

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 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 systematisation in concept systems, and finally the creation of the database using SDL MultiTerm.

Key words: database, banks, corpora, systematisation, terminology entries.

Introduction

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.

The methodology applied and the characteristics of the database are described in the following paragraphs: §1 details the reasons that led to the creation of the DB, §2 illustrates the results of the field research, which aimed to understand the demand for terminological research in this sector, §3 offers an overview of the documentation tools and describes how the corpora were created, §4 describes the methodology used to select the terms for the data bank, composed of both a systematised terminology procedure and of an ad hoc extraction of the texts from the corpora and §5 provides a description of the terminology database and of the information it contains.

1. A database for the banking sector

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 Austrian Bank Austria and the German HypoVereinsbank, leading banks in their respective countries. At the same time many Italian banks own branches or offices in Austria and in Germany, for

instance Intesa San Paolo, UBI Banca or Monte dei Paschi di Siena, while several German and Austrian Banks are present in Italy, such as Deutsche Bank and Commerzbank. Finally, because of having many German and Italian speaking clients, South Tyrolean banks provide translations of all their documents.

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. The main reason behind the project was the identification of a need for German-Italian linguistic tools within this sector, which has been confirmed by the banks themselves. Therefore a terminology DB, i.e. a *“maschinenlesebare Sammlung terminographischer Daten”*, in which *“diese Daten werden in maschinenlesebarer Form erfasst, verarbeitet und gespeichert”*¹ [1], 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 whether there was a 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 the banking sector.

Through the observation of the European banking systems three main situations were identified in which translators or interpreters in the language combination IT-DE are required. Collaborators and members of the staff of many banks were contacted (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, Banca Popolare dell’Alto Adige/Südtirol Bank, Hypo Tirol Bank Italia);

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 specialised 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:

¹ “A machine-readable collection of terminographical data”, in which “these data are captured, processed and saved in a machine-readable form” (Translation by Bertaccini and Tadolini).

- *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 which through a cognitive approach to the domain. In order to do so, it was necessary to consult theoretical texts which provided a detailed explanation of the banking sector. These resources turned out to be an essential tool for terminology systematisation 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 to be analysed and equivalents or translation proposals of the terms. The internet offers a significant amount of specialised material which is constantly updated. In particular, the internet resources that could be useful for terminological research on banking lexicon comprise a wide range of material, both in terms of its form and origin, which enables the researcher to verify the terminological differences among the German varieties within this research 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. Apart from the UBS Bank multilingual glossary, they are all monolingual glossaries, in which the terms are listed in alphabetical order and approached semasiologically, starting from the term to arrive at the concept description [2]. Within this category, it is appropriate to distinguish between the glossaries of the banking institutions and those produced by the national central banks, which are more comprehensive and characterised according to teaching purpose. Another useful online resource for researching the equivalents of the source terms were the websites of the banks in the Bozen province, which had a double version in German and Italian. In addition to these tools, the *Lexika*, lexicographic works by specialised publishing houses providing a technical definition to a domain lexicon, have proven to be very useful too. Particularly numerous are those created for the German language.

In addition to online resources, reference corpora was developed, which is a basic instrument for terminological research. Sinclair defines a corpus as a “*a collection of naturally-occurring language text, chosen to characterize a state or variety of a*

language” [3]. A corpus is not only a collection of texts, but it shows how language is really used in a given domain or area. The issues to consider when constructing a corpus are, according to Tognini-Bonelli, *authenticity, sampling and representativeness* [4]. 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 and usefulness of the tool. Indeed, as McEnery *et al.* point out [5], it is not possible to know what dimensions a corpus should have to be considered representative, nor is it easy to evaluate such an instrument in these terms. As they explain, 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 fulfil this research requirements. These texts are namely authentic, technical and characterised 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 opening, administration and closing of a current account 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. According to Bertaccini and Lecci [2], systematised terminology identifies the creation of concept trees and 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 (*ibid.*). Depending on the goal and the working situation, the researcher should evaluate the kind of terminology to be used, taking into account the different work methodology and terminology entries that will result, according to the study and the kind of information which are being considered.

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 case of ad hoc terminology the natural choice is the term-oriented entry (*ibid.*), which involves starting from the term and not from the concept according to a textual approach.

This terminological work developed from the systematisation of the key words in the domain of “banking operations”, so that their place in a wider framework gives a clear and homogenous overview of this field of research. Afterwards the terms will be entered into the database as complex entries, following a systematic terminology process. Structured systems will provide an overview of the domain, so as to highlight

the relationships between the concepts and to allow for an immediate comprehension of the domain for the potential users of the DB.

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.

4.1 The concept maps

In der zweisprachigen Terminologearbeit ist die getrennte Erstellung zweier jeweils einsprachiger Begriffssysteme die unerlässliche Voraussetzung für den späteren Vergleich. Nur diese Form des Vergleichs ermöglicht es, Wörterbücher zu erarbeiten, die den strukturellen Unterschieden zwischen den verglichenen Systemen Rechnung tragen [6].

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. With the aim of illustrating the full range of operations that can be performed in a banking institution, it is necessary to highlight the conceptual relations on which their classification is based. These relations are not only complex, but can be systemised according to different criteria as well: as Cabré claims [7], the conceptual systematisation represents the way the individual and the community have internalized the reality, and not the reality in itself. Many systematisations of a given domain are therefore possible and all of them plausible according to different criteria. 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 possible banking operations, highlighted the position occupied by every term in the system. The work started with the creation of the map of Italian terms, which were organised into different tables including all performable banking operations and divided into various subdomains. When creating the German diagrams, we decided to start 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

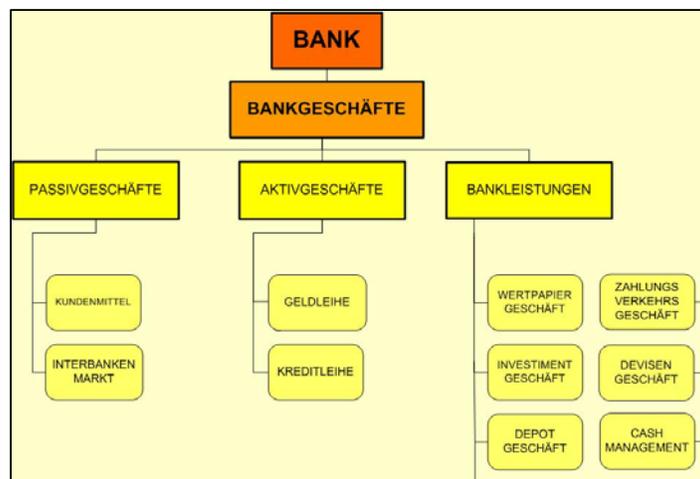


Fig. 2. Banking operations map DE

For various reasons, 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 [2], it is advisable to narrow down the research domain by detecting some subdomains of 1st or 2nd level instead of general domains. By doing so, it is possible to limit the terminology, systemise it with greater precision and thus develop more defined and targeted research (*ibid.*). 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 systematised and ad hoc terminology.

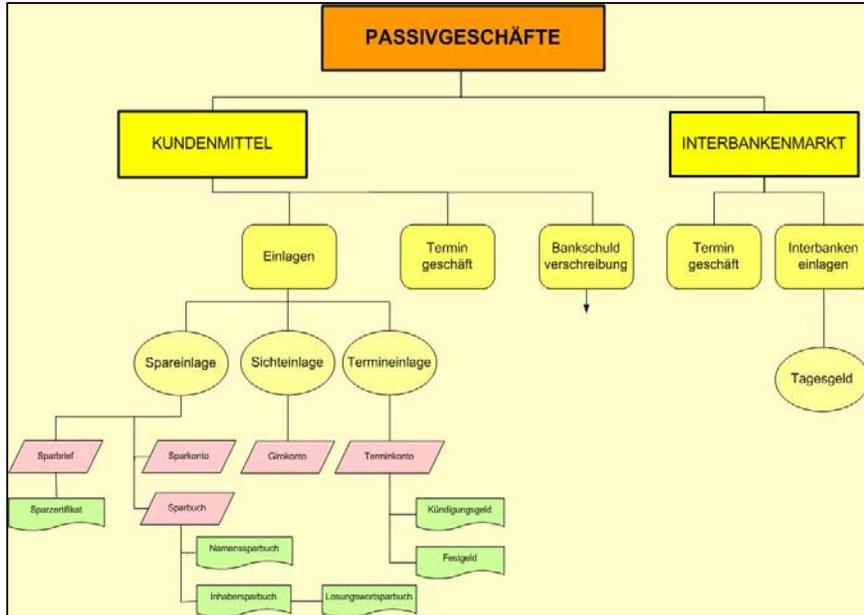


Fig. 3. Deposit-taking operations map IT 1 (IT 2 omitted)

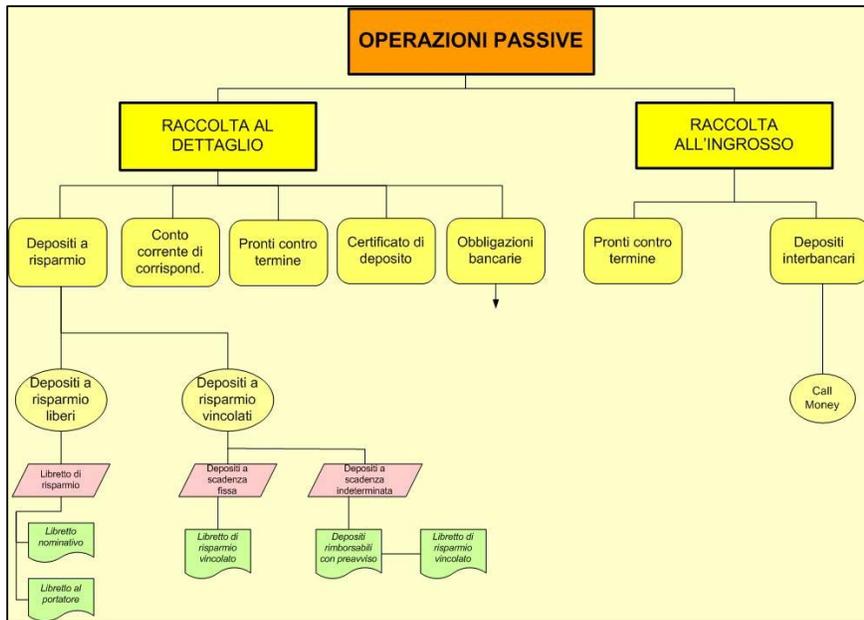


Fig. 4. Deposit-taking operations map DE 1 (DE 2 omitted)

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.

5. Terminology entries

The preliminary work of documenting, extracting and systematizing the terminology led to the creation of a bilingual terminology database containing concept-oriented, term-oriented and mixed entries. The development of terminology entries was the final step in the terminological research. During this phase, the data were inserted into a single system in order to highlight differences and common elements between the Italian and the German/Austrian systems.

The entries included all the information deemed necessary for both the comprehension of the analysed economic concepts and the use of the term in the target language during a real work situation. 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 systemised terminology investigation with an onomasiological approach requires the creation of concept-oriented entries. The matching of the concepts at an interlinguistic level is a fundamental prerequisite for creating concept-oriented entries and concept systems. These are in this case defined by Prandi as *exocentric*, as they are based on a shared experience and not very dependent on the structure of a specific language [8]. For this reason, the entries contain sets of synonyms, which are interlinguistically equivalent and refer to the same concept in the two languages 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.

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.

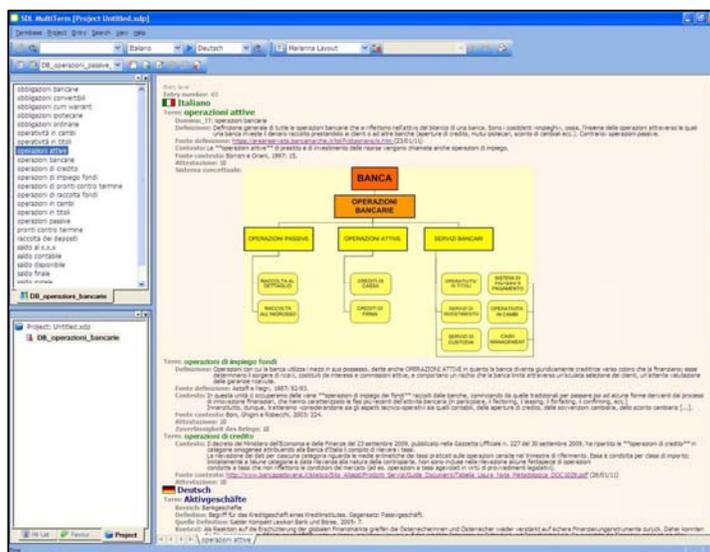


Fig. 5. Entry “operazioni attive”

Term-oriented entries

Term-oriented entries represent another type of entry for terminological research and translation. 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 systematised terminology, when the concept systems of the language combination do not match each other or only partially match and are therefore *endocentric* concepts [8]. 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 [2] 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, the deposit form of the German banking system named “*Termineinlage*” (time deposit), which does not exist in the Italian system, in

this case 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 [7] 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

During this research project, 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 analysed 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 in the DB and additional concepts in the concept systems.

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