

STRUCTURE AND SEMANTICS OF BUSINESS ENGLISH: LEXICAL FEATURES AND DEVELOPMENT TRENDS

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The article provides a comprehensive analysis of the lexical and semantic features of Business English, which serves as a key tool in international business communication. The structural components of business vocabulary are examined, including terminological units, polysemous words, noun phrases, compound words, phrasal verbs, and abbreviations. The study explores the development trends of Business English vocabulary under the influence of globalization, digitalization, and the integration of modern economic concepts. The study analyzes how general vocabulary specializes in business discourse, leading to the formation of new terminological meanings. Polysemy is a key characteristic of Business English, with many terms (e.g., “credit”, “balance”, “interest”, “capital”) carrying different meanings across professional fields. Regularities in the use of noun phrases (return on investment, current account, balance sheet) are highlighted, demonstrating their role in ensuring accuracy and formalization in business communication. The study also examines the active use of abbreviations and acronyms (SWIFT, LBO, IMF), which are characteristic of financial, economic, and legal communication. The study highlights lexical enrichment processes in Business English, such as affixation, telescoping, conversion, multi-component combinations and abbreviation. The role of metaphorical and metonymic meaning shifts in the formation of new business terms is also analyzed. Business English primarily employs impersonal constructions, ensuring neutrality and standardization. The findings of this research can be applied to further studies on the dynamics of Business English vocabulary development and its adaptation to contemporary international business conditions. Prospective research areas include the analysis of changes in the terminological framework influenced by digital technologies and the study of the relationship between general and specialized vocabulary.

Key words: Business English, business vocabulary, polysemy, terminology, noun phrases, phrasal verbs, financial vocabulary, globalization, digitalization, word formation.

Гульчук Богдана. Структура і семантика ділової англійської мови: лексичні особливості та тенденції розвитку

У статті здійснено комплексний аналіз лексико-семантичних особливостей ділової англійської мови, яка є ключовим інструментом міжнародної бізнес-комунікації. Розглянуто структурні компоненти бізнес-лексyki, зокрема термінологічні одиниці, полісемічні слова, іменникові словосполучення, складені слова, фразові дієслова й аббревіатури. Досліджено тенденції розвитку словникового складу ділової англійської мови під впливом глобалізації, цифровізації та інтеграції новітніх економічних концепцій. Проаналізовано механізми спеціалізації загальноживаної лексики в бізнес-дискурсі, що сприяє формуванню нових термінологічних значень. Полісемія є однією із ключових характеристик ділової англійської, оскільки багато термінів функціонують у різних професійних сферах із варіативними значеннями (“credit”, “balance”, “interest”, “capital”). Виявлено закономірності використання іменникових словосполучень (return on investment, current account, balance sheet), що забезпечують точність і формалізованість ділового мовлення. Розглянуто активне використання аббревіатур і акронімів (SWIFT, LBO, IMF), що є характерною рисою фінансової, економічної та юридичної комунікації.

Особливу увагу приділено процесам лексичного збагачення ділової англійської мови, зокрема афіксації, телескопії, конверсії, багатокомпонентним комбінаціям і аббревіації. Окремо проаналізовано роль метафоричних і метонімічних переносів значення у формуванні нових бізнес-термінів. Визначено, що ділова англійська значною мірою орієнтована на безособові конструкції, що забезпечують її нейтральний, стандартизований характер. Отримані результати можуть бути використані для подальшого дослідження динаміки розвитку ділової англійської лексики та її адаптації до сучасних

умов міжнародного бізнесу. Перспективними напрямками є аналіз змін у термінологічному апараті під впливом цифрових технологій і вивчення взаємозв'язку між загальноповсюджаною та спеціалізованою лексикою.

Ключові слова: ділова англійська мова, бізнес-лексика, полісемія, термінологія, іменникові словосполучення, фразові дієслова, фінансова лексика, глобалізація, цифровізація, словотвір.

Introduction. Business English is a key tool in international business communication and plays a crucial role in financial, economic, and managerial fields. Its lexical composition continuously evolves under the influence of globalization, digital technologies, and the integration of new economic concepts. The distinctive features of Business English are reflected in the specific semantics of terms, the active use of polysemous lexical units, as well as the extensive application of noun phrases, compound words, abbreviations, and phrasal verbs. At the same time, there is a noticeable trend toward the specialization of general vocabulary, where words acquire specific meanings depending on the context of business discourse.

The study of Business English, its lexical and semantic features, has been actively explored in linguistic research, particularly in the works of M. Nelson, D. Pickett, O. Levchuk, O. Novosilets and I. Myshchynska. M. Nelson conducted a detailed analysis of the lexical composition of Business English, identifying the most frequently used lexical categories in business discourse and defining “key words” that distinguish this linguistic variety from general English. D. Pickett proposed the concept of terminological gradation, according to which specialized business vocabulary is based on general linguistic resources and gradually acquires new meanings. I. Myshchynska examined the polysemy of Business English, highlighting that many financial terms function across different professional domains and may have multiple meanings. Despite the significant contribution of previous research to the study of the lexical and semantic characteristics of business English, several aspects remain insufficiently explored. In particular, further analysis is required regarding the functional variability of business vocabulary across different economic sectors, its derivational processes, and its interaction with general language structures. Additionally, the study of changes in the lexicon of business English under the influence of globalization and digitalization remains highly relevant.

The aim of article is to provide a comprehensive analysis of the lexical and semantic features of business English, its structural components, and developmental trends. Special attention is given to the examination of polysemous terms, the specialization of general vocabulary in business discourse, and the interrelation between general and specialized vocabulary. The research is based on the theoretical contributions of contemporary linguists and a computational analysis of business lexicon, allowing for the identification of key trends in its functioning and evolution.

Results. The lexical and semantic features of official-business style texts determine their structural organization, pragmatic functions, and translation specifics. The official-business style encompasses a wide range of genres, including legislative acts, agreements, protocols, contracts, and other documents that play a crucial role in both international and domestic business communication. Its distinctive features include strict regulation, standardization of linguistic means, formalization, and a neutral tone of presentation. A key component of the vocabulary in official-business texts is specialized terminology that reflects professional activities in the fields of economics, law, customs, and other domains. The terminology of such texts must be as precise as possible, avoiding ambiguity and ensuring the unambiguous interpretation of legal and business norms.

As noted by O. Levchuk, one of the characteristic features of official-business language is the extensive use of clichés and fixed linguistic constructions that contribute to the standardization of business communication. Typical phrases such as to indemnify against loss (гарантувати відшкодування збитків), payment in the amount of (платіж у розмірі), and to have the right (мати право) help standardize information presentation and prevent potential misinterpretations. These formulaic expressions not only enhance the legal significance of documents but also simplify their drafting and translation. Abbreviations and acronyms are an essential part of official-business texts as they help economize

linguistic resources and improve the efficiency of business communication. The analyzed texts reveal three main categories of abbreviations: textual (e.g., No. – номер, pcs – одиниці товару, St. – вулиця), terminological (e.g., CBP – Customs and Border Protection, IMF – International Monetary Fund), and technical, which include numerical codes and markings. The translation of abbreviations depends on their type: some are rendered through transliteration (e.g., NASA – НАСА), while others require expanded explanations [1, p. 162].

The process of translating official-business texts involves various lexical transformations aimed at ensuring accuracy and adherence to Ukrainian linguistic norms. The key translation techniques include transcoding (e.g., Delta – Дельта), calquing (to thumb their noses – втерти носа), specification (serve as an early warning system – попередити), and generalization (NHS – Національна служба охорони здоров'я). Additionally, methods such as explicitation of implicit elements, terminological unification, and neutralization of stylistically marked constructions are widely used, contributing to the formation of standardized Ukrainian business texts.

Researcher I. Myshchynska notes that business English constitutes a distinct linguistic variety used for effective communication in the business environment, which is represented by various economic situations and their cognitive representation in the form of specialized knowledge. In his studies, M. Nelson attempted to define the lexical boundaries of this linguistic variety by creating a specialized corpus of business English based on empirical data collected from print and electronic media, business correspondence, audio recordings of negotiations, business meetings, and phone conversations. Utilizing the resources of the British National Corpus (BEC), which contains a wide range of linguistic variations, Nelson conducted a comparative analysis of business English and general English, relying on the methodology of identifying “key words” [2, p. 114]. Through this analysis, he distinguished two main groups: positive key words, whose frequency in the business English corpus significantly exceeds their occurrence in the general BEC corpus, and negative key words, which, on the contrary, appear much less frequently in business English compared to their frequency in general English [3, ch. 9.3.1.1].

By applying computational lexical analysis methods, Nelson identified several characteristic semantic categories of business English, including “business people”, “companies”, “finance”, “business events”, and “modes of communication”. The semantic distinction between the lexical composition of business English and general English can be analyzed through dichotomous oppositions, allowing for the tracing of key trends in business vocabulary usage. Nelson emphasizes that the central lexical units of business English possess a positive, dynamic connotation, are oriented toward processes and actions, and are also impersonal, as most adjectives relate not to individual characteristics but to material objects such as products, companies, and financial assets [3, ch. 9.3.1.1]. Highlighting the predominantly positive connotation of business English vocabulary, which reflects perceptions of beneficial or desirable attributes of business environment entities and objects, the researcher also draws attention to the fact that this lexical layer is distant from linguistic means characteristic of personal, familial, or social relationships. Additionally, business English largely avoids terms associated with negative emotional states, which may reflect subjective experiences or feelings.

In his study, M. Nelson identifies a thousand lexical units that have significantly higher frequency in the general BEC corpus compared to his specialized business English corpus. However, to optimize the analysis, he narrows this list to 50 key words, which he categorizes into five semantic groups. Summarizing the results of his research, Nelson states that his study confirms the existence of a clearly defined set of lexemes that statistically correlate with business English [3, ch. 9.3.8]. At the same time, he emphasizes that these key words remain an integral part of general English, meaning that business English does not function in isolation but rather interacts with it in the process of lexical enrichment [3, ch. 7]. This assertion aligns with D. Pickett's concept, according to which specialized terminology must be based on a certain layer of general vocabulary [4]. Pickett argues that general English actively penetrates the realm of business communication, integrating into its terminological system through various word combinations.

He proposes six levels of terminological gradation: general, comprehensible, predictable, misleading, hidden, and obscure. Thus, business

English includes not only technical and specialized vocabulary but also general words that, in a professional communication context, acquire new meanings, particularly in combination with other terms. The lexical composition of business English exhibits a complex structure, defined by frequency analysis, which, in turn, enables the systematization of vocabulary and facilitates its study.

Firstly, it is worth noting that the lexical characteristics of specialized variants of the English language (medical, technical, and business) are reflected in their terminological composition. Although specialized terminology constitutes only 5–10% of the total text volume, it serves as the primary barrier to language learning, comprehension, and translation.

Secondly, business English operates across various industries, where professionals from different fields use it, resulting in semantic variability of individual words depending on the context. The same lexical unit may be used in different domains accounting, finance, banking, and marketing – with clearly defined meanings. For instance, the term “balance sheet” in accounting refers to a document that reflects a company’s financial and asset position at a specific date, usually the last day of the financial year. In the financial sector, “building society” denotes an investment and construction association or a mortgage bank – an institution that provides housing loans and pays interest to depositors. In banking, “deposit” refers to a sum of money placed into an account or held there, often earning interest. In human resource management, the term “golden hello” signifies a substantial financial bonus paid to an employee upon accepting a new position. In marketing, “loss leader” describes a product sold at a reduced price to attract customers and stimulate further purchases [5].

I. Myshchynska, in her research emphasizes the polysemantic nature of terms in business English, noting that they can refer to more than one object and belong to multiple professional fields. For example, the verb “amortize” is used in both accounting and finance, while the phrase “above-the-line” has meanings in both marketing and accounting, referring to current transactions in the balance of payments. One of the most striking examples of polysemy is the term «turnover», which functions across four professional fields: accounting, human resource man-

agement, advertising, and finance. Furthermore, specialized terms often retain semantic links with general vocabulary, which can pose challenges in interpretation. For instance, the word “bear” in financial contexts refers to an individual who speculates on declining stock prices, selling shares in anticipation of a price drop. A similar case is the expression “sleeping beauty”, used to describe a company with attractive financial indicators that is a potential acquisition target but has not yet received investor offers. The phrase “pay-as-you-earn” refers to a system of tax deductions from current income, while the prepositional construction “above par” in finance indicates stocks traded above their nominal value. Other examples include the phrasal verb “bring something forward”, which in accounting means carrying forward a balance from the end of one page to the beginning of another [2].

Analyzing the morphological features of economic English, the researcher notes that the most frequently used words are simple ones, such as asset, capital, debit, earnings, fraud, and bear. When suffixes or prefixes are added, their meanings remain transparent due to the retention of their internal structure. For example, in the financial context, the adjective “friendly” denotes a management-approved takeover and derives from the noun “friend” with the suffix “-ly”, conveying the meaning “having certain characteristics”. A similar word-formation mechanism applies to terms like “advancer, decliner, dishonour, unfriendly, allowance”, and others.

Compound words play a crucial role in the formation of business vocabulary, as combining two or more core components creates new terms essential for professional communication. Business English actively employs compound nouns and adjective + noun constructions, which are particularly characteristic of social sciences and business language. Compounding is one of the primary mechanisms of lexical enrichment, which, alongside affixation, determines the dynamics of specialized terminology development. Some compound words are formed according to the verb + preposition model and are widely used in financial and economic domains. Such terms include buy-back, buy-in, take-out, take-over, turn-over, write-back, write-down, and write-off, among others. Additionally, financial English incorporates a number of compound legal terms structured as noun + adjective constructions. A distinctive feature of these

terms is the formation of plural forms by adding the appropriate suffix to the noun, for example: accounts payable, bills receivable, and shares outstanding [6].

Certain compound lexical units can complicate the understanding of financial texts, as their meaning is not always immediately obvious to untrained users. For example, the term dormant account refers to an inactive bank account that is temporarily unused, while liquid asset denotes assets that can be quickly converted into cash. Similarly, idle balance refers to unused funds in an account, and baby bond describes a bond with a small face value. Other examples include cooperative bank and red-chip company, which refers to an international company listed on the Hong Kong Stock Exchange that conducts business in China.

Financial English is characterized by the presence of specialized phrases that acquire attributive meanings and function as adjectives, such as above-par, below-par, above-the-line, and below-the-line. These expressions are used to describe financial performance, stock market transactions, and economic reports.

Phrasal verbs are a typical feature of the English language in general, but their presence in financial terminology is relatively limited. They are formed by combining a verb with a preposition or adverb, changing the base meaning depending on the context. Examples include:

- **to buy out** (to acquire);
- **to bring/carry forward** (to carry over);
- **to carry down** (to bring down);
- **to take out** (to withdraw money);
- **to take over** (to assume control);
- **to write back** (to reinstate in accounting).

One of the most widespread features of financial English is attributive noun phrases, where the modifier can appear either before or after the noun. The first group includes expressions such as:

- **public sector borrowing requirement** (the need for public sector borrowing);
- **pay-in-kind debenture** (a bond repaid in kind);
- **acid test ratio** (quick liquidity ratio);
- **accounts receivable turnover** (accounts receivable turnover ratio).

In the second group, the modifier follows the noun, as in:

- **lender of last resort** (a lender of last resort);

- **law of diminishing returns** (the law of diminishing returns);

- **return on capital employed** (return on invested capital);

- **amount falling due after one year** (amount due after one year).

The financial sector widely utilizes abbreviations, with the most common being acronyms, formed by shortening the initial letters of component words. Examples include:

- **C.O.D.** (cash on delivery);
- **S.W.I.F.T.** (Society for Worldwide Interbank Financial Telecommunications) [7].

Other acronyms are derived from word parts, such as:

- **GHQ** (General Headquarters);
- **LBO** (leveraged buyout);
- **deb** (debenture).

These abbreviations are widely recognized within financial circles but may be less familiar to non-specialists.

Business English contains a significant number of terms that belong to the category of non-equivalent vocabulary, meaning they lack exact counterparts in other languages due to their cultural or institutional specificity. Examples include:

- **bulldog market** (the British bond market);
- **bear** (an investor who speculates on a market decline);
- **bull** (an investor who speculates on rising prices);
- **bull market** (a market experiencing upward trends);
- **shark** (a dishonest financier);
- **cats and dogs** (low-liquidity stocks);
- **white knight** (a friendly investor rescuing a company from a hostile takeover);
- **black knight** (a hostile acquirer);
- **red herring** (a preliminary prospectus for a stock issue);
- **wildcat** (an unlicensed bank) [1].

It is also worth noting that some financial terms have different names in British and American English. For example, in the UK, the term debtors refers to funds owed to a company by its customers, whereas in the US, the same concept is referred to as accounts receivable. Other differences include British terms such as Annual General Meeting (AGM) for “shareholders’ annual meeting”, Articles of Association for “company charter”, base rate for “prime lending rate”, bridging loan for “short-term loan”, and building

society for “savings and loan institution”. Their respective American equivalents are Stockholders Meeting, bylaws, prime rate, bridge loan, and savings and loan association.

One of the defining features of financial terminology is the presence of oppositional or contrasting pairs of concepts, forming semantic pairs such as assets/liabilities (активи/пасиви), credit/debit (кредит/дебет), income/expenditure (доход/витрати), output/input (випуск/ресурси), supply/demand (пропозиція/попит), bear market/bull market (ринок, що падає/ринок, що зростає), and premium/discount (премія/знижка). Understanding these antonymic pairs is crucial when working with financial texts. Lexical productivity in financial English is reflected in the high frequency of derivation – the process of forming new words by adding prefixes or suffixes. For example, from the verb speculate (спекулювати), we get the nouns speculation (спекуляція) and speculator (спекулянт), as well as the adjective speculative (спекулятивний). This mechanism is typical of lexical expansion in science, technology, economics, and computing, where new terms regularly emerge, such as mouse (комп'ютерна миша), etiquette (етикет поведінки в Мережі), and emoticon (графічне зображення емоції) [2].

In business, lexical productivity is particularly evident in thematic domains such as finance, accounting, banking, marketing, law, and insurance. For instance, in his study of financial English I. MacKenzie structures financial terminology into categories and subcategories. In the Banking section, subcategories include Personal Banking, which covers topics such as Current Accounts, Banking Products and Services, and Electronic Banking [8, p. 44]. The Banking Products subcategory includes terms like loan (кредит), overdraft (перевищення кредитного ліміту), mortgage (іпотека), standing order (регулярний платіж), bank transfer (банківський переказ), banker's order (наказ банку про виплату), foreign currency (іноземна валюта), and traveller's cheque (дорожній чек), among others.

The semantic specificity of Business English, particularly its financial variant, lies in the fact that commonly used words acquire specialized meanings. Financial texts frequently utilize lexical units such as asset, balance, capital, dishonor, earnings, facilities, gain, honour, and many oth-

ers. A key characteristic of these words is their tendency to form set phrases that may seem unusual in everyday communication but are standard in professional discourse. For example, verbs like to service, to forgive, to retire, to restructure, or to reschedule, when combined with the noun debt, take on specialized meanings, forming terms such as to service a debt (to manage debt payments), to forgive a debt (to cancel debt), to retire a debt (to pay off debt), and to restructure/reschedule a debt (to modify repayment terms). Corresponding noun constructions (debt service, debt forgiveness, debt retirement, debt restructuring) solidify these meanings in financial terminology.

Another key feature of financial English is polysemy, where words acquire specialized meanings in professional contexts. For example, the word return has ten meanings in the Oxford Advanced Learner's Dictionary, one of which refers to the profit gained from an investment. Similarly, interest has eight meanings, two of which are finance-related: (1) an additional sum paid for borrowing money or earned from investments, and (2) a share in a company or business that generates income.

Polysemy is also characteristic of accounting and banking terminology. In the Oxford Business English Dictionary, the word credit has eight meanings, four of which are specialized: (1) the ability to buy goods on deferred payment (I bought it on credit); (2) funds provided by financial institutions as loans to governments, companies, or individuals (It is unlikely that the bank will extend additional credit to the firm); (3) an entry in accounting that records an increase in liabilities or a decrease in assets (Produce a trial balance to ensure that credits equal the debits); and (4) a sum refunded to a customer due to overpayment or product return (We will issue you with a credit for any damaged goods that you return) [9].

A highly distinctive semantic feature of Business English is noun phrases, which play a central role in professional communication. These differ from standard phrases made up of grammatically connected words (e.g., a large card, beautiful pictures) and can often be ambiguous. For example, the phrase sleeping partner may be interpreted as “a partner who is sleeping” in general contexts, but in financial terminology, it means “an investor who does not actively participate in business management”. Similar pol-

polysemy applies to phrases containing the word account, which forms various financial terms:

1. Call / call deposit account – an account available on demand.
2. Current account – a checking account.
3. Demand account – an account that allows withdrawals without prior notice.
4. Deposit account – a savings account.
5. Dormant account – an inactive account.
6. Instant access account (demand account) – an account with immediate access to funds.

Thus, financial English is characterized by the use of common vocabulary in specialized contexts, polysemy, and extensive use of noun phrases. These features define its professional specificity and highlight the necessity of contextual analysis when interpreting financial texts. Lexical Evolution in Business English The lexical system of the English language is dynamic and sensitive to internal processes and external influences. The main directions of lexical development include the disappearance of outdated words, the emergence of new terms, shifts in meaning, and changes in morphological structure. A key aspect is the distinction between new words and new lexical-semantic variants, making it difficult to define boundaries between homonymy and polysemy [10].

Lexical enrichment occurs in two ways:

1. Quantitative – includes word formation and borrowing.
2. Qualitative – involves changes in the meanings of existing words.

Generalization expands word meanings, as seen with journey, which initially meant “one-day trip” but now means “a trip of any duration”. Conversely, specialization narrows meanings; for example, case in general English means “circumstances”, while in legal contexts, it specifically refers to “a lawsuit”.

Metaphor and metonymy also contribute to semantic shifts. Metaphors are based on similarities (e.g., the neck of a bottle, the eye of a needle), whereas metonymy arises from associative links (e.g., The White House representing the U.S. administration, Fleet Street signifying the British press) [11].

Elevation and degradation alter a word's social status: knight evolved from meaning “a boy” to “a title of nobility”, while blackguard shifted from “a servant” to a derogatory term.

The primary mechanisms of lexical expansion include:

1. Affixation (e.g., the prefix eco- forming eco-economy, eco-agriculture).

2. Blending (telescoping), where two words merge (e.g., brunch from breakfast + lunch, smog from smoke + fog).

3. Conversion, where words change part of speech without altering form (e.g., to google from Google, to text from text).

4. Multi-component combinations, which create new terms (e.g., dark-sky preserve – a park with minimal artificial lighting).

5. Analogy, where new words form based on existing patterns (e.g., locavore, modeled after carnivore, meaning “a person who consumes only locally produced food”).

6. Abbreviation, highly productive in technical fields (e.g., BAT – Best Available Technology, NATO – North Atlantic Treaty Organization).

The interplay of these processes drives the dynamic evolution of the English language, the continual renewal of its lexicon, and its adaptation to new communication realities [1; 2].

Conclusions. Business English, as the primary means of communication in business discourse, is characterized by a distinctive vocabulary with a strong positive connotation. It integrates both technical terminology and common words that acquire specialized meanings depending on the context.

Its lexical structure includes:

- simple words (asset, capital, credit);
- compound words (buyout, turnover, write-off);
- abbreviations (LBO – leveraged buyout, SWIFT – Society for Worldwide Interbank Financial Telecommunications);
- phrasal verbs (to take over, to bring forward, to write back).

A semantic analysis of Business English reveals its key features, including polysemy, the specialization of common vocabulary, and the extensive use of noun phrases:

- polysemy is evident in the frequent use of multi-meaning words that have both general and technical definitions (e.g., return can mean “a return to a place” or “profit from an investment”; interest can mean “curiosity” or “financial interest on a loan”; credit can mean “trust” or “a loan or accounting entry”);
- the specialization of general vocabulary occurs when words that typically have one meaning in everyday language acquire new meanings in financial contexts (e.g., to service a debt – to

manage debt payments, debt forgiveness – debt cancellation);

– the widespread use of noun phrases enhances the precision of financial terminology, as seen in expressions such as current account, balance sheet, return on investment.

Future Research Directions. Further studies could focus on the functional use of

Business English vocabulary in finance, marketing, accounting, international trade, and other business sectors. A particularly relevant area of research is the dynamic changes in business discourse vocabulary influenced by globalization, digitalization, and the integration of new economic concepts.

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