

The Mutual Relationship of the Word and Terms in Linguistics

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ABSTRACT

This article describes the rapidly developing area of modern linguistics in the field of terminology – economic and financial terms – their significance, the views and opinions of linguists. If we analyze and carefully study any terminological system of our time in more detail, we will see that its growth or decline is closely related to time and space. In this sense, the formation, formation and development of the economic and financial terminology of the English language has its own path of development, genetic foundations. In this paragraph, we present factual and analytical information about the historical and genetic roots of the economic and financial lexical units of the English language.

Keywords: Old English period, invisible hand, capital accumulation, labor theory of value, market price, Middle English, economic ethics, early modern English period, mercantilism, modern English period.

INTRODUCTION

To date, research on terminology has occupied a special place in our country and foreign linguistics. This is explained by the process of expanding the terminological lexicon as a result of the rapid development of science and technology, the increase in the volume of socio-economic, scientific and technical information. This process has created the need for scientific study of terms in various fields.

MATERIALS AND METHODS

If we analyze and carefully study any terminological system of our time, we will see that its growth or decline is closely related to time and space. In this sense, the formation, formation and development of the economic and financial terminology of the English language has its own path of development, genetic foundations. In this paragraph, we will present factual and analytical information about the historical and genetic roots of the economic and financial lexical units of the English language.

Table 1. *Historical periods of the development of economic and financial lexical units (in the English language)*

No.	Period	Century	Source
1	Old English period	V-XI centuries	Tomas Maltusning (<i>An Essay on the Principle of Population</i>) <i>Aholi tamoyili bo'yicha ocherk</i> ; Adam Smit (<i>The Wealth of Nations</i>) <i>Xalqlar boyligi</i> ;
2	Middle English period	XII – XV centuries	Tomas Xokkly (<i>The book of the Governor</i>) <i>Gubernator kitobi</i> ; <i>Englyshe Polycyening tuhmati (The Libelle of Englyshe Polycye)</i> ; Jefri Choser <i>Astrolabe haqidagi risola (The Treatise on the Astrolabe)</i> ; Savdogarlar uchun qo'llanmalar (<i>ma'lum muallifga tegishli bo'lmagan</i>); Jon Gower va Uilyam Lenglandning yozuvlari.
3	Early Modern English period	XV – XVII centuries	Luka Pacioli (<i>The Summa de Arithmetica</i>) <i>Arifmetika yig'indisi</i> ; Genri Xoum va Lord Kames <i>Axloq va tabiiy din tamoyillari bo'yicha insholar (Essays on the Principles of Morality nad Natural Religion)</i> ; Jeyms Styuart <i>Xalqlar boyligining tabiati va sabalarini o'rganish (An Inquiry into the Nature and Causes of the Wealth of Nations)</i> ; Nikolas Barbon <i>Savdo to'g'risidagi nutqi (A Discourse of Trade)</i> ; Tomas Mun <i>Forraign Trade orqali Angliya xazinasi (England's Treasure by Forraign Trade)</i>
4	Modern English period	XVII – XX mid-century	Benjamin Grem <i>Aqli Investor (The Intelligent Investor)</i> ; Robert T. Kiyosaki <i>Boy ota kmabag'al dada" (Rich dad Poor dad)</i> ; Deyv Remis <i>To'liq pul o'zgartirish (The Total money Makeover)</i> ; Tomas Piketti <i>Yigirma birinchi asrdagi capital (Capital in the Twenty-First Century)</i> ; Stiven D. Levit va Stiven. J Duber <i>Freakonomika: yolg'on iqtisodchi hamma narsaning yashirin tomonini o'rganadi (Freakonomics: A Rogue Economist Explores the Hidden Side of Everything)</i>
5	Post modern	XX from the middle	Don DeLillo <i>White noise (Oq shovqin)</i> va Tomas Pynchon (<i>Gravity's Rainbow</i>); Toni Morrison <i>Beloved</i>

	period	to the present	(“Sevimli”) va Jhumpa Lahiri <i>Interpreter of Maladies</i> (<i>Kasalliklar tarjimoni</i>); Salmon Rushdi <i>Midnight's Children</i> (“Yarim tun bolalari”) va Chimamanda Ngozi Adichie <i>Half of a Yellow Sun</i> (<i>Sariq quyoshning yarmi</i>); Devid Foster Uollesning <i>Infinite Jest</i> <i>Cheksiz hazil</i> ;
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Old English

If we analyze the sources from the Old English period in our table above: although we found works on the subject by Adam Smith (*The Wealth of Nations*); Jean-Baptiste Say (*A Treatise on Political Economy*); David Ricardo (*Principles of Political Economy and Taxation*), we turned to examples from Thomas Malthus's (*An Essay on the Principle of Population*). Although it technically dates back to the late 18th century, this source is often considered the founder of modern economics. Based on our analysis, we identified the following lexical units as being related to the subject.

Table 2. *Economic and financial lexical units cited in Thomas Malthus's An Essay on the Principle of Population*

No.	Originality	Translation	Meaning	Field
1	Invisible hand	Ko'rimas qo'l	Describes the self-regulating nature of markets that unintentionally benefit society in their own interest	<i>Economy</i>
2	Division of labor	Mehnat taqsimoti	The specialization of tasks within a production process or similar economic activity	<i>Economy</i>
3	Capital accumulation	Capital jamg'armasi	The process of increasing the quantity of the means of production through investment	<i>Finance</i>
4	Labor theory of value	Qiyomatning mehnat nazariyasi	The concept that the value of goods is derived from the labor required to produce them	<i>Economy</i>
5	Market price	Bozor narxi	The price at which goods or services are bought and sold in the open market	<i>Economy, finance</i>
6	Laissez-faire	Laissez-faire	The policy or attitude that allows a situation to continue on its own terms	<i>Economy</i>

In particular, Thomas Malthus's *Essay on the Principle of Population* discusses the dynamics of population growth and its relationship to resources. In addition, Jean-Baptiste Say's *Treatise on Political Economy* – the work of this French

economist – had a significant impact on English economic thought. Namely, David Ricardo's *Principles of Political Economy and Taxation* – is considered the main text that introduced the theory of comparative advantage in classical economics. These works are the basis for the field of economics and finance, and their influence extended far beyond the date of their original publication, since at that time formal economic thought was not well developed in written form.

The economic and financial lexical unit "invisible hand" in Thomas Malthus's *Essay on the Principle of Population* (*An Essay on the Principle of Population*) is interpreted as "invisible hand." If it is not translated as a special term, as "supply and demand," there may be a moral confusion. If we analyze this phrase, the expression "Invisible hand" was first introduced into practice by the Scottish economist Adam Smith (1723-1790). Based on his economic theory, he refers to "supply and demand" in the market by "invisible hand." The scientist emphasizes that in the process of full-fledged functioning of the market mechanism, the "invisible hand" regulates free competition in a systematic manner. The term "visible hand" (state) put forward by Alfred Chandler explains the influence (intervention) of the state in managing and regulating economic processes. Let us pay attention to the translation of the following English text: The visible hand of managerial coordination had replaced the invisible hand of the market. The "visible hand" in the market has changed its management compatibility to the "invisible hand."

Middle English

It is well known that it can be difficult to find English-language books (with their authors) on economics or finance in the Middle Ages. This is because most economic literature in the Middle Ages was written in Latin or French. However, the table above lists a few popular works related to well-known authors and texts that may be of interest and relevant to economic topics: Thomas Hockley's *The Book of the Governor* – Written in early 15th century English in the Middle Ages, this work is primarily a moral treatise, but also includes discussions of economics and

governance. For example, *The Libelle of Englyshe Polycye* – Although this book is a political treatise, it discusses economic principles related to trade and maritime policy in the 15th century. In addition, Geoffrey Chaucer's *The Treatise on the Astrolabe* – although this treatise is not considered a complete economic source, Chaucer's treatise includes practical applications of mathematics for economic purposes such as calculating rent and profit. Also, manuals for merchants (not always attributed to a specific author). In the Middle Ages, manuals for merchants were not always attributed to a specific author. These manuals often contained economic advice, calculations, and practical information related to trade and commerce. In addition to the above, the writings of John Gower and William Langland – although these writers are primarily known for their literary works, they occasionally touched on economic topics in their poems, reflecting the social and economic conditions of their time.

Table 3. *Economic and financial lexical units in Thomas Hockley's The Book of the Governor*

No.	Originality	Trnaslation	Meaning
1	Economic ethics	Iqtisodiy axloq	Covers the moral responsibility of rulers and officials, economic justice, fair taxation, and the proper management of resources
2	Wealth and virtue	Boylik va ezgulik	The book explores the relationship between wealth and virtue, and provides ethical norms for how wealth is acquired and used
3	Stewardship	Boshqaruv	Discussions about the responsibility of individuals in the wise management of their own funds and resources, reflecting broader concerns about economic prudence and responsibility
4	Trade and commerce	Savdo-sotiq	Although not directly discussing financial matters, the text addresses the benefits of trade and commerce for the well-being of the state and its citizens
5	Public finance	Davlat moliyasi	Discusses the management of public finances, albeit in spiritual and ethical terms rather than in technical financial terms

If we analyze the term “economic ethics” used in this work, we have witnessed that the term “economic” has undergone phonetic adaptation over time. In English economic terms, phonetic

changes are also seen due to regional accents and pronunciation trends. For example: Economic (эктисодый): is pronounced as “ee-KANH-uh-mik” or “ee-kuh-NAHM-ik” depending on the accent; Economics (Эктисодый): can be pronounced as “ee-KAHN-uh-miks” or “ee-NAHM-uh-miks.” That is, the reason that has a great impact on phonetic changes is the process of globalization. For example: Economic to Economical: the pronunciation of “economic” (ee-kuh-NAHM-ik) may change slightly to “economical” (ee-kuh-NAHM-i-kul) depending on regional dialects.

Another area that flourished behind the development of trade in England was the banking system. Although this area was widespread in Europe earlier, it developed on the British Isles after the Lombardy sector. It should be noted that most scholars argue that the homeland of banking and banking concepts is England, they believe that the concepts and processes related to the stock exchange and finance were first reflected in the society of English-speaking peoples. Lexical units related to the banking sector in the English language were later listed and described in general, encyclopedic, etymological and special terminological dictionaries. However, when we studied the British economy based on historical and scientific sources, it was proven that the founders of the first banking were representatives of the Arab nation. In addition, after the Arabs, the banking system on the European continent was in the hands of investors of Jewish nationality. The first bank in the kingdom began operating in the 13th century on Lombard Street in London. In the Middle Ages, bankers created important financial instruments of the modern economy.

If we analyze the word “bank,” the main function of the bank is to store funds: for the public – deposit function; for individuals – retail banking; for private companies and state organizations – corporate banking; for legal entities – opening and maintaining account. Later, as a result of the popularity of going abroad, one of the main functions of the bank became the payment function. For this, the client must have a checkbook in his hand: checkbook, during the payment process, banks charge additional funds for the service from customers: service fee/commission.

Over time, one of the major functions of the bank has become lending. The term credit function is often used by individuals and legal entities, as well as various organizations and companies. Such banks are called “loan banks” – lending banks. Nowadays, a client can perform various operations through a bank: submitting a bank statement – payment order, because the modern way of paying is not by giving cash, but by using a wire transfer (transferring money to the bank) related to the banking sector. Through a bank, trade and other financial transactions are carried out not only within one country, but also between countries. This, in turn, leads to the emergence of new terms. For example, a correspondent bank – through such a bank, one country carries out various banking transactions in its banks in another country or concludes an agreement on payment by a large financial company (letter of credit). With the development of operations and processes related to the banking and financial sector, new terms appear: overdraft – credit cards that provide a high limit for excessive spending; line of credit – credit cards adapted for large companies.

If we conclude from the definitions given to the word “bank” above, the bank is not a term in today's life, but is widely used as an important multi-sector financial institution that provides credit, investment, and custody of funds and securities.

As can be seen from the analysis given to the word bank, terms have a specific feature – they are activated between special words and word combinations and general lexical units. The above-mentioned terms show that bank terms can be formed from ordinary words or, conversely, due to their frequent and frequent use in our everyday speech, they can be on the border of ordinary lexicon. For example, terms such as bank credit – a loan received from a bank; credit card – a credit card; payment receipt – a receipt for payment; bank account – a bank account are understood not as terms, but as simple, general lexical units when used by people.

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Early Modern English

When we studied the scientific sources devoted to the early modern English economy and related to this field, we noticed the turning points in the formation of economic concepts in the English language. In particular, the years 1500-1750 were very fruitful in recording the concepts of the field as terms in Great Britain. This period is also called the agricultural economic revolution in some sources. The reason for this is that it was

during this period that, along with the agricultural sector, industry and light industry began to enter the social life of the island. In particular, in 1712, T. Newcomen's creation of a steam engine was licensed for use in the mining industry. In 1733, J. Kay invented an automatic loom for the textile industry.

The dramatic changes in the English textile industry have truly become the most advanced link in technological development within the country, and the unprecedented production of cotton, wool, silk, and dyes has allowed products to be exported abroad. This, in turn, has led to the emergence of many economic and financial terms in the process of developing international trade.

Table 4. *Economic and financial lexical units cited in the book A Discourse of Trade by Nicolas Barbon*

No.	Originality	Translation	Meaning
1	Mercantilism	Merkantilizm	Mercantilist principles that emphasize the accumulation of wealth through trade, especially favorable balances of trade and the accumulation of gold and silver
2	Balance of trade	Savdo balansi	Discusses the difference between a country's exports and imports
3	Currency	Valyuta	Discusses the importance of a stable currency system, issues related to coinage, and the role of money in facilitating trade and economic transactions
4	Tariffs and taxes	Tariflar va soliqlar	Discusses the impact of taxes and other fiscal policies on trade and economic activity, i.e., their effects on prices, competitiveness, and income
5	Markets	Bozorlar	Cover topics related to market structures, market competition, and the role of markets in the efficient allocation of resources
6	Banking and finance	Bank va moliya	Describes early banking practices, credit, and financial instruments related to trade, although the economy was not as developed in the 17th century as it is today

If we analyze the economic and financial lexical units presented in the book *A Discourse of Trade* by Nicholas Barbon, the economic concept of "tariff" (tariff) entered the English language from the Arabic word *tariff* (notification) through the intermediary language – French. In the Middle Ages, on the shores of the Mediterranean Sea, the word "tariff" meant a

specific table indicating the quantity and value of goods sold, drawn up on merchant ships, a confirmed list of cargo, etc.

Phonetic changes in financial and economic terms in English can occur for various reasons, including regional accents, language evolution, which we have considered above. That is, the reason that has a great influence on phonetic changes is the process of globalization. For example: Finance to Fianacial: “finance” (fi-NANS) changed to “financial” (fi-NAN-shul) possible, the additional syllable “-shul” is being added in the process of globalization; Economy: The stress in “economy” (i-KAHN-uh-mee) can vary, for example, in English it can be pronounced (ee- KON-uh-mee); Accounting terms: Terms such as “audit” (AW-dit) or “balance sheet” (BAL-uhnss sheet) can also vary in pronunciation depending on regional accent.

Modern English

In the new era, the development of new industries led to the development of new laws and projects in the country, mainly to the stabilization of the economy. As one such example, from December 1798, the prime minister, William Pitt, who had been conducting most of his activities as a financial advisor, proposed an income tax, which was mainly imposed on weapons and other firearms prepared for the Napoleonic Wars.

Although this income tax was abolished by Henry Addington in 1802 during the peace treaty of Amen in northern France, it is still levied on the income, savings, investments and pensions of legal entities and individuals.

In conclusion, from the end of the 17th century to the middle of the 19th century, many banking and financial terms were formed and are still actively used today.

As can be seen from the examples given above, new terms are formed from old words, that is, from simple, everyday lexical units. Most of them arose in the form of two- and three-component terms.

Table 5. *Economic and financial lexical units cited in Benjamin Graham's book The Intelligent Investor*

No.	Originality	Translation	Meaning
1	Value investing	Qiymatli investitsiya	This book uses this term to describe an approach to investing that focuses on fundamental analysis rather than market trends, and focuses on buying stocks that are selling at a discount to their intrinsic value.
2	Margin of safety	Xavfsizlik chegarasi	Refers to the principle of buying investments when their prices are significantly below their intrinsic value, thereby providing a hedge against unexpected events or market fluctuations.
3	Stock market fluctuations	Qimmatli qog'ozlar bozori tebranishlari	As market price fluctuations are inevitable, investors should focus on the long-term perspective, focusing on the fundamentals of the companies they invest in rather than on short-term price changes.
4	Risk and return	Tavakkal va daromad	A balanced approach in which investors seek high returns commensurate with the risks they are willing to take.
5	Financial statements	Moliyaviy hisobotlar	Includes income statements, balance sheets, and cash flow statements as important tools for evaluating investment opportunities.
6	Market psychology	Bozor psixologiyasi	Maintaining discipline during market cycles, avoiding emotional decisions.
7	Dividends and income investing	Dividentlar va daromad sarmoyasi	About the advantages of investing in dividend-paying stocks and the possibility of regular income from investments.
8	Portfolio management	Portfel boshqarish	Understanding portfolio construction and diversification strategies and Spreading risk across asset classes and sectors
9	Bond investing	Obligatsiyalarni investitsiyalash	Bond yields, credit ratings, and the role of bonds in a diversified portfolio in investing
10	Market efficiency	Bozor samaradorligi	Controversies between market efficiency and the efficient market hypothesis, behavioral finance

Benjamin Graham's definition of economic and financial lexical units in his book *The Intelligent Investor* is: Interest: pronounced "IN-ter-ist" in some accents, "IN-trest" in others; Investment: pronounced "in-VEST-ment" or "in-VEST-mint"; Dividend: pronounced "DIV-uh-dend" by some, "DIV-i-dend" by others; Portfolio: pronounced "por-FOL-yo" or "por-FOL-ee-oh"; Diversification: pronounced "dye-ver-si-fi-KAY-shun" or "dye-ver-si-fi-KAY-shn"; Assets: pronounced "AS-ets" or "AS-its".

Post Modern English period. By the second half of the 20th century, after the Second World War, computer technology was created. The fact that it was offered to each sector around the world was unpleasant for most specialists, but through the use of computers, all sectors of activity, in particular the economic and financial sector, expanded their networks and began to create new methods of trade.

The lexical units that arose in Great Britain and its English-speaking territories mean that the stages of development of units related to the economy are closely related to the period and the system in which they were located.

Table 6. *Economic and financial lexical units in Toni Morrison's Beloved*

No.	Originality	Translation	Meaning
1	Valuation of slaves	Qullarning bahosi	The novel indirectly addresses the financial valuation of slaves, reflecting their commodification and dehumanization under slavery.
2	Settlement and property	Turar joy va mulk	The protagonist, Sethe, escapes slavery and works to secure a home and livelihood, reflecting the struggle with economic stability and ownership. Characters such as Sethe and Paul D. engage in various forms of labor to secure their livelihoods, highlighting the economic challenges African Americans faced after emancipation.
3	Labor and livelihood	Mehnat va tirikchilik	The novel depicts the economic system of slavery, in which people were treated as property and valued primarily for their labor. This unusual economic framework underlies much of the tension and character motivation in the narrative.
4	Slavery economics	Qullik iqtisodiyoti	Characters such as Sethe and Paul D. struggle with the legacy of forced labor under slavery and the economic exploitation they experienced. Their attempts to rebuild their lives after emancipation are influenced by their experiences of exploitation and marginalization.
5	Labor and exploitation	Mehnat va ekspluatatsiya	The novel explores the challenges freed slaves face in achieving economic independence and stability. For example, Sethe struggles to survive and provide for her family in the face of economic hardship and social prejudice.
6	Economic survival	Iqtisodiy omon qolish	The concept of property ownership is important in "Beloved," especially in relation to Sethe's home and its symbolic significance. Property ownership represents security and autonomy, which is crucial for the characters as they attempt to rebuild their lives after slavery.

7	Property and ownership	Mulk va mulkchilik	The novel depicts economic dynamics within African-American communities, including mutual aid networks and collective efforts to support each other in times of need.
8	Community economics	Jamiyat iqtisodiyoti	This communal economic stability is depicted as essential for survival and resistance to oppression.

Toni Morrison's *The Beloved* does not focus on financial terms, as the story revolves primarily around themes of slavery, trauma, memory, and identity. However, there are instances where economic aspects are touched upon, reflecting the broader socio-economic context of post-Civil War America. For example, while *The Beloved* does not delve deeply into financial terminology or concepts, its narrative does touch upon economic issues as part of a broader exploration of the African-American experience and history. While Toni Morrison's *The Beloved* does not focus primarily on economic terms, there are instances where economic aspects play a role in shaping the lives of the characters and the larger themes of the story.

Phonetically, the terms in this work are: Inflation: often pronounced "in-FLAY-shun" or "in-FLAY-shuhn"; Deflation: "dee-FLAY-shun" or "dee-FLAY-shuhn"; Monetary (Money: can be pronounced "MON-uh-ter-ee" or "MON-uh-tree" depending on the accent; Fiscal: can be pronounced "FIS-kul" or "FIZ-kul"; Growth: can be pronounced "groth" or "growth".

RESULT AND DISCUSSION

As the linguist V. V. Vinogradov noted: "The vocabulary of a language is formed and develops in the process of long-term historical development. It is absolutely impossible to study the history of a language separately from the history of a people. Every word in a language directly and directly reflects all aspects of the life of society." In this sense, it is impossible to study the terminology of the economic and financial sphere without taking into account the specific customs, values, and traditions of the population. Because any profession is an integral part of the character of a nation and they are closely related to each other.

The scientific and theoretical knowledge of the fields has been associated with the names of European scientists. Today, life itself confirms the importance of scientifically studying the history of the formation and establishment of economic and financial terms, their content, and the lexical units with which they were named in the past, based on scientific sources.

Table 7. *The period of formation of terms related to the economic and financial sphere (as part of the English language)*

Davrlar	Old English (V – XI centuries)	Middle English (XII - XV)	(Early)Modern English (XV, XVII – to the present)
Asarlar	Jan-Batist Say("A Treatise on Political Economy")"Siyosiy iqtisod bo'yicha risola"	Jefri Choser "Astrolabe haqidagi risola" ("The Treatise on the Astrolabe")	Stiven D. Levit va Stiven. J. Duber "Freakonomika: yolg'on iqtisodchi hamma narsaning yashirin tomonini o'rganadi" ("Freakonomics: A Rogue Economist Explores the Hidden Side of Everything")
M	Feoh	Wealth or cattle	Property
I	Scilling	Shilling	Unit of currency
S	Pening	Peny	Another unit of currency
O	Gild	Tribute	Tax or payment
L	Waege	Weight	Measurement of precious metals
L	Ceap	Trade	Bargain
A	Landriht	The right to land	the right to property
R	Hord	Hoard	Treasure

CONCLUSION

Through the above table, we have shown how economic and financial terms appeared in the Old English, Middle English and Modern English periods in a sequence of periods. During our research, we have witnessed that the above economic and financial terms have undergone phonetic changes as the periods have changed. We considered it necessary to subject these phonetic changes to phonetic analysis.

For example, it is not an exaggeration to say that a partial epenthesis phenomenon has occurred in the word Landright. Because Landriht is right to land, that is, adding a sound to the word (like nonkor, that is, blind to bread). In addition, the word Landriht is used in the form of right to land with the letter "g" added to it over time. There are many examples of economic and

financial terms that have undergone phonetic changes in the structure of the English language. For example: In the Old English period, the lexical units scilling, pening, waege, hord were used as shilling, peny, weight, hord as a result of phonetic change, and by the Middle English period, these lexical units were used in a completely different form. For example, hoard, hord – treasure, waege, weight – measurement of precious metals.

At the same time, during our research, we observed that over time, not only phonetic changes but also semantic changes occurred in the structure of English economic and financial lexical units. For example: landriht, right to land – right to property, that is, if earlier it was the right to own land, now it is used in the meaning of ownership for all types of wealth; gild, tribute – tax or payment (if earlier it meant tax, now it has a broader meaning, including taxes and other payments); ceap, trade – bargain (originally in the sense of trade, now in the sense of bargaining over the price); feoh, cattle (originally cattle, i.e. cattle and sheep, were considered the main type of wealth) – property (nowadays, it is considered the main type of wealth, and this is not only cattle); waege, weight (denotes a measure of weight indicating quantity) – measurement of precious metals (nowadays, it means only a measure of precious metals). For example, scilling- shilling, pening-peny have not changed semantically as a specific monetary unit to this day.

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