

**COMPARATIVE STUDY OF ECONOMIC LOANWORDS  
INTEGRATION INTO LANGUAGES WITH DIFFERENT  
STRUCTURAL FEATURES (BASED ON THE EXAMPLES OF  
TERMS IN BASHKIR, RUSSIAN, AND CHINESE  
LANGUAGES)\***

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**Abstract:** *The relevance of the study is explained by the fact that the development of science and technology subject areas tends towards the emergence of new terminological expressions and terms, while the terminological part of economic vocabulary becomes an active element of the language, which requires even deeper study of the terms structure. As far as the system of economics terminology is one of the most actively evolving, the analysis of terms in languages with different structural features (such as Bashkir, Russian, and Chinese) and revealing of common features and specific differences of terms in these languages will enable us to uncover the patterns of international economic convergence of countries and states into a common market and discover the mechanism of the economic integration during language contact. The purpose of the study is the analysis of economic terms in Bashkir, Russian, and Chinese languages and identifying the specifics of loanwords in economic terminology in variously structured languages. The major research methods are: analytical – in the course of analyzing scientific and scientific and methodological literature on the topic of the paper; comparative method – for comparing various phenomena in the terminology of different languages. As a result of the comparative research, the specific peculiarities in the economic terminological system and the enriching of this lexical layer were identified in the languages with different structural features. The significance of the study is connected with defining the status of the term in the system of professional sublanguage and economic terminology discourse of different languages, as well as with the possibility to apply the results of the study in the process of compiling multilingual dictionaries and teaching aids on the topic. The study, conclusions, and generalizations in this paper can be used in teaching lexicology, lexicography, and typology of languages with different structural features.*

**Keywords:** comparative linguistics, Bashkir language, Russian language, Chinese language, terminological system, loanword.

Dynamically development of science and technology, reorganization of economic and political areas, and change of social and cultural reference points became the catalysts that intensified the process of borrowing and massive use of foreign-language vocabulary. The

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interest of linguists in studying this area is explained by the paucity of research on certain aspects of the borrowing phenomenon and the processes of adapting foreign words associated with it. The mobility and dynamics of loanwords lend special significance to the issues of evolution since their solving is of great importance for studying the language in general as well as for understanding separate language processes.

The problem of typological description of foreign-language units in the system of two and more languages deserves separate consideration since on its basis cross-linguistic and specific patterns of borrowing, adaptation, and enrichment processes can be identified. The relevance of the selected topic is defined by the paucity of research on the newest modern loanwords from the point of view of their number and thematic affiliation.

The purpose of the study is determined basing on the above described – consideration of economics terminology in Bashkir, Russian, and Chinese languages, as well as identifying the specifics in borrowing of economics terminology in languages with different structural features. Proceeding from the purpose of the paper, we determined and addressed the following objectives: defining the place of economics terminology in the terminological systems of compared languages; identifying the patterns of enriching economics terminology with foreign vocabulary in Bashkir, Russian, and Chinese languages.

The works of Aristova, Lotte, Superanskaya, and many other linguists are devoted to foreign-language loanwords<sup>1</sup>. A broad overview of the types of loanwords in terminology and ways to organize them is presented in the book of Lotte<sup>2</sup>. The borrowing of foreign-language terms is recognized by scholars as one of the active ways of enriching vocabulary of both common-literary language and terminology of a specific area of knowledge. As justly observed by Grinev, ‘the process of borrowing of terms is quite insignificantly different from borrowing of words of common-literary language. The majority of borrowings happen in terminology, hence almost all that is said in literature about borrowings in general is also true for the terms’<sup>3</sup>.

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<sup>1</sup> A. Superanskaya, N. Podolskaya, N. Vasilyeva, *General terminology*, Nauka, Moscow, 1989, 248 p.

<sup>2</sup> D. Lotte, *Questions of borrowing and streamlining foreign terms and term elements*, Nauka, Moscow, 1982, 152 p. Elmira Failovna Gumerova, Natalya Anatolyevna Yushchenko, Dinara Anvarovna Musabirova, Legal regulation of commercial concessions (franchising) in accordance with Russian and foreign law,” in *Astra Salvensis*, V (2017), no. 10, p. 32.

<sup>3</sup> S. Grinev, *Introduction to terminology*, Moscow, Lyceum Moscow, 1993, 309 p.

The researchers interpret the essence and reasons for borrowing in various ways. Aristova divides foreign words in:

1. foreign fragments (words borrowed in the same form as in the original language),
2. loanwords (transformed words),
3. calques,
4. partial calques<sup>4</sup>.

Among the possible reasons for borrowing we can distinguish various types of circumstances:

1. linguistic (related to the absence of a denomination for a new scientific concept, phenomenon in the native language),
2. extralinguistic (related to the need to develop new knowledge, to the issues of internationalization of terminology with a view to increase the quality of communication),
3. social and psychological (defining the borrowed term as more scientific, prestigious in comparison with the native language equivalent),
4. esthetical (indicating fashion for a certain unit of vocabulary).

According to Danylenko, the reasons for borrowing in terminology of various terminological systems 'lie in the common high level of development of science in our country and in other highly developed countries, in the simultaneous emergence of the same disciplines ... in different countries, in the closer contacts between scholars of different countries, in joint development of specific scientific problems, which requires the convergence (uniformity) of respective terminologies'<sup>5</sup>.

In the modern Bashkir linguistics, a lot of research has been done on the terminology problems in the recent decades. The researchers studied, predominantly, the linguistic, socio-political, botanical, technical terminologies, vocabulary related to clothes and jewelry<sup>6</sup>. Bilingual

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<sup>4</sup> V. Aristova, *English-Russian language contacts and borrowings of the XVI – XX centuries*, Leningrad University Publishing, Leningrad, 1978, 38 p.

<sup>5</sup> V. Danylenko, *Russian terminology. The experience of linguistic description*, Nauka, Moscow, 1977, 246 p.

<sup>6</sup> L. Abdullina, *Influence of the Arab-Muslim philosophy on the formation of the Turkic-Bashkir philosophical thought of terminology*, Editing and Publishing Centre of the Bashkir State University, Ufa, 2017; L. Abdullina, G. Abdullina, N. Gadzhiakhmedov, R. Sanyarova, E. Rakhimova, "To the Problem of Transfer of Terms and "Right" Introduction of Them in Language Turnover (based on the philosophical terminology of the Bashkir language)", in *The Turkish Online Journal of Design, Art and Communication – TOJDAC*, 2018, no. 3, p.1892-1899; Dinara Anvarovna Musabirova, Natalya Anatolyevna Yushchenko, Elmira Failovna Gumerova, Radik Nakimovich Hamitov, Irina Viktorovna Kostyuk, „Peculiarities of legal status of civil legal communities in housing legal relations,” in *Astra Salvensis*, V (2017), p. 53; G. Abdullina, M. Karabaev, Z. Ishkildina, "Bashkir

dictionaries on various scientific areas have been published. However, the economics terminology of the Bashkir language, in our view, remains the area of national terminography and Bashkir linguistics that has not been researched sufficiently. Although, some aspects pertaining to this area have been described in the works of Ishberdin, Kagarmanov<sup>7</sup>, Garipov<sup>8</sup>, Shamigulova<sup>9</sup>Gulfira Abdullina, and Lilia Abdullina.

The problem of loanwords in modern Chinese was studied by such linguists as Gorelov<sup>10</sup>, Semenas<sup>11</sup>, Ivanov<sup>12</sup>, Klenin and Shchichko<sup>13</sup> and others. Both dedicated studies and research that only partially covered the topic were published. Special attention should be paid to such works as He Guowei's Chinese words production and forms<sup>14</sup>, Yang Xiaoping's *YangXiǎoPing*.

*DangDàiHànYǔXinQǐngYǔYánjiū. Běijīng ZhōngGuóShèHuìKēXuéChūBǎnS*

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onomatology in the light of modern linguistics”, in *Mediterranean Journal of Social Sciences. Rome-Italy, MCSER Publishing*, 2015, vol. 6, no. S3, p. 73-82; G. Ashirova, G. Abdullina, “Nicknames Derived from the Onomastic Units (a case study from the Bashkir language)”, in *University Scientific Journal*, 2016, no. 18, p. 112-118; I. Zubairova, G. Abdullina, R. Ilisheva, M. Karabaev, E. Nikolayev, “Formation and Development of Literary Terms in Turkic Languages (Study Background)”, in *Indian Journal of Science and Technology*, 2016, vol. 9, no. 27. Available at: <http://doi.org/10.17485/ijst/2016/v9i27/97693>; E. Ishberdin, *Dates agriculture in Bashkir language*, Editing and Publishing Centre of the Bashkir State University, Ufa, 2002, 36 p.; G. Kagarmanov, *Vocabulary and terminology of the Bashkir language*, Gilem, Sterlitamak, 2002, 242 p.

<sup>7</sup> E. Ishberdin, *Dates agriculture in Bashkir language*, Editing and Publishing Centre of the Bashkir State University, Ufa, 2002; G. Kagarmanov, *Vocabulary and terminology of the Bashkir language*, Gilem, Sterlitamak, 2002, 242 p.

<sup>8</sup> F. Garipov, Z. Uraksin, *Russian-Bashkir dictionary of economic terms*, Kitap, Ufa, 2007, 184 p.

<sup>9</sup> A. Shamigulova, M. Karabaev, G. Abdullina, Z. Ishkildina, “Vocabulary of Clothes and Jewelry in Studies of Turkic Languages (from the history of the study of the issue)”, *Mediterranean Journal of Social Sciences*, 2015, vol. 6, no. 5, p. 194-200.

<sup>10</sup> V. Gorelov, *Lexicology of the Chinese language*, Prosveshchenic, Moscow, 1984, 216 p.

<sup>11</sup> A. Semenas, *Lexicon of Chinese language*, AST: Vostok-Zapad, Moscow, 2005, 310 p.

<sup>12</sup> V. Ivanov, *Terminology and Borrowing in Modern Chinese*, Nauka, Moscow, 1973, 172 p.

<sup>13</sup> I. Klenin, V. Shchichko, *Lexicology and phraseology of the modern Chinese language*, Nauka, Moscow, 1978, 192 p.

<sup>14</sup> He Guowei, *Chinese words production and forms*, Shanghai Lexicographic Publishing House, Shanghai, 2003, 184 p. Adel A. Daryakin, Aliya A. Ahmadullina, „Economic and mathematical modeling and forecasting of key performance indicators of pjsc "sberbank,” in *Astra Salvensis*, V (2017), no. 12, p. 390.

he<sup>15</sup>, Ivanov's *Terminologija i zaimstvovanija v sovremennom kitajskom jazyke*<sup>16</sup>, and Semenas's *Leksika kitajskogo jazyka*<sup>17</sup>, and others.

## Materials and methods

The materials of the current study were: bilingual dictionaries, glossaries, special dictionaries and encyclopedias; various textbooks and teaching aids; scientific works on terminology, monographs and theses, published in Bashkir, Russian, and Chinese languages. In accordance with the purpose and objectives set out in this paper, the methods used included: *analytical* – in course of analyzing scientific, scientific and methodological literature on the topic of the paper; *comparative method* – to compare various phenomena in the terminology of languages with different structure.

Having analyzed the available research on loanwords in the Bashkir and Russian languages, we can identify the fact that the Russian language has had and continues to have a large impact on the formation of the Bashkir language, being an intermediary in transmitting of international vocabulary to the Bashkir language. The Chinese language was not immune to borrowing either. The difficulties of borrowing are experienced due to a special phonetical structure of the Chinese. However, we should agree with the I.D. Klenin's opinion that 'the major underlying factor for resistance of Chinese to phonetic borrowing is the hieroglyphic writing of this language, affiliation of certain meanings with separate syllables. In other words, for a Chinese every syllable designated by a certain hieroglyph is not only a phonetic unit, but also a unit of meaning'<sup>18</sup>.

Found that there is a multitude of ways to classify loanwords. Within this article, we shall consider the phonetic way or transcription, which is a kind of borrowing when terms retain their form and meaning of the donor language. The Chinese language in this process also eliminates the phonemes not typical to it, adjusting these words to its phonetic norms.

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<sup>15</sup> Y. Xiaoping, *A study of modern Chinese neologisms*, China social sciences publishing house, Beijing, 2012, 310 p.

<sup>16</sup> V. Ivanov, *Terminology and Borrowing in Modern Chinese*, Nauka, Moscow, 1973, 172 p.

<sup>17</sup> A. Semenas, *Lexicon of Chinese language*, AST: Vostok–Zapad, Moscow, 2005, 310 p.

<sup>18</sup> D. Lotte, *Questions of borrowing and streamlining foreign terms and term elements*, Nauka, Moscow, 1982, 152 p.

For example, Chinese words: 托拉斯 [tuōlāsī] – trust; 博客 [bókè] – blog; 瓦斯 [wǎsī] – gas; 绷带 [bēngdài] – bandage; 安乃近 [ān nǎi jìn] – analgin; 维他命 [wéitāmìng] – vitamin. However, some of them can be borrowed in a semantic way. For instance, 维生素 [wéishēngsù] – vitamin. It should be pointed out that there are many proper names among phonetic borrowings, e.g.: 普希金 [pǔxījīn] – Pushkin; 福特 [fútè] – Ford (surname); 澳大利亚 [àodàliyà] – Australia, etc. The phonetic way of borrowing is usually used to convey the names of foreign currency units: 卢布 [lúbù] – ruble, 戈比 [gēbǐ] – kopeck; 镑 [bàng] – pound sterling; 先令 [xiānlìng] – shilling; 马克 [mǎkè] – mark; 法郎 [fǎláng] – franc; 里拉 [lǐlā] – lira; 卢比 [lúbǐ] – rupee.

In the Bashkir language, the examples can be such economics terms in Bashkir as: *баланс* – *balance*, *валюта* – *currency*, *дисконт* – *discount*, etc. In the modern Bashkir language, phonetic borrowings from Russian keep their spelling and pronunciation. Borrowing of terms in Bashkir reflects the deepening of the interaction between Russian and Bashkir, expansion of cultural, scientific and other ties. Examples from the Russian language: *брэйк* – *break*, *брокер* – *broker*.

## Results and discussion

Semantic borrowing, in particular, calquing or loan translation, means creating foreign words or terms basing on the structural and semantic models of the foreign language using the word-formation means of the borrowing language. Calque is a special type of translation that leads to creation of new words in the recipient language. The fact of a new word appearing under the influence of another word in another language is one of the indicators enabling us to assess the calque as a special type of borrowing. In comparison with phonetic borrowings, the number of terms created in a semantic way is much bigger. The examples of calques and partial calques are the phrases: balance method – *баланс ысулы*, convertible currency – *алмаштырыусы валюта*, stockbroker – *биржа аралашыһы*.

Same as in other languages, calquing in Chinese happens only in the process of written implementation of the foreign-language material. Examples of such borrowings: 比特币 [bǐtèbì] – bit coin, where 比特

[bǐtè] is a bit (basic unit of information), and 币 [bì] is money, currency; 银行卡 [yínhángkǎ] – bank card, where 银行 [yínháng] is a bank, 名卡 [míngkǎ] is a card, 名 [míng] – name, 卡 [kǎ] – a bank card; 生产关系 [shēngchǎn guānxì] – industrial relations, where 生产 [shēngchǎn] means industrial, and 关系 [guānxì] – relations. Thus, having considered these examples, we can conclude that this way of borrowing is better understood than the phonetic one since the explanatory translation makes the task easier.

Transliteration is a way of borrowing when the writing of the foreign word is borrowed: the letters of the borrowed word are swapped by the letters of the native language. Such words were borrowed through transliteration from English to Russian: *partner* – *партнер*, *process* – *процесс*, *manager* – *менеджер*. The following examples from the Russian-Bashkir Dictionary of Economics Terms can be included in this group: *Fr. abonnement* – *абонемент* – *абонемент*, *Fr. avance* – *аванс* – *аванс*, *Lat. acceptus* – *акцент* – *акцент*; *Fr. bulletin* – *бюллетень* – *бюллетень*. Due to the hieroglyphic writing, this way of borrowing does not function in the Chinese language. Terms borrowed from foreign languages in the modern Chinese are represented by some phonetic, but mostly semantic loanwords. Semantic borrowings are created using the word-formation models inherent to this language.

In the modern Bashkir language, the most effective way of creating loanwords is the affixal one. 14 affixes are used to form economics terms, the most productive of which are “сы/-се” and “-лыҭ/-лек”: *пиарсы* – *publicist, person working in PR*, *тикушерүсе* – *auditor*, *саузагарлек* – *trader's profession*, *маклерлыҭ* – *broker's profession*, *казначейлыҭ* – *profession*, *киммәтлек/кыйбатлыҭ* – *high cost*, *арзанлыҭ* – *cheapness*; *хәйерселек* – *destitution*, *байлыҭ* – *wealth*; *мәшғүллек* – *occupation, employment, etc.* The affixes “-ым/-ем”, “-м” are also productive: *көрөм* – *contribution*, *сыфым* – *expenditure*; as well as “-ма/-мә”: *ташлама* – *discount*, *түләмә* – *payment, fee*, *өсәтмә* – *bonus*. Less productive are the affixes: “сылыҭ/-селек”: *арзансылыҭ* – *cheapness*; “-таш/-тәш”: *милектәш* – *co-owner of property*, *мираҫташ* – *co-inheritor*, “-ыш/-еш”, “-ш”: *туланыш* – *accumulation*, *әйләнеш* – *turnover, circulation*, *табыш* – *income*. Two affixes, “-та/-тә” and “-лаштыр/-ләштер”, are used to form verbs: *аванслаштырырға* – *to advance*, *финанслаштырырға* – *to finance*, *капиталлаштырырға* – *capitalize*,

*хосусилаштырырға* – *privatize*. Adjectives are formed with affixes “-лө/-ле” and “-һыҙ/-һеҙ”: *керемле* – *profitable*, *өлөшлө* – *shareholding* etc.

Complex economics terms are usually two-component. The components can be connected by coordination or subordination type of relationship. Combining components using the coordination mechanism in creating economics terms in Bashkir is more productive than using the subordination mechanism: *һатыу-алыу* – *buying and selling*, *керем-сығым* – *income and loss*, *бирем-бурьыс* – *debts*, *алым-һалым* – *taxes and dues*, *алыш-биреш* – *barter*, *алдым-бирҙем* – *buying and selling*, *саяза-баҙар* – *trade and market* are formed on the basis of the Bashkir language. Combining components using the subordination mechanism plays an insignificant role in creating economics terms. As it is known, combining components using subordination in modern Bashkir can be of the following types: combination with attributive relationship between components; combination with completive relationship between components. They can be found in the economics terminology, as well: *үзкиммәт* – *cost price*; *тәьмин итергә* – *provide, supply*, *һатып алырға* – *buy, purchase*.

Conversion is a very effective way in the formation of economics terms in Bashkir. For example, verbs turn into noun-terms: *түләү* – *pay*, *түләм* – *payment*, *һатыу* – *sell*, *һатыу* – *sale*, *алыу* – *buy*, *алыу* – *buying*, *purchase*, participle: *һатыусы* – *selling*, *һатыусы* – *salesperson*, *һатып алыусы* – *buying*, *алыусы* – *buyer*, *Кулланыусы* – *consuming*, *Кулланыусы* – *consumer*, *аласаҡ* – *take something necessary*, *аласаҡ* – *debt*; less often, adjectives undergo conversion: *бай* – *rich*, *бай* – *a rich man*, *ярлы* – *poor*, *ярлы* – *a poor man*. Many terms are formed by way of lexicalization of phrases with their simultaneous suffixation: *һатып алыусы* – *buyer*, *мираҫ алыусы* – *inheritor*, *реклама биреүсе* – *advertiser*, etc. Such ways as lexicalization of phrases: *эшкыуар/малкыуар* – *entrepreneur*, *алыпһатар* – *knacker, dealer*; lexical and semantic way: *мин* – *кореек*, *сығым* – *expenditure*, *тупланма* – *saving*, are ineffective. Unlike in Bashkir and Russian, in Chinese the main way of word-building is the composition.

Most often, in the formation of economic terms in Chinese we can distinguish terms-compounds and terms-phrases built using the attributive type of link: verb + noun; adjective + noun. The examples to illustrate this are: the term 预付 [yufu] – advance payment is made up of 预 [yu] – in advance, beforehand and 付 [fu] – pay. The term 存款 – deposit is made up of 存 [cun] – save up and 款 [kuan] – a sum of money. The internal structure of the words also facilitates the understanding of their meaning. The term 借款 [jiekuan] – a loan consists of 借 [jie] – to borrow and 款

[kuan] – a sum of money. In the examples that follow, it is easy to understand meanings of words from the sum of components. Thus, words differ in validity. For instance, the term 租金 [zujin] – the rent payment is made up of 租 [zu] – to rent, 金 [jin] – money; 租税 [zushui] – taxes, consists of 租 [zu] – to rent and 税 [shui] – a tax.

The next term – 干预 [ganyu] – intervention consists of 干 [gan] – interfere and 预 [yu] – in advance, beforehand. The components added together only vaguely hint at the overall meaning of the term, which denotes economic impact of one entity on the business and activity of the other by way of penetrating the area of this activity, contributing and depositing their own funds in it. The majority of terms are formed in this way.

The syntagmatic semantics of copulative combination in Chinese is most fully described by Semenas<sup>19</sup>. The terms built using a copulative type of link include substantive and verbal morphemes. The words of copulative combination are formed by putting together either synonymous (including pair or parallel combination) or antonymous components:

a) *by combining synonymous components*. Such compounds can serve as examples: 破坏 [pohuai] – destruction, economic disruption, where 破 [po] means destroy, break and 坏 [huai] means to break up; 租赁 [zulin] – leasing (a way to finance investments based on a long-term rent), where 租 [zu] means to rent and 赁 [lin] means to rent; 生产 [shengchan] – production, where 生 [sheng] means to produce and 产 [chan] means production.

b) *by combining antonymous components*. There are not many terms formed by putting together antonymous components.

Let us consider the kinds of relationships between the concepts in the economics terminological system and the basic principles of reflecting these relationships in the models of term formation. The first kind of concept systems can be the system ‘genus – species’. Primarily, ‘genera’ can be distinguished from all economics concepts, and then ‘species’ can be singled out within the ‘genera’. These terms in the modern Chinese, as a rule, are combined in models of terms-phrases of similar structures. The example with the generic term 货币 [huobi] – currency; 结算货币 [jiésuàn huòbì] – currency of payment, 计价货币 [jìjià huòbì] – currency of price; 交易货币 [jiāoyì huòbì] – currency of the transaction.

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<sup>19</sup> A. Semenas, *Lexicon of Chinese language*, AST: Vostok–Zapad, Moscow, 2005.

The example with the generic term 冻结 [dòngjié] – freezing: 资产冻结 [zīchǎn dòngjié] – asset freezing, 资本冻结 [zī běn dòng jié] – freezing capital, 工资冻结 [gōngzī dòngjié] – salary freeze.

The system ‘the whole – a part’ can be considered the second kind of concept systems. E.g., 宏观经济学 [hóngguān jīngjì xué] – microeconomics (an area of economics), 宏观营销学 [hóngguān yíngxiāo xué] – macromarketing (an area of marketing). The third kind of concept systems can be the system ‘original – product’, which reflects the genetic link between concepts. In this case, first a concept appears and then – its product or result, for example: 限 [xiàn] – a limit and 限额 [xiàn’è] – a quota; 管 [guǎn] – to manage and 管理 [guǎnli] – management. Based on the above-mentioned examples, the results of the analysis carried out mainly on the examples of terms-two-syllable words may be extended to terminological complexes of any level of term-formation of any composition.

The advantage of phonetic borrowings is their convenience, they easily and quickly solve the problem of creating a scientific term, giving it an opportunity to join the fund of international terminology. The disadvantage is that phonetic borrowings do not fit the strict phonetic framework of languages, they drastically change the way they sound in the course of adapting to pronunciation norms, for example, in Chinese. Because of the absence of a clear system of transcription rules, variability appears. The reading of the hieroglyphs can vary in regions and also depends on the dialect, which causes additional distortion.

We should point out some strengths and weaknesses of semantic borrowings. The advantages of such borrowings include their ability to be implemented in any subsystem of the Chinese language and engage in strong relations with commonly used words. However, this method has its disadvantages. Semantic borrowings sometimes have a complex semantic structure: defining the subject through another subject or through a number of subjects. The leading role in the formation of economics vocabulary in Bashkir is played by the affixation way of word-formation and lexicalization of phrases. The majority of economics terms in Russian are loanwords by nature, the need to name new concepts and phenomena has prompted this. These words have become well-established in the Russian lexicon, and their ability to subordinate to rules of Russian grammar and metaphorizing testify to that.

In the Chinese language, the most productive derivation model is the composition, which helps create terms-compounds and terms-phrases

built using different types of links. Alongside that, Chinese economics vocabulary also includes loanwords. Penetrating the Chinese language, foreign lexical units underwent transformation in accordance with internal laws of its development, the phonemes changed in accordance with its phonetic system if the words had phonemes not inherent for the Chinese phonetics, and they acquired new meanings. Only as a result of such transformation they could become well-established in the Chinese language.

Summing up, we can conclude that loanwords in Bashkir and Russian are represented by ways of classification (transcription, transliteration and calquing), and in Chinese only the first and the third ways can be found. Semantic calques are more widely used in Chinese since phonetic borrowings do not fit the strict framework of modern Chinese, drastically changing the sounding in the process of adaptation to pronunciation norms of this language.

Comparative description of the system of economics terms in Bashkir, Russian, and Chinese enabled us to identify the specifics in borrowings within the economics terminological system and in enriching this lexical layer. The economics terminology of Bashkir, Russian, and Chinese is enriched not only with the help of internal resources but also as a result of borrowing of foreign-language vocabulary.

Recording and studying the new words and expressions and their meanings play a great role both in practical and theoretical terms. The terms are units of language and professional knowledge; they ensure the effectiveness of intercultural communication. Studying the composition, meaning, and function of new words resonates with the specific issues of lexicology, grammar, and stylistics. Active enriching of vocabulary of the language provides an opportunity to trace its development in the modern society.

The results received do not exhaust all the possibilities to study economics terms and help to identify new directions in researching this topic. Economics terminology is a wide area that includes terms from an array of areas, fields of finance, such as trade, lending, production economy, currency relations, etc. In this connection, the specifics of nominating separate terminological systems can be analyzed.