduate translation students in translating banking terminology from English into Arabic, this research aspires to offer solutions and recommendations that will serve as a valuable and beneficial resource for scholars, instructors, researchers, translators, and students enrolled in translation programs at Yemeni public and private universities.

5. Limitations of the Research

The present research is limited to investigating the challenges encountered by Yemeni postgraduate translation students when translating specific banking terminology found in designated English banking documents of all types. It is conducted within translation programs at both public and private Yemeni universities. In the public sector, the research includes the Community Center for Translation & Language Teaching (CCTLT) at Sana'a University and the Department of English at Ibb University. In the private sector, it includes the Yemen Academy for Graduate Studies and the University of Science and Technology during the academic year 2022/2023.

6. Sample of the Research

The present research contains two samples: The first includes postgraduate translation students from various Yemeni universities, both public and private. Specifically, it contains 12 students from the Department of Translation at the Faculty of Languages and 19 students from CCTLT at Sana'a University; 4 students from the Department of Translation at Ibb University; 10 students from the Department of Translation at Yemen Academy for Graduate Studies; and 10 students from the Department of Translation at the University of Science and Technology. The postgraduate translation students comprised a valuable sample for understanding how they approach the challenges of translating banking terminology from English into Arabic. The second sample consists of 20 translation instructors employed at Yemeni universities, all of whom possess professional experience in teaching commercial translation.

7. Research Methodology

The research adopts the descriptive-analytical method. Two distinct approaches to data collection are employed: the quantitative approach, implemented through a Translation Test, and the qualitative approach, executed through close-ended questionnaires. The research meticulously followed a systematic set of steps to ensure a thorough and well-documented research process, including reviewing theoretical literature and empirical

studies; developing data collection instruments; consulting a panel of experts; identifying population and sample; establishing validity and reliability; analyzing and interpreting data; presenting results; drawing conclusions; and presenting recommendations and suggestions.

The research employs three tools. First, it uses a Translation Test to collect the data pertaining to the first objective of the research, aiming to identify the challenges encountered by postgraduate translation students at Yemeni universities when translating banking terminology from English into Arabic. We have requested permission to collect the materials for the Translation Test from CCTLT, Yemen Commercial Bank, and Yemen Bank for Reconstruction & Development, focusing on documents such as bills of lading, credit card applications, application forms for documentary credit, letters of guarantee, application forms for foreign transfers (SWIFT), requests for opening documentary credit, guaranteed customer agreement for issuing letters of guarantee, application forms for opening irrevocable D/A account statements, and demands of transfer.

Second, we use a close-ended questionnaire (Postgraduate Translation Students' Questionnaire) that is designed and developed with the purpose of achieving the second objective of the research by gathering information on the factors contributing to the difficulties faced by postgraduate translation students when translating banking terminology from English into Arabic. The validity of the questionnaire is assessed by the same panel of experts, who provided comments and recommendations on the appropriateness of all the statements included in the questionnaire. The finalized questionnaire consists of 15 statements and is divided into four dimensions of difficulties in translating banking terminology.

Finally, we use a close-ended questionnaire (Translation Instructors' Questionnaire) in order to achieve the third objective of the research, aiming to identify solutions to overcome challenges in translating banking terminology from English into Arabic. The final draft of the questionnaire consists of 15 statements. Moreover, in response to the

experts' feedback, an additional 11 statements are introduced to enhance the questionnaire.

8. Previous Studies

In the field of translation studies, various scholars have explored different aspects of translation problems, particularly focusing on semantics, cultural nuances, and lexical challenges in English-Arabic translation. In the present research, we have discussed more than twelve previous studies spanning from 2010 to 2022. While previous studies have focused on similar themes and topics, our research contributes unique perspectives and approaches to the understanding of translation challenges in the context of banking terminology.

Most previous studies have underscored that the challenges encountered in translating banking terminology predominantly revolve around semantic nuances and cultural disparities. The explored literature primarily scrutinizes the difficulties experienced by both students and translators when comprehending these linguistic intricacies. However, it is noteworthy that the current research deviates from the prevailing research landscape. Unlike earlier studies, this research specifically investigates the challenges confronted by postgraduate students in translation departments. Furthermore, it extends beyond merely identifying these challenges and delves deeper into uncovering the root causes behind the difficulties encountered when translating banking terminology. The ultimate goal is not only to pinpoint these issues but also to propose viable solutions. Thus, the present research not only contributes to the existing body of knowledge but also endeavors to offer practical insights and remedies for the identified translation challenges in the field of banking terminology.

9. Theoretical Framework

The translation process involves conveying and reproducing the intended meaning of a text using a significantly different language structure. Fitriyah (2020) elaborates on this process, emphasizing the study of the lexicon, grammatical structure, and communication context of the SL text. This analysis aims to determine the meaning and subsequently

reconstruct it using the natural forms of the receptor language. Building upon the understanding of the translation process, Hatim and Mason (2014) assert that “translation is a process of conveying messages across linguistic and cultural barriers”. Similarly, Qasim and Annuzaili (2021) stated that “the act of translation relies on the translator's cognitive and cultural background, experience, and awareness, among other elements, of both source and target texts”. This perspective reinforces the idea that translation serves as the bridge connecting two languages to deliver meaning from one to another. In line with this, Nida and Taber (1974) emphasize that the success of a translation depends on its effectiveness as a communication bridge between different language backgrounds. Translators strive to honor the literary demands of the original text while overcoming language boundaries.

The term commercial translation is commonly used to denote a specific area of translation activity or a course within translator training programs. Despite its convenience, it is a broad and generic term containing a range of translation activities that utilize various tools and are applied to diverse text types serving different functions or purposes (Olohan, 2015). Commercial translation is defined by Holmes (2021) as any translation work undertaken directly or indirectly for commercial purposes. Olohan (2015) notes that the recognition of commercial translation as a distinct and recognized profession on an international scale has coincided with an increased public awareness of the significance of the commercial translating profession. Commercial translation involves handling diverse document types such as business plans, blocks of tender documents, invoices, account statements, consignment bills, offers, credit requests, guarantee letters, feasibility reports, and audit reports.

Translation strategies, as described by Derrida and Venuti (2001), include “basic tasks of choosing the foreign text to be translated and developing a method to translate it. Both of these tasks are determined by various factors: cultural, economic, and political”. Translation strategies naturally evolve in response to

cultural contexts within a given country. Some strategies are intentionally domesticating, aiming to assimilate the foreign text into the local culture. Conversely, others are foreignizing, driven by a desire to maintain linguistic and cultural distinctions, deliberately deviating from prevalent domestic norms and values.

Newmark (2003) distinguishes between translation methods, which relate to whole texts, and translation procedures, which are applied to sentences and smaller language units. He identifies various methods of translation, including word-for-word translation, literal translation, faithful translation, semantic translation, adaptation, free translation, idiomatic translation, and communicative translation.

Baker (2006) defines a translation strategy as a procedure for solving problems encountered in translating a text or a segment of it. These strategies include borrowing, calque, literal translation, and oblique translation, which consists of transposition, modulation, equivalence, and adaptation. Alwazna (2014) introduces the strategy of transliteration, defining it as “transliteration, which refers to the transcription of the term stated in the SL text with the use of the receptor language alphabets and is often italicized or placed between two inverted commas”. On the other hand, the technique of description involves substituting a term or expression with a detailed description of its form and/or function.

The translation of banking terminology demands a translator's proficiency and qualifications to fully comprehend the original text, allowing for an understanding of the document's overall structure. This process involves a thorough semantic and lexical analysis of unfamiliar terminological units, requiring the translator to draw upon their knowledge and experience in the field of translating banking terms. Translating banking terminology from English into Arabic poses a particular challenge for postgraduate students and translators, necessitating extreme attention and concentration. Successful translation in this context requires not only a solid understanding of banking terminology but also the ability to

apply this knowledge accurately and acceptably in the translation process.

Postgraduate translation students are expected to possess comprehensive knowledge of banking terminology and employ it effectively in their translations. This proficiency goes beyond what dictionaries or grammatical rules can provide, requiring a deeper understanding and application of the nuances specific to the banking domain. Some common challenges encountered in translating banking terminology include dealing with abbreviations, acronyms, and intricate word structures. Addressing these challenges requires a translator to comprehend the complexities of financial language with precision and expertise.

Baker (1992) notes that register-specific collocations extend beyond the typical set of terms found in specialized dictionaries and glossaries. For instance, in banking terminology, the Arabic equivalent for the fixed expression 'bookkeeping' is 'إمساك الدفاتر'. This illustrates how understanding register-specific collocations involves more than just a list of terms; it requires an awareness of the specific linguistic expressions associated with a particular domain.

The challenge lies in translating non-traditional banking terms, which often pose difficulties for translators. To address this, translators should adopt various strategies: (a) studying bilingual documents with similar topics, (b) seeking advice from seniors or colleagues, (c) consulting online glossaries, (d) referring to bilingual online dictionaries, and (e) consulting monolingual offline/online dictionaries. These strategies help in identifying suitable term candidates for translation. The translation process involves understanding the text and banking terms, finding equivalent terms, deciding on target terms, and finalizing the translation.

When translating unfamiliar banking abbreviations or acronyms, especially alphanumeric designations, Gazizova and Ilyushkina (2016) emphasize the use of special reference books, explanatory glossaries, or search engines. The clarification of meanings can often be sought directly from banks through provided phone numbers or email addresses. In banking documentation translation, the focus

goes beyond the correct translation of specialized vocabulary to ensure the precise translation of common vocabulary.

In a study by Buansari et al. (2020) analyzing banking terminology in legal documents, only ten out of Newmark's eighteen translation procedures were identified as being applied. These procedures include Literal Translation, Transference, Naturalization, Functional Equivalent, Descriptive Equivalent, Synonym, Shift or Transposition, Reduction and Expansion, Equivalence, Adaptation, and Couplets.

Translating banking terms from English into Arabic presents considerable challenges and difficulties for students. Arabic, despite being a dynamic language with a wealth of specialized terms, poses complexities in the banking domain. Challenges include the intricate and ambiguous nature of certain banking terms, the varied meanings associated with abbreviations and acronyms, limitations imposed by language characteristics such as grammar and lexicon, the evolving nature of languages with new words replacing obsolete ones, a dearth of updated English-Arabic commercial dictionaries, and a scarcity of translated materials into Arabic. The lack of banking knowledge and commercial translation experience among students or translators further complicates the translation process. The use of foreign languages and the absence of unified terms in Arabic contribute to these challenges, leading to translations that may not meet the desired standards.

10. Data Analysis, Results and Discussions

This section presents the analysis of the results gleaned from the research-employed tools. It starts with analyzing the results obtained from the Translation Test regarding the challenges encountered by postgraduate translation students when translating banking terminology from English into Arabic. It proceeds with the results of a close-ended questionnaire administered to the postgraduate translation students to explore the reasons behind these challenges. Following that, it discusses the results of the close-ended questionnaire administered to translation instructors in relation to the possible solutions that

postgraduate translation students may follow to overcome these challenges.

A. Translation Test

Translation Test is the primary tool to achieve the first objective of the research by examining the challenges encountered by postgraduate translation students at Yemeni universities when translating banking terminology from English into Arabic. The focus is not only on identifying difficulties but also on uncovering the solutions employed by postgraduate translation students to address these challenges. We will present some examples of both acceptable and unacceptable answers to be included in the discussion. The selected answers are the most adequately representative and illustrative suggestions that reflect the real nature of the complexities associated with translating each term. The key and unique findings will only be presented in a written form instead of a tabular format to reduce space in this paper. The Translation Test includes thirty-four items which are systematically categorized into the following three groups, with each category discussed based on its respective statistical outcomes:

I. Translation of Banking Phrases

In the translation of banking phrases, the term **'daily transactions counter'** was the most difficult term in this category, with only 5.5% of the participants providing an acceptable translation such as 'عدد الحركات اليومية'. Remarkably, this term exhibited the highest percentage of unacceptable translations, standing at 81.8%. This indicates that the participants faced substantial challenges in finding suitable translations, leading to a notable difficulty in rendering this term accurately. A considerable portion of responses (12.7%) remained blank, indicating a struggle to identify appropriate translations. Noteworthy is the presence of unacceptable translations, including 'مكتب', 'عداد الانتقال اليومي', 'كاونتر', 'حاوية للنقل اليومي', 'المعاملات اليومية النقل'. These examples illustrate the diverse attempts made by participants, further emphasizing the complexity associated with translating specific banking terminology.

With regard to the term **'guaranteed customer agreement'**, it emerged as one of the most complicated terms, with only 18.2% of participants delivering acceptable translations. The adaptation strategy proved effective for those who succeeded, resulting in acceptable translations such as 'اتفاقية ضمان العميل'. However, a significant 80.0% of participants struggled to find acceptable translations, leading to a variety of confusing attempts and providing unacceptable translations like 'اتفاقية موافقة', 'اتفاقية العميل المكفول', 'العميل المضمون', 'عقد عميل', 'اتفاق العميل', 'بند العملاء', 'الضامن', 'موافقة العميل للضمانة', 'ضمان'. A small percentage (1.8%) left the response blank. Similarly, the term **'current paid equivalent'** scored one of the highest percentages of unacceptable translations at 69.1%. The low percentage indicates that the participants faced difficulties in finding acceptable translations. Few participants attempted to get the meaning from the context, while others used the adaptation and addition strategies, resulting in acceptable translations such as 'المبلغ المدفوع' 'يعادل أو يساوي'. The reasons behind the challenges in translating this term may stem from the fact that the term has diverse equivalents in Arabic, causing the participants to not find a suitable translation. The participants' confusion is evident in translations deemed unacceptable, including: 'القيمة', 'صافي المبلغ المدفوع', 'المعادل الحالي المدفوع', 'معادل', 'المدفوع من الحساب الجاري', 'الحالية السوقية', 'معادل الدفع', 'مكافئات الدفع الحالي', 'الدفع السابق'. On the other hand, the term **'the beneficiary'** was more successfully translated by 69.1% of the participants, and literal translation was accepted here, such as 'الجهات المستفيدة' and 'المستفيد'. However, 9.1% of the responses were left blank, and 21.8% of the participants provided unacceptable translations like: 'صاحب', 'إقامة المحول', 'الفائدة', 'الارباح'. The participants might use a transliteration strategy to resolve the problem, but it did not constitute a correct translation, highlighting the challenge of accurately rendering the term into Arabic.

II. Translation of Banking Collocations

In the translation of banking collocations, we can observe that the term **'correspondent bank'** posed significant challenges for

participants, with only 6 students (10.9%) delivering acceptable translations such as 'البنك المراسل'. This low percentage indicates the difficulty participants experienced in accurately translating the term. It is revealed that this term was among the most difficult and challenging terms as it scored a high percentage (89.1%) of unacceptable translations. The reasons behind these difficulties may stem from the participants' lack of knowledge concerning these terms. In fact, 49 participants could not use suitable strategies for getting an acceptable translation, leading to misunderstanding. Examples of unacceptable translations further illustrate the difficulties faced by the participants, including variations like 'البنك المطابق', 'البنك المقابل', 'البنك التعاوني', 'المراسلات', 'المصرف التعاوني', and 'المصرف التعاوني'.

As far as the term '**validity of guarantee**' is concerned, it had a low rate of acceptable translations at 16.4%, with only 9 participants rendering the term acceptable such as: 'فترة', 'مدة الضمان', 'مدة سريان الضمان', 'صلاحية الضمان', and 'صلاحية الضمان'. However, the highest percentage (83.6%) of responses yielded unacceptable translations, suggesting that 46 participants faced difficulties in translating this term. Examples of these challenges include variations like: 'التأكد', 'الضمانة الصحيحة', 'اعتماد', 'من الضمانة', 'فحص الدقة', 'ضمان', 'ضمان قبول', and 'ضمان نقدي'. In relation to the term '**pending transfer**', only 10 responses, accounting for 18.2% of the participants, were deemed acceptable translations. These translations involved utilizing adaptation, literal translation, and addition strategies, exemplified by the term 'حوالة معلقة'. However, 32 participants, constituting 58.2%, failed to provide acceptable translations. This sizable portion indicates confusion among participants in finding a suitable translation for this term, resulting in a low percentage of acceptable translations. The reasons behind this difficulty can be attributed to two main factors: firstly, students were entirely unfamiliar with this term. Secondly, participants experienced confusion in identifying an acceptable translation for this term. The term exhibited a low percentage of acceptable translations, underscoring the challenges in accurately translating it. This percentage stands out as one of the highest for

blank responses in the group, indicating the difficulties of rendering this term into Arabic. Examples of the varied attempts include: 'تحويل', 'حوالة', 'محول', 'تحويل منتهي', 'حوالة مقلدة', 'تم توقيفة', 'حوالة مؤقتة', 'حوالة موقفة', and 'عربون مبدئي'. This highlights the diverse challenges faced by participants in accurately translating this term. In connection with '**account statement**', the term yielded 60.0% of responses with generally acceptable translations, including 'كشف حساب'. The participants relied on their knowledge and used adaptation in translating. However, 40.0% of them faced difficulties in accurately capturing the term's meaning, resorting to literal translations like 'بيانات', 'أوراق حسابية', 'حساب', 'حالة حساب', and 'وديعة'. Such translations failed to convey the correct idea of SL original message.

As for the term '**cash insurance**', the results show that 60.0% of respondents successfully provided acceptable translations, employing adaptation techniques such as 'التأمين نقداً' and 'التأمين النقدي'. However, 34.5% of responses were deemed unacceptable, signifying that the participants encountered difficulties in translating this term. Literal translation proved ineffective in this context. A small percentage (5.5%) left their responses blank, indicating a failure to generate an acceptable translation. Examples of unacceptable translations include: 'ضمان على النقد', 'كاش التأمين', 'ضمانة بالدفع بالكاش', 'ضمان نقدي', and 'مبلغ التأمين'.

In the case of '**taking remittance**', this term scored one of the highest percentages of acceptable translations at 63.6%. The participants employed an adaptation strategy, resulting in translating this term as 'استلام', 'استلام الحوالات المالية', and 'الحوالات'. However, 23.6% of responses were deemed unacceptable, indicating that students faced difficulties in translating this term. They failed to find the correct equivalent. The students' use of literal translation suggested a lack of knowledge about this term. Furthermore, 12.7% of responses were left blank. Examples of unacceptable translations include: 'أخذ التحويلات', 'مع مراعاة التحويلات المالية', 'بوليصة شحن', 'الخارجية', and 'نقل الحوالات'.

III. Translation of Banking Idioms, Abbreviations and Acronyms

The results obtained from the translation of banking idioms, abbreviations, and acronyms are arranged in descending order from the highest percentage of unacceptable translations to the lowest. In the translations of idioms, abbreviations, and acronyms, it is noticed that the abbreviation 'max. transaction limit' posed a significant challenge for students, with only a low percentage (7.3%) delivering acceptable translations. A mere 4 participants managed to produce acceptable translations such as 'الحد الأقصى للعملية الواحدة'. In contrast, the term scored one of the highest percentages of unacceptable translations, reaching 81.8%. This high percentage suggested that students faced difficulties in translating this term, potentially due to a lack of knowledge or an inability to employ suitable translation strategies. Moreover, 10.9% of responses were left blank, indicating that some students were unable to provide any translation, possibly due to a lack of practice. Examples of unacceptable translations include: 'أكبر حدود', 'أكبر المعاملات', 'للمعاملة الحد للصفقات التجارية', 'الصفقة اليومية', and 'الكبرى'.

Regarding the acronym 'IBAN', the results showed that 65.5% of the responses provided acceptable translations, with 36 participants delivering accurate renditions. However, 29.1% of the translations were deemed unacceptable. It is noticed that 16 participants failed to provide any response (5.5%). Some participants opted for transliteration, while others relied on explanation, translating 'IBAN' to 'الأيبان رقم الحساب المصرفي الدولي'. Examples of unacceptable translations include: 'رقم', 'الباركود', 'الحساب', 'رقم الحساب', 'بريد بنكي', 'البنك التجاري اليمني', and 'التعريف البنكي'.

In relation to the term the idiom 'to add bells and whistles', only a very low percentage (18.2%) of the participants delivered acceptable translations, such as: 'بهدف إضافة مزايا', 'إضافة المزيد من المميزات', 'لمنح مزايا إضافية', 'تكميلية لإضافة ميزات', 'مزايا إضافية', 'أشياء تكميلية', 'إضافية'. This indicates that only 10 participants managed to produce acceptable translations. However, the term scored one of the highest percentages (67.3%) of unacceptable translation, with 37 students unable to present

acceptable translations. This percentage indicates that the students faced difficulties in translating this idiom, potentially due to a lack of knowledge about the idiom, an inability to use suitable strategies, and a failure to find an acceptable translation through the context. Some students attempted a literal translation, which was not successful, while others provided translations that did not capture the correct meaning, resulting in unacceptable translations such as: 'زيادة الطلب', 'الاستثمار', 'إضافة بعض التفاصيل', 'إضافة أجراس وصفارات', 'تضاف إلى', 'إضافة فواتير وقائمة اهتمامات', 'والأرباح', 'إبذارات وتحذيرات', 'صدى للشهرة', 'القاتورة'. In addition, 14.5% of responses were left blank, indicating that some students were unable to provide any translation.

As far as the acronym 'A/C' is concerned, it posed considerable difficulty for participants, with only 18.2% of them delivering acceptable translations, such as 'حساب جاري'. The term had one of the highest percentages of unacceptable translations, reaching 34.5%. This difficulty may stem from the students' limited familiarity with the term, leading to challenges in finding equivalent meanings in dictionaries, such as 'حساب', 'حساب بنكي', 'خطاب اعتماد', 'خصم', and 'خصم التكييف'. A notable 47.3% of responses were left blank, underscoring a lack of knowledge about this term among the participants.

The results obtained from the Translation Test revealed that category I emerged with the highest percentage of unacceptable translations at 52%. This signifies that translating banking phrases was the most difficult category of banking terminology. Regarding Category II, 48% of responses were deemed unacceptable, while in Category III 41% of responses fell into the unacceptable translations.

In terms of acceptable translations, Category II held the highest percentage at 43%, while Category I scored the second-highest percentage at 42%. However, Category III had the lowest percentage of acceptable translations at only 27%. Moreover, 31% of responses were missing in Category III, the highest percentage among the three categories, suggesting that some participants struggled to find suitable translations for idioms, acronyms, and abbreviations within this category. In contrast,

Category I had only 8% missing responses, and Category II had 6%.

The overall average of missing responses across the three categories was 15%. On the other hand, the average percentage of unacceptable translations was 47%, marking the highest overall, while the average percentage of acceptable translations was 38%.

B. Result Analysis of Postgraduate Translation Students' Questionnaire

The second objective of this research is to investigate the underlying reasons behind the challenges. This questionnaire is divided into four dimensions. The first dimension examined reasons linked to students' knowledge of banking terminology. The findings about this dimension reveal that 68% of the participants agreed with statements related to students' commercial knowledge in translating banking terminology. The overall mean for this dimension was 3.4182, with a standard deviation of 0.89401 and a standard error mean of 0.12055. Specifically, participants strongly agreed with Statement No. 2 "Knowledge of commercial translation background facilitates the translation of banking terminology", as well as Statement No. 4 "Having an excellent lexical knowledge can produce a good translation of banking terminology". Both of these statements contributed to the participants' overall positive perception, as evidenced under the 'Agreement' category.

However, Statement No. 5 "Postgraduate translation students have a good knowledge of translation strategies that help them translate banking terminology" elicited a more neutral response from participants, indicating that the participants neither strongly agreed nor disagreed with this particular statement. Hence, the statistical analysis suggests a predominant agreement among participants regarding the influence of commercial translation knowledge on the translation of banking terminology. Nonetheless, the neutrality expressed towards Statement No. 5 implies a more balanced perspective on the role of postgraduate translation students' knowledge of translation strategies in this context.

The second dimension concentrated on the syllabus and practice of translating banking

terminology. Based on the descriptive statistics, the findings of this dimension reveal that 63% of the participants, with an overall mean of 3.1455 and a standard deviation of 0.60225, expressed their neutrality with the reasons related to syllabus and practice when translating banking terminology from English into Arabic. For instance, Statement No. 7 "Library books and references help me translate banking terminology" yielded a mean of 3.22, a standard deviation of 1.117, and 64% agreement in the 'Neutral' category. Similarly, Statement No. 9 "ESP courses help me understand the process of banking terminology translation" garnered a mean of 3.13, a standard deviation of 1.156, and 63% agreement in the 'Neutral' category.

The highest-rated statement within this dimension was Statement No. 3 "Appropriate translation of banking terminology depends on the translation practice", receiving a mean of 3.73, a standard deviation of 1.420, and 75% expressing disagreement. This suggests that a significant portion of participants acknowledged the importance of translation practice in achieving accurate translations of banking terminology. Conversely, Statement No. 8 "University translation syllabus helps me translate professionally" generated disagreement among participants, with a mean of 2.51, a standard deviation of 1.069, and 50% expressing disagreement. This implies a more divided range of opinions regarding the contribution of the university translation syllabus to professional translation, particularly in the context of banking terminology.

The third dimension addressed difficulties in understanding the meaning of idioms, acronyms, and abbreviations. The findings related to this dimension are elucidated in the descriptive statistics. The outcomes reveal that 60% of the participants, with an overall mean of 3.0091 and a standard deviation of 0.78316, expressed a neutral stance concerning the challenges associated with understanding the meaning of idioms, acronyms, and abbreviations within the given context. All statements within this dimension reflected a general tendency towards neutrality among the participants. For instance, Statement No. 15 "Translating abbreviations-acronyms is one of

the difficulties I face in commercial translation”, received the highest percentage of neutrality at 66%, with a mean of 3.29 and a standard deviation of 1.397. Similarly, Statement No. 13 “It is difficult for me to translate idioms related to banking terminology” indicated a prevailing sense of neutrality among the participants regarding this specific challenge.

These findings underscore the participants’ overall neutral stance when it comes to the challenges associated with understanding idioms, acronyms, and abbreviations in the given context. The nuanced difficulties highlighted in specific statements provide valuable insights for understanding the intricacies of translation challenges related to banking terminology.

The fourth dimension examined lexical problems. The outcomes of this dimension reveal that 61% of the participants, with an overall mean of 3.0682 and a standard deviation of 0.76445, express a neutral stance relating to lexical problems. Statement No. 6 “lack of understanding lexical issues makes postgraduate translation students face difficulties in rendering banking terminologies from English into Arabic” scored 59% with a mean of 2.95 and a standard deviation of 1.353. Statement No. 2 “it is easy to translate banking terminologies by understanding the context” scored 68% with the agreement, a mean of 3.40 and a standard deviation of 1.011. The lexical problems highlighted in specific statements provide valuable insights into the importance of lexical issues in translating banking terminology.

The results of the statements of the questionnaire provide an overview of the overall findings across various dimensions based on participants’ responses. 63% of the participants exhibited a collective tendency towards neutrality in their responses. The overall mean score across all dimensions was 3.1602, with a standard deviation of 0.41265. Breaking down the dimensions, the “knowledge of students” dimension obtained the highest percentage with 68% of participants expressing agreement. This dimension had an overall mean of 3.4182 and a standard deviation of 3.4182.

The “Syllabus and Practice” dimension showed 63% neutrality among participants, with a mean of 3.1455 and a standard deviation of 0.60225. This suggests a general tendency of participants to remain neutral when evaluating aspects related to syllabus and practical experiences. For the dimension concerning the “Lexical problems”, 61% of participants expressed neutrality, with a mean of 3.0682 and a standard deviation of 0.76445. The dimension related to “Difficulty to understand the meaning of idioms, acronyms, and abbreviations through the context” received the lowest percentage of neutrality from 60% of the participants. The mean for this dimension was 3.0091 and the standard deviation was 0.78316.

C. Result Analysis of Translation Instructors’ Questionnaire

The third objective of the research attempts to identify the strategies used and solutions suggested for translating banking terminology. It endeavors to explore potential solutions that help students overcome such challenges. The Translation Instructors’ Questionnaire, consisting of 26 items, utilized a five-point scale (Strongly Disagree; Disagree; Neutral; Agree & Strongly Agree) to capture participants’ responses. These responses are crucial in understanding the perspectives of translation instructors regarding the strategies and solutions that could be effective in addressing challenges faced by postgraduate students in translating banking terminology. The information obtained provides insights into the effectiveness of suggested strategies and guides potential recommendations for enhancing the translation education process for postgraduate students dealing with banking terminology.

Having analyzed the 26 statements related to the Translation Instructors’ Questionnaire, we observed that the overall level of agreement across all statements averaged to ‘Agree’, indicating a consensus. Notably, Statement No.2, ‘Postgraduate translation students may not find the accurate equivalence of banking terminology from English into Arabic’, received the significantly higher agreement, with a mean of 3.35% and a standard deviation of 0.988 compared to the overall average. On

the other hand, Statement No.25, addressing 'Abbreviations, acronyms, and idioms as serious problems in translating banking terminology', had a lower agreement level, with a mean of 4.65 and a standard deviation of 0.587.

These findings suggest that participants may benefit from training on strategies for accurately translating banking terminology, particularly in cases where the majority did not find the meanings to be accurate. Moreover, the results indicate that a low percentage agrees that abbreviations, acronyms, and idioms pose serious challenges in translating banking terminology. Therefore, participants should acquire knowledge and background about these language elements, and training courses should be designed to address the translation of such terms. In addition, the syllabus should incorporate strategies for translating abbreviations, acronyms, and idioms to enhance participants' proficiency in this aspect of translation.

11. Conclusion and Recommendations

It becomes evident that participants employed diverse strategies such as transliteration, explanation, addition, and literal translation when tasked with translating banking terminology. A notable portion encountered difficulties in deriving acceptable translations directly from the context, while some lacked a foundational background in the majority of banking terminology. Particularly, the participants with limited experience faced heightened challenges in translating these terms accurately. The research emphasized the significance of regular practice, as those who have not engaged in translating banking terminology demonstrated clear weaknesses in finding precise translations and suitable comparable meanings.

The unavailability of updated English-Arabic dictionaries proved to be a substantial hindrance, impacting participants' ability to comprehend and interpret these specialized terms. Furthermore, challenges extend to the identification of suitable meanings for banking terminology, with collocations, phrases, abbreviations, acronyms, and idioms emerging as prominent obstacles in the translation

process. Overall, these findings underline the multifaceted nature of challenges in translating banking terminology, emphasizing the need for targeted interventions and improvements in translation training programs.

Based on the findings of this research, several recommendations have emerged, providing practical insights and guidance to address the specific challenges identified earlier. Firstly, postgraduate translation students should be equipped with comprehensive knowledge of commercial translation, particularly focusing on banking terminology. Secondly, translation instructors should play a pivotal role in supporting postgraduate translation students. Thirdly, special training courses are recommended and should be designed to improve students' skills and strategies in commercial translation, addressing the challenges posed by the lack of readily available translations in standard references. Fourthly, translation educational institutions should establish partnerships with or conduct field visits to financial institutions to familiarize translation students with the practical aspects of financial document translation. Lastly, a dedicated English-Arabic banking dictionary should be produced to create a credible and comprehensive source that can serve as a reliable reference for both students and professionals in the field, minimizing terminology inconsistency. Building on the insights gleaned from this investigation, several avenues for future research are suggested. There is a potential for research to explore the translation challenges associated with insurance terminology, exploration of idiomatic expressions within the context of banking, and examining the translation of banking metaphors.

References

- [1] Alwazna, R. Y. (2014). The cultural aspect of translation: The workability of cultural translation strategies in translating culture-specific texts. *Life Science Journal*, 11(11), 182-188 .
- [2] Baker, C. (1992). Attitudes and language. *Multilingual matters* .
- [3] Baker, P. (2006). *Public discourses of gay men*. Routledge .
- [4] Buansari, I., Supriatno, A., & Pangestu, M. (2020). Translation procedure used in translating banking term in legal documents of bca.

- Wanastra: *Jurnal Bahasa Dan Sastra*, 12(2), 247-258 .
- [5] Derrida ,J., & Venuti, L. (2001). What is a" relevant" translation? *Critical inquiry*, 27(2), 174-200 .
- [6] Fitriyah, F. (2020). Idiomatic expression translation strategy in Rhonda Byrne’s Book The Magic. *Language Literacy*, 4(2), 235-243 .
- [7] Gazizova, Y. F., & Ilyushkina ,M. Y. (2016). TRANSLATION FEATURES OF BANKING DOCUMENTS FROM ENGLISH TO RUSSIAN. *International scientific journal*, 65 .
- [8] Hatim, B., & Mason, I. (2014). *Discourse and the Translator*. Routledge .
- [9] Hatim, B., & Munday, J. (2019). *Translation: An advanced resource book for students*. Routledge .
- [10] Holmes, J. S. (2021). *Translated! : Papers on Literary Translation and Translation Studies. With an introduction by Raymond van den Broeck* (Vol. 7). Brill .
- [11] Iman, N. (2020). The rise and rise of financial technology: The good, the bad, and the verdict. *Cogent Business & Management*, 7(1), 1725309 .
- [12] Newmark, P. (2003). *A textbook of translation*. Shanghai Foreign Language Education Press. New York: Hall International .
- [13] Nida, E. A. (2001). *Language and culture: Contexts in translating*. Shanghai Foreign Language Education Press .
- [14] Nida, E. A., & Taber, C. R. (1974). *The theory and practice of translation* (Vol. 8). Brill Archive .
- [15] Olohan, M. (2015). *Scientific and technical translation*. Routledge .
- [16] Qasim, M. A., & Annuzaili, A. A. (2021). Translating a Political Discourse: Power of Words. *Al-Nasser University Journal*, 9(18), 1-17 .