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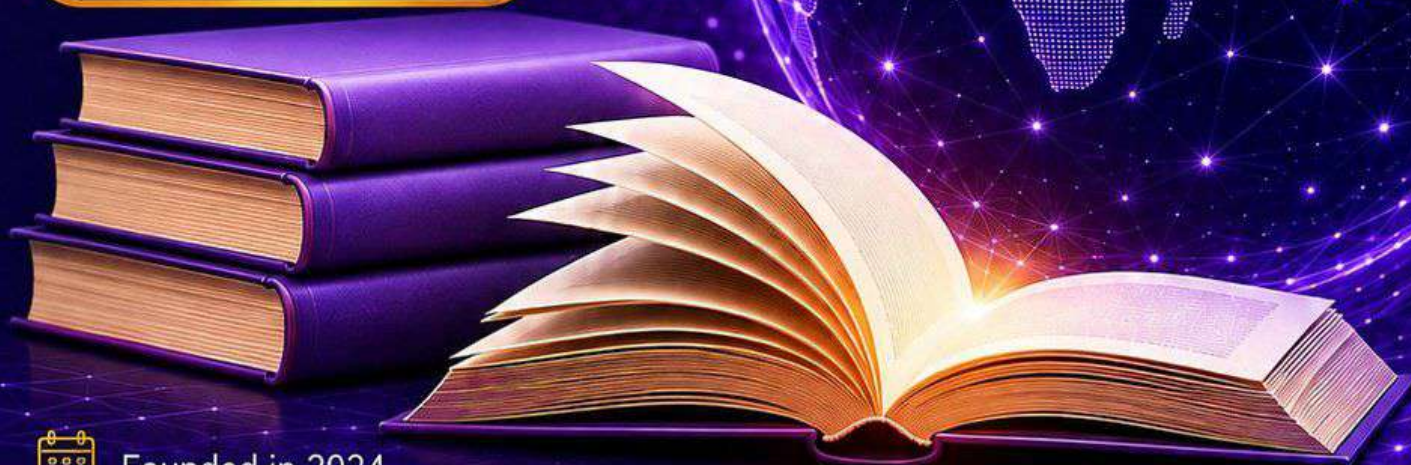
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O'ZBEK TILIDAGI INGLIZ VA RUS TILLARIDAN O'ZLASHGAN IQTISODIY TERMINLARNING LEKSIK-SEMANTIK XUSUSIYATLARI

Qutliyeva Muhayyo G'ulomovna

Buxoro davlat universiteti, katta o'qituvchi.

ORCID: <https://orcid.org/0000-0001-9412-9259>

Annotatsiya.

O'zbekistonning bozor iqtisodiyotiga o'tishi va jahon iqtisodiy tizimiga integratsiyalashuvi o'zbek tiliga, asosan, ikki donor til — rus va ingliz tillaridan iqtisodiy terminlarning faol kirib kelishiga sabab bo'ldi. Mazkur maqolada ushbu o'zlashma iqtisodiy terminlarning o'zbek tiliga moslashuvi jarayonidagi leksik-semantik xususiyatlari tahlil qilinadi. Tadqiqot lug'atlar, ixtisoslashtirilgan darsliklar, normativ-huquqiy hujjatlar hamda zamonaviy iqtisodiy ommaviy axborot vositalari asosida shakllantirilgan qariyb 450 ta iqtisodiy termin korpusiga tayangan holda olib borildi. Termin ma'nolarining o'zlashuv jarayonidagi o'zgarishlarini aniqlash uchun tavsifiy-qiyosiy, komponent tahlili hamda definitson-kontekstual tahlil metodlaridan foydalanildi. Tadqiqot natijalariga ko'ra iqtisodiy terminlarning to'rtta asosiy manba qatlami — ingliz tilidan to'g'ridan-to'g'ri o'zlashmalar, rus tili vositasida kirgan internatsionalizmlar, rus tilidan bevosita o'zlashmalar hamda milliy til vositalari asosida yaratilgan kalkalar ajratib ko'rsatildi. Shuningdek, semantik moslashuvning beshta asosiy mexanizmi — ma'noning to'liq ko'chirilishi, semantik torayish, semantik kengayish, semantik siljish va kalkalash aniqlangan. Tadqiqotda milliy, rus va inglizcha nomlar o'rtasidagi sinonimik dublet va tripletlarning uslubiy hamda funksional qayta taqsimlanishi, shuningdek, ko'p kanalli o'zlashuv natijasida yuzaga keladigan polisemiya va omonimiya hodisalari alohida tahlil qilinadi. Natijalar iqtisodiy terminlarning o'zbek tiliga kirib kelishi oddiy nominativ ko'chirish emas, balki donor tilning kirib kelish vaqti, funksional uslubi hamda qabul qiluvchi tilning so'z yasash imkoniyatlari bilan belgilanadigan tizimli semantik qayta tashkil etish jarayoni ekanligini ko'rsatadi.

Kalit so'zlar: iqtisodiy terminologiya, leksik o'zlashma, semantik moslashuv, ingliz tilidan o'zlashmalar, rus tilidan o'zlashmalar, o'zbek tili, kalka, semantik torayish, til aloqalari, terminografiya.

ЛЕКСИКО-СЕМАНТИЧЕСКИЕ ОСОБЕННОСТИ ЭКОНОМИЧЕСКИХ ТЕРМИНОВ, ЗАИМСТВОВАННЫХ ИЗ АНГЛИЙСКОГО И РУССКОГО ЯЗЫКОВ В УЗБЕКСКИЙ ЯЗЫК

Кутлиева Мухайё Гуломовна

Бухарский государственный университет, старший преподаватель.

Аннотация.

Переход Узбекистана к рыночной экономике и его интеграция в мировое экономическое пространство обусловили интенсивное проникновение экономической терминологии в узбекский язык, преимущественно из двух языков-доноров — русского и английского. В статье рассматриваются лексико-семантические особенности, сопровождающие адаптацию заимствованных экономических терминов в языке-реципиенте. Исследование основано на корпусе из около 450 экономических терминологических единиц, сформированном по материалам словарей, специализированных учебников, нормативно-правовых документов и современных экономических средств массовой информации. Для анализа трансформации значений в процессе заимствования применяются описательно-сопоставительный, компонентный и дефиниционно-контекстуальный методы. Выделены четыре основных источника заимствований: прямые англоязычные заимствования, интернационализмы, пришедшие через русский язык, прямые русские заимствования и кальки, образованные средствами узбекского языка. Установлены пять основных механизмов семантической адаптации: полная передача значения, семантическое сужение, семантическое расширение, семантический сдвиг и калькирование. Особое внимание уделено синонимическим дублетам и триплетам, в которых национальные, русские и английские обозначения конкурируют между собой и подвергаются стилистическому и функциональному перераспределению, а также явлениям полисемии и омонимии, возникающим вследствие многоканального заимствования. Полученные результаты свидетельствуют о том, что заимствование экономической терминологии в узбекский язык представляет

собой не механический перенос наименований, а системную семантическую реорганизацию, обусловленную хронологией проникновения языка-донора, его функционально-стилистическими особенностями и словообразовательными ресурсами языка-реципиента.

Ключевые слова: экономическая терминология, лексическое заимствование, семантическая адаптация, англоязычные заимствования, русские заимствования, узбекский язык, калька, семантическое сужение, языковые контакты, терминография.

LEXICAL-SEMANTIC FEATURES OF ECONOMIC TERMS BORROWED FROM ENGLISH AND RUSSIAN IN THE UZBEK LANGUAGE

Qutlijeva Muhayyo G'ulomovna

Bukhara State University, Senior Lecturer.

Abstract.

The transition of Uzbekistan to a market economy and its integration into global economic networks have driven an intensive influx of economic terminology into the Uzbek language, predominantly from two donor languages — Russian and English. This article examines the lexical-semantic features that accompany the assimilation of such borrowed economic terms into the recipient language. Drawing on a corpus of approximately 450 economic term units compiled from lexicographic sources, specialized textbooks, normative-legal texts and contemporary economic media, the study applies descriptive-comparative, componential and definitional-contextual analysis to trace how meaning is restructured during borrowing. The findings distinguish four principal source strata — direct English borrowings, Russian-mediated internationalisms, direct Russian borrowings and calques built from native material — and identify five recurrent semantic-adaptation mechanisms: full semantic transfer, semantic narrowing, semantic widening, semantic shift and loan translation. Particular attention is given to synonymic doublets and triplets in which native, Russian and English designations compete and undergo stylistic and functional redistribution, and to the polysemy and homonymy generated by multi-channel borrowing. The results demonstrate that economic borrowing in Uzbek is not a mechanical transfer of labels but a systematic semantic reorganization governed by donor-language chronology, register and the word-formation resources of the recipient language.

Keywords: economic terminology; lexical borrowing; semantic adaptation; English loanwords; Russian loanwords; Uzbek language; calque; semantic narrowing; language contact; terminography.

Introduction. Language is a sensitive mirror of socio-economic change. The dissolution of the Soviet Union in 1991 and the subsequent transition of Uzbekistan from a centrally planned to a market-oriented economy triggered one of the most rapid lexical reorganizations in the recent history of the Uzbek language. Entire domains of social practice—commercial banking, securities markets, private entrepreneurship, marketing, corporate management, and, more recently, digital finance—emerged almost simultaneously and demanded new means of nomination. Because the recipient language did not possess ready-made designations for many of the incoming concepts, it resorted on a large scale to lexical borrowing, so that the economic register became one of the most densely borrowed layers of the modern Uzbek lexicon. Two donor languages dominate this layer. Russian has operated in a double capacity: as a direct source of terms and, more importantly, as the historical channel through which internationalisms of Latin, Greek, French, German, Dutch, and Italian origin entered Uzbek during the Soviet period. Units such as *kredit* (credit), *valyuta* (currency), *birja* (stock exchange), and *buxgalter* (bookkeeper, from the German *Buchhalter*) reached the recipient language already reshaped by Russian phonology and morphology. English, by contrast, has become the leading donor since independence, particularly in the newest fields—*marketing*, *menejment*, *lizing*, *brend*, and *startup*—where it functions as the global language of business.

The simple classification of such items as “loanwords”, however, captures only the surface of the phenomenon. What is theoretically and practically significant is the lexical-semantic behaviour of these units: the way their semantic structure is reorganized on entering Uzbek. A borrowed term may transfer its donor meaning intact, retain only one of several donor senses, extend its reference, develop an entirely new sense, or be redistributed among competing native, Russian, and English synonyms. This semantic dimension of economic borrowing remains comparatively underdescribed, even though it directly affects terminological standardization, translation quality, and the teaching of Economic English in higher education.

The aim of the present article is to describe, on the basis of contemporary material, the lexical-semantic features of economic terms borrowed from English and Russian into modern Uzbek. The study is guided by three research questions: (1) How are borrowed economic terms stratified by donor language and by channel of entry? (2) Which lexical-semantic adaptation mechanisms operate as these terms are assimilated? (3) How do native, Russian, and English designations interact within synonymic sets, and what governs their functional distribution?

The conceptual framework of the study rests on the classical theory of language contact. Haugen's foundational typology distinguishes loanwords, loanblends, and loanshifts (semantic loans and calques), while Weinreich's notion of interference describes borrowing as a rearrangement of patterns in the recipient system rather than a mere addition of items [1; 214–215-b.; 2; 1-b.]. Later contact-linguistic syntheses by Winford, Matras, and Myers-Scotton refine these distinctions and emphasize that lexical borrowing is typically motivated by the need to name new cultural referents and is accompanied by phonological, morphological, and, crucially, semantic adaptation [5; 234-b.; 6; 29-b.; 7; 146-b.]. Terminological theory, in turn, treats the term as a lexical unit fixed to a concept within a special domain, so that the borrowing of a term is simultaneously the borrowing of a conceptual node into the recipient terminological system [20; 80-b.; 21; 57-b.]. Within Uzbek and broader Turkic linguistics, the enrichment of the lexicon through Arabic, Persian, Russian, and, more recently, English borrowing is well documented, and the mediating role of Russian for internationalisms during the twentieth century is widely acknowledged. Economic terminology specifically has been addressed from several angles: Abdullaeva analyzed Russian–Uzbek parallels in modern economic terminology; Akhmedov produced a diachronic and translational study of tax and customs terms; and Abdullaeva examined financial-economic terms in the sphere of the treasury on comparative Uzbek, English, and Russian material [8; 12-b.; 9; 18-b.; 10; 56–63-b.; 11; 920–929-b.]. Khamidova described the lexico-typological reflection of English economic terms in Uzbek, drawing attention to morphological assimilation phenomena such as the substitution of the English suffix *-er* by the Uzbek suffixes *-chi* and *-dor*, and the borrowing of English plural forms in the singular [13; 94–97-b.]. Recent work on the impact of market reforms confirms the accelerating penetration of English and Russian economic vocabulary into everyday and professional communication [15; 7–11-b.]. These studies establish the inventory and, to a considerable extent, the structural and morphological adaptation of borrowed economic terms. What has received less systematic attention is the semantic redistribution that occurs when native, Russian-mediated, and English designations coexist for closely related concepts, together with the polysemy and homonymy generated by multi-channel entry. The present study addresses this gap by placing the lexical-semantic mechanisms at the centre of the analysis.

MATERIALS AND METHODS

The empirical basis of the study is a working corpus of approximately 450 economic term units. The material was compiled from four categories of sources: (i) lexicographic works, including trilingual dictionaries of economic terms and the explanatory dictionary of the Uzbek language, used to establish codified meanings [14; 3-b.; 16; 1-b.]; (ii) current higher-education textbooks and glossaries in marketing, management, banking, and finance; (iii) normative legal texts such as tax and entrepreneurship legislation, which fix the official forms of terms; and (iv) contemporary economic journalism and specialized web portals, which document actual usage and emergent senses. A lexical unit was admitted to the corpus if it functioned as an economic term and could be traced to an English or Russian etymon or channel of entry. The analysis combined four procedures. The descriptive-comparative method established, for each unit, the correspondence between the donor form and meaning and the recipient form and meaning. Componential (seme) analysis was used to decompose the meaning of a term into its constituent semantic features in both languages so that narrowing, widening, and shift could be detected as the loss, addition, or replacement of individual semes. Definitional analysis compared dictionary glosses across languages to corroborate these findings, while contextual-distributional analysis of authentic occurrences established the register and functional load of competing variants. Finally, simple quantitative counting was applied to estimate the proportions of the source strata and of the semantic mechanisms. Distinguishing direct English borrowings from Russian-mediated internationalisms required particular care, since many economic terms share an ultimate Latin or Greek etymology. Two criteria were used: phonological fingerprints—adaptation shapes that reflect Russian rather than English phonology, as in *byudjet* (via Russian *byudzhët*) and *buxgalter*—and chronology of attestation, since Russian-mediated units are generally attested in the Soviet period, whereas direct English borrowings cluster after 1991. Two classificatory grids were applied to the corpus. The first sorts units by source stratum: direct English borrowings; Russian-mediated internationalisms; direct Russian borrowings; calques and semi-calques built from native material; and hybrid formations. The second sorts units by lexical-semantic adaptation mechanism: full semantic transfer, narrowing, widening, semantic shift, and loan translation. Two further phenomena—synonymic doublets and triplets, and polysemy or homonymy arising from multi-channel borrowing—were analyzed as cross-cutting categories.

RESULTS

The distribution of the corpus by source stratum is summarized in Table 1. Direct English borrowings form the largest group, followed closely by Russian-mediated internationalisms; together, these two strata account for roughly seven units in ten. Direct Russian borrowings are comparatively few, and calques built from native material occupy a significant middle position, reflecting the influence of post-independence language planning.

Table 1.

Distribution of the economic-term corpus by source stratum

Source stratum	Representative examples	Share of corpus
Direct English borrowings	marketing, menejment, menejer, biznes, broker, diler, lizing, konsalting, outsorsing, brend, startup, audit, defolt, xolding	≈ 38 %
Russian-mediated internationalisms	kredit, debet, valyuta, byudjet, aksiya, obligatsiya, dividend, inflyatsiya, birja, kapital, litsenziya, tarif, kvota	≈ 34 %
Direct Russian borrowings	buxgalter, kassa, kassir, vekslel, zarplata, oklad,	≈ 9 %

	sena (colloquial), naklad	
Calques / semi-calques on native material	qimmatli qog'ozlar, bozor iqtisodiyoti, yalpi ichki mahsulot, iste'mol savati, biznes-reja, marketing tadqiqoti	≈ 15 %
Hybrid formations	marketolog, brending, mikrobiznes, biznes-inkubator, brokerlik	≈ 4 %

The stratal picture already reveals a chronological and thematic division of labour. The Russian-mediated layer concentrates in the older administrative, accounting and banking core (*buxgalter, kassa, veksel, aksiya, obligatsiya*), whereas the English layer clusters in the newest market-driven and digital domains (*marketing, menejment, lizing, brend, startup, keshbek*). This division underlies most of the semantic phenomena described below.

Table 2 presents the five mechanisms by which the meaning of a borrowed term is adapted to the recipient system, with their approximate share of the corpus. Each mechanism is illustrated in turn.

Table 2.

Lexical-semantic adaptation mechanisms in the corpus

Mechanism	Semantic effect	Examples	Share
Full semantic transfer	The specialized economic meaning is imported intact	bank, kredit, investitsiya, dividend, inflyatsiya	≈ 40 %
Narrowing (specialization)	Only one of the donor's several senses is retained	biznes, menejer, broker, market	≈ 27 %
Widening (extension)	The term acquires broader reference than in the donor	reyting, biznesmen, aksiya (promotion)	≈ 8 %
Semantic shift / determinologization	A new sense develops, or the term moves to everyday use	menejer "sales clerk", savat "e-cart"	≈ 10 %
Loan translation (calque)	The concept is rendered with native morphemes	qimmatli qog'ozlar, bozor iqtisodiyoti	≈ 15 %

Full semantic transfer. The most frequent outcome, especially for internationalisms denoting abstract economic concepts, is the transfer of the specialized meaning without change. Terms such as *bank, kredit, investitsiya, dividend, inflyatsiya*, and *devalvatsiya* designate in Uzbek precisely what they designate in the donor language because they entered the recipient system together with the concepts they name and had no native competitors. Such units are the least problematic terminologically and form the stable core of the economic register.

Semantic narrowing (specialization). Where the donor word is polysemous, Uzbek typically imports only the single sense relevant to the economic domain. The English word *business* covers a commercial enterprise, commerce in general, a person's legitimate concern ("none of your business"), and the volume of trade; the Uzbek borrowing *biznes* has retained essentially the first two senses and is restricted to commercial and entrepreneurial activity, so that its semantic structure is markedly narrower than that of its etymon. Similarly, the English word *manager* applies to anyone who manages resources, a household, or a team, whereas the Uzbek borrowing *menejer* is specialized to a professional administrative or commercial role; *broker* narrows to a financial or real-estate intermediary; and *market* survives almost exclusively in compounds such as *supermarket* and *gipermarket*. Narrowing is thus the characteristic response of the recipient system to donor polysemy: the language borrows the needed sense, not the whole word.

Semantic widening (extension). Less commonly, a borrowed term acquires a broader reference in Uzbek than in the donor language. *Reyting* (rating), originally a technical evaluative score, is used more broadly for popularity or standing in general discourse. *Biznesmen* is sometimes extended beyond "owner of a business" to any affluent, enterprising person. A particularly instructive case is *aksiya*, whose Russian source *aktsiya* is itself polysemous; in Uzbek it denotes both a share of stock and a promotional campaign or sale, and the latter, marketing-driven sense has widened rapidly in retail advertising.

Semantic shift and determinologization. Some borrowed terms develop a sense that departs from the donor meaning or migrate from the specialized register into everyday use. In parts of the labour market, *menejer* has shifted to denote a sales assistant or clerk (*savdo menejeri*), a clear case of determinologization accompanied by a lowering of the role's prestige. The native word *savat* (basket) has acquired, under the influence of the English word *cart* and the Russian word *korzina*, the new e-commerce sense "shopping cart", an example of a semantic calque in which an existing native form receives a borrowed meaning.

Loan translation (calque and semi-calque). A substantial part of the corpus is rendered not by phonetic borrowing but by native morphemes reproducing the internal structure of the foreign term. Full calques include *qimmatli qog'ozlar* (securities, literally "valuable papers"), *bozor iqtisodiyoti* (market economy), *erkin bozor* (free market), *yalpi ichki mahsulot* (gross domestic product), and *iste'mol savati* (consumer basket). Semi-calques combine a borrowed element with a native one, as in *biznes-reja* (business plan) and *marketing tadqiqoti* (marketing research). Calquing is the preferred instrument of language planning because it satisfies the need for new nomination while keeping the surface form of the lexicon native.

A defining feature of the Uzbek economic register is the coexistence of native, Russian-origin, and English-origin designations for closely related concepts, producing synonymic doublets and, frequently, triplets. Table 3 illustrates several representative sets together with their functional differentiation.

Table 3. Native, Russian and English designations in competition

Concept	Native designation	Russian-origin variant	English-origin variant	Functional note
price	narx, baho	sena (colloq.)	—	native = neutral/official; Russian = spoken
account	hisob	schyot	akkaunt	domain split: finance vs. digital
wage / salary	ish haqi, oylik	zarplata, oklad	—	native = written/official; Russian = colloquial
entrepreneur	tadbirkor, ishbilirmon	—	biznesmen	native = normative; English = prestige/modern

These sets are rarely genuine synonyms; the competing units differentiate along the axes of register, domain, and prestige. In the *narx / baho / sena* set, the native forms are stylistically neutral and dominate written and official usage, while the Russian-origin *sena* is confined to colloquial speech. In the *hisob / schyot / akkaunt* set, the variants split by domain: *hisob* is the accounting term, the Russian-origin *schyot* survives in everyday financial contexts, and the English-origin *akkaunt* has been recruited for the new digital sphere of online accounts. In the labour-remuneration set, the native compounds *ish haqi* and *oylik* are the written and official designations, whereas *zarplata* and *oklad* remain colloquial Russianisms. The entrepreneur set opposes the normative native terms *tadbirkor* and *ishbilirmon* to the prestige-marked, modern *biznesmen*. The general tendency is clear: native forms carry official-normative weight, Russian-origin forms occupy an increasingly dated colloquial niche, and English-origin forms signal modernity and are productive in the newest domains.

Semantic adaptation is accompanied by morphological integration that itself carries semantic consequences. Borrowed stems take Uzbek plural, case, and possessive affixes (*banklar*, *kreditni*, *investitsiyalar*, *menejerimiz*) and enter native word-formation patterns, yielding derivatives such as *brokerlik* (brokerage), *menejerlik*, *auditorlik*, and compounds such as *mikrobiznes* and *biznes-inkubator*. In semi-calqued forms, the English agentive suffix *-er* is often replaced by the Uzbek suffixes *-chi* or *-dor*, aligning the borrowing with native derivational semantics [13; 94–97-b.]. English plural terms are regularly borrowed in the singular, the plural marker being dropped and, where needed, the Uzbek plural *-lar* substituted (*aksiya* → *aksiyalar*, *obligatsiya* → *obligatsiyalar*). A notable hybrid pattern is the formation of specialist nouns with the internationalist element *-log*, as in *marketolog* (marketing specialist), which combines an English root with a word-formation model inherited through Russian.

Because the same or similar forms have entered Uzbek through different channels and at different times, borrowing has generated new cases of polysemy and homonymy in the economic register. *Kredit* denotes both a bank loan and, in the reformed education system, an academic credit unit. *Tarif* covers a customs duty as well as a price or service plan in the utilities and telecommunications sectors. *Aksiya*, as noted, spans a share of stock, a promotional campaign, and, outside the economic domain, a public or political action. Such convergences, while economical in form, introduce ambiguity into specialized communication and pose a standardization problem that terminography must resolve through contextual specification or, where possible, differentiation of the variants.

DISCUSSION. The results indicate that economic borrowing in Uzbek is a structured rather than haphazard process and that its structure is legible along three dimensions: chronology, domain, and register. The stratal division established in Section 3.1 is not merely descriptive; it corresponds to two distinct waves of contact. The Russian-mediated layer is the sediment of the Soviet-era contact situation, in which Russian served as the obligatory conduit for the international scientific and administrative lexicon. This layer is phonologically Russified, occupies the older accounting, banking, and fiscal core, and today carries a stylistically neutral-to-dated value. The English layer is the product of post-independence globalization; it concentrates in the market-driven and digital domains, is prestige-marked and highly productive, and continues to expand.

The prominence of semantic narrowing follows directly from the concept-driven nature of terminological borrowing. Because a term is borrowed in order to name a specific concept, the recipient system imports the single specialized sense required and leaves the donor's remaining polysemy behind, as the cases of *biznes*, *menejer*, and *broker* demonstrate. Widening and shift, by contrast, arise later, after a term has been integrated and begins to interact with native usage and with the pressures of advertising and everyday speech, as in the retail sense of *aksiya* or the clerical sense of *menejer*. The lexical-semantic profile of a borrowing therefore encodes its history: narrowing is characteristic of entry, while widening, shift, and determinologization are characteristic of subsequent assimilation.

The behaviour of the synonymic doublets and triplets is especially significant for both theory and practice. Rather than eliminating one another, the native, Russian, and English variants undergo functional and stylistic redistribution, so that the recipient system converts apparent redundancy into a differentiated set of stylistic and domain-specific resources. Native calques gravitate to the normative and official register promoted by language planning; Russian-origin variants retreat into a colloquial and increasingly dated niche; and English-origin variants specialize in modern and digital reference. This redistribution is the mechanism by which language planning and spontaneous usage negotiate a working compromise, and it explains why de-Russification has succeeded in the official register through calques such as *qimmatli qog'ozlar*, while entrenched Russian-mediated internationalisms such as *buxgalter* and *aksiya* resist replacement.

These findings carry practical implications. For terminography, the coexistence of variants and the polysemy generated by multi-channel entry call for explicit codification of preferred forms and for contextual disambiguation of homonyms such as *kredit* and *tarif*. For translation, the doublet sets are a source of false friends and register errors, since a form that is neutral in one language may be colloquial or prestige-marked in the other. For the teaching of Economic

English in Uzbek higher education, learners must be trained to map the three-way native–Russian–English sets and to resist the over-transfer of donor polysemy, recognizing, for instance, that *biznes* does not carry all the senses of the English word *business*. Attention to these lexical-semantic features thus links descriptive linguistics directly to terminological standardization, translator training, and English-for-Specific-Purposes pedagogy. The study is subject to several limitations. The corpus, although drawn from varied sources, is modest in size and weighted towards media and lexicographic material; the analysis is largely synchronic; and the quantitative proportions are estimates intended to indicate tendencies rather than exact frequencies. These limitations point to the value of a larger, balanced, and diachronic corpus with reliable frequency data and of experimental work on how speakers actually process the competing variants.

CONCLUSION. This article has examined the lexical-semantic features of economic terms borrowed from English and Russian into modern Uzbek. Four source strata were distinguished—direct English borrowings, Russian-mediated internationalisms, direct Russian borrowings, and calques based on native material—and five semantic adaptation mechanisms were identified: full semantic transfer, narrowing, widening, shift, and loan translation. Full transfer and narrowing were shown to predominate, the former for abstract internationalisms and the latter as the recipient system's standard response to donor polysemy. The analysis further demonstrated that native, Russian, and English designations for related concepts do not simply compete but undergo functional and stylistic redistribution, and that multi-channel borrowing generates new polysemy and homonymy within the register.

The central conclusion is that economic borrowing in Uzbek is not a mechanical transfer of foreign labels but a systematic semantic reorganization of the recipient lexicon, governed by the chronology of contact, the domain of use, and the register value of competing variants, and mediated by the word-formation resources of Uzbek. Recognizing these lexical-semantic regularities is essential for the standardization of economic terminology, for accurate specialized translation, and for the effective teaching of Economic English in Uzbek higher education. Future research should build a larger diachronic corpus, incorporate frequency and reception data, and extend the analysis to the rapidly developing terminology of digital finance, where English influence is now most intense.

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