BANKING TERMINOLOGY: CREATION OF A TERMINOLOGY DATABASE ITALIAN-GERMAN

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Abstract

The changes which the banking sector has gone through in the last few years, both on a national and international level have increased the importance of a close collaboration between banking institutions and linguists. The aim of this paper is to describe the process of creating a bilingual Italian and German terminology database focused on the banking domain, which could serve as a useful tool to translators' work. The project started with a field research with the aim of determining the actual need for terminological research in this sector. This work comprised of several stages, namely the documentation phase, the creation of reference corpora, the ad hoc extraction of the terms from the corpora, as well as the terminology systematization in concept systems, and finally the creation of the database using SDL MultiTerm.

Keywords: *database, banks, corpora, systematization, banking operations, terminology entries.*

1. A Database for the Banking Sector

The purpose of this article is to illustrate how a terminology database (DB) focused on the banking sector was created while taking account of both the needs for terminological research and translation activity in this sector as well as the needs of translators working with banking institutions.

This project was conceived on the basis of market analysis and the recent changes in the European banking systems. Particularly noteworthy was the creation of international banking groups such as UniCredit, which has changed and enlarged by acquiring various Italian and foreign banks, including the German HypoVereinsbank and Bank Austria, leading banks in their respective countries. At the same time, today many Italian banks own branches or offices in Austria and in Germany, while several German and Austrian Banks are present in Italy. Finally, because of having many German and Italian speaking clients, South Tyrolean banks provide translations of their documents.

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The structural changes in this sector require a constantly increasing number of experienced translators to translate forms and documents for the clients and communication material within the bank. Therefore a terminology DB was created to be used as an aid for translators working in this field. This tool could also be useful for interpreters, technical writers and, more generally, for everyone working with foreign banks, in order to avoid having to use English as a relay language.

2. Banks and the Need for Translation and Terminological Research

After a first analysis of the banking market on an international level, it was necessary to ascertain the demand for linguists in the banking field. With the primary goal of carrying out work which could be of real use and help to banking institutions or translators working with them, field research was conducted in order to verify whether and to what extent the work of language professionals was needed in this sector.

Through the observation of the European banking systems three main situations were identified in which translators in the language combination IT-DE are required. Collaborators and staff members of many banks were contacted (some are listed in brackets):

- Italian institutions with branches and offices in German-speaking countries (UniCredit, Monte dei Paschi di Siena, UBI Banca, Banca Mediolanum);
- German and Austrian banks with branches and subsidiaries in Italy (Commerzbank, Deutsche Bank);
- South Tyrolean banking institutions (Raiffeisen, Südtiroler Sparkasse / Cassa di risparmio di Bolzano, Banca popolare / Volksbank).

Their responses were very positive and demonstrated the usefulness of a terminological research project and the interest and willingness of banking sector professionals to collaborate. Internal translators and specialized staff members, as well as freelance translators and translation agencies are involved in the translation of the many different kinds of texts, including internal documents, contracts and information packs. Glossaries and databases are created during each translation project and implemented over time with particular regard to:

- *Corporate terminology*: different names for banking products for marketing purposes;
- *Reference banking system*: need for linguistic equivalents for banking operations unique to the banking system of the headquarters;
- *Diatopic variations*: lexical differences within the German language in the banking domain.

3. Documentation Tools and Creation of the Corpora

Background research involving the collection and analysis of domain-specific material in German and Italian was carried out before the terminological research.

The main goal of this stage was to acquire a more in-depth understanding of the field through a cognitive approach to the domain. This step turned out to be essential for the terminology systematization and therefore for the creation of concept maps. The second objective was to gather material for the DB creation, in order to identify both a technical definition of the concepts and equivalents or translation proposals of the terms.

The internet resources on banking lexicon comprise a wide range of material, both in terms of its form and origin, which enables the researcher to verify the differences among the German varieties within this field. The databases and corpora created by the European Union (EUR-Lex, IATE) and the European Academy of Bozen (bistro) provided interlinguistic equivalents and were used to compile the *term* field in the database entries. These databases can be regarded as extremely reliable tools given the authors' and editors', who are terminologists or translators or economics experts, high level of expertise and authority on the topics. Moreover, many banking institutions publish a glossary on their website, which shows the intention of this somewhat closed sector to become more accessible to its clients. Another useful resource for researching the equivalents of the source terms were the websites of the banks in the Bozen province as well as the *Lexika*, lexicographic works by specialized publishing houses providing a definition to a domain lexicon.

In addition to these resources, reference corpora were developed, which are basic instruments for terminological research. The issues to consider when constructing a corpus are, according to Tognini-Bonelli (2001: 74), *authenticity, sampling* and *representativeness.* In this regard it is opportune to focus on the relationship between the dimensions of a corpus and its representativeness, as dimensions are often considered directly proportionate to the functionality of the tool. Indeed, as McEnery *et al.* point out (2006: 16-18), representativeness is closely related to the personal perception of the corpora's developer and to the research to be conducted. The corpora created for the purposes of this paper are of moderate dimensions, owing to the difficulty in collecting texts in this sector. Nonetheless, they are representative and functional and, having been drawn up by banks, are in line with the aforementioned requirement of authenticity. Following an accurate analysis of the texts, it was possible to conclude that the documents issued for banking operations were the most functional text type to fulfill these research requirements. These texts are namely authentic and characterized by a high degree of specificity. In particular, owing to the difficulty of obtaining information in the sector, the texts which were collected concerned the administration of current accounts and were used to create a bilingual comparable corpus and a bilingual parallel corpus.

4. Systematic Terminology and *Ad Hoc* Terminology: the Database Terms

Two operating methods may be pursued during the course of terminological research: systematic terminology and *ad hoc* terminology. Systematized terminology identifies the creation of concept trees or systems,

highlighting the semantic relations between the terms, whereas *ad hoc* terminology deals with the specific process through which terminology is set on electronic or paper support (Bertaccini/Lecci 2009). Depending on the goal and the working situation, the researcher should evaluate the kind of terminology to be used, taking into account the different terminology entries that will result. In the case of systematic terminology, the results are concept-oriented entries created according to a cognitive or conceptual approach to the domain. In the *ad hoc* terminology the natural choice is the term-oriented entry, which starts from the term and not from the concept according to a textual approach (*ibid.*).

This terminological work was developed from the systematization of the key words, so that their place in a wider framework gives a clear and homogenous overview of this field of research. Furthermore, this highlights the relationships between the concepts and allows for an immediate comprehension of the domain for the potential users of the DB. Afterwards the terms were entered into the database as complex entries.

The texts gathered and inserted into the corpora presented an interesting range of terminology focused on a specific area, namely the activities related to the management of current accounts. For this reason, as well as choosing terms in a systematic way, we decided to include some other types of entries in the database on an ad hoc basis. These present a different structure, but provide much useful information for a translator getting ready to work with texts from the current accounts area.

The Concept Maps

> *In der zweisprachigen Terminologiearbeit ist die getrennte Erstellung zweier jeweils einsprachiger Begriffssysteme die unerlässliche Voraussetzung für den späteren Vergleich.* (Arntz/Picht 1995: 76)

At this stage of the work, the relationships between the concepts within the domain were determined by a series of diagrams representing the relationships between the aforementioned concepts themselves. In order to narrow down the field of research and to define the project more clearly, the domain for the concept maps was limited to that of banking operations. As a matter of fact, almost the entire banking terminology falls within this area. The relations among the full range of operations that can be performed in a banking institution are not only complex, but can be systemized according to different criteria as well. Many systematizations of a given domain are therefore possible and all of them plausible: this is why communicating with experts from the sector was essential to confirm the validity of the systems created.

The concept maps, which provide a general overview of the field, highlighted the position occupied by every term in the system. The work started with the creation of the map of Italian terms, which were organized into different tables including all performable banking operations and divided into various subdomains. When creating the German diagrams, we started with the *Banking operations*

map, including the three first subdomains. *Figures 1* and *2* depict the exact correspondence of the macrostructure of the two banking operations systems.
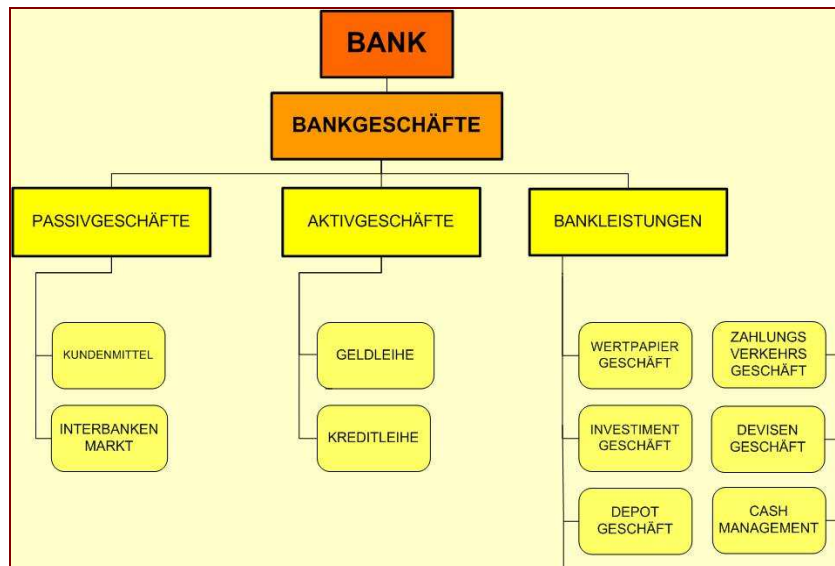

Fig. 1. Banking operations map IT

Fig. 2. Banking operations map DE

Out of the 1st level categories in the German diagram we chose to fully develop in German only the deposit-taking business subdomain. According to Bertaccini and Lecci (*ibid.*), it is advisable to narrow down the research domain by detecting some subdomains of 1st or 2nd level. By doing so, it is possible to limit the terminology, systemize it with greater precision and thus develop more defined and targeted research. Moreover, the previously created corpora are focused on current accounts, which offer banking institutions opportunities to collect money. The subdomain of the deposit-taking business is therefore very suitable in this study for elaborating both systematized and *ad hoc* terminology (pictures omitted).

While comparing the German and Italian concept systems it became clear that they do not match: this means that the underlying conceptual structures differ significantly. Despite this, the deposit-taking operations are similar, although the two systems show differences in terms of deposit forms, current accounts and deposit certificates. The fact that the two diagrams did not correspond directly to each other highlights the presence of culture and language-specific concepts. Therefore, the DB provides only a functional equivalent of the terms which lack an exact conceptual equivalent in the other language.

	IT	DE/A
Deposit forms	– depositi a risparmio liberi – depositi a risparmio vincolati	– Sichteinlagen – Termineinlagen – Spareinlagen
Current accounts	– conto corrente di corrispondenza – conto di deposito	– Girokonto – Terminkonto – Sparkonto – Kontokorrentkonto – Darlehnskonto

5. Terminology Entries

The preliminary work of documenting, extracting and systematizing the terminology led to the final step of the project that was the creation of a bilingual terminology database containing concept-oriented, term-oriented and mixed entries. The entries included all the information deemed necessary for both the comprehension of the analyzed economic concepts and the use of the term in the target language. SDL MultiTerm was therefore particularly suitable for the creation of the database, as it allows users to perform both functions.

Concept-Oriented Entries

Carrying out a systemized terminology investigation with an onomasiological approach requires the creation of concept-oriented entries (Bertaccini/Lecci, *ibid.*). The matching of the concepts at an interlinguistic level is a fundamental prerequisite for creating this kind of entries provided with concept systems. In this case the systems are defined as *exocentric*, as they are based on a shared experience and not very dependent on the structure of a specific language (Bertaccini/Prandi/Sintuzzi/Togni 2004: 169). For this reason, the entries contain sets of synonyms, which are interlinguistically equivalent and refer to the same concept without any hierarchy. They are inserted in the *term* field and appear as a main term or as a variant, depending on the term being searched.

Fig. 5. Entry *Operazioni attive*

A good example of this is the *operazioni attive* (lending business) entry, in which the terms *operazioni di impiego fondi* and *operazioni di credito* were inserted at the same hierarchy level. In German the terms *Aktivgeschäfte* and *Kreditgeschäfte* were used.

Term-Oriented Entries

Term-oriented entries represent another type of entry for terminological research. They are no longer created starting from the concept, but from the sign according to a semasiological approach. This type of entry is generally used for *ad hoc* terminology or for systematized terminology when the concept systems of the language combination do not match each other or only partially match and are therefore *endocentric* concepts (*ibid.*). In these cases the entry will show a functional equivalent in L2 and not an exact interlinguistic equivalent.

Mixed entries

As discussed above, the choice of the entry depends on both the concept systems in which the terms are inserted and the terminologist's needs. When required, it is also possible to create a third kind of entry, which are defined by Bertaccini and Lecci (*ibid.*) as *mixed entries*, i.e. concept-oriented entries integrated with synonyms and term variants.

Depending on the kind of entry, it contains different fields, among which are the *notes* and the *usage notes* fields. The first one presents additional information concerning the term and the kind of equivalence relation which connects it to the term in the other language. During the elaboration of the database, in order to provide equivalents for the culture or language-specific terms, we often resorted to providing functional equivalents. For example, in case of the deposit form of the German banking system named *Termineinlage* (time deposit), which does not exist in the Italian system, the functional equivalent *deposito a termine* was chosen. Other terms denote concepts which only share some of the features of the same concept in L1, thus representing a partial equivalent. This is the case of the term *deposito a risparmio* (savings deposit) and its equivalent *Spareinlage*. Even though the terms are used as equivalents, they denote a form of savings which have different features.

If the entry contains many *term* fields, the *usage notes* field provides details concerning the term's frequency of use, as assessed through an analysis of different contexts. Moreover, this field contains information about the diatopic variants encountered within the German language. The diatopic variation is namely a sociolinguistic phenomenon, which, as Cabré (1993: 97, 157) points out, affects the special languages too, but in a more limited way. An example is given by the operations *pronti contro termine* (purchase agreement), which in Germany are known as *Pensionsgeschäft* and in Austria and South Tyrol as *Termingeschäft*.

Conclusions

The database created turned out to be a useful tool for translators, as it provides structured, comprehensive and reliable information capable of meeting the needs of linguistic operators working in the field. In particular, the concept trees included in the entries are one of the main resources for translators, as they allow them to quickly comprehend how the considered activities work. Given the scope of the analyzed domain, and starting with the entries created during this project, we expect to be able to implement the database in the near future, by including further terms and additional concepts in the concept systems.

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